

**Government of
Jammu & Kashmir**

A COMPENDIUM
of Employment related
SCHEMES
of various Departments
in UT of J&K

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1. SCHEMES BEING IMPLEMENTED BY J&K ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (JKEDI).

I) Education Loan Scheme of NMDFC

a) Credit Line 1 (Target Groups)

- Minority communities
- Rs. 98,000.00 Annual Family income for rural areas
- Rs. 1,20,000.00 Annual Family income for urban areas

FUNDING PATTERN

- Projects costing up to Rs. 20 lakh
- NMDFC Share = 90% of Sanctioned amount
- Margin Money = 5% of sanctioned amount
- State Share = 5% of Sanctioned amount
- Rate of Interest = 3% simple interest per year
- Repayment mode= 5 Years and 6 Months of Moratorium period
-

b) Credit Line 2 (Target Groups)

- Minority communities on the basis of “Creamy Layer” criterion of OBC With income slab of Rs. 6 lakh per annum

FUNDING PATTERN

- Projects costing up to Rs. 30 lakh
- 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 (5% for Female)
 - Repayment mode= 5 Years and 6 Months of Moratorium period
-

2. SCHEMES BEING IMPLEMENTED BY RURAL DEVELOPMENT DEPARTMENT

I) Himayat

A major employment generation programme initiated by the Ministry of Rural Development, Government of India. The department is implementing Self Employment Component under Himayat since 2014.

Eligibility:

- Permanent residents of Jammu and Kashmir UT.
- Education qualification: Min 8th pass
- Age: 18 to 35 years

The project aims to generate sustainable livelihood opportunities through self-employment for the youth of Jammu and Kashmir by cross-cutting approaches of:

Mobilization and Awareness:

Create awareness regarding Self Employment and Sustainable Livelihood through community based mobilization programs, mass media publicity, road shows, awareness camps in collaboration with various district- level departments and Gram/ Halqa Panchayats.

Training and Skill Development:

Offers 3 –week simulation based and multimedia supported experiential training programme supplemented by field visits, sector specific and expert sessions.

Financial Linkages:

Facilitate and offer linkages to a range of financing options available across government, financial institutions and banks.

Business Development Support and Monitoring:

Provide a range of non- financial support services to the beneficiaries in the form of market information, market access, technology, product design and development, business plan preparation, appraisal, liaison with the bank, networking with support departments.

II) **Mahatma Gandhi National Rural Employment Guarantee Act,**

2005(MGNREGA)

MANDATE

The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

GOALS

- i) Social protection for the most vulnerable people living in rural India by providing employment opportunities
- ii) Livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity
- iii) Drought-proofing and flood management in rural India
- iv) Empowerment of the socially disadvantaged, especially women, Scheduled Castes (SCs) and Schedules Tribes (STs), through the processes of a rights-based legislation.
- v) Strengthen decentralized, participatory planning through convergence of various anti-poverty and livelihoods initiatives.
- vi) Deepen democracy at the grassroots by strengthening Panchayati Raj Institutions.

Rights and Entitlements of wage- seekers in MGNREGS: _

- i. Application for registration
- ii. Obtaining a Job Card (JC)
- iii. Application for work and to obtain a dated receipt for the application made.
- iv. Choice of time and duration of the work applied for
- v. Getting work within fifteen days of application or from the date when work is sought in the case of an advance application, whichever is later
- vi. Facilities of crèche, drinking water, first aid etc., on the worksite.
- vii. Right to get 10 per cent extra wage in case of employment provided beyond 5 km of radius.
- viii. Right to check their Muster Rolls (MRs) and to get all the information regarding their employment entered in their JCs.
- ix. MGNREGA, workers are entitled to payment on a weekly basis, and in any case within a fortnight of the date on which work was done.
- x. Right to get unemployment allowance; in case employment is not

provided within fifteen days of submitting the application or from the date when work is sought in the case of an advance application, whichever is later.

- xi. Right to receive payment of compensation for the delay, at the rate of 0.05 per cent of the unpaid wages per day beyond the sixteenth day of closure of muster roll.
- xii. Medical treatment in case of injury in the course of employment including cost of hospitalisation if required and ex gratia payment in case of disability or death in the course of employment.

Eligible Job seeker:-

Any adult member of a household who volunteers to do unskilled manual work.

Who can apply for Job Card Registration?

A household having adult members desirous of seeking unskilled employment in MGNREGA may apply for registration on any date throughout the year.

Whom to Apply:

An application for getting Job Card under MGNREGA is to be given to programme Officer at Block level through Gram Panchayat, with all the details of adult members of the family.

Validity of Job Card:

The registration is valid for five years and may be renewed/re-validated following process prescribed for renewal/revalidation as and when required.

Employment under MG-NREGA:-

A valid Job Card holder shall be entitled to 100 days assured Job during a Financial Year.

Social security is provided for MGNREGS workers:-

The two types of insurance provided under social security exclusively for MGNREGS workers are: (i) Janashree Bima Yojana (JBY) and (ii) Rashtriya Swasthya Bima Yojana (RSBY)

3. SCHEMES BEING IMPLEMENTED BY INDUSTRIES & COMMERCE DEPARTMENT

I) Prime Minister's Employment Generation Programme (PMEGP)

a) Nature of Assistance:

The maximum cost of the project/unit is: Rs. 25 Lakhs in case of manufacturing sector and Rs. 10 Lakhs in case of business/service sector.

Subsidy under PMEGP (% of project cost):

General category: 15%(Urban), 25%(Rural);

Special Category (including SC / ST / OBC / Minorities / Women, Exservicemen, Physically handicapped, NER, Hilly and Border areas, etc.): 25% (Urban), 35% (Rural).

Who can apply:

Any individual, above 18 years of age can apply (For project costing above 10 lakh in manufacturing and 5 lakh in service sector. He should have passed at least VIII standard). Self Help Groups, Institutions registered under Societies Registration Act 1860; Production Co-operative Societies and Charitable Trusts are also eligible.

