



Department of
Industries & Commerce

District Export Action Plan Budgam

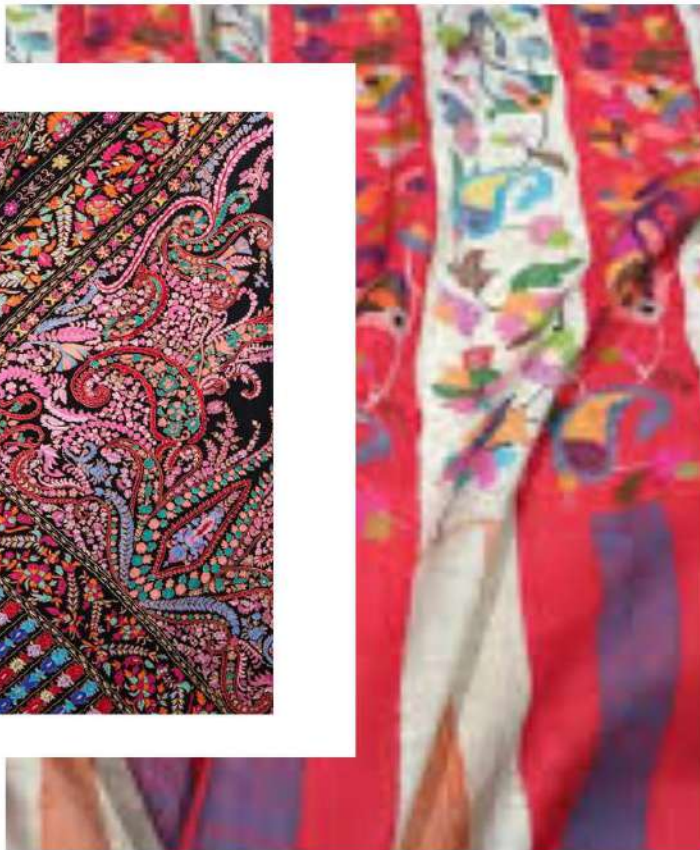


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Chapter 1 :Introduction

The District Budgam derives its name from one of its villages, which is also its headquarter. The district now falls at a distance of about 14 km from the main city of Srinagar (Lal Chowk) and has a distinction of being the resting place of great spiritual saint Sheikh Noor-ud-din Wali (R.A) at Chari-Sharief. The District enjoys the reputation of having tourist resorts like Yousmarg, Nilnag, Doodh Pathri, TutaKot, Sangi Safavid, Tosmaidan, Nil Veerpal &Khag. The only civil International Airport in the valley, connecting the valley with the rest of the Country & abroad is also located in the District.

1.1 District as an Export Hub:

Exports are important to modern economies because they offer people and firms many more markets for their goods and an opportunity for diversification and up-gradation of technology and quality. It also strengthens domestic economy in terms of employment, investment and production. For many developing countries, exports also serve the purpose of

earning foreign currency with which they can buy essential imports—foreign products. In India, there are a number of places or districts which are famous and known for specific products they produce. Each district has a potential of becoming a Hub for export of that commodity or a number of commodities. The Ministry of Commerce and Industry, GoI, through Directorate General of Foreign Trade (DGFT) has been engaging with States/ UTs to develop each district as export Hub.



Vision: The District Export Action Plan (DEAP) would primarily include the support required by the local industry in boosting their manufacturing and exports. The DEAP would also include strategy to address issues including logistics and infrastructure issues at the District Level.

Mission: To fill product specific gaps in facilities, infrastructure, technology, skills, human resource, common facility centres, common production centres, lab facilities, finance, export awareness etc., which would be addressed with the finalization of the District Export Action Plan.

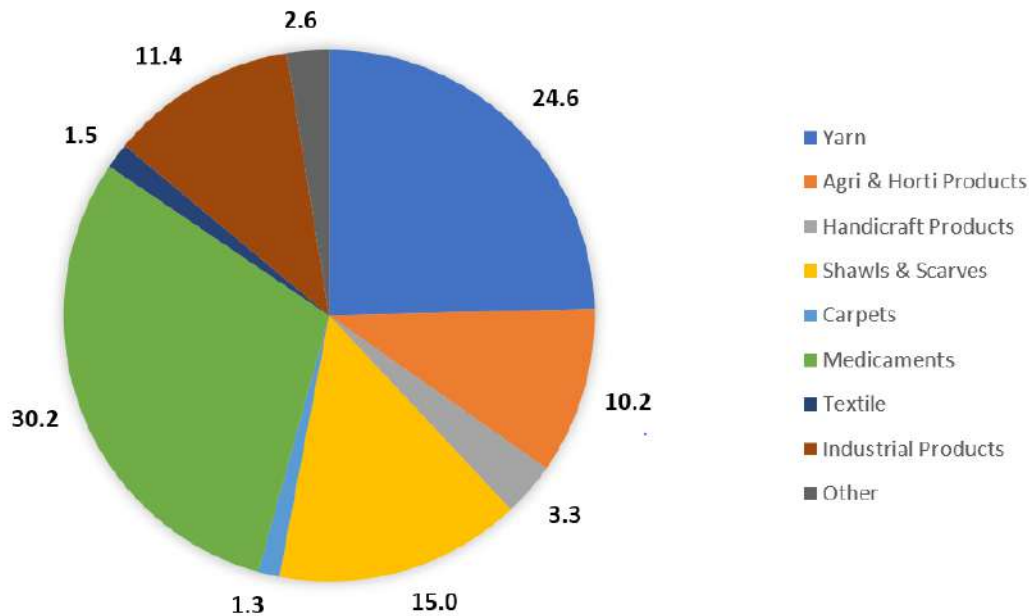
Objective:

The District Export Action Plan envisages to meet the below mentioned objectives:

- Supporting local exporters/artisans to find potential buyers within and outside India
- Increase the Export Turnover from District

- Capacity building to create new exporters.
- Handholding of Artisans
- Enhancement in Digital Literacy
- Modernization of Design and formation of a design bank
- Development of the District as a one stop buying destination for the envisaged products

Chapter 2: Export Scenario of Jammu & Kashmir



Jammu and Kashmir, known for its breathtakingly beautiful landscapes, it's also rich in various natural resources and crafts, which opens significant export opportunities. A large number of agricultural and horticultural products such as apple, saffron, walnut, basmati rice, mushkbudji rice etc., from the region is popular across the globe. Other products like walnuts, almonds, cherry, and various other fruits and dry fruits are also exported. The region is also known worldwide for its splendid handcrafts. Products like pashmina shawls, carpet, silk, tweeds, Kashmir willow crickets and various wooden artifacts are largely exported to different parts about the globe.

Jammu and Kashmir's rich biodiversity is home to several medicinal plant species which are exported for pharmaceutical purposes. Minerals like gypsum, limestone, sapphire, granite and other decorative stones also make up the export list of Jammu and Kashmir.

Though not technically counted under traditional exports, tourism can be considered as an export in the service sector. The exquisite natural beauty, rich cultural heritage, and adventure opportunities have attracted tourists from around the world. The demand for tourist services generates substantial revenue for the region.

In the year 2022-23, J&K has exported products worth INR 1,337 Cr which of which Industrial Products such as medicaments, industrial chemicals, cotton / woollen / silk yarn contributed to about 66.2% of the total export, where as agri and horticulture products contributes to about 10.2% and Handloom & handicraft products was about 19.6%. In the year 2023-24, the export value of the UT is expected to be increase by atleast 15% due to increase in the industrial production

2.1 Jammu & Kashmir Export Preparedness Index

Jammu & Kashmir has emerged as one of the best performers in the currently and currently ranks 17th position among all states/UT's and 2nd among UT's in Third Edition of Export Preparedness Index for Financial year 2022 issued by Niti Aayog. J&K recorded an improvement in its score rising to 47.49 from previous scores of 30.07.



Policy 99.52

Export Promotion Policy	100.00
Districts Level export plan	100.00
Export promotion policy/ strategy	100.00
Facilitation measures around export promotion	100.00
Marketing Support for international market	100.00
ODOP - District Export Plan	100.00
Product Quality and standards: Information	100.00
Product Quality and standards: Workshops Conducted	100.00
Thrust sectors for exports	100.00
Valid sector-specific policy for exports	100.00

Institutional Framework 99.03

Appointed Export Commissioner	100.00
District Export Promotion Council (DEPC) in district	96.77
Grievance redressal portal: Functional	100.00
International Access: foster export	100.00
State-Centre coordination cell	100.00

Export Ecosystem 44.56

Export Infrastructure	69.15
Agri- Export Zones - Number	25.00
Area covered under Industrial Parks (EPIP, EPZs, SEZ)	0.00
Existence of Trade guide	100.00
Online portals for information for exporter	100.00
Regional disparity: District level	57.33

Trade Support 47.21

Application of TIES scheme	0.00
Capacity building or orientation workshops for exporters	0.93
Conducted Stakeholder Interactions with exporter	100.00
Initiative for maintaining Database for exporters	100.00
Maintains updated district wise/sector wise database of exporter	100.00
Projects approved under (TIES)	0.00
Trade fairs and exhibitions: Numbers	16.36

R&D Infrastructure 17.32

Innovative capacity: India Innovation Index scores	31.50
NABCB: Number	0.00
NABL accredited labs: per exporter	8.21
Research institutes per lakh of population	5.38

211

Business Ecosystem 35.65

Business Environment	55.37
Ease of doing business index	25.00
Export credit to exporters: % of GSDP	1.84
Increment - FDI inflow	57.12
Increment - Manufacturing GVA	91.02
Power cost - Power tariff (HT)	77.39
Single-window clearance	100.00

Infrastructure	29.85
Cluster Strength	24.71
Internet facilities	24.30
Number of Industrial Parks	1.08
Power Availability: Demand Met	71.07

Transport Connectivity 21.73

Cold storage facilities- Capacity	0.62
Cold storage facilities- Number	1.34
FTW, FTWZ & Integrated Logistics Parks	0.00
Inland container depots- Area coverage	0.00
LEADS index	50.00
Operational Air cargo terminals	33.33
Warehouse facilities- Capacity	0.00
Warehouse facilities- Number	0.00

Export Performance 19.39

Growth and Orientation	25.80
Availing origin certificate: Number of Exporters	33.23
Export growth in 3 years	38.81
GI Products	19.05
IEC [as a percentage of total business]	35.40
Increase in number of exporters	8.70
Merchandise exports to GDP ratio	2.92

