



GOVERNMENT OF  
JAMMU AND KASHMIR

**DEPARTMENT OF INDUSTRIES & COMMERCE**



# GUIDELINES FOR J&K RURAL EMPLOYMENT GENERATION PROGRAMME (JKREGP)



Implementing Agency  
**J&K Khadi & Village Industries Board**





Government of Jammu & Kashmir  
Industries & Commerce Department

Subject :Implementation of the scheme "J&K Rural Employment Generation Programme (JKREGP)".

Ref. : State Administrative Council's Decision No:32/5/2018 Dated:17-07-2018.

Government Order No:- 185 -Ind of 2018  
Dated:- 19 - 07- 2018

Sanction is accorded to the implementation of the scheme "J&K Rural Employment Generation Programme (JKREGP)" as per the guidelines appended as Annexure "A" to this Government Order.

By order of the Government of Jammu & Kashmir

Sd/-  
(Shailendra Kumar)IAS  
Principal Secretary to Government,  
Industries and Commerce Department

No:Ind/Plan- 1325/2016

Dated:- 19 - 07-2018

Copy to the :

1. Financial Commissioner / Principal Secretaries / Commissioner/Secretaries /Secretaries to Government.
2. Principal Secretary to Hon'ble Governor for information of the Governor.
3. Director General, Institute of Management, Public Administration & Rural Dev. Srinagar.
4. Chairman, J&K Bank Ltd, (Convener, SLBC) Corporate Head Office, Dalgate, Srinagar.
5. Divisional Commissioner, Kashmir/Jammu.
6. All District Development Commissioners.
7. All concerned Heads of Departments.
8. Managing Directors of PSUs, Industries and Commerce Department.
9. Secretary/CEO, Khadi Village & Industries Board.
10. All Officers of Industries and Commerce, Department.
11. General Manager, Government Press, Kashmir/Jammu.
12. Pvt. Secretary to Advisor(V) to Hon'ble Governor for information of the Advisor.
13. Pvt. Secretary to Advisor(G) to Hon'ble Governor for information of the Advisor.
14. Pvt. Secretary to Advisor(K) to Hon'ble Governor for information of the Advisor.
15. Private Secretary to Chief Secretary for information of the Chief Secretary.
16. Incharge Website, Industries and Commerce Department.
17. Government Order file (w.2.s.c).
18. Stock Order file/Master file.

  
(Parvaiz A. Handoo)  
Director Planning  
Industries & Commerce Department





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## **Guidelines for J&K Rural Employment Generation Programme (JKREGP)**

### **Introduction**

Owing to its Geographical locational disadvantage and connectivity constraints major industries could not develop in the state of J&K. The absence of developed organized industrial sector aggravates the problem of providing employment to youth of the state. Out of the youth who have registered themselves with the Directorate of Employment more than 86% are educated and 9% have received vocational training (Digest of statistics-2006-07).

The Village/Micro Industrial Sector, production, processing and packaging of agricultural / horticultural products, Service Sector like transport, health care, construction related service activities etc. are the few sectors which offer the potential for sustainable industrial development and Employment Generation in the state of J&K. There is an urgent need to catalyze and invigorate the Village Industries & Micro Industrial Sector of the state in the back drop of rampant unemployment levels prevailing in the state.

J&K Khadi & Village Industries Board has been involved in planning, promoting, developing and organizing Micro Industrial Sector in the state falling within the purview of the activities of Khadi and Village Industries Sector. From inception till ending December

2017 J&K Khadi & Village Industries Board has established 47,076 number of units thereby providing employment opportunities for more than two lakh artisans / village industries workers. The performance of the Board with regard to implementation of Rural Employment Generation Programme has been applauded at the national level and J&K Khadi & Village Industries Board has been adjudged as the best performing. The Board throughout the country in the year 2007-2008 and has been conferred "Best KVI Board" Non NE Zone National Award-2011 for excellence in the field of Khadi & Village Industries during the year 2010-11. The Board has the necessary paraphernalia and the requisite experience to implement the employment generation programmes effectively.

