

**Government of Jammu and Kashmir
Industries and Commerce Department
Civil Secretariat, Jammu/Srinagar**

Shri Ateesh Kumar Singh,
Joint Secretary (AFI),
Ministry of Micro, Small &
Medium Enterprises,
New Delhi.

No. IC-DIC/207/2022-02(E-7128789)

Dated: 14.08.2024

Subject: Submission of Strategic Investment Plan (SIP) under RAMP Scheme for the UT of J&K.

Sir,

Apropos to the subject cited above, I am directed to forward herewith a copy of proposed interventions in the Strategic Investment Plan (SIP) under Raising and Accelerating MSME Performance (RAMP) for Union Territory of Jammu and Kashmir (**enclosed as ANNEXURE 'A'**) prepared in consultation with the consultancy agency engaged for the RAMP Scheme viz. M/s Grant Thornton Bharat LLP alongwith minutes of the Programme Monitoring Unit constituted vide Government Order No. 42-JK(IND) of 2023 dated 01.02.2023 (**enclosed as ANNEXURE 'B'**) for consideration/approval and with the request that necessary funds may be made available for effective implementation of the Scheme.

Ten hard copies are being sent through post.

Yours faithfully,

Akshi Gupta

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Copy to : -

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2. Managing Director, J&K Trade Promotion Organization.
3. Director Industries & Commerce, Jammu.
4. Director, Industries and Commerce, Kashmir.
5. Joint Director, MSME DFO, (J&K), MoMSME, Government of India.
6. Private Secretary to Chief secretary, J&K for information
7. Private Secretary to Principal Secretary to the Government, Finance Department, J&K for information.
8. Private Secretary to Commissioner/Secretary to the Government, Industries and Commerce Department J&K for information.

Strategic Investment Plan (SIP) for Jammu & Kashmir under Raising and Accelerating MSME Performance (RAMP)

**A Central Sector Scheme of the Ministry of Micro
Small and Medium Enterprises supported by The
World Bank**

August 2024

**Jammu & Kashmir Trade Promotion
Organization**



Table of Contents

Executive Summary	12
Chapter - 1: About RAMP Programme	17
1.1. Introduction about RAMP	17
1.2. RAMP Programme: Objectives, Key Result Area and DLIs	17
1.3. Objectives of RAMP Programme	17
1.4. Key Result Areas of RAMP Programme:	18
1.5. Disbursement Linked Indicators (DLIs) of RAMP Programme:	18
1.6. Constitution of Central & State/UT Committee	19
1.7. Implementation Priorities of MSME Competitiveness Programme	19
Chapter - 2: SIP- Approach & Methodology	22
2.1. Approach & Methodology	22
2.2. Key constraints in the MSME sector:	76
Chapter - 3: Diagnostic Study	89
3.1. Diagnostic Study – Key Challenges and Gaps in the MSME Ecosystem of Jammu & Kashmir	90
3.2. Growth of the Economy in terms of Gross State Domestic Product (GSDP)	90
3.3. Trends in the Per Capita NSDP of Jammu & Kashmir as a Ratio of Per Capita Income of India	93
3.4. Trends in the Contribution of Economic Sectors to GSDP of Jammu and Kashmir	94
3.5. Poverty Decline in the UT of Jammu and Kashmir	95
3.6. Inequalities in the Asset Distribution in Jammu and Kashmir	96
3.7. Average Fixed Capital Expenditure of Households in Jammu and Kashmir	97
3.8. Financial Inclusion of Male and Female Population	98
3.9. Financial Inclusion of Social Groups of Population	99
3.10. The Present Status of Banking Sector in Jammu and Kashmir	100
3.11. Growth of Banking Business in UT of Jammu and Kashmir	101
3.12. Division wise and District wise distribution of Banking Business in Jammu and Kashmir	102
3.13. Growth of Exports from Jammu & Kashmir and Export Ecosystem	104
3.14. The Trade & Export Policy 2018-28	105
3.15. MSME Ecosystem in Jammu & Kashmir	107
3.16. MSME Udyam Registration – Comparative Analysis with All India and Selected States	107
3.17. MSME Udyam Registration – Comparative Analysis of the Districts in Jammu and Kashmir	109
3.18. District wise distribution of total MSMEs in Jammu and Kashmir	110

3.19. District wise distribution of Manufacturing MSMEs in Jammu and Kashmir	111
3.20. District wise distribution of Service MSMEs in Jammu and Kashmir	112
3.21. MSMEs Owned by Women Entrepreneurs	113
3.22. MSME Ecosystem as per NSS 73rd Round Survey	115
3.23. Distribution of Establishments into Manufacturing, Trade and Service Sectors of the Economy	115
3.24. Sector wise comparison of MSMEs in Jammu and Kashmir with selected States and India	116
3.25. Comparison of OAE and Establishments(H) in Jammu and Kashmir with selected States and India	116
3.26. Comparison of Gross Value Added from Establishments	117
3.27. Comparison of GVA from different types of Establishments in the selected states and India	118
3.28. Ownership wise distribution of MSMEs in Jammu and Kashmir	119
3.29. Industrial Establishments as per 6th Economic Census in Jammu and Kashmir	120
3.30. Establishment by Size of Employment	125
3.31. District-Wise Establishments	126
Chapter - 4: Proposed Projects under Strategic Investment Plan (SIP)	132
4.1. Proposed Projects under SIP	132
4.2. Following are the summary of the proposals:	145
Chapter - 5: Impact of RAMP Programme on the Development of MSME Sector in J&K	212
5.1. Introduction	212
5.2. Targets fixed for Industry Sector by the UNDP	212
5.3. Present Status and Required Projection to reach the target of UNDP	212
5.4. Impact of Ramp on the growth of Gross Value Added (GVA) in Economic Sectors	214
5.5. Impact Envisaged from RAMP Interventions on GVA from Manufacturing Sector	214
5.6. Impact Envisaged from RAMP Interventions on GVA from Industry Sector	215
5.7. Impact Envisaged from RAMP Interventions on GVA from Services Sector	216
Annexures	219

List of Figures

Figure 1: RAMP Snapshot	17
Figure 2: RAMP stages of implementation	21
Figure 3: UT level stakeholders meeting on RAMP.....	25
Figure 4: GT Officials conducting outreach on RAMP in UT level Stakeholder Gathering	25
Figure 5: Workshop on RAMP with General Manager, DICs at office of Director I & C, Jammu Division	26
Figure 6: Workshop on RAMP with General Manager, DICs at office of Director I & C, Kashmir Division	26
Figure 7: Stakeholders Consultation Meets in Kashmir Division on RAMP at DICs	27
Figure 8: District Level Stakeholders Consultation Meets in Kashmir Division on RAMP at DICs	28
Figure 9: District Level Stakeholders Consultation Meets in Jammu Division on RAMP at DICs	28
Figure 10: Pictures of MSMEs survey done for the baseline study.	60
Figure 11: Review Meeting on SIP under RAMP for UT of J&K: Attended by Secretary, MoMSME, Gol, Commissioner Secretary, I&C, UT J&K & MD, JKTPo and other related departments officials and facilitated by I&C, UT of J&K.....	88
Figure 12: EPI Ranking	104
Figure 13: Trends of Exports from Jammu and Kashmir.....	104
Figure 14: No. of MSMEs registered on UDYAM portal.	109
Figure 15: Percentage Share of Proprietary Enterprises.....	120
Figure 16: Number of establishments as per Sixth Economic Census.....	122
Figure 17: Process flow of RAMP Implementation Strategy.....	148
Figure 18: District Level Impact for SIP Implementation	148
Figure 19: Process flow of JKMHCL	181
Figure 20: Process Flow for the Application of Turnover Incentive Scheme	187

List of Table

Table 1: Constitution of Central & State/UT Committee	19
Table 2: Implementation Priorities of MSME Competitiveness Programme	19
Table 3: Secondary research/ Desktop Research	22
Table 4: List of UT Level Stakeholders with detailed Information	30
Table 5: List of representatives of key Stakeholders, Institution and officials from Jammu Division- Personal Interviews	30
Table 6: List of representatives of key Stakeholders, Instituting and officials from Kashmir Division- Personal Interviews	32
Table 7: List of Focused Group Discussions	33
Table 8: Cluster Value Chain Analysis – FGD with representatives of Singhpora block level cluster ...	34
Table 9: Cluster Value Chain Analysis – FGD with representatives of Common Facility Center at Kanihama, Budgam	36
Table 10: Cluster Value Chain Analysis – FGD with Noorari Crewel/Chain Stitch Artisan Cluster members	37
Table 11: Cluster Value Chain Analysis – FGD with representatives of BADAM Cluster Block Level Cluster	39
Table 12: Cluster Value Chain Analysis – Cricket Bat Manufacturing Association Halmulla	41
Table 13: Cluster Value Chain Analysis – FGD with representatives of Basholi Pashmina Cluster Development Program	43
Table 14: Cluster Value Chain Analysis-FGD with officials of Bamboo product manufacturers	45
Table 15: Cluster Value Chain Analysis with officials of Pharmaceutical Industry representatives	46
Table 16: Cluster Value Chain Analysis with officials of Pharmaceutical Industry representatives	48
Table 17: Cluster Value Chain Analysis– FGD with Plaster of Paris industries	49
Table 18: In-depth interaction with officials of Jammu & Kashmir Bank Ltd	51
Table 19: Focus Group Discussion - J&K Small Scale Industries Development Corporation Limited (SICOP)	54
Table 20: Growth in the Nominal GSDP of Jammu & Kashmir in comparison with GDP of All India and the Selected States	90
Table 21: Growth in the Real GSDP of Jammu & Kashmir in comparison with GDP of All India and the	91
Table 22: Growth in the Per Capita NSDP at current prices of Jammu & Kashmir	92
Table 23: Growth in the Per Capita NSDP at constant prices of Jammu & Kashmir	93
Table 24: Multidimensional Poverty Index	95
Table 25: Gini's Coefficient of State-level asset distribution	97
Table 26: Fixed capital expenditure	97
Table 27: Percentage of adult population	98
Table 28: Percentage of adult population having deposit account in Bank	99
Table 29: Status of Banking Sector	100
Table 30: Growth of Banking Business	101
Table 31: Division wise and District wise distribution of Banking Business	102
Table 32: Number and Distribution of MSMEs	108
Table 33: Distribution of MSME Units among the 20 districts of Jammu and Kashmir	110
Table 34: Distribution of Manufacturing MSME Units among the 20 districts of Jammu and Kashmir	111
Table 35: Distribution of Service MSME Units among the 20 districts of Jammu and Kashmir	113
Table 36: Year wise distribution of Women owned MSMEs registered in Udyam Portal	114
Table 37: Sector wise and location wise distribution of MSME Units	115
Table 38: Sector wise and State wise distribution of MSME Units	116
Table 39: Percentage distribution of number of enterprises by State in India and share of OAEs and Establishments (H)	117
Table 40: Percentage distribution of GVA of enterprises by State	118
Table 41: Percentage contribution of GVA from sectors of the economy of states	118
Table 42: Ownership wise distribution of MSME Units in Jammu and Kashmir	119

Table 43: Distribution of Establishments by Major Economic Activities in Jammu and Kashmir	123
Table 44: Distribution of Establishments by size of Employment in Jammu and Kashmir.....	125
Table 45: District wise total number of Establishments by Rural and Urban location.....	126
Table 46: List of proposed projects	133
Table 47: Summary of the proposals – Interventions & Budget Summary	145
Table 48: Formalization of MSMEs - Udyam Registration Programmes	150
Table 49: Formalization of MSMEs – Number of Existing and Aspiring MSMEs expected to register in the Udyam Portal	151
Table 50: Udyam Registration Project Cost Estimation (Rs. Crores)	153
Table 51: Sharing of Udyam Registration Project Cost	154
Table 52: District Level Committee for Interest Subvention	158
Table 53: Divisional Level Committee for interest subvention	158
Table 54: Project Cost Estimation	159
Table 55: Cost sharing between the Central Government, the UT Government	160
Table 56: Budget Estimation for Reimbursement of First Time Annual Guarantee Fee	163
Table 57: CGTMSE Project Cost Estimation (in Crores).....	164
Table 58: Sharing of CGTMSE Project Cost (INR Crores)	164
Table 59: The Year wise break-up	166
Table 60: MSME – Digital Financing Project Cost Estimation.....	168
Table 61: Sharing of the Cost on MSME – Digital Financing Project (INR Crores)	168
Table 62: Budget Estimation and Allocation of Branding & Publicity of GI/ODOP/DEH/Unique Products	171
Table 63: The cost of the MSME – Branding and Publicity (INR Crores).....	172
Table 64: Number of Buyer-Seller Meets	175
Table 65: Number of Reverse Buyer-Seller Meets.....	175
Table 66: Budget Estimation for Buyer-Seller Meets and Reverse Buyer-Seller Meets in Jammu & Kashmir.....	176
Table 67: Cost Sharing by the GOI, UT Government and RAMP Project (INR Crores)	177
Table 68: District Level Committee for JKMHC	180
Table 69: JKMHC Project Cost Estimation (INR Crores)	182
Table 70: Cost of PMU/Cell of Experts:.....	183
Table 71: Details of the PMU/Cell of Experts:	183
Table 72: Total Cost of JKMHC.....	183
Table 73: Project Cost Distribution among GOI, UT of Jammu and Kashmir.....	184
Table 74: Budget Estimation for MSME Turnover Incentive Project (INR Crores)	188
Table 75: Project Cost Distribution among GOI, UT of Jammu and Kashmir	188
Table 76: MSME Producer Companies/Associations of GI/ODOP/DEH/Unique Products.....	192
Table 77: Project Cost Distribution among GOI, UT of Jammu and Kashmir	193
Table 78: Cost Estimation for Dashboard Development (INR Crores)	195
Table 79: Sharing of the Cost M&E Dashboard (INR Crores)	195
Table 80: Details of HR deployment cost	197
Table 81: Cost sharing between GoI, UT contribution, RAMP Contribution	198
Table 82: Industry Academia Collaboration Project Particulars in Jammu and Kashmir	200
Table 83: Item-wise estimated budget	201
Table 84: Sharing of Cost Estimation for Industry-Academia Collaboration Project.....	202
Table 85: Entrepreneurship & Skill Development Program (ESDP) Project.....	204
Table 86: Cost Estimation for Management & Upskilling ESDPs.....	205
Table 87: Sharing of Cost Estimation for Management & Upskilling ESDP	205
Table 88: Total Cost for entrepreneurship and Skill Development (ESDP) Project.....	206
Table 89: MSME Samadhan Awareness Creation Programmes/Workshops.....	209
Table 90: Expected Beneficiaries from the Programmes (Number of Officers/MSMEs)	210
Table 91: MSME Samadhan (ODR)/TReDS- Project Cost Estimation.....	211
Table 92: Project Cost Distribution among GOI, UT of Jammu and Kashmir and RAMP Programme	211
Table 93: Projections for the growth of GSDP of Jammu and Kashmir at Constant Prices.....	213
Table 94: Gross Value Added (GVA) from Manufacturing at Constant Prices	214
Table 95: Gross Value Added (GVA) from Industry Sector at Constant Prices (INR Crores).....	215
Table 96: Gross Value Added (GVA) from Services Sector at Constant Prices (INR Crores).....	217

List of Charts

Chart 1: Status of the surveyed MSMEs	58
Chart 2: Gender of surveyed MSMEs	58
Chart 3: Response on benefits of Udyam Registration	58
Chart 4: Social Categorization of the surveyed MSMEs.....	59
Chart 5: Legal status of the MSMEs surveyed.	59
Chart 6: Challenges faced by MSMEs in commencement of operations.....	60
Chart 7: Type of Area where the unit is located.	61
Chart 8: Response on Activity of the units	61
Chart 9: Response on ownership of Land & Building	61
Chart 10: Essential Infrastructure Amenities for MSMEs	62
Chart 11: Amenities available to MSMEs in UT of J&K	63
Chart 12: Amenities for which MSMEs face challenges in UT J&K	63
Chart 13: Awareness about the Schemes among surveyed MSMEs	64
Chart 14: Source of Information about Schemes	65
Chart 15: Schemes availed by MSMEs.	66
Chart 16: Issues in availing Scheme benefits	66
Chart 17: BDS providers in J&K	67
Chart 18: Reasons for not availing BDS by MSMEs	67
Chart 19: Nature of the Services availed by MSMEs.	68
Chart 20: Credit facility (Loan) availed in J&K	68
Chart 21: Count of Loan availed.....	69
Chart 22: Response for experiencing Delayed Payment.....	69
Chart 23: Type of Buyers for delayed payments	70
Chart 24: Awareness about MSEFC/Samadhan	70
Chart 25: MSMEs approached MSEFC/Samadhan	70
Chart 26: How MSMEs tackle the issue of delayed payments	71
Chart 27: Issues- product/service marketing in UT J&K.....	72
Chart 28: Issues related to product certification in UT J&K	72
Chart 29: Issues related to product testing.....	72
Chart 30: Product Marketing Issues	72
Chart 31: Overall MSME Survey findings through online questionnaire	73
Chart 32: Growth of GVA from manufacturing at constant Prices (INR Crore).....	215
Chart 33: GVA from Industry at Constant Process (INR Crore)	216
Chart 34: GVA from Services Sector at Constant Prices (INR Crore)	217

Abbreviations

ACGR	Annual Compounded Growth Rate
ASSOCHAM	Association of Chambers of Commerce
BDS	Business Development Service
BIS	Bureau of Indian Standards
BMO	Business Management Organisations
CFL	Centre for Financial Literacy
CGTMSE	Credit Guarantee Trust for Micro and Small Enterprises
CHAMPIONS	Creation & Harmonious Application of Modern Processes for Increasing the Output & National Strength
CIED	Centre for Innovation and Entrepreneurship Development
DFO	District Facilitation Office
DGFT	Directorate General of Foreign Trade
DIC	District Industries Center
DLI	Disbursement Linked Indicator
DPITT	Department for Promotion of Industry and Internal Trade
DUDA	District Urban Development Agency
DVH	District Veterinary Hospital
EPC	Export Promotion Councils
ESDP	Entrepreneurship and Skill Development Programme
FCE	Fixed capital expenditure
GeM	Government E-Marketplace
GSDP	Gross State Domestic Product
GST	Goods and Services Tax
GVA	Gross Value Added
IA	Industry Associations
ICT	Information and Communication Technology
IEC	Import Export Code
IGC	Industrial Growth Center
ISO	International Standards Organisation
ITI	Industrial Training Institutes

JKEDI	Jammu & Kashmir Entrepreneurship Development Institute
JKMHCL	Jammu & Kashmir MSME Health Clinic
JKREGP	J&K Rural Employment Generation Programme
JKRLM	Jammu and Kashmir Rural Livelihoods' Mission
JKTPO	Jammu & Kashmir Trade Promotion Organisation
KPI	Key Performance Indicators
KVIB	Khadi Village Industries Board
KVIC	Khadi village Industries Commission
M&E	Monitoring and Evaluation
MCRRP	MSME Covid Resilience and Recovery Programme
MGNREGA	Mahatma Gandhi National Rural Employment Generation Act
MoMSME	Ministry of Micro Small Medium Enterprises
MSME	Micro Small Medium Enterprises
NBFC	Non-Banking Finance Companies
NRLM	National Rural Livelihoods' Mission
NSDP	Net State Domestic Product
NSIC	National Small Industries Corporation
OAE	Own Account Enterprises
OBC	Other Backward Class
ODR	Online Dispute Resolution
PCB	Pollution Control Board
PMAY	Pradhan Mantri Awaas Yojana
PMEGP	Prime Minister's Employment Generation Programme
PMMY	Pradhan Mantri Mudra Yojana
PMS	Procurement & Marketing Support
QCI	Quality Council of India
RAMP	Raising & Accelerating MSME Performance
RBZs	Rural Business Zones
RUDSETI	Rural Development and Self Employment Training Institute
SBMG	Small Business Network Group
SC	Scheduled Caste
SDG	Sustainable Development Goal

SICOP	J&K Small Scale Industries Development Corporation Limited
SIDBI	Small Industrial Development Bank of India
SIDCO	J&K State Industrial Development Corporation Limited
SIP	Strategic Investment Plan
SSIA	Small Scale Industries Association
ST	Scheduled Tribe
TReDS	Trade Receivable Discounting System
UNDP	United Nations Development Programme
UTLBC	Union Territory Level Bankers Committee
VBSM	Virtual Buyer Seller Meet
ZED	Zero Effect Zero Defect



01

Strategic Investment Plan

Raising and Accelerating MSME
Performance (RAMP)

Executive Summary

The Micro, Small and Medium enterprises (MSME) sector has emerged as an immensely dynamic and evolving sector of the Indian economy and is considered an important driver of economic development in the country. MSME sector contributes to more than 48 per cent of exports, over 30 per cent of the country's GDP and generates employment for about 111 million people. Being one of the most vibrant sectors of the Indian economy, the MSME sector produces and manufactures a variety of products for both domestic as well as international markets. MSMEs have played an important role in providing employment opportunities in rural areas. The sector has helped in rural industrialization, given the inherent advantages of low capital cost, high employment potential, and flexibility in operations, utilization of local resources, etc. Acting as a complementary unit to the large industrial sector, the MSME sector has significantly contributed to the overall industrial development of the country.

India made significant progress in reducing absolute poverty. However, the COVID-19 outbreak to some extent hampered the course of poverty reduction. In addition to challenges of equitable growth, poverty reduction and climate change vulnerabilities, the repercussions from COVID-19 were seen on the country's economy. Given the consequent economic fallout, there is a need to intensify efforts to support Micro, Small and Medium Enterprises (MSMEs) to raise productivity levels, generate jobs and accelerate economic transformation.

Short term measures to provide immediate relief to MSMEs in the pandemic were required to be followed by interventions to support recovery and build resilience of the MSME sector. In May 2020, the Government announced "Atmanirbhar Bharat" economic package of INR 20 trillion to fight the COVID-19 pandemic. RBI Expert Committee on Micro, Small and Medium Enterprises, highlighted major challenges faced by MSMEs such as physical infrastructural bottlenecks, absence of formalization, slow technology adoption, gap in capacity building, poor backward and forward linkages, lack of access to credit, risk capital, delayed payments, in its Report submitted in June 2019. The Committee recommended various regulatory, financial and implementation reforms, as well as firm level access reforms to provide targeted interventions to MSMEs across recognized challenge areas.

As a step to take forward the implementation of these recommendations, the Government of India (GoI) is focusing on strengthening the existing Programmes of Ministry of MSME to address the challenges of the last mile enterprises across institutional, financial, and technological areas with the overall objective of improving competitiveness of MSMEs in India. This initiative is called as the MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP).

To further bolster the MSME Sector, Government of India launched a World Bank supported Scheme called "Raising and Accelerating MSME Performance (RAMP)" which supports the overall Covid Resilience and Recovery Programme of MoMSME and aims at improving market access, access to credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs.

The important component of RAMP is to prepare a Strategic Investment plan (SIP) containing need gap assessment of the respective State/UT & propose the interventions required to overcome those issues. The programme would be implemented over next 5 years with due approvals from RAMP Programme Committee (RPC) in UT of J&K as per the investment norms prescribed under RAMP guidelines. The SIP presented in this report will form the roadmap for RAMP implementation in the UT of J&K.

The Government of Jammu and Kashmir has identified Raising & Accelerating MSME Performance (RAMP) Programme of MoMSME, Government of India as useful scheme for the development of MSME Sector in the Union Territory of Jammu and Kashmir and entrusted the responsibility for the implementation of RAMP Programme to Jammu and Kashmir Trade Promotion Organization (JKTPO). Grant Thornton Bharat LLP was provided with an opportunity to carry out the baseline survey of MSMEs in compliance with the RAMP Manual in both the divisions of UT of Jammu & Kashmir for the preparation of Strategic Investment Plan (SIP) as a prerequisite for RAMP implementation. The team has conducted stakeholders' consultations with the MSMEs and other connected stakeholders in all the 20 districts and gathered evidence-based data and information on the MSME sector in the Union Territory of Jammu & Kashmir. In order to reach the ground level situation, baseline survey of 3269 MSMEs in Jammu & Kashmir was carried out by following personal interview method, in online as well as offline mode. District wise & Sector wise focused group discussions were conducted, In-depth Stakeholders personal interviews were also carried out to understand the magnitude of different problems faced by MSMEs, assess the need gap & the status of MSME eco-system in the UT of J&K.

The outcome of the report arrived out by consultation with various stakeholders of MSME sector including officials of Govt. departments, industry associations, financial institutions, UT and national level institutions and MSMEs have played a vital role in shaping the interventions/ projects proposed in the SIP.

Few of the observations and suggestions received from various stakeholders are as follows:

Industry Associations: Majority of the Industry Associations mentioned about the poor infrastructure available at industrial estates, mainly unavailability of uninterrupted power supply, proper road infrastructure, inadequate credit flow to MSMEs and marketing and logistic facilities.

Institutional Stakeholders: According to various stakeholders the thrust areas that require the interventions are:

- Seamless raw material supply throughout the year with effective Raw Material Management at UT level.
- Awareness about the various Central and UT Government Programmes/Schemes for MSMEs; and
- Preference to local MSMEs in Government Procurement.

MSMEs: Most of the MSMEs expressed that they have been facing the following challenges:

- Unavailability of low-cost credit.
- Limited market avenues.
- Unavailability of employable skilled manpower.
- Limited power supply with frequent power cuts.
- Addressing the issues of delayed payments; and

- Unfavourable geographical and climatic conditions.

Besides, it would be relevant to add that, the MSME sector in J&K has been under continuous and profound stress due to various reasons which include security challenges, prolonged violence, law & order disturbances and shutdowns, widespread floods of 2014, lock-down and internet blockade in the wake of abrogation of Article 370, Covid-19 pandemic, locational disadvantage, hilly terrain and inclement weather conditions, high cost of raw material, logistics, etc.

Based on the observation and suggestions of different stakeholders, core challenges faced by the MSMEs in UT of J&K are summarized as below:

- Lack of proper Formalization of MSMEs
- Use of traditional manufacturing practices & low innovative technology support
- Unavailability of timely and adequate credit from formal sources
- Limited Market access
- Availability of timely and adequate credit from formal sources
- Not exposed to bigger markets (e-commerce & export)
- Issues related to Quality & Product standardisation.
- Low bargaining capacity (RM & pricing of finished product)
- Low level of awareness about product certification(s)
- Use of traditional supply chain mechanism
- Exploitation by bigger customers/Units
- Poor awareness about Govt. programmes/Incentives
- High Logistic cost in JKUT in comparison of other states and UTs.
- Inadequate skilled manpower, mainly for highly specialized skills.
- Unavailability of uninterrupted power supply
- Slow development of Industrial areas
- Abrupt change in industrial policy

Based on the above inferences drawn from the diagnostic survey and as per the RAMP Programme DLIs, the below mentioned projects for implementation are proposed under Strategic Implementation Plan of RAMP Programme in Jammu and Kashmir.

The SIP Report and proposals were reviewed and revised as per the direction of Hon. Secretary, MoMSME, Government of India during a meeting held in Jammu on 9th February 2024. Changes were encompassed based on suggestions and recommendations proposed in the meeting.

Afterward, a sequence of validation meetings took place chaired by Commissioner Secretary, I&C Dept. UT J&K and officials from various related departments on the SIP prepared. During these meetings, proposed interventions and budget estimates were thoroughly discussed and proposed for changes/ amendments in It.

Discussions were also held twice with officials of Ministry of MSME, GoI (RAMP division) physically at Delhi, on the interventions proposed for J&K under the RAMP Programme. Based on the discussion & outcome of meetings, the SIP was revised & put-up for approval of RAMP UT level Committee on March

19, 2024. After due deliberations, few modifications were suggested by the committee to be incorporated in the SIP report. The Revised SIP after incorporating all the suggestions was approved in UT level committee meeting on 23rd March 2024 with the Budget Estimates of Rs. 544.54 Crores for a period of five (05) years with Rs. 381.48 Crores from RAMP Funding, Rs. 104.45 Crores as UT Contribution and Rs. 58.61 Crores as GoI Contribution.

The Chief Secretary, Government of Jammu & Kashmir took the review of Strategic Investment Plan (SIP) prepared for UT J&K on 25.04.2024 at Civil Secretariat Jammu and suggested to revisit some of the proposed interventions vis-vis the issues/weakness of the MSMEs in J&K to enhance its impact on promoting the growth and sustainability of MSMEs during the implementation.

Accordingly, the draft Strategic Investment Plan was revised and presented to the Chief Secretary, GoJ&K on 8th July 2024 at Civil Secretariat, Srinagar for approval. The key thematic areas and the proposals in the Strategic Investment Plan (SIP) included the following:

A. Formalisation and Promotion of MSMEs in the UT

- Formalisation of MSMEs - Udyam Registration (Awareness Creation/Udyam Registration Programmes)

B. Credit Support

- Special Interest Subvention Component for Stressed Micro & Small Units & NPAs @ 6% of the Loan component over & above existing benefits for 3 years.
- CGTMSE – Annual Guarantee Fee Coverage (Exemption)
- Digital Financing Drives to penetrate NBFCs, Fintechs & MFIs in various Clusters in UT of J&K - MoUs with Govt. of UT of J&K and Lead Bank & Other FIs in UT of J&K.

C. Procurement & Marketing Support (PMS)

- Packaging & Publicity of GI/ODOP/DEH/Unique Products from J&K.
- Buyer Seller Meets/ Reverse Buyers Sellers Meets & Export Promotion for MSME/GI/ODOP Promotion.

D. UT specific Innovative Projects

- Jammu & Kashmir MSME Health Clinic Project.
- Turnover Incentive for the MSMEs, who have Turnover losses during COVID Lockdown Period
- MSME Producers Company/ Association for GI/ODOP/DEH/Unique products under Cluster Development Programmes.
- Creation of RAMP Monitoring & Evaluation and Raw Material & Inventory Dashboard Management for MSMEs
- Human Resources/Experts (RAMP-SPIU + JKUT support team) for RAMP Implementation.

E. Entrepreneurship & Skill Development Programs (ESDP)

- Industry Academia Collaboration Project with Sector Specific Incubation/Training Organisations at ITI and Polytechnic College Level;
 - For Aspiring Entrepreneurs and;
 - Training of Trainers (TOT) programme
 - Management Development & Upskilling of Existing Entrepreneurs with special emphasis on Women & SC/STs

F. Strengthening receivable market & reduction of delayed payment (Samadhan and TReDS)

- Promotion of MSME MSEFC/Samadhan/(ODR) & TReDS Platforms

13 project proposals have been prepared with a total budget of INR. 554.93 Crores with INR. 499.44 Crores (90%) contribution as RAMP Share and INR 55.49 Crores (10%) contribution as UT Share.

The revised SIP was submitted to Finance Department, GoJ&K for seeking its concurrence to the contribution proposed for the UT Government in the said Strategic Investment Plan (SIP). The Finance Department, GoJ&K conveyed its concurrence for providing 10% contribution as UT Share for implementation of Strategic Investment Plan (SIP) under RAMP for next 5 years vide UO No: FD-BDGTOD-11/17/2021-03-(38891), Dated: 06.08.2024.

Thereafter, the 'revised' Strategic Investment Plan (SIP) and the interventions proposed therein was approved by the RAMP UT Level Committee on 9th August 2024 with Revised Budget Estimates Rs. 554.93 Crores for a period of five (05) with Rs. 499.44 Crores (90%) contribution as RAMP Share and Rs. 55.49 Crores (10%) contribution as UT Share.

It is expected effective implementation of RAMP programme will bring positive changes in MSME ecosystem in UT of J&K & it will make great impact on economy of Jammu & Kashmir. RAMP will be instrumental in helping UT government to achieve the Sustainable Development Goals (SDGs) of United Nations Development Programme (UNDP), to promote inclusive & Sustainable industrialization, raising industries share in employment & gross domestic products (GDP) in line with national circumstances, Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.



Chapter - 1: About RAMP Programme

1.1. Introduction about RAMP

Raising and Accelerating MSME Performance (RAMP) supports the overall Covid Resilience and Recovery Programme of MoMSME and aims at improving market access, access to credit, strengthening institutions and governance at the Centre and UT, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs. The period of the RAMP programme, the number of MSMEs targeted to benefit and the project outlay under RAMP Programme have been given in the following Snapshot.

RAMP Programme – a Snapshot



Figure 1: RAMP Snapshot

1.2. RAMP Programme: Objectives, Key Result Area and DLIs

RAMP is a World Bank supported Central Sector Scheme of the Government of India (GoI). A brief outline of the RAMP Programme and its objectives as per RAMP Manual has been provided in the following Snapshot and the details are provided in the following paragraphs.