Export Diversification 12.98

Export Concentration	0.91
Market Penetration Index	26.51

Overperforming
Performing within expected range
Underperforming

Strengths and Weaknesses are relative to 10 regions of similar GDP: Jammu and Kashmir, Himachal Pradesh, Goa, Uttarakhand, Tripura, Chandigarh, Puducherry, Meghalaya, Manipur, Sikkim



2.2 District Wise Export Distribution of Jammu and Kashmir

District	Export In Crores	Percentage Export
Anantnag	2.64	0.16%
Baramulla	0.48	0.03%
Budgam	1.61	0.09%
Ganderbal	0.09	0.01%
Jammu	528.86	31.11%
Kathua	575.11	33.84%
Kistwar	0.08	0.00%
Kupwara	0.46	0.03%
Poonch	0.10	0.01%
Pulwama	1.34	0.08%
Ramban	1.28	0.08%
Reasi	0.02	0.00%
Samba	261.09	15.36%
Srinagar	321.18	18.90%
Udhampur	5.39	0.32%
Grand Total	1699.72	100%

2.3 Export Promotion Committee

In order to enable the UT in general and Districts, in particular to be export hubs and boost exports from J&K, the Government has constituted an Apex Level Export Promotion Committee and District Level Export Promotion Committees vide Government Order No.: 879-Jk(GAD) of 2023 dated 21.07.2023. The Composition of these committees along terms of reference is mentioned below:

Apex Level Export Promotion Committee

Chief Secretary	Chairman
Administrative Secretary, Agriculture Production Department	Member
Administrative Secretary, Finance Department	Member
Administrative Secretary, Industries and Commerce Department	Member
Divisional Commissioner, Kashmir	Member
Administrative Secretary, Planning, Development and Monitoring Department	Member
Divisional Commissioner Jammu	Member
Administrative Secretary, Tourism Department	Member
Deputy Commissioners (All)	Member
Manager Director, J&K Trade Promotion Organization (JKTPO)	Member Secretary
Regional Authority of DGFT	Co- convenor

Representatives of major export promotion council viz., APEDA, WVEPC, HEPC, CEPC, FIEO, or any other similar organization recommended by the committee	Member(s)
Representatives of local trade bodies of JK viz Jammu Chamber of Commerce/Kashmir Chamber of commerce or any other as advised by the committee	Member(s)

Terms of reference

- To coordinate with the district admin to promote District as an Export Hub
- To coordinate with all the departments of UT and Central gov to resolve issues related to exports.
- To assist the UT government in formulation/Implementation of Export policy/Strategy

District Level Export Promotion Committee

Official/Department	Role
Collector/DM/DC	Chairperson
Designated DGFT Regional Authority	Co-Chair
GM – District Industries Centre (DIC)	Convener
Nominated member from the State Government (Commerce& Industries Department)	Member
Lead Bank Manager	Member
Representative - Department of MSME, Govt. of India	Member
Representative – Sector Specific Export Promotion Council	Member
Representative – Quality & Standards Implementation body	Member
Representative from District Trade/Commerce Associations	Member
Sector Specific Ministry in Government of India (Agriculture, Fisheries, plantation boards etc.)	Member
Sector Specific Ministry of the State Government	Member
Sectoral Agencies specific to Product identified in each District (NABARD etc.)	Member
Other State Government Representative (As per requirement)	Member

Terms of reference

- Benchmarking baseline export performance of the district current-situation
- Identification of potential export products from the district
- Create a district level export action plan with quantifiable targets.
- Identification of the bottle necks for the export of potential products.
- Act as one point facilitator for export promotion at district level

❖ Chapter 3: District as Export Hub and One district one product

3.1 District as an Export Hub

Districts as Export Hubs is the first project of its kind from the Indian government that aims to promote exports, manufacture goods, and create jobs at the local level along with allowing the district to be self-sustained business model. It holds States and Districts responsible for the growth of exports coming from the districts across the nation.

3.2 One district one product

The "One District, One Product (ODOP)" initiative was introduced in 2018 by the Ministry of Food Processing Industries to assist districts in realising their full potential, promote socio-cultural and economic development, and generate employment opportunities, particularly in rural areas. The goal is to choose, market, and spread awareness of One Product from Each District in the nation.

In context to above, the District as well as UT Administration has selected the below listed products for the District under ODOP and DEH

District	Product Identified under ODOP	Products Identified under District as Export Hub (DEH)	GI Tagged product of the district
Budgam	Kani Shawl	Sozni Embroidery	Kani Shawl

A brief insight in the above selected products under different categories is as under:

Export Category	Baseline export performance of the district			
	Products	Annual Production (last 03 years)	Employment Generation (last 03 years)	Export value (last 03 years)
Handicraft	Sozni	296.00 Cr	1010	118.40 Cr
	Kani Shawl	56.00 Cr	308	33.60 Cr

Source: Department of H&H Budgam

3.3 Kani Shawl:

Kani Shawl has been selected as an ODOP product of district Budgam. A Kani shawl is a type of Kashmir shawl originating from the Kanihama area of the Kashmir valley. It is one of the oldest handicrafts of Kashmir. This craft has been a part of the valley since the time of Mughals. The shawls are woven from pashmina yarn. Kani weaving is believed to be an art indigenous to Kanihama and traced back to 3000 BC. This exquisite shawl was once coveted by Mughal Kings, Sikh Maharajas and British Aristocrats. The Ain-i-Akbari records that Emperor Akbar was an avid collector of Kani shawls. While the name 'Kani' comes from the area where these particular artisans come from, Kanihama, the word 'Kani' - in Kashmiri - also means a small wooden oblong spool. Kani shawl is made from pashmina on a handloom.



To protect the inherited traditional value of Kashmir Pashmina/Kani Shawl, Craft Development Institute CDI, Srinagar through “Tahafuz” facilitated registration of Kashmir Pashmina/Kani Shawl under Geographical Indication (GI) Act in 2008. The objective of this protection has been to discourage sale of cheap and imitated goods in the name of Kashmir Pashmina and safeguard the interest of the stakeholders associated with this craft.

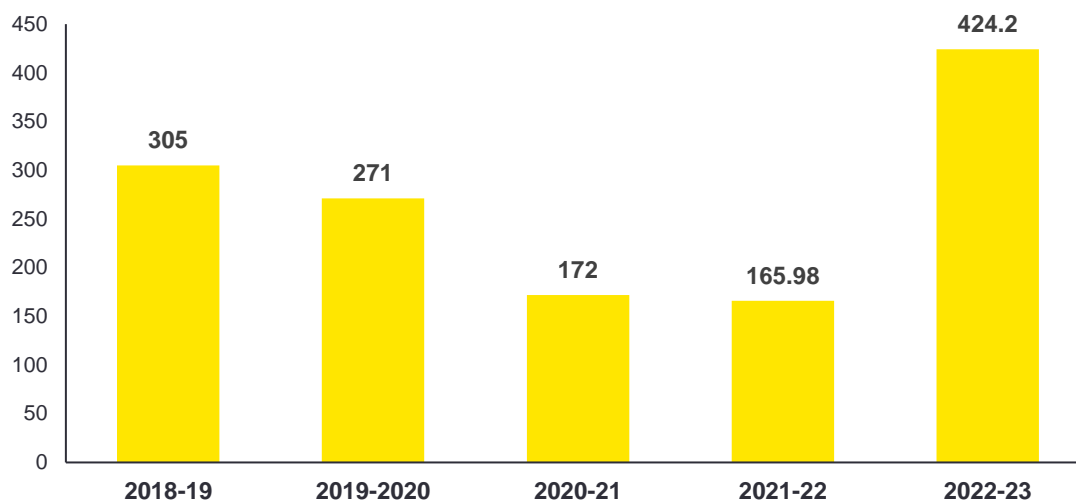
3.2 Export Scenario/ Potential of Shawls

In order to assess export potential of Shawls of J&K, below is the bar chart against the HSN code product category of shawls of J&K utilizes during exports.

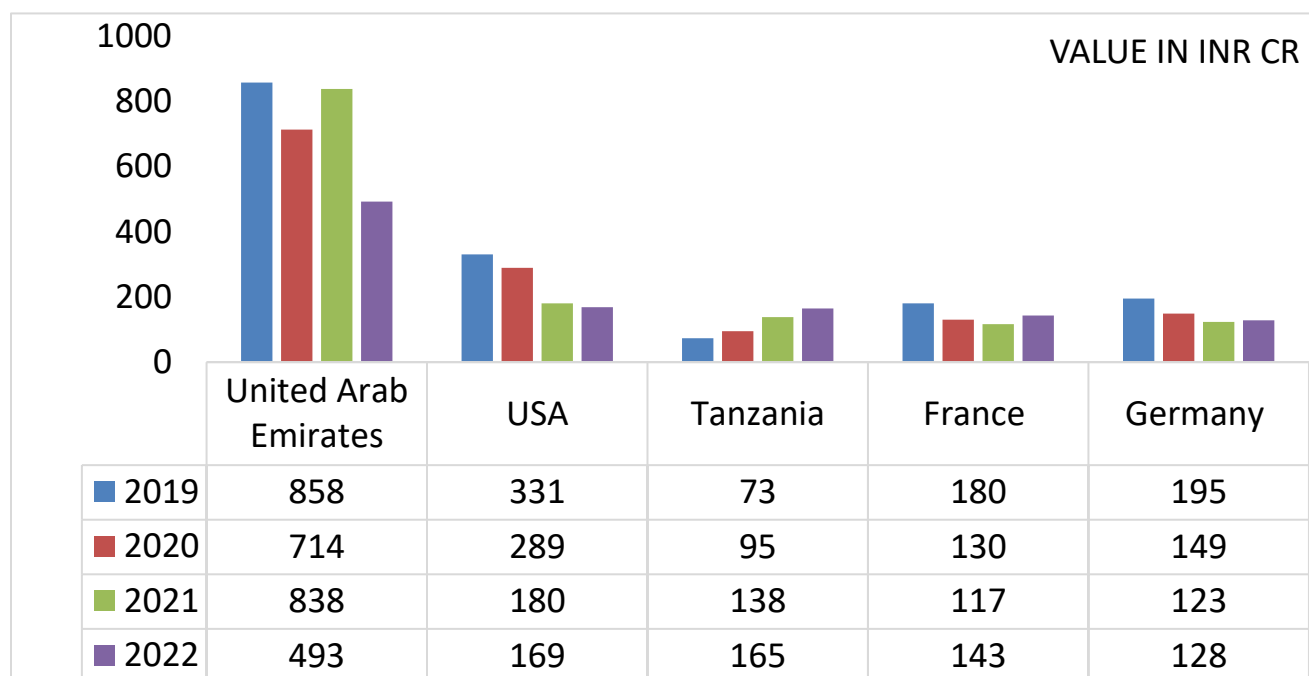
S. No	Product Category	HSN Code
1	Shawls, scarves, mufflers, mantillas, veils and similar articles (excluding knitted or crocheted)	6214