## 1. The Scheme

To harness and divert the energy and enthusiasm of the youth of the state for establishment of the productive enterprise in micro industrial sector and to create employment opportunities in rural as well as urban areas of the state, a new credit linked subsidy programme namely J&K Rural Employment Generation Programme (JKREGP) has been approved. The programme will be implemented by J&K Khadi and Village Industries Board and the subsidy will be routed through J&K Bank for eventual distribution to the beneficiaries / entrepreneurs in their bank accounts. The implementing agency will associate Office of the concerned District Development Commissioners, Lead district managers, Directorate of Industries, Financing banks, Entrepreneurship Development Institute and Nehru Yuva Kendras and other relevant bodies in the implementation of the scheme, especially in the area of identification of beneficiaries, area

specific viable projects and providing training in entrepreneurship development.

## **2. Objectives**

- (i) To harness and develop the entrepreneurial skills among the rural unemployed youth of the state.
- (ii) To mobilize the bank finance for establishment of Village Industries sector of the state on modern lines.
- (iii) To generate employment opportunities in rural areas of the state through setting up of new self-employment ventures/projects/village industries enterprises.
- (iv) To increase the wage earning capacity of artisans/workers and contribute to increase in the growth rate of rural employment.

## **3. Quantum and Nature of Financial Assistance**

- (I) The maximum cost of the project/unit admissible under manufacturing/agriculture/horticulture & allied sectors shall be Rs. 25 lakhs.
- (II) The maximum cost of the project/unit admissible under service sector/trading activity shall be Rs. 10 lakhs. However, under rural and public transport sector, the upper project/ unit cost shall be

admissible to the upper ceiling of Rs.20 lakhs.

- (III) 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.

#### **Funding pattern under JKREGP:**

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

#### **4. Eligibility Conditions of Beneficiaries:**

- (i) Any individual, between 18 to 40 years of age residing in the village/rural area of the State. Any area where population is less than 20000 persons and which is a village/rural area as per revenue records shall be considered a Village/Rural area for implementation of the scheme. Towns, District Head Quarters and Capital Cities of the State shall be excluded from area of operation of the Scheme.
- (ii) There will be no income ceiling for assistance for setting up projects under JKREGP.

(iii) Assistance under the Scheme is available only for new projects sanctioned specifically under the JKREGP.

(iv) Existing Units (under PMRY, REGP, PMEGP, SJSRY or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.

(v) Educational Qualification for Beneficiaries and Quantum of Financial Assistance:

Educational Qualification	Sector wise Maximum 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

#### 4.1 Other eligibility conditions:

(i) A certified copy of the State subject has to be appended with the documents at the time of claiming the subsidy from the designated nodal bank branches.

- (ii) Project cost will include Capital Expenditure and one cycle of Working Capital. Projects without Capital Expenditure are not eligible for financing under the Scheme.
- (iii) Cost of the land should not be included in the Project cost. Cost of ready built as well as long lease or rental Work-shed/Workshop can be included in the project cost subject to restricting such cost of ready built as well as long lease or rental Work-shed / workshop to be included in the project cost calculated for a maximum period of 3 years only.
- (iv) JKREGP is applicable to all new viable micro enterprises, Village Industries projects except activities indicated in the negative list of the activities.
- (vi) Only one person from one family is eligible for obtaining financial assistance for setting up of projects under JKREGP. The 'family' includes self and spouse.

## **5. Implementing Agency:**

- 5.1 The Scheme will be implemented by Jammu & Kashmir Khadi and Village Industries Board (J&K KVIB) a statutory body created by the Khadi and Village Industries Board Act, 1965 passed by J&K state Legislature.



