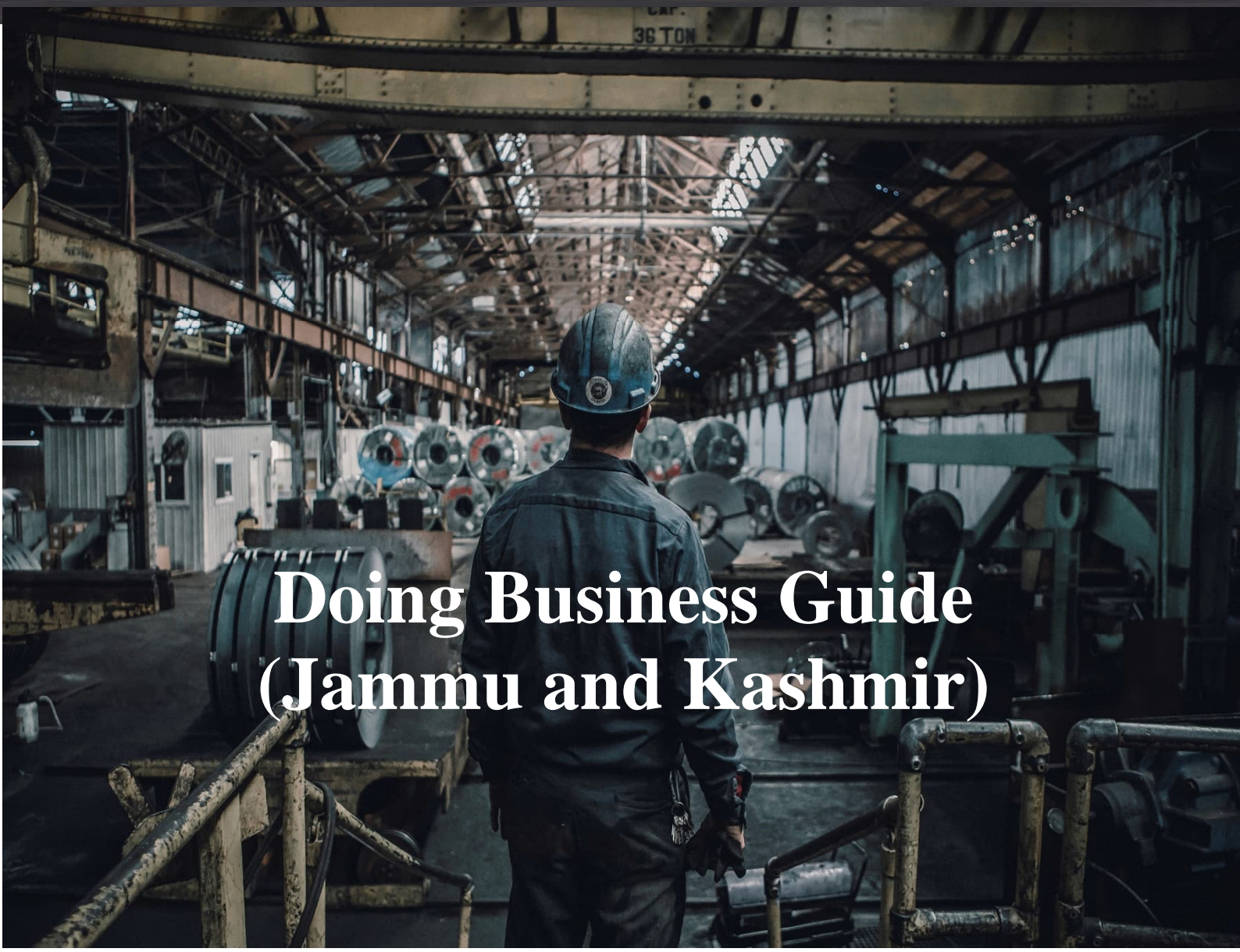




JAMMU & KASHMIR TRADE PROMOTION ORGANIZATION
(A Government of J&K Undertaking)



Doing Business Guide (Jammu and Kashmir)

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1. Introduction

Jammu and Kashmir has moved from being a sleeping business destination to a land of opportunities. The UT received investments to the tune of USD 2.5 billion in 2021 and showcased enormous opportunities and business potential in the region. The J&K government is working tirelessly to provide an investment-friendly environment to the global investors.

The government has worked with a coherent framework in the last 2 years to harness the immense natural resources, economic potential of J&K. It has worked out a blueprint to unlock investment flows from compliance and restrictions. The investors are being provided with global standard end-to-end facilities for businesses, skilled workforce, transparent and hassle-free regulatory mechanism along with creation of necessary infrastructure wherever required.

J&K offers an abundant demographic dividend, amazingly easy interface with the government, specific industrial land bank, sector-specific policy, ever-growing public infrastructure, reforms furthering ease of doing business, a host of tax benefits, and most importantly a secure environment to facilitate new investments in the UT.

2. Economy of J&K

At current prices, the GSDP of J&K has been estimated at Rs. 1.76 trillion (US\$ 24.28 billion) in 2020-21 growing at a CAGR of 8.51% between 2015-16 and 2020-21

J&K's per capita GSDP in 2020-21 is estimated at about Rs. 124,299.71 (US\$ 1,712.35) increasing at a CAGR of 7.35% between 2015-16 and 2020-21

In 2020-21, J&K's NSDP is estimated at about Rs. 1.49 trillion (US\$ 20.49 billion), it has increased at a CAGR 8.61% between 2015-16 and 2020-21

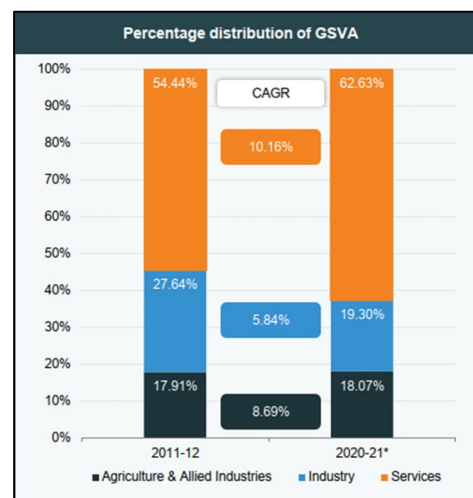
J&K's per capita NSDP in 2020-21 was estimated at Rs. 104,860.46 (US\$ 336.4), it has increased at a CAGR of 7.45% between 2015-16 and 2020-21

At current prices, the services sector contributed 62.63% to J&K's Gross State Value Added (GSVA) in 2020-21, followed by the industry (19.3%) and agriculture and allied industries (18.07%) sectors

Services sector witnessed the fastest growth among the three sectors (from 2011-12 to 2020-21), witnessing a CAGR of 10.16%

The industry sector expanded at a CAGR of 5.84% from 2011-12 to 2020-21, driven by manufacturing, construction, electricity, gas, and water supply

The agriculture and allied sector increased at a CAGR of 8.69% between 2011-12 and 2020-21



3. J&K as Investment Destination

J&K offers a lot of unique advantages to investors which can make it a favourable investment destination.

Paradise on earth

J&K is naturally pollution free and provides a salubrious environment

The natural beauty and picturesque locations have made it a favoured destination for tourists. Jammu is famous for its temples, while the Kashmir Valley is known for its lakes and gardens

Rich labour pool

J&K's inhabitants are skilled weavers & designers of textile products. This provides a basis for setting up more textile units

The traditional skills of the people in craftsmanship can be utilised to meet the demands of industrial processes

Horticulture and floriculture

J&K has agro-climatic conditions best suited for horticulture and floriculture. Horticulture is the mainstay of the rural economy, providing employment to thousands

The floriculture industry supplies flowers to domestic and international markets

Key Infrastructure Development

All weather connection from Jammu to Srinagar established through Banihal Qazigund Road Tunnel

Three road packages of Delhi-Katra-Amritsar expressway being built at a cost of over INR 7500 Cr

850 MW Ratle and 540MW Kwar hydroelectric project initiated

3.1 Investment Snapshot

- ▶ Investment proposal worth over INR 51000 Cr received which has the potential to generate nearly 2.37 lakh employment opportunities
- ▶ Possible investment of INR 75000 Cr expected by the end of calendar year 2022
- ▶ Private hospitals with capacity of 4500 beds and medical colleges with 1100 seats to be developed as part of proposed Medicity projects in Jammu's Miran Sahib and Kashmir's Pulwama district
- ▶ A new industrial development scheme announced with an outlay of INR 28400 Cr to encourage new investments and take industrial development to the block level
- ▶ Six agreements signed at Dubai Expo 2020 that will bring investments in the UT's real estate, infrastructure, tourism, healthcare and manpower employment sectors.