Export Scenario of Shawls from Kashmir under HSN Code6214¹

Value in INR Cr



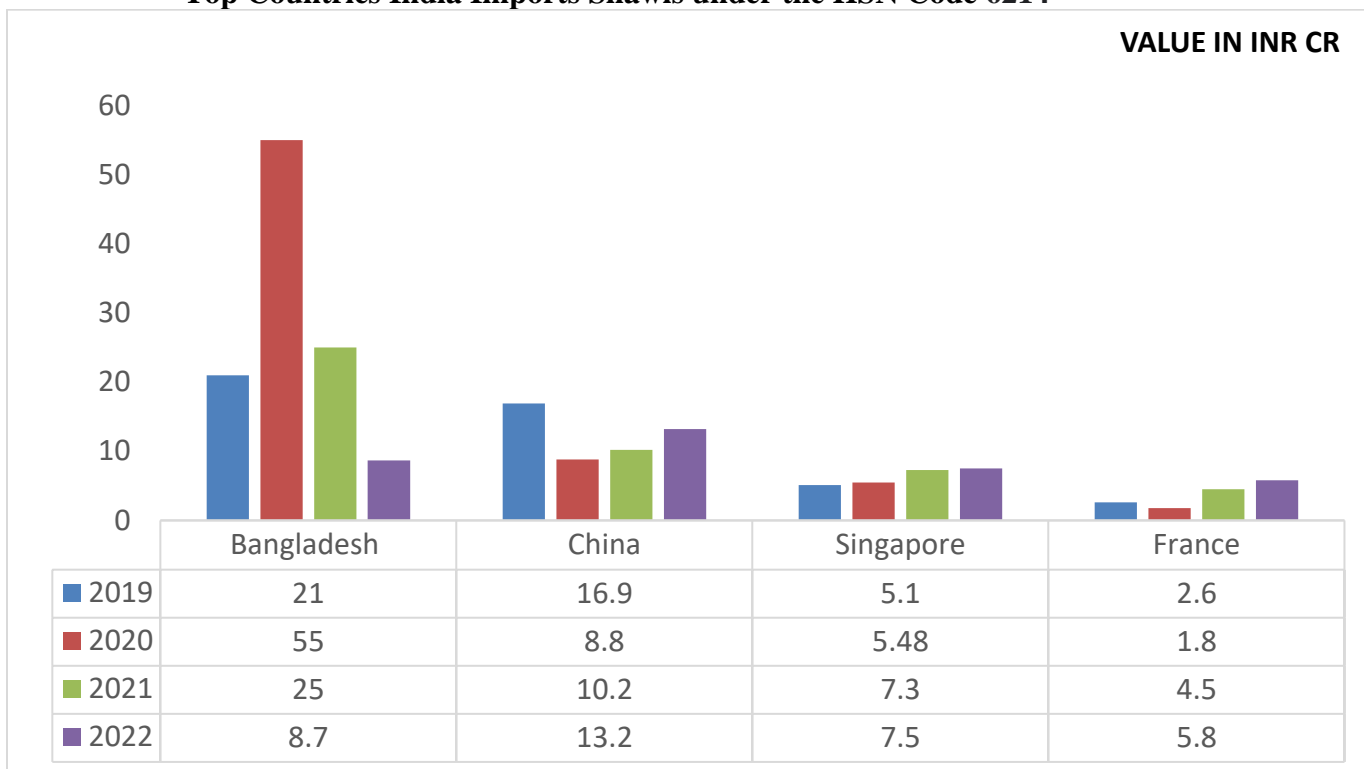
Top Countries to whom India Exports Shawls under the HSN Code 6214²



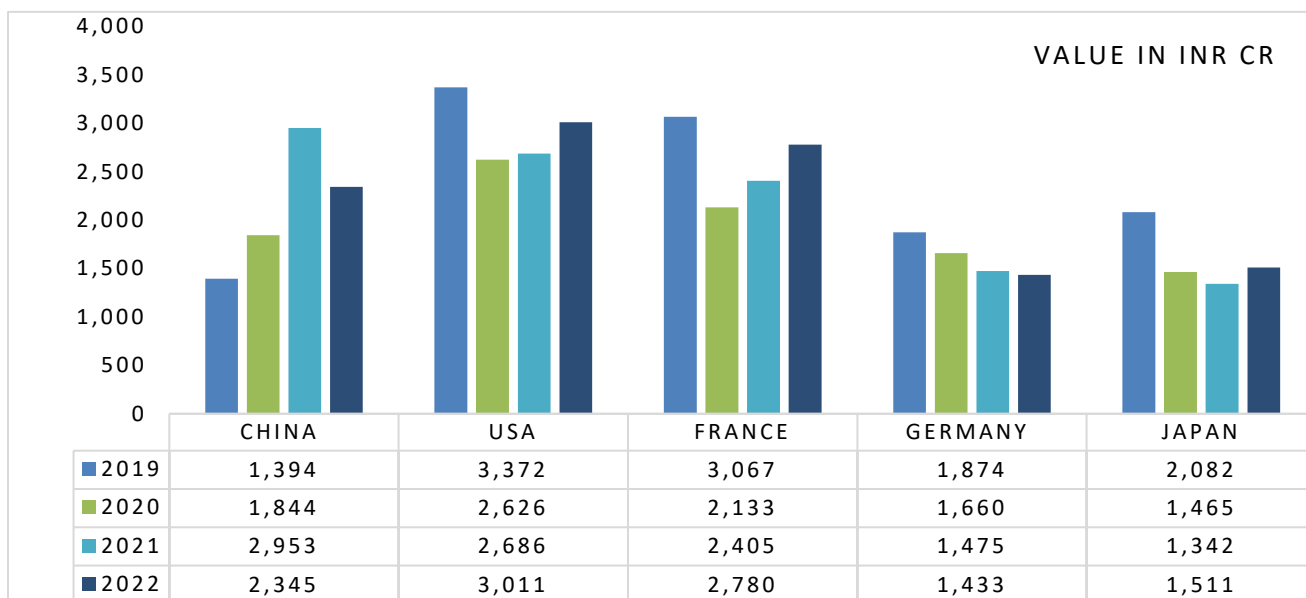
¹ Department of H&H Budgam

² Trademap.org

Top Countries India Imports Shawls under the HSN Code 6214³



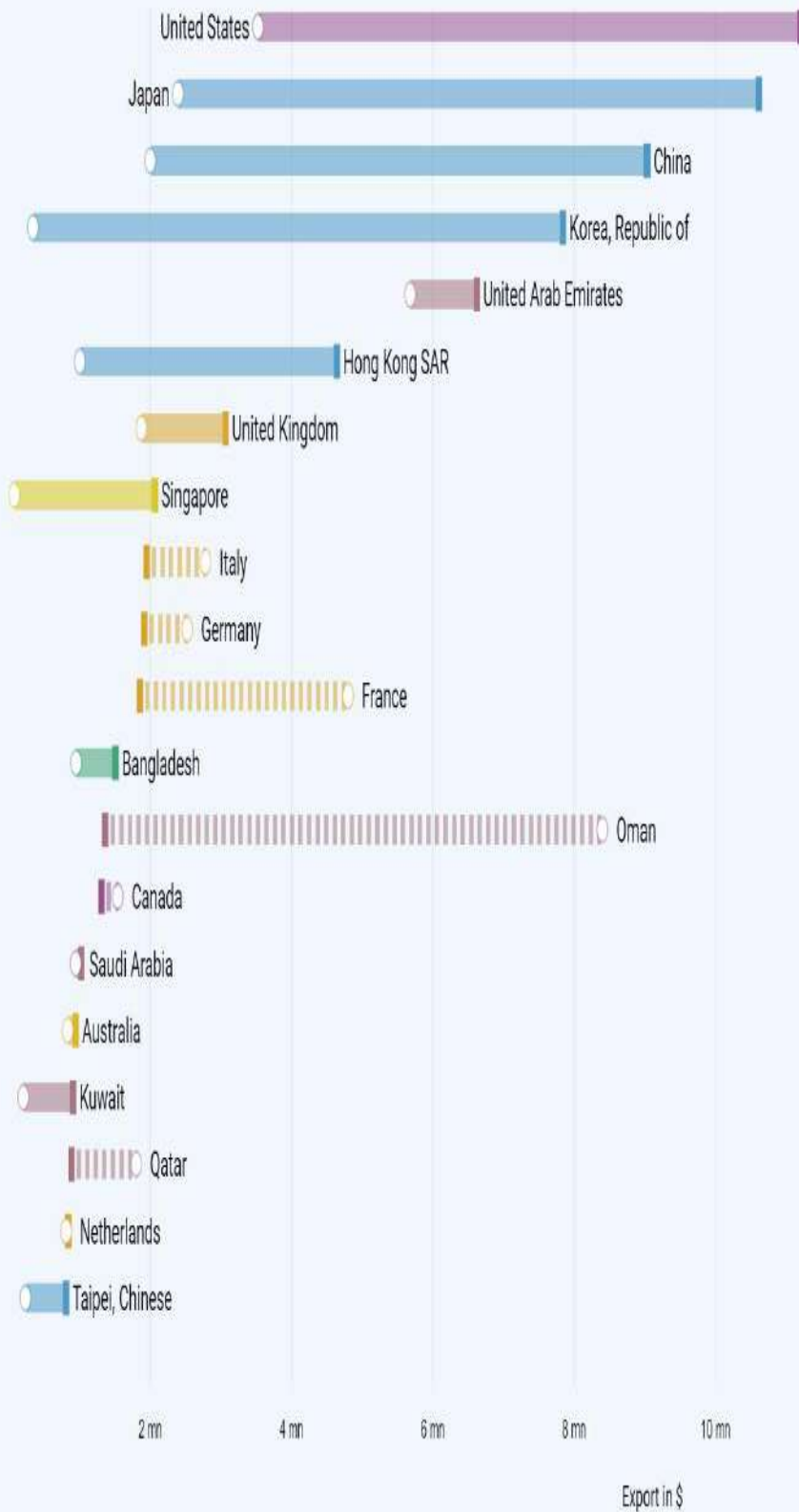
Top Importers of the Shawls worldwide under the HSN Code 6214⁴