How to apply:

Only online application is accepted. The beneficiaries can submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>.

Documents to be submitted:-

- a) Two copies of each
 - i) Aadhar card
 - ii) PAN card
 - iii) Ration card/ Domicile certificate
 - iv) Quotations of machinery
 - v) Project Report
 - vi) Unemployment certificate.
 - vii) Land documents/ Rent ded/ Lease deed
 - viii) Qualification certificate.
 - ix) Category certificate.
 - X) Rural Area Certificate from Sarpanch.

Xi) Photographs

XII) DOB certificate.

b) Benefits of 2nd Loan:-

The beneficiary under this scheme becomes eligible for expansion of previous PMEGP unit for upto Rs. 25.00 Lacs in Service Sector and upto Rs. 1.00 Crore in manufacturing sector after adjustment of Margin Money Claim (subsidy) and repayment of first loan within stipulated time.

4. SCHEMES BEING IMPLEMENTED BY KHADI AND VILLAGE INDUSTRIES BOARD

I) J&K Rural employment Generation Programme (JKREGP)

a) Quantum and Nature of Financial Assistance

- The maximum cost of the project/unit admissible under manufacturing/agriculture/horticulture & allied sectors shall be Rs. 25 lakh.
- The maximum cost of the project/unit admissible under service sector/trading activity shall be Rs. 10 lakh. However, under rural and public transport sector, the upper project/ unit cost shall be admissible to the upper ceiling of Rs.20 lakhs.
- The project reports for the beneficiaries shall be prepared by Rural Industrial Consultancy service centers (RICS), J&K EDI, DIC or any Government owned or private consultancy duly registered with J&K, KVIB.

b) Funding pattern under JKREGP:

S.No.	Contribution Details	%age Share
1.	Beneficiary's contribution of project cost (Equity money)	5%
2.	Government Subsidy (Margin Money)	35%
3.	Bank Credit	60%

c) Eligibility Conditions of Beneficiaries:

- Any individual, between 18 to 40 years of age residing in the village/rural area of the State.
- There will be no income ceiling for assistance for setting up projects under JKREGP.
- Assistance under the Scheme is available only for new projects sanctioned specifically under the JKREGP.
- Educational Qualification for Beneficiaries and Quantum of Financial Assistance:

Educational Qualification	Project Cost Ceiling (Rs. In Lakh)	Project Cost Ceiling (Rs. In Lakh)	Project Cost Ceiling (Rs. In Lakh)
	Manufacturing	Service/Trading	Agriculture & Allied
Matric	10.00	5.00	10.00
10+2	15.00	10.00	15.00
Graduate	20.00	15.00	20.00
Post Graduate	25.00	20.00	25.00

5. SCHEMES BEING IMPLEMENTED BY ANIMAL HUSBANDRY DEPARTMENT

I) Integrated Dairy Development Scheme

Scheme can be availed by:-

Any Individual, Group of Individuals, Milk Processing Unit Holders, Milk Federation, Retailers, Self Help Groups, Dairy Cooperative Societies, Farmer Producer Organizations

Components:-

S.No	Name of Component	Pattern of Assistance
1.	Establishment of Dairy Units (5 Cows/Bufaloes per Unit)	50% Subsidy with ceiling of 1.75 lac per 5 Cow/Bufalo Unit with Maximum Subsidy ceiling of 17.5 lacs for 10 Dairy Units.
2.	Purchase/Establishment of Milk Collection/Chilling/Processing Unit viz. Bulk Milk Cooling Unit, Paneer, Khoya, Dahi Making Machine, Milking Machine and Milking Parlour	50% Subsidy
3.	Purchase/Establishment of Market Infrastructure viz. Milk ATM (Vending Machine), DG Sets	50% Subsidy
4.	Purchase/Establishment of Milk Transportation System	50% Subsidy

To avail the benefits of the Scheme, contact the concerned Chief Animal Husbandry Officer.

II) Kisan Credit Card Scheme

Objective:

The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the Animal Husbandry farmers for their working capital requirements towards Milch animal rearing / Poultry farming.

Eligibility:

- All Dairy/Poultry Farmers are eligible for benefits under the Scheme
- Special focus on Dairy Farmers who are members of Dairy Cooperatives and are associated with different Milk Unions and do not have KCC.
- Dairy/Poultry Farmer having KCC under agriculture/allied sector can get their KCC limit extended/enhanced for animal husbandry activities

Benefits:

Farmers can get timely Working Capital for running their enterprise smoothly with 2% interest subvention and 3% Prompt repayment incentive upto Rs.3 Lakh.

III) Dairy Entrepreneurship Development Scheme**Funding pattern**

- Entrepreneur contribution (margin) - 10 % of the outlay (minimum)
- Back ended capital subsidy –25% for general and 33% for SC/ST.
- Effective Bank Loan - Balance portion, Minimum of 40% of the outlay

Repayment

- Repayment Period will depend on the nature of activity and cash flow and will vary between 3- 7 years. Grace period 3 to 6 months in case of dairy farms and upto 3 years for calf rearing units.

Eligibility

- Farmers, individual entrepreneurs, NGOs, companies ,pensioners, groups of unorganised and organized sector etc. including self help groups, dairy cooperative societies, milk unions , milk federations etc.
- An individual will be eligible to avail assistance for all the components under the scheme but only once for each component
- More than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500m.

How to apply

Approach the nearest Veterinary Assistant Surgeon, Block Veterinary Officer or the Chief Animal Husbandry Officer of the concerned District.

IV) Poultry Venture Capital Fund Scheme

Funding pattern

- Entrepreneur contribution (margin money) - For loans up to Rs one lakh, banks may not insist on margin as per RBI guidelines. For loans above Rs 1.00 lakh : 10% (minimum)
- Back ended capital subsidy –25% for general and 33% for SC/ST
- Effective Bank Loan (excluding eligible subsidy as above) – Balance portion, Minimum 40% of the outlay

Repayment

Repayment Period will depend on the nature of activity and cash flow and will vary between 5- 9 years. Grace period from 6 months to 1 Year .