## 5.2 Other Agencies:

The details of other agencies to be associated by nodal agencies in the implementation of JKREGP are as under:

- i) Banks/Financial Institutions.
- ii) Office of the District Development Commissioner.
- iii) Lead District Managers.
- iv) Entrepreneurship Development Institute (EDI) / Rural Self Employment Training Institutes (RSETI).
- v) Women's Development Corporation, Schedule Caste and Schedule Tribe Corporation and Panchayati Raj Institutions.
- vi) Project Consultancy Service agencies approved by J&K KVIB, Directorate of Industries and Commerce.
- vii) Professional Institutions / Universities / Technical Colleges recognized by Government/ University and University Grants Commission (UGC)/All India Council for Technical Education (AICTE) having department for vocational guidance or technical courses providing skill based training like ITI, Rural Polytechnic, Food Processing Training Institute, etc.

## **6. Financial Institutions:**

- i. J&K bank.
- ii. J&K Grameen Bank.
- iii. J&K State Cooperative Bank and its subsidiaries.
- iv. Any other Bank approved by the Apex JKREGP Monitoring Committee.

## **7. Identification of beneficiaries:**

The identification of beneficiaries will be done at the district level by a Task Force Committee consisting of representatives from J&K KVIB, DIC, Banks and District Development Commissioner. The Task force would be headed by the District Development Commissioner or Additional District Development Commissioner concerned. The Bankers shall be involved right from the beginning to ensure that they are able to evaluate the managerial acumen of the candidate and correct credit decisions.

However, the applications of the candidates, who have a professional degree in Business management or any professional course or have already undergone training of at least 2 weeks under Entrepreneurship Development Programme (EDP) / Skill Development Programme (SDP) / Entrepreneurship cum Skill Development Programme (ESDP) or Vocational Training (VT) shall be given preference by the J&K KVIB. Exaggeration in the cost of the project with a view only to availing higher amount of subsidy should not be allowed. J&K KVIB will devise a score card in consultation with J&K Bank, and forward it to the District Level Task Force and other State/District functionaries. This score card will form the basis for the selection of beneficiaries. This score card will also be displayed on the websites of J&K KVIB and Ministry Industries and Commerce. The

selection process should be through a transparent, objective and fair process.

## **8. Bank Finance:**

- 8.1 The Bank will sanction 95% of the project cost (including margin money) of the beneficiary/institution, and disburse full amount suitably for setting up of the project.
- 8.2 Bank will finance Capital Expenditure in the form of Term Loan and Working Capital in the form of cash credit. Project can also be financed by the Bank in the form of Composite Loan consisting of Capital Expenditure and Working Capital. The amount of Bank Credit will be 60% of the total project cost after deducting 35% of margin money (subsidy) and owner's contribution of 5% from beneficiaries.
- 8.3 Though Banks will claim Margin Money (subsidy) on the basis of projections of Capital Expenditure in the project report and sanction thereof, Margin Money (subsidy) on the actual avilment of Capital Expenditure only will be retained and excess, if any, will be refunded to J&K KVIB, immediately after the project is ready for commencement of production.
- 8.4 Working Capital component should be utilized in such a way that at one point of stage it touches

100% limit of Cash Credit within three years of lock in period of Margin Money and not less than 75% utilization of the sanctioned limit. If it does not touch aforesaid limit, proportionate amount of the Margin Money (subsidy) is to be recovered by the Bank/Financial Institution and refunded to the KVIB at the end of the third year.

### **8.5 Rate of interest and repayment schedule**

Rate of interest as per applicable Marginal Cost of Lending Rate (MCLR) shall be charged. Repayment schedule may be fixed for six years after an initial moratorium as may be prescribed by the concerned bank/financial institution. The banks shall in general cover the projects established under JKREGP under Credit Guarantee Fund Programme and the Fee shall be borne by the Bank.

## **9. Areas of Operation:**

The scheme shall be in operation in all the 22 districts of the state of Jammu and Kashmir. Emphasis shall be laid to set up such units which are viable, produce goods and services that can be readily sold and provide employment opportunities for local people.

## **10. Modalities of the operation of the Scheme:**

- 10.1 The applications will be invited from potential beneficiaries by the nodal/implementing agency through press, advertisement, radio and other

multi-media at periodical intervals depending on the response from the aspirant candidates and budgetary allocations.

