

14. Jammu & Kashmir Scheme

Name of the Scheme	Technology Transfer
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Department of Science and Technology
Whom to Contact	Principal Secretary to the Government, Animal and Sheep Husbandry Department 0191 - 2566055, 2544636 sntd-jk@nic.in

Name of the Scheme	Scheme for minority women for establishing income generation units
Description of the Scheme	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).
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<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>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	

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

Name of the Scheme	Scheme for Physically and Mentally disabled women for establishing income generation units
Description of the Scheme	Uplift the income and living standard of Physically and Mentally Challenged Women
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<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>

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

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

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

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

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

Name of the Scheme	Swranjayanti Gram Swarozgar Yojana (SGSY)
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	

National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Funds are shared by State & Centre in the ratio of 25:75
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Rural Development Department of J and K.
Whom to Contact	Secretary to the Government 0194-2506196 0194-2506269(FAX) secyrdd11@gmail.com

Name of the Scheme	Poultry Development Programmes
Description of the Scheme	<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>

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

Name of the Scheme	Craftsman Training Scheme – CTS
Description of the Scheme	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

	Srinagar and Jammu.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	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
Whom to Contact	Secretary to the Government. 0191-2542880-2546554, 0194-245 htedu-jk@nic.in

Name of the Scheme	Self Help Group Scheme
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Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Department Labour& Employment
Whom to Contact	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

Name of the Scheme	Self-Employment Scheme for Ex-servicemen
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	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.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Eligible persons apply to concerned ZSB/RSB, in prescribed form of 5 copies.

Whom to Contact	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in
Name of the Scheme	State Self Employment Scheme
Description of the Scheme	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
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Office of Department of Horticulture, Government of J & K
Whom to Contact	

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

Name of the Scheme	Agriculture Export Zones
Description of the Scheme	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
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Office of Department of Horticulture
Whom to Contact	Agriculture Production Department Secretary to the Government 0191 - 2540531, 2546883 agri-jk@nic.in

Name of the Scheme	Transport Subsidy Scheme
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	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.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Office of J &K Development Finance Corporation Limited
Whom to Contact	Principal Secretary to Government 0191 – 2565020 finance-jk@nic.in

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

Name of the Scheme	Financing Schemes for Economic Upliftment of Weaker Sections
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Loaning with Banking tie-up direct financing in collaboration with NSFDC, NBCFDC, NKSFDC
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Department of Employment, Jammu & Kashmir.
Whom to Contact	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

Name of the Scheme	Financing Schemes for Economic Upliftment of Weaker Sections
Description of the Scheme	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.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Funds will be shared by both the Central Government and the State Government
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	District Manager, SC/ST/OCB Corporation of the concerned District.
Whom to Contact	Labour & Employment Department Commissioner/Secretary to the Government Jammu: 0191-2570893 led-jk@nic.in

Name of the Scheme	State Sponsored Scheme for Handloom Industry
Description of the Scheme	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
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	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
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	Directorate of Handloom, Jammu and Kashmir
Whom to Contact	