Eligibility

- Farmers, individual entrepreneurs, NGOs, companies, cooperatives, groups of unorganized and organized sector which include Self Help Groups (SHGs), Joint Liability Groups (JLGs) etc.
- An individual will be eligible to avail assistance for all the components under the scheme but only once for each component.
- When more than one member of a family is assisted under the scheme, the units set up by each member should be with separate infrastructure at different locations with distinct identity. The distance between the boundaries of two adjacent farms should be at least 500m.
- Bio security norms should be kept in view while locating the units.

How to apply

Approach the nearest Veterinary Assistant Surgeon, Block Veterinary Officer or the Chief Animal Husbandry Officer of the concerned District.

6. SCHEMES BEING IMPLEMENTED BY SHEEP HUSBANDRY DEPARTMENT

a) District Plan

i) Tribal Sub-Plan

10 Ewe units established on 50% Sharing basis i.e., 50% of total unit cost is contributed by beneficiary and 50% is central assistance. The scheme is for Schedule Tribes only.

b) UT Sector

i) Mini-Sheep Farm

A 50 sheep unit established with financial assistance by J&K Bank. Total cost: Rs. 2.38 Lakh
Margin Money: Rs. 0.38 Lacs

Loan facility: Rs. 2.00 Lacs

Backend Subsidy: Rs. 0.60 Lacs (To be extended by the Department and Upfront to the Bank)

Insurance Cover: To be borne by the beneficiary

Selection: Through Designated District Selection Committee.

c) Central Sector:

i) Rashtriya Krishi Vikas Yojna:

25 Ewes Sheep Unit Under Participatory Mode

25 elite ewes/hogget given free of cost to the beneficiary.

From 3rd year onwards, 05 ewes/hogget to be retrieved per year till complete retrieval of 25 animals.

Mode of Selection:- Draw of Lots

10 Ewes Sheep Unit under Participatory mode.

10 elite ewes/hogget given free of cost to the beneficiary.

From 3rd year onwards, 02 ewes/hogget to be retrieved per year till complete retrieval of 10 animals.

Mode of Selection: Draw of Lots

7. SCHEMES BEING IMPLEMENTED BY J&K STATE WOMEN'S DEVELOPMENT CORPORATION

I) Women Entrepreneurship Programme (WEP).

Under this scheme, loan is available for skilled/qualified young women irrespective of caste, creed, religion and income. The Corporation provides loan to the beneficiaries under this scheme at very low rate of interest for setting up of their income generating units as per the following:-

i) Target Group:

Women's Development Corporation gives direct loan to individual beneficiary for Jute Accessories, Jute Fancy Bags, General Store, Embroidery, D.T.P, Beauty Parlour, Bakery Shop, Papier Machine, Milk Products, Pashmina Spinning, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art, Horticulture, Agriculture, Aquaculture, Cut Flowers, Aromatic Plants, Food Products etc. or any other activity which beneficiary can find viable.

ii) Eligibility Criteria:

Individual beneficiary from general category, should be matriculate or above in the age group of 18-60 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Funding Pattern

Maximum Loan Limit	:	Rs.3.00 lakhs
JKWDC Share	:	90%
Beneficiary's Share	:	10%
Rate of interest	:	06%
Moratorium Period	:	6 months
Repayment Period	:	5 years in 20 easy quarterly installments

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.

II) National Minorities Development & Finance Corporation (NMDFC).

Government of India has identified five communities viz. Muslims, Buddhists, Sikhs, Christians and Parsis as minorities at the national level on the basis of population census. The Corporation provides long term loan at a concessional rate of interest to assist the poor women belonging to minority community for setting up of their income generating units as per the following:-

a) Term Loan Scheme

i) Target Group:

Women's Development Corporation gives direct loan to individual beneficiary for Jute Accessories, Jute Fancy Bags, General Store, Embroidery, D.T.P, Beauty Parlour, Bakery Shop, Papier Machine, Milk Products, Pashmina Spinning, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art etc. or any other activity which beneficiary can find viable.

ii) Eligibility Criteria:

Individual beneficiary from minority community, in the age group of 18-45 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Annual Family Income:

Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas.

iv) Funding Pattern

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 easy quarterly Installments.

b) Virasat Scheme

i) Target Group:

This scheme is part of Term Loan scheme & has been launched with the objective to meet credit requirements of Artisans, both in terms of Working capital & Fixed capital for purchase of equipment/tools/machineries.

ii) Eligibility Criteria:

Individual beneficiary from minority community should be having Artisan Card should be in the age group of 18-45 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Annual Family Income:

Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas.

iv) Funding Pattern

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 installments.

c) Micro Finance Loan Scheme

i) Target Group:

Women's Development Corporation gives direct loan to NGO/SHG for Jute Accessories, Jute Fancy Bags, Embroidery, Milk Products, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art etc. or any other activity which NGO/SHG can find viable.

ii) Eligibility Criteria:

A group of 5 to 20 beneficiaries from minority community in the age group of 18-45 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of

non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Annual Family Income:

Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas.

iv) Funding Pattern

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 installments.

d) Education Loan Scheme

i) Eligibility Criteria:

Individual beneficiary from minority community in the age group of 16-32 years should be a permanent resident of J&K and should not be a defaulter with any other financial institution. The beneficiary should have secured admission in Government/Semi Government institution or should have 80% and above marks for admission in private institution.

ii) Courses:-

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

iii) Annual Family Income:-

Rs.1,20,000/- for urban areas and Rs.98,000/- for rural areas.

iv) Other Terms & Conditions:

- Admission fee, tuition fee, examination fee and similar expenditure will be paid directly to the Institution/College through DBT by WDC.
- Misc. expenditure on account of purchase of books, boarding and

lodging etc. will be paid to the beneficiary through the concerned Institution/College through DBT.

