



सत्यमेव जयते
Government of
Jammu & Kashmir

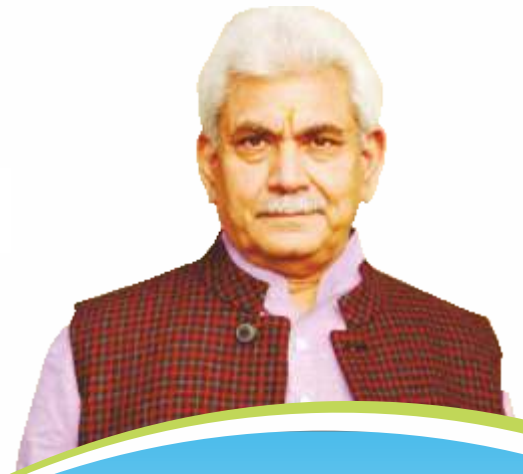


भारत 2023 INDIA

वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE

- SPECIAL EDITION -



COMPENDIUM OF VARIOUS ENTREPRENEURSHIP AND EMPLOYMENT SCHEMES OF UT OF J&K



Compiled by:
Jammu and Kashmir Entrepreneurship
Development Institute (JKEDI)

OVERVIEW

The Jammu & Kashmir Entrepreneurship Development Institute (JKEDI) was established in 1997. The Institute has been playing a crucial role in fostering of the entrepreneurship culture across the length and breadth of the Union Territory of Jammu and Kashmir. In line with its mandate, the Institute strives to develop a sustainable entrepreneurial culture through entrepreneurship education, skill up-gradation, knowledge dissemination, consultancy services and developing linkages with national and international organizations.

The Institute is committed to positive, healthy and competitive work culture, teamwork, quality improvement, excellence and professionalism in all aspects of its working. The Institute has a rich intellectual pool of faculty and experts who work selflessly in the areas of entrepreneurship education & trainings, research, business assistance support services & Startup financing. The Institute maintains and constantly improves its distinctiveness as a premier Multi-disciplinary Development Institution through cross cutting approaches of awareness, training, consultancy and investment in entrepreneurship education and research.

JKEDI has been designated as the nodal agency for JK Startup policy 2018. The Start-up Policy-2018 rolled out in September 2018 envisions the creation of 500 new Start-ups in J&K in next 10 years, besides establishing incubators, Fabrication and Innovation labs. The Policy also contemplates to create 2 Start-up Hubs in Kashmir and Jammu besides setting up of Angel Networks, Entrepreneurship Development Cells, Sector Collaboration, Strong incentive Structure and other Academic Interventions.

Institute is always on the forefront to make all the dreams of our budding entrepreneurs come true and even ensure that those dreams are realized with an aim of overall Socio-Economic solidity of the region. This compendium will certainly inspire our younger generation towards entrepreneurship.

VISION

To strive for creation of a robust ecosystem that nurtures culture of environmentally sustainable and inclusive entrepreneurship and skill development in the UT of Jammu & Kashmir.

MISSION

To create and nurture an ecosystem in Jammu and Kashmir which induces high-order skills, germination and growth of responsible entrepreneurship through training, teaching, research investments and advocacy

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DISCLAIMER

This is the first edition of the “COMPENDIUM OF SCHEMES” in JKEDI. While every effort has been made to ensure that the information in the compilation is correct and updated upto the time of its publication, however any errors or omissions may be brought to notice of Centre for Igniting Entrepreneurship Culture (CIEC), JKEDI for updating in the relevant chapters hereinafter.

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**FIRST
EDITION
2023**





PRASHANT GOYAL - IAS

PRINCIPAL SECRETARY, INDUSTRIES & COMMERCE DEPARTMENT

MESSAGE

The dissemination of information regarding various employment and entrepreneurship related initiatives undertaken by the UT Government, is important not only for the concerned departments to sensitise the educated unemployed youth for the setting up of viable business ventures but also serves as a significant guiding source for the existing as well as potential entrepreneurs.

In this direction, I am pleased to record my message at the time of launching of this compendium by JKEDI. This compendium consisely presents information regarding the schemes and programmes that are in vogue. I am quite hopeful, that this compendium will prove to be extremely helpful for all the stakeholders involved, directly or indirectly, in building up the entrepreneurial ecosystem in the UT of Jammu & Kashmir.

Finally, I appreciate the efforts put forth by Jammu & Kashmir Entrepreneurship Development Institute (JKEDI) particularly Director JKEDI, Mr. Ajaz Ahmad Bhat, IAS for coming up with this compendium entitled "Compendium of various Entrepreneurship and Employment Schemes of UT of Jammu & Kashmir."



AJAZ AHMAD BHAT - IAS
DIRECTOR - JKEDI

MESSAGE

Entrepreneurs play a vital role in nation building and this role becomes more meaningful and contributing especially in the country like ours. It is because of these entrepreneurial start-up ventures that have capacity to involve skilled/ un-skilled highly educated/ less educated/ urban/ rural youth thereby giving them dignified employment livelihood and vocational opportunities. We all know that currently the un-employment rate of Union Territory of Jammu and Kashmir is high and there needs to be some sustainable solution for such a problem. If we see major causes of unemployment & under employment we find lack of employment opportunities, skill crises, increasing population, slow growth of industrialization and seasonality of agricultural and allied sectors.

In such scenario, I strongly feel that need for entrepreneurship and start ups becomes inevitable. We need job makers instead of job seekers. The youth must look for exploring new opportunities rather than looking for jobs. Union Territory of Jammu and Kashmir is bestowed with huge amount of natural resources which offers boundless opportunities across sectors ranging from Horticulture, Agriculture, Handicrafts, Floriculture, Medicinal and Aromatic Plants. Tourism so on and so forth.

The Government of Jammu and Kashmir under the able leadership of Hon'ble Lieutenant Governor Shri Manoj Sinha is making tireless efforts in promoting the culture and ecosystem for entrepreneurship and startups within the Union Territory by formulating and devising employment friendly schemes for our youth in major sectors of our economy.

In this direction, JKEDI is coming out with this compendium of schemes to give first-hand detailed guidelines of all the major schemes of various Departments of Govt. of J&K. I hope all our unemployed youth and the line departments involved in the process of entrepreneurship development will benefit immensely with this compendium and will become the partners of growth, peace and prosperity of our UT and Nation as well..

1. DEPARTMENT OF INDUSTRIES AND COMMERCE, J&K

The scheme's primary goal is to provide job opportunities in the nation's rural and urban regions by establishing new self -employment ventures/projects/micro enterprises.

Table 1.1: PMEGP (For New Enterprises)

Eligibility	Categories of Beneficiaries	Beneficiaries Contribution	Rate of Subsidy (Urban)	Rate of Subsidy (Rural)	Whom to apply
<ul style="list-style-type: none"> Age Above 18 years No Income Sealing Assistance only under new projects sanctioned under PMEGP. Self Help Groups who have not availed any of the Govt. scheme earlier. 	General	10%	15%	25%	industriescommercepln@gmail.com
	Special SC/ST/OBC/Minorities/ Women/ Differently - abled/ Transgenders/ Notified Aspirational Districts etc	5%	25%	35%	

Note: The maximum cost of the project/unit admissible under manufacturing sector is Rs. 50 lakh s.
The maximum cost of the project/unit admissible under service sector is Rs. 20 lakhs

2. KHADI AND VILLAGE INDUSTRIES BOARD, (KVIB) J&K

2.1 J&K Rural Employment Generation Programme (JKREGP)

The scheme is being implemented by Khadi and Village Industries Board, J&K. The program aims to harness and develop entrepreneurial talents among the state's rural jobless youngsters.

Table 2.1: JKREGP

Eligibility	Education	Max Project Cost Manufacturing and Agri Allied (In lakhs)	Max project Cost Services and Trading (In lakhs)	Funding Pattern
<ul style="list-style-type: none"> Age Group 18 -40 years . Residing in the Village or rural area of the UT . No Income Sealing. 	10th	10	5	<ul style="list-style-type: none"> Beneficiary's contribution to project cost (Equity money) is 5%. Government Subsidy (Margin Money) is 35% and Bank Credit is 60%
	12th	15	10	
	Graduate	20	15	
	PG	25	20	

2.2 Prime Minister's Employment Generation Programme (PMEGP)

Table 2.2: PMEGP

Eligibility	Categories of Beneficiaries	Beneficiaries Contribution	Rate of Subsidy (Urban)	Rate of Subsidy (Rural)	Whom to Apply:
<ul style="list-style-type: none"> Age Above 18 years No Income Sealing Assistance only under new projects sanctioned under PMEGP. Self Help Groups who have not availed any of the Govt. scheme earlier. 	General	10%	15%	25%	Executive Officer, KVIB concerned District
	Special categories SC/ST/OBC/Minorities/ Women/ Differently -abled/ Transgenders/ Notified Aspirational District etc	5%	25%	35%	

The maximum cost of the project admissible under manufacturing is 25 lacs and under services are 10 Lacs. The balance amount of the total project will be provided by the banks as term loan.

3. NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION (NMDFC)

Table 3.1 : Term Loan Scheme

	Features	Funding Pattern
Credit Line 1 (Target Groups)	<ol style="list-style-type: none"> Minority communities Rs. 98,000.00 Annual Family income for rural areas Rs. 1,20,000.00 Annual Family income for urban areas 	<ol style="list-style-type: none"> Projects costing up to Rs. 20 lakhs NMDFC Share = 90% of Sanctioned amount Margin Money = 5% of sanctioned amount State Share = 5% of Sanctioned amount Rate of Interest = 6% simple interest per year Repayment mode = 5 Years and 6 Months of Moratorium period
Credit Line 1 (Target Groups)	Minority communities on the basis of "Creamy Layer" criterion of OBC with income slab of Rs. 6 lakhs per annum	<ol style="list-style-type: none"> Projects costing up to Rs. 30 lakhs NMDFC Share = 90% of Sanctioned amount Margin Money = 5% of sanctioned amount State Share = 5% of Sanctioned amount Rate of Interest = 8% simple interest per year (6% for Female) Repayment mode= 5 Years and 6 Months of Moratorium period

4. DEPARTMENT OF LABOUR AND EMPLOYMENT, J&K

4.1 Seed Capital Fund Scheme (SCFS)

Under this initiative government grants seed money to start-up entrepreneurs, along with bank financing at a reduced rate, to allow the successful establishment of their businesses. The Employment Directorate is implementing this initiative in partnership with J&K Bank.

Table 4.1: SCFS

Eligibility Criteria	Features	Funding Pattern	Whom to apply:
<ol style="list-style-type: none"> 1. First Generation Entrepreneur 2. Qualification - 10+2 & above 3. Age - 18 to 40 years (18 to 42 for specially -abled persons) 4. Candidates must be registered with District Employment and Counselling Center (DECC) 	35% Non- refundable Seed Money provided by Government through Directorate of Employment subject to maximum limit (See Funding Pattern) and remaining 65% provided by JK Bank at Marginal Cost Lending Rate (MCLR)+0.5%:	<ul style="list-style-type: none"> • Rs 4.00 Lakh Seed Money for 10+2/ Undergraduates • Rs.5.00 Lakh Seed Money for Graduates • Rs. 6.50 Lakh Seed Money for Postgraduates • Rs. 10.00 Lakh Seed Money for Professional/Technical Graduates 	Directorate of Labour and Employment Jammu/Kashmir.