³ Trademape.org

⁴ Trademape.org

Markets with potential for India's exports of Scarves, veils & similar of wool/fine animal hair

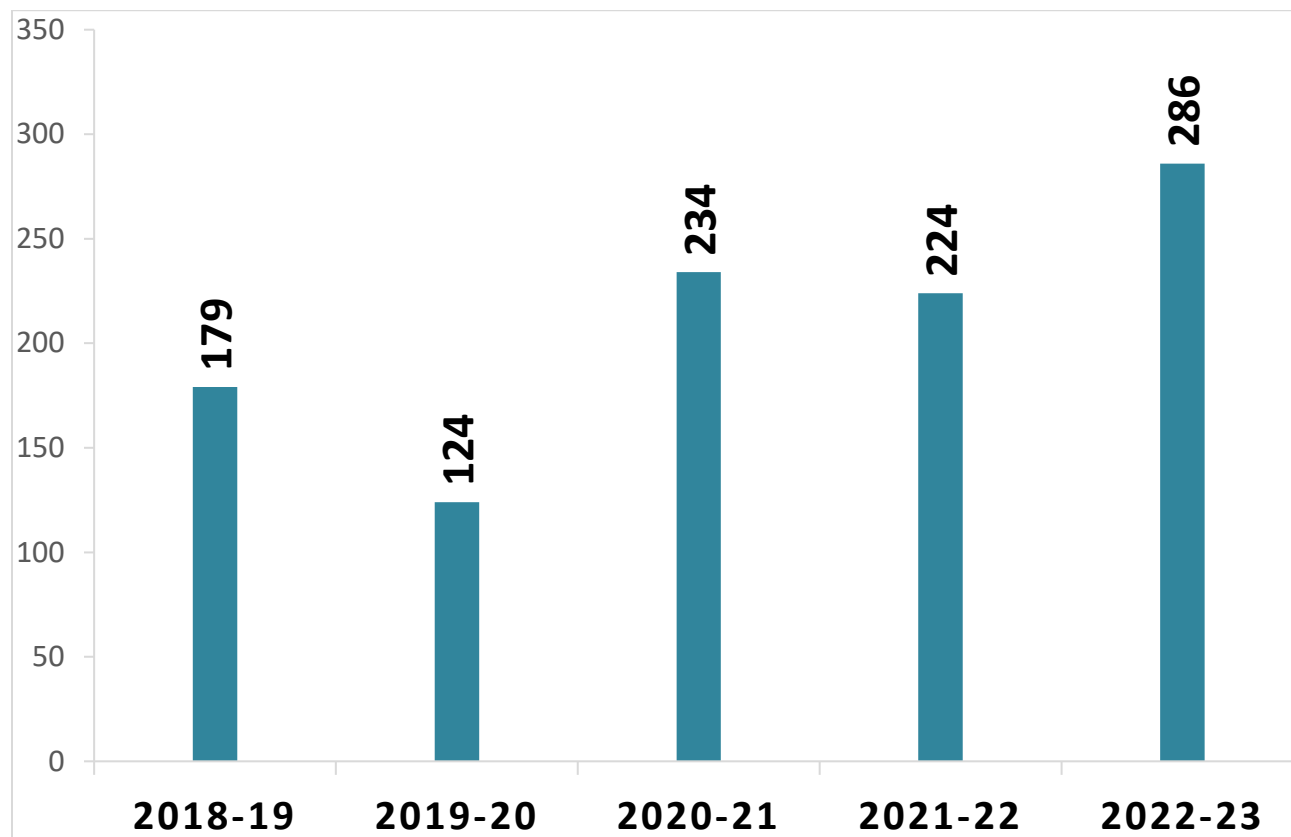


Legend

- Export potential
- Actual exports
- Potential to actual exports gap

- East Asia
- North America
- Middle East
- EU & West Europe
- Southeast Asia
- South Asia
- Pacific

3.3 Y-o-Y no of Kani Shawl artisans engaged in District Budgam⁵



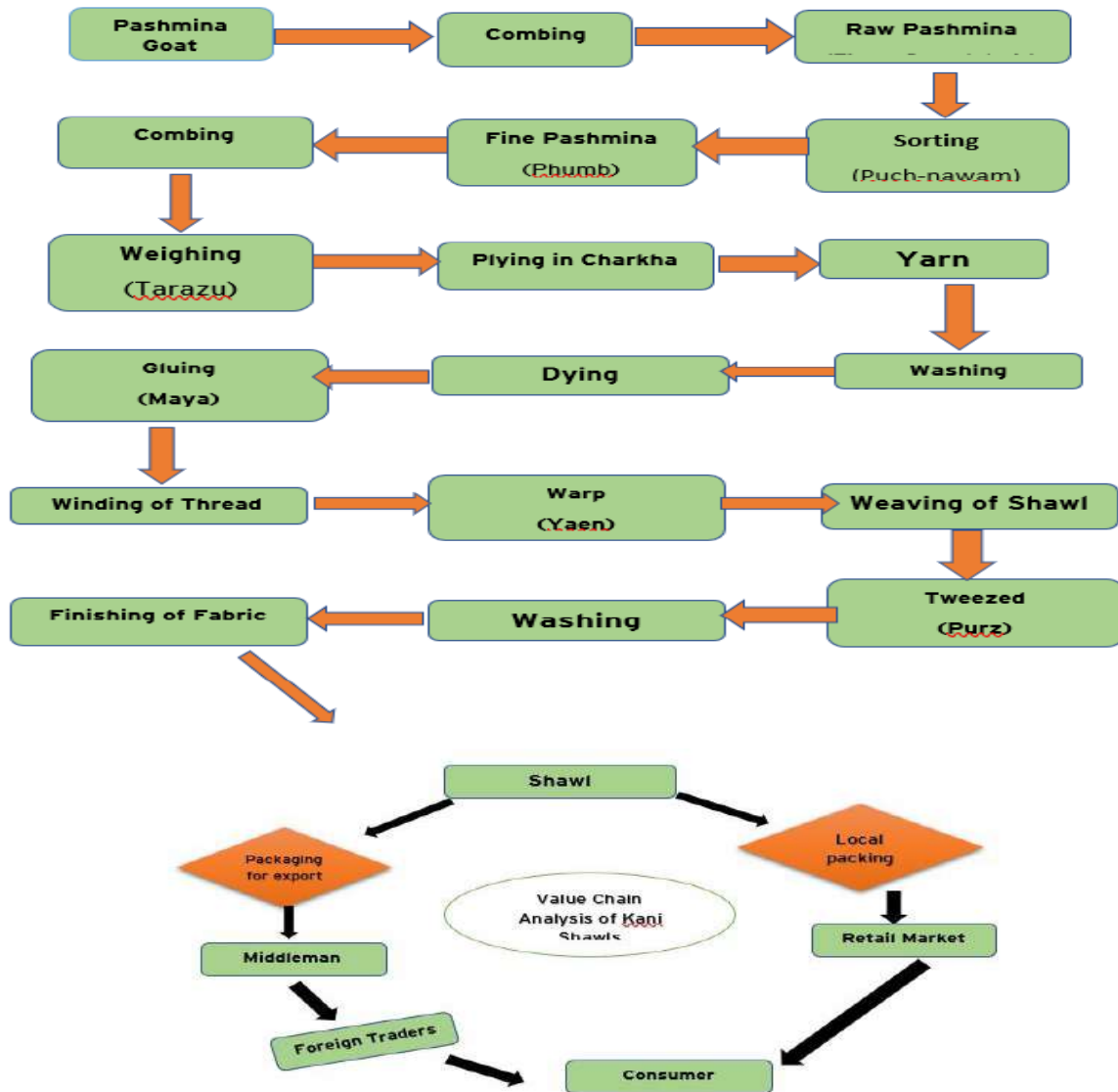
3.4.SWOT analysis of Kani Shawl

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS
No direct competitors	Limited resources	Can develop up to national level	Political instability
Low entry barriers	Access	International level	Legal instability
Cost effective	Encourage	Un attended market	Counterfeiting
Support of media	Find the potential	Raising Pakistani embroidery	Unawareness of industrialists
Traditional handicraft	Less marketing and awareness	Skill and training institutes can be developed	Competition from other countries like Pakistan and Afghanistan

⁵ Department of H&H Budgam

Huge Market potential	Underdeveloped infrastructure	Huge demand in both domestic as well as in international market	Competition from other districts such as Bandipora and Srinagar
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3.5 Value chain of Kani Shawl