10.2 J&K KVIB will under the guidance of the Administrative Department prepare the online web based JKREGP application filling and processing system including online release of margin money. The online system will enable direct transfer of Margin Money subsidy to the Financing Bank Branches and thus ensure quality implementation and better timely progress and utilization of funds. Online applications will be mandatory and no manual applications will be allowed.

10.3 Applicants will be provided with User ID and Password at the time of initial registration (application filing) for their use in tracking the status of their application. Applicant will be provided with application ID on final submission.

10.4 One page online application form will have the provision for saving data entered at any stage. Guidelines for filling up of each and every column will be provided alongside the application form.

10.5 A list of FAQs about the scheme as well online filing of application will be provided. A short video showing the online filing of applications will also be provided.

10.6 There will be a provision to upload the Photograph and documents which are necessary for screening the application, before submitting the application. These documents will include the following:

- i. Adhaar Card
- ii. Passport Size Photograph
- iii. Copy of the State Subject
- iv. Project Report in PDF Format
- v. Category Certificate
- vi. Rural Area Certificate
- vii. D.O.B Certificate
- viii. Educational Qualification Certificate
- ix. Technical Education Certificate

The application form/ JKREGP MIS portal will be mobile friendly. After filing the application and uploading the required documents on the portal, the applicant will click SUBMIT button and the application will be finally submitted. The entire set of documents and application form will be electronically forwarded to J&K KVIB.

10.7 Within 5 working days of receipt of application, the District officer of J&K KVIB shall interact with the applicant personally on telephone or personal meeting and confirm the receipt/ acceptance of the application for preliminary scrutiny.

10.8 The District officer will do all the required correction in the application in consultation/ cross checking

with the applicant and also provide hand holding support to the applicant at every stage. They will appraise the applications on same methodology as followed by Banks for approval of loan.

J&K KVIB shall extend handholding support to aspirant entrepreneurs through the help desks established in all the districts.

10.9 Applications which do not conform to the scheme guidelines or which remain incomplete or irrelevant even-after consultation with the applicant will be rejected by the concerned District officer, recording reasons for rejection.

10.10 **Applicant can file grievance against such rejection to the Secretary/CEO J&K KVIB.**

10.11 A Task Force, consisting of the following members, will be set up to scrutinize the applications received.

District Development Commissioner	Chairman
Lead District Manager	Member
Representative of ITI/Polytechnic/RESTI	Member
Representative from the DIC	Member
Two Representatives from Financing Banks	Member
Dy CEO / Executive Officer / Assistant Executive officer - J&K KVIB	Member/ Convener

**Note : Task Force may also co-opt representatives of other lending institutions or any other government department.**

- 10.12 The District Officer J&K KVIB after the preliminary scrutiny will forward the finally corrected application to the District Level Task Force Committee (DLTFC) under intimation to concerned Lead District Manager (LDM).
- 10.13 DLTFC meetings will be held at-least once in every month, if possible on every first Monday of the Month. Dates of the meeting fixed shall be displayed on the JKREGP web portal of all Districts. DLTFC meetings will be chaired by the District Development Commissioner or in his absence by the Additional District Development Commissioner.
- 10.14 J&K KVIB will within 2 days of the receipt of decision of DLTFC forward the recommended applications to the concerned Banks. In case of rejection, the reasons for rejection should be clearly conveyed to the applicant.
- 10.15 There shall be an On-line Grievance Portal and a Grievance Cell to be setup by the J&K KVIB. The Grievance Cell will act upon the on-line complaints within three working days and direct the concerned District Officer to take necessary action.
- 10.16 The Bank will appraise the projects and take their own credit decision on the basis of viability of each project. No collateral security will be insisted upon



by Banks in line with the guidelines of RBI for projects involving loan upto Rs.10 lakh in respect of the projects cleared by the Task Force. However, they will appraise projects both technically and economically after ensuring that each project fulfills inter alia the criteria of;

- i. Industry
- ii. Viability of the Project
- iii. Own Contribution
- iv. State Subject
- v. Rural/Urban Area
- vi. Negative List

10.17 It is essential that the applications cleared by the District Task Force also fulfill these requirements at that stage itself so as to avoid delays in approval of loans in Banks.