4.2 Youth Startup Loan Scheme (YSLS)

The scheme's goal is to focus on the availability of credit facilities to young start-up entrepreneurs simply and expeditiously at lower interest rates in the form of soft loans, allowing them to launch their businesses without difficulty. The J&K Employment Directorate runs the initiative.

Table 4.2: YSLS

Eligibility Criteria	Features	Funding Pattern	Whom to apply:
<ol style="list-style-type: none"> 1. Domicile of UT of J&K 2. First Generation Entrepreneur 3. Qualification - 10+2 & above 4. Age - 18 to 40 years (18 to 42 for specially -abled persons) 	<ol style="list-style-type: none"> 1. Off Bank Financing by Directorate of Employment to prospective Entrepreneurs @ 6% Simple Interest with a repayment period of 5 Years and 6 Months of Moratorium period. 2. 90 % of the project cost shall be considered as loan component and 10% as beneficiary's contribution. 	<ul style="list-style-type: none"> • Rs 12 lakhs for 10+2 • Rs 15 lakhs for Graduates • Rs 18 lakhs for Postgraduates • Rs 20 lakhs for Technical and Professional Graduates 	Directorate of Labour and Employment Jammu/Kashmir.

5. DEPARTMENT OF HANDICRAFTS AND HANDLOOMS

The handicrafts and handloom industry occupies a unique position in J&K's socioeconomic framework. It is critical in terms of employment, fabric production, and value addition while preserving our rich cultural legacy. Following are the major schemes of Handicrafts and Handloom Department.

Table 5.1 : Handicrafts & Handlooms

	Schemes	Objectives of the scheme	Funding Pattern	Whom to apply
Centrally sponsored schemes	Pradhanmantri Weaver Mudra Scheme	The Handloom Department is implementing this plan to give enough timely credit up to Rs. 2 lakhs to weavers to satisfy their credit requirements, primarily individual proprietorship/Own Account Enterprises.	The MUDRA loans are extended under the following three categories: <ol style="list-style-type: none"> 1. Loans up to Rs. 50,000/- (Shishu Loan) 2. Loans from Rs.50,001 to 5 lakhs (Kishore Loan) 3. Loans from Rs. 5,00,001/- to ` 10 lakhs (Tarun Loan) 	Assistant Director, Department of Handicrafts and Handloom (Concerned District)



	Block Level Clusters	The Ministry of Textiles, Government of India, New Delhi, has approved the Block Level Clusters (BLC) as part of the National Handloom Development Programme. The State Government recommends to the Government of India Detailed Project Reports of BLC projects after they have been cleared by the State Level Project Committee (SLPC) concerning verification of the credentials of the project submitted by the Implementing Agency through the concerned Assistant Director Handloom.	Under this plan, payments are immediately sent from the Ministry of Textiles, Government of India, New Delhi to the Implementing Agency's bank account.
State Sponsored Schemes	Karkhandar Scheme	Pass-out meritorious trainees from Handicrafts & Handloom Department training facilities / EX. trainees are eligible. However, in the case of languishing crafts, such a criterion does not apply.	The financial support rate of stipend per trainee/per month under this plan is Rs. 2000/- (Rs. 1000/- shall be paid in cash through individual bank account and the remainder shall be distributed upon successful completion of probation/practical training session). The logistic honorarium to the trainer / Karkhandar is Rs. 25000/- every batch, divided into two equal payments of Rs. 12500/- as logistics charges and Rs. 2000/- per trainee per month.
	Credit Card Scheme for Artisan and Weavers of Handicrafts and Handloom Sector	This new initiative, named 'Credit Card Scheme for Artisans and Weavers in Handicrafts and Handloom Sector,' replaces the former Handicrafts Department's 'Credit Card Scheme for Artisans' and the previous Handloom Department's 'Micro Credit Plan Scheme.	The Scheme envisages: 1. Access to credit of Rs. 2.00 lakh by the artisans and weavers from the recognized bank. 2. Interest subsidy of 07% for a period of 5 years from the day of disbursement of loan.
State Sponsored Schemes	Financial Support Scheme for Cooperatives in Handicrafts and Handloom Department	The formation of Handicrafts Co-operative societies is a follow-up activity launched by the Handicrafts Department concerning Handicrafts training programmes. Under this departmental policy, trainees are mobilized after completing their training to create Co-operative Societies to make a living.	1. The department provides a management subsidy of Rs. 19104/- to registered Handicrafts Co-operative Societies in order to enhance their financial foundation for effectively conducting their company. 2. Under the initiative, a new co-operative formed would be entitled for financial assistance of Rs.1.00 lakhs, payable in two equal instalments every two years.
	Loan for purchase/Modernization / Renovation of looms	Weavers from Primary Handloom Cooperative Societies are helped under the Scheme to upgrade their looms and acquire loom accessories.	The help comes in the form of a 50:50 loan and subsidy. The loan component is repayable in ten equal annual payments.
	Handloom Weavers Comprehensive Welfare Scheme	The GOI has approved the Handloom Weavers Comprehensive Welfare Scheme, which includes the Health Insurance Scheme (HIS), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY).	Under this Scheme: - 1. Contribution by the GOI: Rs. 150/- per annum 2. Contribution by the Handloom Weaver: Rs. 80/- 3. Contribution by the LIC: Rs. 100/- Total Premium's. 330/-
	Share Capital Loan Assistance to Co-operative Societies	The Handloom Co-operative Societies are provided assistance in the form of Share Capital Loan.	1. The Assistance is worth 9 times the paid-up capital of cooperative societies. 2. The amount supplied is recovered in ten equal yearly instalments.

6. MISSION YOUTH

Mission Youth is a bold effort that aims to offer a lively platform for youth participation and empowerment in J&K. Through systematic interventions across domains, the mission is to assist youngsters in becoming ambassadors of peace, prosperity, and socio-economic progress.

Table 6.1 : Mission Youth

Scheme	Eligibility Criteria	Features / Objective	Funding Pattern												
Mumkin Livelihood Generation Scheme	<div><div>1. Domicile of J&K</div><div>2. Age group of 18 to 35 years.</div><div>3. Must be unemployed and registered with Employment Department</div><div>4. Must have a valid driving license or engage a driver with a valid license.</div><div>5. Must have a permit from the concerned authority to ply the vehicle.</div></div>	The programme banking partner will provide a loan of up to 100% of the on-road price of the vehicle acquired under the scheme.	Mission Youth, J&K will offer an up -front subsidy of 80,000 or 10% of the vehicle's on - road price (whichever is less) to the beneficiary's loan account under the plan.												
Spurring Entrepreneurship Initiative	<div><div>1. Age group 18 to 40 years</div><div>2. Minimum qualification of 12th</div><div>3. The applicant must be unemployed and registered with the concerned District Employment and Counselling Center for new start-up units.</div><div>4. A venture should be at least two years old to expand an existing business.</div><div>5. Should not be default in any bank.</div><div>6. Preference would be given to businesses creating innovative solutions in various sectors of economy.</div></div>	J&K Bank will give financial assistance under this plan through a start-up loan. The programme would assist at a minimum of Rs.2.00 lakhs and a maximum of Rs.20.00 lakhs, including interest capitalized over the implementation term. Special Incentives ranging from 20-60% of business developed are also paid at the end of every financial year.	<div>Assistance under the scheme is 2-20 lacs including the interest capitalised during implementation period.</div> <div>Interest component subject to a maximum of 2 lacs is paid by Mission Youth.</div> <div>10% margin money requirement for existing units and 5%margin money requirement for new entrepreneurs.</div>												
Tejaswani - The Radiant	<div><div>1. Any female domicile of J&K</div><div>2. Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding.</div><div>3. Age of 18 to 35 years</div><div>4. Minimum Qualification required is matric (10th)</div><div>5. Beneficiary must be unemployed and registered with the concerned District Employment Counselling Center.</div></div>	<div><div>1. Under the initiative, qualifying potential female entrepreneurs could obtain financial support from J&K Bank to the extent of Rs 5.00 lakhs.</div><div>2. The Scheme Banking Partner will offer a loan facility of up to 100% of the scheme's project cost.</div></div>	<div><div>1. Mission Youth, J&K would pay a special incentive (subsidy) of Rs. 50,000 or 10% of project cost (whichever is less) to the beneficiary's loan account under the plan, which will be used for monthly loan instalments for the first six months.</div><div>2. The interest subsidy offered under the plan is restricted to a total of Rs 0.60 lakhs per recipient.</div></div>												
Rise Together	<div><div>1. Any J&K domicile.</div><div>2. Only Youth Groups with at least three youth members are eligible for financial help under the initiative.</div><div>3. Age: 18 to 35 years.</div><div>4. Minimum qualification is 12th standard.</div><div>5. The beneficiary must be unemployed.</div></div>	Under the initiative, qualifying Youth Groups could obtain financial support up to a maximum of 20.00 lakh, including the upfront subsidy component offered by Mission Youth under the programme.	<div>Mission Youth, J&K would grant a special up - front incentive (subsidy) of 2.5 lakh or 5% of project cost (whichever is less) under the initiative. The Lending Bank will grant a credit facility up to 75% of the project cost or 17.50 lakh, whichever is less. The special subsidy offered under the plan for Repayment is restricted to a total of 5.0 lakh per case.</div> <div>Year Mission Youth Beneficiary</div> <table><tr><td>1st yr</td><td>60%</td><td>40%</td></tr><tr><td>2nd yr</td><td>50%</td><td>50%</td></tr><tr><td>3rd yr</td><td>35%</td><td>65%</td></tr><tr><td>4th yr</td><td>20%</td><td>80%</td></tr></table>	1 st yr	60%	40%	2 nd yr	50%	50%	3 rd yr	35%	65%	4 th yr	20%	80%
1 st yr	60%	40%													
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4 th yr	20%	80%													

Note: For more information visit <http://missionyouth.jk.gov.in>

7. WOMEN'S DEVELOPMENT CORPORATION (WDC), J&K

WDC is implementing a range of progressive schemes of the State as well as the Central Government for the Socio-Economic up-liftment of Women with a particular emphasis on families living below the poverty line (BPL) and women from Minorities, Backward and Other Classes.