1.3. Objectives of RAMP Programme

The scheme supports an overall programme encompassing the following interventions –

- MSME institutional strengthening through, inter-alia, the MSME Council; digital portals, policy and M&E functions.
- The convergence of relevant State-level schemes and support Programmes through the preparation and implementation of the Strategic Investment Plans (SIPs).

- c. Firm competitiveness schemes including Technology upgradation and quality certification; marketing support schemes; capacity building for technology centers.
- d. Strengthening the receivables financing market for MSMEs.
- e. Enhancing the effectiveness of the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) for greening investments and investments in women owned businesses.
- f. Addressing delayed payments through online dispute resolution (ODR).

The Programme funds for RAMP would be provided to the Ministry by GoI through its annual budget and disbursements will be made by the World Bank to GoI on achievement of agreed Disbursement Linked Indicators (DLIs). RAMP programme with impacts across the country will directly or indirectly benefit all 63 million enterprises that qualify as MSMEs. However, a total of 5,55,000 MSMEs are specifically targeted for enhanced performance and in addition, target market to include service sectors and 70,500 women MSMEs is envisaged.

RAMP programme, through enhanced collaboration with States, will be a job-enabler, market promoter, finance facilitator, and will support vulnerable sections and greening initiatives.

1.4. Key Result Areas of RAMP Programme:

RAMP is designed in accordance with the World Bank Programme for Results (P for R) instrument. World Bank funds under RAMP would be provided to the Ministry on achievement of mutually agreed Disbursement Linked Indicators (DLIs). This will include Technical Assistance for strengthening implementation and monitoring capacity of MoMSME and of States. The Programme has identified two results areas viz:

Result Area 1:
Strengthening Institutions
& Governance of the
MSME Programme

Result Area 2: Support to
market access, firm
capabilities, and access to
finance

1.5. Disbursement Linked Indicators (DLIs) of RAMP Programme:

The key matrix to monitor progress under RAMP are the DLIs against Key results areas. The six DLIs are as follows:

- i. Implementing the National MSME Reform Agenda
- ii. Accelerating MSME Sector Centre-State collaboration
- iii. Enhancing effectiveness of MSME CHAMPIONS Scheme
- iv. Strengthening Receivable Financing Market for MSMEs (TReDS)
- v. Enhancing Effectiveness of CGTMSE and "Greening and Gender" delivery
- vi. Reducing the incidence of delayed payments through ODRs

1.6. Constitution of Central & State/UT Committee

As per the RAMP Manual, the constitution of various Central & UT Committees and their functions for the monitoring and implementation of RAMP Programme have summarized in the following Table.

Table 1: Constitution of Central & State/UT Committee

TEAM/ COMMITTEE	FUNCTIONS
National MSME Council	Monitoring and Policy Overview of RAMP
RPC - RAMP Programme Committee	Headed by the Secretary of MoMSME, RPC would comprise the heads of the various Divisions of MoMSME and/or other related Ministries (Ministry of Textiles, Ministry of Food Processing Industries, Department of Financial Services, etc.)
NPMU - National Program Management Unit (NPMU):	The NPMU at the MoMSME and will comprise professionals and experts competitively selected from the industry to support MoMSME to implement and monitor RAMP programme.
SIPEC- Strategic Investment Plan Evaluation Committee	Evaluation of SIPs duly approved by SRPC
SRPC - State RAMP Programme Committee	Functions of SRPC include: <ul style="list-style-type: none"> ➤ Coordinate with the MoMSME on RAMP implementation, ➤ Oversee the SIP preparation process, ➤ Approval of SIP to be submitted to RAMP Programme Committee of MoMSME for consideration, ➤ Review performance of RAMP in the respective States/UTs periodically to ensure inter Departmental/Ministerial coordination for SIP preparation and its implementation, ➤ Monitoring of fund releases & utilization and audits, ➤ Oversee the functioning of the State PIUs, ➤ Approval of work plan and budget, Annual Procurement Plans, and fund releases for SIP implementation.
SIPEC- Strategic Investment Plan (SIP) Evaluation Committee	To appraise, evaluate and approve the SIPs received from SRPC
SNA- State/UT Nodal Agency	Jammu & Kashmir Trade Promotion Organisation (JKTPO)
SRPC- State RAMP Programme Committee	Headed by the Principal Secretary/Secretary of the relevant department.
SPIU- State Programme Implementation Unit	SPIU established in the Industries Department/ Department of MSME at the State will support the State in monitoring, evaluation, and implementation of RAMP.

1.7. Implementation Priorities of MSME Competitiveness Programme

As per the RAMP Manual, the implementation priorities of MSME Competitiveness Programme have summarized in the following Table.

Table 2: Implementation Priorities of MSME Competitiveness Programme

Sl. No.	Outcomes of the RAMP Programme	Measurable Result Indicator (after five years)
I	Strengthening Institutions and Governance at the Center	
I	Greater policy level expertise with linkages with MSME eco system	Establish MSME Council with Ministries/ State/UT Governments representation.

Sl. No.	Outcomes of the RAMP Programme	Measurable Result Indicator (after five years)
		Strengthen Policy expertise within the Ministry
II	Improved monitoring and evaluation frameworks for implementation of MoMSME schemes.	Digital platforms for M&E of Ministry schemes established and operational
II	Enhance Center- State/UT Synergies	
I	Understand State/UT priorities and gaps in the MSME sector	Preparation of Strategic Investment Plans in States/UTs.
II	Improved State/UT participation to manage MSME Programmes.	All States/UTs to participate in the MSME competitiveness Programmes
III	Improve Market Access	
I	Increase in number of Implementation partners. Increase in number of MSMEs adopting ZED/Lean/and other competitive Programmes.	<ul style="list-style-type: none"> To add Implementing Partners (IPs) across six MSME Champions Schemes. Five-fold increase in number of MSMEs under MSME Champions Scheme to cross 2,00,000 To create 2,00,000 champion MSMEs
II	Of which, accessed by enterprises owned by Scheduled Castes, Scheduled Tribes and women (%)	At-least one third of these to be enterprises owned by Scheduled Castes, Scheduled Tribes and women
IV	Addressing issue of delayed payments	
I	Increase in number of MSMEs on the TReDS platform	At least tenfold increase in the number of lending agencies
II	Increase in volume of transactions on TReDS	At least three times increase from the current baseline in the volume of transaction on the TReDS platform to reach at least INR 1000 billion
III	Greater efficiency in dispute resolution by MSEFCs	MSEFCs to reach 100% disposal of applications from the current 7% and increased use of online dispute resolution services through the Samadhan portal
V	Increase access to finance	
I	Increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella.	Five-fold increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella to reach at-least INR 375 billion
II	Of which, accessed by SC, ST, and women	<ul style="list-style-type: none"> At-least one third of this volume, to be accessed by enterprises owned by Scheduled Castes, Scheduled Tribes, and women. Up to 300 Crore (\$41 Mn) on green investments
VI	Greening of MSMEs	
I	Number of MSMEs adopting green technologies and using green energy sources	All Champion MSMEs to adopt green technologies.

State Participation

1. Strategic Investment Plans (SIPs)

All States shall be invited to prepare SIPs for a four-year period and criteria will be developed for the selection of projects identified under the SIPs.

2. State RAMP Programme Committee

Headed by an Officer not below the rank of Principle Secretary (Industries).

3. State Nodal Agency (SNA)

For flow of funds under the RAMP Programme (preferably State Industrial Development Corporation)

4. State Programme Implementation Unit (SPIU)

Within the State Department dealing with MSME sector/State Industrial Development Corporation, The selection of State Programme Implementation unit (SPIU) shall be done through competitive bidding process/nomination.

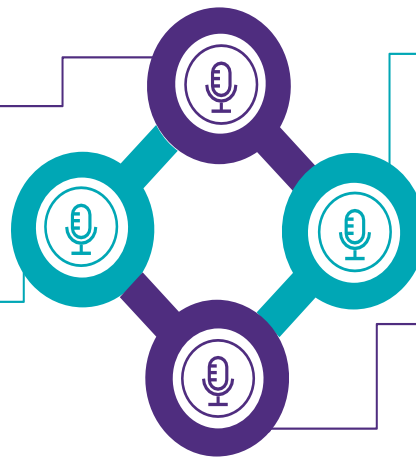


Figure 2: RAMP stages of implementation

Chapter - 2: SIP- Approach & Methodology

A diagnostic study was undertaken as a part of making the strategic investment plan (SIP) in the Union Territory of Jammu & Kashmir. Both secondary and primary research were undertaken which resulted in gaining better understanding on the geographical region wise, segment wise and cluster value chain/sector wise insights into the key challenges and constraints to the MSME growth. The overall approach & methodology, along with the observations and findings of the study is provided below:

2.1. Approach & Methodology

The overall approach focused on preparation of a Strategic Investment Plan (SIP) that adheres to the RAMP Manual for project implementation in the Union Territory of Jammu & Kashmir. The methodology adopted is a mix of desktop research and primary research.

Step 1: Secondary Research/ Desktop Research:

Secondary research was conducted in very systematic way by studying relevant study material, journals, past study reports published by various government departments, physical copies were available by the respective government departments of UT of J&K, few of them were available on website & portals of those departments. Other unpublished information was also collected through consultative process from various sources, data collected from various institutions such as Directorate of Industries & Commerce in the Union Territory of Jammu & Kashmir, District Industries Centre (DIC), Directorate of Economics & Statistics, CGTMSE, JKUTLBC, MSME DFO, Jammu & Kashmir Trade Promotion Organisation (JKTPO), SIDBI, SIDCO, SICOP, Export Promotion Council, Commercial Tax department, UT of JK. Reference was taken from various published documents such as 6th Economic Census of Industrial establishments 2012 (2015-16), Directorate of economics & Statistics, UT of J&K, NSS 73rd Round Survey 2015-16 on Sampling basis of NSSO, Udyam Registration portal, J&K Vision document 2047 etc. The desktop research helped to understand the status of the MSME ecosystem in the UT of J&K w.r.t various parameters and arrive at suitable baseline numbers for various initiatives/programs, which may form an integral part of the proposed strategic investment plan (SIP). The desktop research, in conjunction with the RAMP Manual guidelines, helped in framing appropriate line of enquiry to establish major gaps and challenges in the MSME ecosystem at enterprise level as well as policy and governance level. the following information was sourced from the respective sources The data collected with the help of various sources was analysed for drawing inference & conclusion & utilise for preparation of SIP.

Table 3: Secondary research/ Desktop Research

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
1	MSME Annual Report 2022-23	https://msme.gov.in/sites/default/files/MSMEANNUALR	Comparative analysis on MSME performance between major States

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
		EPORT2022-23ENGLISH.pdf	of India vis a vis UT of Jammu & Kashmir
2	Economic Survey of India 2022-23	https://www.indiabudget.gov.in/economicsurvey/doc/ec_hapter.pdf	Comparative analysis on the contribution of manufacturing sector to UT GSDP
3	National Sample Survey (NSSO) 2015-16	https://www.mofpi.gov.in/sites/default/files/2015_16_nssso_73rd_round.pdf	MSME Survey information
4	6th Economic Census of India 2013-14	https://www.mospi.gov.in/all-india-report-sixth-economic-census	Comparative analysis on various MSME oriented economic activities including Employment, type wise establishments, growth/performance of MSMEs, size class wise comparison, broad industrial sector wise comparison (NIC 2 digit), women headed enterprises, Agri and non-Agri enterprises, social group wise analysis, source wise financial resources for MSMEs.
5	Compendium of MSME Schemes (GoI)	https://www.msme.gov.in/sites/default/files/FlipbookEnglishSchemeBooklet.pdf	Various Central sector & Sponsored Schemes details and Analysis
6	RBI Annual Report	https://rbidocs.rbi.org.in/rdoc/AnnualReport/PDFs/0ANNUALREPORT20222322A548270D6140D998AA20E8207075E4.PDF	Sector wise credit flow to MSME
7	RBI Master Direction - Lending to MSME Sector	https://rbidocs.rbi.org.in/rdoc/notification/PDFs/56MD24072017E50D0ED63F9B4414AA756FF0FC72FB66.PDF	MSME Sector Credit support Highlights
8	CGTMSE Annual Report 2022-23	https://www.cgtmse.in/DocumentationRepository/ckfinder/files/CGTMSE%20AR%202023-%20English.pdf	Comparison of CGTMSE coverage across India
9	Udyam Dashboard	https://dashboard.msme.gov.in/Udyam_Statewise.aspx	Udyam Comparison analysis
10	GEM and ODOP Portal/ Dashboard	https://gem.gov.in/odop-category/	GEM Transaction Statistics

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
11	MSME SAMADHAAN-Delayed Payment Monitoring System	https://samadhaan.msme.gov.in/MyMsme/MSEFC/MS_EFC_StatePendingRpt.aspx	Analysis of Delayed payment cases
12	TReDs Platform	https://www.champions.gov.in/MyMsme/FaqspdfURL/Q27_2.pdf	Highlights of TreDS
13	AISHE Final Report 2020-21	https://aishe.gov.in/aishe/goToAisheReports.jsessionid=60423F5E43ADC88E19AE25091E3DA531	Assessment Higher Education Information
14	J&K Industrial Policy 2021-30	http://jkindustriescommerce.nic.in/Orders%202021/117%20IND%20OF%202021.pdf	Analysis of MSME related incentives & policy initiatives
15	Economic Survey of J&K 2022-23	https://ecostatjk.nic.in/pdf/publications/ecosurvey/Economic%20Survey-2023f.pdf	Economic assessment State on various parameters
16	J&K Trade & Export Policy 2018-28	http://jkindustriescommerce.nic.in/197%20IND%202018.pdf	Analysis of MSME export related incentives & policy initiatives
17	Vision Document 2047 for J&K	https://jkplanning.gov.in/pdf/Vision%20Document%202047.pdf	Analysis of potential thrust sectors
18	Schemes for Entrepreneurship development for J&K	https://jkedi.org/RTI/compendium.pdf	Assessment of ED programmes in J&K

Step 2: Primary Research

Based on secondary research information, primary research plan was conceptualized & designed. Objective based questionnaire was drafted for baseline diagnostic survey of MSME entrepreneurs, Separate questionnaire/ checklists for different target stakeholders & groups were drafted to collect the data through various means such as personal interview, online survey and focused group discussions (FGDs) followed by validation meets. To initiate the process of primary research, Union Territory level stakeholders' consultation meet was planned in consultation with JKTPo officials.

To set the context of preparation of Strategic Investment Plan (SIP) Union Territory level Stakeholders Consultation meet was held on 22 November 2023 at Convention Hall in Jammu. This meeting was to apprise the features of the RAMP programme and to commence the activities to prepare Strategic Investment Plan (SIP), a pre-requisite for the purpose of implementation of RAMP in the Union Territory



Figure 3: UT level stakeholders meeting on RAMP.

PWD, Revenue Department and representatives from prominent MSME Industry Associations. MD, JKTPO extended a warm welcome to distinguished industries and representatives from industrial associations, expressing the organization's commitment to positioning Jammu and Kashmir as a prime destination for entrepreneurship. He underscored the significance of the meeting as a collaborative space for devising strategies and solutions to enhance the MSME ecosystem in the Union Territory.



Figure 4: GT Officials conducting outreach on RAMP in UT level Stakeholder Gathering

of Jammu & Kashmir. The initial consultative meeting was attended by the key MSME stakeholders in the UT of J&K. The meeting was chaired by Commissioner Secretary, Industries & Commerce, UT of J&K & attended by MD, JKTPO representing the Nodal Agency & as Chief Nodal Officer for RAMP programme in UT of J&K. The pivotal gathering saw participation of representatives from key sectors such as Industries & Commerce Department, JKEDI, Skill Development Department, SIDBI, CGTMSE, DICs,

The RAMP team from Grant Thornton Bharat LLP presented key features and implementation methodologies of the RAMP program and elucidated a step-by-step approach for RAMP implementation in Jammu & Kashmir.

MD, JKTPO exhorted every participant to be cooperative so that, the benefits can be realised for performance improvement of MSMEs in the UT. To achieve the ultimate purpose of accelerating the performance of MSMEs, the road map in the form of Strategic Investment Plan is expected to be useful, MD, JKTPO observed in the technical sessions. The

invited speakers from various promotional and regulatory organisations/ banks spoke on the schemes of respective organisations and offered their support for RAMP in general and SIP preparation. The day's proceedings were ended with a brief Q&A session with concluding segment by MD, JKTPO in which he underscored the significance of creating the SIP and called upon the attendees to collaborate in its preparation for RAMP & participate in the primary survey to be conducted by the GT Bharat LLP for preparation of SIP.

Step 3: Workshop of Industry & Commerce Department DIC General Managers



Figure 5: Workshop on RAMP with General Manager, DICs at office of Director I & C, Jammu Division

District Industry Centers (DICs) are known as growth centers of economic development of any district, and they play a crucial role in development of ecosystem for MSME sector. It was, therefore, necessary to create awareness and sensitise the stakeholders of RAMP among all DIC officials. Two division level workshops of DIC General managers were carried out one in Kashmir & another in Jammu under the chairmanship of Director & Deputy Directors of Industries &

Commerce Department. The Director, I & C of both the divisions facilitated for conducting these two workshops. Apart from the awareness session on RAMP programme, its broad objectives & DLIs, briefing session on administering stakeholder's questionnaire/ checklists for MSMEs and various stakeholders was also conducted to receive feedback & suggestions on these draft survey instruments prepared by the agency appointed for preparation of SIP under RAMP. During the workshops respective DIC GMs were requested to support for conducting baseline survey & arrange to organise stakeholders consultation meets in respective Districts in UT of J&K. Officials were consulted to prepare schedule for District level Stakeholders consultation meets.



Figure 6: Workshop on RAMP with General Manager, DICs at office of Director I & C, Kashmir Division

Step 4: District Level Stakeholder's consultation Meets on RAMP:

The objective of conducting district level stakeholders consultation meet was not only to sensitise local level stakeholders of MSME sector on RAMP but to consult & understand broad level issues of existing MSMEs, budding entrepreneurs, women entrepreneurs, entrepreneurs from socially backward population from District, and also, to understand the issues of various government departments, Industry associations, Business Development Service (BDS) providers, Financial Institutions (Banks, FinTech's, NBFCs, MFIs etc.), Technical & Entrepreneurs Development Institutes to implement various government programmes for MSMEs and providing services to MSMEs. The opinion & views of those had been very much vital in successful implementation of RAMP programme in J&K UT during its project timeline.

The Stakeholders' consultation meets were organised in all 20 Districts of UT of J&K. The schedule for District level Stakeholders' Consultation meets was prepared & finalised in consultation with MD, JKTPD & Director, I & C of both the Divisions of UT of J&K. Accordingly, the Meets were conducted in all the 20 Districts.



Stakeholders' Consultation Meeting at Shalteng, Srinagar



Stakeholders' Consultation Meeting at Khonmoh, Srinagar



Stakeholders' Consultation Meeting at Zainakote, Srinagar



Stakeholders' Consultation Meeting at Ganderbal



Stakeholders' Consultation Meeting at Bandipora



Stakeholders' Consultation Meeting at Pulwama



Stakeholders' Consultation Meeting at Kulgam

Figure 7: Stakeholders Consultation Meets in Kashmir Division on RAMP at DICs



Stakeholders' Consultation Meeting at Baramulla



Stakeholders' Consultation Meeting at Shopian



Stakeholders' Consultation Meeting at Kupwara



Stakeholders' Consultation Meeting at Anantnag

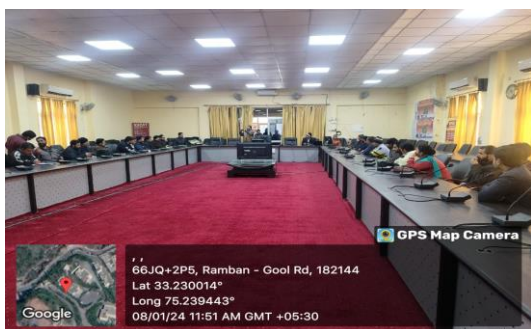
Figure 8: District Level Stakeholders Consultation Meets in Kashmir Division on RAMP at DICs



Stakeholders' Consultation Meet for Jammu and Samba in Bari Brahmana IE



Stakeholders' Consultation Meet at Reasi



Stakeholders' Consultation Meeting at Ramban



Stakeholders' Consultation Meeting at Kishtwar

Figure 9: District Level Stakeholders Consultation Meets in Jammu Division on RAMP at DICs

In few Districts, the meet was organised under the chairmanship of Deputy Commissioner of the District, whereas, in other districts it was chaired by GM, DIC or the concerned Senior officials of the Department.

The other stakeholders who actively participated in DLSCMs are District Level Lead Bank, Financial Institutions, Regional Rural Banks, Entrepreneurship Development Institutions, Technical Institutions (ITI and Govt. polytechnic), UT level & District level Industrial Associations, organisation working for women entrepreneurs, SC/ST development institutions, SHG Groups, Co-operatives, MSME entrepreneurs & artisans etc.

District level Stakeholders consultation meets were very much fruitful for need gap assessment of MSME sector, Infrastructure gaps, information about existing industry sectors, ODOPs, local art & crafts, Geographical Indication (GI) products & services, potential /sunrise sectors, export potential, import substitute products, core issues of Industry as whole & and that of MSMEs.

These meets gave insight about potential for development of various industrial sectors in respective districts, which can make positive impact on socio- economic development of the respective district. During discussion, it was noted the expectations of existing & budding entrepreneurs, prominent industry associations from government departments as well as from various stakeholders such as Financial Institutions, Technical & Vocational Institutions were development of an effective ecosystem for MSMEs in District.

The stakeholders were keen in understanding the likely benefits that can make impact on their business activities & showed interest in RAMP implementation in their District. The schedule for District wise Stakeholders Consultation Meet held in UT of J&K is **enclosed in this report as Annexure - IV**

The details of various types of Stakeholders who participated are as follows:

- Individual MSMEs/ Existing entrepreneurs,
- Industry and Trade associations, including Women Entrepreneurs/ associations representing SC&ST category of entrepreneurs,
- MSME related Govt. depts./ organisations
- Banks/ FIs/ UTLBC members

The Objective based questionnaire/checklist designed focusing exclusive questions for each MSME were shared with each target group of respondents and responses were duly received.

Media coverage links for various Stakeholders Meet as held in UT of J&K is **enclosed in this report as Annexure-XII.**

Survey team interacting with various entrepreneurs during the primary survey.

a. Personal interviews of various stakeholders

The team interviewed representatives from key MSME institutions, including officials from Department of Industries & Commerce, District Industries Centre (DICs), MSME- DFO, JKUTLBC and Industry Associations (IAs). The objective of the personal interview was to gain qualitative insights into issues/challenges pertaining to MSMEs in the UT of J&K.

Table 4: List of UT Level Stakeholders with detailed Information

Sl. No	Name	Designation	Institution	Mobile Number	Email
1	Sh. Vikramjit Singh, IPS	Commissioner/ Secretary	Department Of Industries & Commerce, J&K	0191-2544050/ 0194-2506336	contactjktpo@gmail.com Director.sectt.edi@gmail.com
2	Mr. Khalid Jahangir, JKAS	Managing Director _ JKTPO Director - EDI	Jammu & Kashmir Trade Promotion Organization (JKTPO)/ Entrepreneurship Development Institute	9419168507	contactjktpo@gmail.com Director.sectt.edi@gmail.com
3	Mr. G. Velladurai	Joint Director, Head of Office	MSME Development Institute (DFO), Government of India.	0191-2435425	dcdi-jammu@dcmsme.gov.in
4	Mr. Anil Sharma	Assistant Director	Khadi village Industries Commission (KVIC)	01912433412, 7006213701	sokvicjammu@gmail.com
5	Mr. Jagdish Chander, JKAS	Secretary/CEO, KVIB	Khadi Village Industries Board (KVIB), Jammu & Kashmir	9419270222	secretarykvib@gmail.com
6	Ms. Indu Kanwal Chib, JKAS	Mission Director	Jammu & Kashmir Livelihood Mission	9419974647	Indu.kanwal@jk.gov.in
7	Ms. Smita Sethi	Secretary	Department Of Industries & Commerce, J&K	9419101632	specialsecyinc@gmail.com smita.sethi@jk.gov.in

Table 5: List of representatives of key Stakeholders, Institution and officials from Jammu Division-Personal Interviews

Sl. No	Name	Designation	Institution	Mobile Number	Email
1	Mr. Arun Kumar Manhas	Director	Industries & Commerce, Jammu	9419182589	directorindcomjammu@gmail.com
2	Vikas Gupta	Director	Handloom and Handicraft Corporation	9419126828	handloomdepartment@gmail.com

Sl. No	Name	Designation	Institution	Mobile Number	Email
3	Shri. Vivekanand Rai	Director	Department of Tourism	9450182843	dirtsmjmu@gmail.com
4	Ms. Manisha Gupta	Deputy Director	Industries & Commerce, Jammu	9419946915	directorindcomjammu@gmail.com
5	Mr. Manzoor Ahmad Mir	Deputy Director - Central	Horticulture Planning and Marketing	9149825694	dirhpm@rediffmail.com
6	Ms. Shruti Shukla	Manager	Credit Guarantee Fund Trust for Micro and Small Enterprises	022-67221477	shruti.shukla@nic.in
7	Mr. Shadi Lal Pandita	Nodal officer	GeM Portal	9419208871	slpandita6@gmail.com
8	Mr. Gauhar Arif	General Manager	J&K Development Finance Corporation Limited (JKDFC)	9796122113	contact@jkdfc.org
9	Ms. Mridhu Salathia	AMD	Jammu & Kashmir state Rural Livelihood Mission (JKSRLM)	9419158856	slathia.mridhu@jk.gov.in amdjksrlm.jmu@gmail.com
10	Mr. Naseem Javed Chaudhary	Director	Department of Sheep Husbandry	9419125576	directorshdjammu@gmail.com dirshd-jammu@jk.gov.in
11	Mr. Ravi Gupta	Astt. Director	Department of Skill Development	9419159082	jdtej18@gmail.com
12	Md. Farooq Dar	Director	Department of Fisheries	9419137242	Mohammad.farooqkas@jk.gov.in
13	Mr. M Ashraf	Joint Director	Department of Fisheries	7006692019	jointdirectorjammu@gmail.com
14	Mr. Salil Kumar Gupta	Deputy Director	Department of Horticulture, Jammu	9419295529	salilgupta74@gmail.com

Sl. No	Name	Designation	Institution	Mobile Number	Email
15	Mr. Ayaz Ahmad Natnoo	Deputy Director	Department of Horticulture Planning & Marketing, Jammu	9018482010	ddjhpm@gmail.com
16	Mr. G.M Bhat	Joint Director	Skill Development, Jammu	9419018836	jdtej18@gmail.com
17	Ms. Vandana Mahajan	Project Manager	Industries & Commerce, Jammu	7006237232	mahajanvandana001@gmail.com
18	Ms. Komal	Functional Manager	Industries & Commerce, Jammu	9149641225	drkomal2005@gmail.com
19	Ms. Ruhi	Functional Manager	Industries & Commerce, Jammu	9622242273	workroohi@gmail.com

Table 6: List of representatives of key Stakeholders, Instituting and officials from Kashmir Division-Personal Interviews

Sl. No	Name	Designation	Institution	Mobile	Email
1	Mr. Khalid Majeed, (JKAS)	Director	Industries & Commerce, Kashmir	9622022292	directorindustries@yahoo.com
2.	Ms. Arjumand Yaqoob	Assistant Director	Industries & Commerce, Kashmir	9622728755	directorindustries@yahoo.com
3	Mr. Choudhary Mohammad Iqbal	Director	Department of Agriculture, Kashmir	9419104117	diragrikmr@gmail.com
4	Mr. Mehmmod Ahmad Shah, (JKAS)	Director	Department of Handicrafts & Handloom, Kashmir	9419024542	dir.handicrafts@gmail.com
5	Mr. Mirza Shahid Ali	Deputy Director	Department of Handicrafts & Handloom, Kashmir	9419002169	dir.handicrafts@gmail.com

Sl. No	Name	Designation	Institution	Mobile	Email
6	Mr. Waseem Bashir Dev	General Manager	Small scale Industries Development Corporation (SICOP)	9419002880	gmhqsicop@gmail.com
7	Mr. Shabir Hussain	General Manager	State Industries Development Corporation (SIDCO)	9469073099	mdsidco@rediffmail.com
8	Mr. Rashid Ahmad Qadri	Deputy CEO, Kashmir Division	Khadi Village Industries Board, Jammu & Kashmir (KVIB)	9419011721	dyceojkkvib@gmail.com
9	Mr. Parvez Ahmad Mir, PhD	Director	Centre for Innovation and Entrepreneurship Development (CIED),	9419753547	parvez.mir@iust.ac.in
10	Mr. Choudhary Mohammad Iqbal	Director	Department of Agriculture, Kashmir	9419104117	diragrikmr@gmail.com
11	Ms. Purnima Mittal	Director	Department of Animal Husbandry, Kashmir	9419052342	top@jkanimalhusbandry.net
12	Mr. Ahsan Chasti	Dy. Director	Jammu & Kashmir Tourism Development Corporation	9149550952	ahsanchishti2907@gmail.com

b. Cluster Value Chain Assessment & Focused Group Discussion:

Cluster Value chain assessment was done by having Focused Group Discussion (FGD) as well as In-depth interviews with cluster members & representatives of various local associations, financial Institutions & departments which are a part of MSME eco-system in J 7 K to gain insights on cluster level issues and challenges. 11 Number of clusters were visited & in-depth discussion was done with their members. The details are as follows.

Table 7: List of Focused Group Discussions

Sector/Cluster Value Chain	Name of the Industry Associations/BMO	District	Name
Handloom	Singpora block level cluster (Mehnat Kash Kashmir Weavers Handloom Cooperative Society)	Baramulla	Ms. Priya Koul, Cluster Coordinator

Sector/Cluster Value Chain	Name of the Industry Associations/BMO	District	Name
Handloom	Common Facility Centre at Kanihama, Budgam	Budgam	Mr. Daniyal Rasool, Asst. Handicraft Training Officer
Handloom	Noorari Crewel/Chain Stitch Artisan Cluster	Srinagar	Ms. Alia Kulsum, Cluster Coordinator
Handloom	BADAM Cluster Block Level Cluster (M/s Badam Pashmina and Raffal Handloom Weavers Industrial Cooperative Society)	Srinagar	Mr. Fayaz Ahmad Sheikh, President
Wood	Cricket Bat Manufacturing Association Halmulla associated with Sethar Bat Cluster (M/s Alfa Sports and Company Ltd)	Anantnag	Mr. Fayaz Ahmad Dar, Owner of M/s Alfa Sports and Company Ltd
Handloom (Pashmina)	Basholi Pashmina Cluster Development Program	Kathua	Rahul Kumar, Secretary
Bamboo	Common Facility Centre (Bamboo Craft)	Kathua	Abhishek Sangra, Assistant Handicraft Training officer
Wood	Pencil Industry at Lassipora (M/s Soft Wood Products at IGC Lassipora & M/s Kashmir Wooden Solution at IGC Lassipora)	Pulwama	Mr. Hilal Ahmad Dar, Owner of M/s Soft Wood Products Mr. Imtiyaz Ahmad Dar, Owner of M/s Kashmir Wooden Solutions
Pharmaceuticals	Alteus Remedies Pvt. Ltd	Jammu	Chiranjit Kundu, Cluster Member
Ceramic	Udhay Plaster Industry	Udhampur	Udhay Vir Chand, Cluster Member
Tertiary	Jammu & Kashmir Bank Ltd.	Srinagar	Mr. Ashutosh Sareen, General Manager MSME, J&K Bank

c. Focused Group Discussion – Observations & Findings

Table 8: Cluster Value Chain Analysis – FGD with representatives of Singhpora block level cluster

Name of Cluster	Mehnat Kash Kashmir Weavers Handloom Cooperative Society
Geographical location (state, district)	Village Kripalpura Bala, Tehsil Patan, District Baramulla – 193121, J&K- India
Specific product/service	Pashmina weaving & Shawl Manufacturing with GI Registration
Number of Members in the Society	244 (of which 60 artisans are engaged in spinning while as the remaining are associated with Dyeing & Designing)
Raw Material	Sourced from Weavers Service Center, Bemina, Srinagar.