3.6 Sozni Embroidery

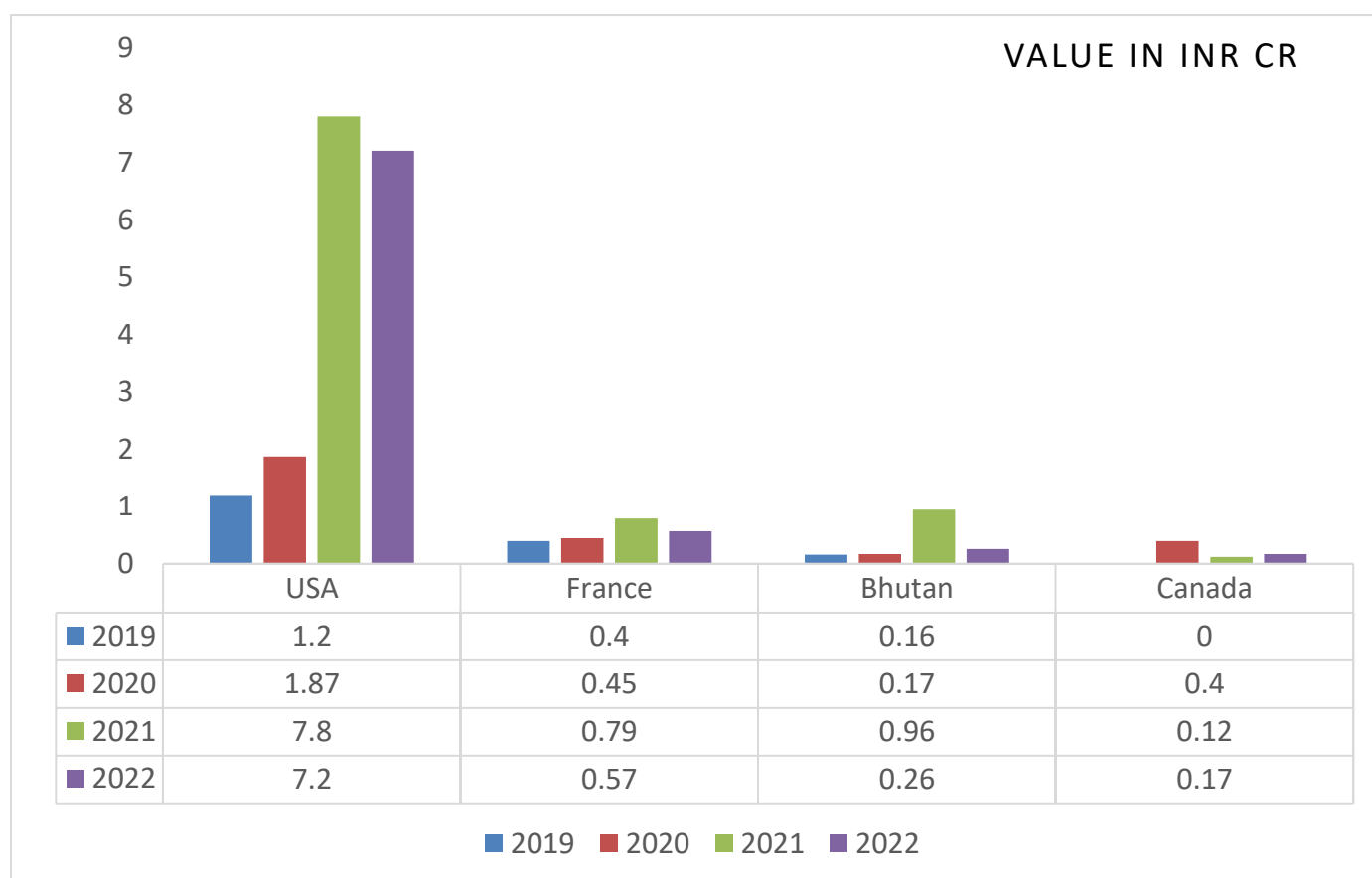
Sozni is one of the most exquisite forms of needlepoint embroidery. This needlework technique is used to adorn pashmina shawls to make the shawl look encrusted like a tapestry by layering fine embroidery. It is practised in Kashmir and has no parallels in the world.

3.7 Export Scenario of Sozni Embroidery

In order to assess export potential of Stitched Sozni of J&K, below is the bar chart against the HSN code product category of stitched sozni of J&K utilised during exports.

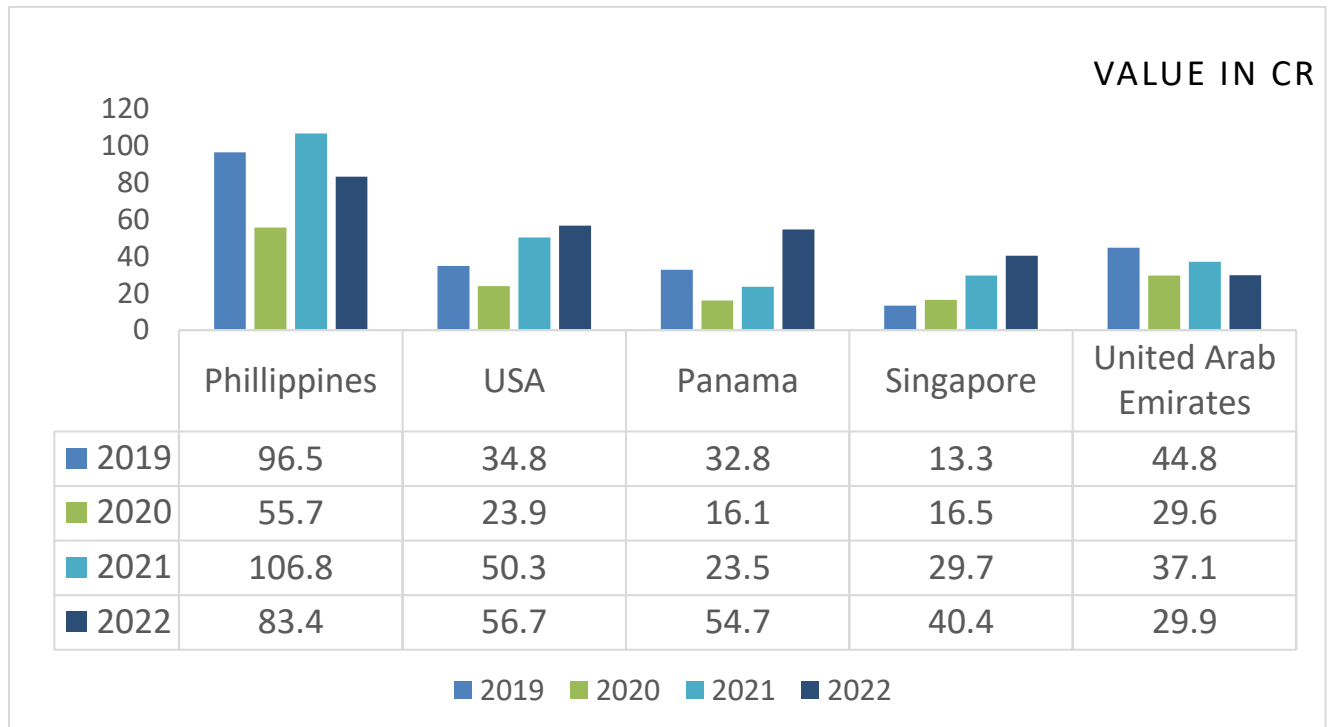
S.No.	Product Category	HSNCode (06digits)
1	Curtains, including drapes, and interior blinds, curtain or bed made of cotton (excluding knitted or crocheted, drawings and sun blinds	630319

Top Countries India Exports Sozni Embroidery under HSN code 630319⁶

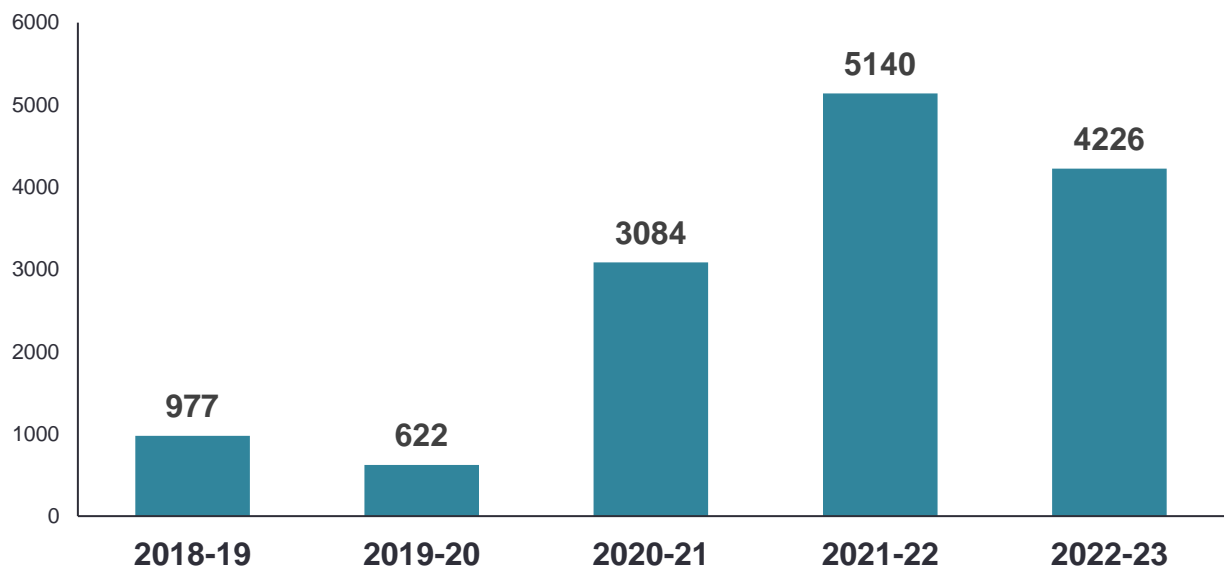


⁶ Trademap.org

Top importing Countries of Sozni products Worldwide under HS Code 630319⁷



Y-o-Y Sozni Artisans Engaged in District Budgam⁸



⁷ Trademap.org

⁸ Department of H&H Budgam

3.8 Sozni Embroidery Process

Capturing the design on a tracing paper

The Naqash (Designer) makes the design on a tracing paper. The designs are created either by a senior embroidery kaarigar (craftsman) or by designers.



Capturing design trace into carved wooden blocks

Once the trace is perfectly done, a wooden block is carved out to make blocks, which would be used to create imprints on the fabric



Filling the blocks with charcoal paste or chalk paste

The blocks are filled with either charcoal paste or chalk paste to impart black or white colour to the imprinted design.



And then the Embroidery work starts

Once the design is imprinted on the fabric, the embroiderer uses a fine needle and thread to make the embroidery. The thread is usually of silk or a high quality cotton. The main point to note here is that only the artisan who starts the embroidery finishes the embroidery, as embroidery making is just like handwriting and end result varies from person to person.

Finishing

Once the embroidery is done, the shawl goes through cleaning and final finishing process



3.9 Key stakeholders:

Artisans/weavers, Registered units, Handicrafts & handloom Societies (SHGs), Exporters and Government Departments/ Institutions

3.10 Need assessment after consulting major stake holders (Artisans & Exporters).

- a. Awareness about the export procedure- Registration, money transaction, quality control & packaging etc.
- b. Hassle free credit facility for maintaining stocks.
- c. Access to new markets (foreign buyers) and their demands. (Buyer-seller meet)
- d. Publicity and promotion.
- e. One stop Facilitation centres which can educate them w.r.t E-commerce-onboarding and any other requirement.
- f. Facilities like washing, dyeing and other facilities like design, raw material etc at nearby locations.

- g. Increase in wages as Low wages of Artisans/weavers has led to people choosing alternate options of earning.