4. Policy Ecosystem

New Central Sector Scheme for Industrial Development of J&K

- ▶ This scheme was notified on 19.2.2021 by the Department for Promotion of Industry & Internal Trade (DPIIT) to bring about radical transformation in the existing industrial ecosystem of J&K, thereby enabling Jammu and Kashmir to compete nationally with other leading industrially developed States/ UTs of the country
- ▶ The Scheme aims to give fresh thrust to industry and services led development of J&K with emphasis on job creation, skill development and sustainable development by attracting new investment and nurturing the existing one, The scheme is for the duration of 2021-22 to 2036-37 with total financial out lay of Rs. 28,400 crore and envisages four types of incentives namely
 - ▶ Capital investment incentive (CII)
 - For Zone A - CII @30% of investment, maximum up to INR 5 Cr
 - For Zone B - CII @50% of investment, maximum up to INR 7.5 Cr
 - ▶ Capital interest Subvention (CIS)
 - CIS at the annual rate of 6% for maximum 7 years on loan amount up to INR 500 Cr for investments
 - ▶ GST Linked Incentive (GSTL)
 - GSTL Incentive equal to 100% of the gross GST for 10 years maximum upto 300% of eligible value of investment.
 - ▶ Working Capital Interest Subvention (WCIS)
 - WCIS is 5% Interest subsidy for existing units on working capital loan for 5 years, maximum up to INR 1 Cr

Jammu and Kashmir Industrial Policy

- ▶ Policy is effective from Apr-21 and will remain in force for 10 years
- ▶ Policy to provide incentives to New, Existing units and Existing units undertaking substantial expansion
- ▶ New units to get 100% exemption of stamp duty
- ▶ Units to be incentivised for investment in pollution control equipment and adopting environment friendly production technologies
 - 60% of the cost of Pollution Control Devices maximum of INR 50 lakhs
 - 50% subsidy on the expenditure incurred
- ▶ Additional support to existing units
 - Turnover incentive for 5 years of 3% for Micro and 2% for small, medium and large units
 - Net SGST reimbursement for 10 years

J&K Industrial Land Allotment Policy

- ▶ The 'Industrial Land Allotment Policy 2021-30' was approved to pave way for investments in health institutions, medicities, educational institutions and edu-cities in the UT
- ▶ The adoption of the J&K Industrial Land Allotment Policy 2021-30 was approved to evolve a highly structured industrial land bank for promoting equitable industrial growth in the union territory

Policy for promotion of Foreign Investment in J&K

- ▶ The Jammu and Kashmir administration approved the first-ever foreign direct investment (FDI) policy for the union territory in Feb-22, based on the guiding framework on FDI issued by the Government of India through the Reserve Bank of India (RBI) and the Department for Promotion of Industry and Internal Trade (DPIIT), it will be valid for 10 years
- ▶ The policy would aid foreign investments of over Rs. 100 crore with a minimum stake of 51 percent for the foreign entity
- ▶ It will pave the way for identifying parcels of land in various industrial estates "to be given exclusively to industries with foreign investments, including vertical rise premises in the form of multi-purpose buildings, complexes, with plug-and-play facilities

Kharkandar Scheme for development of Craft Sector in J&K

Kharkandar scheme is one of the most effective pathways to address the challenges faced by the artisan community. The main thrust of the scheme will be to identify and impart skill upgradation trainings in such crafts which are facing human resource crunch like walnut wood carving, silver filigree, carpet, kani shawl weaving, khatamband and papier mache crafts.

The scheme intends to:

- ▶ Revive the languishing crafts
- ▶ Upscale the learning techniques of trainees
- ▶ Improve the wage earnings of the craftsmen by leading them into collectivization
- ▶ Create linkages with producer organizations to inculcate entrepreneurship skill and aptitude to the trainees

J&K Poultry Policy

- ▶ Policy to be effective from 11.03.2020 and will remain in force for 10 years
- ▶ Capital Investment Incentive for access to credit @30% max up to INR 50 lakh
- ▶ 100% subsidy on DG sets max up to INR 4.5 lakh
- ▶ Capital Interest Incentive @3% on working capital for 5 years on substantial expansion
- ▶ 50% subsidy on incinerator max up to INR 1lakh
- ▶ 100% reimbursement of insurance premium paid on P&M for 5 years
- ▶ All new/existing units, farmers, entrepreneurs, NGOs, SHGs, JLGs etc are eligible

Wool Processing, Handlooms & Handicrafts Policy

- ▶ Establishment of raw material banks
- ▶ Revival of Kashmiri carpet under Mega Carpet Cluster Development Scheme
- ▶ Establishment of Urban & Rural Haats
- ▶ Mapping of artisans/weavers working for manufacturing exporters
- ▶ Export subsidy @10%
- ▶ Substantial support under Artisan Credit Card scheme
- ▶ Tie-ups with financial institutions to aid artisans & weavers

Housing, Affordable Housing, Slum Redevelopment and Township Policy

- ▶ Single window mechanism with time bound clearance for layout approval
- ▶ 20% of land meant for housing reserved for Affordable Housing
- ▶ Grant of Additional FAR/FSI and relaxed additional density norms for slum redevelopment and low-cost housing
- ▶ Liberty to developer to determine the sale price of EWS and LIG units
- ▶ Exemption from land use conversion charges
- ▶ Exemption from various fees, charges and security deposit in Slum Redevelopment Projects
- ▶ Enabling PPP model for affordable housing projects

J&K Film Policy

- ▶ Policy to be effective from 05.08.2021 till 2026
- ▶ Robust online single window system
- ▶ Fiscal Incentive for Film/TV Show/web series/Documentary made in UT, up to INR 2 Cr
- ▶ Development of Film Shooting Locales
- ▶ No Charges/reimbursement of charges for Film Locations
- ▶ Organizing of Film Festivals and Awards

IT/ITeS Policy

- ▶ Policy to be effective from 21.08.2020 and will remain in force for 10 years
- ▶ Relaxation of FAR max up to 50% of the prevailing norms
- ▶ Reimbursement of 50% cost of technology acquisition max INR 1Cr, one time in 5 years
- ▶ 25% Bandwidth Subsidy max of INR 2 lakh per year on 25% of the usage per year
- ▶ One time recruitment assistance of INR 26K per employee/year max of 500 resources within 5 years
- ▶ 15% reservation for Women Entrepreneurs in designated IT Parks

J&K Healthcare and Ayush care Investment Policy

- ▶ The policy was announced in 2020 to promote good health and expand the outreach of healthcare to the people of J&K through preventive, promotive and curative interventions.
- ▶ It also aims to promote cultivation, conservation, marketing, and processing of medicinal plants in the Union Territory of J&K.
- ▶ Offers 30% Capital Subsidy for setting up of 50-Bedded AYUSH Integrated Hospitals, maximum up to INR 3Cr in less than 10 lakh population city and INR 5 Cr in more than 10 lakh population city
- ▶ 5% of interest subsidy per annum will be given to the eligible ventures subject to ceiling of Rs 15 lakhs per year for 5 years
- ▶ 30% subsidy will be given on Quality control of AYUSH Drugs maximum upto Rs 2.00 Crores and 100% subsidy for quality certification of AYUSH Drugs maximum upto Rs 5.00 Lakhs
- ▶ 100% subsidy will be given on Freight charges maximum upto Rs 30.00 Lakhs per year to AYUSH drugs manufacturing units for transportation of material within the country
- ▶ The subsidized power tariff rates shall apply as applicable to industries sector. 100% subsidy on purchase & installation of DG sets from 10kw to 2000 KW Capacity with upper ceiling of 45 lakhs

J&K Tourism Policy

- ▶ This policy was announced in 2020 with an aim to make e tourism in Jammu and Kashmir an enriching experience for the tourists and position Jammu and Kashmir as a leading all-season tourism destination of the country and thereby increasing the livelihood opportunities for people of Jammu & Kashmir. The policy will be active for 10 years
- ▶ The policy outlines support for sustainable tourism, incentives for promotion of innovation, skill development allowance scheme, assistance for research in the tourism/hospitality industry, incentive for Information and Communication technology etc

5. Focus Sectors

5.1 Agriculture and allied activities

The Jammu and Kashmir State's economy is predominately agriculture dependent and nearly 70% of population is directly or indirectly engaged in agricultural and allied occupations. As JK has an edge over the Rest of India by providing off-Season vegetables which helps its farmers to have a monopoly over the market and hence provides them enhanced price for their produce.¹



Key Stats
Farm Operating Families: 1193211
Net Cultivated Area: 7.52 lac ha
Gross Cultivated Area: 12.44 lac ha
Net Area Irrigated: 3.48 lac ha
Unirrigated area: 4.04 lac ha

Key achievements and steps taken by the government:

- ▶ Push to transform farming in the UT from subsistence to modern, vibrant, and high return agriculture by the end of year 2023.
- ▶ Effort for aggregating Farmers Interest Groups (FIGs) particularly youth and women and Farmer Producer Organisations (FPOs) in product specific clusters to meet the objectives of Atamirbhar Bharat and make the most of opportunities available under various CSS
- ▶ 151 custom hiring centres and 122 farm machinery banks have been started as a part of agricultural mechanization support to the farmers
- ▶ Implementation of National Saffron Mission has rejuvenated land which in turn has ensured substantial increase in the crop yields from 1.88 kg/Ha to 4.5 kg/Ha.
- ▶ For the first time in history, 2000 trucks of vegetables have been exported from Jammu and Kashmir to other parts of the country
- ▶ Jammu and Kashmir has achieved top position in the entire country with a yield of 70 quintals per hectare of paddy

5.2 Handloom and Handicraft

The Handloom Sector is considered an important sector in generating employment as it constitutes an integral part of the rural and semi-rural livelihood.²



Key Stats

- In Jammu & Kashmir, 40,000 weavers including allied workers earn their livelihood from the handloom sector
- There are 571 weavers' cooperative societies with more than 15,000 members in J&K
- Handlooms' is a non-farm labour intensive sector which contributes significantly towards UT's GDP
- The exports of Handloom products from Jammu and Kashmir over the past 5 years have crossed 100 crore marks

¹ [Department of Agriculture Kashmir \(diragrikmr.nic.in\)](http://diragrikmr.nic.in)

² [Handloom.pdf \(jkinvestorsummit.com\)](http://jkinvestorsummit.com)

Handicraft's is a non-farm labour intensive sector which contributes significantly towards J&K's GDP

Key Stats

- In Jammu & Kashmir, around 3.5 lakhs artisans are involved directly and indirectly with this industry
- Exports of the handicraft items from J&K has been between Rs. 1,000 to 1,500 cr on annual basis
- There are 571 weavers' cooperative societies with more than 15,000 members in J&K

5.3 Tourism

Tourism forms an important aspect for investment in Jammu and Kashmir. According to Economic Survey 2019-20 report, service sector mostly tourism has emerged as the biggest contributor to the State Gross Development Product (SGDP) of J&K as millions of tourists are visiting J&K every year.