Name of Cluster	Mehnat Kash Kashmir Weavers Handloom Cooperative Society
Training & Capacity Building	<ul style="list-style-type: none"> Cluster provides training to in batches (20-member batch) for pashmina weaving as per the market demand. The cluster runs one-year massive training programme for preparing the artisans (especially females in different skills on spinning, dyeing, designing, and weaving with a monthly stipend of Rs. 1000 from the Government. <p>Given that the artisans are mostly illiterate, the cluster involves their family members (especially qualified Childers) for their capacity building and handholding as per market trend.</p> <ul style="list-style-type: none"> Department of Handicraft & Handloom, GoJ&K has helped the cluster by way of providing GI Registration, Lighting, and looms to the weavers.
Marketing/Export	Marketing is happening mostly through trade fairs and locally to some extent. Cluster lacks in the knowledge of export standards and do not have necessary wherewithal for the export market.
3-4 critical growth constrains identified	<ul style="list-style-type: none"> Unorganized cluster with scattered activities in the block. Lack of infrastructure, modern tools, and processes and design development. Inadequate market linkages and market promotion. Lack of e-commerce knowledge. Lack of financial strength.
Total employment in cluster	60 female artisans/month (20-member batch)
Total turnover of the cluster/Unit	10 – 30 Lakhs per annum
Cluster Consultation	<p>Mr. Mohammad Shafi, Master Trainer (Awardee).</p> <p>M: 7006547248</p> <p>Ms. Priya Koul, Cluster Coordinator; M: 8082055885</p> <p>Mr. Mohammad Ismail Dar, Handloom Training Officer.</p> <p>M: 9622932385</p>

Table 9: Cluster Value Chain Analysis – FGD with representatives of Common Facility Center at Kanihama, Budgam

Name of Cluster Common Facility Center established by District Administration under National Handloom Development Programme (NHDP) on the Srinagar-Gulmarg Road.	
Geographical location (state, district)	Village Kanihama District Budgam – 193401, J&K- India
Specific product/service	Kani Shawl Manufacturing with GI Registration
Training & Capacity Building	<ul style="list-style-type: none"> • With the help of CFC, the district administration is introducing its artisans/weavers locally and internationally so that they can showcase the shawls production, demonstration, exhibitions & sale without the involvement of brokers or third-party dealers. • The facility has been set up to encourage the local artisans and now hundreds of young pashmina artisans are being trained in 74 training centers on block offices of district. • For the last many years centers has been training young girls (20-25 batch) in designing aspects of the craft and given them free looms as well as modest stipend. • A traditional shawl is weaved on the loom and the artwork is done by different artisans. The artwork is a part of weaving process in which artisans use bobbins as per colors & patterns dictated by the Taleem, the lingo that is endemic to Kashmir handicrafts. • There are around 300+ artisans in the village who are experts in Kani shawl designing some of which are National Awardees and work as Master Trainers in the sector. • The Two major initiatives of Handicraft & Handloom Department vis GI Labelling & QR Code are helping in assuring the authenticity to the buyers thereby improving exports.
Marketing/Export	Marketing is happening mostly through dealers/middlemen. No direct access to the market for artisans.

Name of Cluster	Common Facility Center established by District Administration under National Handloom Development Programme (NHDP) on the Srinagar-Gulmarg Road.
3-4 critical growth constraints identified	<ul style="list-style-type: none"> • The young generation's lack of interest in this craft because it is not offering as the artisans would expect and therefore the people are moving to other sectors. • The craft has been impacted by the influx of non-professionals who lack adequate skills but still are producing low quality Kani shawls by compromising on raw material as a result the overall sector has suffered. • Health insurance policy for artisans is not available. • No direct access to market for the artisans. • Lack of e-commerce exposure • Cutthroat competition between Handmade & machine made.
Total employment in cluster/Unit	300 plus artisans including male & female
Cluster Suggestions	<ul style="list-style-type: none"> • Health Insurance policy for the artisans • Awareness creation for various incentives of the government. • Direct market linkages for the artisans
Cluster Consultation	<ul style="list-style-type: none"> • Mr. Daniyal Rasool Asst. Handicraft Training Officer, Budgam • M: 8803979925 • Mr. Vinay Chadgal, Asst. Handicraft Training Officer, Budgam • M: 7006473094

Table 10: Cluster Value Chain Analysis – FGD with Noorari Crewel/Chain Stitch Artisan Cluster members

Name of Cluster	Noorari Crafts Producer Company at Noorbagh.
Geographical location (state, district)	Guzarbal, Noorbagh, Srinagar – 191201, J&K- India
Specific product/service	Ariwork products like suits, curtains, pillow covers, Kurtas etc.

Name of Cluster	Noorari Crafts Producer Company at Noorbagh.
Training & Capacity Building	<ul style="list-style-type: none"> For the holistic development of artisans of Jammu & Kashmir, department has developed four (04) clusters under Jhelum Tawi Flood Recovery Project with an objective of reviving the traditional crafts and providing gainful employment opportunities to youth. Noorari Crewel/Chain Stitch Artisan Cluster at Noorbagh is the first cluster developed Jhelum Tawi Flood Recovery project, registered as Producer Company by the Ministry of Corporate Affairs, GoI and certified as Noorari Crafts Producer Company Limited The cluster has been developed with the help of Rangсутra Crafts India Ltd. (RCIL) in 2018 by developing the capacities of 600 women artisans in the aspects of skill development, managerial skills and developing market linkages. The cluster has been created through various interactive workshops with artisans to hone the existing craft skills, learn new ones, and develop new skills.
Marketing/Export	<ul style="list-style-type: none"> The company is working professionally with all the necessary staff in place and has developed market linkages with big companies like FABINDAI, IKEA & Reliance. In addition, department of Handicrafts & Handloom, Government of J&K is also providing marketing platform to the cluster in various JKTPO's organized exhibitions, tourist places, buyer seller meets etc.
Raw Material	<p>Considering the market demand and the client satisfaction, most of the raw material that is used in the products is purchased from outside UT like cotton, thread etc. because the consignment is provided with quality test certificate.</p>
Total employment in cluster/Unit	<ul style="list-style-type: none"> 600 women artisans mobilized. 300 women artisans trained. 16 Cooperatives among 600 women artisans
Total turnover of the cluster/Unit	10 – 20 Lakhs per annum

Name of Cluster	Noorari Crafts Producer Company at Noorbagh.
Cluster Suggestions	<ul style="list-style-type: none"> Govt. should take necessary steps for the availability of tested/quality raw material within UT to avoid overhead charges and to benefit each stakeholder in the value chain. Awareness & Training for formalization of the sector Awareness creation for e-commerce platforms. Exhibitions at National/International Markets Government should provide marketing platforms/linkages in hotels, exhibitions, institutions and at tourist places through the year
Cluster Consultation	<p>Ms. Alia Kulsum, Cluster Coordinator M: 7889946576</p> <p>Mr. Mr. Kaiser, Handicraft Training Officer, Srinagar M: 7006259484</p>

Table 11: Cluster Value Chain Analysis – FGD with representatives of BADAM Cluster Block Level Cluster

Name of Cluster	M/s Badam Pashmina and Raffal Handloom Weavers Industrial Cooperative Society at Hawal, Srinagar.
Geographical location (state, district)	Dadi Bagh, Hawal, Srinagar – 190011, J&K- India
Specific product/service	Manufacturer of Kani shawl, Pashmina Shawls, Stoles, Rumals, Suits, Gents Shawls & All kinds of Handloom items
Number of Members in the Society	A 14 Member cooperative society established in 1990 providing skilling to 248 artisans/weavers
Raw Material	<ul style="list-style-type: none"> The cluster purchases raw material from NHDC with 15% rebate on purchase while as due the lengthy procedures involved in the procurement policy the raw material is mostly purchased from private dealers. Yarn Depot initiated by the Government for the hassle-free purchase of raw material on subsidized rates.
Marketing/Export	Department of Handicrafts & Handloom, Government of J&K is providing marketing platform to the cluster in various JKTPO's organized exhibitions, tourist places, buyer seller meets etc.

Name of Cluster	M/s Badam Pashmina and Raffal Handloom Weavers Industrial Cooperative Society at Hawal, Srinagar.
Training & Capacity Building	<p>The cluster provides training & capacity building to 248 weavers by way of providing skilling, sheds, solar lights, pashmina dyeing, and designing as Block Level Cluster under the India Handloom Brand Scheme.</p>
3-4 critical growth constraints identified	<ul style="list-style-type: none"> • Lack of financial security – artisans struggle with inconsistent income, low profit margins and limited access to credit which forces artisans to abandon their crafts and seek other alternative livelihoods. • Lack of interest among young generations poses a significant threat to the continuity of these crafts and the knowledge passed down through generations. • Poor access to govt schemes and subsidies. • Despite the immense talent and dedication, artisans often face challenge for entry in trade fair exhibitions. • Many crafts forms require intricate skills and manual labour, making them less compatible with modern production results artisans to struggle to adapt to changing market trends. • GeM procurement not justifying the worth of craft due to minimal rates. • Inadequate e-commerce and digital marketing platform for the artisans.
Cluster Suggestions	<ul style="list-style-type: none"> • Establishment of craft clusters and exhibition centers (e-commerce & physical) where artisans can display and sell their products. • Collaboration with retail chains, designers can also create market linkages for artisans. • Promoting trade fairs for elimination of middlemen and ensure better returns to artisans. • Improving financial inclusion of artisans by facilitating access to various govt. schemes and subsidies. This can be achieved by formalizing artisans into MSME Sector for availing the benefits of various MoMSME Schemes. • Promoting awareness about traditional art form, incorporating artisan skills related syllabus into schools/colleges, institutions, organizing workshops in skill institutions can ignite the interest among young generations. • Government to provide marketing cover to the crafts products being produced by the artisans in J&K. • To Provide quality raw material on subsidized rates with less documentation.

Name of Cluster	M/s Badam Pashmina and Raffal Handloom Weavers Cooperative Society at Hawal, Srinagar.	Industrial
Total employment in cluster/Unit	248 artisans including male & females	
Total turnover of the cluster/Unit	30 – 40 Lakhs per annum	
Cluster Consultation	Mr. Fayaz Ahmad Sheikh, President, Badam Coop. Society, Mobile: 9797000019, Email: badampashmina@gmail.com Mr. Kumail, Handicraft Training Officer, Srinagar M: 7006486713	

Table 12: Cluster Value Chain Analysis – Cricket Bat Manufacturing Association Halmulla

Name of Cluster	M/s Alfa Sports
Geographical location (state, district)	NH44 Sports Town Halmulla Sangam, Bijbehara Kashmir – 192124, J&K-India
Specific product/service	Manufacturer & Suppliers of High-Class Kashmiri Willow Cricket Bats
Raw Material	Locally Available Willow for Bat in the district of Anantnag
Marketing/Export	Local marketing for Bat and visiting to other states for direct selling and exporting thousands of bats.
Cluster Assessment	<ul style="list-style-type: none"> Kashmir willow bat holds the significance as it is made from some of the best quality wood (willow) which is only available in Kashmir. There are 7 villages – ‘Bijbehara’, ‘Charsoo’, ‘Hallmullaha’, ‘Sangam’, ‘Pujteng’, ‘Mirzapur’ and ‘Sethar’ in south Kashmir who are involved in the manufacturing of bats thus providing bread and butter to hundreds of villagers. The cluster has readily available raw material for manufacturing of bats but the latest infrastructure and technology for the manufacturing of bats is not available to the manufacturers in the UT of J&K. Cricket bat consists of two parts ‘Cleft’ (<i>to hit the ball</i>) & the ‘Handle’ (<i>to hold the bat</i>). ‘Willow’ wood is used to make the cleft part which is locally

Name of Cluster	M/s Alfa Sports
	<p>available in Kashmir while as while as 'Cane' is used to make handle which is being imported from Malaysia and other parts of the country.</p> <ul style="list-style-type: none"> • Due to absence of quality infrastructure, clefts are exported outside to good quality bat manufacturers in Jalandhar, Jammu, Meerut which has hampered the industry. • Almost 60% of world production of cricket bats happens in India from which the Willow bat is supplied from Kashmir. • The unit holder emphasized on the shortage of raw material (<i>willow which holds significance as it is the best quality wood used for manufacturing bat</i>) and appreciated the efforts of SKUAST-K for providing them with the hybrid varieties of willow (Willow saplings) to overcome this challenge in future.
Total employment in cluster/Unit	<ul style="list-style-type: none"> • The industry provides employment to large number of skilled, semi-skilled and un-skilled people. • There are more than 400 bat manufacturing units in the valley generating employment to more than 8000 people directly. • Almost 10 lakh bats are emanating per month from these 400 units which range from Rs. 250 – 1500 or more depending upon the size of bat • Every unit provides employment of 15-20 workers including skilled & unskilled.
Cluster Challenges	<ul style="list-style-type: none"> • The bat manufacturers are not aware about the concept of GI tagging as a result 'Bat' is yet to get the popularity in GI Registration. • Lack of Infrastructure and technology to produce high quality bats especially facilities for the seasoning of wood. The seasoning is being carried out on rooftops or in open on roadside on the national highway. • Low plantation of willow trees. Willow tree is slow growing taking 10-15 years to grow as mature tree. Low plantation of willow trees may pose a risk to bat industry. • Also, the awareness about the schemes of MoMSME among these manufacturers to avail the benefits is inadequate. • Lack of availability of local skilled labour. • Inadequate raw material storage
Initiatives taken by the government	<p>Department of I&C, GoJ&K had established a Common Facility Centre, at Sethar Anantnag with at an estimated cost of Rs. 4.61 Cr. with plant & machinery installed by PDDC, Meerut incurring an expenditure of Rs. 2.46 Cr in 2005 with an objective to facilitate seasoning of willow clefts and provide all facilities to the Cricket Bat unit holders under one roof. In view of the 2014 floods in J&K, the</p>

Name of Cluster	M/s Alfa Sports
	<p>plant & machinery installed in the CFC has turned obsolete and does not suffice the requirements of bat industry in J&K.</p> <ul style="list-style-type: none"> The department of Industries & Commerce, Kashmir has declared the area as Industrial Zone from Jawbara, Awantipora to Doonipora, Sangam (500 meters on either side of NH-44) for cricket bat manufacturing units. The government is creating awareness and handholding amongst bat manufacturers about GI tagging and identified the product as ODOP. SKUAST-Kashmir has been engaged for the identification and propagation of the best quality willow (<i>Salix Alba varcaerulea</i>) being used for the manufacturing of cricket bat. The saplings have been distributed by SKAUST-K among the beneficiaries associated with the 'Sethar' cricket bat cluster.
Cluster Recommendations	<ul style="list-style-type: none"> As the district has adequate number of bat manufacturers, the establishment of "Common Facility Center under MSE-CDP" Scheme by leveraging the existing facilities of government to provide latest infrastructure could be the possible solution to boost the bat industry. Demand based syllabus to be created at skill institutions towards Innovation & Entrepreneurship to fulfil the need gap of local industries. Due to extreme weather conditions, the outside labour availability is limited. Therefore, Industry Academia Collaboration should be strengthened. GI Registration for making the bat globally competent with Brand development. The district/industry/cluster should be provided with warehouse facility where such material can be accommodated to meet the need of cluster and to avoid the high logistic cost. E-commerce best practices
Cluster Consultation	Mr. Fayaz Ahmad Dar, Owner of M/s Alfa Sports and Company Ltd Mobile: 7006437643

Table 13: Cluster Value Chain Analysis – FGD with representatives of Basholi Pashmina Cluster Development Program

Name of Cluster/Unit	Basholi Pashmina Cluster Development Program
Geographical location (state, district)	Ward number – 8, Basholi, Jammu and Kashmir – 184201

Name of Cluster/Unit	Basholi Pashmina Cluster Development Program
Specific product/service	Manufacturing of Pashmina, Wool, Tweed products: Shawls, Stoles, Mufflers, Suits
Number of MSMEs engaged in identified service/product.	Around 4
Total turnover of the cluster/Unit	INR 25 L
Export orientation	Domestic
Cluster/Unit in growth/stagnant/dying stage	Growth stage and active
Cluster Assessment	<ul style="list-style-type: none"> • This Unit was formed in the year 2022 and has been running successfully since then. • Almost all the members in Pashmina Cluster are carrying their activities well. • The members/ cluster units are concentrated in and around Basholi
Status of previous interventions / ongoing intervention, if any,	<ul style="list-style-type: none"> • The unit has recently completed two training programmes under Samath Scheme, aimed at skill enhancement of Artisans and Weavers.
3-4 critical growth constrains identified	<ul style="list-style-type: none"> • The current challenge at hand revolves around a shortage of locally skilled manpower adequately trained in the latest technologies. While some positions remain unfilled, the overarching issue persists: a deficiency in a workforce proficient in cutting-edge technology. • There is an increasing need for the implementation of additional training programs aimed at equipping artisans with the latest techniques and technologies. • It is imperative to establish and maintain in-house facilities and equipment for essential processes such as dyeing, finishing, rolling press, and cording machine operations. The provision of these facilities within the cluster is pivotal to eliminate the necessity for artisans to travel outside UT to fulfill these crucial activities

Name of Cluster/Unit	Basholi Pashmina Cluster Development Program
Suggestive domains for Cluster Intervention Program	<ul style="list-style-type: none"> Talent Development and Training - Investing in the training and development of employees to enhance their skills and keep them updated on industry trends. A well-trained workforce contributes to improved productivity and quality. Ensuring the ready availability of cutting-edge equipment and machinery within the local artisan cluster is instrumental in facilitating various intricate processes such as dyeing, finishing, rolling of Pashmina, cording, and more.
Total employment in cluster/Unit	194
Cluster Consultation	Rahul Kumar, Secretary- Sahib Pashmina Handloom weaving Industrial Cooperative Society Ltd., Basholi, Kathua Phone number - 6005937406

Table 14: Cluster Value Chain Analysis-FGD with officials of Bamboo product manufacturers

Name of Cluster/Unit	Common Facility Centre (Bamboo Craft)
Geographical location (state, district)	Village Salan, Block – Dinga Amb, Tehsil- Hiranagar, Kathua, J&K
Specific product/service	Manufacturing of Bamboo Craft: Bamboo furniture, Incense sticks, home décor items
Number of MSMEs engaged in identified service/product.	NA
Total turnover of the cluster/Unit	NA
Export orientation	Domestic
Cluster/Unit in growth/stagnant/dying stage	Growth stage and active
Cluster/Unit History	This Common Facility Centre was formed almost 35 years back and has been running since then, despite various ups and downs

Status of previous interventions / ongoing intervention, if any,	Department of Handicrafts and handlooms, Jammu has signed an agreement with Northeastern Cane and Bamboo development council for providing support w.r.t technical know-how and training of the local artisans in the UT
3-4 critical growth constraints identified	<ul style="list-style-type: none"> The prevailing challenge centers on a dearth of skilled local manpower and technical personnel who have received comprehensive training in the latest technologies and possess adept proficiency in utilizing machinery. Certain key positions are still unfilled, highlighting a persistent overarching problem—a shortage of a workforce well-versed in cutting-edge technology. There's a dearth of supplementary training programs tailored to empower artisans with the most recent techniques and cutting-edge technologies. The general public exhibits a notable lack of motivation to pursue Bamboo craft as a viable profession, with a persistent challenge in convincing and inspiring local individuals to view Bamboo craft as a full-time occupation capable of yielding a stable and lucrative income.
Suggestive domains for Cluster Intervention Program	<ul style="list-style-type: none"> Talent Development and Training - An integral component to run operations successfully is the strategic deployment of dedicated full-time training personnel. In addition to this, it is imperative to establish collaborative partnerships with private training organizations.
Total employment in cluster/Unit	NA
Cluster Consultation	Abhishek Sangra, Assistant Handicraft Training Officer M - 8803576886

Table 15: Cluster Value Chain Analysis with officials of Pharmaceutical Industry representatives

Name of Cluster	M/s Soft Wood Products at IGC Lassipora & M/s Kashmir Wooden Solution at IGC Lassipora
Geographical location (state, district)	IGC Lassipora, Pulwama – 193411 -J&K - India
Specific product/service	Manufacturer & Suppliers of Pencil Slates

Name of Cluster	M/s Soft Wood Products at IGC Lassipora & M/s Kashmir Wooden Solution at IGC Lassipora
Raw Material	Locally Available Poplar wood for Pencil in the district of Pulwama
Marketing/Export	Local marketing for Bat Pencil Slates are supplied to Dom's Industries Ltd, Gujarat & Hindustan Pencils Pvt. Ltd., Mumbai
Total employment in cluster/Unit	A slate unit employs almost 100 people both locals and non-locals
Incremental job / per Crore investment	Around Rs 2 Cr to set up one Pencil Slate Unit by investing on Plant & Machinery only as some of which is to be imported.
Total turnover of the cluster/Unit	50 – 60 Lakh per annum
Cluster Challenges	<ul style="list-style-type: none"> • The unit holders were found keen on making whole pencil in Kashmir and then selling it, as the raw material is easily available, and they are looking for support from the government in the form of tax rebate. • The unit holders were found not aware about the various incentives of government which could help them in expanding or starting such big units for mass production. • Unscheduled power cuts also happen to limit the production in such units. • The mass cutting of the poplar trees during covid outbreak and to prevent the allergic influenza in Kashmir has resulted in the gradual decrease of raw material.
Cluster Recommendations	<ul style="list-style-type: none"> • Setting up of Pencil Cluster in Ookhu village of district Pulwama under MSE-CDP Scheme to provide necessary infrastructure and generate employment. • Mass awareness about the MoMSME Schemes so that people can avail the benefits of schemes. • Demand based syllabus to be created at skill institutions towards Innovation & Entrepreneurship to fulfil the need gap of local industries. Due to extreme weather conditions, the outside labour availability is limited. Industry Academia Collaboration to be strengthened. • Adequate supply of electricity to improve the output of the industry.

Name of Cluster	M/s Soft Wood Products at IGC Lassipora & M/s Kashmir Wooden Solution at IGC Lassipora
	<ul style="list-style-type: none"> R&D institution collaboration for overcoming the challenge of shortage of raw material. Awareness creation about various govt. schemes and entrepreneurship development programme to overcome financial literacy.
Cluster Consultation	<p>Mr. Hilal Ahmad Dar, Owner of M/s Soft Wood Products Mobile: 7006974645</p> <p>Mr. Imtiyaz Ahmad Dar, Owner of M/s Kashmir Wooden Solutions Mobile: 9419758454</p>

Table 16: Cluster Value Chain Analysis with officials of Pharmaceutical Industry representatives

Name of Cluster/Unit	Alteus Remedies Pvt. Ltd.
Geographical location (state, district)	Kala Gate, Bari Brahamana, Samba, Jammu, J&K – 181133
Specific product/service	Manufacturing of Tablets, Capsules, and Multi-dose inhalers
Number of MSMEs engaged in identified service/product.	Around 50
Total turnover of the cluster/Unit	INR 100 Crore
Export orientation	Domestic and export
Cluster/Unit in growth/stagnant/dying stage	Growth stage and active
Cluster/Unit History	<p>This Unit was formed in the year 2023 and has been running successfully since then. Almost all the members in Pharma Cluster are carrying their activities in well-equipped units.</p> <p>Almost all the members have been using advanced methods in product making. The members/ cluster units are concentrated in and around Bari Brahmna.</p>

Name of Cluster/Unit	Alteus Remedies Pvt. Ltd.
Status of previous interventions / ongoing intervention, if any,	The unit has recently completed a thorough and all-encompassing upgrade, marked by the integration of state-of-the-art technology, a robust training regimen aimed at skill enhancement, and an augmented marketing support system. These enhancements have been strategically implemented to fortify the cluster or unit, empowering it with heightened capabilities and overall effectiveness in its operations.
3-4 critical growth constraints identified	<ul style="list-style-type: none"> The existing challenge lies in the scarcity of skilled local manpower, emphasizing the need for a pool of well-qualified individuals. Acquiring talent externally poses its own set of difficulties, as individuals from outside the region exhibit a reluctance to work in Jammu, primarily influenced by unfavorable perceptions regarding safety and working conditions. Overcoming this perception gap remains a significant hurdle in attracting external talent to contribute to the region's workforce.
Suggestive domains for Cluster Intervention Program	<p>Talent Development and Training - Investing in the training and development of employees to enhance their skills and keep them updated on industry trends. A well-trained workforce contributes to improved productivity and quality.</p> <p>Diversification of Product Portfolio- Consider diversifying the product portfolio to reduce dependency on a single product. Expanding the range of pharmaceutical offerings can open new market opportunities and mitigate risks associated with changes in demand for specific drugs.</p>
Total employment in cluster/Unit	104
Consultations	Chiranjit Kundu, PPIC Manager M: 6290863879

Table 17: Cluster Value Chain Analysis– FGD with Plaster of Paris industries

Name of Cluster/Unit	Udhay Plaster Industry
Geographical location (state, district)	Battal Ballian, SICOP complex, Udhampur, Jammu and Kashmir-182101

Name of Cluster/Unit	Udhay Plaster Industry
Specific product/service	Manufacturing of Plaster of Paris by heating Gypsum
Number of MSMEs engaged in identified service/product.	Around 5
Total turnover of the cluster/Unit	INR 4.8 Cr
Export orientation	Domestic and export
Cluster/Unit in growth/stagnant/dying stage	Growth stage and active
Cluster/Unit History	<p>This Unit was formed in the year 2018 and has been running successfully since then. Almost all the members in PoP Cluster are carrying their activities in well-equipped units.</p> <p>Almost all the members have been using advanced methods in product making. The members/ cluster units are concentrated in and around Battal Ballian</p>
Status of previous interventions / ongoing intervention, if any,	<p>The unit has recently completed a thorough and all-encompassing upgrade, marked by the integration of state-of-the-art technology, a robust training regimen aimed at skill enhancement, and an augmented marketing support system. These enhancements have been strategically implemented to fortify the cluster or unit, empowering it with heightened capabilities and overall effectiveness in its operations.</p>
3-4 critical growth constraints identified	<ul style="list-style-type: none"> • Procurement of Raw Material (Gypsum) from Ramban is a challenge as the local administration in Ramban does not support and hence it is possible to procure Gypsum only for 7-8 months and not for the whole year. • There is no Transport Nagar or Transport Hub, and poor transportation. It is not easy to find a vehicle easy and at a competitive rate, whenever stock is to be sent outside Udhampur. • The impediment to growth is further compounded by a scarcity of water, necessitating the regular procurement of water tankers to meet the operational demands. The consistent need for external water sources poses a notable challenge and underscores the importance of devising sustainable solutions to address this

Name of Cluster/Unit	Udhay Plaster Industry
	constraint and ensure a reliable and uninterrupted water supply for the unit's activities.
Suggestive domains for Cluster Intervention Program	<ul style="list-style-type: none"> The collaborative efforts of the local administration in Ramban are crucial in bolstering the sustained operations of MSME PoP units in Battal Ballian. Specifically, there is a pressing need for proactive support in the procurement of gypsum to ensure a continuous and year-round supply. Currently, the operations face a limitation, with the procurement of gypsum confined to a mere 7-8 months. It is imperative to establish a dedicated Transport Nagar or Hub exclusive to Udhampur district, serving as a centralized platform for streamlined transportation services. Ensuring the seamless operation of Micro, Small, and Medium Enterprises (MSMEs) in Battal Ballian necessitates the provision of fundamental amenities, with water supply being paramount among them. It is imperative to consider the implementation of a policy wherein MSMEs in the region are granted unrestricted and complimentary access to essential services like water supply.
Total employment in cluster/Unit	16
Consultations	Udhay Vir Chand, owner (Udhay Plaster Industry) M: 9419162086

Table 18: In-depth interaction with officials of Jammu & Kashmir Bank Ltd

Name of Institution	Jammu & Kashmir Bank Ltd.
Geographical location (UT, district)	Jammu & Kashmir Bank Corporate Office Dalgate, Srinagar - 190001
Specific product/service	<p>J&K Bank is a scheduled Commercial Bank and functions as a leading bank in the Union Territories of Jammu & Kashmir and Ladakh. It is being designated by the Reserve Bank of India as its exclusive agent for carrying out banking business for government of Jammu & Kashmir and Ladakh.</p> <p>J&K Bank caters to the banking requirements of various customer segments including business enterprises, employees of government, semi-government and autonomous bodies, farmers, artisans, public sector organizations etc.</p>

Name of Institution**Jammu & Kashmir Bank Ltd.**

The bank also offers a wide range of retail credit products, including home, personal loans, education loans, agriculture, trade credit, customer lending and credit supply to MSMEs.

CGTMSE Progress & Challenges

- The Bank has adopted the guidelines of CGTMSE up to 5Cr and promoted the delegation powers to Branch level, Cluster Level and Zonal Level for the promotion CGTMSE.
- The banks have observed that beneficiaries prefer to pay guarantee than to go for guarantee fee under CGTMSE. The additional interest rates, overhead costs etc. under the scheme are creating challenge for the MSEs and therefore it becomes a choice for MSEs to avail the benefit of CGTMSE or not.
- The charging schedule under various schemes is available on the website of the bank for the creating awareness among MSMEs while as the stamp duty varies from time to time. In case of 100% exemption from the stamp duty or registration charges by the government, banks are creating awareness's and handhold individual beneficiaries for such exemptions.

Suggestions for upgradation from Micro to Small, Medium & Large Category

- Considering the important role that MSMEs play in driving economies, government should implement policies to support them to grow into large and successful units like in purchase preference in procurement, creating a demand for their products and providing them government work orders.
- Awareness creation & capacity building of line departments, MSMEs & local youth on CHAMPIONS Schemes including ZED, MSME Competitive (Lean) and Incubation & IPR Design to promote adoption of latest processing technologies and knowledge-based innovation through incubation for availing the benefits of Production Linked Incentive Scheme for Manufacturers.
- Awareness creation on formalization of the sector so that banks will come forward to meet their credit needs.
- Identification of the local products to promote cluster business model at par with other states to reduce import demand.
- Raw Material Incentivization to improve the competitiveness of local industry.

Name of Institution**Jammu & Kashmir Bank Ltd.****Revival of Sick Units**

- The business disruptions in Jammu and Kashmir are due to number of reasons including erstwhile turmoils, covid pandemic, which has largely hit the MSME sector and resulted them turning into NPAs.
- MSMEs face immense monetary hardships as their buyers do not pay on time with the result MSMEs face liquidity crunch as cash flow is hindered, pushed into debt-traps, face failure and closure and their future investment and growth plans are severely hampered. Owing to this, bank carries out the proper assessment of the units turned NPA for their revival/rehabilitation as per the RBI guidelines under “Framework for Revival/Rehabilitation of stressed Units 2016” having members from all line departments and industry associations.
- Bank emphasized the need of promotion of Revival Scheme at Industries & Commerce Department Level for both Individual MSMEs and Associations and CGTMSE Scheme to provide much required support to eligible MSMEs to help them in reviving economic activities.

TReDS Platform

- Lately JK Bank has signed MoU with RXL for introducing TReDS platform in Jammu & Kashmir for addressing the issues of delayed payment with the technical support of SIDBI PMU – Grant Thornton Bharat.
- Awareness creation on SAMADHAN Portal and introducing TReDS platform in Jammu & Kashmir for onboarding MSMEs can reduce the cases of delayed payment.
- Awareness creation on Business Development and Financial Literacy need to strengthen under RAMP interventions for helping MSMEs and potential entrepreneurs to obtain access to finance and strengthen money management skills.

Consultations

Mr. Ashutosh Sareen, General Manager MSME, JK Bank.
Mobile: 9419105577; Email: ashutosh.sareen@jkbmail.com
Mr. Suhail, Asst. General Manager, JK Bank Planning Department
Email: astpln@jkbmail.com
Date: 21.12. 2023

Table 19: Focus Group Discussion - J&K Small Scale Industries Development Corporation Limited (SICOP)

Name of Institution	J&K Small Scale Industries Development Corporation Limited (SICOP)
Geographical location (UT, district)	Sanatghar Bemina, Srinagar – 190018 – J&K, India
Activities	Marketing Activities, Supply of Raw material, Testing Activity, Industrial Estate Development, and IT related activities.
Marketing Activities	<ul style="list-style-type: none"> • To provide marketing cover to the products being produced by the local MSMEs. Government of Jammu & Kashmir has reserved certain items for exclusive purchase by the government departments/organizations from local MSMEs through SICOP. This gives an assurance to the entrepreneurs that he will get a share in the government purchase. • Marketing Assistance is provided to local SSI units at district level also through a network of offices established in all the districts of the J&K. • A total of 1700 SSI units registered with SICOP have been provided marketing support throughout J&K.
Supply of Raw Material	<ul style="list-style-type: none"> • Procurement and Sale of raw materials to MSMEs is main activity being carried out by the Corporation. The procurement is mainly done from Central Government agencies like Steel Authority of India Limited, Indian Oil Corporation, Coal India Ltd., and Reliance Industries and sold through a network of depots established in all the districts of the J&K. • To facilitate SSI units/Government Departments to get their raw materials at the doorsteps, the Corporation has opened Raw Material Depots at every District Headquarter. These district depots get their raw material requirements from main depots. This mechanism ensures availability of materials to units at their doorsteps in their respective districts and as per the quantities required by them. • Under this activity, SICOP also supplies Key Construction Materials to the Government Departments
Industrial Estate development	<ul style="list-style-type: none"> • One of the core activities of SICOP is creating the basic infrastructure for the MSE units in the form of establishing developed industrial estates throughout J&K. At present SICOP is managing 58 Industrial Estates (including 14 industrial Estates under development).