10.18 The Banks will sanction the application within a stipulated period. Sanction will be issued based on the online sanction letter and copies of the sanction order will be sent to the applicant (by e-mail/hard copy) as well as to J&K KVIB within 30 days from the receipt of DLTFC recommended application from the J&K KVIB.

10.19 The sanction letter will also be automatically forwarded to the concerned Rural Self Employment

Training Institutes (RSETI) for conduct of EDP training in case where the applicant has not undergone the training. The prescribed EDP training is mandatory before releasing of loan by the Banks. Applicants need not wait for sanction of loan but can undertake EDP training at any time on their own.

10.20 The applicant will deposit his/her own contribution and copy of EDP training certificate to the financing bank within 10 days, of receiving the communication of his/her sanction of loan. Bank will release the first installment of the loan either in full or partly and submit the claim for Margin Money subsidy online through the on-line portal of Nodal Bank/ J&K KVIB Portal.

10.21 The online claim form will be automatically checked for the fulfillment of two conditions

- (i) The date of release of first installment is prior to the date of filing of Margin Money (subsidy) claim and;
- (ii) The amount of first installment released is equal or more than the Margin Money (subsidy) amount claimed. J&K KVIB will validate the subsidy claim and upload on to the J&K Bank portal. J&K bank will be the single Nodal Bank for all the Financing Bank branches throughout the State.

10.22 J&K Bank will transfer the Margin Money subsidy claim amount validated by J&K KVIB to the respective financing bank branch within 48 hours of the receipt of validation. Once the Margin Money (subsidy) is received in the Bank in favour of the loanee, within 24 hours it should be kept in the Term Deposit Receipt (TDR) of three years at branch level in the name of the beneficiary/Institution. No interest will be paid on the TDR and no interest will be charged on loan to the corresponding amount of TDR.

10.23 Margin Money (subsidy) will be 'one time assistance', from Government. For any enhancement of credit limit or for expansion / modernization of the project, margin money (subsidy) assistance is not available. Projects financed jointly i.e. financed from two different sources (Banks / Financial institutions), are not eligible for Margin Money (subsidy) assistance.

10.24 Bank has to obtain an undertaking from the beneficiary before the release of Bank Finance that, in the event of objection (recorded and communicated in writing) by J&K KVIB, the beneficiary will refund the Margin Money (subsidy) kept in the TDR or released to him after three years period.

- 10.25 J&K KVIB and Banks have to ensure that each beneficiary prominently displays the following sign-board at the main entrance of his/her project site:-

.....(Unit Name)

**Sponsored By** .....,

**Financed By** ..... Bank),

**Unit location** :.....

#### **Financed under JKREGP**

- 10.26 District officers of J&K KVIB will also visit the units at-least once in every 6 months after their setting-up in order to check their status and provide necessary guidance/ handholding & mentoring. JKREGP portal should also be able to capture details of such visits by the concerned officer.

- 10.27 JKREGP MIS portal should be able to capture details of the physical verification of the unit done by the third party agency as well as disbursements of Margin Money adjustment into the loan account of the beneficiary.

- 10.28 The portal shall have proper MIS generation facility and must enable generation of various reports

including category wise, rural, urban, bank wise, district wise, year wise, industry sector wise, size of project wise etc.

10.29 State Government will provide funds under JKREGP to the nodal implementing agency, i.e. J&K KVIB. CEO, J&K KVIB with the approval of the Administrative Secretary of the Administrative. Department on the basis of population of each district and extent of unemployment and previous performance of micro industrial schemes; will fix and convey the margin money (subsidy) targets allotted to each District to the concerned District Development Commissioners, Convenor SLBC and Lead District Managers. SLBC/DLRCs will ensure that targets are accordingly allocated within each district and included in the district credit plan. 20 % of the target shall be reserved horizontally for women candidates.