Table 7.1 : WDC

Funding Agency	Scheme	Eligibility	Funding Pattern	Whom to apply:
National Minorities Development & Finance Corporation (NMDFC)	Term Loan	<ul style="list-style-type: none"> Age Group: 18-45 years Domicile of J&K Annual family income: Rs.1,20,000/- for urban areas and Rs.98,000/- for rural. 	<ul style="list-style-type: none"> Maximum Loan Limit: Rs.10.00 lakhs NMDFC Share: 90% JKWDC Share: 05% Beneficiary's Share: 05% Rate of interest: 06% Moratorium Period: 3 months Repayment Period: 5 years in 20 quarterly instalments. 	District Manager, WDC (Concerned District)
	Virasat Scheme	<ul style="list-style-type: none"> Individual beneficiary from minority community should be having Artisan Card. Age group of 18-45 years permanent resident of J&K Annual Family Income: Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas. 	<ul style="list-style-type: none"> Maximum Loan Limit Rs.10.00 lakhs NMDFC Share 90% JKWDC Share 05% Beneficiary's Share 05% Rate of interest 04% Moratorium Period 3 months Repayment Period 5 years in 20 easy quarterly instalments. 	
	Micro Finance Loan Scheme	<ul style="list-style-type: none"> A group of 5 to 20 beneficiaries from minority community in the age group of 18-45 years Annual Family Income: Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas. 	<ul style="list-style-type: none"> Maximum Loan Limit Rs.1.00 lakhs (per beneficiary) NMDFC Share 90% JKWDC Share 05% Beneficiary's Share 05% Rate of interest 05% Moratorium Period 3 months Repayment Period 3 years in 12 easy quarterly instalments. 	

Table 7.2 : WDC

Funding Agency	Scheme	Eligibility	Funding Pattern		
National Backward Classes Finance & Development Corporation (NBCFDC)	Term Loan /New Swarnima Loan Scheme (NSLS)	Individual beneficiary from backward classes in the age group of 18-45 years and should be a permanent resident of J&K Annual Family Income: Rs.3.00 lakhs for urban and rural areas.	Term Loan Scheme	NSLS	
			<ul style="list-style-type: none"> Maximum Loan Limit: Rs.10.00 lakhs NBCFDC Share: 85% JKWDC Share :10% Beneficiary's Share: 05% Rate of interest: 06% Moratorium Period:3 months Repayment Period: 5 years in 20 easy quarterly instalments. 	<ul style="list-style-type: none"> Maximum Loan Limit: Rs.2.00 lakhs NBCFDC Share: 95% JKWDC Share: 05% Beneficiary's Share: 00% Rate of interest: 05% Moratorium Period: 3 months Repayment Period: 5 years in 20 easy quarterly instalments. 	

	Micro Finance Loan Scheme	A group of 5 to 20 beneficiaries from backward classes community in the age group of 18-45 years. permanent resident of J&K Annual Family Income: Rs.3.00 lakhs for urban and rural areas.	<ul style="list-style-type: none"> Maximum Loan Limit: Rs.1.00 lakhs (per beneficiary) NBCFDC Share: 95% JKWDC Share: 00% Beneficiary's Share: 05% Rate of interest: 04% Moratorium Period: 3 months Repayment Period: 3 years in 12 easy quarterly instalments 	
National Handicapped Finance & Development Corporation (NHFDC).	Term Loan Scheme	<p>The target groups under this scheme are differently abled women with 40% disability as defined in PwD Act, 2016 or its amendments, irrespective of caste, creed, religion and income.</p> <p>Note: Maximum Loan Limit is 5 lakhs.</p>	Upto Rs.0.50 lakhs	<ul style="list-style-type: none"> NHFDC Share: 100% JKWDC Share: 0% Beneficiary's Share: 0% Rate of interest: 04% Moratorium Period: 3 months Repayment Period: 6 years in 24 easy quarterly instalments
			Above Rs.0.50 lakhs To 1 lakh	<ul style="list-style-type: none"> NHFDC Share: 95% JKWDC Share: 05% Beneficiary's Share: 00% Rate of interest: 06% Moratorium Period: 3 months Repayment Period: 6 years in 24 easy quarterly instalments
			Above 1 lakh Upto Rs.5 lakhs	<ul style="list-style-type: none"> NHFDC Share: 90% JKWDC Share: 05% Beneficiary's Share: 05% Rate of interest: 06% Moratorium Period: 3 months Repayment Period: 6 years in 24 easy quarterly instalments
Funding Agency	Scheme	Eligibility	Funding Pattern	
Women Entrepreneurship Programme (WEP)	Term Loan Scheme	<ul style="list-style-type: none"> Under this scheme, loan is available for skilled/qualified young women irrespective of caste, creed, religion and income. Individual beneficiary from general category should be matriculate or above. Age group: 18-60 years. Domicile of J&K 	<ul style="list-style-type: none"> Maximum Loan Limit: Rs.3.00 lakhs Rs. 0.10 lakhs for Municipal areas and Rs.1.25 lakhs for Municipal Corporation areas may be added to the maximum limits for loan. JKWDC Share: 90% Beneficiary's Share: 10% Rate of interest: 06% Moratorium Period: 6 months Repayment Period: 5 years in 20 easy quarterly instalments 	

8. ANIMAL HUSBANDRY DEPARTMENT

The department has been working with a mission to study, promote, coordinate, and carry out all actions feasible for the overall development of livestock and poultry production and, as a result, to provide profitable self-employment opportunities. Following are the major scheme of the Department.

Table 8.1 : Animal Husbandry

Name of the Scheme	Key features	Eligibility	Funding Pattern	Contact Details
Integrated Dairy Development Scheme (IDDS)	1. Establishment of Dairy unit 2. Cows/ buffaloes as one dairy Unit)	Milk Federations/ cooperatives/SHGs/ FPOs/ individual beneficiary/group of individuals who intend to start a new dairy farm	50% subsidy with a ceiling of 'Rs 0.80 lac per dairy unit (2 dairy animals). Women entrepreneurs or SC/ST beneficiaries shall be eligible for a maximum subsidy ceiling of Rs 0.90 lakh per dairy unit.	cahosrinagar@ikanimalhusbandry.net cahoanantnag@ikanimalhusbandry.net cahobaramulla@ikanimalhusbandry.net cahobandipora@ikanimalhusbandry.net cahoshopian@ikanimalhusbandry.net cahoganderbal@ikanimalhusbandry.net cahokulgam@ikanimalhusbandry.net cahokupwara@ikanimalhusbandry.net
	1.1 Transportation Subsidy for transporting the dairy animals from Lakhanpur to any destination in UT of I&K	Beneficiaries who opt for component 1. However, the incentive shall be provided on production of freight bills.	50% subsidy with a maximum ceiling of Rs 1000.00 per dairy animal.	
	2. Establishment of Milk collection/chilling/processing unit			
	2.1 Modular Milk Pasteurization and Packaging unit 500LPD	Milk Federations/ cooperatives/SHGs/ FPOS/ individual beneficiary/group of individuals.	50% subsidy with a maximum ceiling of 15 .00 lakhs	
	2.2 Bulk Milk cooling unit (270L to 2000 Litre)	Individuals Beneficiary/ a group of individuals who have opted for component 1 or own a milk Processing facility or link to such Facility / or own at least 10 cow Buffalo dairy farm. Milk federations/ Milk Companies/ Farmer Producer Organization/ milk SHGs can avail benefit up to 3 BMCs with a max. subsidy ceiling of Rs. 5.00 Lakh	50% subsidy with a maximum ceiling of 5.00 Lakh	
		(Rs. 5.00 Lakh for each BMC), however the BMCs should be installed at different locations/ Milk shed areas.		

website: - e-mail: -



Name of the Scheme	Key Features	Eligibility	Funding Pattern	Contact Details
Integrated Dairy Development Scheme (IDDS)	2.3 Automatic Milk Collection unit along with facility for testing of all milk adulterants (to be installed along with BMC of at least 1000 lt. capacity)	Individual Beneficiary/ a group of individuals who are owning or have opted for a requisite capacity BMC or milk pasteurization unit under the scheme. Milk Federations/ Milk companies/ Farmer Producer Organization/ SHGs can avail benefit up to 3 AMCU, with a max subsidy ceiling of Rs. 4.50 Lakh (Rs. 1.50 Lakh for each AMCU), however the AMCU should be installed along with the BMCs at different locations/ Milk Shed areas.	50% subsidy with a maximum ceiling of 1.50 Lakh	website: - e-mail: - cahosrinagar@jkanimalhusbandry.net cahobudgam@jkanimalhusbandry.net cahoganderbal@jkanimalhusbandry.net cahoanantnag@jkanimalhusbandry.net cahokulgam@jkanimalhusbandry.net cahoshopian@jkanimalhusbandry.net cahobaramulla@jkanimalhusbandry.net cahobandipora@jkanimalhusbandry.net cookware@jkanimalhusbandry.net
	2.4 Paneer making machine 120 liters per hour/ khoya making Machine 100-liter boiling and 20kg khoya per hour/ Dahi making machine 500 liters per hour/ Ice cream making machine (20 Liter capacity) /Softy making machine (20LPH Capacity)/ Butter & Ghee making machine (200-liter capacity)	Milk Federations/cooperatives/SHGs/ FPOs/ individual beneficiary/group of individuals can avail this benefit.	50% subsidy with a maximum ceiling of Rs. 3.50 Lakh	
	2.5 Cheese Production units of different capacities for production of mozzarella cheese, vats for milk treatment, milk coagulation, curd slicing, cooking stretching and molding of any type of pasta filata cheese (mozzarella for di latte, pizza cheese, etc.). Kaladi Cheese making/packaging and branding	Milk Federations/cooperatives/SHGs/ FPOs/ individual beneficiary/group of individuals can avail this benefit.	50% subsidy with a maximum ceiling of Rs. 3.50 Lakh	
	2.6 Milking machine, fully automatic /semiautomatic, single bucket/double bucket/three buckets/movable/fixed pipeline	Any individual or group of individuals shall own at least 4 Diary Cow/Bufalos	50% subsidy with a maximum permissible capital subsidy of Rs. 0.80 Lakh	
	2.7 Milking Parlor minimum 4-point swing over dairy parlour	Any individual or group of individuals shall own at least 10 Diary Cow/Bufalos	50% subsidy with a maximum ceiling of Rs. 5.00 Lakh	