- ▶ Kashmir Valley provides great investment opportunities in tourism sector as investors can invest in the tourism industry for great profit with opportunities for investors to invest in building of hotels and restaurants at tourist places
- ▶ Kashmir is blessed with natural beauty which attracts tourists from different counties to visit the natural tourist destinations, which provides an important customer base
- ▶ The government of Jammu and Kashmir supports the investment in the tourism sector and welcomes Multinational National Companies (MNCs) to invest in it. Several contracts have been given to different companies to establish facilities at different tourist locations
- ▶ The people of Kashmir are known for their hospitality. Lot of tourists visit the Valley for local cuisine; thus food industry forms an important aspect for investment in the tourism sector

Key Stats

- J&K witnessed highest ever tourist footfall during Nov-Dec 2021 with an estimated 2.5 lakh people visiting Kashmir
- Govt of JK is promoting new 75 tourist places by developing comprehensive facilities in an integrated manner with adequate provisions of recreational activities, eateries and restrooms
- MoU worth \$100 million signed between J&K government and Century Financial (UAE's pioneer financial services company) for construction of 3 hotels and 1 commercial cum residential complex in J&K

5.4 Horticulture and post Harvesting Management

- ▶ The Horticulture sector plays an important role in the State and contributes significantly to the State Economy and is a source of livelihood for 33 lac population
- ▶ The variety of Horticultural products of the State has earned world-wide fame because of its good quality and taste
- ▶ Opportunity for investors to increase the productivity/yield by adopting new techniques like high density farming
- ▶ Currently post harvesting inadequacy leads to an estimated loss of INR 23000 Cr, providing immediate opportunity for investors to build infrastructure facilities ³

Key Stats

- Horticulture contributes nearly Rs:-5000/- Crore to States economy annually
- 7 Lac families / 33 Lac souls involved in the trade
- 236 private registered Nurseries produce 13 lac plants
- Each hectare of Orchard generates 400 man days per year
- Productivity of Apple -10 MT/ ha and average of all fruits is 5-6 MT/ha, potential to enhance the productivity of Apple to at least 45 MT/ha
- Creation of irrigation infrastructures for Horticulture crops is top priority with the department to increase the present productivity of 10 tons to 20 tons/ha

5.5 Agriculture and Mulberry production of silk

Kashmir is well known for its quality of silk and traditional silk-weaving industry. Sericulture is an agro-based labour intensive cottage industry, providing gainful employment to about 33,000 families in rural areas of the UT.

Key Government Initiatives

- ▶ The State Government has enhanced the support price for seed cocoons produced by the farmers for production of quality silkworm seed in the department to Rs. 200/kg from Rs. 150/kg
- ▶ The support price of commercial cocoons has been increased by the Government from Rs. 210/kg to Rs. 300/kg (dry) for the sericulture farmers of the state during the current year.⁴
- ▶ The Department has envisaged an ambitious vision programme in the form of a document for the next twenty years to cover about five lac farmers in the activity of sericulture to take the cocoon production to newer heights of 25000 MT

Opportunities for Investors in Sericulture

- Current domestic demand for silk in India is 25K MT while production is at 17K MT
- The Jammu and Kashmir is the only State in India having enormous potential to produce Bivoltine silk of international grade which can help to reduce the import of Bivoltine Silk in the Country

³ [Horticulture | District Budgam , Government of Jammu & Kashmir | India](#)

⁴ [::Welcome to J&k SLBC :: \(jkslbc.com\)](#)

5.6 Healthcare and Pharmaceuticals

- ▶ J&K, especially Jammu is an important hub for some the leading Indian pharmaceutical companies such as Lupin, Sun Pharma and Cadila Pharmaceuticals apart from several smaller units in the region.
- ▶ In a boost to healthcare services, Jammu and Kashmir expects to add 5,800 new hospital beds and 1,000 MBBS additional seats in the coming years as the union territory eyes investments of INR 4500 Cr.
- ▶ Land has been acquired in three places in Kashmir – Sempora Pulwama, Lehlar – Pulwama and Bemina Srinagar, by companies looking for investments in hospitals, medical colleges and paramedical colleges.
- ▶ INR 4575 Cr worth Medicity project, which is likely to add 12553 jobs, 5865 beds and about 1000 MBBS seats, is in the pipeline

5.7 Herbal and Medicinal plant

- ▶ J&K is endowed with incredible diversity of medicinal plants that have been used in traditional health care systems for thousands of years.
- ▶ The high demand medicinal plants in Jammu region are Harad, Amla, Ashwagandha, Baheda, Arjun, Banafsha, Gilo, Tulsi, Saffron etc, while in Kashmir region high demand medicinal plants are Gowzaban, Asal us soos, Saffron, Banafsha, Behindia, Gul-e-zoofa, Parshianshan, Kalonji, Kansi etc.
- ▶ According to WHO the present demand for ethno-medicinal plants is approximately USD 14 billion. The demand for medicinal plants based raw material is increasing at the rate of 15 to 25 % annually.
- ▶ It offers a very attractive business opportunity for investors considering the fact that India exports its medicinal plants products to close to 100 countries and J&K can surely look to target these countries with their products in coming future.

5.8 Milk poultry and wool production

- ▶ The government is working on several schemes on dairy development in J&K to lift the rural economy and improve livelihoods
- ▶ To increase production, government has started Dairy Entrepreneurship Development Scheme (DEDS), under this scheme 15000 dairy units of 2 cows each will be distributed as a special package for J&K. Integrated Dairy Development Scheme is another such scheme which not only focuses on providing financial assistance but also supporting dairy producers by providing machinery at 50% subsidy.
- ▶ There is also an immense potential for poultry farming in J&K as there is shortfall in poultry meat and poultry egg production in the UT.
- ▶ The gap in demand and supply of poultry meat and eggs in the UT is mainly filled by procurement from other states, in the UT of J&K evry year around INR 2000 Cr meat is imported from outside of J&K.
- ▶ J&K is the largest fine producer of wool in the country, with about 7218 MT of wool in 2018-19 which accounted for 18.1% of the total wool production in the country
- ▶ The opportunities in this sector lies in wool processing unit, as the UT sells 70% of its produce in raw form due to lack of processing units.
- ▶ Average yield of wool per sheep in J&K is 2.28 kg which is much higher than the country average of 1.39, which highlights UTs potential in wool production

5.9 Manufacturing Sector

- ▶ The industrial landscape of the UT of J&K is dominated by MSME as it contributes about 8% to the GSDP and employs the largest number of people in services and manufacturing sectors
- ▶ Around 25000 MSMEs are operational in the UT employing around 90% of the industrial workforce here
- ▶ Combined with the incentives offered under “New Central Scheme for Industrial Development of Jammu and Kashmir” notified by Department for Promotion of Industry and Internal Trade (DPIIT), Government of India, in 2021, the industrial ecosystem in J&K is set to witness a paradigm shift
- ▶ The new policy has a spending outlay of Rs 28,400 crore (Rs 284 billion), the largest incentive to date, on the industrial development of Jammu and Kashmir for the next 15 years
- ▶ It is expected to generate an investment of Rs 20,000 crore (Rs 200 billion) and employment of 4.5 lakh over the plan period

5.10 Infrastructure and real estate

- ▶ J&K is looking at approx. INR 60000 Cr investment in the real estate sector, which is expected to have a multiplier impact on the UT’s economy
- ▶ Infrastructure projects of approximately INR 100000 Cr are at various stages of execution in the region
- ▶ During Dec-21 the J&K government opened the UT to the nation’s real estate investors by inking 39 MoUs worth about INR 19000 Cr for the advancement of housing, hotel, and commercial projects.
- ▶ A number of policy measures have been adopted by the J&K administration to boost the investment in Infrastructure and real estate sectors, included in the J&K Real Estate Policy 2020

5.11 IT and ITeS

- ▶ The J&K government is planning to establish a mega Information Technology (IT) hub to generate employment in the UT
- ▶ It will be developed through an initial effort of developing an IT township with a built-up space of 2 million sq ft. A signature tower of 1 million sq ft shall form the nucleus of the Mega IT hub
- ▶ As per J&K IT policy 2020, the govt shall endeavor to establish state-of-the-art infrastructure of international standard suiting to the requirements of the IT/ITeS industry
- ▶ The policy offers incentives to woo investors, both within the UT and outside J&K. It envisages reimbursements up to 25% of lease/rental charges on the space subject to a maximum limit of INR 10 Lakh per year for a period of 5 years
- ▶ The UT offers investment opportunities in
 - Software Technology Parks
 - City Wi-fi
 - Designated Technology Parks
 - Incubation/Innovation Centres

5.12 Education and Skill Development

- ▶ In the recently announced budget for 2022-23, the highest allocation has been for the education sector at INR 11832 Cr underlining governments commitment towards quality education for the children of J&K
- ▶ Under the new budget, 500 kindergartens will be established in government schools for increasing enrolment and providing early childcare education
- ▶ 518 smart/virtual classrooms will be established in higher secondary schools
- ▶ 200 vocational laboratories are to be established and 40 schools having vocational labs will act as hubs for imparting vocational/skill training
- ▶ Sports infrastructure will be developed in 100 schools to highlight sports as being an indispensable part of education

5.13 Renewable Energy

- ▶ Jammu and Kashmir is blessed with sizeable natural resources like sunshine, wind, vegetation, water flow, biomass and other biological wastes are abundantly available in the state yet are not being potentially harnessed
- ▶ Ut has a hydropower potential of the order of 20,000 MW against which only about 1500 MW has been harnessed so far
- ▶ Considering the region's vast potential to harness renewable resources and to promote clean energy, investment in this sector promises high returns