Name of Institution	J&K Small Scale Industries Development Corporation Limited (SICOP)
Testing Activities	<ul style="list-style-type: none"> To provide testing facilities to the products being manufactured by the local MSMEs Corporation had established Testing Centres at Gangyal Jammu & Zainakote Srinagar.
IT Activities	<ul style="list-style-type: none"> To provide IT related services to cater to the IT requirement of Industries & Commerce Department to carry forward the business reforms besides other government/semi-government departments/Agencies.
Challenges	<ul style="list-style-type: none"> J&K Small Scale Industries Development Corporation Limited (SICOP) has contributed significantly to the development of the small-scale industrial sector in the UT. In consonance with J&K State industrial policy 2016 that provided 20% "Price Preference and Purchase Preference" to the industrial units., SICOP has been instrumental for the growth of the small-scale industries by providing marketing cover to their end products along with testing facilities but due to the change in the procurement and introducing purchases through GeM, all MSMEs are placed in completion against big manufacturers from outside UT. Abruptly the Govt. started purchasing of various items for the Govt. departments through the GeM portal, resulting that nearly 25% of industries which earlier were supplying their quality goods to the various Govt. Departments through SICOP, and other Govt. agencies are closed or are on the verge of closure as they cannot compete with the rates outside UT of J&K. It is a proven fact that there is an extra cost of production from 6-8% for manufacturing industrial goods in the UT of J&K.
Suggestions/ Recommendation	<ul style="list-style-type: none"> Creation of a "Digital platform" for local MSMEs in organized sector (<i>whose line of activity as per the erstwhile industrial policy is registered with the Industries & Commerce Department</i>) for price & preference through SICOP to boost the MSME sector of J&K under RAMP programme of MoMSME. The SICOP can leverage on its existing infrastructure strengths for such a platform to allow transparent raw material procurement, public procurements, and turnkey jobs without any human intervention. Revival of sick units through CGTMSE scheme. SICOP to be declared as Nodal Agency for introducing TReDS platform in Jammu and Kashmir to reduce the incidence of delayed payments. There is huge outstanding with various Government departments on account of supply of various MSME products and key-construction materials because of which local MSMEs are suffering for a long time.

Name of Institution	J&K Small Scale Industries Development Corporation Limited (SICOP)
Consultations	Mr. Waseem Bashir Dev, General Manager SICOP, Kashmir Division Mobile: 9410992880; Email: gmhqsicop@gmail.com All the District Level Officials of SICOP, Kashmir Division Date: 13.01.2024

Photograph of Focused Group Discussion:



UNDP Wool processing Plant



Basholi Pashmina Cluster



Noor Aari Cluster Hand loom & Handcraft



Badam Pashmina Cluster



Focused Group Discussion with officials from Handicraft cluster



Focused Group Discussion with officials from Bat cluster



Focused Group Discussion with officials from Pencil cluster

Step 6: Primary Survey - Data Collection and Analysis:

Pilot Field Survey:

While the UT level stakeholders' consultation meet was getting organized, pilot survey of MSME entrepreneurs was launched to get understanding of responses for the objective based questions framed to collect primary information from MSMEs. Based on the response for pilot survey, contents of the questionnaires were suitably modified to seek data focusing different target groups/ organisations. Pilot survey responses were submitted & discussed with JKTPO officials & the final survey instruments / questionnaires / checklist were finalized in consultation with JKTPO authorities. The Questionnaires for field survey of MSMEs were prepared in both physical as well as in Google questionnaire format for simplification & convenience. The prime objective of undertaking the primary research was to arrive at some useful and actionable insights to support and guide the preparation of project proposals under Strategic Investment Plan (SIP). Survey plan was devised wherein, the category of respondents was shortlisted and modes of collecting data was determined.

The chosen groups were:

MSME survey sample coverage:

A total of 3269 MSMEs responses across UT were received. The sample respondents covered comprised of major categories: Udyam, non-Udyam registered units.

MSME Survey coverage:

S No.	Division	Districts	Non-Udyam	Udyam	Total
1	Kashmir	Anantnag	54	142	196
2		Bandipora	101	54	155
3		Baramulla	27	70	97
4		Budgam	38	98	136
5		Ganderbal	95	101	196
6		Kulgam	93	73	166
7		Kupwara	199	129	328
8		Pulwama	36	101	137
9		Shopian	99	82	181
10		Srinagar	105	138	243
		Sub Total	847	988	1835
1	Jammu	Doda	21	158	179
2		Jammu	36	186	222
3		Kathua	31	139	170
4		Kishtwar	17	53	70
5		Poonch	42	54	96
6		Rajouri	25	29	54
7		Ramban	78	65	143
8		Reasi	107	50	157
9		Samba	21	171	192
10		Udhampur	30	121	151
		Sub Total	408	1026	1434
		Total	1255	2014	3269
Target size to be achieved			500		
Target achieved			1255		

The sample covered was further classified in different categories such as ownership, gender, social categorisation etc. and used for analysis.

Base: 3269 Entrepreneurs

Status of the surveyed MSMEs

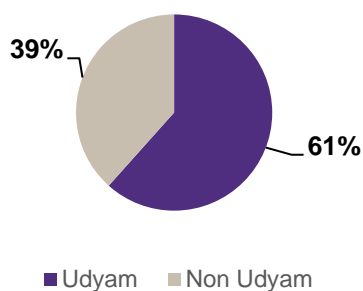


Chart 1: Status of the surveyed MSMEs

Gender of surveyed MSMEs

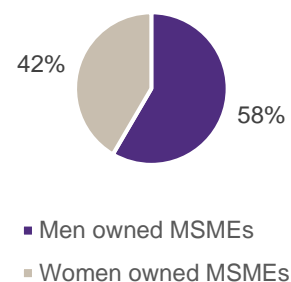


Chart 2: Gender of surveyed MSMEs

Response on benefits of Udyam Registration

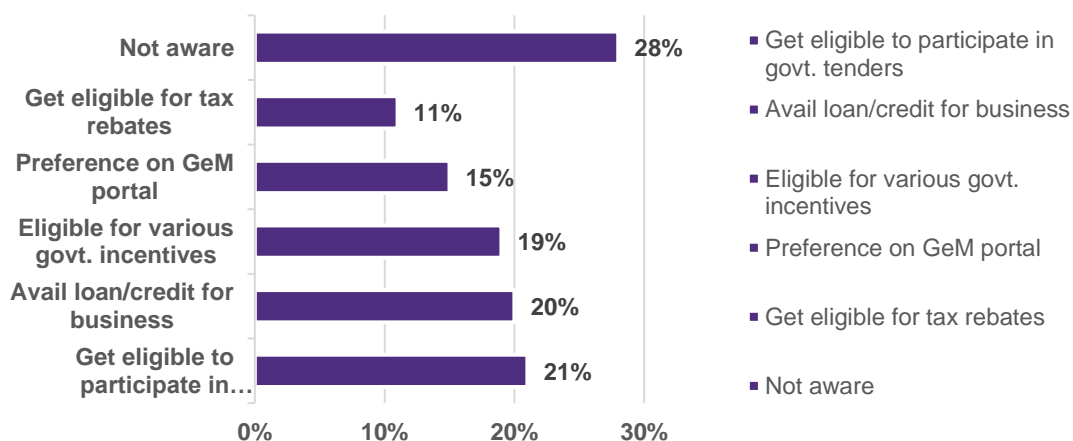


Chart 3: Response on benefits of Udyam Registration

A total of 3269 sample MSMEs were surveyed during the baseline study. From the total survey samples, approximately 61.61% respondents were Udyam, 38.39% Non-Udyam. Among the survey sample size, 58.37% MSMEs were Men owned, 41.51% were Women owned, and 0.12% belonged to other gender.

During the survey it was also learnt that out of total surveyed sample size of 3269 MSMEs, 21% of the units understand that Udyam registration enables them to get eligible to participate in govt. tenders. 20% of the units surveyed believe that Udyam registration helps them to take loan/credit from banks to run their

business. 19% of the units believe that Udyam registration enables them to receive various govt. incentives and 15% of the units surveyed believe that Udyam registration helps them in GeM procurements and 11% of the units surveyed believe that with the help of Udyam registration they get various kinds of govt. tax rebates. More than 28% of the sample survey, were unaware of Udyam registration and its benefits in the UT of Jammu & Kashmir.

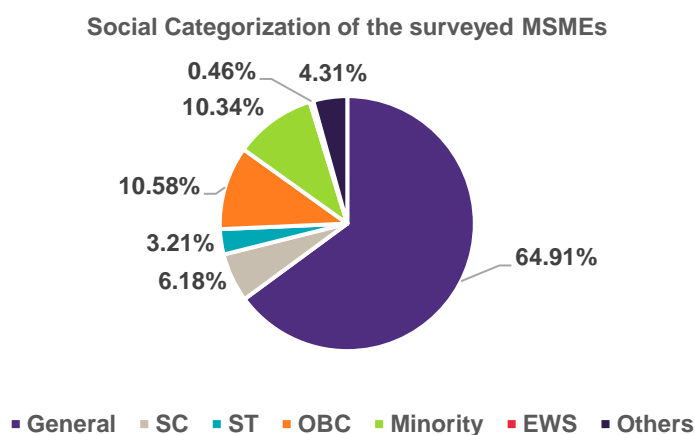


Chart 4: Social Categorization of the surveyed MSMEs

Base: 3269 Entrepreneurs

It was observed during the study that out of the total surveyed MSMEs, 64.91% of the units belong to General category, 6.18% units belong to SC, 3.21% units belong to ST, 10.58% units belong to OBC, 10.34% units belong to Minority, 0.46% belonged to EWS, while as 4.31% belonged to other categories.

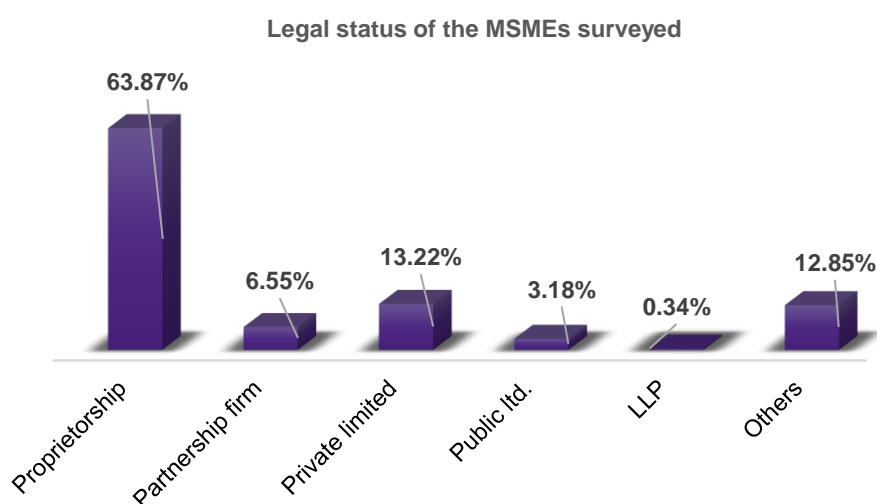


Chart 5: Legal status of the MSMEs surveyed.

Base: 3269 Entrepreneurs

Out of the 3269 sample MSMEs surveyed 63.87% of the units were found having proprietorship type business structure, 6.54% were partnership firms, 13.21% were Public Limited Companies, 3.18% are LLP and 12.84 belong to others.



Figure 10: Pictures of MSMEs survey done for the baseline study.

Challenges faced by MSMEs in commencement of operations

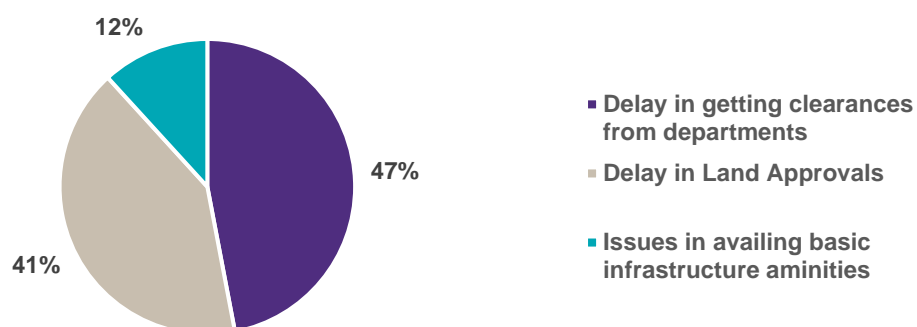


Chart 6: Challenges faced by MSMEs in commencement of operations

Base: 490 MSME Respondents

It was also observed during the study that out of 3269 MSME respondents, 15% i.e. 490 respondents have faced the issue. Further Out of 490 units who have faced the issue during the commencement of operation, 47% of the units reported that they have faced issued in getting necessary clearances/ NoCs where as 41% MSMEs have reported to faced issues with the delay in land approvals from the government which in turn delays commencing the operations. Approximately 12% of the MSMEs have reported to have faced challenges in availing basic infrastructure amenities like water, power and approvals from Banks/Financial Institutions.

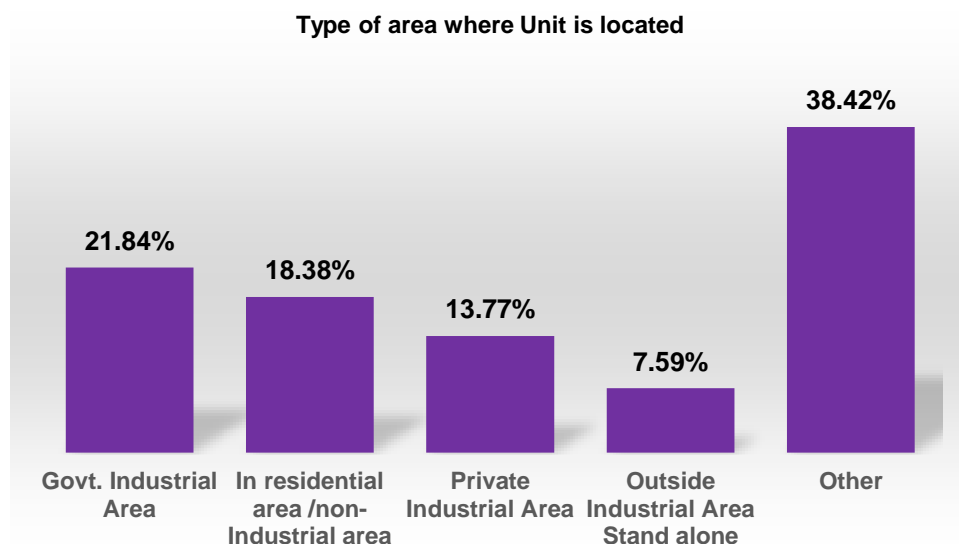


Chart 7: Type of Area where the unit is located.

Base: 3269 MSME Entrepreneurs

As per Chart 7, out of the 3269 sample MSMEs surveyed, about 21.84% were found established in Government Industrial Estates, 18.38% were found in Residential/Non-Industrial Areas, 13.77% of the units were found established in Private Industrial Area, 7.59% outside industrial areas and approximately 38.42% of the units were reported that they are set up in other unorganized areas.

Base: 3269 MSME Entrepreneurs

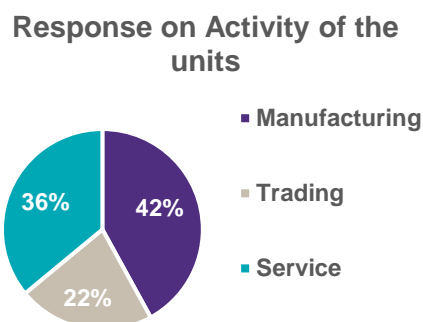


Chart 9: Response on ownership of Land & Building

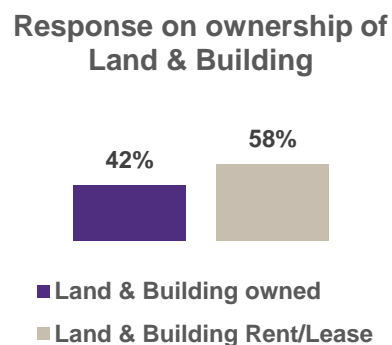


Chart 8: Response on Activity of the units

As per chart 8, approximately 42% of the units out of the surveyed samples of 3269, have owned the land and building of the units while as 58% of the unit holders are existing in government industrial estates having land and building on long lease deed in the UT of J&K.

As per chart 9, It was observed that out the 3269 surveyed MSMEs, 42% of the units were involved in Manufacturing, 21.71% were involved in Trading and 36.34% were involved in Services in the UT of Jammu & Kashmir.

As per chart 10, out of the surveyed 3269 MSMEs in Jammu & Kashmir about essential infrastructure amenities/facilities and services for them, 20% of the respondents' believed "Power" is the most essential amenity required for their unit activities. Approximately 22% respondents agreed that "Water" is as an important amenity for their line of activity. Additionally, 12% Enterprises believed that there is a need for

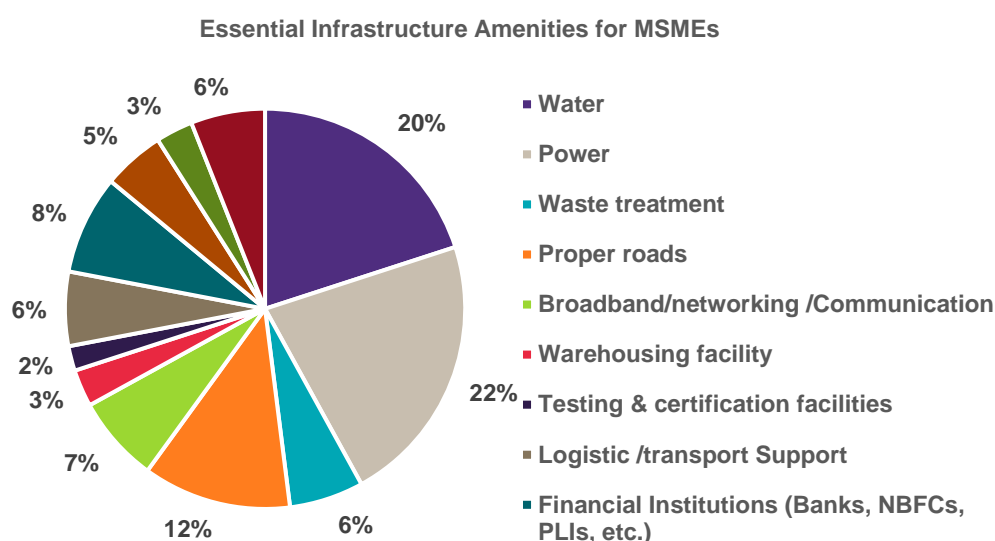


Chart 10: Essential Infrastructure Amenities for MSMEs

Base: 3269 MSME Entrepreneurs

proper roads and infrastructure, though the demand was slightly higher in Kashmir Division. 7% of the surveyed MSMEs were of the opinion that strengthening communication infrastructure is crucial for overall development of MSMEs and connectivity within both divisions.

There are noticeable differences between the two divisions in terms of infrastructure requirement. However, most of the surveyed enterprises in both the divisions emphasized that infrastructure facilities like warehouse, Testing & Certification laboratories, Financial Institutions, Marketing Agencies, and Logistic & Transportation support is essential for their line of activities.

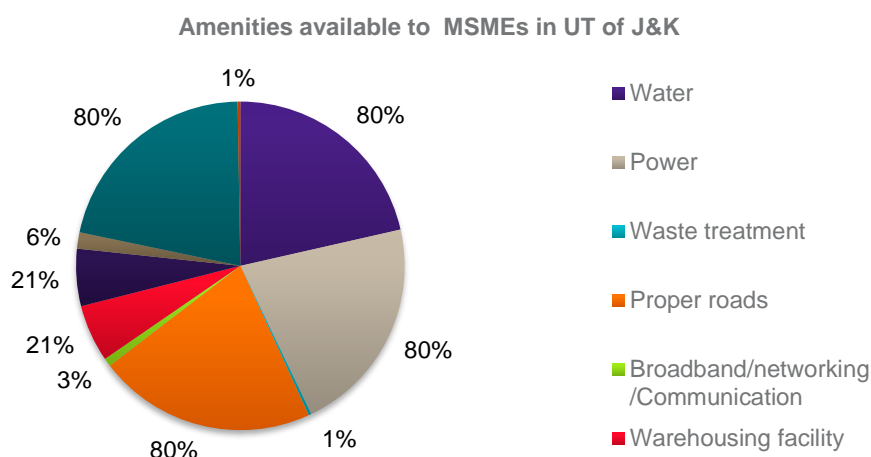


Chart 11: Amenities available to MSMEs in UT of J&K

Base: 3269 MSME Entrepreneurs

Out of the surveyed sample of 3269 MSMEs, it was learnt that water, power and proper roads, Financial Institutions, are available in good concentrations to the MSMEs in both the divisions of UT of Jammu & Kashmir while as the Marketing Agencies, Testing facilities, Warehouse facility and the logistics support, broadband networking is inadequate in the divisions.

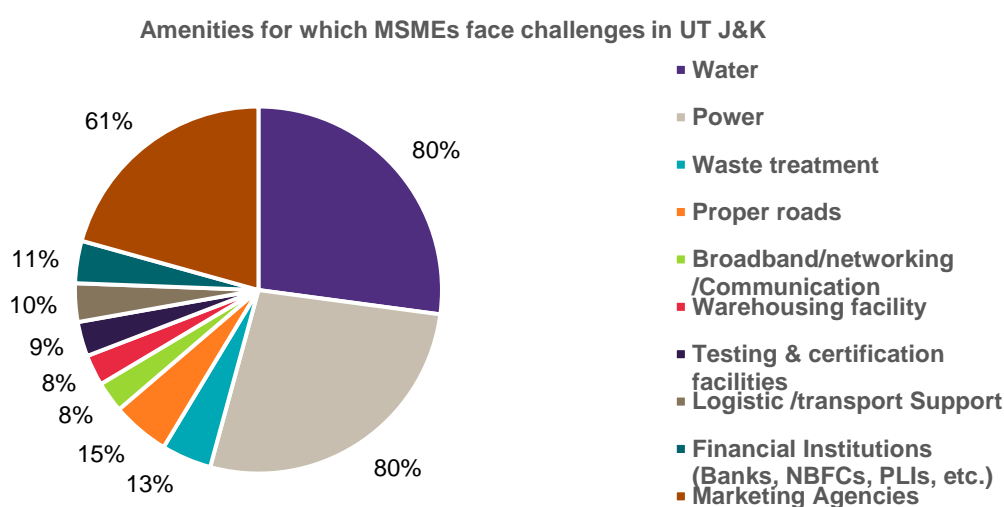


Chart 12: Amenities for which MSMEs face challenges in UT J&K

Base: 3269 MSME Entrepreneurs

During the survey it was learnt that more than 80% of the sample surveyed out of 3269 MSMEs in Jammu & Kashmir face challenges in availing the quality power supply. Unscheduled electricity cuts especially in winter season have impacted the MSMEs in terms of production and high fuel charges (cost of running generators) are borne by the MSMEs. More than 80% of the respondents' face issues in quality water supply in the estates, 61% of the respondents are facing issues in marketing of the goods/services. Approximately, 15% of the unit holders have emphasized that limited road connectivity to the rest of the

countries also is an impediment towards the functionalities of industrial units. Around 30% of the respondents that were surveyed, were facing issues in absence of proper waste management in the estates.

Considering the quality infrastructure amenities for MSMEs, nearly 8% of respondents don't have proper access to broadband connectivity, 8% of respondents lack proper warehouse facility for accommodating raw material, 9% of the respondents face challenges in conducting testing and certifications of manufactured/supplied products in the nearby districts/areas while as 10% of the surveyed MSMEs did not seem to have any logistic support for the procurement of raw material from outside country which makes their end product very costly as compared to outside market.

In addition, during the survey it was learnt that most of the unit holders/beneficiaries have limited access and awareness about the banking system. Approximately 11% of the respondents out of the survey sample size were of the opinion that banks are not entertaining loan applications and ask for collateral securities.

Awareness about the Schemes among surveyed MSMEs

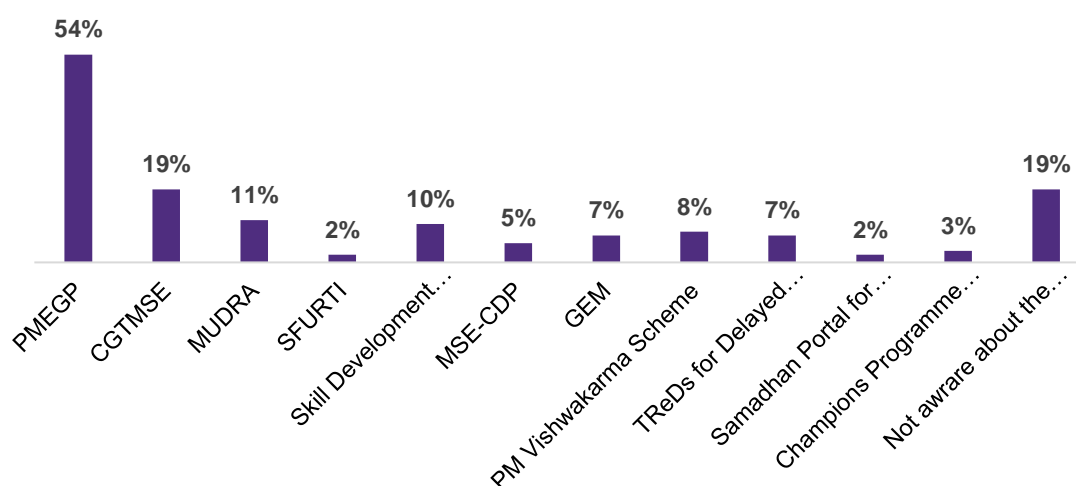


Chart 13: Awareness about the Schemes among surveyed MSMEs

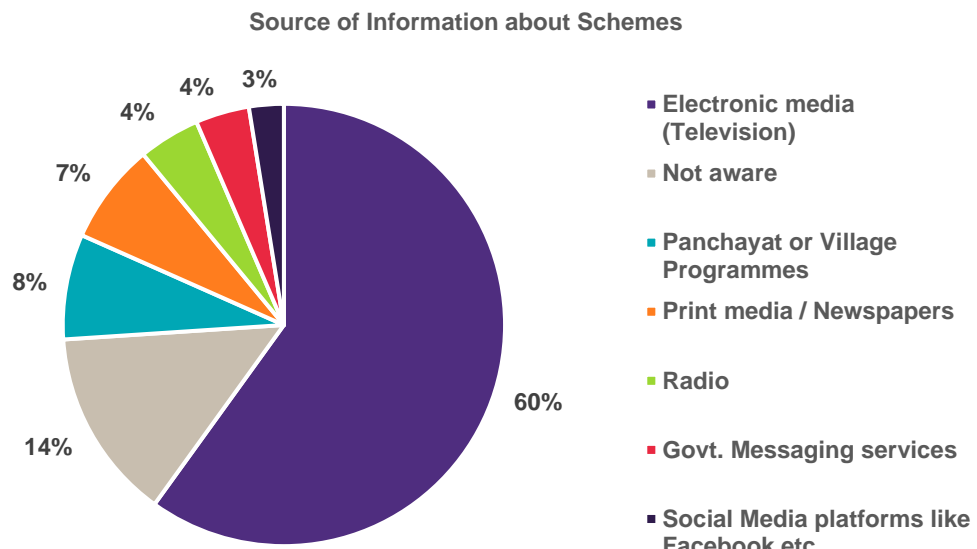


Chart 14: Source of Information about Schemes

Out of the surveyed MSMEs of 3269, approximately 54% of the respondents were about aware about PMEGP Scheme of MoMSME, followed by 19% awareness about CGTMSE, 11% about MUDRA, 10% were found aware about Skill Development Schemes. Approximately 8% of the respondents were aware about the PM Vishwakarma Scheme, 7% about GeM Procurement, 7% of the MSMEs were found aware about TReDs platform for the delayed payments. However, it was learnt from the data that a very few MSMEs are aware about CHAMPION Schemes, Samadhan portal to resolve the issue of delayed payments, and SFURTI Scheme of MoMSME. More than 19% of the surveyed sample were unaware of the various schemes that were put together in the questionnaire to support MSMEs.

Base: 3269 MSME Entrepreneurs

During the study it was learnt that 60% of the respondents out of the surveyed MSMEs, are getting information through electronic media (Television), followed by 14% respondents were found getting awareness at Panchayat or Village Level, 7% of the MSMEs are getting information through print media like Newspaper, pamphlets, brochures and promotional materials. However, a few information is found to be disseminated through radio and social media handles.

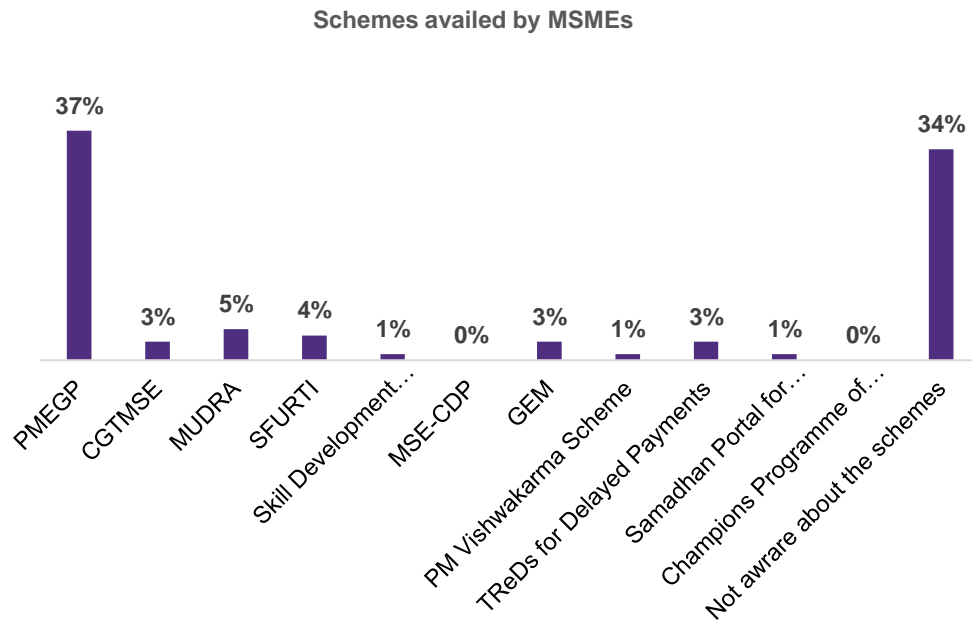


Chart 15: Schemes availed by MSMEs.

Base: 3269 MSME Entrepreneurs

Out of the surveyed 3269 MSMEs, approximately, 37% of the respondents have availed the PMEGP Scheme while very few MSMEs have availed benefits of other schemes such as CGTMSE, SFURTI, MSE-CDP, PM Vishwakarma Schemes of MoMSME for the growth & development in Jammu & Kashmir. It was also learnt that the implementation of CHAMPION Scheme in the MSME sector of Jammu & Kashmir is inadequate and approximately 34% of the respondents among the surveyed MSMEs were found not aware about the schemes.