Name of the Scheme	Key Features	Eligibility	Funding Pattern	Contact
Integrated Dairy Development Scheme	3. Establishment of market infrastructure			website: - e-mail: - cahosrinagar@ikanimalhusbandry.net cahoanantnag@ikanimalhusbandry.net cahobaramulla@ikanimalhusbandry.net cahobandipora@ikanimalhusbandry.net cahokulgam@ikanimalhusbandry.net cahohopian@ikanimalhusbandry.net
	3.1 Milk ATM Machine (Vending Machine) (Dispensing capacity of 250ml, 500ml, 1000 ml and 2000 ml Milk bucket size up to 500 liter) temperature regulation 3 to 4 C fixed or mountain on vehicle	Milk Federation/ Cooperatives/ Self Help Group/FPO/or any individual/ group of individuals owning a Milk processing facility/ chilling facility or linked to such facilities can avail benefit for establishing up to 3 Milk ATMs with max subsidy ceiling of Rs. 15.00 Lakh (Rs. 5.00 Lakh for each ATM). However, the Milk ATM should be installed at different locations	50% subsidy with a maximum m ceiling of Rs. 5.00 Lakh	
	3.2 DG set minimum power output	Milk Federation/ Cooperatives/ Self Help Group/FPO/or any individual/ group of individuals owning a Milk processing facility/ chilling facility / Dairy Farm (10 Dairy Animals or more)/ Milk ATM.	50% subsidy with a maximum ceiling of Rs. 1.50 Lakh	
	4. Establishment of Milk/Milk Product transportation system			
	4.1 Purchase of Refrigerated Vans	Milk Federation/ Cooperatives/ Self Help Group/FPO/or individual beneficiaries/or a group of beneficiaries shall own at least a duly registered Milk Processing facility or BMC (> 1 000 L Cap) or Milk outlet (hand ling >1000 L Milk/ day) or 10 Cow/ Buffalo dairy farm or should be linked to milk processing facility	50% subsidy with a maximum ceiling of Rs. 4.00 Lakh	
	4.2 Purchase of Milk Van	Milk Federation/ Cooperatives/ Self Help Group/FPO/or individual beneficiaries/or a group of beneficiaries shall own at least a duly registered Milk Processing facility or BMC (> 500 L Cap) or Milk outlet (handling >500L Milk/ day) or 6 Cow/ Buffalo dairy farm.	50% subsidy with maximum ceiling of Rs. 2.00 Lakh	
Name of the Scheme	Key Features	Eligibility	Funding Pattern	Contact
Integrated Dairy Development Scheme (IDDS)	4.3. Support for transportation of processed milk products through Air transportation from Srinagar /Jammu Airport to any destination in country	Any individual or group of individuals/ Milk cooperatives/ FPOs/ SHGs/ Milk companies who intend to export their milk products outside of J&K through air transport.	25% subsidy on airway bill with a max. ceiling of Rs. 10 / Kg of 'Milk Product.	website: - e-mail: - cahosrinagar@ikanimalhusbandry.net cahobudgam@ikanimalhusbandry.net cahokulgam@ikanimalhusbandry.net cahohopian@ikanimalhusbandry.net cahobandipora@ikanimalhusbandry.net
	5. Environment Management of Dairy Farms			

5.1 Dairy Effluent /Dairy Sewage Treatment Plant	New or existing dairy farm owning more than 5 Cows or cluster of Dairy Farms/ Gaushalas.	I. 50% Subsidy with max ceiling of Rs. 1.5 Lakh for 3-5 KLD capacity. II. 50% Subsidy with max ceiling of Rs. 2.0 Lakh for 5-10 KLD capacity. III. 50% Subsidy with max ceiling of of Rs. 3.0 Lakh for >10 KLD capacity.
5.2 Biogas plant of different capacities along with accessories	New or existing dairy farms/ Gaushalas.	50% subsidy with a maximum ceiling of 'Rs. 2.00 Lakh
5.3 Cow dung dewatering system & Cow Dung drying /log making machine	New or existing dairy farms/ Gaushalas.	50% subsidy with maximum ceiling of Rs.0.80 Lakh
5.4 Vermicompost Unit 8 beds 10ft x 4ft x 2ft along with provision of water source (Capacity 100MT per annum)	New or existing dairy farms/ Gaushalas.	50% subsidy with maximum ceiling of Rs. 2.00 Lakh

Integrated Poultry Development Scheme

Table: 8.2

Name of the Scheme	Key FEATURES	ELIGIBILITY	Funding Pattern	Contact
Integrated Poultry Development Scheme	a) Establishment of new commercial broiler farm 1000 chick capacity to 10000 Chick capacities.	Any eligible entity owning suitable land for establishing such farm and have obtained prior NOC from Pollution Control Board as may be applicable. He shall also register himself with Animal Husbandry Department Jammu/ Kashmir as per provisions of J&K poultry Policy 2020	For establishing a new commercial broiler poultry farms of different capacities one time capital subsidy of 50% of project cost with a maximum ceiling of Rs. 100/- per chick shall be provided (this includes cost of DOC and support for creation of required rearing infrastructure as per the standard norms).	<p>website: - e-mail: -</p> <p>cahosinagar@ikanimalhusbandry.net cahobudgam@ikanimalhusbandry.net cahoganderbal@ikanimalhusbandry.net cahoanantnag@ikanimalhusbandry.net cahokulgam@ikanimalhusbandry.net cahoshopian@ikanimalhusbandry.net cahobaramulla@ikanimalhusbandry.net cahobandipora@ikanimalhusbandry.net cahokupwara@ikanimalhusbandry.net</p>
	b) Establishment of new commercial layer (High-tech) farm 5000layer bird capacity to 10,000-layer bird capacity	Any eligible entity owning suitable land for establishing such farm and have obtained prior NOC from Pollution Control Board as may be applicable. He shall also register himself with Animal Husbandry Department Jammu/ Kashmir as per provisions of I&K poultry Policy 2020	For establishing a new commercial layer farms of different capacities one-time capital subsidy of 50% of the project cost with a maximum ceiling of Rs 200/- per layer chick shall be provided (this includes cost of commercial layer chicks and support for creation of required rearing infrastructure as per the standard norms	



Integrated poultry development scheme IPDP	c) Establishment of a hatchery mother unit (Parent Stock) 5000 bird capacity to 10,000 bird capacity	Any eligible entity who has availed support for installing Hatchery Unit through IDS or has established Hatchery unit through self-financing.	For establishing a new hatchery mother unit of different capacities one-time capital subsidy of 50% of the project cost with a maximum ceiling of Rs 200/- per bird shall be provided (this includes cost of commercial parent stock chicks and support for creation of required rearing Infrastructure as per the standard norms).	website: - e-mail:- cahosrinagar@jkanimalhusbandry.net cahobudgam@jkanimalhusbandry.net cahoganderbal@jkanimalhusbandry.net cahoanantnag@jkanimalhusbandry.net cahokulgam@jkanimalhusbandry.net cahoshopian@jkanimalhusbandry.net cahobaramulla@jkanimalhusbandry.net cahobandipora@jkanimalhusbandry.net cahokupwara@jkanimalhusbandry.net	
	d) Establishment of free-range layer farm (LIT) with fencing and night shelter shed, 1000-to-3000-layer bird capacity along with branding and packaging of Desi eggs	Any eligible entity owning suitable land for establishing such farm and obtained prior NOC from Pollution Control Board as may be applicable. He shall also register himself with Animal Husbandry Department Jammu/ Kashmir as per provisions of J&K poultry Policy 2020	For establishing a free-range layer farm of different capacities, one time capital subsidy of 50% of the project cost with a maximum ceiling of 100/- per layer.		
	e) Establishment of free-range farm of other poultry birds which include ducks, geese, Guinea fowls and turkeys with fencing and night shelter facility, 500 to 1000 bird capacity	Any eligible entity owning suitable land for establishing the farm and obtain prior NOC from Pollution Control Board as may be applicable. He shall also register himself with Animal Husbandry Department Jammu/ Kashmir as per provisions of J&K poultry Policy 2020	One time capital subsidy of 50% of the project cost with a maximum ceiling of Rs100/-per duckling, Guinea fowl and goslings and Rs 200/- per turkey plot.		
	Poultry insurance-commercial broilers.	New or existing poultry farmer registered with Animal Husbandry Department Jammu/ Kashmir	50% subsidy on premium with a maximum ceiling of Rs 1.50 per DOC. Minimum unit size of 1000 broiler birds		
	Poultry dressing and processing unit, along-with accessory machinery	Any eligible entity owning suitable infrastructure or poultry retail shop for installation of the dressing unit and obtained all necessary permissions from any Authority as may be applicable prior to establishment of such unit.	50% subsidy up to 0.50 lakh		
	a) Retail dressing type (200 birds per day) (SS Sink Table with min 8 killing cones, water mixer taps; Hot water scalding 150 L; Feather pucker; Work and evisceration table, 4'x2'x2.5'; knives; 02 No. SS trolleys with crates; etc.)				



Integrated Poultry Development Scheme	b) Mini dressing type (1000- 2000 birds per day) (SS double Sink Table with min 12 killing cones, water mixer taps; Hot water scalding 200L; Feather pucker; Work and evisceration table, 4'x2'x2.5'; Portion cutter machine; vacuum packing machine, 04 No. SS trolleys with plastic crates; etc.)	Any eligible entity shall own suitable infrastructure for installation of the dressing unit and obtained all necessary permissions from any Authority as may be applicable prior to establishment of such unit.	50% subsidy with max. ceiling of ₹ 2.00 lakh
	c) Fully Automatic Conveyorized Dressing Plant (>2000 birds per day) (Overhead automatic conveyorized shackles, Hot water scalding 200L; Feather pucker; Work and evisceration table. 4'x2'x2.5'; Portion cutter machine; vacuum packing machine, 08 No. SS trolleys with plastic crates; Spiral screw chiller, drip drum with water tray, etc.)	Any eligible entity shall own suitable infrastructure for installation of the Automatic dressing unit and obtained all necessary permissions from any Authority as may be applicable prior to establishment of such unit.	50% subsidy with max. ceiling of ₹ 5.00 lakh
	d) Accessory machinery Servo stabilizer		
	Capacity: 10 KVA; Number of phases: single; Input voltage: 90- 300V, Automatic high voltage cut- off, Air cooled digital micro control systems, Power supply: AC, fully automatic	Beneficiaries who have opted for a to b of S.No. 3 can avail benefits of component *c". Benefit of DG set can be availed by intended beneficiaries who have applied for S.No. 1	
	D. G Set		
	Output type: Single phase AC type; Silent/sound proof; Frequency-50 Hz; Voltage — 230- 415 V; Cooling system-air cooling; Output — 10 HP (7.3kW)		
	Cold Storage facilities		
Walk-in freezers — SS Blast freezer and chiller, double chamber; Voltage-220-480 V; Frequency-50 60 Hz; Temperature --20 Celsius +4 Celsius; Semi-automatic; Dimensions-12'x8'x8'			

website: - e-mail: -

cahosrinagar@jkanimalhusbandry.net

cahobudgam@jkanimalhusbandry.net

cahoganderbal@jkanimalhusbandry.net

cahoanantnag@jkanimalhusbandry.net

cahokulgam@jkanimalhusbandry.net

cahoshopian@jkanimalhusbandry.net

cahobaramulla@jkanimalhusbandry.net

cahobandipora@jkanimalhusbandry.net

cahokupwara@jkanimalhusbandry.net



NAME OF THE SCHEME	KEY FEATURES	ELIGIBILITY	FUNDING PATTERN	CONTACT
Integrated Poultry Development Scheme	Poultry farm automation (automatic feeders and caterers)/ Poultry farm equipment's including g feeders& caterers, Temperature control- (saw dust Bukhari's or LPG heating system)/ exhaust fans/ fumigators 1000 chick capacity and above.	New and existing poultry farms registered with Animal Husbandry Department Jammu/Kashmir	50% subsidy with maximum ceiling of Rs 0.50 lakh for poultry farm automation and 0.30 lakh for other equipment's	website: - e-mail: - cahosrinagar@jkanimalhusbandry.net cahobudgam@jkanimalhusbandry.net cahoganderbal@jkanimalhusbandry.net cahoanantnag@jkanimalhusbandry.net cahokulgam@jkanimalhusbandry.net cahoshopian@jkanimalhusbandry.net cahobaramulla@jkanimalhusbandry.net cahobandipora@jkanimalhusbandry.net cahokupwara@jkanimalhusbandry.net