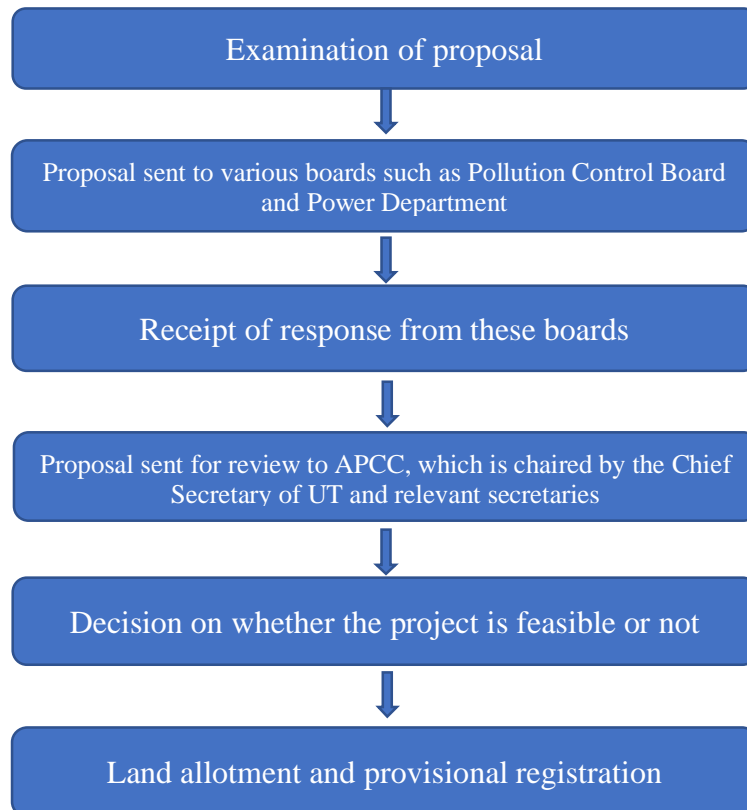
5.14 Film Sector

- ▶ The film sector has been accorded the status of Industry in Jammu and Kashmir
- ▶ The films unit of Department of Information and Public Relations is planning to hold 1st National Film Festival of Jammu & Kashmir in Srinagar, to highlight the film, music and creative ecosystem in J&K, along with its' natural and socio-cultural beauty that Jammu and Kashmir has been blessed with, to the world.
- ▶ J&K government is wooing large production houses to shoot their big projects and offering fiscal incentives to the film makers
- ▶ The Jammu & Kashmir Film Development Council (JKFDC) has taken several initiatives to promote the UT as a leading destination for shooting and production of all feature and non-feature content films, digital content and television shows
- ▶ The government would allocate Rs 500 Cr to be payable in the next five years, for financially supporting the development of a vibrant film ecosystem in Jammu & Kashmir

6. Single-window clearance mechanism

APCC, a high-power clearance committee, has been set up to rapidly clear projects under the chairmanship of the Chief Secretary of the UT. The committee serves as a single-window clearance system for projects related to all cases of export-oriented units and prestigious units.

6.1 Process Flow:



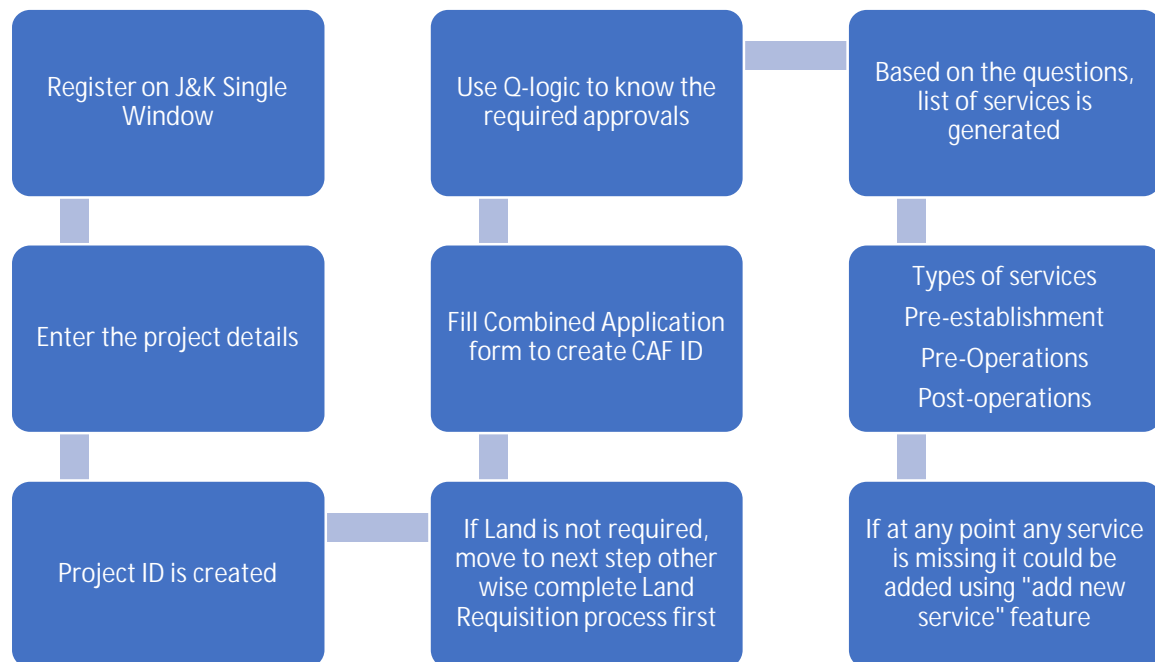
The entire procedure is completed within a maximum time-frame of two months

7. State Single Window Portal

J&K has come up with State Single Window Portal (InvestJK) for providing ease of application to investors, who are looking to start a business in the UT. Applicants/Investors can submit application through Single Sign On(SSO) for all the services/NoCs required from stakeholder departments. All respective departments are integrated with Single Window Clearance system (InvestJK) to enable single point access for all the functionalities like tracking application, MIS Dashboard access, Grievance redressal, feedback etc.

The SSO provides ease to Investors and he/she doesn't need to visit different department portals for different services and everything gets governed and submitted through State Single Window Portal.

Process flow for an investor looking to start a business in J&K



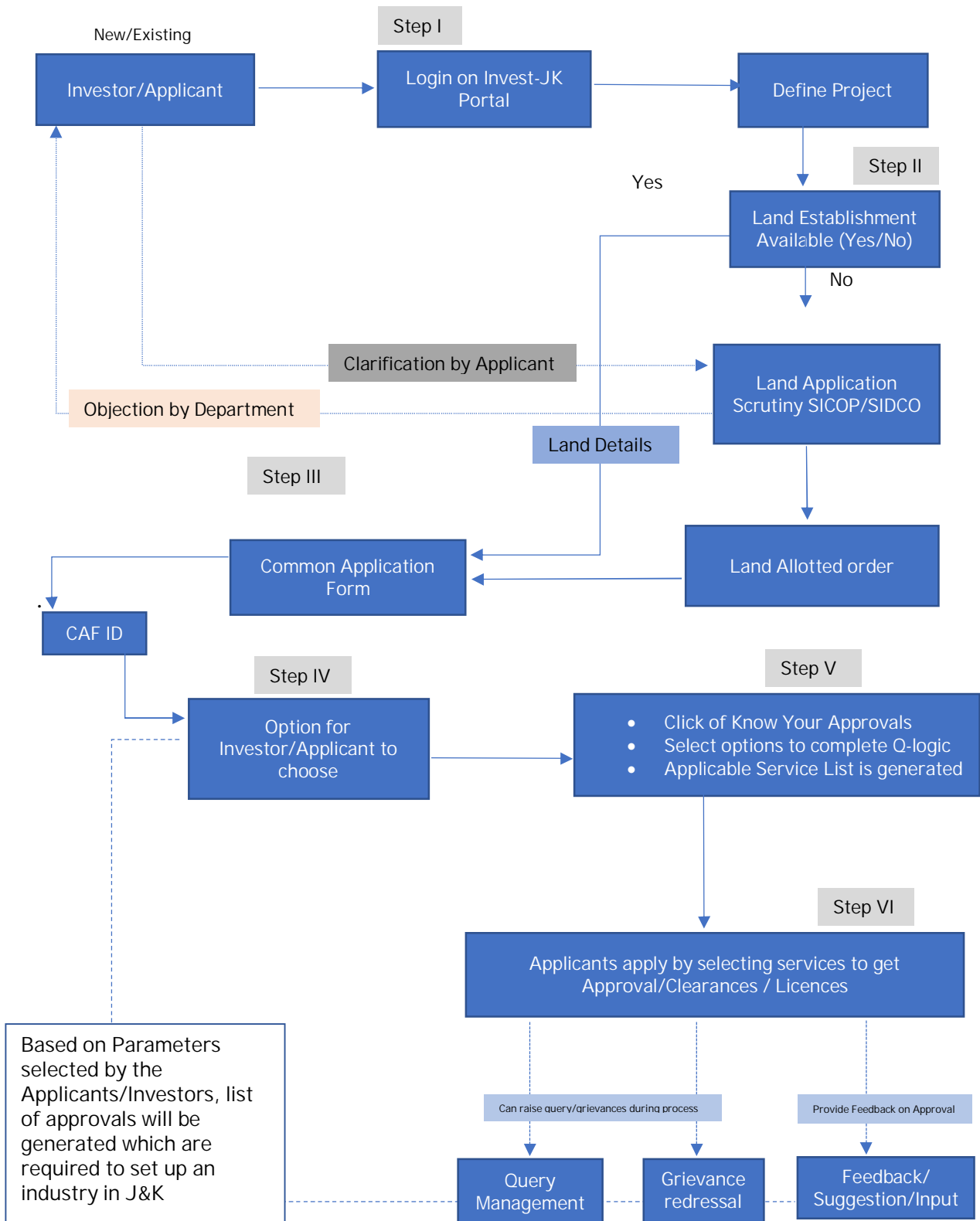
Steps involved

- ▶ Register and login
- ▶ Document upload
- ▶ Society Registration
- ▶ Partnership Registration
- ▶ Project Creation
- ▶ Land Requisition
- ▶ CAF ID creation
- ▶ Applying for services
- ▶ Services Available
- ▶ Available Incentives