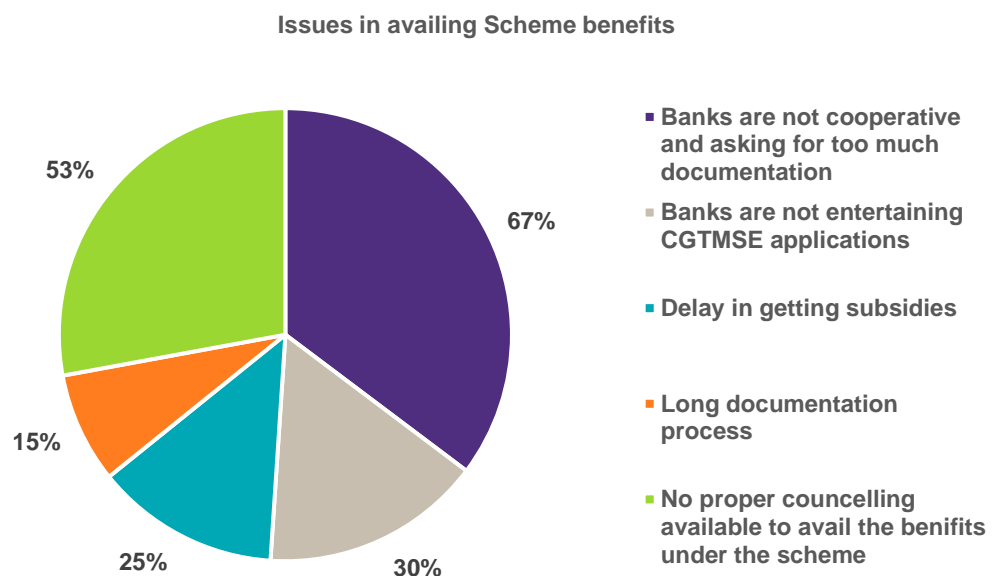


Chart 16: Issues in availing Scheme benefits

It was observed during the study that MSMEs are facing issues in availing the benefits of schemes in Jammu & Kashmir. About 67% of the respondents out of the surveyed MSMEs agreed that Banks are not cooperative and ask for too much documentation. Approximately, 53% of the respondents reported that no proper counselling/handholding is available to them for availing the benefits available under various schemes. 30% of respondents believed Banks are not entertaining the CGTMSE applications, 25% enterprises revealed that there happens to be delay in subsidies/incentives provided by the government which results unit holders to pay more interest rates.

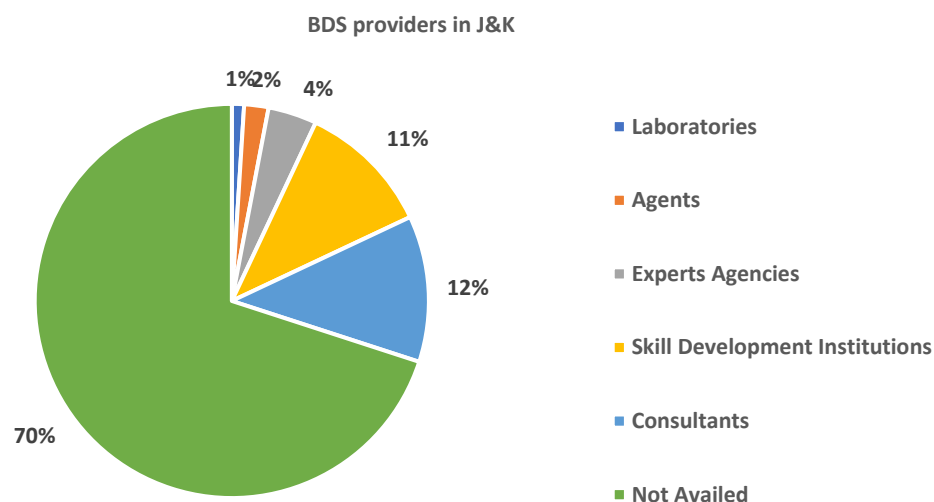


Chart 17: BDS providers in J&K

From the above figure, it was learnt that out of the total MSME respondents who have not availed the BDS services. 38% MSMEs reveal that BDS providers are not available locally whereas. 40 % respondent mentions no specific reason behind it, 3% responded that they found services of BDS very costly and 1% opinioned that quality of the BDS services is not good, because of that they did not avail their services. 40% of the respondents reported the other reasons for not availing the services of Business Development Service providers while as 38% of the respondents did not show any response.

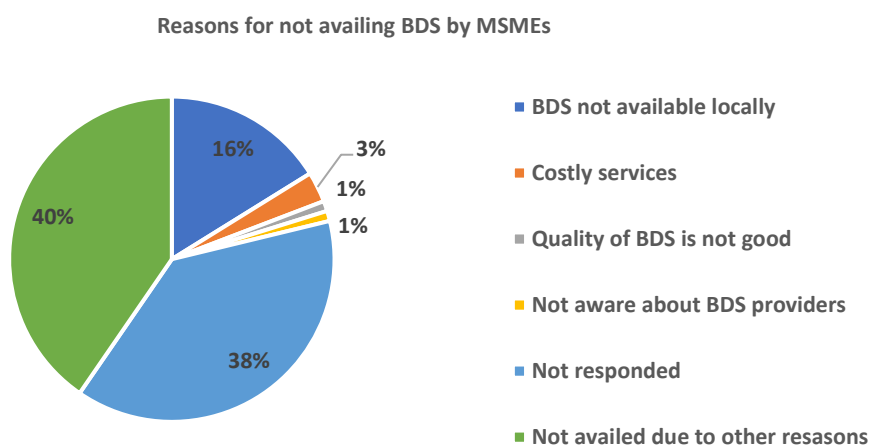


Chart 18: Reasons for not availing BDS by MSMEs

From the above table it was learnt that of 30% of the respondents who have availed the services of Business Development Service Providers, 24% MSMEs reveal that BDS providers have helped them in the Paperwork, 21% respondents reported that BDS providers have helped the in-application processing. Almost 17% of the respondents reveal that they have availed BDS for product testing, 16% of respondents have availed their services for capacity building and handholding. Approximately, 14% of the respondents reported that BDS providers have helped them in financial syndication. It was also learnt that 6% of the respondents have availed the BDS providers for other services and 2% of the respondents have availed the services for preparation of report.

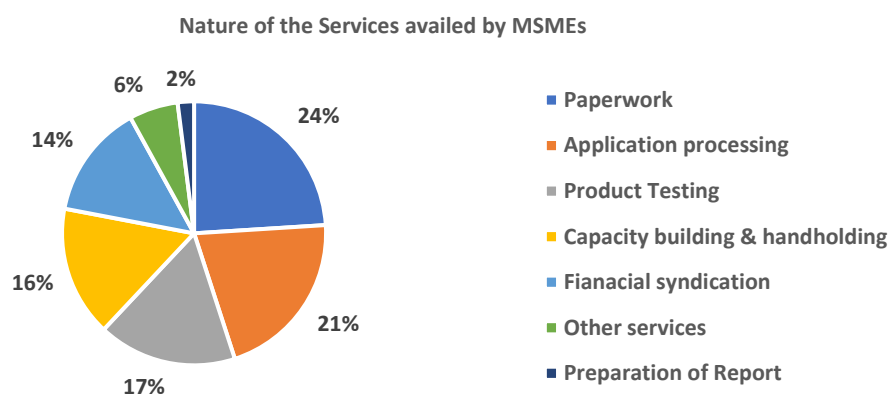


Chart 19: Nature of the Services availed by MSMEs.

It was learnt during the study that out of the surveyed sample of 3269 MSMEs, only 30% of the respondents have availed the services of Business Development Service Providers.

As per Chart 17, out of which approximately 12% respondents have availed the services of 'Consultants', 11% have availed the services of 'Skill Development Institutions' for application of various of schemes, 4% respondents have availed the services of 'Expert Agencies' for applying various scheme benefits, 2% have availed the services of Agents, and 1% respondents have availed the services of 'Laboratories' for Business Development Services. It was also noted that 70% of the surveyed MSMEs have not availed the services of Business Development Service providers.

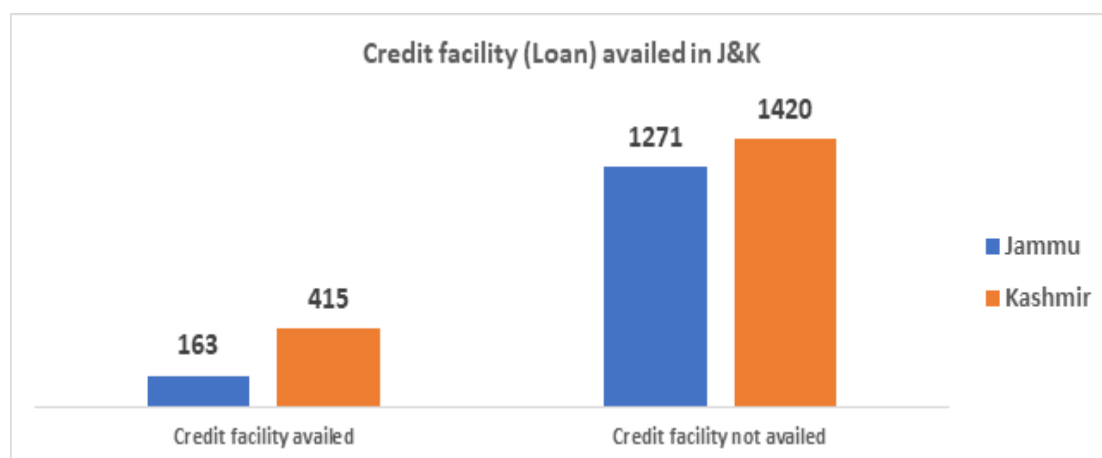


Chart 20: Credit facility (Loan) availed in J&K

Out of the surveyed MSMEs of 3269, 163 respondents from Jammu division and 415 from Kashmir division have availed the credit facility from financial institutions while as 1271 respondents from Jammu & 1240 from Kashmir division have not availed the credit facilities from the financial institutions.

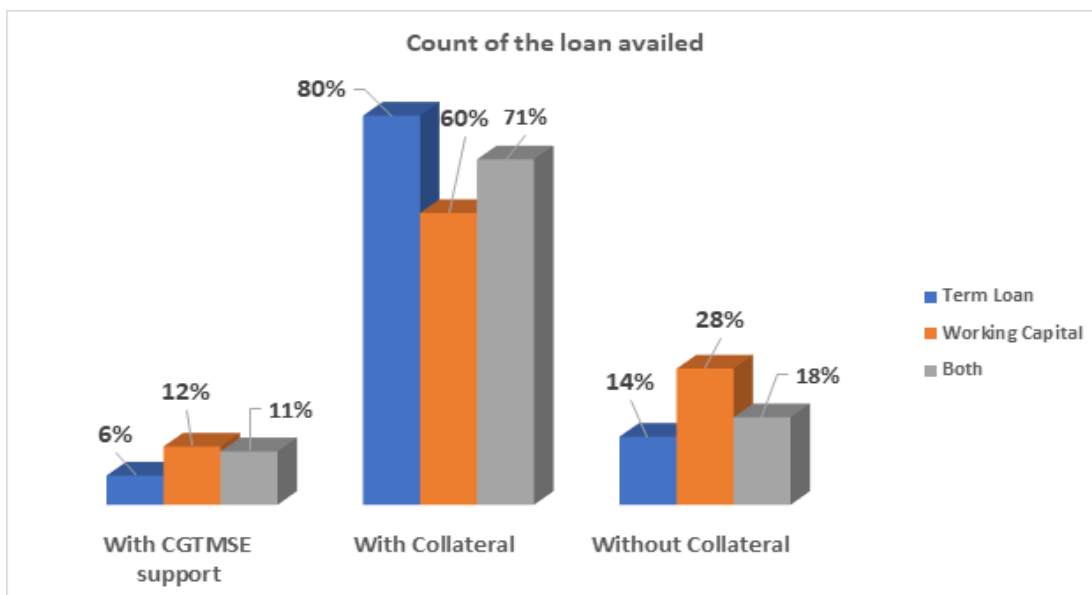


Chart 21: Count of Loan availed

Out of the surveyed MSMEs of 3269 in Jammu & Kashmir, 6% of the respondents have availed term loan with CGTMSE support, 80% have availed from the financial institutions with collateral security while as 14% have availed the term loan from Financial Institutions without collateral security.

Subsequently, it was observed that out of the surveyed sample, 12% of the respondents have availed working capital loan with CGTMSE support from the FIs, 60% with collateral security while as 28% have availed working capital loan without collateral security.

Additionally, it was also learnt that 11% of the surveyed sample have availed both term loan and working capital from the financial institutions with CGTMSE support, 71% with collateral security and 18% have availed both working capital and term loan without any collateral security from the financial institutions.

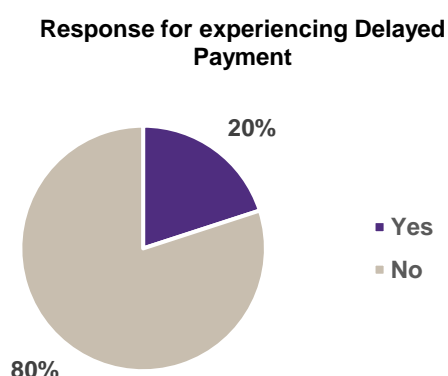


Chart 22: Response for experiencing Delayed Payment

About 20% of the MSMEs surveyed in Jammu & Kashmir during the study were reported to have faced the issues of delayed payments. The unit holders revealed that there are payments pending against the works done & supplies made by the MSEs. These delayed payments have put many of the units in distress and some have turned NPAs or are at verge of becoming NPAs while the remaining 80% respondents did not seem to have faced the issues of delayed payments.

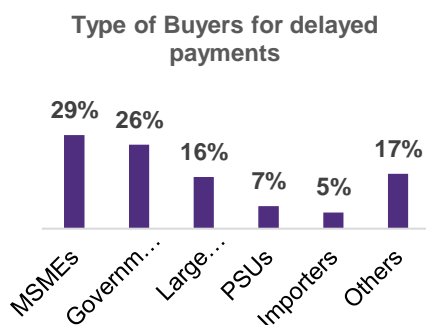


Chart 23: Type of Buyers for delayed payments

Out of the 20% of the MSMEs who are facing the issues of delayed payments from various types of buyers, it was learnt that 29% of their buyers are MSMEs, 26% of the buyers are Government departments, 16% of the buyers are Large private institutions, 7% of their buyers are PSUs, 5% are Importers while as 3% of the buyers belong to other buyers.

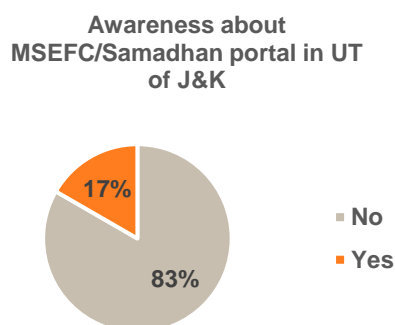


Chart 24: Awareness about MSEFC/Samadhan portal in UT of J&K

It was also learnt during the study that out of the surveyed sample of 3269 MSMEs, only 17% of the respondents are aware about the MSEFC (Micro Small Enterprise Facilitation Council) or the Samadhan portal dealing with the issues of delayed payment to MSMEs. Approximately 83% of the sample surveyed were unaware about the MSEFC or Samadhan portal in the UT of J&K.

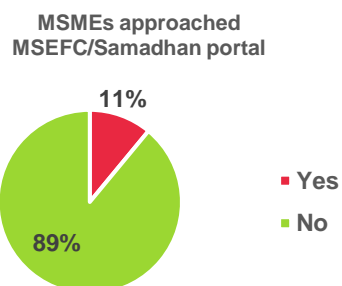


Chart 25: MSMEs approached MSEFC/Samadhan Portal in UT of J&K

Approximately, 11% of the respondents out of the survey sample size have approached the Samadhan portal/MSEFC council to resolve the issue of delayed payments with the buyers. Almost 89% of the respondents were found yet to get the popularity of using or approaching the portal.

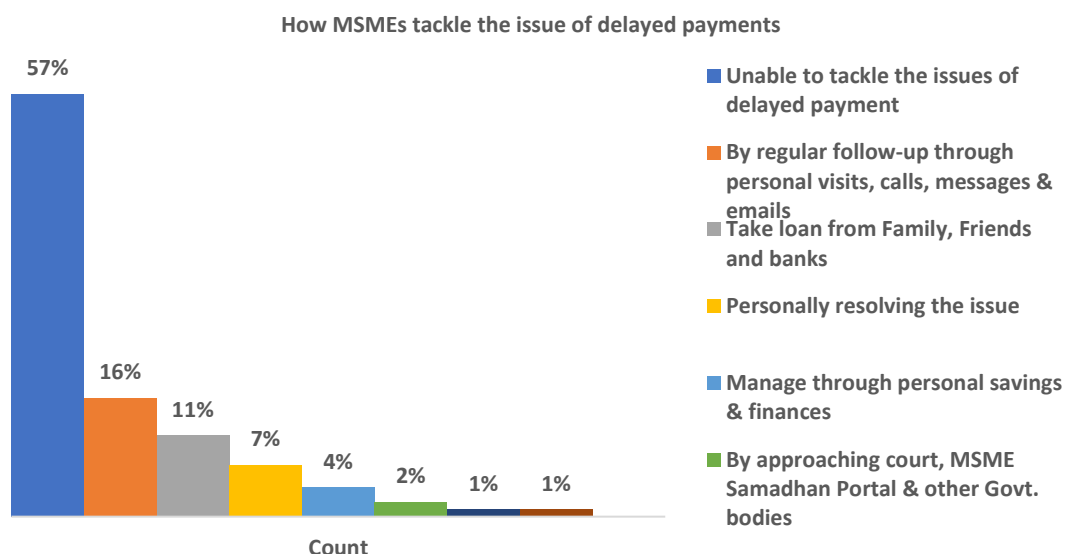


Chart 26: How MSMEs tackle the issue of delayed payments

Base: 655 MSME respondents faced issues of delayed payment.

From the above table it was learnt that amongst 20% of the respondents who are facing the issues of delayed payments from the buyers, 57% MSMEs are unable to tackle the issues of delayed payment. Almost 16% of the MSMEs address the issue by regular follow-up through emails, calls, messages, and personal visit to the buyer's office. Approximately 11% of the respondents reported that they take loan from family, friends, and Banks. About 7% of the respondents have reported that they are resolving the issues personally through mutual settlement. About 4% of the respondents manage the issues through personal savings and finance. Approximately 2% respondents out of 20% have reported to address the issues by approaching Samadhan portal/MSEFC and other government bodies.

MSMEs face immense monetary hardships as their buyers do not pay on time with the result MSMEs face liquidity crunch as cash flow is hindered, pushed into debt-traps, face failure and closure and their future investment and growth plans are severely hampered. There are payments pending against the work done and supplies made by the MSEs. These delayed payments have put many of the units in distress and some have turned NPAs or are at verge of becoming NPAs. TReDs is yet to be set up to resolve the credit challenges and delayed payments issue faced by the MSMEs in UT JK. In the same sequel, almost 1% of the respondents have reported to address the issues by slowing down or stopping the production while as the other 1% respondents are slowing down or stopping the supply of goods and services to buyers.

Issues- product testing in UT J&K

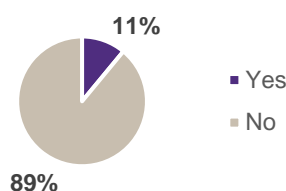


Chart 29: Issues related to product testing.

Issues- product certification in UT J&K

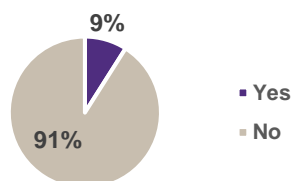


Chart 28: Issues related to product certification in UT J&K

Issues- product/service marketing in UT J&K

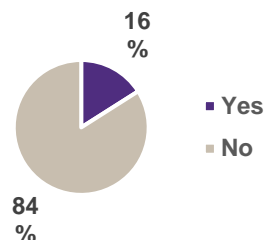


Chart 27: Issues- product/service marketing in UT J&K

Base: 3269 MSME respondents

From the above data it was learnt that out of the 3269 surveyed MSMEs 11% of the respondents are facing issues related to the product testing, 9% of the MSMEs are facing issues in product certifications while as almost 16% are facing issues for the marketing of their products and services.

Approximately, 89% of the surveyed MSMEs have reported that there are no issues being faced in product testing, 91% of the MSMEs did not face any issues in product certification and almost 84% of the respondents have reported no issues in marketing of their products and services.

It was also learnt during the survey that the major marketing issues that MSMEs are facing include inadequate forward linkages, poor branding and penetration in the outside market, high logistic cost making end product very costly for outside market. Furthermore, by introducing of GeM procurements the MSMEs revealed that they are placed in completion against big manufacturers from outside UT as they cannot compete with the rates outside UT of J&K. It is a proven fact that there is an extra cost of production from 6-8% for manufacturing industrial goods in the UT of J&K.

Product Marketing Issues

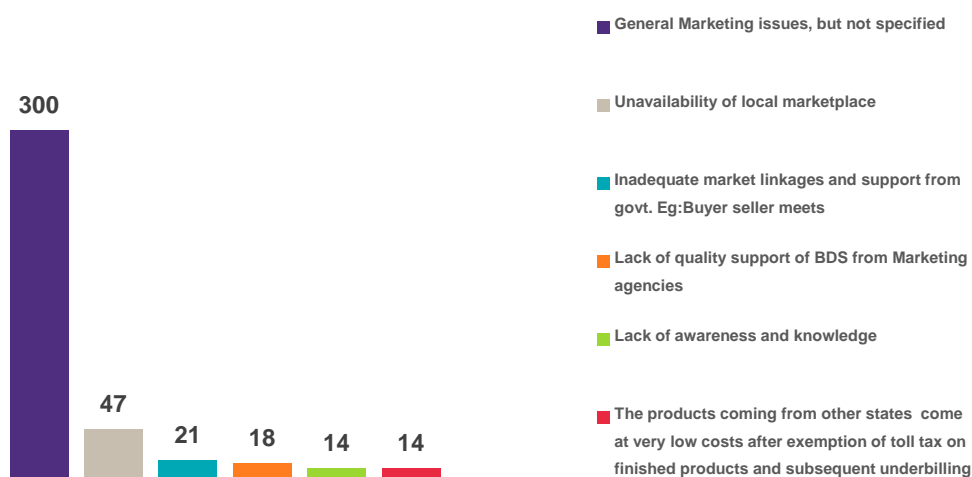


Chart 30: Product Marketing Issues

Base: 515 MSME respondents out of 3269

During the survey, respondents were enquired about market issues faced by them, out of the total 3269 respondent 515 respondent reported that they are facing issue in Marketing of their products. The major marketing issues mentioned are unavailability of organised local market space, inadequate market linkages including buyer and seller meets, Lack of Quality Business Development Service Providers, providing marketing support. Few other serious issues were mentioned that is **“suppliers from outside UT are using the practices of under billing due to which local MSMEs are unable to compete”**, the second important issue mentioned was about GeM portal, respondent complained that **GeM is not taking care to give preference to MSMEs from UT**, many of the specialized items are out of purview of the GeM portal.

During the baseline survey we have also tried to understand the impact of **COVID-19 pandemic** on MSMEs. Out of the surveyed 3269 MSMEs, 31% of the respondents were observed to have faced pause in business especially due to conventional marketing practices which in turn has created a huge impact on employment, sales revenue, and cash flow. Similarly, a large number of surviving MSMEs have begun to participate in online commerce, changing business landscape with many patterns of sales, distribution and consumer behavior have been altered. It was also learnt that MSMEs in Jammu & Kashmir are moving online and seeking their ability to access markets using digital technology.

The overall MSME survey findings through online Interactions/Questionnaire are represented in the graph below:

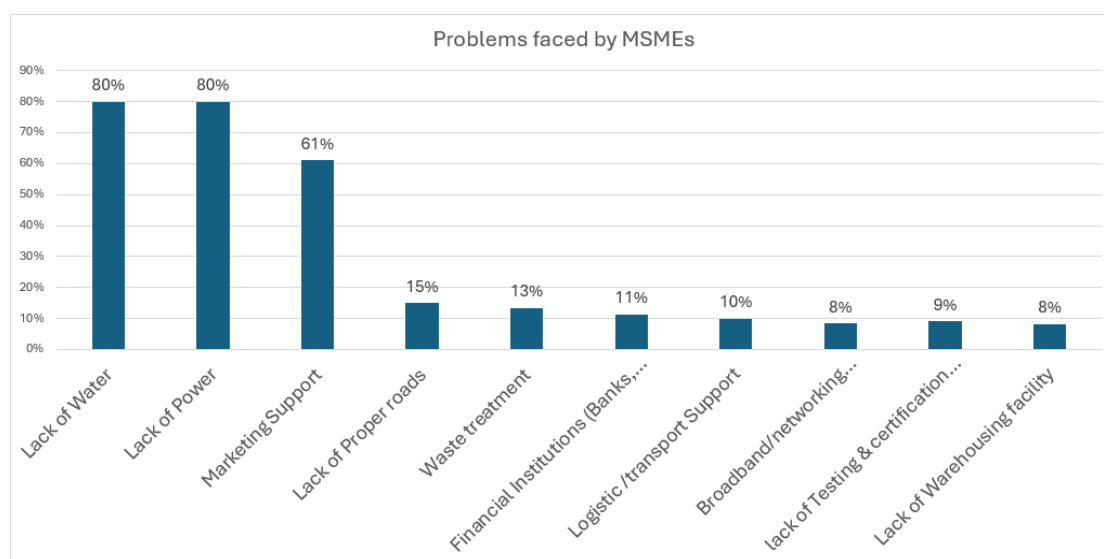


Chart 31: Overall MSME Survey findings through online questionnaire

Base 3269

Based on the challenges that MSMEs are facing, the following suggestions/recommendations were received from the stakeholders for the growth and development of MSME Sector in Jammu & Kashmir

1. Finance:

- I. Collateral free financing
- II. Easy and Hassle-free documentation
- III. Immediate disposal of the applications
- IV. Venture capital financing options must be applicable for MSMEs.

- V. Awareness creation on Business Development and Financial Literacy need to be strengthened for helping MSMEs and potential entrepreneurs to obtain access to finance and strengthen money management skills.
- VI. Awareness creation & capacity building of line departments, MSMEs & local youth on CHAMPIONS Schemes including ZED, MSME Competitive (Lean) and Incubation & IPR Design to promote adoption of latest processing technologies and knowledge-based innovation through incubation for availing the benefits of Production Linked Incentive Scheme for Manufacturers.
- VII. UT Government should enhance the CGTMSE guarantee coverage up to 10-15 for taking the overall guarantee coverage to 90% thereby incentivizing MSMEs.
- VIII. Entrepreneurship Refreshment courses/Skill Development Training for new entrepreneurs (first generation entrepreneurs) to overcome financial literacy.

2. Market/Export:

- I. Raw Material Warehousing & Dry port facility for the timely procurement of raw material through SICOP for new as well as existing unit holders.
- II. Creation of a "Digital platform" for local MSMEs in organized sector (whose line of activity as per the erstwhile industrial policy is registered with the Industries & Commerce Department) for price & preference through SICOP to boost the MSME sector of J&K under RAMP programme of MoMSME.
- III. Exhibitions at National/International Markets
- IV. Considering the geographic position, locational disadvantages and being at the dead end of the country, govt. should provide marketing support to the local MSMEs as per the erstwhile industrial policy as investments are made by the MSEs considering the incentives promised in the erstwhile policy.
- V. Assistance from the government in Branding & Marketing.
- VI. "Marketing support" from the government to promote local MSMEs. The unit holders emphasized the need of implementing open market support at UT/State/National Level on the analogy of "Krishi Darshan" of Department of Agriculture to boost the local purchases by disseminating the information among local people.
- VII. Enhancing the limit of local filter in the GeM portal from 5.00 Lakhs to 5.00 Cr besides ensuring segregation and procurement of industrial goods separately without clubbing these with works as a level playing field.
- VIII. Cost equalizers should be provided.
- IX. BDS services like market linkages should be provided by way of participating in Buyer Seller Meets both National and International Level and necessary certification body shall be established to provide best in class practices as per National and International standards.

3. Technology/Quality

- I. Availability of Quality Common Facility Centers for access to latest innovative technology at par with international standards to boost exports.
- II. Awareness creation & capacity building of line departments, MSMEs & local youth on CHAMPIONS Schemes including ZED, MSME Competitive (Lean) and Incubation & IPR Design to promote adoption of latest processing technologies and knowledge-based innovation through incubation for availing the benefits of Production Linked Incentive Scheme for Manufacturers.

- III. Skilled manpower for Quality Assurance and Quality Control and Research & Development.
- IV. Awareness programmes, workshops, and industrial tours.
- V. Develop apps or optimize websites for growing information and making purchases through mobile devices.
- VI. District Level Testing Facilities should be established for services at concessional rates.

4. Environmental Issues

- I. Sustainability of MSMEs through adoption of green technologies.
- II. Support to continue business in harsh winter season.
- III. Implementing proper waste management system by setting up STPs/ETPs
- IV. Initiatives by the government to give benefits of adopting environment friendly solutions.

5. Basic Infrastructure/Amenities

- I. Raw Material Warehouse for allied sectors (like plastics, metals, steel, and other materials which is sourced from outside UT or is not cultivated in Kashmir) should be established in Kashmir. Reliance vendor Mechanism that is being operated in Jammu Division by utilizing SICOP raw material stores should be replicated in Kashmir division. Given the importance of plastic industry, the raw material should be available locally to avoid logistic and other overhead costs and to reduce the production cost. This would help increase the competencies among MSMEs.
- II. Accessing warehousing, cold chain, and transportation facilities often entails costs, such as rent, handling charges, and transportation expenses. Small or budding MSME units with limited financial resources usually find it challenging to bear these costs, especially if they require specialized storage or refrigeration facilities. The high operational expenses also impact their competitiveness and profitability.
- III. The availability of core infrastructure like uninterrupted electricity, water, proper roads, industrial land is critical for the growth and development of MSMEs.
- IV. Access to all weather roads is crucial for MSMEs to transport their goods and access markets. However, the road connectivity to the rest of the country from Kashmir in general and J&K in particular is inadequate in certain patches, which is being addressed through provisions in the UT policies.

6. Business Development Service Providers Network

- I. Setting up of Business Development Service Providers Network/Enterprise Facilitation Cell with Domain experts at District Level. These could be the empaneled consultants of government and private agencies for the schemes/programme implementation.
- II. Awareness and capacity building of local MSMEs for BDS implementation in UT of J&K by organizing workshops, seminars, and networking events to connect MSMEs with BDS providers and foster collaboration.
- III. Creating a directory of BDS providers offering services such as marketing, accounting, legal, and consultancy support to MSMEs in Jammu and Kashmir.
- IV. Strengthening of existing Khidmat Centers/ Common Service Centers for the greater awareness of Schemes to promote formalization of Udyam registrations.

7. Skill Development/Employment

- I. Demand based syllabus is to be created at skill institutions towards Innovation & Entrepreneurship to fulfil the need gap of local industries.

- II. Ample attention should be paid on capacity building of young budding entrepreneurs as well as the existing unit holders for new technologies and best in class practices.
- III. Industry academia collaboration to overcome the challenge of hiring skilled labour from outside UT and to generate employment.
- IV. Local youths should be given preference and be imparted with Industry based skill development trainings and Capacity building Workshops to generate employment opportunities and tackle the issue of unemployment.
- V. More Skill Development Centres, Incubation Centers and ITI's should be set-up at Block Level for providing Hands-on training to young budding entrepreneurs.
- VI. Regular skill development programmes by Govt & Industry Entrepreneurs should be organised to train staff, workers and labours.

Stakeholder Consultation through In-depth discussion with stakeholder of MSMEs: During District level stakeholders' consultation meet in all the 20 districts of J&K a separate session for stakeholder's consultation was conducted to understand various core local as well industry sector specific problems & issues that are faced by MSME entrepreneurs as well as by various stakeholders of MSME eco-system in respective district that are as follows.

2.2. Key constraints in the MSME sector:

UT lacks in offering robust ecosystem for industrial sector such as lack of infrastructure, Raw Material sourcing, dependence on other states for testing facilities, industry-oriented curriculum in the universities and colleges and other services. Since the UT is landlocked, the cost of transportation for raw material and factory produce discourage the entrepreneurs for export and trade.