Table 8.3

NAME OF THE SCHEME	OBJECTIVE / ELIGIBILITY	FUNDING PATTERN	WHOM TO APPLY:
a) Poultry Venture Capital Fund Scheme (PVCFS) under Entrepreneurship Development and Employment Generation (EDEG) component of National Livestock Mission (NLM).	Objective: To encourage rearing of various poultry species including quail's ducks and turkey etc. Eligibility: Farmers, individual entrepreneurs, NGOs, Companies, Cooperatives, groups of organized and un - organized sector, which includes SHGs and JLGs.	i. Normal Areas: APL -25% of the outlay (33.33 % for BPL/ SC / ST farmers), as back ended capital subsidy. ii. North east regions/ Hill areas/ LWE affected areas: APL -35% of the outlay (50 % for BPL/ SC / ST farmers), as back ended capital subsidy. iii. Difficult Areas: APL -45% of the outlay (60 % for BPL/ SC / ST farmers), as back ended capital subsidy.	Chief Animal Husbandry, Department of Animal Husbandry (Concerned District)
b) Innovative Poultry Productivity Project (IPPP) for broiler birds under sub - mission on Livestock Development of NLM	Eligibility: Candidate must be a domicile of J&K. Should have sufficient land in his/her name to establish the unit. Age 18 to 50 years.	Benefits provided/ beneficiary • 600 DOC's along with required quantity of feed (to attain marketable weight) provided free of cost. • INR 30,000 for construction of poultry sheds. • Poultry equipment's, medicines, vaccines etc. Total benefit/ beneficiary: 1.125 lakh	
c) Innovative Poultry Productivity Project (IPPP) for Low Input Technology (LIT) birds under sub - mission on Livestock Development of NLM	Eligibility: Candidate must be a domicile of J&K. Should have sufficient land in his/her name to establish the unit. Age 18 to 50 years.	Benefits provided/ beneficiary • 400 LIT birds of 4 weeks of age free of cost. • INR 15,000 for construction of night shelters, initial feeding, etc. Total benefit/ beneficiary: INR 35,000	

Table 8.4 : Continue

NAME OF SCHEME	OBJECTIVE / ELIGIBILITY	FUNDING PATTERN
Kissan Credit Card (2020-21)	<p><i>Objective</i> : To provide Working capital for dairy / poultry farmers</p> <p><i>Eligibility</i> : All livestock farmers</p>	Working capital for dairy / poultry farmers with 2% interest subvention and 3% prompt re -payment incentive (benefit up -to Rs. 3.00 lakhs, no collateral guarantee/ mortgage up -to Rs. 1.60 lakhs).
Dairy Entrepreneurship Development Scheme (DEDS) (2020-21)	<p><i>Objective</i> : To generate self -employment and provide infrastructure for dairy sector.</p> <ul style="list-style-type: none"> To promote setting up of modern dairy farms for production of clean milk. <p><i>Eligibility</i> : Farmers, Individual Entrepreneurs and Groups of Unorganised and Organized Sector etc.</p> <p>Note: Subsidy component under the scheme is provided by the NABARD.</p>	<p>a) 25% of the outlay (33 .33 % for SC / ST farmers), as back ended capital subsidy.</p> <p>b) Entrepreneur contribution (Margin) – 10% of project cost (Minimum)</p> <p>c) Bank Loan - Balance portion</p>
Integrated Dairy Development Scheme (IDDS) (2021 - 22)	<p><i>Objective</i> :</p> <p>a) To provide support in the form of incentives/ subsidy for establishment of dairy units (5 cows/ buffaloes per Unit; maximum 10 units)</p> <p>b) Establishment of Milk collection/chilling/processing unit.</p> <p>c) Establishment of market infrastructure including milk ATMs</p> <p>d) Establishment of milk transportation system.</p> <p><i>Eligibility</i> : Any individual /group of individuals/milk processing unit holders/milk federation/ retailer etc.</p>	50% Subsidy with ceiling of 1.75 lakhs per 5 Cow/Buffalo Unit with Maximum Subsidy ceiling of 17.5 lakhs for 10 dairy units.

9. SHEEP HUSBANDRY DEPARTMENT

The main objective of the department is to promote sheep and goat development in the Union Territory of J&K as this sector is critical to the UT's economy.

Table 9.1 : Sheep Husbandry Department

Name of CSS/UT Scheme	Eligibility Criteria	Key Features/Funding Pattern	Contact Details
Integrated Sheep Development Scheme (ISDS)-UT Sector	Any individual/group of individuals/self-help group/cooperative society/farmers producer organization. Beneficiary must have sufficient land holding infrastructure, fodder/grazing and manpower resources	Establishment of sheep/goat units under participatory mode: - 10 sheep/goats are provided to the beneficiary free of cost initially; and later -on from 3 rd year onwards the department shall retrieve 2 ewes/does for next 5 years. (Total unit cost=Rs. 85,000 which includes cost of livestock@8000/= per ewe (INCLUDING INSURANCE PREMIUM FOR ONE YEAR) & Display board worth Rs. 5000/=	The Scheme is implemented at district level. Interested persons can contact their concerned District Sheep Husbandry Offices for further details.



		<p>Establishment of sheep/goat units under subsidy mode: -</p> <p>Unit of 20 Sheep/goat is established on 50% subsidy with a ceiling of Rs 0.80 lac per unit whichever is less.</p> <p>If beneficiary sets up multiple units of 20 sheep/goats he will be entitled to subsidy accordingly with maximum limit of units being 8.</p> <p>The beneficiary can opt for loan facility by depositing 10% marginal money, however the subsidy in this case shall be back-ended</p>	<p>The scheme is implemented at district level. Interested persons can contact their concerned District Sheep Husbandry Offices for further details.</p>
		<p>Establishment of shearing units: -</p> <p>Shearing unit comprising of one shearing machine, Genset & shearing spares is provided to the beneficiary on 50% subsidy with a ceiling of Rs. 0.75 Lacs whichever is less.</p>	<p>The scheme is implemented at district level. Interested persons can contact their concerned District Sheep Husbandry Offices for further details.</p>
Rashtriya Krishi Vikas Yojna (RKVY) - CSS	<p>Unemployed youth, marginal/small farmers with less livestock holdings (<20)</p> <p>Possession of minimum wherewithal</p>	<p>Establishment of sheep units (10ewe units) on participatory mode (Phased retrieval pattern): -</p> <p>10 sheep/goats are provided to the beneficiary free of cost initially; and later-on from 3rd year onwards the department shall retrieve 2 ewes/does for next 5 years.</p>	<p>The scheme is implemented at district level. Interested persons can contact their concerned District Sheep Husbandry Offices for further details.</p>
Special Central Assistance to Tribal Sub Scheme-CSS	<p>Individual belonging to Tribal Community</p>	<p>Establishment of 10 ewe sheep/goat unit on participatory mode: -</p> <p>10 sheep/goats are provided to beneficiaries free of cost initially; and later on, from 3rd year onwards the department shall retrieve 2 ewes/goats for next 5 years.</p>	<p>The scheme is implemented at district level. Interested persons can contact their concerned District Sheep Husbandry Offices for further details.</p>
National Livestock Mission (NLM)-CSS	<p>Individual, FPOs, JLGs, SHGs & section 8 companies.</p>	<p>Establishment of Entrepreneur for breed development: -</p> <p>The Entrepreneurs/ Eligible entities can establish sheep/goat breeding unit with minimum 500 ewes & 25 rams. The Central Govt. will provide up to 50% back ended subsidy up to Rs. 50 Lacs for the capital cost of the project in two installments.</p> <p>The Entrepreneurs/ Eligible entities need to arrange the remaining amount through bank loan or from the financial institution or self-financing.</p>	<p>The detailed guidelines & components eligible for subsidy are available on online portal www.udyamimitra.in. Interested eligible entities need to apply online through same portal.</p>
		<p>Entrepreneurial activities in feed & fodder: -</p> <p>Entrepreneurship for establishment of silage making units, fodder block making units and Total Mixed Ration plant. 50% subsidy of the total cost with subsidy up to Rs. 50 lacs will be provided to the beneficiaries through State Implementing Agency in two equal installments as per scheme guidelines.</p>	<p>The detailed guidelines & components eligible for subsidy are available on online portal www.udyamimitra.in. Interested eligible entities need to apply online through same portal.</p>

10. DEPARTMENT OF HORTICULTURE

Horticulture is one of the most significant sectors of the UT of Jammu and Kashmir. The industry makes significant contributions to the UT's financial health, poverty reduction, and job creation.

Table 10.1: Directorate of Horticulture

Name of the Scheme	Eligibility	Key Features	Funding Pattern	Contact Details (Web, e-mail, telephone)
Mission for Integrated Development of Horticulture	Farmer/Grower /Entrepreneur/ Youth of J&K	<p>Promote holistic growth of Horticulture sector which facilitates Infrastructure Development, Area Expansion, Protected cultivation, horticulture Mechanization, Irrigation Facilities, Capacity Building, Organic Farming, Functional Pack House, etc.</p> <p>Encourage aggregation of farmers into FPOI/FIG's.</p> <p>Enhance Horticulture production /productivity.</p> <p>Support skill Development and create employment generation opportunities.</p> <p>Better Post-Harvest Management especially in Cold-Chain Sector.</p> <p>Major Components/activities implemented under the schemes:</p> <p>Production of Planting Material/Plantation Infrastructure.</p> <p>Area Expansion</p> <p>Rejuvenation of Old and Senile orchards.</p> <p>Protected Cultivation.</p> <p>Promotion of IPM/INM.</p> <p>Organic Farming.</p> <p>Horticulture Mechanization.</p> <p>Training.</p> <p>Post-Harvest Management.</p> <p>Marketing Infrastructure.</p>	The funding pattern for North East and Himalayan States is in the ratio of 90(CS):10(UT's)	<p>Website: http://hortikashmir.gov.in</p> <p>e-mail: Kashmirhorticulture@gmail.com</p> <p>TELE-FAX: 0194-2311287/2311484</p>
Prime Minister's Development Package (PMDP)	Farmer/Grower /Entrepreneur/ Youth of J&K	<p>PM's special package of Rs. 500 Cr. Earmarking Rs. 39.67 Cr for UT of Ladakh and Rs. 460.33 Cr. for UT of Jammu and Kashmir towards restoration of damaged horticulture areas and development of horticulture in the UT of Jammu and Kashmir.</p> <p>Create employment opportunities in allied sectors such as grading/packing units, Cold Atmosphere (CA)/Cold storage units and transportation sector etc. overall wage enhancement in the horticulture sector due to the increase in the farmer's income in productivity.</p>	90% (Central share):10% (UT share)	<p>Website: http://hortikashmir.gov.in</p> <p>e-mail: Kashmirhorticulture@gmail.com</p> <p>TELE-FAX: 0194-2311287/2311484</p>
High Density Plantation Scheme	Land of minimum 1 Kanal	<p>Target of 5500 hectares for a period of 5 years (2022-23 to 2026-27).</p> <p>Provision of 50% overall subsidy with financing facility of 80% through Bank.</p> <p>To increase the productivity of Apple fruit from present level of about 10-12 MTs to 40-50MT's per hectare.</p> <p>Fruit crops included (Apple, Pear, Cherry, Olive, Kiwi, Mango, Litchi, Citrus, guava, Dragon fruit, Almond and walnut).</p>	100% UT Share	<p>Website: http://hortikashmir.gov.in</p> <p>e-mail: Kashmirhorticulture@gmail.com</p> <p>TELE-FAX: 0194-2311287/2311484</p>
CAPEX Budget	Farmer/Grower /Entrepreneur/ Youth of J&K	<p>Under the programme number of programmes are being implemented viz. area expansion, interest subvention on procurement of Reefer Vans/walnut processing units etc. resulting in the generation of higher incomes.</p> <p>Employment opportunities for young men and women of J&K.</p>	100% UT Share	<p>Website: http://hortikashmir.gov.in</p> <p>e-mail: Kashmirhorticulture@gmail.com</p> <p>TELE-FAX: 0194-2311287/2311484</p>



11. DEPARTMENT OF AGRICULTURE, J&K

The economy of Jammu and Kashmir is primarily agricultural, with approximately 70% of the people employed directly or indirectly in agriculture and associated sectors. Following are the major schemes implemented by the Department of Agriculture.