7.1 Workflow procedure

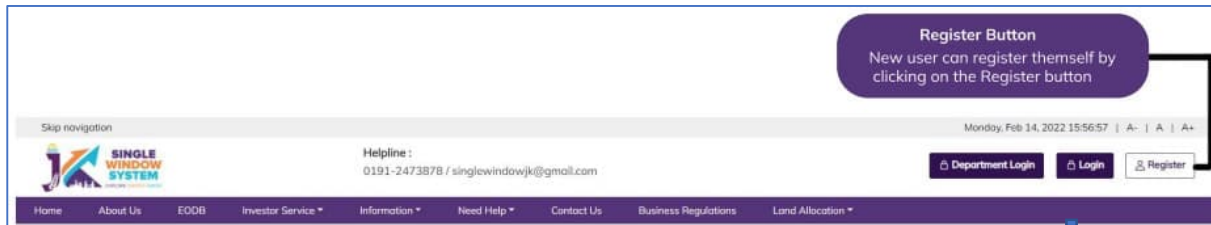
- ▶ Investors will create login credentials at <https://www.investjk.in/> (OTP enabled)
- ▶ Applicant/Investor will first define project details and enter information “Whether Land/Establishment is required or not”
- ▶ If applicants don’t have any Establishment/Land, he/she can apply for Land Availability Application and submit the application
- ▶ Application will be scrutinized at SICOP/SIDCO, after that permission will be granted
- ▶ Once the applicants receive Land Allotment order, they will fill Common Application Form for one time after which CAF ID will be generated
- ▶ If applicants have land, they will fill the required details and proceed for CAF as defined above
- ▶ After the issuance of CAF ID, the Applicants will be asked to fill Q-Logic (set of questions)/Select Department services based on which number of approvals will be viewed which needs to be applied with line departments
- ▶ Existing Applicants who have already filled CAF don’t require to opt for Q logic as they can directly add/select service from the drop-down list
- ▶ Once the applicant applies for the service, department will ensure that service will be given within prescribed timelines
- ▶ All the applications integrated with different department will be routed/applied through Single Window Clearance System only
- ▶ Integrated department functioning will remain unchanged and same, but all the activities performed will be tracked by applicant through Single Window Portal only
- ▶ There would be only one portal for applicants to track down the status of applied Applications
- ▶ Applicants can also view MIS Dashboard status, put Grievance if any through Single Window portal
- ▶ Applicants can track down the status of multiple clearances through Single CAF ID

Detailed Workflow



[New User Registration](#)

Investor can register themselves by clicking on the register button. After registration one can access all the investment facility



The screenshot shows the "Register a new account" page. The form includes the following fields and options:

- First Name ***: Prasun
- Last Name ***: Saurav
- Gender ***: Male, Female, Other
- Email Address ***: mailme@gmail.com (with a "Click to Generate OTP" link below)
- Mobile No. ***: 9999999999
- Date of Birth ***: 17-12-1991
- Address of Communication (AOC) ***: 2800 Johnston St, Pholau Road, Jammu
- State ***: Jammu Kashmir
- Pin Code ***: 180010

In the above Registration page user will need to fill in all the details. User must generate and enter the OTP by specifying his/her e-mail ID. Once the OTP is entered and all the mandatory fields are filled, user will be successfully registered.

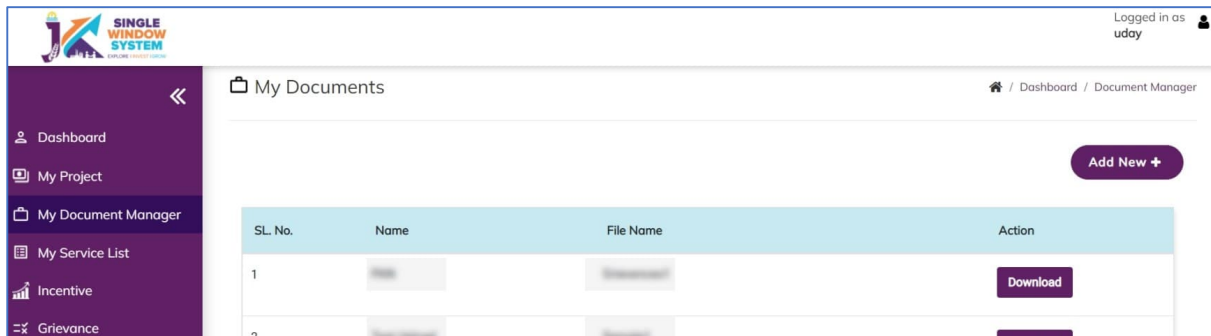
[Login Page](#)

After registration is successful, user can login with their credentials and access the application to avail the benefits of single window system-J&K.



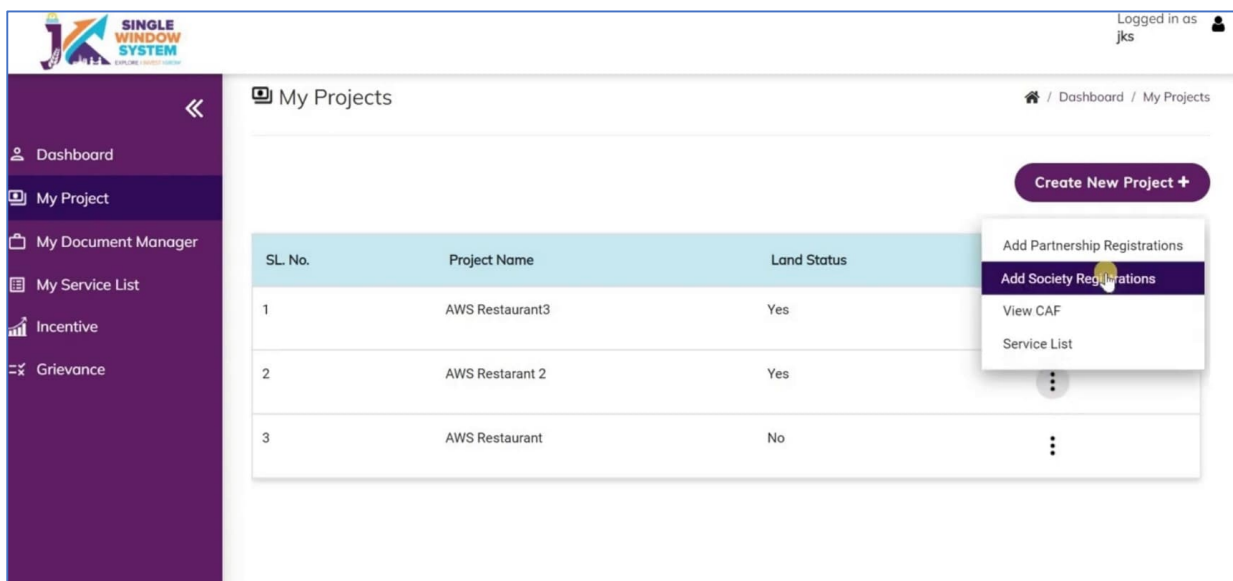
Document Manager

After login, users will land on to the below page. In the left-hand side menu users need to select “My Document Manager”, here they can upload all the necessary documents needed for project creation.



Society Registration

After login, select My Project from the left side menu. From project list in My Project, click on the Action button next to your project name and select Add Society Registrations.



Partnership Registration

After login, select My Project from the left side menu. From project list in My Project, click on the Action button next to your project name and select Add Partnership Registrations.

Single Window System
SINGLE WINDOW SYSTEM
EASIER. FASTER. BETTER.

Logged in as jks

My Projects

Dashboard / My Projects

Create New Project +

SL. No.	Project Name	Land Status
1	AWS Restaurant3	Yes
2	AWS Restarant 2	Yes
3	AWS Restaurant	No

Add Partnership Registrations
View Society Registrations
View CAF
Service List

After clicking on Add Partnership Registrations. Instructions for Firm Registration under J&K Partnership Act, 1996 page will appear. After reading the instructions, click on the continue button

Single Window System
SINGLE WINDOW SYSTEM
EASIER. FASTER. BETTER.

Logged in as Prasenjit

Firm Registration

Instructions for Firm Registration under J&K Partnership Act, 1996

1. Firm name cannot have words like: **J&K, India, Indian, Emperor, Vigilance, Anti-Corruption**. Applications with any such word in the Firm Name shall be outrightly rejected.
2. Before proceeding ahead for filling the Form for Firm Registration under J&K Partnership Act, 1996, you need to upload following files to Document Manager ([Click here](#) to upload documents to Document Manager)
 - Partnership deed duly registered before Sub-Registrar
 - Rent deed \ ownership \ lease deed duly registered before Sub-Registrar
 - Scanned Photograph of each Partner (separate file for each partner)
 - Scanned Signature of each Partner (separate file for each partner)
 - Self Attested copy of Permanent Residence Certificate of each partner (separate file for each partner)
 - Self ID proof
 - PAN Card of the firm
 - In case of self help group in addition to above ADD Recommendation from concerned District Employment Center OMIT qualification certificate.
3. The Application Fees is Rs.10 (Rupees Ten Only) which can be paid only using payment options like Net Banking, Credit Card, Debit Card, etc

Continue

Below page opens on clicking continue

The screenshot shows a web interface for 'Firm Registration' with a purple sidebar on the left containing navigation options: Dashboard, My Project, My Document Manager, My Service List, Incentive, and Grievance. The main content area is titled 'Firm Registration' and features a progress bar with four steps: 1 Business Detail (highlighted), 2 Review Details, 3 Fee Payment, and 4 Confirmation. The 'Business Detail' form includes the following fields:

- Firm Name ***: A text input field.
- Type of Firm ***: Radio buttons for Self Help Group and FIRM (Other than Self Help Group).
- Resolution duly signed by all Partners ***: A dropdown menu with 'Select File'.
- Letter from District Employment Center ***: A dropdown menu with 'Select File'.
- Qualification Certificate ***: A dropdown menu with 'Select File'.
- NOC from Education Department ***: A dropdown menu with 'Select File'.
- Division ***: Radio buttons for Jammu and Kashmir.