3.11 Tentative Financial Implication

Hard Intervention		
Common Production Centre		
Amount in Cr		
S.no	Particulars	Total Cost
1	Common Facility for Washing, Dying, ironing and packing	3
	Total	3
Soft Intervention		
Marketing & Promotion		
1	Marketing and Promotion of GI Tagging of Kani Shawls	1
2	Awareness workshops, Skill Up-gradation, and Capacity Building Training	0.5
	Total	1.5
	Grand Total	4.5

3.12 Government Schemes to be utilised

- Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)
- Flatted Factory
- National Handloom Development Programme (NHDP)
- Credit Card Scheme for Artisans and Weavers (CCSAW)

❖ Chapter 5: Strategy and Action Plan

S. No.	Parameter	Activity	Responsibility	Duration
1	Infrastructure & Technology up-gradation	<ul style="list-style-type: none"> • Upgradation of machines at existing CFC's leveraging MSE-CDP CFC Scheme with latest technology having , Design Centre, Packaging Centre, washing dyeing and ironing facility. • GI labelling and tagging by QR Scan collection centre facility should also be provided at the CFC. 	DIC/ Directorate of Handicrafts and Handlooms Budgam /DLEPC	36- 48 Months

		<ul style="list-style-type: none"> • Dedication exhibition centre should be developed at each tourist spot for portraying the ODOP and Export products should be developed as permanent support for marketing of GI & ODOP Products 		
2	Design Innovation	<ul style="list-style-type: none"> • Collaboration with National Institute of Design (NID), NIFT Srinagar and CDI (Craft Development Institute) Srinagar which shall help artisans bring design innovation in the market. • Exploring options of craft diversification. 	Directorate of Handicrafts and Handlooms /CDI/NIFT	6 Months to Initiate
3	Quality Control and Packaging	<p>Major Challenge:</p> <ul style="list-style-type: none"> • Unaware of global standards and quality ratings • No checks and balances made for quality certification/maintenance. • Packaging is not done in Kashmir as per the requirement of buyers for exports. • Lack of innovative packaging of the products. <p>Recommendations:</p> <ul style="list-style-type: none"> • MoU with Indian Institute of Packaging (IIP) for innovative packaging techniques customized as per the product and as per the export standard. When the latest techniques are adopted, it will help entice new customers, thus, increasing the overall sales. • MoU with QCI Quality Council of India (Handloom and Handicraft Department) for defining quality standards of the product so that their quality can be maintained/ improved 	IIP,NIFT, QCI , Directorate of Handicrafts and Handlooms Budgam	6 Months to Initiate

		<ul style="list-style-type: none"> Establishment of Testing Laboratory collection center at CFC to support and maintain quality parameters for exports. 		
4	Marketing and Awareness	<ul style="list-style-type: none"> Collaboration with e-Commerce market place portals (Kashmir Box, Kashmir Villa, Amazon Karigar, Kashmir online shopping.com, KCSShop.com, Ajoio Luxury, Luxury Tatacliq, Flipkart Samarth, Nykaa, Myntra, Amazon global, ONDC, etc.) to boost the sales of the products in the domestic and International Market. Weavers can also be on-boarded on Gem portal. J&K Handloom and handicraft corporation can be taken on board to procure the kani and sozni items from direct artisans Institutionalization of GI tag for Branding Promotion of GI tag to increase users and generate awareness (Every 3 months planned workshop) Organizing Buyer-Seller Meets at district level for market linkage, Global exposure, visits and participation in various national and international trade fairs. Brand development for Kani shawls as ODOP Product of the district to promote shawls across the Nation by running aggressive marketing campaigns throughout the year. Conduct export awareness workshops at district levels in association with DGFT, FIEO, India Post, Lead bank & ECGC 	<p>JKTPO, ECGC, FIO, Indian Post, DGFT, DIC, Directorate of Handloom & Handicraft, Lead Bank, IICT Srinagar, TPCI, CEPC, ITPO, HEPC</p>	Continuous Initiative
		<ul style="list-style-type: none"> On-boarding training workshops for ODOP mart and GeM 		

- Identification of big retailers having presence in international markets to increase domestic sale and export of Shawls. Initiate talks with Walmart, Reliance marts etc for collaboration.

- Identification of Kiosk for selling Kani shawls at all leading Airports throughout India.

- Conduct awareness workshops at block level to create consciousness about different marketing schemes that can be leveraged.

- **Sensitization of cluster actors:**

The members of a cluster should be made aware of the variety of plans at their disposal for maximizing the potential for exports. Various exemptions are offered to facilitate exports under the Merchandise Exports from India Scheme, the Service Exports from India Scheme, etc. Additionally, programmers like the Duty-Free Import Authorization (DFIA Scheme) and Advance Authorization Scheme (AAS) ensure the procurement of imported raw materials free of duty.

- Currently, majority of the exporters and traders focus on selling their goods to USA, UK and European countries without correctly analyzing the demand market. Thus, these cluster actors should be sensitized on target countries identified through export analysis mentioned in District Export Action Plans

- Creation of an event calendar comprising of events to be conducted in a Financial Year

		with a focus on international marketing events.		
5	Financial Assistance	<ul style="list-style-type: none"> • Sensitization of banks and bankers to help them understand the schemes and their specific requirements which shall help banks evaluate projects better while lending credit. • MoU with SIDBI to facilitate easy loans through SIDBI schemes. • Handholding of Weavers and Artisans, for increasing their awareness on schemes of UT & centre and the procedure to avail financial assistance. • Target to make 100 authorized Users to become IEC holder in a year. 	DIC, Directorate of Handloom & Handicraft, Lead Bank	Continuous Initiative
6	Skilling Upgradation	<ul style="list-style-type: none"> • Collaboration between Department of handloom and Handicraft and Nation skill development corporation (NSDC) for providing job-oriented training for skilling and upskilling 	Directorate of Handloom & Handicrafts/NSDC/JKTPO	6 Months to Initiate
7	Exporter Cell	<ul style="list-style-type: none"> • Establishment of district level Export Cell at DIC for all exporter related issues in collaboration with DGFT 	DIC/DGFT	6 Months to Initiate

Note: Interventions will be accomplished under schemes already approved by National Handicrafts development program and MSE- CDP Scheme

Top Importing Companies of Pashmina products in India

Sno	Name of the Company	City	Website
1	Karnataka State Handicrafts Dev Corporation Limited	Bengaluru	http://www.cauverycrafts.com
2	Oriental Manufacturing Company	Mumbai	http://www.omcindia.com
3	Silver Leaf Enterprises	New Delhi	http://www.salisbury.in
4	Tiyas Linen	Mumbai	http://www.e-cargonet.com
5	Zodiac Clothing Company Limited	Mumbai	http://www.zodiaconline.com
6	ABK Industries Limited	Mumbai	http://www.abkil.com
7	Amartex Industries Limited	Gurgaon	http://www.amartex.in
8	B Sorabji	Mumbai	http://www.bsorabji.com
9	Bafna Promoters	Mumbai	http://www.bafnapromoters.com
10	Bombay Rayon Fashions Limited	Mumbai	http://www.bombayrayon.com
11	Chhabra Trading Company Limited	New Delhi	http://www.ctcindia.com
12	Clothing Connections	Tirupur	http://www.clothingconnections.in

Top Importing Companies of Sozni products in India

Sno	Name of the Company	City	Website
1	21st Century	Pune	http://www.21stcenturyindia.org
2	Aeon Commercial India Private Limited	Mumbai	http://www.aeoncommercial.com
3	Anmol Global	Surat	http://www.interliningfabric.com
4	Arusha Associates	New Delhi	http://www.aaassociates.in
5	Baba Textile Machinery (India) Private Limited	New Delhi	https://www.babamachinery.com
6	Bluehorse Trading India LLP	Gurgaon	http://www.bluehorsegroup.com
7	Entire Clothing Machine	New Delhi	http://www.entireclothing.in
8	Equitable Marketing Association	Kolkata	http://www.emaindia.org
9	Hint Exim	Thiruvananthapuram	http://www.hintexim.com
10	JPR Agencies Private Limited	Chennai	http://www.jprpvtltd.com
11	Kishco Enterprises Private Limited	Mumbai	http://www.kishcogroup.com

Best Handloom & Handicraft marketplace e commerce portals

Sno	Portal Name	Website
1	Kashmir Box	www.kashmirbox.com
2	Kashmir Villa	www.kashmirvilla.com
3	Amazon Karigar	www.amazonkarigar.in
4	Kashmir Online shopping	www./kashmironlineshopping.com
5	KCS Kashmir Shawl Emporium	www.kcsshop.in
6	Pashtush	www.pashtush.com
7	Koshur India	www.koshurindia.com
8	Flipkart Smarth	www.flipkartsmarth.com
9	AjioLuxury	www.luxe.ajio.com
10	Luxury Tatacliq	www.luxury.tatacliq.com
11	Myntra	www.Myntra.com
12	Amazon Global	www.amazon.co.in
13	ONDC	www.Oondc.org
14	Nykaa	www.nykaa.com

❖ Chapter 6: Envisaged Outcomes

- ▶ Double the Export Turnover from District Budgam
- ▶ 20% increase in Digital Literacy i.e. selling of products on e-commerce platforms.
- ▶ Depository of Designs and quick adaption or Creation of New Designs as per the market trends.
- ▶ Eco-Friendly Packaging which complies the International Standards as well as enhance the product's aesthetic appeal.
- ▶ Development of the District as a one stop buying destination for the envisaged products.
- ▶ International marketing events such as fashion weeks to be utilized for promotion.
- ▶ Exposure visits for artisans and buyer seller meets to enable integration in the mainstream export scenario.

Annexure

Government Scheme for Cluster and Infrastructure Development

MSE-CDP (Cluster Development Program)

Objectives:

- ▶ To enhance the sustainability, competitiveness, and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- ▶ To build capacity of MSEs and Start-ups for common supportive action through integration of self-help groups, consortia, district Industry associations, etc.
- ▶ To create / upgrade infrastructural facilities in the new/existing Industrial Areas/Clusters of MSE's.
- ▶ To set up Common Facility Centres in Industrial area (for testing, training centre, raw material depot, effluent treatment, complementing production processes).
- ▶ Promotion of green & sustainable manufacturing technology for the clusters to enable units switch to sustainable and green production processes and products.

Two components of the MSE-CDP scheme:

- ▶ Common Facility Centres (CFCs): This component consists of creation of tangible “assets” as Common Facility Centres (CFCs) in Industrial Estate
- ▶ Infrastructure Development (ID): This component is for development of infrastructure in New/existing notified Industrial Estate.