Table 11.1 : Department of Agriculture

Name of the Scheme	Eligibility	Key Features	Funding Pattern	Contact Details (web, e-mail, telephone)
Soil Health Management (SHM)	<p>(i) The beneficiary / village level entrepreneur should be a youth in 18-27 years age group especially from Saansad Adarsh Gram Yojana (SAGY) villages. The beneficiary must be qualified at least 2nd division matric with science with knowledge of computer.</p> <p>The applicant shall submit the application along with requisite qualification certificate, PAN Card and Aadhar Card to the office of Deputy Director / District Agriculture Officer.</p> <p>Apart from collection, testing of sample, printing & distribution of cards to farmers, the selected beneficiary shall provide results of soil samples tested along with samples / farmers in excel sheet to the concerned soil testing officer of the area.</p> <p>The applicant / beneficiary should have his / her own building for setting up village level soil testing lab or rental building with lease agreement for at least four years.</p> <p>The beneficiary has to submit a bond for running the labs for at least 2 cycles i.e., at least 4 years.</p>	<p>Soil Health Management (SHM) is one of the most important interventions under National Mission for Sustainable Agriculture (NMSA).</p> <p>Employment generation for rural youth.</p> <p>To improve timeliness in analysis of soil samples.</p> <p>Introduction of the Single Window approach from collection to issue of SHC so as to minimize delays and maximize convenience to farmers</p> <p>Online delivery of soil health cards to the farmers using Soil Health Card Portal.</p> <p>Provide soil testing facilities to farmers at their door step.</p>	<p>To establish a Village Level Soil Testing Project (VLSTP) the maximum project cost is Rs. 5 lakhs. The financial assistance @ 75% of the total cost of project shall be admissible as one time subsidy that will be shared between GOI and State Government on 60:40 basis (90:10 for NE and Hilly States). The remaining 25% cost of the project shall be invested by the entrepreneur at his/her own level.</p>	Department of Agriculture and Farmers Welfare Kashmir
Mushroom	<p>Land</p> <ul style="list-style-type: none"> - Area: ½ kanals - Lease deed, No Objection Certificate from Pollution Control Board. <p>Building</p> <p>Size of different sheds: 25 X 20 (2 Rooms)</p>	<p>Mushroom cultivation has been a great source of income for centuries even as the farming took its organized shape in India only recently. The cultivation of this nutritious vegetarian delicacy -- rich in protein, vitamins, minerals, folic acid and iron -- in controlled conditions started recently in India.</p> <p>The much-in-demand vegetable can be grown in a temperature between 20 and 30 degrees Celsius and required relative humidity is 55-75 per cent. This makes Jammu and Kashmir a suitable place for mushroom cultivation and processing</p> <p>Mushrooms are of different types:</p> <ol style="list-style-type: none"> Button Mushroom Dhingri (Oyster) Paddy Straw Mushroom 	<p>Under the Rashtriya Krishi Vikas Yojna (National Agriculture Development Programme) mushroom cultivation is a focus area and Mushroom growers are equipped with quality seeds and trained in scientific cultivation techniques.</p> <p>Women-led Self-Help Groups are being encouraged under HAUSLA and TEJASWINI entrepreneurship schemes introduced by the Centre in J&K. The administration's 50% subsidy and technical knowledge are making cultivation profitable for growers.</p>	Department of Agriculture and Farmers Welfare Kashmir

3	Apiculture	<p>Land Area: Two kanals Nature: Agricultural Land (area rich in fauna is ideal) Land if not owned, legal Documentation required: Lease deed Building Shed 12X10 sq ft in Bee keeping with own land or having registered lease land is eligible to apply for this subsidy. Applicants already trained in Bee-keeping activity by KVIC/NABARD/KVK and other approved training centres are eligible to apply for subsidy component from department of horticulture.</p>	<p>With proper investment, many believe apiculture can provide jobs for thousands across the Himalayan region and allow 'api-tourism' to thrive. Jammu and Kashmir constitute one of the most important bee-keeping zones in India. The three essential principles for the success of an industry viz., availability of raw material, skilled labour and the consumer demand of the product are fully met within the Union Territory. In Kashmir, there are four varieties of honey that have been introduced in organic honey farming Rearing of 'Apis Malifera' honey bee and processing of locally produced organic honey is being promoted towards Income diversification for farmers. Bee Keeping apart from helping improve Crop Produce and sustainability, is valuable source of alternate income for a farmer. Tools used in this industry are fabricated locally and are within the reach of the common man with little financial support.</p>	<p>Notably, the National Beekeeping and Honey Mission (NBHM) aims at promoting Beekeeping and providing self-sustaining employment opportunities among farmers and unemployed youth in rural India. Under the programme, beneficiaries are provided with bee boxes, live bee colonies, tool kits and training. The Pilot Projects of Beekeeping activity under agro-based & food processing industries (ABFPI) vertical of gramodyog vikas yojana(gvy). by khadi and village industries commission Jammu and Kashmir administration is organizing a training-cum-workshop on bee-keeping to provide employment to the tribal youths. At SKUAST-K National Bee Board (NBB) provides necessary training and capacity building support for the bee keepers. Under NABARD</p>	Department of Agriculture and Farmers Welfare Kashmir
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4	Custom Hiring Centers	<p>Farmer can apply for SMAM component https://agrimachinery.nic.in 1. Register in portal with registration link with Farmer, Entrepreneur or Societies Farmer must has to register and upload addition detail to create CHC Projects like a. Agriculture Graduate b. Domicile c. Date of Birth etc., certificate</p>	<p>In order to promote the agricultural sector, the Government has launched various schemes, initiatives and other farmer empowerment policies from time to time. Sub- Mission on Agricultural Mechanization (SMAM), is one such scheme under which farm machinery/ equipment is issued to individual farmers or SHGs on subsidized rates and 40% and 80% subsidies are provided to the aspirants for the establishment of Custom Hiring Centers (CHC) and Farm Machinery Banks on the Unit Costs of Minimum Rs. 10.0 Lacs, subject to maximum subsidy of Rs. 4.0 Lacs and Rs. 8.0 Lacs, respectively. The government is also setting up Custom Hiring centers and Farm Machinery Banks in different parts of the union territory. As many as 151 custom hiring centers and 122 farm machinery banks have been started so far. Farm Mechanization programmes are also being implemented through other missions/schemes such as RKVY, MIDH, NMOOP & SMAM, which would continue to be implemented subject to these guidelines. The Central Sector schemes 'Promotion and Strengthening of Agricultural Mechanization through Training, Testing and Demonstration' and 'Post Harvest Technology & Management' stand merged with this Sub-Mission.</p>	<p>CHC come under SMAM component Financial Assistance: Financial assistance for setting up of custom hiring centres will be available to Rural Entrepreneurs (Rural youth and farmer as an entrepreneur), Cooperative Societies of farmers Registered Farmers Societies, Farmer Producer Organizations (FPOs) and Panchayats as per pattern of assistance as indicated in Annexure II (d). The maximum permissible assistance per machine under the project will be as per the assistance indicated against each machine in Annexure –II (c) and for other machines which are not indicated in the list of Annexure –II (c), it will be 40% of the machine cost. The sample sheets of project cost calculations and allowable financial assistance is given in Annexure - XI The custom hiring centers having the project cost more than Rs. 25 lakhs will be established under the model of credit linked back ended financial assistance The bank will lock the financial assistance released to them for a period of 4 years. The beneficiary will repay the complete bank loan within the period of not less than 4 years. The Beneficiary will not be allowed to transfer/ sell/ mortgage the CHC to any one before the completion of 6 years.</p>	Department of Agriculture and Farmers Welfare Kashmir
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5	Agriculture Infrastructure Fund (AIF)	<p>Register by https://agriinfra.dac.gov.in/Home/BeneficiaryRegistration</p> <p>An applicant can put up to 25 projects in different locations and each of such projects will be eligible under the scheme for loan up to ₹ 2 crore. Limitation of 25 projects is not applicable to state agencies, national and state federations of cooperatives, federations of FPOs and federation of SHGs.</p> <p>The eligible entities under this project are:</p> <ul style="list-style-type: none"> Agri-Entrepreneur Agricultural Produce Market Committees (APMCs) Central/State agency or Local Body sponsored Public Private Partnership Projects Farmer Farmer Producers Organizations (FPOs) Federations of FPOs Federations of Self-Help Groups (SHGs) Joint Liability Groups (JLG) Marketing Cooperative Societies Multipurpose Cooperative Societies National level federations of Cooperatives Primary Agricultural Credit Societies (PACS) Self Help Group (SHG) Start - Ups State Agencies State level federations of Cooperatives 	<p>Farmers (including FPOs, PACS, Marketing Cooperative Societies, Multipurpose cooperative societies)</p> <p>Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.</p> <p>With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.</p> <p>With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.</p> <p>Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.</p>	<p>The duration of the Scheme shall be from FY2020 to FY2032 (10 years).</p> <p>Benefits:</p> <p>All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crores. This subvention will be available for a maximum period of seven years.</p> <p>Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crores. The fee for this coverage will be paid by the Government.</p> <p>In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW). Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years</p>	Department of Agriculture and Farmers Welfare Kashmir
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12. DEPARTMENT OF FISHERIES

Fisheries is one of the most significant sectors of the UT of Jammu and Kashmir.