- The loan will be released in instalments on semester/annual basis depending upon the system of the Institution/College and subject to successful completion of the previous semester/year.

v) **Funding Pattern**

Maximum Loan Limit	:	Rs.20.00 lakhs courses in India with a Maximum duration of 5 years @ Rs.4.00 lakhs per annum. Rs.30.00 lakhs courses in Abroad with a Maximum duration of 5 years @ Rs.6.00 lakhs per annum.
NMDFC Share	:	90%
JKWDC Share	:	05%
Beneficiary's Share	:	05%
Rate of interest	:	03%
Moratorium Period	:	6 months after completion of course or getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

III) National Backward Classes Finance & Development Corporation (NBCFDC).

The scheme is meant for the development of women belonging to backward classes as Bangi, Doom, Jheever, Barber, Fisher women including Gada Hanji, Bhand, Grati, Kulfaquir, Dambalifaqir, Sheikh, Teeli, Ganai, Mouchi etc., notified by Central/J&K Government from time to time. The Corporation provides loan to the beneficiaries under this scheme at a very low rate of interest for setting up of their income generating units as per the following:

a) **Term Loan/New Swarnima Scheme**

i) **Target Group:**

Women's Development Corporation gives direct loan to individual beneficiary for Jute Accessories, Jute Fancy Bags, General Store, Embroidery, D.T.P, Beauty Parlour, Bakery Shop, Papier Machine, Milk Products, Pashmina Spinning, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art etc. or any other activity which beneficiary can find viable.

ii) Eligibility Criteria:

Individual beneficiary from backward classes in the age group of 18-45 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Annual Family Income:

Rs.3.00 lakhs for urban and rural areas.

**iv) Funding Pattern
(Term Loan Scheme)**

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 installments.

(New Swarnima Loan Scheme)

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 installments

b) Micro Finance Loan Scheme

i) Target Group:

Women's Development Corporation gives direct loan to NGO/SHG for Jute Accessories, Jute Fancy Bags, Embroidery, Milk Products, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art etc. or any other activity which NGO/SHG can find viable.

ii) Eligibility Criteria:

A group of 5 to 20 beneficiaries from backward classes community in the age group of 18-45 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

Annual Family Income:

Rs.3.00 lakhs for urban and rural areas.

iv) Funding Pattern

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 installments

c) Education Loan Scheme

i) Eligibility Criteria:

Individual beneficiary from Backward Classes notified by Central/J&K Government from time to time in the age group of 16-32 years should be a permanent resident of J&K and should not be a defaulter with any other financial institution. The beneficiary should have secured admission in Government/Semi Government institution or should have 80% and above marks for admission in private institution.

ii) Courses:

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

iii) Annual Family Income:

Rs.3.00 lakhs for urban and rural areas.

iv) Other Terms & Conditions:

- Admission fee, tuition fee, examination fee and similar expenditure will be paid directly to the Institution/College through DBT by WDC.

- Misc. expenditure on account of purchase of books, boarding and lodging etc. will be paid to the beneficiary through the concerned Institution/College through DBT.
- The loan will be released in instalments on semester/annual basis depending upon the system of the Institution/College and subject to successful completion of the previous semester/year.

v) Funding Pattern

Maximum Loan Limit	:	Rs.15.00 lakhs courses in India
NBCFDC Share	:	90%
JKWDC Share	:	05%
Beneficiary's Share	:	05%
Rate of interest	:	3.5%
Moratorium Period	:	6 months after completion of course or Getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

Maximum Loan Limit	:	Rs.20.00 lakhs courses in Abroad
NBCFDC Share	:	85%
JKWDC Share	:	10%
Beneficiary's Share	:	05%
Rate of interest	:	3.5%
Moratorium Period	:	6 months after completion of course or getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

IV) National Handicapped Finance & Development Corporation (NHFDC).

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. The Corporation provides loan to the beneficiaries under this scheme at very low rate of interest for setting up of their income generating units as per the following:

a) Term Loan scheme

i) Target Group:

Women's Development Corporation gives direct loan to individual beneficiary for Jute Accessories, Jute Fancy Bags, General Store, Embroidery, D.T.P, Beauty Parlour, Bakery Shop, Papier Machine, Milk Products, Pashmina Spinning, Carpet Weaving, Artificial Flowers, Dori Work, Block Printing, Cutting Tailoring/Fabric Art etc. or any other activity which beneficiary can find viable.

ii) Eligibility Criteria:

Individual beneficiary with 40% disability or more (certificate should be provided by Chief Medical Officer or Medical Board) should be in the age group of 18-58 years, in case of persons with mental retardation, the eligible age would be above 14 years and should be a permanent resident of J&K and should not be a defaulter with any other financial institution. In case of non establishment of unit the recovery of loan amount will be imposed in one go @ 12%.

iii) Funding Pattern

Maximum Loan Limit	:	Rs.5.00 lakhs
(Upto Rs.0.50 lakhs)		
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 installments
		(Above Rs.0.50 lakhs upto Rs.1.00 lakh)

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 installments

(Above Rs.1.00 lakh upto Rs.5.00 lakhs)

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

installments

b) Education Loan Scheme

i) Eligibility Criteria:

Individual beneficiary from with 40% disability or more in the age group of 16-32 years should be a permanent resident of J&K and should not be a defaulter with any other financial institution. The beneficiary should have secured admission in Government/Semi Government institution or should have 80% and above marks for admission in private institution

ii) Courses:

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

iii) Other Terms & Conditions:

- Admission fee, tuition fee, examination fee and similar expenditure will be paid directly to the Institution/College through DBT by WDC.
- Misc. expenditure on account of purchase of books, boarding and lodging etc. will be paid to the beneficiary through the concerned Institution/College through DBT.
- The loan will be released in instalments on semester/annual basis depending upon the system of the Institution/College and subject to successful completion of the previous semester/year.