Details to be filled

- ▶ Firm Name - Enter the name of the firm here.
- ▶ Type of Firm - Select the type of firm whether it is a Self Help Group firm or Firm other than self help group.
- ▶ Resolution duly signed by all Partners - From the dropdown list, select the file of resolution which is duly signed by all the partners.
- ▶ Letter from District Employment Center - From the dropdown list, select the letter from district employment center.
- ▶ Qualification Certificate - From the dropdown list, select the qualification certificate.
- ▶ NOC from Education Department - From the dropdown list, select the NOC from Education Department.
- ▶ Division - Select the division whether it is Jammu or Kashmir

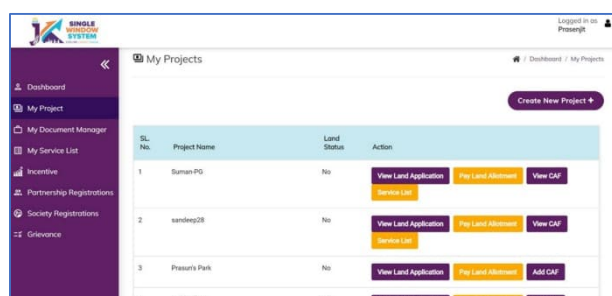
- ▶ Under the list of Partners Information in Partner 1 Details, Enter the following details of the member –
- ▶ Name of Partner - Enter the Partner's name here.
- ▶ Partner Share in Percentage - Enter the partner's share in percentage here.
- ▶ Permanent Address - Enter the permanent address here.
- ▶ Date of Joining - Enter the date of joining of the partner.
- ▶ Age - Enter the age of the partner.
- ▶ Religion - Enter the religion of the partner.
- ▶ Scanned Photograph - From the dropdown list, select the file having a scanned photograph of the member
- ▶ Scanned Signature - From the dropdown list, select the file having a scanned signature of the member.
- ▶ Self Attested copy of State Subject Certificate - From the dropdown list, select the Self Attested copy of State Subject Certificate.
- ▶ Select File Self Attested copy of Ration Card or Election Card or Aadhar Card or Passport or Driving License or PAN Card - From the dropdown list, select File Self Attested copy of Ration Card or Election Card or Aadhar Card or Passport or Driving License or PAN Card

Above detail is to be filled by all the Partners

- ▶ Partnership deed duly registered before Sub-Registrar - From the dropdown list, select the partnership deed duly registered before Sub-Registrar.
- ▶ Affidavit - From the dropdown list, select the affidavit.
- ▶ Rent deed duly registered before Sub-Registrar - From the dropdown list, select the rent deed duly registered before Sub-Registrar.
- ▶ PAN Card of the Firm - From the dropdown list, select the PAN Card of the Firm.
- ▶ NOC/Business License, if any, required under an law for the time being in force - From the dropdown list, select the NOC/Business License, if any, required under an law for the time being in force.
- ▶ After filling the required field, click on the Submit button to proceed.
- ▶ Now, you can view all the filled details. To change/modify any details click on Edit button, else click on the Continue button. Now proceed with payment and after the successful payment the Partnership Registration is completed

Project Creation

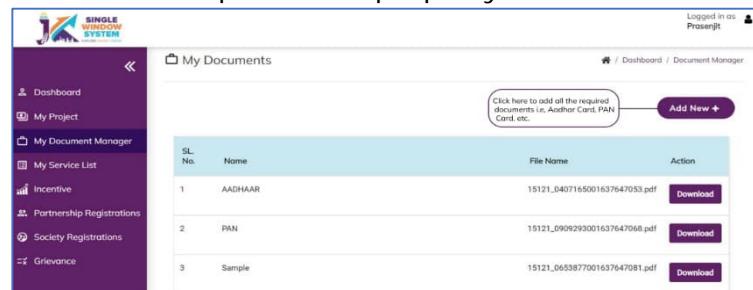
After logging in to the website, users need to select “My Project” in the left side menu. Here they will click on “Create New Project” to create their project.



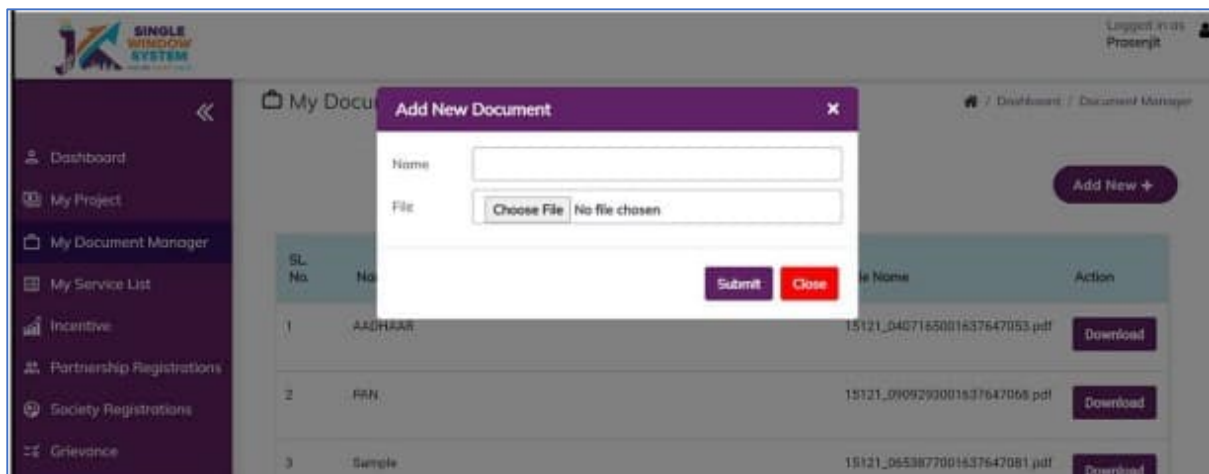
Land Requisition

After creating the project, if the investor doesn't require "Land Property", then they will have to fill the "Add CAF" but if the investor has requirement for "Land Property" then the investor has to fill the "Land Requisition" form. Here we will discuss the second case when the investor requires land property.

STEP 01-Upload the required document in "My Document Manager". Select My document manager from side menu and click on "Add New" button to add your documents.

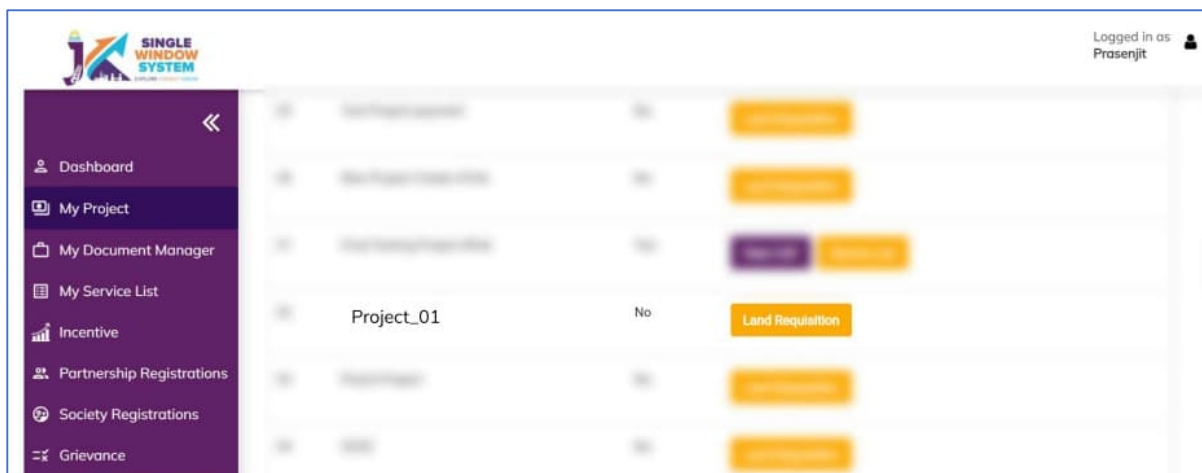


After clicking on Add New, following screen will appear to upload all the documents.

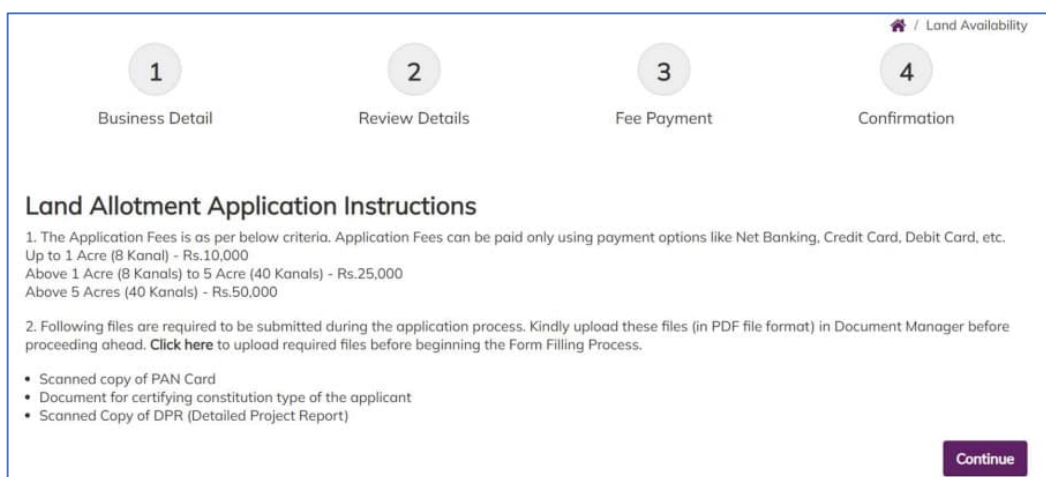


Here user can upload all the necessary documents required by clicking on choose file. After uploading, click on the submit button.

After uploading all the documents, all the document list will be displayed in the document manager. Now, again select my Project from the side menu and against the project land requisition will appear like in the image below.



Clicking on the Land Requisition button will open the instruction page, which will have the instructions regarding Land Allotment Application.