The key findings of the Diagnostic Study Report based on face-to-face meetings/consultations with Individual MSME/Associations and other stakeholders are as described below: -

1. **Access to Raw Material:** In Jammu and Kashmir (mainly in Kashmir), raw material comes from outside J&K and the cost of inventory also consume the margin of the unit holders. The unit holders are compelled to maintain the adequate quantities of raw material by locking the handsome amount of capital vis-à-vis manufacturing practices taking place in other states/UTs of India. Kashmir is industrially backward area, and No industry can survive unless the output consumption of that industry is available in Kashmir. Production cost in Kashmir is higher compared to outside states/UTs. A major support to manufacturers was exemption of toll tax on raw material imported into J&K. With the abolition of toll tax and Lakhanpur toll barrier, the benefit was denied and the MSMEs including major steel manufacturing units are struggling for survival as this formed their major share of profit besides the entry tax charged on industrial products coming from other states in J&K is also abolished.
2. **Operational Difficulties:** Inadequate quality electricity supply and limited road connectivity to the rest of the countries also is an impediment towards the functionalities of industrial units.
3. **Lack of Marketing Support:** The erstwhile industrial policy 2016-27 that protected the local industrial products by way of price preference up 20% to the local MSMEs. while as the order issued by the finance department directed all government to purchase material through GeM portal has also created hurdles for MSMEs.

4. J&K Small Scale Industries Development Corporation Limited (SICOP) has contributed significantly to the development of the small-scale industrial sector in the UT. In consonance with J&K State industrial policy 2016 that provided 20% "Price Preference and Purchase Preference" to the industrial units., SICOP has been instrumental for the growth of the small-scale industries by providing marketing cover to their end products along with testing facilities but due to the change in the procurement and introducing purchases through GeM, all MSMEs are placed in competition against big manufacturers from outside UT. Abruptly the Govt. started purchasing of various items for the Govt. departments through the GeM portal, resulting that nearly 25% of industries which earlier were supplying their quality goods to the various Govt. Departments through SICOP and other Govt. agencies are closed or are on the verge of closure as they cannot compete with the rates outside UT of J&K. It is a proven fact that there is an extra cost of production from 6-8% for manufacturing industrial goods in the UT of J&K.
5. **Delayed Payments from Buyers:** MSMEs face immense monetary hardships as their buyers do not pay on time with the result MSMEs face liquidity crunch as cash flow is hindered, pushed into debt-traps, face failure and closure and their future investment and growth plans are severely hampered. There are payments pending against the works done & supplies made by the MSEs. These delayed payments have put many of the units in distress and some have turned NPAs or are at verge of becoming NPAs. TReDs is yet to be set up to resolve the credit challenges and delayed payments issue faced by the MSMEs in UT of J&K.
6. **Poor Access to Credit:** Banks demand heavy mortgage/collateral security which the MSMEs cannot afford. CGTMSE applications are not being entertained. The unit holders expressed that the banks are doing favoritism in the loan applications and no handholding is providing at bankers' level for the ease of applications or loan sanctions and not rescuing units turning NPAs. The Banks have adopted the guidelines of CGTMSE up to 5 Cr and promoted the delegation powers to Branch level, Cluster Level and Zonal Level for the promotion CGTMSE. The banks have observed that beneficiaries prefer to pay guarantee than to go for guarantee fee under CGTMSE. The additional interest rates, overhead costs etc. under the scheme are creating challenge for the MSEs and therefore it becomes a choice for MSEs to avail the benefit of CGTMSE. Poor awareness on Business Development and Financial Literacy especially among first generation entrepreneurs is also a major challenge.
7. **Lack of skilled manpower:** Inadequate industry-academia collaboration has resulted in non-availability of skilled labour. Outside labour being expensive lead to high cost & low profit. Demand based syllabus is to be created at skill institutions towards Innovation & Entrepreneurship to fulfil the need gap of local industries. Also, due to extreme weather conditions, the outside labour availability is limited in J&K.
8. **Lack of skilled manpower: Dependency on other states for testing and certifications:** Majority manufacturers go for third party testing which incurs much cost, and the process is time consuming. Due to non-availability of such facilities the products are consumed locally and the MSEs remain deprived of other potential market.

9. **Lack of formalization of MSMEs:** Due to the lack of District Level BDS providers most of the youth and the existing unit holders are not aware about various schemes/incentives of govt. & the benefits of Udyam Registration especially in rural areas. Some units are yet to get the Udyam registration. Majority of the unit holders are not aware about the certifications like ISO, BIFMA, BIS and other quality standards. In addition, limited compliance to sustainability & ethical requirements – Limited awareness about the Greening of MSMEs & CHAMPION Schemes in J&K.
10. **Lack of Infrastructure & innovative technology:** Inadequate infrastructure & poor adoption of latest technologies (especially in clusters like Bat, Pencil, and other wood-based industries), restricts MSMEs in producing quality products for national/international markets.
11. **Delay in subsidies and output tax:** Majority of the unit holders have raised the issue of getting delay in the reimbursement of government subsidies and output taxes and therefore showed less interest in availing the schemes.

12. Sector specific challenges:

a. Handicraft & Handloom:

- ✓ Scattered activities due to absence of Integrated Infrastructure or Common Facility Centers as per MSE-CDP.
- ✓ Formalization of artisans has not been done at large.
- ✓ Lack of financial security – artisans struggle with inconsistent income, low profit margins and limited access to credit which forces artisans to abandon their crafts and seek other alternative livelihoods.
- ✓ Cutthroat competition between Handmade & machine reduced the demand of handmade authentic products and the lack of interest among young generations poses a significant threat to the continuity of these crafts and the knowledge passed down through generations.
- ✓ Non-availability of quality raw material. The procedure for the purchase of raw material at departmental level is lengthy and requires continuous follow up. Dependency on other parts of country for prime raw materials.
- ✓ Poor experience about e-commerce/ digital platforms.
- ✓ Poor penetration in National Exhibitions.
- ✓ No direct marketing platform / avenues available to artisans.
- ✓ No personal/health insurance policy for the old-age artisans/artisans
- ✓ Lack of exposure/ recognition to the artisans to become awardee.

b. Wool Processing:

- ✓ Due to absence of wool processing facilities, 70% of raw wool is exported to neighboring states for processing/value addition which, thereafter, is imported back into J&K at enhanced rates.
- ✓ Globalization & influx of non-professionals producing low quality wool by compromising on raw material has reduced the wool demand.
- ✓ Poor adoption of Cluster-based model for the promotion of wool processing under MSE-CDP to establish Common Facility Centers (CFCs) for different kinds of wool/silk processing activities (*like– scouring, drying, carding dyeing, knitting, weaving, felting, testing, designing etc.*).

c. Food Processing:

A. Poultry processing:

- ✓ Gap between requirement & production of poultry and poultry products.
- ✓ Growth of poultry is limited to broiler farming only and least exposure to modern poultry rearing due to high investment at par with other states.
- ✓ No poultry farmers are preparing their own feed unlike outside farmers which adds to production cost. Feed cost contributes to 75% of the production cost. Farmers facing pressure on their profit margins due to increased feed cost and marketing of produce. The high cost of production as compared to other states leads dealers to import broilers from nearby states and hampering the growth of poultry sector.
- ✓ Unscheduled power cuts & weather conditions doesn't permit the development of feed manufacturing unit & commercial hatcheries.
- ✓ The transportation cost & mortality during long distance transport & instability in the broiler rates makes poultry farmers at risk of loss.
- ✓ Poultry dressing facilities are usually manual and mostly lack sanitary practices. Value addition to poultry products is non-existent. Also, No value addition of discarded byproducts of poultry like shanks, feathers, skin etc.
- ✓ The subsidy under National Livestock Mission for setting up feed plant (Cattle/Poultry feed Mill) is available, but the raw material is not available in the region and is being procured from outside UT.

B. Meat Processing:

- ✓ Out of total mutton consumption in Kashmir (310 Lakh Kgs), 40% requirement is being catered through local produce while as 60% is being imported from other states. Demand Supply gap of 196 Lakh Kgs.
- ✓ About 6000 sheep are being slaughtered daily of which 2000 is from local produce and 4000 from outside states.
- ✓ No Industrial level Mutton Processing plant for the wholesome value-added meat products.

C. Dairy Processing:

- ✓ The bulk of produce with no amicable market lowers its market price - hence exploitation of farmers by middlemen and local private dairy processing units who sell pasteurized/processed milk at exorbitant prices with compromised quality.
- ✓ Milk distribution system is extensively traditional and exploitative with organised sector handling only a little portion.
- ✓ No Milk Processing Plant for the value-added products like ice-cream, chocolate, cheese, ghee, butter, dry milk powder etc. The value-added products available in the market are not from the local milk but from imported skim milk powder. Dairy processing plants preferentially in Baramulla, Bandipora, & Kupwara for utilizing 99% of the cow milk produced in Kashmir (huge demand for export) can be leveraged on the analogy of Amul Milk.
- ✓ Integration of dairying with processing and value addition is inadequate.
- ✓ Low uptake of Schemes from organized/ unorganized groups

D. Agri-Horti Food Processing.

- ✓ Low-cost competitiveness
- ✓ Lack of quality compliance in comparison to other states/countries
- ✓ Brand strength is limited.
- ✓ Lack of market linkages
- ✓ Limited compliance with environmental norms
- ✓ Lack of proper infrastructure for processing, storage, packaging, and transportation.

d. Wood based industry.

- ✓ Lack of Infrastructure and technology to produce high quality bats especially facilities for the seasoning of wood. The seasoning is being carried out on rooftops or in open on roadside on the national highway.
- ✓ The bat manufacturers are not aware about the concept of GI tagging as a result 'Bat' is yet to get the popularity in GI Registration.
- ✓ Low plantation of willow trees. Willow tree is slow growing taking 10-15 years to grow as mature tree. Low plantation of willow trees may pose a risk to bat industry.
- ✓ The pencil unit holders preparing slates from a special 'Poplar' tree and supply as raw material to Dom's Industries Ltd, Hindustan Pencils, which makes Natraj and Apsara brands – the biggest pencil manufacturers in the world which is then exported to other countries. In absence of government support (in terms of infrastructure, tax rebate etc) these unit holders are not able to make whole pencil in Kashmir and then selling it to outside markets, as the raw material is easily available.
- ✓ The mass cutting of the poplar trees during covid outbreak and to prevent the allergic influenza in Kashmir has resulted in the gradual decrease of Poplar trees, the raw material.
- ✓ Wood based industries have a tremendous scope to create large scale employment opportunities thereby reducing poverty and leading to employment of forest dwellers, tribal communities and some artisans who have wood carving as their profession. The UT of J&K has about one-third of its total area under forest. These forests provide raw material to several forest-based industries like paper, match, furniture etc. The poplar & willow trees are used for making cricket bats, morus wood for honey sticks, walnut wood for wood carving. Despite high dependence on wood among forest users, there are still many barriers inhibiting the generation of greater benefits from these resources. The access to raw material (in forests) is being prohibited. As notified by the Govt under J&K wood-based industries (Establishment & Regulation) Rules 2022 of Forest Act, no wood-based industry can be installed or operated with 8 Km (aerial distance) from the boundary of nearby reserved forest unless located within the boundaries of "Municipal area" or "Industrial Estate". Similarly, no furniture unit can be installed or operated within 3 Km (aerial distance) from the boundary or nearby reserved forest unless located within the boundaries of "Municipal area" or "Industrial Estate". Also, no new wood-based industry can be installed or operated without consent to establish or operate from J&KPCB or committee. Having such kind of restrictions in the policy, was recommended that wood based industrial cluster should be proposed in the district Ganderbal as there are around 27 panchayats in district that grow willow & poplar that can fetch good returns to them by setting up units in a legal manner to avail the benefits of schemes/incentives.

e. Tourism:

- ✓ Poor road connectivity.
- ✓ Lack of proper transportation.
- ✓ Absence of essential healthcare at tourist destinations.
- ✓ Communication lacunas.
- ✓ Lack of professional tourist guides.
- ✓ Lack of proper sanitation measures.
- ✓ Lack of management.
- ✓ Lack of tourism infrastructure and the ecosystem therein.
- ✓ Lack of marketing and promotion.
- ✓ Lack of Financial support to various segments in tourism.

Based on the above inferences drawn from the diagnostic survey and as per the RAMP Programme DLIs, the following projects for implementation are proposed under Strategic Implementation Plan of RAMP Programme in Jammu and Kashmir.

1. Formalization and Promotion of MSMEs in the UT of J&K
2. Strengthening Credit Support (CGTMSE, Awareness & Capacity building for Financial Literacy, Equity Options-Emerge etc.)
3. Procurement & Marketing Support (Branding, Packaging & Publicity of ODOP/GI/Unique from J&K and BSM/RBSM and Export Promotion)
4. UT Specific Interventions for strengthening Monitoring & Evaluation and Implementation Support Framework for RAMP.
5. Entrepreneurship & Skill Development Programs (ESDP)
6. Strengthening receivable market & reduction of delayed payment (Samadhan, MSEFC and TReDS, ODR)

Stakeholder consultation & Discussion with various related Departments working in the field MSME Development:

Officials of various government departments, supporting technical Institutions & organization working in the field of MSME eco-system in UT J&K were contacted personally & one to one discussion held with them, details of their activities in the field of MSME development, its present status, problems faced by them in implementation of various central as well as UT government programmes and the probable solutions to overcome those problems for making their role effective implementation of their role were collected. Their feedback & opinion regarding MSME issues in UT & overall development were also collected with the help of separate checklist / questionnaire.

The list of stakeholders from all the district offices of Jammu Division with detailed Information is annexed herewith as **Annexure-V** and the list of stakeholders from all the district offices of Kashmir Division with detailed Information is annexed herewith as **Annexure-VI**

The details of discussion points, recommendations made by stakeholders including Industry associations & representatives of stakeholders from UT of J&K & outcomes of MSME diagnostic baseline survey, Stakeholders consultation, Focus group discussions, exercise of value chain assessment of various clusters is recorded and reproduced as follows.

1. **Support hard infrastructure for effective MSME Development:** Since Jammu & Kashmir has got special status of UT & post 370 abrogation wide notification, all the central government laws are now applicable for UT of J&K. This is applicable to purchase of land, land conversion for industrialization. It

has started investment boost in J&K for setting up Industrial projects and business. With increase in investment, the demand for requirement of land & basic amenities has also increased & to cater the increasing need, there's felt a need of strengthening & improvement of institutions involved in providing these basic amenity services, as well as to improve infrastructure & services such as uninterrupted power supply, providing or making arrangement of all type of waste treatment services, water supply, broadband services & all the amenities & services required for business.

2. Uniformity in adopting the Central MSME Policy by the State Governments: It is submitted that, a policy is drafted and implemented after so much of research and consulting with various States/UTs, Business Experts, Associations etc., However, the spirit of policy is ignored in implementing at ground level, say, State/UT and District Level. Policies are either made without operational guidelines or left to States/UTs for implementation. There is no checking mechanism. This should be addressed. The following are suggested:

- i. Central Government to monitor the MSME policy implementation in true spirit and there should not be any delay in adopting the framed policies by State/UT Governments. For example, preferential procurement policy is still not honored by many States/UTs Government as they have not issued State Government GOs.
- ii. Creation of Independent Rehabilitation Fund for rehabilitation of units as well as Entrepreneurs. Failed entrepreneur is more experienced than the new entrepreneur and at given chance, they excel far better.
- iii. Strict implementation of MSMED Act 2006 in true spirit. National Board meetings to be conducted as per the guidelines.
- iv. Delayed payment is one of the core problems to MSEs. Ministry to formulate the policy in such a way that quick disposal is possible.
- v. Accredited State/UT Industrial Associations are to be given chance.
- vi. Budget allocation for any scheme/ programme should be linked to performance indicators only.
- vii. Central, State /UT governments should have holistic approach in implementation of various targeted programmes for any sector e.g. growth of MSME Sector is dependent upon performance schemes & programmes of other departments & ministries, without convergence overall all development of MSME sector difficult.
- viii. Publicity & Information dissemination is significant component of any scheme/ programme, thrust should be given on usage of effective media usage & budgeting should accordingly set.
- ix. Focus of Transparency & use of digitisation to be increased.
- x. Effective use of human resource in implementation mechanism with set roles of responsibility is need of hour.

3. Dynamic Study of MSMEs Sustainability, Success, Growth rate etc., is urgent need: Most of the MSMEs life period is 5 years or so. Initiation of a diagnostic study of the MSME Health records to identify the ground reality and prepare an action plan for future development of the MSMEs.

- I. Success Rate Analysis: Need to analyse that, how many MSMEs are being established; how many are successful; how many are unsuccessful and find gaps for the discrepancies.
- II. Growth Rate Analysis: Study to understand that, how many MSMEs are started as Micro, then Micro to Small, Small to Medium, Medium to Large/Mega etc.,
- III. Government role Analysis: A true and fair study needed to be conducted to ascertain the quantum of help provided by the Central & State Government to MSMEs. Govt incentives Vs

Total Investments by MSMEs; Govt guidance vs MSMEs self/professional guidance, Govt help on sick unit's vs Self raising of MSMEs etc., "Well derived problem is half solved".

- IV. Empathy by Govt. officials towards MSMEs: MSMEs are always under sustainable pressure from Govt. departments due to various reasons. Mindset of officials towards the entrepreneurship is needed to change on positive notes. A proper sensitisation program to the Govt. officials in the gross root level is suggested.
 - V. Factors affecting the MSMEs performance to derived & focused regularly.
4. **Skill Development & Industry academia collaboration:** Jammu & Kashmir remains in the corner of the country geographically, even though UT has set traditional skill development infrastructure, the syllabus in those institutions has not been upgraded completely as per the new industry standards & technological developments, resulting in issue of unavailability of employable skill Human resource remained constant. Because of this issue migration of skilled manpower from outside UT has increased which makes industries a costlier affair. Unless the syllabus of institutions such as ITIs, Polytechnic Colleges, Engineering Colleges etc. are not made suitable to MSMEs, the brain drain will continue. Both Ministry and AICTE should work together. It is appreciated that, institutions like MSME tool rooms are doing marvelous work in training the workforce, but the sector demand is very high. There is strong need of Industry & Academia collaboration & a digital platform to facilitate & collaborate these both important segments of economy.
5. **Employment Website:** A centralized Employment website is need of hour. Employers need the work force and Educational Institutions need placements to their trained students. Joining together on a digital platform would be much helpful and have the following benefits:
- i. As the Employers post their requirements, assessment of current requirements for futuristic training can be done.
 - ii. The industrial association & Industrial infrastructure development institutions/ local bodies maintaining Industrial areas can play major role in this.
 - iii. Technical Institutions will post their passing out skilled force on the website and Entrepreneurs with UDYAM Registration passwords can view the data.
 - iv. States/DICs can also disseminate the data to local MSMEs.
 - v. Most importantly, the unemployment problem can be addressed as the most state/UT governments are spending crores of public money to unemployed youth as they are unable to provide employment, thus leading to creation of anti-social elements.
 - vi. The portal /website can be developed & maintained by UT skill development department in collaboration of UT level Industry association on PPP mode.
6. **Registration of UDYAM, GeM, TReDS, ZED, LEAN, BIS, ISO etc. Large part of the MSMEs falls under the category Micro.** The Tiny & Micro Entrepreneurs don't know the benefits of Udyam registrations. Also, they all are not literate to register by themselves. The DICs and DFOs along with Associations keep conducting drives to create the awareness and registration of the units. The data can be compiled from GST authorities, Income Tax Authorities, Municipal authorities (Trade Licenses), Bankers (MSE Loans), department who are working in the field of Women entrepreneurs development, SHGs, Handicraft & Handloom industry sector etc., for the registration of all MSEs. Also, as per the strength of the MSEs, the establishment & strengthening of Govt. officers need to be done, so that, hassle free services can be provided. More number of Entrepreneur Awareness Programmes need to be

conducted. Dissemination of information about government schemes & Programmes, benefits & subsidies to be increased to get more response for entrepreneurship & Udyam registration.

7. Role of UT Government/DICs: The role of UT Government is vital in implementation of the Central policies. Proper implementation will enhance the chances of increase in local employment and revenue generation. At ground level, District Industries Centers are directly responsible for MSMEs creation to sustainability. The following are suggested:

- a) UT Government in principle approves the Central Government policies and thrive for implantation.
- b) District Industries Centres (DICs) to be developed, quipped with technology gadgets & professional Human resources, they have remained the economic growth engines of district, and should have presence at block and Panchayat level with supporting specialised cadre. They should counsel, mentor, and train the new and existing entrepreneurs.
- c) Creation of Rural Business Zones (RBZs) to avail the local resources and manpower.
- d) Better coordination between various departments for holistic development of MSME sector.
- e) UT Government Line Departments like Inspector of Factories, Pollution Control Board, Fire Department, Ground Water, Municipal/Panchayat administration etc., should be pro-active in granting the permissions rather than rule observers.
- f) Conducting DIEPCs in time with true spirit of MSME development is essential.
- g) UT Government should adopt policies in such a nature to compete the local MSMEs along with neighboring States. For example, uniformity in prices of Petroleum products, Registration charges, provision of seamless supply of raw material, thrust on bringing down the logistic costs, development of storage infrastructure & all-weather roads etc., for the MSMEs to be at par with neighboring states.
- h) UT government should have strong Monitoring & Evaluation system and network for all its & central government schemes & programmes in line with central government for better collaboration. Digital M & E to be implemented with industry 4.0 implementation at respective departments.
- i) Various cells to be generated for effective implementation of each programme with set goals, roles & responsibility at each level.
- j) Collaboration of various departments for holistic development of various industry sectors interdependent is a need of hour, Comprehensive programmes to be implemented rather working in silos.
- k) Use of MSME database for systematic cluster development programmes with a theme of "Collaboration while competing for a larger Goal".

8. Role of Industry Associations: MSME associations plays a vital role in bridging the gap with entrepreneurs and Government officials. The following are suggested:

- a) Giving accreditation of truly representative Associations by the Government.
- b) Industrial Association's role should be facilitator to MSMEs & supporter to government for implementation of their programmes.
- c) Creation of forum of associations Industry wise/Zone wise to represent the MSME issues.
- d) Involving the Associations in Government Industrial bodies & Board of Public Sector Banks so that the MSME issues can be addressed.
- e) Accredited associations may be empaneled as technical agencies, project implementation agencies in various UT & District level schemes.
- f) Accredited associations may be given with user id permissions in various Government websites to put forward their views and suggestions.

- g) Association should foster the development of MSME Clusters in the region thereby improving the performance of MSMEs.

7. Role of RBI/Bankers/FIs: Finance is the key factor in MSME development. All rotate around the Finance as the Business main aim to earn the profits. However, Micro & small entrepreneurs due to financial illiteracy unable to reach the Bankers/FIs and depend upon self-finance or hand loans and ending up with paying huge interest rates. The following are suggested:

- a) In the history of Banking, it is envisaged that NPAs in MSME and quantum of NPA is very nominal. Tiny, Micro and Small entrepreneurs always thrive to clear the loans and chances of NPA is only due to beyond their capabilities. Hardly one can find, willful defaulters in these sectors. However, due to seasonal or epidemics many are affected. NPA should be classified after 180 days instead of 90 days to MSMEs.
- b) An unsuccessful entrepreneur is more experienced than a new entrepreneur. At present there exists no provision for such entrepreneur who has lost everything including his ratings. On being given a chance, they will become a good entrepreneur. Ministry and Bankers should frame a policy to address this issue. Creation of Independent Rehabilitation Funds for such industries and Entrepreneurs with an independent assessment mechanism will help to recreate the lost opportunities.
- c) As per the guideline of RBI a cell should be created to deal with stressed units in each State /UT comprising of FI and Govt. Institutions, which will work for revival of stressed units, MSME entrepreneurs should be supported with government purchase orders through support of Government procurement policy & use of GEM by providing opportunities to supply to Govt. & PSU, this will enable /help them to come out from the condition of NPA/ pre NPA status. FI would record the data base of genuine entrepreneurs who require some kind of boost to market their products.
- d) Banking should always be a partnership and not restricted to lending w.r.t MSMEs. The change of mind set is need of the hour. Bankers play safe on non-revenue generated assets like Home Loan, Vehicle Loan and impose lot of restrictions on MSME Loans. The recognition of entrepreneur as a job provider, revenue generator is much needed.
- e) Banking network is the largest network of all, and they are better judges of regions, opportunities available in rural level etc., Sharing of their views in MSME promotion is much needed.
- f) More focus should be given of reducing cost of credit by way adopting complete digitization of credit process, simplification of documentation can solve half of the issues of Credit support to MSMEs.
- g) Strengthening of network of financial institutions by promoting NBFCs/ FinTech's/ MFI to increase the access of finance in each corner of UT.
- h) Financial Institutions Role to be mentor to the MSMEs, FIs should focus on creation of awareness on financial literacy, business development, Building profitability & innovation in business models especially for Women & Backward & rural areas entrepreneurs.
- i) Banking Regional/Zonal Committee meetings are held without any representation from State/UT Government or Industry Associations contrary to the RBI Guidelines.
- j) The Corrective Action Plans (CAP) of the Banks are not reviewed and implemented. The percentage of Accounts found eligible for CAP are very limited and mostly found ineligible. Also, the eligible accounts are also not addressed timely.
- k) Bankers should come ahead with innovative products in support of assisting Micro & Small entrepreneurs.

- l) For the SME organisations who are on the verge of expansion & are eligible for raising capital through equity support, financial institutions should support them for 100% subscription of IPO directly or indirectly.
 - m) More awareness should be created about equity market & various equity option through support of Industry Associations.
- 8. Role of Public Undertakings/Large/Mega Units:** MSMEs supply their products & services mainly to large organisations/ units, PSUs and government departments. With their support MSME grows & able sustain. The following points are suggested:
- a) Giving opportunities to local MSMEs so that transportation costs will be nominal.
 - b) A portion of Corporate Social Responsibility (CSR) funds may be earmarked for development of local MSMEs in skill development training, conducting MSME EXPOs, sponsoring to international events etc., with the help of local Industrial associations.
 - c) Most important factor is payment of MSME dues on priority as per the MSMED Act 2006.
- 9. E-Commerce:** Members suggested following for long-run implantation through E-Commerce:
- i. **How to use the E-Commerce Platform:** Most of the Micro Entrepreneurs didn't have the technical expertise to promote their products through these platforms. The site programmes to be made user friendly.
 - ii. **Payments:** Delayed payments is the major factor MSMEs. If payments on delivery is ensured, this will be a boon for industry.
 - iii. **Special/Unique Orders:** As MSMEs undertake the orders of special and unique orders as per the need-based orders of buyers, there should be a provision for advance to cover the raw materials etc., Also, a provision for customised order form can be incorporated in the E-Commerce sites, where the buyers can post their requirements and quotations can be called.
 - iv. **Recognition of defaulters:** Generalised items can be diverted to requisite buyers on E-Commerce sites. But, for MSMEs it is not the case. Once order placed, the supplier & buyer, both should ensure the terms & conditions to honor the E-Commerce conditions. Defaulters should be recognized, and information sharing is essential so that, the spirit will be maintained.
 - v. **Charges of E-Commerce sites:** It is envisaged that; E-commerce sites are charging huge prices to use their platform. In most of the cases, the manufacturing costs are below the charges demanded by the E-Commerce sites. This is one of the major issues concerned with MSMEs and they are averting to use the services.
 - vi. **Logistics Support:** Majority of the MSMEs function from outside industrial areas and Industrial parks. They don't have the additional manpower or logistics support for transportation to designated points. To avoid these, most of the tiny & Micro units insists for Ex-factory delivery. A major consideration to be arrived to solve this issue. Also, this is the same case with buyers in certain cases. Both the Supplier and Buyer needed a hassle-free transmission of goods from and to their doorsteps.
 - vii. **Banks/FIs/NBFCs:** Largely MSMEs financially dependent on Banks/NBFCs /FIs either for term loan or Working Capital loan. A major order from reputed firm can be considered to increase the limits of order specific Working capital. If a provision for LCs is provided in the E-Commerce site in ensuing period, where both the Seller & Buyer Banks present, smooth completion of the order is materialised.
- 10. Industrial Parks:** Existing Industrial Parks needed to be revamped and development of new Industrial Parks and flatted factory factories are need of hour. In the RAMP programme, the need-based analysis

can be achieved to guide the UT and Central Governments for better establishment of IPs. Effective guideline & SOP for allotments plots & rule for establishment of & commencement of units be drafted & notified. Technical & Financial institutions assistance can be sought in this process. Identification of potential industrial sectors within UT & industrial infrastructure to be created by setting up the sector specific parks by availing scheme benefits of concerned ministries of Government of India.

11. Women Empowerment: Most of the units employ the women force for the benefit less wages. They are backbone of MSMEs, but unfortunately, the owning of MSMEs is considerably very less by women. Lack of Financial independence, fear of blame in case of setbacks, less exposure to markets, non-cooperation from Financial Institutions is major concern for women. Giving chance, they prove excellent. Need to educate and hand hold support to the women is need of hour. The Government to establish a system, where the assistance can be given to women entrepreneurs by empaneling the exclusive women professionals. Strengthening Self-help Groups by way of Technological assistance, strong marketing support & facilitating with collateral free credit support is important to make strong base Women MSMEs.

12. SC/ST Empowerment: The present scenario in the UT of Jammu & Kashmir with regards to SC/ST empowerment is more concentrated towards service sector rather than Manufacturing. Need to educate the enthusiastic and young professionals right from the colleges. The Government to establish a system, where the assistance can be given to SC/ST entrepreneurs by empaneling the exclusive SC/ST professionals, who can understand and guide them in right direction.

Organisations/Corporations working in the field of development of SC/ST category population should be involved for entrepreneurship development & formalisation of enterprises so that they can be eligible for getting assistance under MSME Programmes.

13. Suggested Changes in MSE Delayed Payment Policy

MSEs are supporting to Central, State Governments, PSUs, Large and Mega companies. It is known fact that more than 8.5 lakh crores amount is due to MSEs from various Governments and companies.

It is highlighted that, MSEs are large providers of employment after the agriculture. If one Micro unit become sick indicating that, more than ten families are deprived of livelihood along with the Entrepreneurs. Huge pending means, criminal offence and against the humanity. MSMED Act 2006 is supposed to address, but in grass rule level the spirit is not maintainable due to various reasons. Various Industrial Association members intended to submit the lacuna along with remedial actions for your kind consideration.

Awareness programmes should be conducted on effective contract act for executing the business order for seamless buying & supply process & to avoid the complications for lodging a complaint on Samadhan.

The members noted the comments/ suggestions and assured the participants that the comments would be considered and added to the report under appropriate chapters within the scope of the RAMP and as per guidelines given in the RAMP manual.

d. Review Cum Validation Meeting at Jammu

A review meeting on RAMP SIP preparation was held under the chairmanship of Secretary, Ministry of MSME, Government of India in Jammu on 9th February 2024.



Figure 11: Review Meeting on SIP under RAMP for UT of J&K: Attended by Secretary, MoMSME, GoI, Commissioner Secretary, I&C, UT J&K & MD, JKTPO and other related departments officials and facilitated by I&C, UT of J&K

Detailed presentation was given by MD, JKTPO & consultants Grant Thornton Bharat LLP on progress of SIP preparation as well as on finding of the Baseline diagnostic survey conducted for SIP under RAMP. Discussion was held on the proposed projects /interventions in SIP under RAMP for UT of J&K. Secretary, MSME, Govt. of India in his suggestion remarks, explained about the various focus areas of central government under RAMP implementation across India & gave few suggestions & recommendations on the proposals & interventions proposed for UT of J&K to incorporate in SIP.

SIP Report and proposals were reviewed and revised as per the direction of Hon. Secretary, MoMSME, Government of India during the meet held in Jammu on 9th February 2024. Changes were encompassed based on suggestions and recommendations proposed in the meeting.

Afterward, a sequence of validation meetings took place chaired by Commissioner Secretary, I&C Dept. UT J&K and officials from various related departments on SIP prepared. During these meetings, proposed interventions and budget estimates were thoroughly discussed and reviewed & proposed for changes & amendments in It.

Visits were also held twice with officials of Ministry of MSME, Govt. Of India (RAMP division) for discussing the proposals prepared under the RAMP for J&K.

Based on the discussion & outcome of meetings the SIP was revised & put-up for approval of UT level Committee set up under RAMP on March 19, 2024.

After due deliberation, few modifications were suggested by the committee to be incorporated in SIP.

The SIP encompassed of various proposals suggested to be included by Committee was approved in UT level committee meeting dated 23rd March 24 with the Budget Estimates of Rs. 544.54 Crores for a period of five (05) years with Rs. 381.48 Crores from RAMP Funding, Rs. 104.45 Crores as UT Contribution and Rs. 58.61 Crores as GoI Contribution. Copy enclosed as **Annexure-IX**.