iv) Funding Pattern:

Maximum Loan Limit	:	Rs.10.00 lakhs courses in India Rs.20.00 lakhs courses in Abroad (Upto Rs.4.00 lakhs)
NHFDC Share	:	100%
JKWDC Share	:	0%
Beneficiary's Share	:	0%
Rate of interest	:	3.5%
Moratorium Period	:	6 months after completion of course or getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

(Above Rs.4.00 lakhs In India)

NHFDC Share	:	95%
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JKWDC Share	:	00%
Beneficiary's Share	:	05%
Rate of interest	:	3.5%
Moratorium Period	:	6 months after completion of course or getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

(Above Rs.4.00 lakhs In Abroad)

NHFDC Share	:	85%
JKWDC Share	:	10%
Beneficiary's Share	:	05%
Rate of interest	:	3.5%
Moratorium Period	:	6 months after completion of course or Getting job, whichever is earlier.
Repayment Period	:	5 years in 60 easy monthly installments.

8. SCHEMES BEING IMPLEMENTED BY MISSION YOUTH, J&K

I) MUMKIN

Purpose:-

To facilitate the youth of Jammu & Kashmir to establish a sustainable livelihood line in transport sector by providing financial assistance for purchase of new Small Commercial Vehicles. The applicant will have the full liberty to choose any Small Commercial Vehicle of any approved models/makes of his/her choice.

Types of vehicles Covered under the Scheme:-

The Small Commercial Vehicles will include taxis, mini-buses, light commercial vehicles, tempo, and any other mode of transportation of similar nature under public carrier permit.

Implementing Agency:

The Scheme shall be implemented by Mission Youth, J&K through District level committees constituted for the purpose.

Eligibility for Registration:-

1. The applicant must be a domicile of Jammu & Kashmir;
2. The financial assistance would be given only to youth between the age of 18 to 35 years;
3. The applicant must be unemployed (either registered with Employment Department or certified by Sarpanch/Municipal Councilor concerned;
4. Having a valid driving license or engage a driver with a valid license to operate the type of vehicle being purchased under the scheme.
5. The applicant should have been granted a permit by an appropriate authority to ply the vehicle for passengers or

goods, as the case may be, traffic for hire, wherever applicable.

6. No criteria regarding income of the family would be considered for the eligibility under this scheme.
7. Any person having already availed of any incentive or subsidy under any self-employment scheme of the Government of India or the Government of Jammu & Kashmir shall not be eligible for assistance under the scheme;
8. One person can seek the assistance under this scheme only once;

Mode of Financial Assistance:-

1. The financial assistance shall be provided to eligible youth of J&K through any selected commercial bank (Scheme Banking Partner);
2. The Scheme Banking Partner shall extend loan facility to the extent of 100% of the On-road Price of the vehicle to be purchased under the scheme.
3. Mission Youth, J&K shall provide an amount of Rs.80,000 or 10% of On-road price of the vehicle (Whichever is minimum)as upfront subsidy towards the loan account of the beneficiary under the scheme.
4. The vehicle manufacturer (Scheme Partner of Government) shall also provide an upfront special discount, not less than the amount of subsidy provided by Mission Youth towards the loan account of the beneficiary.
5. The subsidy amount by Mission Youth and incentivized amount (Discount)by the Scheme Partner (Vehicle Manufacturer) shall be credited towards the loan account of the beneficiary directly after the approval of the case in a time-bound manner;
6. The Bank shall provide the finance facility on the basis of

their normal assessment procedure;

7. The Bank shall provide the finance facility on the basis of Hypothecation of vehicle only, without asking for any other Collateral Security.
8. Prepayment/ takeover facility by other bank/ financial institution shall not be allowed at any instant of time during the agreed loan-tenure.
9. Banks name as hypothecate to be got noted in the books of the RTO and also in the Registration Certificate.

Procedure:-

1. Mission Youth, J&K shall invite applications from interested youth of J&K for seeking assistance under the scheme.
2. The applications shall be submitted by the applicants with Deputy Director/ Assistant Director Employment of the concerned district who shall be also the District Nodal Officer for the purpose.
3. The applications received at district level shall be placed before the committee of following officers to finalize the district level list of the eligible youth and the consolidated list shall be forwarded to Mission Youth for further scrutiny and approval:

S.No.	Composition
1	Deputy Commissioner Concerned.
2	General Manager, DIC Concerned.
3	Deputy Director/ Assistant Director Employment (District-level Nodal Officer)
4	Assistant Regional Transport Officer Concerned
5	Lead Bank Manager Concerned

4. Following documents need to be submitted by the applicant along with the application form:
 - i. Domicile Certificate/ Ration Card/ Adhaar Card;

-
- ii. Date of Birth Certificate issued by the competent authority;
 - iii. Copy of driving license of the applicant;
 - iv. In case the applicant will engage a driver to operate the vehicle being purchased, following additional documents need to be submitted:
 - Copy of valid driving license of the driver intended to be engaged by the applicant;
 - An Affidavit to the effect that applicant will engage a driver to operate the vehicle for a period not less than 3 years or till the applicant acquires his/ her driving license or till the liquidation of loan amount in full, whichever is earlier;
 5. The District Level Committee shall finalize the list of eligible applicants after due scrutiny and select candidates equivalent to the quota allotted to the district (No. of cases to be sanctioned) by Mission Youth for a particular financial year.
 6. In case the number of applicants exceeds the allotted quota, the selection of the beneficiaries shall be made on the basis of '**Draw of Lots**' in presence of the candidates who desire to remain present.
 7. After receipt of consolidated lists of applicants from Districts, Mission Youth, J&K shall accord formal sanction to the cases and revert back the lists to District Level Committee.
 8. The District Lead Bank Officer shall ensure processing and disbursement of loan amount within 15 Days so that the applicant is able to purchase the vehicle and start earning for his/ her livelihood.
 9. Mission Youth and Scheme Partner shall credit the subsidy amount & discount amount, respectively, towards the beneficiary's loan account within a period of one month from the date of disbursement of the loan by the Bank.
 10. The youth selected for financial assistance under the scheme shall furnish an indemnity bond duly attested by a First Class Judicial Magistrate to the following effect:-