Funding Pattern

Component	Total Project Cost	Funding Pattern		
		GoI grant	State Share	SPV
CFCs in NE & Hill States, Island Territories, Aspirational Districts	INR 5 Cr to 10 Cr	80%	15%	5%
CFCs in NE & Hill States, Island Territories, Aspirational Districts	INR 10 Cr to 30Cr	70%	15%	15%
Infrastructure Development in NE & Hill States, Island Territories, Aspirational Districts- New	INR 5 Cr to 15 Cr	70%	30%	
Infrastructure Development in NE & Hill States, Island Territories, Aspirational Districts- Existing	INR 5 Cr to 10 Cr	60%	40%	

Implementing Agencies

Component	Implementing Agency/Fund Receiving Agency
Setting up of CFC	<ul style="list-style-type: none"> ▶ Institutions of Ministry of MSME (MSME-DIs, NSIC, KVIC, Coir Board, Technology Centres, NI-MSME and GIRI) ▶ Organizations of State Governments ▶ National and international institutions engaged in development of the MSE sector. ▶ Any other institution / agency approved by the Ministry of MSME
Infrastructure Development Project	State/UT Governments through an appropriate State Government/UT Agency/Integrated Industrial Park Development Agency

Process

- ▶ SPV Formation: There shall be a SPV for the projects for CFC, which would be a Company registered under Section 8 of the Company Act. FPO/ FPC registered under Section 8 of the Company Act are allowed as the SPV provided they have required number of members as provisioned in the guidelines of the scheme.

4.2. Flatted Factory

Flatted Factory Complex (FFC) is a building having two or more floors, where every floor has

Independent Industrial unit and in which land and amenities, open space and passage are jointly owned and collectively used may be termed as Flatted Factory.

- ▶ Flatted factories are high-rise developments with common facilities.
- ▶ The building has a particularly good factory layout with maximum and efficient use of unit space. It is also equipped with basic amenities.
- ▶ The building is subdivided into small separately occupied units which are used for manufacturing, assembly, and associated storage.
- ▶ Flatted factories, a subset of light industrial properties, are stacked-up manufacturing space used for general manufacturing.

4.3 Common Facility Centre

The objective of the Common Facility Centre is to ensure economy of scale, price competitiveness, quality control, application of Design and Technology input on continuous basis, scope of product diversification and higher unit value realization and compliance with WTO compatible standards. Such a common facility will lead to significant reductions in the cost of production, production of a diversified range of high value products, sample development, reduction in the response times in order execution and ensure high quality of final products.

Eligibility:

Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.

- ❖ Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- ❖ Producer companies registered under Section 8 of Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
- ❖ Any component can be implemented by department as well.

Deliverables:

CFCs must include adequate space for Training area, Sales counter, Dyeing Unit (if required), Store, Room, Tools Machinery and Equipment related to production and testing including computer installations, packaging, proper provisions of electrification for machineries and civic amenities etc.

S.No	Expenditure Items	Funds Permissible (In Lakhs)
1	a) Own building (Interior Work/construction) b) Rented building(IA must have Agreement of at least 15 years for running the CFC) <i>Interior Work/ Construction</i>	50.00
2	Tools Machinery and equipment related to production and testing including installations, packaging etc	225.00
3	Fixed Asset	4.50
4	Expenditure towards training of machine operators	5.00
5	Contingency	3.00
6	Erection and commissioning	12.50
Total		300.00

Rental amount will be borne by the IA.

► **Schemes of Ministry of Textile (Development Commissioner Handicrafts)**

The schemes implemented by Office of the Development Commissioner (Handicrafts) are composite in nature and not specific to area, caste or gender. The artisans belonging to all communities including women artisans draw benefits from the schemes. Office of Development Commissioner (Handicrafts), is implementing following generic schemes:

A. NATIONAL HANDICRAFTS DEVELOPMENT PROGRAMME (NHDP)

- a) Marketing Support & Services
- b) Skill Development in Handicraft Sector
- c) Ambedkar Hastshilp Vikas Yojana
- d) Direct Benefit to Artisans [Welfare]
- e) Infrastructure and Technology Support
- f) Research & Development

B. COMPERHENSIVE HANDICRAFTS CLUSTER DEVELOPMENT SCHEME (CHCDS)

Under Infrastructure and Technology Support of NHDP:

1. Introduction

The sub-scheme “Infrastructure and Technology Support” aims to develop world-class infrastructure in the country to support handicraft production, enhance product quality and reduce costs to enable it to compete in the global market. For the development of handicrafts sector and benefit of handicrafts artisans, various components like Urban Haat, Emporia, Marketing and Sourcing Hub, Handicraft Museum, Craft Based Resource Centre, Common Facility Centre, Raw Material Depot, Crafts Village etc. under Infrastructure and Technology Support – National Handicraft Development Programme are being implemented on need basis on receipt of feasible and viable proposals from the eligible agencies as per the scheme guidelines throughout the country. Under this subscheme, concerted efforts are being made to enhance production, productivity, efficiency and to increase the income and socio-economic status of artisans.

2. URBAN HAAT

The objective of this component is to setup a permanent marketing infrastructure in towns/ metropolitan cities to provide direct marketing facilities to the handicrafts artisans/handloom weavers. This will enable them to sell their products round the year to a wider target audience (or customer segment). Another important feature of the Haat is that there will be adequate number of stalls selling authentic Indian cuisine of various regions in the country by rotation. The Food & Craft Bazaar will provide leisure & recreational facilities for domestic as well as international tourists on the lines of Dilli Haat, which has already attained a prominent status amongst important domestic & international buyers/ tourists. The Haat shall be constructed in an area of not less than 8,000 sq. m. and will have a display gallery, food court etc. The stalls are allotted to artisans on rotational basis on a nominal rent. In addition, weavers can also participate in this scheme. The implementing agencies will be encouraged to form SPVs with active participation of the various agencies dealing with promotion of Tourism, Culture, Food, Processing Industry, etc., involving the tour operators, hotel operators in addition to those dealing with handloom and handicrafts for broad basing and ensure utilisation of facilities for long duration for management and day-to-day running of the same. The implementing agency will be required to sign Memorandum of understanding specifying quantified deliverables. This is a joint programme of DC (Handicrafts) & DC (Handlooms). Only State Govts directly or through their recommended state corporations/agencies will be eligible for building Urban Haats

Eligibility:

- Eligible Local statutory bodies, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.)
- Producer Company supported by O/O DC Handicrafts
- Only implementing agencies with a minimum audited annual turnover of Rs. 1.5 Cr in the last three consecutive years will be eligible for implementation of infrastructure projects. However, this provision shall not be applied in the case of Central/State Govt. agencies as an Implementing Agency (IA)

Deliverables:

- Erection of Stalls: - 50 – 80 Nos.(10X8 Sqft)

- Toilets: - 2 each for Ladies and Gents
- Dormitory for Craftspersons:- Provisions for minimum 100 people
- Food Court
- Pavilion /Stage for Cultural Programme
- Store Room
- Meeting/Conference Room
- Souvenir Shop

Financial assistance and funding pattern:

- The financial ceiling for urban haat is maximum INR 800 lakh for each unit for 80 stalls
- 40% of the admissible amount shall be borne by the O/o the DC(H) and DC(HI) each and 20% will be contributed by the state implementing agency.
- Land will be provided by state govt and will be over and above the 20 % contribution by the implementing agency.
- In case of NER, Jammu & Kashmir, Ladakh – 45 % of the admissible amount will be borne by the O/o the DC (HC) and DC (HL) each and 10% shall be contributed by the implementing agency.
- Assistance will also be given for strengthening/renovation of existing Urban Haats subject to a maximum financial limit of INR 250 lakhs (90% assistance will be borne by the Office of the DC (Handicrafts) & DC(HI)and 10% by state

Note- The financial assistance will be based on the number of stalls, land area & other deliverables in proportionate manner. The PAMC shall comprise DC (HC), ADC (HC), ADC(HL), representative of IFW and representative of State Implementing agency.

3. EMPORIA

Under this component, assistance would be provided for the setting up of emporia. These would be setup in commercially viable locations in the implementing agencies' own/rented building. The basic objective of the component is to provide marketing platform to the Local Handicrafts Artisans in their respective area through the outlet and emporia.

The building should already be available for setting up of emporia. The minimum area should not be less than 1000 sq.ft. The eligible cost components for emporia are interior decoration like pop, painting, shelving and related electrical and security and utility installations This component is not for construction and publicity and IT.

Eligibility

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ govt agencies recommended by State Government or local govt. Bodies etc.
- Eligible Registered SHGs, cooperatives, local statutory bodies
- Producer companies formed by o/O DC Handicrafts.
- Only implementing agencies with a minimum audited annual turnover of Rs. 1.5 Cr in the last three consecutive years will be eligible for implementation of infrastructure projects. However, this provision shall not be applied in the case of Central/State Govt. agencies as an Implementing Agency (IA)

Financial assistance and funding pattern:

The financial ceiling for emporia will be as mentioned in the table below:

Component	Per unit cost (INR lakh)
New emporia (Rented/Own building)	60
Strengthening / Renovation of existing emporia	15

- 80% of the admissible amount shall be borne by the O/o the DC (H) and 20% will be contributed by the implementing agency subject to the ceiling specified in above table.
- In case of NER, Jammu & Kashmir, Ladakh - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- 100% assistance will be borne by the Office of the DC (Handicrafts) for Strengthening / Renovation of existing Emporia. • Rental amount will be borne by the IA

4. Marketing and Sourcing Hub

It is proposed to setup Marketing Complex (Hubs) for Handicrafts in commercially viable Cities/Towns etc. on the concept of “One Stop Shopping”. It will provide a marketing platform to the wholesaler/retailers/ consumers and foreign buyers to reach the potential target segment by showcasing the entire range of handicrafts products. Office of DC (H) will provide support towards cost of construction and interior work for the proposed Marketing Hub

Eligibility:

Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. Bodies etc.

- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, exporter bodies/ associations, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for setting up a marketing hub facility is INR 1000 lakh
- 75% of the admissible amount shall be borne by the O/o the DC (H) and 25% will be contributed by the implementing agency subject to the ceiling specified.
- Land will be provided by implementing agencies and will be over and above the 25 % contribution by the implementing agency.

5. Common Facility Centre

The objective of the Common Facility Centre is to ensure economy of scale, price competitiveness, quality control, application of Design and Technology input on continuous basis, scope of product diversification and higher unit value realization and compliance with WTO compatible standards. Such a common facility will lead to significant reductions in the cost of production, production of a diversified range of high value products, sample development, reduction in the response times in order execution and ensure high quality of final products.

Eligibility:

Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.

- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

Deliverables:

CFCs must include adequate space for Training area, Sales counter, Dyeing Unit (if required), Store, Room, Tools Machinery and Equipment related to production and testing including computer installations, packaging, proper provisions of electrification for machineries and civic amenities etc.

Funding Pattern:

- The financial ceiling for setting up a common facility centre is INR 300 lakh.
- In case of NER, J & K, Ladakh & Andaman and Nicobar Islands, Lakshadweep - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- Assistance will also be available for upgradation/ strengthening of existing CFCs with a maximum of Rs 200 lakhs as 100% GOI share.