Chief Secretary, Government of Jammu & Kashmir took the review of Strategic Investment Plan (SIP) prepared for UT J&K on 25th of April 2024 at Civil Secretariat Jammu and suggested some modifications for inclusion in the J&K RAMP Action Plan vis-a-vis the Disbursement Linked Indicators to enhance its impact on promoting the growth and sustainability of MSMEs during its implementation.

Accordingly, the draft Strategic Investment Plan was revised and presented to the Chief Secretary, GoJ&K on 8th July 2024 at Civil Secretariat, Srinagar for approval. The key thematic areas of the Strategic Investment Plan (SIP) included the Formalization & Promotion of MSMEs; Credit Support to MSMEs, Procurement & Marketing Support through Buyer Seller and Revised Buyer Seller Meets, Packaging & Publicity of GI/ODOP/Unique; UT Specific Interventions – J&K Health Clinic, MSME Turnover Incentive - top up scheme; Creation of RAMP Monitoring & Evaluation Dashboard; Formation of Producer Companies; Entrepreneurship & Skill Development through Industry-academia collaboration and Management & Upskilling Programs; Strengthening receivable market & reduction of delayed payments through Online Dispute Resolution (ODR) Mechanism/Samadhan and TReDS with a Total Project Cost of Rs. 554.93 Crores with Rs. 499.44 Crores (90%) contribution RAMP Share and Rs. 55.49 Crores (10%) contribution as UT Share.

The revised SIP was submitted to Finance Department, GoJ&K for seeking its concurrence to the contribution proposed for the UT Government in the said Strategic Investment Plan (SIP). The Finance Department, GoJ&K conveyed its concurrence for providing 10% contribution as UT Share for implementation of Strategic Investment Plan (SIP) under RAMP for next 5 years vide UO No: FD-BDGTOD-11/17/2021-03-(38891), Dated: 06.08.2024.

Thereafter, the revised Strategic Investment Plan (SIP) and the interventions proposed therein was approved by the UT Level Approval Committee on 9th August 2024 with Revised Budget Estimates of Rs. 554.93 Crores for a period of five (05) with Rs. 499.44 Crores (90%) contribution as RAMP Share and Rs. 55.49 Crores (10%) contribution as UT Share. Copy enclosed as **Annexure-X**.

The key features of the approved interventions are explained in Chapter No.4 of the SIP Report.



Chapter - 3: Diagnostic Study

3.1. Diagnostic Study – Key Challenges and Gaps in the MSME Ecosystem of Jammu & Kashmir

Jammu and Kashmir is the largest Union Territory (UT) of India. The economy of Jammu and Kashmir is diverse and primarily based on Agriculture, Horticulture, Minerals, Power, Manufacturing and Tourism Sectors. A vast natural resource base has enabled Jammu and Kashmir to develop land for cultivating major fruits. With varied agro-climatic conditions, the scope for horticulture is significantly high in Jammu and Kashmir. Food processing and agro-based industries (excluding conventional grinding and extraction units) thrive in Jammu and Kashmir. It has an ideal climate for floriculture and an enormous assortment of flora and fauna, Jammu and Kashmir has Asia's largest tulip garden. The handicrafts of Jammu and Kashmir are world famous, and the traditional handicraft industry has emerged as a large industry. Due to its large employment base and export potential, the industry has been receiving priority attention of the government. Jammu and Kashmir is also famous for its small-scale and cottage industries such as carpet weaving, silks, shawls, basketry, pottery, copper and silverware, papier-mâché, and walnut wood. Therefore, the Micro, Small and Medium Enterprises (MSME) Sector has been growing at a faster rate in Jammu and Kashmir, especially after it became as the Union Territory of India.

3.2. Growth of the Economy in terms of Gross State Domestic Product (GSDP)

Growth of the Economy in terms of Nominal State Domestic Product of Jammu and Kashmir in comparison with Nominal Gross Domestic Product of India is provided in Table below.

Table 20: Growth in the Nominal GSDP of Jammu & Kashmir in comparison with GDP of All India and the Selected States ¹²

Growth of GSDP/GDP at Current Prices (Rs. Crore)						
Year	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	98367	103772	921773	1779138	1072678	12467959

Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Government of Jammu & Kashmir (2023), Economic Survey, 2022-23
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Himachal Pradesh (2023), Economic Survey, 2022-23
7. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu

Growth of GSDP/GDP at Current Prices (Rs. Crore)						
2015-16	117168	114239	1029010	1966225	1176500	13771874
2016-17	124848	125634	1167156	2198185	1302639	15391669
2017-18	139709	138551	1329095	2352782	1465051	17090042
2018-19	159859	148383	1492156	2528854	1630209	18899668
2019-20	164135	159164	1617143	2657371	1743144	20103593
2020-21	170201	155251	1636781	2627542	1808239	19829927
2021-22	195458	176269	1957583	3108022	2065436	23471012
2022-23	224797	195404	2203062	3527084	2364514	27203767
ACGR (%)	9.8	7.6	11.0	7.9	9.9	9.4

It is noted from Table 20 that the nominal GSDP of Jammu & Kashmir has increased from Rs. 98,367 Crores in 2014-15 to Rs. 2,24,797 Crores in 2022-23 with an annual compound growth rate of 9.8%. Further, it is noted from the Table that the annual compound growth rate of nominal GSDP is higher than that of all India (9.4%), Himachal Pradesh (7.6%) and Maharashtra (7.9%), but it is marginally lower than that of Tamil Nadu (9.9%) and Gujarat (11.0%). Therefore, it is inferred that the nominal GSDP of Jammu and Kashmir has been growing at not only higher than all India level but also higher than some of the industrially developed states like Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jammu and Kashmir in the development process.

Growth of the Economy in terms of Real State Domestic Product of Jammu and Kashmir in comparison with Real Gross Domestic Product of India is provided in Table below-

Table 21: Growth in the Real GSDP of Jammu & Kashmir in comparison with GDP of All India and the Selected States³

Growth of GSDP/GDP at Constant (2011-12) Prices (Rs. Crore)						
Year	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	82372	89060	811428	1543165	893915	10527674
2015-16	97001	96274	894465	1654284	967562	11369493
2016-17	100199	103055	981342	1807046	1036762	12308193
2017-18	106624	109406	1086570	1888706	1125793	13144582
2018-19	115062	116414	1183020	1957381	1204667	13992914
2019-20	113943	121187	1265277	2004663	1243836	14534641
2020-21	112628	117555	1248189	1858370	1245595	13687118
2021-22	121546	126433	1382530	2027971	1345108	14925840
2022-23	131294	134576	1433684	2165558	1453321	15971090
ACGR (%)	4.9	4.8	7.3	3.5	5.8	4.8

It is noted from Table 21 that the real GSDP of Jammu & Kashmir has increased from Rs. 82,372 Crores in 2014-15 to Rs. 1,31,294 Crores in 2022-23 with an annual compound growth rate of 4.9%. Further, it is noted from the Table that the annual compound growth rate of real GSDP is higher than that of all India

³ Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Government of Jammu & Kashmir (2023), Economic Survey, 2022-23
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Himachal Pradesh (2023), Economic Survey, 2022-23
7. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu

(4.8%), Himachal Pradesh (4.8%) and Maharashtra (3.5%), but it is lower than that of Tamil Nadu (5.8%) and Gujarat (7.3%). Therefore, it is inferred that the real GSDP of Jammu and Kashmir has been growing at not only higher than all India level but also higher than some of the industrially developed states like Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jammu and Kashmir in the development process.

It is better to assess the growth of Jammu and Kashmir Economy in terms of the comparable quantities such as **per capita net State Domestic Product** with that of selected States and all India level, because it removes the effects of population and depreciation on the GSDP/GDP. Growth of the Economy in terms of Per Capita Net State Domestic Product at current prices of Jammu and Kashmir in comparison with Per Capita Income of India and Per Capita NSDP of selected States is provided in Table below.

Table 22: Growth in the Per Capita NSDP at current prices of Jammu & Kashmir

Year	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	62327	123299	127017	132836	129494	86647
2015-16	74950	135512	139254	146815	142028	94797
2016-17	78960	150290	156295	163726	156595	104880
2017-18	87710	165497	176961	172663	175276	115224
2018-19	98738	174804	197457	182865	194373	125946
2019-20	101891	186559	212428	189889	206165	132115
2020-21	102803	177924	207324	183704	209628	126855
2021-22	116619	201271	241930	215233	242253	150007
2022-23	132806	222227	NA	NA	275583	170620
ACGR (%)	8.7	6.9	9.4	6.1	9.4	8.0

Note: NA = Not Available

It is noted from Table 22 that the Per Capita NSDP at current prices of Jammu & Kashmir has increased from Rs. 62,327 in 2014-15 to Rs. 1,32,806 in 2022-23 with an annual compound growth rate of 8.7%. Further, it is noted from the Table that the annual compound growth rate of Per Capita NSDP at current prices is higher than that of all India (8.0%), Himachal Pradesh (6.9%) and Maharashtra (6.1%), but it is lower than that of Tamil Nadu (9.4%) and Gujarat (9.4%). Therefore, it is inferred that the Per Capita NSDP at current prices of Jammu and Kashmir has been growing at not only higher than all India level but also higher than that of the industrially developed state of Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jammu and Kashmir in the development process.

Growth of the Economy in terms of Per Capita Net State Domestic Product at constant prices of Jammu and Kashmir in comparison with Per Capita Income at constant prices of India and Per Capita NSDP of selected States is provided in Table 22. It is noted from Table 3.4 that the Per Capita NSDP at constant prices of Jammu & Kashmir has increased from Rs. 51,649 in 2014-15 to Rs.77,891 in 2022-23 with an annual compound growth rate of 3.9%. Further, it is noted from the Table that the annual compound growth rate of Per Capita NSDP at constant prices is higher than that of all India (2.9%), Himachal Pradesh (4.2%) and Maharashtra (2.1%), but it is lower than that of Tamil Nadu (5.2%) and Gujarat (6.6%). Therefore, it is inferred that the Per Capita NSDP at constant prices of Jammu and Kashmir has been growing at not only higher than all India level but also higher than that of the industrially developed of Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jammu and Kashmir in the development process.

Table 23: Growth in the Per Capita NSDP at constant prices of Jammu & Kashmir⁴

Year	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	51649	105241	111370	115058	107117	72805
2015-16	61388	112723	120683	122889	115875	77659
2016-17	62398	122208	129738	133686	123206	83003
2017-18	65621	129303	143604	137808	133029	87586
2018-19	69183	136292	154887	140782	141844	92133
2019-20	68437	140944	164060	142211	144845	94270
2020-21	65444	134111	160321	127970	143482	85110
2021-22	72574	143639	174539	138490	154557	91481
2022-23	77891	152376	NA	NA	166727	96522
	3.9	4.2	6.6	2.1	5.2	2.9

3.3. Trends in the Per Capita NSDP of Jammu & Kashmir as a Ratio of Per Capita Income of India

The Per Capita NSDP (Per Capita Income) of Jammu and Kashmir as a Ratio of Per Capita Income of India is an indicator of whether the development of Jammu and Kashmir is on par with all India on an average. The trends in the Per Capita NSDP of Jammu & Kashmir as Ratio of Per Capita Income of India both at Current and Constant Prices is given in Chart below.

The Per Capita NSDP of Jammu & Kashmir in the Per Capita GDP of India has been increasing both at Current and Constant Prices. It increased from 70.93 % in 2014-15 to 77.84% in 2022-23 in terms of current prices and it increased from 70.94% in 2014-15 to 80.70% in 2022-23 at constant prices. The trend lines of the ratio of Per Capita NSDP of Jammu and Kashmir to Per Capita GDP of India have indicated a positive slope and their differences are narrowing, which indicates that the Per Capita Income of Jammu and Kashmir is approaching the Per Capita Income of India but with very slow pace.

Further, it is observed from Chart that the ratio of Per Capita NSDP of Jammu and Kashmir to Per Capita GDP of India at constant prices has been increasing continuously from 2019-20 to 2022-23, i.e., during the period of UT Government of Jammu and Kashmir. Therefore, it is inferred that the policies of the UT Government of Jammu and Kashmir have stimulated the growth of the Jammu and Kashmir economy to reach the level of all India growth slowly.

⁴ Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Government of Jammu & Kashmir (2023), Economic Survey, 2022-23
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Himachal Pradesh (2023), Economic Survey, 2022-23
7. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu

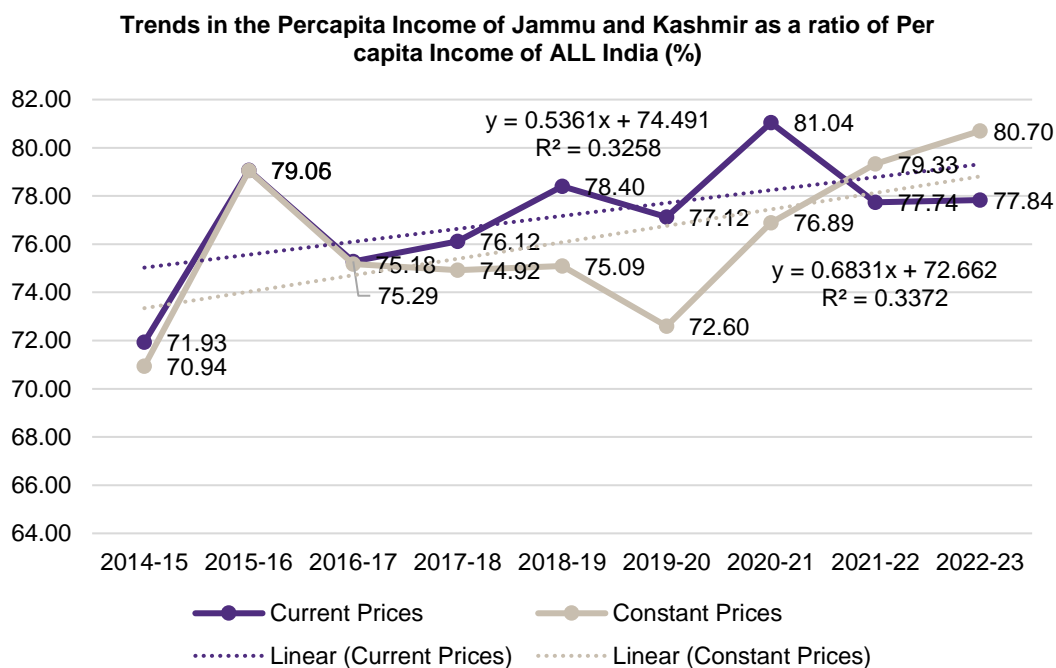


Chart 31 Trends in the Per capita Income of Jammu and Kashmir

3.4. Trends in the Contribution of Economic Sectors to GSDP of Jammu and Kashmir

The importance of major sectors like Agriculture, Industry and Services in the economy of Jammu and Kashmir can be assessed with their percentage share in the Gross Value Added of the UT of Jammu and Kashmir, which is depicted in Chart below.

It is found from the Chart that the share of agriculture and allied sectors in Gross Value Added of the UT of Jammu and Kashmir is fluctuated between 16% and 16.76%, while that of industry is fluctuated between 27.21% and 28.15% and the contribution of services sector is the highest and fluctuated between 55.67% and 56.64% during the past four years.

Therefore, it is inferred that the economy of the UT of Jammu and Kashmir is dominated by Service Sector followed by Industry and Agriculture Sectors, and this gave the priority to the development of MSMEs, which have been playing a greater role in the performance of both Industry and Service sectors of Jammu and Kashmir Economy because MSMEs include both Manufacturing and Service Sector components.

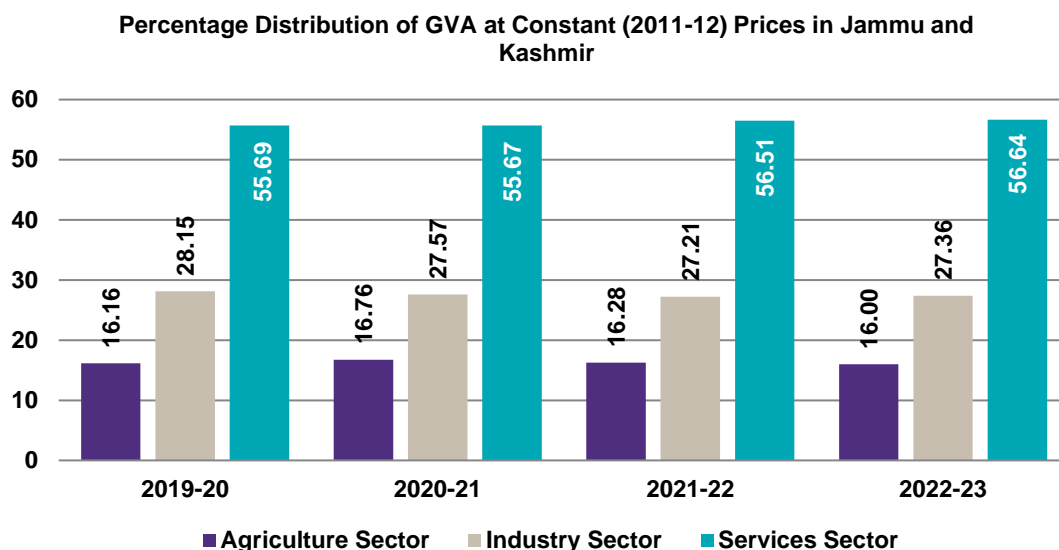


Chart 32 Percentage Distribution of GVA at Constant (2011-12) Prices

3.5. Poverty Decline in the UT of Jammu and Kashmir

The decline in the poverty ratio is another indicator of development of the economy of Jammu and Kashmir. The National Multidimensional Poverty Index by NITI Aayog uses the internationally acclaimed Alkire Foster methodology with a difference that National MPI covers 12 indicators while global MPI covers 10 indicators. This analysis attempts to study the decline in poverty rates across various time periods. The recent report on National MPI was based on National Family Health Surveys 4 (2015-16) and 5 (2019-21). Owing to lack of data for the years after 2019-21 concerning the incidence of poverty levels, headcount poverty ratios for 2022-23 have been estimated based on compound growth rate of the reduction in the incidence of poverty levels between 2015-16 and 2019-21. The data on National Multidimensional Poverty Index for the UT of Jammu and Kashmir, selected states and India for comparison is provided in Table below.

Multidimensional Poverty Index Estimates for Jammu and Kashmir and selected States and India

Table 24: Multidimensional Poverty Index⁵

States/UT/India	Multidimensional Poverty Index (%)		
	2015-16	2019-21	2022-23
Jammu & Kashmir (UT)	12.56	4.8	2.81
Himachal Pradesh	7.59	4.93	3.88
Gujarat	18.47	11.66	9.03
Maharashtra	14.8	7.81	5.48
Tamil Nadu	4.76	2.2	1.43
India	24.85	14.96	11.28

⁵ Source: NITI Aayog (2024), Multidimensional Poverty in India Since 2005-06

Multidimensional poverty in Jammu and Kashmir (UT) has declined from 12.56 % in 2015-16 to 4.8% in 2019-21 and further it is estimated to decline to 2.81% in 2022-23. Similarly, the Multidimensional poverty in India has declined from 24.85% in 2015-16 to 14.96% in 2019-21 and further it is estimated to decline to 11.28% in 2022-23. Among the selected states, the Multidimensional Poverty in Tamil Nadu is the lowest and it has declined from 4.76 % in 2015-16 to 2.2% in 2019-21 and further it is estimated to decline to 1.43% in 2022-23. On the other hand, among the selected states, the Multidimensional Poverty in Gujarat is the highest and it has declined from 18.47% in 2015-16 to 11.66% in 2019-21 and further it is estimated to decline to 9.03% in 2022-23 followed by Maharashtra with a decline in the Multidimensional Poverty from 14.8% in 2015-16 to 7.81% in 2019-21 and further it is estimated to decline to 5.48% in 2022-23. The frontier state of Himachal Pradesh has lower poverty level than Jammu and Kashmir (UT) at 7.59% in 2015-16, but its poverty levels are higher than Jammu and Kashmir (UT) at 4.93% in 2019-21 and at 3.88% in 2022-23. Therefore, it is inferred from the Table that the Government of Jammu and Kashmir (UT) has brought down the double-digit poverty ratio in 2015-16 (12.56%) to single-digit poverty ratio in 2019-21 (4.8%) and 2022-23 (2.81%) through proper implementation of poverty alleviation programmes linking to all 12 indicators of National MPI and exhibited better performance in terms of poverty reduction in comparison with all India levels and with the levels of selected states, except Tamil Nadu State.

3.6. Inequalities in the Asset Distribution in Jammu and Kashmir

All India Debt and Investment Survey – 2019 has estimated the average asset values of households and Gini's Coefficients for all States and Union Territories to assess the inequalities in the distribution of assets to households in the economy. Inequalities in the distribution of assets among the population of a State/UT/India is measured by Gini's Coefficient with a range of 0 and 1. If the value of Gini's Coefficient is 0, there is perfect equality in the distribution of assets among the population. On the other hand, if the value of Gini's Coefficient is 1, there is perfect inequality in the distribution of assets among the population. Therefore, lower value of Gini's Coefficient represents lower inequalities and higher value of Gini's Coefficient represents higher inequalities among the distribution assets. The Gini's Coefficient of State-level asset distribution and rank of State by average asset value as on 30.06.2018 for each State/UT is given in Table below.

It is found from the above table that Jammu and Kashmir has lower values for Gini's Coefficient in both rural areas (0.458) and urban areas (0.5) than all India level and other selected states. Further, the average asset value in Jammu and Kashmir is higher in both Rural Areas (Rs.42.81) and Urban Areas (Rs. 56.40) than that of other selected States and all India average. Therefore, it is inferred that the inequalities in the distribution of assets among the population is lower than the India and selected states, which indicate the balanced development in the economy of Jammu and Kashmir in comparison with the selected states of India and All India level.

Gini's Coefficient of State-level asset distribution and rank of State by average asset value as on 30.06.2018.

Table 25: Gini's Coefficient of State-level asset distribution⁶

States/UT/India	Rural Areas			Urban Areas		
	Gini's coefficient	Average Asset Value in INR Lakhs	Rank by average asset value	Gini's coefficient	Average Asset Value in INR Lakhs	Rank by average asset value
Jammu & Kashmir	0.458	42.81	4	0.500	56.40	1
Himachal Pradesh	0.559	36.01	7	0.717	47.46	3
Gujarat	0.603	17.28	16	0.642	28.13	14
Maharashtra	0.617	20.71	10	0.712	42.13	4
Tamil Nadu	0.542	9.46	30	0.687	16.43	31
All India	0.615	15.92	NA	0.678	27.17	NA

3.7. Average Fixed Capital Expenditure of Households in Jammu and Kashmir

All India Debt and Investment Survey – 2019 has estimated the average fixed Capital Expenditure of households for all States and Union Territories to assess the Fixed Capital Expenditure Status of households. The details of Fixed Capital Investment on different types of assets by households in Jammu and Kashmir in comparison with selected states and India have provided in Table –26.

Table – 26: Fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 and average value of such expenditure per household by Rural-Urban category for each State/UT/India

Table 26: Fixed capital expenditure⁷

States/UT/India	Average expenditure per household (Rs.) in Rural Areas				Average expenditure per household (Rs.) in Urban Areas			
	Residential land & building	Farm businesses	Non-farm businesses	Total	Residential land & building	Farm businesses	Non-farm businesses	Total
Jammu & Kashmir	12,188	2,862	1,619	16,668	10,490	494	3,137	14,121
Himachal Pradesh	19,069	5,446	1,344	25,858	41,325	742	4,624	46,691
Gujarat	3,083	3,742	562	7,387	5,729	210	2,184	8,123
Maharashtra	5,200	3,442	818	9,460	13,624	159	4,601	18,384
Tamil Nadu	3,359	1,962	692	6,014	9,602	380	1,321	11,304
All India	5,686	2,334	946	8,966	8,298	463	2,101	10,863

⁶ Source: NSS Report No. 588: All India Debt & Investment Survey - 2019, Statements 2, 3 and 15, Page Nos. S2, S3 and S37

⁷ Source: NSS Report No. 588: All India Debt & Investment Survey - 2019, Statement 11, Page Nos. S30 and S33

It is found from Table – 26 that the average value of fixed capital investment by the households in Jammu and Kashmir is the highest at Rs. 12,188 on Residential Lands and Buildings in Rural Areas and Rs. 10,490 in Urban areas followed by Rs. 3,137 in Non-Farm Business in urban areas and Rs. 2,862 in Farm Business in Rural Areas. It is also found that Fixed Capital Investment of households in Non-Farm Business in Rural Areas is Rs. 1,619 and Fixed Capital Investment of households in Farm Business in Urban Areas is only Rs. 494 in Jammu and Kashmir. The higher average asset value of households in Jammu and Kashmir in comparison with all India and selected states, which was discussed in the previous section might have led to higher Fixed Capital Investment on different types of assets such as residential land and buildings, farm business and non-farm business.

It is interesting to note that the Fixed Capital Investment of households in Jammu and Kashmir is higher than that of all India level and the Industrial States of Tamil Nadu and Gujarat (except Farm Business) for all categories of Fixed Capital Investment of households both in Urban and Rural Areas, which is a favorable condition for the flourishing of MSME Sector that has deep roots in both Farm Business and Non-Farm Business in Jammu and Kashmir.

3.8. Financial Inclusion of Male and Female Population

All India Debt and Investment Survey – 2019 has estimated the percentage population having deposit accounts with Banks with gender wise for all States and Union Territories to assess the Financial Inclusion Status of population. The percentage of adult population (18 years & above) having deposit account in bank by gender for Jammu and Kashmir and the selected States and India is provided in Table – 27.

Table – 27: Percentage of adult population (18 years & above) having deposit account in bank by gender for each selected State/UT/India

Table 27: Percentage of adult population

State/UT/India	Rural Areas			Urban Areas		
	Male	Female	Persons	Male	Female	Persons
Jammu & Kashmir	96.5	84.4	90.5	95.1	87.9	91.6
Himachal Pradesh	93.8	95.0	94.4	93.8	84.0	89.1
Gujarat	83.0	64.6	73.8	90.2	76.4	83.5
Maharashtra	89.7	75.7	82.8	91.2	78.1	84.7
Tamil Nadu	90.2	90.9	90.5	89.8	86.4	88.1
All India	88.1	80.7	84.4	89.0	81.3	85.2

Source: NSS Report No. 588: All India Debt & Investment Survey - 2019, Statement 12, Page No. S34

It is found from the table that the percentage of adult population (18 years & above) has deposit account in bank is 96.5 % for Males, 84.4% for Females and 90.5% for persons in Rural Areas of Jammu and Kashmir and it is 95.1 % for Males, 87.9% for Females and 91.6% for persons in Urban Areas of Jammu and Kashmir. Further, it is observed from the Table that the percentages of adult population (18 years & above) having deposit account in bank are higher in Jammu and Kashmir than that of all India levels and

higher than the levels of selected industrially developed states and the frontier state except the percentage of female accounts in Rural Areas of Tamil Nadu and Himachal Pradesh.

Therefore, it is inferred that the financial inclusion of both male and female population in Jammu and Kashmir is higher than that of all India level and the levels of selected states except percentage of female accounts in Rural Areas of Tamil Nadu and Himachal Pradesh.

3.9. Financial Inclusion of Social Groups of Population

All India Debt and Investment Survey – 2019 has estimated the percentage population having deposit accounts with Banks for Social Groups such as SCs, STs, OBCs and Others for all States and Union Territories to assess the Financial Inclusion Status of various Social Groups of population. The percentage of adult population (18 years & above) having deposit account in bank by Social Groups for Jammu and Kashmir and the selected States and India is provided in Table below.

Percentage of adult population (18 years & above) having deposit account in bank by Social Group for each selected State/UT/India

Table 28: Percentage of adult population having deposit account in Bank⁸

Social Categories	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	All India
ST Rural	93.6	98.2	64.0	72.9	88.4	80.4
ST Urban	93.0	94.3	87.3	78.8	83.9	80.4
SC Rural	88.1	93.1	75.1	82.8	91.2	84.9
SC Urban	92.0	75.0	79.1	84.9	84.9	83.6
OBC Rural	87.3	89.4	75.3	84.2	90.2	85.0
OBC Urban	93.1	99.7	79.6	85.3	88.5	84.9
Others Rural	91.6	95.3	81.8	85.2	97.5	85.1
Others Urban	91.5	89.6	87.3	84.8	91.6	86.7

It is found from the Table that 93.6% of ST population in rural areas and 93.0% of ST population in urban areas have deposit accounts in the banks in Jammu and Kashmir, which is higher than all India levels and the levels of selected industrially developed States, but lower than the levels of frontier state of Himachal Pradesh.

Similarly, it is found from the Table that 88.1% of SC population in rural areas and 92.0% of SC population in urban areas have deposit accounts in the banks in Jammu and Kashmir, which is higher than all India levels and the levels of selected industrially developed States and frontier state of Himachal Pradesh, except the percentages of SC Rural in Tamil Nadu and Himachal Pradesh.

Further, it is found from the Table that 87.3% of OBC population in rural areas and 93.1% of OBC population in urban areas have deposit accounts in the banks in Jammu and Kashmir, which is higher

⁸ Source: NSS Report No. 588: All India Debt & Investment Survey-2019, Statement 13, Page No. S35

than all India levels and the levels of selected industrially developed States except OBC Rural population in Tamil Nadu, but lower than the levels of frontier state of Himachal Pradesh.

It is also found from the Table that 91.6% of Other Group of population in rural areas and 91.5% of Other Group of population in urban areas have deposit accounts in the banks in Jammu and Kashmir, which is higher than all India levels and the levels of Gujarat and Maharashtra but lower than the levels of Tamil Nadu and Himachal Pradesh, except the level of Other Group in urban areas of Himachal Pradesh.

Therefore, it is inferred that all social groups have higher levels of financial inclusion in Jammu and Kashmir without social discrimination and it can be concluded that the population in Jammu and Kashmir has high financial inclusion than all India level, which indicates the growth of banking business and financial accessibility to the population in Jammu and Kashmir.

3.10. The Present Status of Banking Sector in Jammu and Kashmir

The development of banking sector is essential for the development of all other economic sectors of the economy. The status of banking sector in Jammu and Kashmir as on 31-03-2023 is presented in Table below.

The Status of Banking Sector as on 31-03-2023 in Jammu and Kashmir

Table 29: Status of Banking Sector⁹

Banking Facilities	Public Sector Banks	Private Sector Banks	RRBs	Coop. Banks	Other Banks	Total
Banks	12	11	2	10	2	37
Branches	443	1066	323	263	13	2108
Banking Correspondents	648	1230	236	0	1176	3290
ATMs	1002	1724	0	18	0	2744
Total Outlets	2093	4020	559	281	1189	8142

It is found from the Table that there are 37 Banks in Jammu and Kashmir, which include 12 Public Sector Banks, 11 Private Sector Banks, 2 RRBs, 10 Cooperative Banks and 2 other Banks. There are 2108 Bank Branches in Jammu and Kashmir. Of which, the private sector banks have largest bank branches (1066) followed by public sector banks (443), Regional Rural Banks (323), Cooperative Banks (263) and other banks have only 13 branches. There are 3290 banking correspondents operating in Jammu and Kashmir, of which private sector banks have the largest banking correspondents (1230) followed by other banks

⁹ Source: Government of Jammu and Kashmir, Agenda and Background Paper for 10th Meeting of J&K UTLCB, July 2023.

(1176), public sector banks (648), Regional Rural Banks (236) and there are no banking correspondents for cooperative banks. There are 2744 ATMs operating in Jammu and Kashmir. Of which, 1724 ATMs are being operated by Private Sector Banks, 1002 ATMs are being operated by Public Sector Banks and only 18 ATMs are being operated by Cooperative Banks. The are 8142 total outlets of banking sector, of which the largest outlets are being operated by private sector banks (4020) followed by public sector banks (2093), other banks (1189), RRBs (559) and Cooperative Banks (281).

3.11. Growth of Banking Business in UT of Jammu and Kashmir

The growth of banking business as an indicator for the development of industry and service sectors in Jammu and Kashmir during the past five years, which is provided in Table below.