- That he/she is not doing or was not doing any job in Government, Public/Private Sector in Central or any State Government and that he shall not take up any such job without repayment of the loan in full;
 - That he/she has not already availed any financial assistance for self-employment under any Government scheme.
11. In the eventuality of default on part of beneficiary towards repayment of loan sanctioned under the scheme, the Bank shall recover the balance amount as per their existing procedure and shall ensure that the contribution of Mission Youth/ Scheme Partner is refunded back to the Mission Youth/ Scheme Partner on proportionate basis.
 12. In case it is found that the beneficiary has deviated from the indented purpose, Mission Youth, J&K may also initiate legal proceedings against such a person under relevant provisions of law.

Other Terms and Conditions:-

1. Chief Executive Officer, Mission Youth shall be competent to issue any clarification/ modification (including relaxing any of the eligibility clause/son case to case basis) to the scheme guidelines.
2. The Banking partner for the scheme shall be Jammu & Kashmir Bank or any other Bank decided by the Mission Youth from time to time.

Selection of Scheme Partners (Vehicle Manufacturers) for providing Small Commercial Vehicles:-

The scheme shall be open to all vehicle manufacturers for providing the vehicles under the scheme and thus any vehicle manufacturer can participate in the scheme as ‘Scheme Partner’ through a transparent process so as to ensure that the applicant will have the full liberty to choose any Small Commercial Vehicle of any approved models/makes of his/ her choice.

Monitoring, Evaluation and Appraisal:-

The scheme shall be monitored through a robust monitoring mechanism to ensure the functional efficacy of the scheme. The post- sanction monitoring of the cases sanctioned under the scheme shall be conducted by a team of following officers:

- (i) Deputy Director/ Assistant Director Employment, of concerned district
- (ii) ARTO concerned
and
- (iii) District Evaluation and Statistics Officer concerned.

The monitoring shall be done usually on a yearly basis. However, if the Chief Executive Officer, Mission Youth, J&K has a reason to believe that immediate monitoring is required , he shall take necessary steps to organize the same irrespective of the time limit and can also request for services of any appropriate officer/ agency for the facilitating the monitoring. The district-level monitoring committee shall submit the reports to the Mission Youth, J&K for any corrective measures, as & when required.

Mission Youth shall review progress on the implementation of the Scheme and shall also get a detailed evaluation of the Scheme conducted through the Directorate of Economics & Statistics, J&K(or any other agency) as per the frequency as deemed appropriate by Mission Youth, J&K and make necessary improvements in the scheme from time to time, wherever required.

Saving Clause:-

In case of any clarification required/ difficulty faced in implementation of the scheme, suitable clarifications will be issued by Office of the Chief Executive Officer, Mission Youth, J&K.

II) TEJASWINI- The Radiant

Objectives:

- To empower and encourage women for income generation for activities either in manufacturing/ service/ trading/ small business etc.
- To facilitate soft finance for setting up new unit / enterprise or for expansion / modernization of existing Unit.
- For acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures)
- To meet working capital needs for purchase of various products /equipments/tools etc.

Eligibility

- i. Any female domicile of J&K, essentially registered with Mission Youth, J&K.
- ii. Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding.
- iii. Preference will be given to the categories of women entrepreneurs trained in R-SETIs/ Skill Development Institutions etc. any other training institute.
- iv. The applicant should not be a defaulter to any Bank / Financial Institution.
- v. Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under this scheme,
- vi. The financial assistance would be given only to women between the age of 18 to 35 years having a qualification of 10th standard or above. Provided that CEO Mission Youth shall be competent to relax the educational qualification criteria for deserving candidates on a case to case basis, based on proper justification.
- vii. The beneficiary must be unemployed and registered with the concerned District Employment & Counseling Center.
- viii. No criteria regarding income of the family would be

- considered for the eligibility under this scheme.
- ix. Any person or any, existing units and the units which have already availed of any incentive or subsidy under any government scheme shall not be eligible for assistance under the scheme
 - x. Re-payment of Financial Assistance provided under this scheme shall be interest free.
 - xi. One woman can seek the assistance under this scheme only once.

Activities covered:

- i. Canteen and Restaurant
- ii. Computerized Desk top publishing
- iii. Crèche
- iv. Cyber Café
- v. Beauty Parlour
- vi. Day care centre
- vii. Laundry & Dry Cleaning
- viii. Mobile Repairing
- ix. Photocopying (Xerox) Centre
- x. Boutique/ Tailoring
- xi. Training Institute
- xii. Fitness Centre
- xiii. Yoga Centre
- xiv. Any other profitable activity/ Micro Start-up/ Small business unit of similar nature

Funding

1. Under the scheme, the eligible potential female entrepreneur shall be facilitated to avail financial assistance under Mudra loan from J&K Bank to the extent of Rs 5.00 lakh
2. The Scheme Banking Partner shall extend loan facility to the extent of 100% of the project cost under the scheme.
3. Mission Youth, J&K shall provide an amount of **Rs. 50,000** or **10%** of project cost (Whichever is minimum) as special incentive (subsidy) towards the loan account of the beneficiary under the scheme which shall be adjusted towards monthly installments of the loan for first six

months.

4. The Bank shall provide the finance facility on the basis of their normal assessment procedure.
5. The interest subsidy so provided under the scheme shall be limited to aggregate of Rs 0.60 lakh per beneficiary only.
6. The interest subsidy, however, shall be provided only on production of necessary documents (including Bank statement/ Income Tax statement/ certificate by DLIC) testifying the sustainability of the activity.
7. The amount of self assistance provided by Mission Youth (MY) has to be compulsorily utilized for self employment generation only.
8. If the total project cost of the self employment unit to be set up by the beneficiary exceeds Rs 5.00 lakh, the amount over and above shall have to be self financed by the applicant.

