

## Jammu & Kashmir

### Jammu & Kashmir Schemeg

<b>Name of the Scheme</b>	Technology Transfer
<b>Description of the Scheme</b>	Introduction of appropriate technologies to reduce manual hardships, low productivity and fatigue, demonstration of technologies for use in industry, rural development, agriculture, research and education, etc.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Department of Science and Technology
<b>Whom to Contact</b>	Principal Secretary to the Government, Animal and Sheep Husbandry Department 0191 - 2566055, 2544636 sntd-jk@nic.in

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<b>Name of the Scheme</b>	Scheme for minority women for establishing income generation units
<b>Description of the Scheme</b>	Women below poverty line having annual income of Rs.54,000 or less for urban areas and Rs.42,000 or less for rural areas (Concerned Tehsildar must attest income level).
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	<p>Maximum loan limit: Rs.2.50 lakhs</p> <p>GoI (Central share) - 85%; State share - 10%; Beneficiary's share - 5%</p> <p>Rate of interest - 6%</p> <p>Repayment - 20 easy quarterly installments in 5 years including the moratorium period of three months on the recovery of principal amount</p>
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	

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<b>How to apply</b>	J&K Women Development Corporation
<b>Whom to Contact</b>	Social Welfare Department Special Secretary to the Government 0191 - 2579126, 2542759 swd-jk@nic.in

<b>Name of the Scheme</b>	Scheme for Physically and Mentally disabled women for establishing income generation units
<b>Description of the Scheme</b>	Uplift the income and living standard of Physically and Mentally Challenged Women
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	<p>Maximum loan limit: Rs.5 lakhs</p> <p>Central Share</p> <p>State Share</p> <p>Beneficiary Share</p> <p>Upto Rs.50,000 - 100% - Nil - Nil</p> <p>Above Rs.50,000 - 95% - 5% - Nil</p> <p>Rs.1 lakhs above - 90% - 5% - 5%</p> <p>Rate of interest – 4 - 5 - 6%</p> <p>Repayment: 24 quarterly installments in 6 years including the moratorium period of six months on the recovery of principal</p>

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<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Application forms for Rs.10 each at office of the Development Officer concerned
<b>Whom to Contact</b>	Social Welfare Department Special Secretary to the Government 0191 - 2579126, 2542759 swd-jk@nic.in

<b>Name of the Scheme</b>	Scheme for Women of Backward Classes
<b>Description of the Scheme</b>	Corporation provides loan to beneficiaries at a very low rate of interest.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Maximum loan limit - Rs.3 lakhs GoI (Central share) - 85%; State share - 10%; Beneficiary's share - 5%

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	<p>Rate of interest: 6%</p> <p>Repayment: 20 quarterly installments in 5 years including the moratorium period of three months on the recovery of principal amount.</p>
<p><b>Financial Information</b></p> <p>(Subsidy, low interest rate, etc.)</p>	
<p><b>DBT/ Backend / Any other</b></p>	
<p><b>Other Assistance</b></p> <p>(Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)</p>	
<p><b>How to apply</b></p>	<p>Application forms for Rs.10 each at office of the Development Officer concerned</p>
<p><b>Whom to Contact</b></p>	<p>Social Welfare Department</p> <p>Special Secretary to the Government</p> <p>0191 - 2579126, 2542759, Eail:swd-jk@nic.in</p>

<p><b>Name of the Scheme</b></p>	<p>Scheme for Empowering Skilled Young Women - 2009</p>
<p><b>Description of the Scheme</b></p>	<p>Various welfare measures for the socio-economic upliftment of women in the society</p>
<p><b>Target group</b></p> <p>(Individual, Enterprises-SHG, Cooperatives, Companies, etc)</p>	
<p><b>Sector of the Scheme</b></p>	

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<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Scheme shall have revolving corpus of Rs.10 crore for 5 years.
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	J&K Women Development Corporation
<b>Whom to Contact</b>	Social Welfare Department Special Secretary to the Government 0191 - 2579126, 2542759 swd-jk@nic.in

<b>Name of the Scheme</b>	Swranjayanti Gram Swarozgar Yojana (SGSY)
<b>Description of the Scheme</b>	Bring the assisted poor families above the poverty line by organising them into Self-Help Groups (SHGs) through the process of social mobilisation, training, capacity building and provision of income generating assets through a mix of bank credit and Government subsidy.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	

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<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Funds are shared by State & Centre in the ratio of 25:75
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Rural Development Department of J and K.
<b>Whom to Contact</b>	Secretary to the Government 0194-2506196 0194-2506269(FAX) secyrrdd11@gmail.com

<b>Name of the Scheme</b>	Poultry Development Programmes
<b>Description of the Scheme</b>	<p>i) Production of quality day old chicks at the project for sale to poultry farmers.</p> <p>ii) Supply of chicks to various poultry organisations in the Kashmir Division for further distribution among the progressive farmers after attaining the age of 2-3 months.</p> <p>iii) Providing necessary inputs and training to the progressive farmers for setting up of broiler units and, providing marketing support to poultry farmers for sale of poultry birds.</p>

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<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	All funds will be taken care by Directorate of Animal Husbandry, J&K Government
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Directorate of Animal Husbandry
<b>Whom to Contact</b>	

<b>Name of the Scheme</b>	Craftsman Training Scheme – CTS
<b>Description of the Scheme</b>	Ensure steady flow of skilled workers in different trades for domestic industry, to raise quantitatively and qualitatively industrial production by systematic training, to reduce unemployment among educated youth by providing them employable training, to cultivate and nurture a technical/ industrial attitude in the minds of younger generation. Establishment of two Industrial Training Institutes (ITI's) at