10.30 J&K KVIB will carry out most of the important tasks envisaged in the forward and backward linkages, including e-tracking, web management, Bankers Committee meetings, publicity, physical verification of units, organizing EDP training programmes, awareness camps, workshops and exhibitions. J&K KVIB will submit monthly utilization report to Administrative Department in this regard.

10.31 The Task Force, under the chairmanship of District

Development Commissioner/ Additional District Development Commissioner will hold quarterly meeting with the Banks at district level to review the status of the project proposals. Wherever the projects are rejected, shortcomings/reasons will be furnished by the concerned Banks to the J&K KVIB and the applicants concerned will be requested by KVIB to provide additional information/documents if required and representative of KVIB will provide assistance to the applicants in this process. Since the Bank's representative will also be a member of the Task Force, it needs to be ensured that maximum number of projects, cleared by the Task Force, are sanctioned by the Banks. Chairman of the District Task Force will review the performance of Banks and the loan repayment / recovery status in the quarterly review meetings.

10.32 Since "Margin Money" (subsidy) is to be provided in the form of Subsidy (Grant), it will be credited to the Borrowers loan account after three years from the date of first disbursement to the borrower/institution, by the Bank on receipt of unit establishment certificate from J&K KVIB.

10.33 In case the Bank's advance goes "bad" before the three year period, due to reasons, beyond the control of the beneficiary, the Margin Money (subsidy) will be adjusted by the Bank to liquidate

the loan liability of the borrower either in part or full on the basis of the verification report of the implementing agency. In case any recovery is effected subsequently by the Bank from any source whatsoever, such recovery will be utilized by the Bank for liquidating their outstanding dues first. Any surplus will be remitted to J&K KVIB.

## **11. Backward and Forward Linkages:**

J&K KVIB shall submit the annual plan /requirement with the prior approval of administrative department under backward and forward linkages programme and State Government shall release the funds to the Board.

11.1 To sensitize the target population regarding the cannons of the scheme awareness camps at district and block levels shall be held. Besides, publicity and advertising shall be carried out in print and electronic media.

11.2 To review the performance of the banks viz the scheme implementation at state level, two state level bankers review committee meetings shall be held half yearly. The meetings shall be chaired by Administrative Secretary Industries and Commerce Department and CEO J&K KVIB shall be the member secretary. Other members will be Divisional level representatives of the banks, Convenor bank,

President Credit J&K bank, Representatives from participating banks. Divisional level bankers committee meetings shall be held in every quarter and these meetings shall be chaired by CEO J&K KVIB and Representatives from J&K Bank, all participating banks, Lead District Managers, District Officers of J&K KVIB shall attend the said meeting.

11.3 Seminars and workshops shall be conducted to train the stake holders viz the scheme implementation and to acquaint them regarding scheme guidelines.

11.4 To provide the unit holders of the scheme with marketing support district level exhibitions shall be held in every district of the state besides state level exhibition shall be conducted at Srinagar, Jammu, Leh and other tourist places of the State.

## **12. Physical & Financial Targets:**

J&K KVIB with the approval of the Administrative Department on the basis of population of each district and extent of unemployment and previous performance of micro industrial schemes; will fix and convey the margin money (subsidy) targets allotted to each District to the concerned District Development Commissioners , Convenor SLBC and Lead District Managers. SLBC /DLRCs will ensure that targets are accordingly allocated within each district and included in the district credit plan. 20 % of the target shall be reserved horizontally for women candidates. The physical and financial targets for the current year are placed at Annexure I.



### **13. The Negative List of Activities**

- i) Any industry business connected with Beef or Pork processing/ canning and/ or serving items made of it as food.
- ii) Production / manufacturing or sale of intoxicant items like Cigarette, Beedi, Pan, Cigar etc.
- iii) Hotel or sales outlets serving liquor preparation.
- iv) Production and sale of liquor.
- v) Cultivation of agricultural / horticultural crops (Except as mentioned in the approved list of activities).
- vi) Manufacturing of polythene carry bags of less than 20 microns thickness and manufacture of carry bags or containers made by recycled plastic for storing carrying, dispensing or packaging of food stuff and any other item which causes environmental problem.