Table 12.1 Fisheries Department

Name of Scheme	Sub schemes	Eligibility	Key Features	Funding Pattern	Contact Details
Pradhan Mantri Matsya Sampda Yojana (PMMSY)	Construction of permanent farming units and raceways including input costs. (For trout without min vol of 50m3(min 20%SC/ST/Women)	Unemployed/ interested persons in UT of Jammu and Kashmir.	<p>Pradhan Mantri Matsya Sampda Yojana (PMMSY) was launched on 10th Sept, 2020. The aim of the scheme is to bring blue revolution through the sustainable development of the fisheries sector over a period of 5 years (2020-25). It is an umbrella scheme to develop fisheries sector.</p> <p>Beneficiary Oriented Scheme (Central Assistance – General Category-40% SC/ST/Women -60%)</p> <p>1“Catch to consumer” post harvest infrastructural management aligns with the development of fisheries production, a major emphasis is laid on the post Harvest management.</p> <p>2. Private sector participation –promotion of start ups.</p> <p>3. Promotion of ease of doing business and innovative ideas in the sector.</p> <p>4.Custer/ Area Based approach supported with</p> <p>Requisite interventions</p> <p>Forward and backward linkages.</p> <p>Facilities with good quality brood, seed and feed.</p> <p>Infrastructure</p> <p>Processing and marketing networks.</p> <p>Allocations for new and emerging technologies for effective use of land and water resources.</p> <p>Re-circulatory Aqua culture systems.</p> <p>Bio-floc.</p>	Sharing Pattern (40:60 basis) as per guidelines of CSS PMMSY	<p>All Concerned District Officers of Fisheries Department. www.jkfdkmr@gmail.com</p> <p>0194-2500106</p> <p>www.jkfdjmu@gmail.com</p>
	Establishment of large RAS for cold water fisheries. (With 10 tanks of min 50m3/tank capacity and fish production capacity of 10 ton/crop)				
	Establishment of medium RAS for cold water fisheries. (With 4 tanks of min 50m3/tank capacity and fish production capacity of 4 ton/crop)				
Capex Budget - 2022-23	Establishment of small RAS for cold water fisheries. (With 1 tanks of min 100m3/of 2 ton/crop of production capacity.				
	Installation of Bioflac Aqua culture (07 tanks of 4 meters dia and 1.5mtrs ht)				
	Establishment of fish seed hatcheries (pvt sector) for cluster units.				
	Mini Feed mills of production capacity Of 2 ton/day.				

Capex Budget - 2022-23	Establishment of trout units / carp ponds with input cost in private sector for General category.	Unemployed/ interested persons in UT of Jammu and Kashmir.	<p>To boost the Trout and carp fish production in the UT.</p> <p>To tap the water resources of the UT for pisciculture.</p> <p>To generate employment avenues in the UT specially in the rural area.</p> <p>To create awareness among the public, for adopting the fish culture in the UT of Jammu and Kashmir.</p> <p>The aim of the scheme is to develop the fisheries sector.</p> <p>1“Catch to consumer” post harvest infrastructural management align with the development of fisheries production, a major emphasis is laid on the post Harvest management.</p> <p>2. Private sector participation –promotion of start ups.</p> <p>3. Promotion of ease of doing business and innovative ideas in the sector.</p> <p>4.Custer/ Area Based approach supported with</p> <p>Requisite interventions</p> <p>Forward and backward linkages.</p> <p>Facilities with good quality brood, seed and feed.</p> <p>Infrastructure</p> <p>Processing and marketing networks.</p> <p>Allocations for new and emerging technologies for effective use of land and water resources.</p> <p>Re-circulatory Aqua culture systems.</p> <p>Bio-floc.</p>	Sharing Pattern (40:60 basis) as per guidelines of CSS PMMSY Sharing pattern 50:50	All Concerned District Officers of Fisheries Department. www.jkfdkmr@gmail.com 0194-2500106 www.jkfdjmu@gmail.com
	Installation of Bioflac Aqua culture (07 tanks of 4 meters dia and 1.5mtrs ht)				
	Establishment of large RAS for cold water fisheries. (With 10 tanks of min 50m3/tank capacity and fish production capacity of 10 ton/crop)				
	Establishment of medium RAS for cold water fisheries. (With 4 tanks of min 50m3/tank capacity and fish production capacity of 4 ton/crop)				
	Support for marketing of Rainbow Trout.				

13. JAMMU AND KASHMIR RURAL LIVELIHOOD MISSION (JKRLM)

The National Rural Livelihoods Mission is known as the Jammu and Kashmir Rural Livelihoods Mission in the state of J&K. Following are the projects of Rural Livelihood Mission.

Table 13: JKRLM

Schemes	Objective	Features	Whom to apply:
Start-up Village Entrepreneurship Programme (SVEP)	The Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme of the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY -NRLM), aims to assist rural families, particularly women, in establishing businesses.	All entrepreneurs funded by the Start-up Village Entrepreneurship Programme get skill development assistance from Community Resource Persons for Enterprise Promotion (CRP-EP). Entrepreneurs can choose the industries where they wish to launch firms based on market potential.	Project Manager, JKSRML (Concerned District)



Mahila Kisaan Shasaktikaran Pariyojana (MKSP)	The Mahila Kisaan Shasaktikaran Pariyojana (MKSP) is a component of the Deendayal Antodaya Yojana -NRLM (DAY -NRLM) aimed at empowering women in agriculture. Its goal is to strengthen smallholder agriculture by promoting sustainable agriculture practices such as Community Managed Sustainable Agriculture (CMSA), Non-Pesticide Management (NPM), etc.	The MKSP empowers smallholders to adopt climate-resilient agroecology, eventually creating a pool of skilled community professionals. JKSRLM (Umeed) under (DAY -NRLM) has a goal of reaching 9 lakhs rural women.	
Umeed Scheme	1) To induce social mobilization institution-building empowerment process, an externally committed and sensitive support structure. 2) To facilitate information diffusion, skill development, credit access, and marketing access. 3) To provide access to additional livelihood services so that they enjoy a diverse portfolio of livelihoods.	The mandate of J&K SRLM is to reach out to 66% of the rural population throughout the former 125 blocks, connect them to sustainable livelihood options, and nurture them until they are out of poverty and enjoy a reasonable quality of life.	

14. JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (JKEDI)

14.1 JAMMU & KASHMIR START-UP POLICY 2018-2028

JK Start-Up policy 2018 came into existence to encourage and motivate young and enterprising minds of Jammu, Kashmir, and Ladakh to pursue innovation and entrepreneurship by fostering a thriving and favourable Start-up environment.

Table 14.1 : J&K Start up

Objectives	Eligibility	Benefits/Incentives	Whom to apply:
1. Facilitate and nurture the growth of at least 500 new Startups in Jammu and Kashmir in next 10 years. 2. Establish at least 10 new state-of-the-art incubators across all three regions of the State including private sector. 3. Facilitate access to early stage investments for aspiring and existing Start-ups. 4. Facilitate setting up of Innovation Labs in selected Higher Secondary Schools and Colleges. 5. Facilitate setting up of at least 3 Fabrication labs, one each in Jammu, Kashmir and Ladakh regions. 6. Create a strong institutional framework for effective implementation, monitoring and evaluation of this policy.	Start-up: An Entity shall be considered as a 'Start-up' under this policy, if it fulfils all of the following: 1. It is incorporated/registered within the period of last 7 years; 2. Its turnover for any of the financial year since incorporation/ registration has not exceeded Rs. 25 Cores; 3. The entity is not formed by splitting up or reconstruction of an existing business; 4. It is not incorporated/ registered as a subsidiary of an existing Indian or foreign company. 5. It is working towards innovation, development or improvement of products/processes/services Or if it is a scalable business model with a high potential of employment generation or wealth creation; and 6. It is incorporated/ registered in Jammu and Kashmir Or employees at least 50 percent of its permanent workforce from Jammu and Kashmir.	<ul style="list-style-type: none"> Office Space Monthly Allowance Assistance for Product Research & Development/Marketing/Publicity Energy Assistance International Patent Filing Cost Reimbursement Tax benefits/ Exemptions Public Procurement Self-Certification of compliance under Labour Laws Exposure visits and workshops for Start-ups Infrastructure Support Financing 	Director JKEDI www.startupjk.com

15. MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES (MSME)

Table 15.1 : MSME (JK)

SNO	Name of the Scheme	Eligibility	Key Features	Funding Pattern	Contact Details/How to Apply
1	Prime Minister's Employment Generation Programme (PMEGP)	Any individual, above 18 years of age can apply	Credit linked subsidy program for setting up new micro-enterprise in non-farm sector For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgender/ Aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas	Margin Money subsidy ranges from 15% to 35% of project cost for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector	All DIC offices In J&K KVIB office KVIC State /UT office Apply on: https://www.kviconline.gov.in/pmegpportal/pmegp/home
2.	2nd Loan for up-gradation of the existing PMEGP/REGP/ MUDRA units	Existing well performing PMEGP/REGP /MUDRA units	With an objective to assist existing units for expansion and up gradation, the scheme provides financial assistance to successful/well performing units. The scheme also caters to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.	The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs. 25.00 lakhs under Service/ Trading sector. Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan	Apply on: https://www.kviconline.gov.in/pmegpportal/pmegp/home
3	Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	Existing Entrepreneurs and Aspiring Entrepreneurs.	To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.	Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee. • Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others). • 50% coverage is for retail activity.	How to apply: Through Member Lending Institutions (Banks and NBFCs) For detailed guidelines please visit https://www.cgtmse.in
4	Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme	Existing Entrepreneurs [in form of a Special Purpose Vehicles (SPVs)]	<ul style="list-style-type: none"> To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc. To create/upgrade infrastructural facilities in the new/ existing Industrial Areas/Clusters of MSEs. To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc) . Support for Infrastructure Development Projects including Flatted Factory Complexes.	COMMON FACILITY CENTRES: Creation of "tangible assets" such as Common Production / Processing Centre, Design Centers, Testing Facilities including Plug & Play Facilities. GoI Assistance: up to 80% of the maximum Project cost of Rs. 30 crores INFRASTRUCTURE DEVELOPMENT: Development of land, roads, drainage, power distribution etc. in new/existing industrial (multi-product) areas/estates/Flatted Factory Complex. GoI Assistance: up to 70% of the maximum Project cost of Rs. 15 crores.	MSME DFO 0194-2438143(K) 0191-2435425(J) Apply on: https://cluster.dcmsme.gov.in
5	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Existing artisans from traditional industries in sectors such as Handicraft, Textile, Agro - Processing, Bamboo, Honey, Coir, Khadi, etc.	To organize traditional industries and artisans into collectives by increasing production and value addition to make products competitive To promote traditional sectors and increase income of artisans providing sustainable employment.	GoI support: Upto Rs. 2.5 cr. for upto 500 artisans Rs. 5 cr for more than 500 artisans. 1.A production facility is set up with latest machineries. 2.Raw material support 3.Soft Interventions – upto Rs. 25 lakhs 4.Skill Development 5.Exposure Visits 6.Buyer Seller Meets 7 Marketing connect, e-commerce 8.Design support	KVIB KVIC Apply on: https://sfurti.msme.gov.in/SFURTI/Home.aspx