9. SCHEMES BEING IMPLEMENTED BY COOPERATIVE DEPARTMENT

D) Development of Commercial Poultry under Cooperative Sector

In the year 2003 the State Govt. decided to develop commercial poultry in the State under Cooperative Sector with the active financial support from National Development Cooperative Corporation (NCDC). Registrar Cooperative Societies was accordingly nominated as Nodal Officer for the purpose with the mandate to tie up with NCDC for arranging financial support.

As a sequel to this, the J&K Self Reliant Cooperatives Act 1999 was accordingly amended, thereby paving way for registration of Cooperative Societies under Poultry and Dairy disciplines under the old Act (of 1989). Accordingly, a decision was taken that Registrar Cooperatives will register Poultry Cooperative Societies all over the State, through media publicity and creating awareness amongst the general public about the development/opportunities in the field of Poultry. This received an overwhelming response of the general public; particularly the educated youth, to set up Poultry Projects.

NCDC Schematic Pattern of Poultry Funding

S. No.	Particulars	From NCDC to State Govt.	From State Govt. to Society
1	Margin Money	100% Loan	To be passed on as Share capital.
2	Infrastructural Components	75% Loan 17.5 % Subsidy	50% Loan 25% Share Capital 17.5% Subsidy 7.5% Members contribution

Jammu and Kashmir has been categorized as cooperatively least developed so the loan component has been reduced and correspondingly the subsidy component has increased by 5%.

II) Integrated Cooperative Development Projects (ICDP)

The State Government in its resolve to strengthen the Cooperative Movement, has started the implementation of Integrated Cooperative Development Projects (ICDP) funded by NCDC. The aim and purpose of the Projects is Holistic development of the Cooperative Movement in the State/District. In this connection, financial assistance under different heads for the Cooperative Marketing Societies/ Pry. Agriculture Coop. Societies/ Consumer Stores/Vegetable Cooperatives and Dairy Cooperative Societies, is being provided under the scheme.

III) Rashtriya Krishi Vikas Yojna (RKVY)

RKVY is a centrally sponsored scheme with a focus on development and strengthening of agriculture and its allied sectors. During the financial year 2009-10 an amount of Rs. 55.00 Lacs has been released in favour of 62 Cooperative Societies as Working Capital for augmenting their business for timely availability of agricultural inputs to the farmers. Similarly, during the current financial year an outlay of Rs. 233.00 Lacs have been provided for construction of two Godowns of 1000 MTs capacity each at Sopore in Baramulla District and Assar in Doda District. Against this, an amount of Rs. 118.48 Lacs has been received, out of which Rs. 59.24 Lacs each stand further released in favour of Chief Engineer R&B Jammu and Srinagar for undertaking the above work.

IV) Women Credit Cooperatives

Two women Credit Cooperatives, one each for Jammu and Kashmir divisions, have been registered under the provisions of the J&K Self Reliant Cooperatives Act 1999. The two credit cooperatives have enrolled about 6200 women members. Jammu

Women Credit Cooperative has opened 10 branches while Kashmir Women Credit Cooperative has opened one branch and another being commissioned shortly. Both the Cooperatives have commenced lending among the women members, besides, accepting Micro deposits and opening branches. Both the Cooperatives are visualized to grow into a full-fledged Women Cooperative Bank in due course of time after attaining the Entry Point Norms.

10. SCHEMES BEING IMPLEMENTED BY HANDICRAFTS AND HANDLOOM DEPARTMENT

HANDICRAFTS SECTOR

I) Training Programmes:

The Department runs 20 training centers in district with intake capacity of 25 trainees each and as such 500 trainees have to undergo training in these centers in the crafts like crewel embroidery, Sozni Embroidery, Ari Staple, Paper Machie, Carpet weaving and wood carving Crafts.

The Trainees are being provided Stipend of Rs. 700/= in respect of Advance Centers and Rs. 500/= in respect of elementary centers per month. The Department runs 6 advance centers and 14 elementary centers in the district.

II) Welfare Measures for Artisan Community:

To encourage and Boost the artisan community, the department provided financial assistance through banks under **Artisan Credit Card Scheme** to the desirous registered artisans @ Rs. 1.00 Lakh each and department bears 10% interest subsidy which was being credited into their loan accounts.

However, the scheme has been put on hold since financial year 2019-20.

III) Formation of Handicraft Cooperative Societies

Formation of Handicrafts Cooperative societies is being monitored by INDUSCOS wing of the department.

HANDLOOM SECTOR

I) 10% Special Rebate on sale of Handloom Cloth/ Products

With a view to make the handloom cloth competitive in the market with the power loom products, the State Govt. reimburse 10% special rebate to the Handloom Cooperative societies which they give to the customers as an incentive on sale of handloom cloth/products in the National/Special/State handloom Expos/Fairs.

II) Education Scheme

The school going girls of the handloom weavers are given a lump sum stipend of Rs. 200/- to Rs. 500/- per year, depending upon the class in which the student is studying.

III) Loan for purchase/Modernization / Renovation of looms

Under the Scheme, the weavers of the Primary Handloom Cooperative Societies are assisted to modernize the looms and also for purchase of accessories for the looms. The assistance is in the shape of loan and subsidy to the ratio of 50:50. The loan portion is recoverable in 10 equal yearly installments.

IV) Handloom Weavers Comprehensive Welfare Scheme

Handloom Weavers Comprehensive Welfare Scheme has been approved by the GOI with the components of Health Insurance Scheme (HIS), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & 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:	Rs. 330/-

V) Share Capital Loan Assistance to Co-operative Societies

The Handloom Co-operative Societies are provided assistance in the form of Share Capital Loan. The quantum of the Assistance is equal to 9 times of paid up capital of cooperative Societies. Amount so provided is recoverable in 10 equal yearly installments.