#### 14. **Monitoring Mechanism :**

A monitoring mechanism similar to that of Prime Minister's Employment Generation Programme (PMEGP) shall be followed in the implementation of J&K Rural Employment Generation Programme (JKREGP). A State Level Monitoring Committee with composition as follows shall be constituted through a separate Government Order:

Administrative Secretary, Industries & Commerce	Chairman
Director, Industries & Commerce Jammu	Member
Director, Industries & Commerce, Kashmir	Member
Director, Entrepreneurship Dev. Institute	Member
Director Planning, I&C Department	Member
Four representatives from main Financing Banks	Member
Secretary/CEO, KVIB	Convener

## ANNEXURE-I

### *Physical and Financial targets under J&K Rural Employment Generation Programme (JKREGP) for the year 2018.*

S. No.	CONTRIBUTION DETAILS	AMOUNT/NOS
1.	Number of Projects (units) to be established under J&K Rural Employment Generation Programme Per Annum.	1500 Projects
2.	Average Project Cost considered for calculation of Margin Money involvement	Rs 10.00 Lakh
3.	Margin Money (subsidy) involved per Project @ 35 % of the Project Cost	Rs 5250.00 Lakh
4.	Employment envisaged @ 06 persons/workers per project	9000 persons
5.	Annual Cost on account of Backward Forward Linkages	Rs 50.00 Lakh
6.	Annual Cost on account of EDP Training, Workshops, Monitoring & Physical verification of units	Rs 80.00 Lakh
7.	Estimated one time cost for establishment of Web portal for Online processing of applications under JKREGP Scheme	Rs 40.00 Lakh (approx.)
8.	Annual maintenance & running cost of Web portal	Rs 10.00 Lakh

A provision of 1.5 Percent of the Annual allocations shall be eligible for utilization on annual basis for administering the scheme and incurring the expenditure on items 5,6 and 8 mentioned in the above table.

***LIST OF SCHEMES UNDER VARIOUS  
INDUSTRIAL GROUPS FALLING  
UNDER THE PURVIEW OF  
J&K Rural Employment Generation Programme  
(JKREGP)***

**A. Agro & Food Processing Industry:**

1. Processing & packaging of Temperate Fruits, Dry Fruits.
2. Pickle, Jam & Juice making.
3. Cold Storage of Vegetables & Fruits.
4. Establishment of Bakery unit / Local Bakery.
5. Establishment of Rice / Flour Mills.
6. Making of Namkeen & Bhurjia & its packing.
7. Making of Cheese.
8. Ice Cream making.
9. Processing, packing & marketing of milk & milk products.
10. Raising of Floricultural & Horticultural Nursery/High density horticulture plantation.
11. Commercial Cultivation of Aromatic, Herbal & Medicinal Plants.
12. Production, Processing and Marketing of fresh flowers and cut flowers.
13. Manufacturing of Poultry / Cattle Feed.
14. Bee-Keeping.
15. Noodle making.
16. Potato chips making.
17. Processing & packing of Honey & Honey products.
18. Establishment of Poultry Rearing unit.

**B. Forest Based Industry:**

1. Processing of herbal products/manufacturing of herbal medicines.
2. Manufacturing / formulation of Ayurvedic/Unani and other medicines.
3. Establishment of Veneer Plant.
4. Ply-Wood manufacturing.
5. Spice grinding & packing.
6. Bottling of drinking water.
7. Oil extraction.
8. Establishment of small dairy units, sheep farms.
9. Broom making.
10. Establishment of printing press.
11. Processing & packing of Aromatic plant products.
12. Photo-framing & framing of paintings etc.

**C. Handmade Paper / Fiber Products:**

1. Handmade paper.
2. Papier machie.
3. Making of envelopes & environment friendly carry bags.
4. Making of jute carry bags.
5. Manufacturing of paper cups & plates.
6. Book binding.
7. Manufacturing of file covers, exercise note books, ledgers including all other stationery items made out of paper.