S.No	Expenditure Items	Funds Permissible (In Lakhs)
1	a) Own building (Interior Work/construction) b) Rented building(IA must have Agreement of at least 15 years for running the CFC) <i>Interior Work/ Construction</i>	50.00
2	Tools Machinery and equipment related to production and testing including installations, packaging etc	225.00
3	Fixed Asset	4.50
4	Expenditure towards training of machine operators	5.00
5	Contingency	3.00
6	Erection and commissioning	12.50
Total		300.00

Rental amount will be borne by the IA.

6. Raw Material Depot

Aim of this component is to make easy availability of quality, certified and graded raw material to the artisans/entrepreneur at a reasonable rate.

Eligibility:

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.

- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, SPV promoted by banks, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for a raw material depot is INR 200 lakh, and out of this INR 50 lakh will be earmarked for setting up of godown.
- In case of NER, Jammu & Kashmir, Ladakh and Andaman & Nicobar Islands, Lakshadweep - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- The GOI assistance shall be provided to the eligible body in staggered manner for capital rotation.
- An MOU will be signed between the grantee and Office of the Development Commissioner (Handicrafts) incorporating different aspects related to functioning of Raw Material Depot.
- Accordingly, the yearly targets to be achieved in terms of physical & financial parameters will be fixed and in case of non – achievement, the Govt. will forfeit the raw material to the extent of grants released.
- Further for a period of five years, yearly quantitative increase in corpus/stock of raw material may be fixed depending on the raw material which will be indicative of functionality of Raw Material Depot.

7. Technology Upgradation Assistance to Exporters/ Entrepreneurs

The objective is to extend the technological up gradation facility to exporters/entrepreneurs. The facility centre should be an infrastructure with modern machinery including packaging machinery to support product, productivity, quality, etc.

Eligibility:

Recognized Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc.

Financial Assistance and Funding Pattern:

- The maximum amount of funds to be sanctioned is INR 150 lakh for each facility centre.
- The financial pattern would be based on 60:40 sharing between the Government of India through the Office of the D.C (H) and Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc.
- MOU between Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc. and Government of India (GOI) will be signed before release of funds.

8. Testing Laboratories

Testing Laboratory shall be made in the sufficient and adequate spaces with the provision of Machinery & Equipment, Support Fixture & Furniture, Raw-Material Processing Section, Inspecting Section, Packaging & Warehousing Section, Maintenance Section including Master Room for knowledge sharing and future reference etc.

In order to standardize / certify raw materials/ products, it is proposed to

- ✓ Set up new labs
- ✓ Strengthen existing labs.

The objective is to offer total Testing and Quality Assurance support for Handicrafts

Eligibility:

- IICT, MHSC, NIFT, NID, Central/State recognised educational Institute/University, Exporter's bodies, EPCH, CEPC, State Corporations etc.
- CSIR and Textiles Committee.

Financial Assistance and Funding Pattern:

- The financial assistance would be in the form of Grant-in-aid with a ceiling of INR 100 lakh for each testing laboratory.
- This grant would be in the form of 100% through the Office of the D.C (H) to the eligible
- institute/ organization.

9. Crafts Village

Craft village is a modern-day concept wherein craft promotion and tourism are being taken up at single location. Artisans live and work at the same place and are also provided with the opportunity to sell their products thereby ensuring livelihood. Craft items are exhibited as well as sold here.

The O/o Director Handloom and Handicraft would provide assistance both towards improving infrastructure in existing villages where a substantial number of craftsmen practicing similar crafts are residing and also setting up of new villages where craftsman can be rehabilitated. The aim would be to select villages that can be connected with some tourist circuit to ensure sale of products.

Under this component office of Director Handloom and Handicraft will fund improvements/creation of infrastructure which would include roads, houses of artisans and their work sheds areas, sewerage, water, streetlights, footpaths, shops and display areas. These will be undertaken by the implementing agency and the craftsmen will be rehabilitated with new work sheds and display areas. The display areas will be in form of stalls where the artisans can sell their product. Each project will be approved by a committee headed by the Secretary.

Eligibility:

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local gov't. bodies etc.
- Eligible Local statutory bodies, SPV promoted by banks and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for the total amount sanctioned per unit will be INR 1000 lakh.
- In case of NER, J & K, Ladakh & Andaman and Nicobar Islands, Lakshadweep- 90% of the admissible amount will be borne by the O/o the Director Handloom and Handicraft and 10% shall be contributed by the implementing agency.
- Land will be provided by implementing agency and it will be over and above its 20% contribution, attributed in the funding pattern

▶ Credit Card Scheme For Artisans And Weavers (CCSAW)

Objectives:

- **Financial Empowerment:** The primary goal of the scheme is to empower artisans and weavers financially, enabling them to meet their daily operational expenses and procure high-quality raw materials for their crafts.
- **Sustainable Livelihoods:** By providing timely and affordable credit, the scheme contributes to the sustainability of artisans and weavers' livelihoods. This, in turn, helps preserve and promote traditional crafts and weaving practices.
- **Business Expansion:** The credit card scheme is designed to facilitate business expansion for artisans and weavers. With access to capital, they can explore new opportunities, enhance production capacities, and diversify their product offerings.

Financial Assistance:

- The Artisan and Weaver Credit Card Scheme offers loans up to Rs 2.00 lakhs to registered artisans.
- The government provides a substantial interest subsidy of 7% to alleviate the financial burden on the artisans.
- The loan comes with a term of 5 years, allowing artisans a reasonable timeframe for repayment.
- The interest subsidy is disbursed quarterly, providing periodic financial relief to the borrowers.

▶ Prime Minister Handloom Mudra:

- It is centrally sponsored scheme.
- This loan is provided to registered pashmina spinners/weavers .
- Loan upto an amount of Rs 5.00 lac is provided to the weaver.
- The interest subsidy is provided by the Ministry of Textiles, GoI @7%.
- The mode of Application is Offline

▶ Karkhandar Scheme for development of Craft Sector

Objectives:

- 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.

Financial Assistance:

- Rate of stipend per trainee/ per month is Rs.2000/-.
(Rs. 1000/- shall be paid through individual bank account and rest of the amount shall be disbursed on the successful completion of probation/ practical training session).
- Logistic Charges/ Honorarium to Trainer/Karkhandar is Rs. 2000/- per trainee per month.
- The honorarium to Karkhandars shall be disbursed only after assessing that the desired level of skills is achieved by the trainee and trainees shall be evaluated through an approved qualifying framework devised for skill up-gradation level.

▶ Financial Assistance To Industrial Cooperatives

- Any registered Industrial Cooperative(Handicrafts/Handloom) is provided a financial assistance of Rs 1.00 lac in two equal installments i.e, Rs 50000 per year.
- The amount so provided needs to be spent such that minimum 75% of the fund is used for procuring raw material. The rest amount is used for maintain records etc.
- The mode of Application is Offline.

▶ Prime Minister Employment Generation Programme (PMEGP)

Description	The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.
Nature of assistance	<ul style="list-style-type: none"> ▶ The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs. ▶ Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost) ▶ Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.) The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

Who can apply?	Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible.
	Existing Units (under PMRY, REGP 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.

► Rural employment Generation Programme

Description	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) is proposed.
Nature of assistance	<ul style="list-style-type: none"> ► The maximum cost of the project/unit admissible under manufacturing/agriculture/horticulture & allied sectors shall be Rs. 25 lakh. ► The maximum cost of the project/unit admissible under service sector/trading activity shall be Rs. 10 lakh. However, under rural and public transport sector, the upper project/ unit cost shall be admissible to the upper ceiling of Rs.20 lakhs. ► The project reports for the beneficiaries shall be prepared by Rural Industrial Consultancy service centers (RICS), J&K EDI, DIC or any Government owned or private consultancy duly registered with J&K, KVIB. ► Funding pattern <ul style="list-style-type: none"> ○ Beneficiary's contribution of project cost (Equity money) ----- 5% ○ Government Subsidy (Margin Money) ----- 35% ○ Bank Credit----- 60%
Who can apply?	<ul style="list-style-type: none"> ▪ 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. ▪ There will be no income ceiling for assistance for setting up projects under JKREGP.

	<ul style="list-style-type: none"> ▪ Assistance under the Scheme is available only for new projects sanctioned specifically under the JKREGP. ▪ 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. ▪ Educational Qualification for Beneficiaries and Quantum of Financial Assistance: 			
	Educational Qualification	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)
		Manufacturing	Service/Trading	Agriculture & Allied Matric
	Matric	10	5	10
	10+2	15	10	15
	Graduate	20	15	20
	Post Graduate	25	20	25

► Procurement And Marketing Support Scheme

Objective:

- Promoting new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country.
- To create awareness and educate the MSMEs about importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.

Eligibility Condition:

Manufacturing / Service sector MSEs having valid Udyam Registration (UR) Certificate.

Scheme Components:

- Market Access Initiatives across the country.
- Organizing events like Domestic Trade Fair& Exhibition/ Awareness programs/ National & International Workshops & Seminars/ Vendor Development Programs.
- Vendor Development Programme
- Capacity Building
- Development of Retail Outlet

► National Handloom Development Programme (NHDP)

Objective:

NHDP has been formulated for its implementation during financial year 21-22 to 25-26. The scheme will follow need-based approach for integrated and holistic development of handlooms and welfare of handloom weavers. The scheme will support weavers, both within and outside the cooperative fold including Self Help Groups etc. towards raw material, design inputs, technology up-gradation, marketing support through exhibitions, create permanent infrastructure in the form of Urban Haats, marketing complexes etc.

Components

- A. Small Cluster Development Programme
- B. Handloom Marketing Assistance.
- C. Need based Special Infrastructure Project
- D. Mega Cluster Development Programme
- E. Concessional Credit/Weaver MUDRA Scheme
- F. Handloom Weavers' Welfare
- G. Other Miscellaneous & Promotional Components
 - I. Research & Development projects
 - II. Handloom Census
 - III. Publicity, Advertisement, Monitoring, Training & Evaluation of Scheme
 - IV. Education of weavers/their wards through National Institutes of Open Schooling (NIOS)/IGNOU
 - V. Project Monitoring Cell,
 - VI. Handloom Helpline Centre
 - VII. Earlier committed liabilities of NHDP, HWCWS, CHCDS, NERTPS etc.
 - H. Any other component

► PM Vishwakarma

About:

PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemaker/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker

Benefits to the Artisans And Crafts Persons

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

Recognition: Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.

Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.

Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.

Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.

Incentive for Digital Transaction: An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.

Marketing Support: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.