6	Entrepreneurship and Skill Development Programme (ESDP) Scheme	Aspiring and Existing Entrepreneurs.	To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.	Not Applicable	MSME DFO 0194-2438143(K) 0191-2435425(J) Apply through the websites of MSME-DFOs, MSME-TC and other Implementing Agencies under ESDP scheme. The scheme link - http://dcmsme.gov.in/Enterprise&skillDevelopment.htm and http://msmedi.dcmsme.gov.in
7	Assistance to Training Institutions (ATI) Scheme	Institutions of Ministry of MSME and existing State level EDIs.	The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC & MGRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs i.e. owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure	Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the State level EDIs will be restricted to Rs.3.00 crore in each case. Assistance for skill development programmes will be provided as per the prescribed rates.	Deputy Secretary (EDI), M/o MSME How to apply: • Organizations wishing to apply for assistance for creation or strengthening of infrastructure may send their applications to the Director/Deputy Secretary (EDI), Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, Rafi Marg, New Delhi – 110 011.
8	Coir Vikas Yojana - Umbrella Scheme	All Coir Production/processing units registered under Coir Board and having valid Udyam Registration Certificate	To enhance utilization of the raw material abundantly available in the country at economic levels of production. Coir Vikas Yojana (CVY) is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country. • To increase income/returns to workers, entrepreneurs, exporters and other stake-holders of the industry. • Full utilization of the market potential of the products within the country and abroad and Industry related functional support services. • Development of improved equipment's machinery, processes and new products. • Promoting large scale investment in Coir Industry. • Development of skilled manpower for Coir industry, empowerment of rural women and Employment Generation. • Welfare measures for coir workers.		How to apply: • The details of the Schemes are available in the Coir Board Website http://coirboard.gov.in

9	Procurement and Marketing Support (PMS) Scheme	Manufacturing / Service Sectors MSEs having valid Udyam Registration (UR) Certificate.	The scheme aims to promote new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country and to create awareness and educate the MSMEs about the importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.	Reimbursement of barcode/ MSME Approved trade fairs etc as per the guidelines of scheme. For detailed information, refer PMS Scheme guidelines on : http://dcmsme.gov.in/OM%20&%20PMS%20Scheme%20Guidelines.pdf	MSME DFO 0194-2438143(K) 0191-2435425(J) Apply on: www.dcmsme.gov.in
10	National SC-ST Hub Scheme	Aspiring and Existing SC/ST Entrepreneurs.	To provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiatives.	Reimbursement of 80% or Rs. 1.0 lakh whichever is less on Bank Loan Processing fee . Reimbursement of 80% or Rs. 1.0 lakh whichever is less on for Performance Bank Guarantees. Reimbursement of 80% or Rs. 1.0 lakh whichever is less on testing fee. Reimbursement of 80% or Rs. 20,000 whichever is less on membership/subscription fee of Export Promotion Council Membership Reimbursement of 80% or Rs. 25,000 whichever is less on membership fee of Government promoted e-Commerce Portals. • Reimbursement of 90% or course fee or Rs. 1.0 lakh whichever is less to top 50 NIRF Rated Management Institution's Short-Term Training Program Fee	For detailed guidelines: • Visit: https://www.scsthub.in/
11	MSME SUSTAINABLE (ZED) CERTIFICATION (A component of MSME Champions Scheme)	All MSMEs registered with the UDYAM registration portal (of the MoMSME) will be eligible to participate in MSME Sustainable (ZED) Certification and avail related benefits/incen tives	MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about Zero Defect Zero Effect (ZED) practices and motivate and incentivize them for ZED Certification while also encouraging them to become MSME Champions. Through the journey of ZED Certification, MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc. MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability. The ZED Certification aims at enhancing the competitiveness of an MSME by assessment, modification through guidance,	• Cost of Certification • Certification Level 1: BRONZE: Rs. 10,000/- • Certification Level 2: SILVER: Rs. 40,000/- • Certification Level 3: GOLD: Rs. 90,000/- • Subsidy on cost of ZED certification: • Joining Reward of Rs. 10,000/- (Bronze will become free if availed) • 80-60-50% for Micro, Small & Medium Enterprises	MSME DFO 0194-2438143(K) 0191-2435425(J) Eligible MSMEs shall apply through online portal www.zed.msme.gov.in

12	2) MSME - Innovative (Incubation, IPR and Design)		<p>To promote all forms of innovations in the complete value chain from developing ideas into innovative applications through incubation and design interventions. • To provide appropriate facilities and support for development of concept to market, design competitiveness and protection & commercialization of Intellectual creations of MSME sector. • To promote a culture of innovation and creative problem solving through knowledge sharing and collaboration amongst industry, academia, government institutions, research laboratories etc. • To serve as a connecting link between industrial/academia leaders and innovators, in order to encourage new product development and hand-holding. • To focus on developing affordable innovations that can benefit a large number of people and at the same time being commercially viable and sustainable.</p>	<p>Financial Assistance to HI for developing and nurturing the ideas - shall be provided up to maximum of Rs. 15 lakh per idea to HI. • Incubation • Design Project: For the design projects approved for any MSME, 75% (Micro) and 60% (Small & Medium) of the total project cost will be contributed by Gol up to a maximum of Rs. 40 lakh and the remaining project cost will be borne by MSMEs and deposited to the IA. • Design • Financial assistance for Plant and Machinery to HI up to Rs. 1.00 cr. (max) - shall be provided for procurement and installation of relevant plant and machines including hardware and software etc. in BI for R&D activities and common facilities for incubatees of BI.</p> <p>Student Project: 75% of the total project cost will be contributed by Gol up to a maximum of Rs. 2.5 lakhs. A Grant of up to Rs. 1 crore would be provided to an IPFC in milestone-based (three or more) installments. Reimbursement for registration of Patent, Trademark, Geographical Indications (G.I.), Design: The maximum financial assistance to the eligible applicants under the IPR component is as follows:</p> <p>Foreign Patent Rs 5 Lakh Domestic Patent: Rs 01 Lac Trade mark Rs 0.10lacs GI Registration : Rs 2 lac Design Registration 0.15 lacs</p>	<p>MSME DFO</p> <p>0194-2438143(K)</p> <p>0191-2435425(J)</p> <p>The eligible applicants may apply at the MIS portal (https://innovative.msme.gov.in).</p>
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Vigilance Awareness Week
Celebrated at JKEDI



Under B2V4 program, Director JKEDI inspects
various ongoing developmental programs



One-day exposure visit for management
students from ICcCR & HRM, University of Jammu
organized at JKEDI Jammu.



JKEDI organized a one-day Startup and Innovation awareness program for
the Central University of Jammu students



Director JKEDI distributes certificates
at district Ramban



JKEDI holds a day-long Entrepreneurship
Awareness Programme at Rajouri.



JKEDI organised a one-day workshop
on innovation and entrepreneurship for
students in Jammu



JKEDI organised Entrepreneurship
Awareness Program at Kupwara



An awareness program on Government schemes for
startups and self-employment was organized by the Institute
under the NMDFC loan scheme.



Chairperson Total Start calls on Director, JKEDI to discuss community enterprise development in J&K.



JKEDI organized a mega entrepreneurship awareness program in Poonch.



Prabhari Officer, Ajaz Ahmad Bhat reviews the progress of B2v4 developmental works for Shadab Karewa, Shopian.



Pyare Zia Khan CEO ASHIMI Group at Startup Leadership Conclave held at JKEDI Pampore



Director JKEDI with Pyare Zia Khan CEO ASHIMI Group at JKEDI Pampore



Director JKEDI attends a two-day incubator capacity development workshop at IIT Madras



Director JKEDI flags off a batch of female trainees on an industrial exposure tour.



Team JKEDI with Tejaswini trainees at Udhampur



(JKEDI) organizes a one-day Entrepreneurship Awareness Programme in Kathua

TESTIMONIALS

TOIBA ALTAF - PULWAMA

I have interacted with many officials and faculty members during the 10-Day Entrepreneurship Development Programme at JKEDI. These 10 days have been very beneficial for my personal growth and now I am more confident about starting a business. A one-day industrial tour was also organized by JKEDI and this helped me to visit various business establishments to get a firsthand look at their operations.

RITADEVI - SAMBA

I belong to a remote village in the Sumb block of district Samba. I was always passionate about entrepreneurship right from my school days. I reached out to various financial institutions for assistance, but nothing came of it. A friend told me about the Tejaswani Scheme and I enrolled myself there. JKEDI's 10-Day Entrepreneurship Development Programme helped me a lot. I gained knowledge of basic business concepts to run my business smoothly. JKEDI provided me with a detailed business plan. I believe that proper guidance and support are very helpful for aspiring entrepreneurs. "Don't get complacent and come out of your comfort zone. Be a job provider rather than a job seeker. We cannot afford to be cynical about government schemes but must study these incentives and sops in detail to avail them", says Sarwar.

SHAZIA MEHRAJ - SRINAGAR

The Tejaswani scheme helped me establish a ready-made garment retail outlet. I never wanted to work for someone else. I always dreamt of starting my own business. My friends and family once recommended that I apply for jobs, but I never did. Now that I am living my dream, they are all proud and supportive. The feeling of being independent cannot be put into words. The training program at JKEDI was very informative. I got to meet officials from J&K Bank and Government departments who guided me and helped me to establish my business.

SHALLO DEVI - REASI

I would like to thank JKEDI for imparting and enhancing my entrepreneurial skills in me during the 10 days of the Entrepreneurship Development Programme (EDP). I would also like to thank Mission Youth for facilitating financial assistance under the

Tejaswani Scheme. The field trip during the EDP and interaction with successful entrepreneurs enhanced my knowledge of various aspects related to business. This knowledge also motivated me to become a successful entrepreneur.

SONIKA DEVI - KISHTWAR

I have started a cosmetic store under the Tejaswani Scheme of Mission Youth. I do not have a business background and was very apprehensive in the beginning but the 10-Day Entrepreneurship Development Programme at JKEDI changed my perception and now I am confident to run my business. This scheme has made me financially independent and I started my business with zero investment. I want women from far-flung areas of our district to come forward and avail the benefits of this scheme and more importantly, they should attend the training program at JKEDI to understand the basic concepts of business.

SAIDA NASEEM - POONCH

I am very thankful to the Government for designing the Tejaswani scheme for women like us. I had no access to finance and was very worried about my future. I always wanted to start a business to be independent and contribute to household income. Now I am planning to start my own Kiryana store, which I believe is a dream come true. The training program at JKEDI was very beneficial and I got the chance to meet more women like me. It was a very valuable learning experience.

ZEESHAN HASHMAT - PAMPORE

I learned marketing, accounting, and other basic business concepts. These will certainly help me become financially independent. My friends and family have witnessed a positive change in my personality and behavior during the past 10 days. I am feeling more confident to take on the challenges of life. There are very few jobs available in Kashmir and entrepreneurship can be a game changer. I believe that females should come forward to take advantage of the Government schemes and start a business so that they can become independent. This gives us the opportunity to be our own boss. Our training program included a market survey, and this activity helped me choose a viable business. It is not necessary for females to choose traditional activities; they can successfully run any business.

The candidates have been trained by JKEDI and sponsored under Tejaswani Scheme of Mission Youth



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“Hosting G20 Summit in J&K presents diverse opportunities for the Start-ups with innovative ideas looking for access to Global Markets & Investors. It is a platform for youth to come up with disruptive solutions to address issues and problems faced by the society. The G20 Summit will positively impact J&K’s future, promote peace, stability & sustainable environment.”

— Ajaz Ahmad Bhat, IAS
Director JKEDI

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