#### **D. Mineral Based Products:**

1. Making of jewellery & ornaments out of gold, silver, stone, shell and synthetic material.
2. Stone cutting, carving & dressing.
3. Manufacture of paints, pigments, varnishes & distempers.
4. Manufacture of cement/ stone tiles & cement hollow blocks.
5. Cottage Pottery industry.
6. Manufacturing of utensil's washing powder.
7. Pencil & slate making.
8. Stone Crusher.

#### **E. Polymer & Chemical Based Industry:**

1. Soap / detergent / shampoo making.
2. Manufacturing of leather goods and footwear items.
3. Manufacturing of PVC plastic pipes, water storage plastic tanks.
4. Manufacturing of plastic based electric fitting equipments.
5. Manufacturing of all weather frost resistant garden / irrigation pipes.
6. Manufacturing of Plastic Furniture and Household items.
7. Manufacturing of Pep Bottles & Plastic Containers.
8. Candle/Sealing Wax Making.

#### **F. Rural Engineering & Biotechnology:**

1. Manufacturing of Electric Bulbs/LED lights.
2. Manufacturing & Assembling of Electric & Electronic Equipments like Computer, Water Pumps, Watches etc.

3. Manufacturing of Transformers and Voltage Stabilizers.
4. Manufacturing of Sheet Metal Products.
5. Manufacturing of Electric Blankets.
6. Manufacturing of Gates, Grills & Trusses.
7. Manufacturing of Metal based Water Carriage Mobile Tankies.
8. Manufacturing of Copper, Aluminum & other metal utensils & household items.
9. Manufacturing of Sanitary fitting items & Brass products used in plumbing etc.
10. Manufacturing of Solar lights & related equipments.
11. Establishment of Wooden Joinery Unit.
12. Manufacturing of wooden furniture Items.
13. Manufacturing of Writing Pens and Markers.
14. Manufacturing of Musical Instruments.

#### **G. Service Industry**

1. Establishment of Restaurants/Dhabas/Tea Stalls/ Coffee cafes.
2. Automobile Workshops.
3. Establishment of DTP/Documentation Centers/Xerox.
4. Establishment of Printing and publishing Units.
5. Repairing of Cell Phones, Electric & Electronic equipments.
6. Rubber Tyre Vulcanizing Units
7. Establishment of Diagnostic Centers like X-Ray, Laboratories etc.
8. Establishment of Shuttering unit and Construction related service activity units.

9. Establishment of Musical Bands and groups.
10. Establishment of Music and Dance Institutions.
11. Establishment of Health Clubs and Gym.
12. Establishment of School, preparatory school and Creches.
13. Saloon/Beauty Parlour/Body Massage/Spa & Panchkarma Centres individually or integrated.
14. Establishment of Agricultural Inputs kiosks.
15. Automobile & Motorcycle repairing unit.
16. Three Wheeler.
17. Laundry units.
18. Barber/plumber/Masonary.
19. Repair of Diesel Engines, pump sets, Agricultural Servicing Sprayer.
20. Manufacturing & Servicing of Battery & Battery charging units.
21. Art Board Painting.
22. Design, Printing & Preparation of sign boards, Banners, Hoardings etc.
23. Establishment of Adventure Sports units.
24. Establishment of Sports Coaching Centres.
25. Establishment of Tourist Campa Grounds.
26. Establishment of Provisional / Grocery Stores.
27. Public & Rural Transport.

#### **H. Textiles:**

1. Manufacturing of Readymade Garments.
2. Establishment of Boutiques / Tailoring Units.
3. Curtain making.



4. Carpet weaving.
5. Manufacturing of Wall to Wall & Other Flooring.
6. Manufacturing & Embroidery of Shawls, Ladies Suits, Bags etc/boutique.
7. Manufacturing & Embroidery of Handicraft Items.
8. Manufacturing of Surgical Bandages.
9. Cotton Cording units.
10. Manufacturing of Hosiery Items.
11. Weaving of Pashmina / Woolen Cloth.
12. Manufacturing of soft toys.