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	Srinagar and Jammu.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	CTS is conducted by National Council for Vocational Training (NCVT) all over the country, through respective State Councils for Vocational Training (SCVT's) in the States
<b>Whom to Contact</b>	Secretary to the Government. 0191-2542880-2546554, 0194-245 htedu-jk@nic.in
<b>Name of the Scheme</b>	Self Help Group Scheme

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<b>Description of the Scheme</b>	As an alternative to government jobs, for unemployed engineers (Degree/Diploma) by providing gainful sources of employment by allotting work contracts to these unemployed engineers in various engineering/developmental related departments of the state.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Department Labour& Employment
<b>Whom to Contact</b>	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

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<b>Name of the Scheme</b>	Self-Employment Scheme for Ex-servicemen
<b>Description of the Scheme</b>	Promoted with the assistance of NABARD for ex-servicemen in order to provide finance for setting up of village, cottage, tiny and small scale industries. Scheme SEMFEX-II has two sub-schemes - Farm sector and Non-farm sector.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Project cost under Farm and Non-farm sectors will be financed through (i) Promoter's contribution (ii) Soft loan assistance (iii) Term loan. Promoter's margin money could also be financed to the extent of 100% of shortfall.
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Eligible persons apply to concerned ZSB/RSB, in prescribed form of 5 copies.

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<b>Whom to Contact</b>	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in
<b>Name of the Scheme</b>	State Self Employment Scheme
<b>Description of the Scheme</b>	Integrated development of horticulture through capacity enhancement, investment in post-harvest infrastructure and value addition by promoting processing industries, besides promoting exports of apple & walnuts
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Office of Department of Horticulture, Government of J & K
<b>Whom to Contact</b>	

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<b>Name of the Scheme</b>	Technology Mission for Post-Harvest Management, Marketing and Exports
<b>Description of the Scheme</b>	Creation of infrastructure facilities for post-harvest management, marketing and exports of agricultural commodities
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Cooperative/Private/Joint sector markets - 25% of the total cost - Maximum of Rs.60 lakhs.
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Directorate of Marketing and Inspection
<b>Whom to Contact</b>	Agriculture Production Department Secretary to the Government 0191 - 2540531, 2546883 agri-jk@nic.in

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<b>Name of the Scheme</b>	Agriculture Export Zones
<b>Description of the Scheme</b>	Integrated development of horticulture through capacity enhancement, investment in post-harvest infrastructure and value addition by promoting the processing industries besides promoting exports of apple & walnuts
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Office of Department of Horticulture
<b>Whom to Contact</b>	Agriculture Production Department Secretary to the Government 0191 - 2540531, 2546883 agri-jk@nic.in

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<b>Name of the Scheme</b>	Transport Subsidy Scheme
<b>Description of the Scheme</b>	Transport subsidy will be given to industrial units located in the selected areas in respect of raw materials which are brought into and finished goods which are taken out of such areas.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Freight charges for movement by road/sea will be determined on the basis of transport/transshipment rates fixed by the Central Government/State Government/Union Territory Administration concerned or actual freight paid, whichever is less.
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Office of J &K Development Finance Corporation Limited
<b>Whom to Contact</b>	Principal Secretary to Government 0191 – 2565020 finance-jk@nic.in

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<b>Name of the Scheme</b>	Venture Capital Fund Scheme of NABARD for Poultry and Dairy Sectors
<b>Description of the Scheme</b>	Development of poultry and dairy sectors through individuals and groups and would be financed through cooperative/commercial and rural banks.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	J&K Cooperatives and Rural Banks.
<b>Whom to Contact</b>	Cooperative Department Secretary to Government Civil Secretariat Srinagar, -150 A/B, 1st Floor coopd-jk@nic.in



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<b>Name of the Scheme</b>	Financing Schemes for Economic Upliftment of Weaker Sections
<b>Description of the Scheme</b>	Undertaking wide range of activities for socio-economic upliftment of the weaker section of the society belonging to scheduled castes, scheduled tribes, backward classes, scavengers and minorities.
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Loaning with Banking tie-up direct financing in collaboration with NSFDC, NBCFDC, NKSFDC
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Department of Employment, Jammu & Kashmir.
<b>Whom to Contact</b>	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

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<b>Name of the Scheme</b>	Financing Schemes for Economic Upliftment of Weaker Sections
<b>Description of the Scheme</b>	Undertaking wide range of activities for socio-economic upliftment of the weaker section of the society belonging to scheduled castes, scheduled tribes, backward classes, scavengers and minorities.
<b>Target group</b> (Individual, Enterprises-SHG's, Cooperatives, Companies etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	Funds will be shared by both the Central Government and the State Government
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	District Manager, SC/ST/OCB Corporation of the concerned District.
<b>Whom to Contact</b>	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

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<b>Name of the Scheme</b>	State Sponsored Scheme for Handloom Industry
<b>Description of the Scheme</b>	Promote sale of handloom products, sponsoring handloom societies for participation in special handloom expose and State level fairs organised by Development Commissioner for Handlooms, GoI
<b>Target group</b> (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
<b>Sector of the Scheme</b>	
<b>National industry classification code</b>	
<b>Eligibility Criteria</b>	
<b>Nature &amp; Mode of Assistance</b>	State Government reimburses 10% special rebate to societies which is given to consumer, as incentive on sale of handloom cloth or product in National Handloom Expose/Fairs
<b>Financial Information</b> (Subsidy, low interest rate, etc.)	
<b>DBT/ Backend / Any other</b>	
<b>Other Assistance</b> (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
<b>How to apply</b>	Directorate of Handloom, Jammu and Kashmir
<b>Whom to Contact</b>	