VI) Micro Credit Plan Scheme (Interest Subsidy Scheme)

The beneficiaries are identified and soft loan upto Rs. 1 lac are extended through various financial institutions at the prevailing rate of interest per annum, out of which 10% interest is paid by the Department as subsidy. Now this scheme is converted to Credit Card Scheme for Artisan & Weavers of Handicrafts & Handloom Sector.

CENTRALLY SPONSERED SCHEMES

I) Pradhanmantri Weaver MUDRA Scheme

Pradhanmantri Weaver MUDRA Scheme of GoI is being implemented by the Handloom Department to provide adequate and timely credit upto Rs. 2 lakhs to the weavers to meet their credit requirement, mostly individual proprietorship/Own Account Enterprises. MUDRA Loan Scheme will aim to increase the confidence of the aspiring young person to become first generation entrepreneurs as also of existing small businesses to expand their activities.

The MUDRA loans are extended under following three categories:

Loans upto ` 50,000/- (Shishu Loan)

Loans from ` 50,001 to ` 5 lakh (Kishore Loan)

Loans from ` 5,00,001/- to ` 10 lakh (Tarun Loan)

II) Block Level Cluster Schemes under NHDP

The Block Level Clusters are sanctioned by the Ministry of Textiles, Government of India, New Delhi under National Handloom Development Programme. Detailed Project Report of BLC projects are recommended to Govt. of India by the State Government after these are cleared by the State Level Project Committee (SLPC) with regard to verification of the credentials of the project submitted by the Implementing Agency through concerned Assistant Director Handloom. Once all the codal formalities as stipulated in the scheme are fulfilled by the Implementing Agencies, funds are directly released by the Ministry of Textile, Government of India, New Delhi into the bank account of the Implementing Agency.

III) Massive Carpet Scheme

Massive Carpet Scheme was introduced in the J&K state in the year 1976 with the aim and objective to extend the training programme to both rural and urban areas in order to generate employment. The scheme was sponsored and funded by the state and centre government. Massive carpet scheme is under implementation in J&K and is running at 15 Mirzapuri training centers in Jammu division each having intake capacity of 25 trainees, the duration of training course is of 18 months. The centers are momentary in nature depending upon the availability of trainees. If there are sufficient number of trainees available at one place, the center may be stationed at the same place for 2 or 3 sessions. The trainees are provided with stipends of Rs. 500/- per month.

11. SCHEMES BEING IMPLEMENTED BY J & K URBAN DEVELOPMENT AGENCY

I) RASHTRIYA GRAM SWARAJ ABHIYAN (RGSA):-

Focus areas of RGSA

Basic orientation training for the Elected Representatives (ERs) of Panchayats, within 6 months of their election.

Refresher trainings to be ensured within 2 years.

Capacity Building of ERs with Priority to Aspirational Districts and Mission Antyodaya clusters.

Strengthening of the Panchayat SHG partnership.

Objective and Coverage of RGSA

Objective:

- Develop governance capabilities of PRIs to deliver on the SDGs.
- Enhance capabilities of Panchayats for inclusive local governance with focus on optimum utilization of available resources and convergence with other schemes to address issues of national importance.
- Enhance capabilities of Panchayats to raise their own sources of revenue.
- Strengthen Gram Sabhas to function effectively as the basic forum of people participation, transparency and accountability within the Panchayat system.
- Promote devolution of powers and responsibilities to Panchayats according to the spirit of the Constitution and PESA Act 1996.
- Develop a network of institutions of excellence to support capacity building and handholding for PRIs.
- Strengthen institutions for capacity enhancement of PRIs at various levels and enable them to achieve adequate quality standards in infrastructure, facilities, human resources and outcome based training.
- Promote e-governance and other technology driven solutions to enable good governance in Panchayats for administrative efficiency and improved service delivery.
- Recognize and incentivize PRIs based on performance

Coverage:

- RGSA will extend to all States and Union Territories (UTs) of the country. For the purpose of these guidelines, wherever are mentioned, these will include institutions of rural local government in non-Part IX areas.

CONDITIONS TO BE MET FOR ACCESSING FUNDS UNDER RGSA

The essential conditions to be fulfilled by States and Union Territories to access RGSA funds are: -

- Regular conduct of elections to Panchayats or local rural bodies in non-Part IX areas.
- Not less than one third reservation for women in Panchayats
- Constitution of SFC every five years, and placement of Action Taken Report (ATR) on the recommendations of the SFC in the State legislature.
- Constitution of District Planning Committees (DPCs) in all districts, and issuing of Guidelines/rules to make these functional
- Preparation and submission of detailed annual State Capacity Building Plan for PRIs to MoPR.
- Wherever, possible/ feasible Co-location of Common Service Centers (CSCs) with the Gram Panchayat buildings. Mapping of functional CSCs co-located within GP buildings be done as a first step. MoPR will coordinate with concerned Ministry/ States in collocating CSCs in GP buildings

12.SCHEMES of SERICULTURE DEVELOPMENT DEPARTMENT, J&K.

Name of the Scheme: Production based incentive scheme for Rearers in J&K.

Mode of operation:-

1. A Rearer should conduct silkworm rearing /reeling of cocoons within J&K limits.
2. Registered Rearers should have under taken the activity during the last minimum one year.
3. Rearers should have conducted satisfactory rearing/reeling of minimum 100 Dfls in any season.

Rearing based incentive:-

1. Claims will be processed by the provincial committee.
2. Incentives will be provided @ Rs 500 on productivity of 45kg during spring & Rs 300 per/kg onwards from 46 kg & Rs 500 on productivity of 25 kg during summer/Autumn and Rs 300 per kg onwards from 26 kg, upto maximum Rs 10,000.
3. Incentives should be disbursed by DBT Mode.