After reading the instruction users will click on “Continue” button to proceed to “Business Details” page in which all the required fields are needed to be filled. The page will appear followed by all the field’s description:

BUSINESS DETAIL

- ▶ Name of Unit-Enter the name of unit.
- ▶ Address-Enter here the full address.
- ▶ Industrial Estate-Specify the industrial estate for your business.
- ▶ District Name-Specify the district name of your business.
- ▶ Division-Specify the division your business comes under.
- ▶ Zone-Specify the zone your business comes under.

PERSONAL DETAIL

- ▶ Contact Number-Enter your contact number for your business.
- ▶ Mobile Number-Specify your mobile number.
- ▶ Email ID-Specify your personal Email ID.
- ▶ PAN Number-Specify your PAN Number.

- ▶ Document-Select the required document. The list will show the documents available in document manager.
- ▶ Category of Enterprise-Select the scale of your business that whether your business set up is micro, small, medium, or large.
- ▶ Constitution Type-Specify the type of business to be established whether it is proprietor, Partnership, LLP, Company or Other.

Proprietor's Detail

- ▶ Name-Enter the proprietor's name.
- ▶ Address-Enter here the full proprietor's address.
- ▶ PAN-Specify proprietor's PAN Number.
- ▶ Type of Unit-Enter the unit type. i.e,-whether it is manufacturing unit or service unit.
- ▶ Area of Required Land (in kanals)-Specify the required land in kanals. Example-35kanal. Type of Industry-Specify the industry type, i.e, red, orange, white or green

(The Ministry of Environment, Forest and Climate Change in consultation with Central Pollution Control Board has reclassified the industries into "Red", "Orange", "Green" and "White" category, as part of policies and objective of government to promote 'Ease of Doing Responsible Business. The Pollution Index PI of any industrial sector is a number from 0 to100 and the increasing value of PI denotes the increasing degree of pollution load from the industrial sector. Based on the series of brain storming sessions among CPCB, SPCB sand MoEFCC, the following criteria on 'Range of Pollution Index' for the purpose of categorization of industrial sectors is finalized.

Industrial Sectors having PI score of 60 and above-Red category

Industrial Sectors having PI score of 41to59-Orange category

Industrial Sectors having PI score of 21to40-Green category Industrial Sectors having PI score incl&upto20-White category
Projects under the new category of "white", which is practically non-polluting, will not require either Environmental Clearance under Environment (Protection)Act,1986 or Consent under Air (Prevention and Control of Pollution) Act,1981and Water (Prevention and Control of Pollution)Act,1974.)

- ▶ Power Requirement-Specify the power requirement.
 - ▶ Power Unit-Specify the unit of the power consumption, i.e, KW or HP.
- PROPOSED

EMPLOYMENT DETAILS

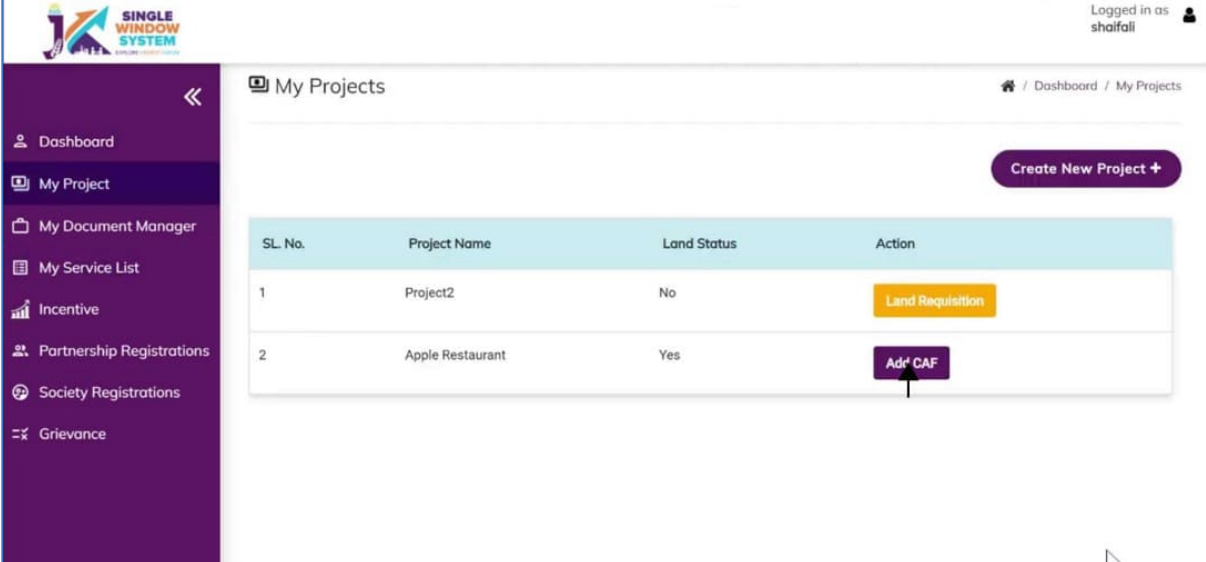
- ▶ Management-Specify the number of management resources in the project.
- ▶ Skilled-Specify the number of skilled resources in the project.
- ▶ Semi-Skilled-Specify the number of semi-skilled resources in the project.
- ▶ Unskilled-Specify the number of unskilled resources in the project.
- ▶ Approximate Project Cost-Specify the approx. cost of the project.
- ▶ Upload DPR-Upload Detailed Project Report (DPR) of your project.

After filling all the details, click on the continue button. After clicking on the continue button, you can view the details. In view mode, you can edit the information if needed and then to proceed click on the continue button. On continuing you will be directed to the payment page where you can make the payment and now your project has been created successfully and you can also see the payment details

Common Application Form

HOW TO AVAIL CAF

After login, select My Project from the side menu and click on Add CA Faction button from the project list. Note: Add CAF button will not come if land requisition payment is incomplete.

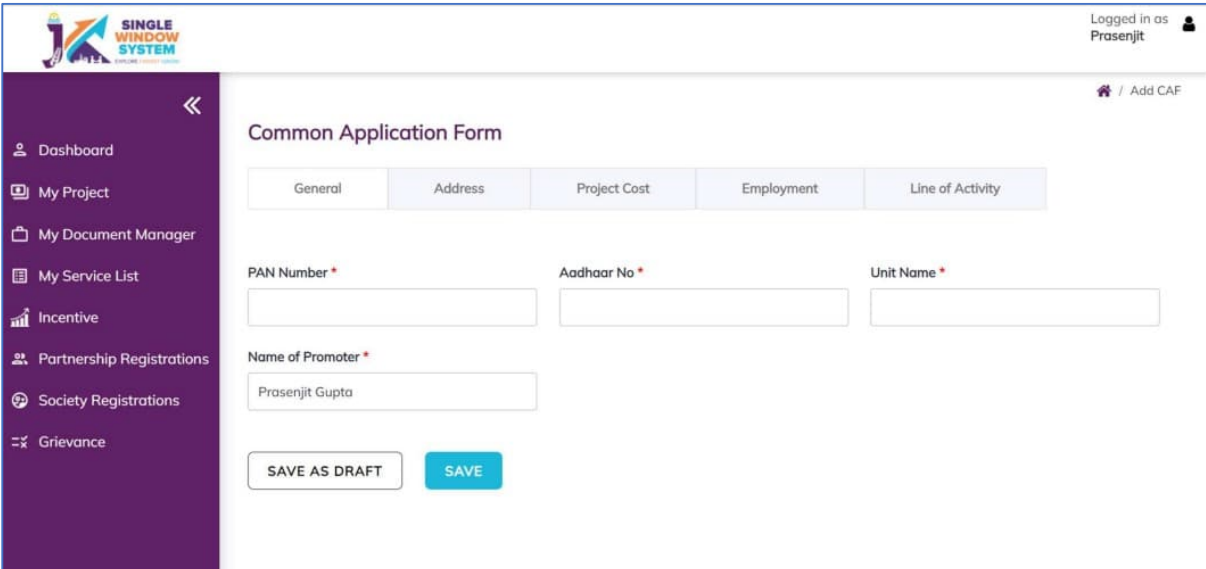


The screenshot shows the 'My Projects' page. The left sidebar contains navigation options: Dashboard, My Project, My Document Manager, My Service List, Incentive, Partnership Registrations, Society Registrations, and Grievance. The main content area displays a table with the following data:

SL. No.	Project Name	Land Status	Action
1	Project2	No	Land Requisition
2	Apple Restaurant	Yes	Add CAF

A 'Create New Project +' button is located at the top right of the table area. The user is logged in as 'shaifali'.

Following screen will appear



The screenshot shows the 'Common Application Form' page. The left sidebar is the same as in the previous screenshot. The main content area displays the 'Common Application Form' with the following tabs: General, Address, Project Cost, Employment, and Line of Activity. The 'General' tab is active, showing the following fields:

- PAN Number *
- Aadhaar No *
- Unit Name *
- Name of Promoter * (filled with 'Prasenjit Gupta')

At the bottom of the form, there are two buttons: 'SAVE AS DRAFT' and 'SAVE'. The user is logged in as 'Prasenjit'.

Project Cost Tab

[Home](#) / Add CAF

Common Application Form

GeneralAddressProject CostEmploymentLine of Activity

	Existing Investment	Expansion Investment	Total Investment
Land Value *	<input type="text"/>	<input type="text"/>	<input type="text"/>
Building Value *	<input type="text"/>	<input type="text"/>	<input type="text"/>
Plant and Machinery Value *	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Value *	<input type="text"/>	<input type="text"/>	<input type="text"/>

SAVE AS DRAFTSAVE

Project cost tab consist of land value, building value and plant and machinery value. For each section, the investor have to mention the existing investment and expansion investment respectively. Total investment and Total value will be calculated accordingly. Investor can evaluate their total project cost here and save it for the further process.

Employment Tab

[Home](#) / Add CAF

Common Application Form

GeneralAddressProject CostEmploymentLine of Activity

	Skilled	Unskilled	Total
Male *	<input type="text"/>	<input type="text"/>	0
Female *	<input type="text"/>	<input type="text"/>	0

SAVE AS DRAFTSAVE

Under Employment tab of CAF, Investor have to mention employment details regarding the project. Here investor have to specify the number of skilled and unskilled male and female employees in the project.

Common Application Form

General | Address | Project Cost | **Employment** | Line of Activity

Line of Activity *

Activities Search

Search Activities

Activity of Enterprise *

Manufacturing Service

NIC 2 Digit Code *

--Select--

NIC 4 Digit Code *

--Select--

NIC 5 Digit Code *

--Select--

Add NIC +

Activity Type	NIC 2	NIC 4	NIC 5	Action
List of Raw Materials to be Used				
Add Raw Material +				
Name of Raw Material *				Action
<input type="text"/>				

SAVE AS DRAFT SAVE

In Line of Activity tab, investor must fill all the information regarding the line of activity of the project. All the fields here are mandatory. Line of Activity-Investor must specify the line of activity of the project.

Activities Search-Investor can select the activity from the dropdown list. The dropdown list is dynamic so it will help user with the search by just typing a keyword.

Activities Search

wool

- 13113 - Preparation and spinning of wool, including other animal hair and blended* wool including other animal hair
- 13123 - Weaving, manufacture of wool and wool mixture fabrics.
- 13133 - Finishing of wool and blended wool textiles.
- 13912 - Manufacture of knitted and crocheted woolen fabrics
- 13932 - Manufacture of carpets and other floor coverings made of wool
- 23102 - Manufacture of glass fibre (including glass-wool) and yarn of glass fibre; nonwoven glass fabrics, mats, boards and similar non-woven products

Example: If user types wool in the Activities Search box then activities regarding wool will start appearing with respective NIC code of that activity like - 13123 - Weaving, manufacture of wool and wool mixture fabrics. Same is shown with the help of screenshot to the left of this example text.

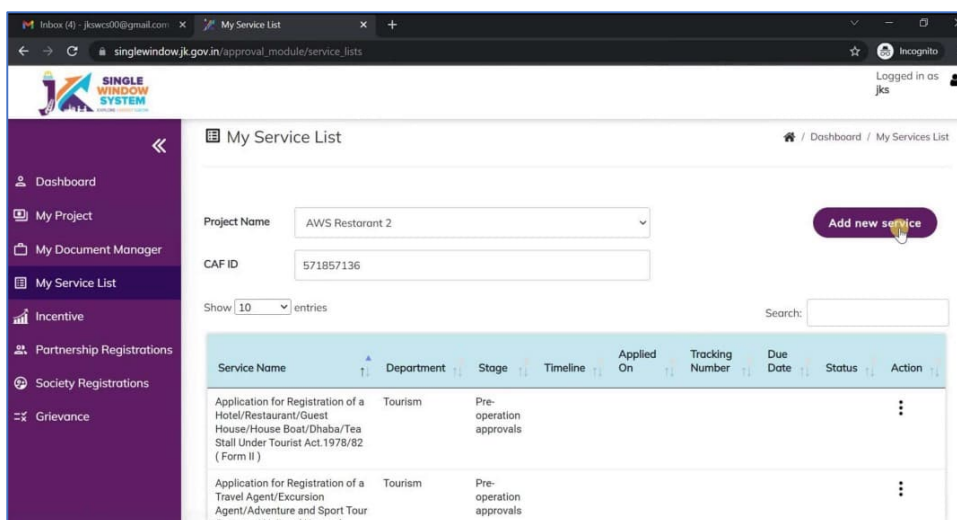
Activities of Enterprise-Manufacturing or Service (Radio Button)-Investor specifies the type of activity whether it is manufacturing or service. NIC Code-The NIC Code is a classification system that enables one to classify the business activities. It is a numeric code in the form of a 2-to-3-digit code, a four-digit code, and a five-digit code. NIC 2 Digit Code, NIC 4 Digit Code and NIC 5 Digit Code are mandatory fields that are automatically populated as we enter the activity by search activities. Investors can also manually enter these fields. After, all the mandatory fields are filled the investor has to click on Add NIC and the selected fields will now be displayed in a tabular form as shown in the following screenshot as an example.

Activity Type	NIC 2	NIC 4	NIC 5	Action
manufacturing	13 - Manufacture of textiles	1311 - Spinning, weaving and finishing of textiles Preparation and spinning of textile fibres	13113 - Preparation and spinning of wool, including other animal hair and blended* wool including other animal hair	Delete

Similarly, investor can add raw material by clicking on the button Add Raw Material. Now, User can save or save as draft (In case of further entry or edit) and now CAF has been added successfully.

Apply for Services

After login, select My Service List from the left side menu and click on "Add New Service" button.



CAF ID is required to apply for services

Clicking on “Add New Service” will open My service list, here department will be selected from the dropdown list. Example-Tourism and then select the service from the service dropdown.

The screenshot shows a form titled "My Service List" with the following fields:

- Project Name: AWS Restarant 2
- Department: A dropdown menu is open, showing a list of departments including Labour, HUDD, Industries, Revenue, PDD, Industries/PHED, Excise & Taxation, JKPCB, Fire, Legal Metrology, **Tourism** (highlighted), Forest, Geology Mining, Higher Education, Health, Education, Home, Agriculture, and Drug.
- Service: A dropdown menu with "select" as the current selection.
- Service Type: A dropdown menu with "Sen" as the current selection.
- Buttons: "Add to My service List" and "Add New Service" (partially visible).

The screenshot shows the same "My Service List" form, but with the Service dropdown menu open. The selected service is "Application for Registration of a Taxi Shikara/Boat Owner/Bathing Boat Owner/Dandi Owner/Pony wala/Motor Launch Owner/Tourist Guide/Camping Agent/Camping Equipment's Vendor Under Tourist Trade Act.1978/82 (Form XIV)". Other visible services include "Agent/Adventure and Sport Tour Operator/ Hajj and Ummirah Service Operator/ Tourist Taxi and Tourist Coach Operator (Form III)" and "Application Form for Renewal of a Hotel/Guest House/House Boat/Dhaba/Tea Stall Under Tourist Act.1978/82 ()".

Now, click on Add button to add your service. And now click on Add to my Service List. Now you can see your added service on service list. Selected services can be applied by clicking on “Apply” button.

The screenshot shows the "My Service List" dashboard. On the left is a sidebar menu with options: Dashboard, My Project, My Document Manager, My Service List, Incentive, Partnership Registrations, Society Registrations, and Grievance. The main content area shows the "My Service List" form with the following details:

- Project Name: AWS Restarant 2
- CAF ID: 571857136
- Show: 10 entries

Below the form is a table with the following columns: Service Name, Department, Stage, Timeline, Applied On, Tracking Number, Due Date, Status, and Action.

Service Name	Department	Stage	Timeline	Applied On	Tracking Number	Due Date	Status	Action
Application for Registration of a Hotel/Restaurant/Guest House/House Boat/Dhaba/Tea Stall Under Tourist Act.1978/82 (Form III)	Tourism	Pre-operation approvals						⋮
Application for Registration of a Taxi Shikara/Boat Owner/Bathing Boat	Tourism	Pre-operation approvals						⋮

Apply for Incentives

In this tab investors can start applying for applicable incentives as per their business.

Common Pre-Establishment Approvals For Manufacturing

S. No	PRE-ESTABLISHMENT CLEARANCES REQUIRED	APPROVAL AND RESPONSIBLE DEPARTMENT	TIME LIMIT
1	Consent to Establish (under Water Act & Air Act)	JKPCB	30 days
2	Apply for Obtaining Water connection (Outside Industrial Estate)	PHE - Jal Shakti	30 days
3	Electricity connection	Power Development PDD	30 days
4	Filling of Annual Returns under Trade Union Act 1926	Labour	30 days
5	Registration of Boilers under The Boilers Act, 1923	Labour	30 days
6	Approval of plan and permission to construct/extend/or take into use any building as a factory under the Factories Act,	Labour and Employment	30 days

Common Pre-Operations Approvals For Manufacturing

S. No	PRE-ESTABLISHMENT CLEARANCES REQUIRED	APPROVAL AND RESPONSIBLE DEPARTMENT	TIME LIMIT
1	Consent to Operate (under Water Act & Air Act)	JKPCB	30 days
2	Application for Fresh Dealership License	Legal Metrology	30 days
3	Registration certificate of Establishment Inter State Migrant Workmen (RE&CS) Act,1979 (License of Contractor)	Labour	30 days
4	Registration of license under The Factories Act, 1948	Labour	30 days
5	Application for Fresh Packer / Importer License	Legal Metrology	30 days
6	Application for Fresh Repairer License	Legal Metrology	30 days
7	Authorization under Biomedical Waste Rules	JKPCB	
8	Authorization under e-Waste Rules	JKPCB	
9	Authorization under Hazardous Waste Rules	JKPCB	30 days
10	Authorization under Plastic Waste Rules	JKPCB	30 days

8. Important Departments and Nodal Offices

J&K Investment Facilitation and Promotion Cell	singlewindowjk@gmail.com	0191-2473878
IPFC Nodal Officer - Director, Industries & Commerce, Jammu	directorindcomjammu@gmail.com	0191-2474085
IPFC Nodal Officer - Director, Industries & Commerce, Jammu	director-industries@jk.gov.in	0194-2493041/2490018
Nodal Officer, Ease of Doing Business J&K	dirplgjk@gmail.com	
Managing Director, SICOP	md.sicop@jk.gov.in	2493408/2493407
Finance Department	dulloo@ias.nic.in	
Labour and Employment Department	jkloffice@gmail.com secylejk@gmail.com	
Department of Food, Civil Supplies & Consumer Affairs	jk.fcsca@jk.gov.in clmjandk@gmail.com	
Housing and Urban Development Department	dheerajk@gmail.com	
Law Department	sethi.achal@gmail.com	
Revenue Department	psjkrevenue17@gmail.com	
Jal Shakti Department	pscsphe@gmail.com	
Department of Information & Public Relations	information-jk@nic.in , rohikansal@yahoo.co.in	
Public Works Department	compwd@rediffmail.com	



Asif Rashid