Growth of Banking Business in UT of Jammu and Kashmir

Table 30: Growth of Banking Business¹⁰

Financial Year Ending	Branches	ATMs	BCs/CSPs	Deposits (Rs. Crores)	Advances (Rs. Crores)	Banking Business (Rs. Crores)	CD Ratio
31 March, 2019	1998	2484	1503	119075	62764	181839	53%
31 March, 2020	2005	2544	2756	132830	65611	198441	49%
31 March, 2021	2008	2570	2810	148677	77867	226544	52%
31 March, 2022	2025	2635	2842	157744	87741	245485	56%
31 March, 2023	2108	2744	3290	167984	101003	268987	60%
ACGR (%)	1.2	2.4	17.3	9.0	13.2	10.5	

It is found from the Table that the number of bank branches have increased from 1998 in 2019 to 2108 in 2023 at an annual compound growth rate of 1.2 % during the past five years. Similarly, the number of ATMs has increased from 2484 in 2019 to 2744 in 2023 at an annual compound growth rate of 2.4 %, the number of banking correspondents (BCs/CSPs) have increased from 1503 in 2019 to 3290 in 2023 at an annual compound growth rate of 17.3%, the deposits of banks have increased from Rs. 1,19,075 Crores in 2019 to Rs. 1,67,984 Crores in 2023 at an annual compound growth rate of 9.0 %, the advances made

¹⁰ Source: Government of Jammu and Kashmir, Digest of Statistics, 2022-23

by banks have increased from Rs. 62,764 Crores in 2019 to Rs. 1,01,003 Crores in 2023 at an annual compound growth rate of 13.2 % and the total business of banks has increased from Rs. 1,81,839 Crores in 2019 to Rs. 2,68,987 Crores in 2023 at an annual compound growth rate of 10.5%.

Therefore, it is inferred from the table that the advances have higher growth rate (13.2%) than the deposits (9.0%) in the banks and this resulted in the growth of Credit – Deposit Ratio from 53% in 2019 to 60% in 2023 during the past five years. But the existing CD Ratio is below the optimum level of 70% as per the banking experts in India.

3.12. Division wise and District wise distribution of Banking Business in Jammu and Kashmir

There are two divisions in Jammu and Kashmir namely Jammu Division and Kashmir Division with equal distribution of 10 districts each at present. The division wise and District wise distribution of Banking business is given in Table 31.

Table below: The District wise and Division wise distribution of Bank Branches, Deposits, Advances and CD Ratio in Jammu and Kashmir as on 31-03-2023

Table 31: Division wise and District wise distribution of Banking Business¹¹

¹¹ Source: Government of Jammu and Kashmir, Digest of Statistics, 2022-23

Sl. No.	District	No of Bank Branches	Deposits (Rs. Crores)	Advances (Rs. Crores)	CD Ratio
1	Srinagar	234	34373.64	24005.15	69.84
2	Ganderbal	47	1819.14	1643.34	90.34
3	Baramulla	171	6351.68	6408.7	100.90
4	Bandipora	46	1632.86	1504.71	92.15
5	Anantnag	139	7297.59	5566.5	76.28
6	Kulgam	57	2305.67	1966.03	85.27
7	Pulwama	96	4367.74	4475.71	102.47
8	Shopian	39	1568.12	1918.67	122.35
9	Budgam	105	4430.28	4659.63	105.18
10	Kupwara	90	3119.89	3886.75	124.58
Kashmir Region		1024	67266.61	56035.19	83.3
11	Poonch	54	3510.75	1822.52	51.91
12	Rajouri	97	5989.69	3158.58	52.73
13	Jammu	444	58698.64	22005.95	37.49
14	Samba	93	6822.07	4076.58	59.76
15	Udhampur	93	6444.93	3169.45	49.18
16	Reasi	55	3542.83	1559.94	44.03
17	Kathua	117	8685.38	4352.63	50.11
18	Doda	60	2863.02	2073.3	72.42
19	Ramban	37	1925.58	1526.52	79.28
20	Kishtwar	34	2234.97	1222.2	54.69
Jammu Region		1084	100717.86	44967.67	44.65
Total		2108	167984.47	101002.86	60.13

It is found from the table that the Jammu Division has 1084 bank branches with Rs. 1,00,717.86 Crores as deposits and Rs. 44,967.67 Crores as advances with as CD Ratio of 44.65% and Kashmir Division has 1024 bank branches with Rs. 67,266.61 Crores as deposits and Rs. 56,035.19 Crores as advances with as CD Ratio of 83.30%. Hence, it is concluded that the bank branches in Kashmir division have higher CD Ratios than the bank branches in Jammu Division.

It is observed from the table that five districts in Kashmir Division have CD Ratio of greater than 100%. Out of them Kupwara District has the highest CD Ratio of 124.58% followed by Shopian District (122.35%), Budgam District (105.18%), Pulwama District (102.47%) and Baramulla District (100.90%). Further, it is found that all the districts in the Kashmir Division have higher CD Ratios than the UT level CD Ratio of 60.13% On the other hand, most of the districts except Ramban and Doda, have lower CD Ratios than the UT level CD Ratio. Therefore, it is inferred that the banks have transferred the deposit money from Jammu Division to Kashmir Division as they have more demand for advances in Kashmir Division than Jammu Division.

3.13. Growth of Exports from Jammu & Kashmir and Export Ecosystem

Jammu & Kashmir has emerged among top performers reaching 2nd position among UTs in second edition of Export Preparedness Index 2022 by NITI Aayog. By securing third place the overall ranking of J&K has jumped over from 23rd to **17th rank** with increase its scores from **30.07** to **47.79**.

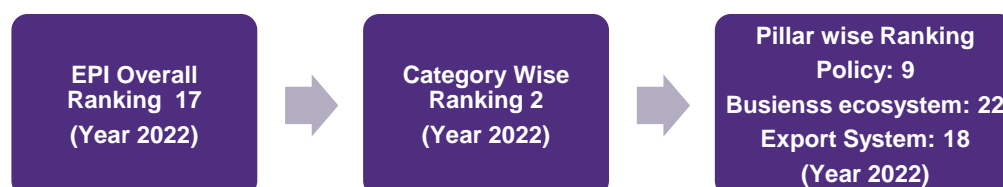


Figure 12: EPI Ranking

The micro, small and medium enterprises' (MSMEs) export from Jammu and Kashmir registered **54 per cent growth** in the financial year 2021-22 with strategic focus on food processing, handicraft, and organic products. Moreover, the number of importer-exporter registration in the UT has increased by **173 per cent** in the last financial year.

Since the organized retailing business is projected to grow at 25% per annum, it will also benefit the J&K by J&K Trade and Export Policy 2018-28 attracting massive investments and professional expertise in the sector which shall create large number of white-collar jobs. It shall also boost the rural economy by establishing direct business contacts with farmers through efficient supply chains, cutting down huge intermediary expenses and heavy storage and transportation wastages.

Trends of Exports from Jammu and Kashmir

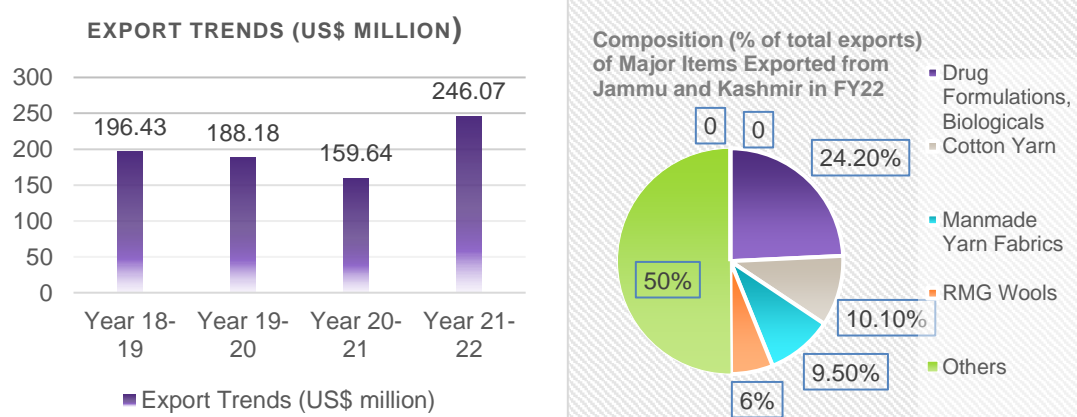


Figure 13: Trends of Exports from Jammu and Kashmir

Total exports from J&K stood at US\$ 89.77 million in FY 2022-23 (until August 2022). Major items exported from J&K are drug formulations and biologicals, RMG wool, and manmade yarn fabrics. In FY 2021-22, exports of drug formulations and biologicals from the union territory stood at US\$ 48.18 million, which accounted for 24.2% of the total exports.

3.14. The Trade & Export Policy 2018-28

The policy expects to assist the State strive to carve a place for itself in the national economy and a niche for its products in the national and international market. The private sector would be the lead stakeholder, the economic agents responsible for the production of goods and services would enable the State to occupy its rightful place in the global market. The public sector's primary role is that of enabling and facilitating this process. This essence of the strategy will enable J&K to use her resources, especially her manpower base, to address economic challenges with the objective of attaining goals of the Development Vision and enhancing per-capita income of the State.

3.14.1 Policy Objectives

The UT Government, by adopting the Trade Policy aims to achieve the following objectives:

- To enhance domestic trade volume by five times from the existing level at present in next 10 years.
- To move more speedily towards transformation of its role from 'regulator' to 'facilitator' and from performer to enabler for the Trade and Commerce sector.
- To encourage, promote and facilitate more investment in enterprises and build a strong, responsive and vibrant business environment in the State.
- To recognize the significant role of distribution of goods and services in generation of employment, the Government shall endeavor to increase the share of Trade and Commerce in GDP by at least 3% in next five years and to add to per capita income of the State. Further, to raise, the share of UT in the gross national export from 0.05 % at present to 2 % in next 10 years.
- To raise efficiency and widening linkages in domestic production and building a diversified competitive export sector as the means of stimulating higher rates of growth and development.
- To provide guidelines for State Development Plans for reserving suitable patches of land for facilities such as warehousing and logistics support helpful in promoting retail, wholesale and exports trading in and from the UT.
- To create new markets and ancillary facilities through regional development plans.

3.14.2 Incentives, Subsidies and Marketing Support

- Prior to the implementation of GST in the UT, the Industrial Units of UT were entitled to the remission of VAT on local purchase of raw material. The VAT was first paid by the unit on the procurement of raw material, which was subsequently reimbursed to them by the UT Government through J&K SICOP.
- To continue the incentive, the UT Government has decided to reimburse 100% of SGST paid by the eligible Industrial Units after utilization of input tax credit. The Scheme in this regard has been issued by the Finance Department vide SROs-519 and 521 dated 21st December, 2017.
- As per Budget Announcements for 2018, the UT Government will consider providing suitable incentive in lieu of 2% CST exemption available to the Industrial units in J&K during pre-GST regime.
- The UT Government in the Budget announcement of 2018 had extended the benefit of Freight

Subsidy in favour of the industrial units located in the UT for transporting their manufactured goods beyond 1000 kilometres for which notification is expected soon.

- Marketing support to the Artisans, Weavers, Cooperative Societies and manufacturers of Handicrafts and Handloom products is provided by the Government in different forms.
- Sale-cum-Exhibitions, Expos, craft bazaars are organized at the National/ Regional/UT and District level. The major support in organizing these events comes from various programmes of the Ministry of Textiles, Government of India through the Development Commissioners of Handicrafts and Handlooms. The stalls are provided to the participants on subsidised rates. Annual calendars are framed for organizing/participating in all such events.
- Market Intervention Scheme under National Handloom Development Programme (NHDP) of Ministry of Textiles, provides incentive in the shape of rebate of 10% from the sales of Handloom products to the Handloom Development Corporation, apex organizations and primary weavers cooperative societies. This rebate which is shared in reimbursement by Government of India and the UT Government on 50:50 basis provides a significant boost in the sales of these products.

3.14.3 Schemes for Trade and Export related units

The Industries and Commerce Department is administering and implementing a number of schemes where incentives are also available for export trade related and service sector units. These schemes are:

- Seed Capital Fund Scheme(SCFS)- Incentive in the form of non-refundable seed money to the prospective entrepreneurs @ 35% of the Project Cost up-to a maximum of Rs. 3.00 lakhs in respect of 10+2 & Graduates, Rs. 5.00 lakhs in respect of Post Graduates and Rs. 7.50 lakhs in respect of Doctors, Engineers, MBAs, etc. so that they are able to start their ventures and make their projects bankable.
- Youth Start-up Loan Scheme (YSLs)- Soft loan is provided to the prospective entrepreneurs in an off- bank mode for the projects involving an investment of Rs. 8.00 lakhs at an interest rate of 6%.
- Term Loan & Education Loan Scheme of National Minorities Development and Finance Corporation (NMDFC)- The maximum quantum of credit is Rs. 20.00 lakhs @ 6% interest per annum.
- “J&K Rural Employment Generation Programme (JKREGP)” - The term loan equivalent to 60% of the project cost is provided by the financial institutions with the Government subsidy in the shape of Margin Money of 35% in rural areas/villages across all categories. The beneficiary is required to put his share equivalent to 5% of the project cost up to Rs.25.00 lakh.
- Scheme for Setting up of Start-up Hub, Incubators and Assistance to Start-ups in J&K has been introduced. Start-up hub, Incubation Centres and Innovation Centres set-up in the UT. The eligible Incubators shall be provided capital grant of max 50% for Fixed Cost Investment (excluding Land cost) for setting up Incubator, subject to max of Rs. 50.00 lakh.
- Prime Minister’s Employment Generation Programme (PMEGP) - The Government of India, Ministry of MSME is administering this Credit Linked Subsidy Scheme, the subsidy in the shape of Margin Money ranging from 25% (urban) to 35% (rural) is provided by

the Central Government to the entrepreneurs for setting up their units.

- Industrial Development Scheme for J&K –The Govt. of India notified the scheme in April, 2018 which shall remain effective till 31st March 2022. The scheme provides 30% of the investment in plant & machinery with upper limit of Rs. 5.00 crore as Capital Investment Incentive. Interest Incentive at the rate of 3% in working Capital credit for 5 years and reimbursement of 100% insurance premium on insurance of building and Plant & machinery for a maximum period of 5 Years. All unit holders whether in manufacturing or service sector intending to export their goods & services shall also be eligible for availing the benefit under the scheme.
- Pradhan Mantri Mudra Yojana (PMMY) supports Micro enterprises by bringing them to the formal financial system and extending affordable credit. It enables a small borrower to borrow loan upto Rs. 10.00 lakhs (Shishu: covering loans upto Rs. 50,000.00, Kishor: covering loans above Rs. 50,000.00 and upto Rs. 5.00 lakh and Tarun: covering loans above Rs. 5.00 lakh upto Rs. 10.00 lakh) from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions and Non Banking Finance Companies (NBFC) for non-farm income generating activities. PMMY can also be used to leverage and scale up initiatives and projects undertaken by entrepreneur through above mentioned schemes.

3.15. MSME Ecosystem in Jammu & Kashmir

There are three prominent sources of data on MSMEs ecosystem for the Union Territory of Jammu and Kashmir. They are (1) MSME Udyam Registration on the portal of Ministry of Micro, Small and Medium Enterprises (MoMSME), Government of India, which is live and the data changes minute to minute and is updated real time; (2) NSS 73rd Round Survey conducted during 2015-16 on sampling basis by the National Sample Survey Office, Ministry of Statistics and Programme Implementation, Government of India and (3) Report on Sixth Economic Census 2012 (2015-16), published by Directorate of Economics and Statistics, Government of Jammu and Kashmir, which provides official count of all establishments irrespective of their size in terms of employment including those in the unorganized sector. The stakeholders in Jammu and Kashmir are of the opinion that Sixth Economic Census of Establishments in Jammu and Kashmir is the basic and reliable source for data on MSMEs in Jammu and Kashmir because it provides data on many variables and on district level information. According to them MSME Udyam Registration data provides limited data only number of MSMEs registered as Micro, Small and Medium Enterprises under Manufacturing and Services Sectors only and NSS 73rd Round Survey also provides limited data, and it is based on sampling method. The following sections provide the data and information on MSME Ecosystem in Jammu and Kashmir.

3.16. MSME Udyam Registration – Comparative Analysis with All India and Selected States

The Micro, Small and Medium Enterprises (MSMEs) in India have been playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. Ministry of Micro Small and Medium Enterprises

(MoMSME) has introduced the 'Udyam' registration on a portal developed by this Ministry based on composite criteria of classification of MSMEs, notified vide Notification dated 26.06.2020. Now the existing and prospective entrepreneurs may file their 'Udyam' Registration online on portal: <https://udyamregistration.gov.in>. An analysis of Udyam Registration data provides a break-up of MSMEs into Micro, Small and Medium Enterprises. The MSMEs data with break-up is provided in Table 3.1 for Jammu and Kashmir in comparison with frontier state of Himachal Pradesh, industrially developed states of Gujarat, Maharashtra and Tamil Nadu, and India.

Number and Distribution of MSMEs Registered in the Udyam Portal as on 22-01-2024 at 7-00 p.m.

Table 32: Number and Distribution of MSMEs¹²

State/UT Name	Number of MSME Units				Percentage Distribution of MSME Units			
	Total	Micro	Small	Medium	Micro	Small	Medium	Total
Jammu and Kashmir	375445	370764	4408	273	98.75	1.18	0.07	100
Himachal Pradesh	137428	133820	3231	377	97.38	2.35	0.27	100
Gujarat	1626063	1550472	68616	6975	95.35	4.22	0.43	100
Maharashtra	3877248	3780303	86966	9979	97.50	2.24	0.26	100
Tamil Nadu	2264339	2210170	49872	4297	97.61	2.20	0.19	100
India	22567179	21916123	596228	54828	97.12	2.64	0.24	100

There are 3,75,445 MSME Units in Jammu and Kashmir registered in the Udyam Portal. Of which, 3,70,764 units are Micro Enterprises, 4,408 units are Small Enterprises and only 273 units are Medium Enterprises. The percentage distribution of MSME units exhibits that 98.75% of the units are Micro Enterprises, 1.18% are Small Enterprises and only 0.07% are Medium Enterprises in Jammu and Kashmir.

A comparative analysis on MSMEs in the selected states and India shows that Micro Enterprises comprise a larger proportion of MSMEs registered in the Udyam Portal as compared to Small and Medium Enterprises. It is inferred from the table that Jammu and Kashmir has the largest percentage of Micro Enterprises and the smallest percentage of Small and Medium Enterprises among the selected states and India for comparison. On the other hand, Gujarat State has the relatively lower percentage of Micro Enterprises and the higher percentage of Small and Medium Enterprises among the selected states and India for comparison.

Inference: The analysis on Udyam data indicates that 98.75% of the units are Micro Enterprises, 1.18% are Small Enterprises and only 0.07% are Medium Enterprises in Jammu and Kashmir and hence there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises into Small Enterprises and Small Enterprises into Medium Enterprises in Jammu and Kashmir.

¹² Source: [State Wise Udyam Registration \(msme.gov.in\)](https://msme.gov.in) accessed on 22-01-2024 at 7-00 p.m.

3.17. MSME Udyam Registration – Comparative Analysis of the Districts in Jammu and Kashmir

The district wise data on MSMEs registered in the Udyam Portal is collected from the Official in charge of Udyam Data in Jammu and Kashmir. The Official has provided the number of MSMEs registered in the Udyam Portal with their distribution into Manufacturing MSMEs and Service MSMEs in addition to their general classification as Micro, Small and Medium Enterprises, which is downloaded by him on 16-01-2024 at 12-30 p.m. from Udyam Portal with his Official login ID. The number of MSMEs with the above classification is depicted in Figure –13.

It is noted from the chart that there are 3,72,998 MSME Units in Jammu and Kashmir registered in the Udyam Portal. Of which, 3,68,323 units are Micro Enterprises, 4,402 units are Small Enterprises and only 273 units are Medium Enterprises. Of the total MSMEs, 2,71,173 MSMEs are Service Enterprises and 1,01,825 MSMEs are Manufacturing Enterprises. Out of the Micro MSMEs, 267767 MSMEs are Service Enterprises and 100556 MSMEs are Manufacturing Enterprises. Therefore, it is inferred from the chart that most of the MSMEs are Micro MSMEs and majority of them are Service Enterprises.

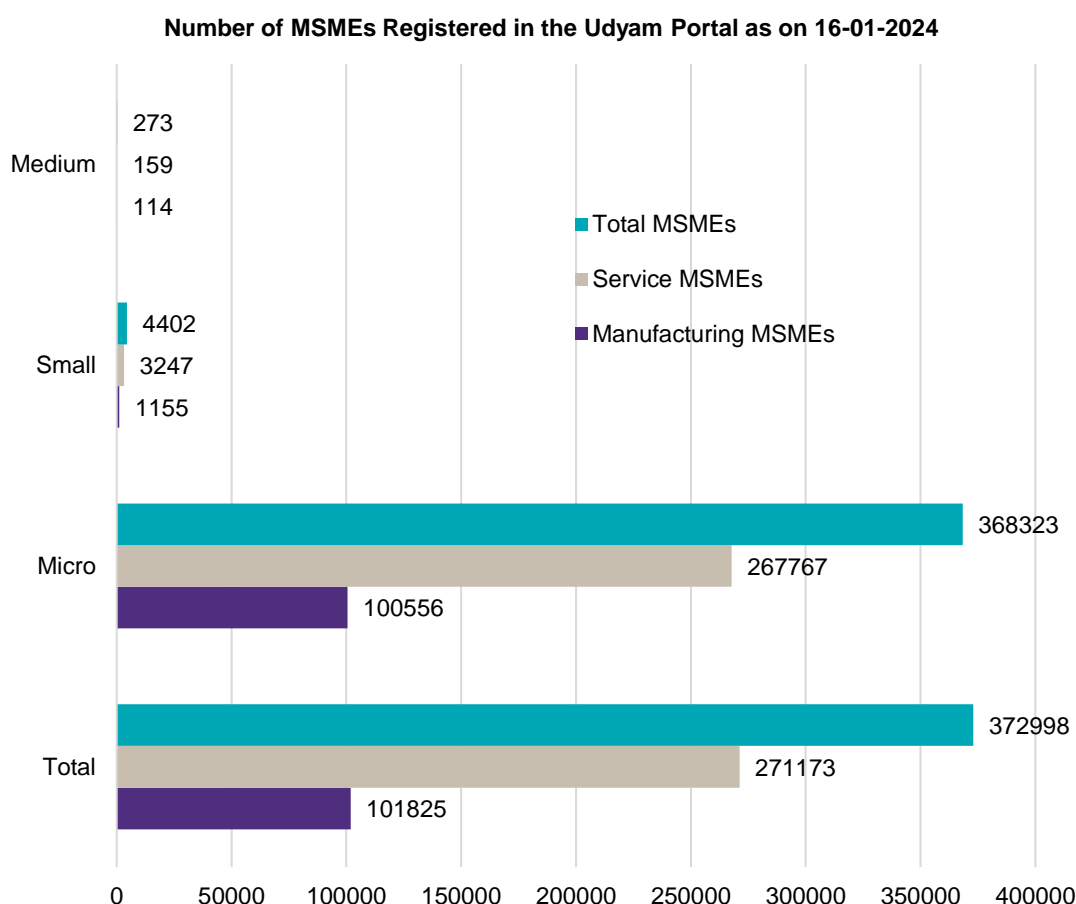


Figure 14: No. of MSMEs registered on UDYAM portal.¹³

¹³ Source: Data was downloaded from Udyam Portal by the Official in charge in UT of Jammu and Kashmir on 16-01-2024 at 12-30 p.m.

3.18. District wise distribution of total MSMEs in Jammu and Kashmir

The distribution of MSME Units among the 20 districts of Jammu and Kashmir with its classification as Micro, Small and Medium Enterprises is provided in Table below.

Table 33: Distribution of MSME Units among the 20 districts of Jammu and Kashmir¹⁴

District Name	Number of MSMEs				Share in the total (%)		
	Total MSMEs	Micro	Small	Medium	Micro	Small	Medium
Anantnag	35742	35419	310	13	99.10	0.87	0.04
Bandipora	11549	11517	30	2	99.72	0.26	0.02
Baramulla	29065	28860	200	5	99.29	0.69	0.02
Budgam	32830	32680	145	5	99.54	0.44	0.02
Doda	9729	9686	42	1	99.56	0.43	0.01
Ganderbal	17327	17277	47	3	99.71	0.27	0.02
Jammu	46187	44682	1406	99	96.74	3.04	0.21
Kathua	15772	15518	235	19	98.39	1.49	0.12
Kishtwar	5815	5790	25	0	99.57	0.43	0.00
Kulgam	12466	12405	58	3	99.51	0.47	0.02
Kupwara	17413	17342	66	5	99.59	0.38	0.03
Poonch	7371	7313	58	0	99.21	0.79	0.00
Pulwama	24791	24513	260	18	98.88	1.05	0.07
Rajouri	9523	9423	98	2	98.95	1.03	0.02
Ramban	7240	7203	37	0	99.49	0.51	0.00
Reasi	5901	5858	43	0	99.27	0.73	0.00
Samba	9513	9224	251	38	96.96	2.64	0.40
Shopian	9169	9084	83	2	99.07	0.91	0.02
Srinagar	55629	54690	884	55	98.31	1.59	0.10
Udhampur	9966	9839	124	3	98.73	1.24	0.03
Total of Jammu and Kashmir	372998	368323	4402	273	98.75	1.18	0.07

The percentage distribution of MSMEs units in Jammu and Kashmir exhibits that 98.75% of the MSME units are Micro Enterprises, 1.18% are Small Enterprises and only 0.07% are Medium Enterprises in Jammu and Kashmir. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jammu and Kashmir.

¹⁴ Source: Data was downloaded from Udyam Portal by the Official in charge in UT of Jammu and Kashmir on 16-01-2024 at 12-30 p.m.

Inference: The district wise analyses of the data given in the table exhibits Srinagar district with 55,629 MSME Units has the highest number of MSMEs followed by Jammu district with 46,187 MSME Units. The main reason behind the high concentration of MSMEs in Srinagar and Jammu districts is that they are the Capital Cities of the Jammu and Kashmir, where all types of infrastructure required for industrial development is available. On the other hand, Kishtwar District with 5,815 MSME Units and Reasi district with 5901 MSME Units have the lowest number of MSMEs, because they are in remote areas where the infrastructure required for industrial development is inadequate. The other districts in both divisions have the unequal distribution of MSMEs in Jammu and Kashmir. Therefore, it is inferred that there is a need for Government intervention to promote the MSMEs in the industrially backward districts by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the industrial sector of Jammu and Kashmir.

3.19. District wise distribution of Manufacturing MSMEs in Jammu and Kashmir

The distribution of Manufacturing MSME Units among the 20 districts of Jammu and Kashmir with its classification as Micro, Small and Medium Enterprises is provided in Table – 34.

Table 34: Distribution of Manufacturing MSME Units among the 20 districts of Jammu and Kashmir¹⁵

District Name	Number of Manufacturing MSMEs				Share in the total (%)		
	Total MSMEs	Micro	Small	Medium	Micro	Small	Medium
Anantnag	8048	7972	74	2	99.06	0.92	0.02
Bandipora	5344	5337	6	1	99.87	0.11	0.02
Baramulla	10062	10018	43	1	99.56	0.43	0.01
Budgam	15536	15484	50	2	99.67	0.32	0.01
Doda	1876	1867	9	0	99.52	0.48	0.00
Ganderbal	8144	8135	8	1	99.89	0.10	0.01
Jammu	6097	5781	285	31	94.82	4.67	0.51
Kathua	2737	2623	98	16	95.83	3.58	0.58
Kishtwar	648	645	3	0	99.54	0.46	0.00
Kulgam	2618	2611	7	0	99.73	0.27	0.00
Kupwara	4305	4290	12	3	99.65	0.28	0.07
Poonch	1273	1259	14	0	98.90	1.10	0.00
Pulwama	7691	7575	109	7	98.49	1.42	0.09
Rajouri	1463	1443	19	1	98.63	1.30	0.07
Ramban	896	887	9	0	99.00	1.00	0.00
Reasi	731	721	10	0	98.63	1.37	0.00
Samba	1971	1803	136	32	91.48	6.90	1.62
Shopian	1723	1712	10	1	99.36	0.58	0.06
Srinagar	19272	19025	232	15	98.72	1.20	0.08

¹⁵ Source: Data was downloaded from Udyam Portal by the Official in charge in UT of Jammu and Kashmir on 16-01-2024 at 12-30 p.m.

District Name	Number of Manufacturing MSMEs				Share in the total (%)		
	Total MSMEs	Micro	Small	Medium	Micro	Small	Medium
Udhampur	1390	1368	21	1	98.42	1.51	0.07
Total of Jammu and Kashmir	101825	100556	1155	114	98.76	1.13	0.11

The percentage distribution of Manufacturing MSMEs units in Jammu and Kashmir exhibits that 98.76% of the MSME units are Micro Enterprises, 1.13% are Small Enterprises and only 0.17% are Medium Enterprises in Jammu and Kashmir. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jammu and Kashmir.

The district wise analyses of the data given in the table exhibits Srinagar district with 19,272 MSME Units has the highest number of Manufacturing MSMEs followed by Budgam with 15,536 MSME Units, Baramulla with 10,062 MSME Units, Ganderbal with 8,144, Anantnag with 8,048 MSME Units, Pulwama with 7,691 MSME Units, Jammu district with 6,097 MSME Units, Bandipora with 5,344 MSME Units and Kupwara with 4,305 MSMEs have the major Manufacturing MSME districts in Jammu and Kashmir. On the other hand, Kishtwar district with 648 MSME Units, Reasi District with 731 MSME Units and Ramban district with 896 MSME Units have the lowest number of less than 1000 Manufacturing MSMEs, because they are in remote areas where the infrastructure required for manufacturing development is inadequate.

Inference: There is a need for Government interventions to promote the MSMEs in the industrially backward districts such as Kishtwar, Reasi and Ramban by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the industrial sector of Jammu and Kashmir.

3.20. District wise distribution of Service MSMEs in Jammu and Kashmir

The distribution of Service MSME Units among the 20 districts of Jammu and Kashmir with its classification as Micro, Small and Medium Enterprises is provided in Table below.

The percentage distribution of Service MSMEs units in Jammu and Kashmir exhibits that 98.74% of the MSME units are Micro Enterprises, 1.20% are Small Enterprises and only 0.06% are Medium Enterprises in Jammu and Kashmir. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jammu and Kashmir.

The district wise analyses of the data given in the table exhibits Jammu district with 40,90 Service MSMEs has the highest number of Service MSMEs followed by Srinagar district with 36,357 Service MSME Units, Anantnag district with 27,694 MSME Units, Baramulla district with 19,003 MSMEs, Budgam district with 17,294 MSMEs, Pulwama district with 17,100 MSMEs, Kupwara with 13,108 MSMEs and Kathua district with 13,035 MSMEs have the major Service MSME Units in Jammu and Kashmir. On the other hand, Kishtwar District with 5,167 MSME Units, Reasi district with 5,170 MSME Units, Poonch with 6,098 MSME Units, Bandipora with 6,205 and Ramban district with 6,344 MSME Units have the lowest number of Service MSMEs in Jammu and Kashmir, because they are in remote areas where the infrastructure

required for the development services is inadequate. The other districts in both divisions have the unequal distribution of MSMEs in Jammu and Kashmir.

Inference: There is a need for Government interventions to promote the MSMEs in the backward districts such as Kishtwar, Reasi, Poonch, Bandipora and Ramban districts by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the Service sector of Jammu and Kashmir.

Table 35: Distribution of Service MSME Units among the 20 districts of Jammu and Kashmir¹⁶

District Name	Number of Services MSMEs				Share in the total (%)		
	Total MSMEs	Micro	Small	Medium	Micro	Small	Medium
Anantnag	27694	27447	236	11	99.11	0.85	0.04
Bandipora	6205	6180	24	1	99.60	0.39	0.02
Baramulla	19003	18842	157	4	99.15	0.83	0.02
Budgam	17294	17196	95	3	99.43	0.55	0.02
Doda	7853	7819	33	1	99.57	0.42	0.01
Ganderbal	9183	9142	39	2	99.55	0.42	0.02
Jammu	40090	38901	1121	68	97.03	2.80	0.17
Kathua	13035	12895	137	3	98.93	1.05	0.02
Kishtwar	5167	5145	22	0	99.57	0.43	0.00
Kulgam	9848	9794	51	3	99.45	0.52	0.03
Kupwara	13108	13052	54	2	99.57	0.41	0.02
Poonch	6098	6054	44	0	99.28	0.72	0.00
Pulwama	17100	16938	151	11	99.05	0.88	0.06
Rajouri	8060	7980	79	1	99.01	0.98	0.01
Ramban	6344	6316	28	0	99.56	0.44	0.00
Reasi	5170	5137	33	0	99.36	0.64	0.00
Samba	7542	7421	115	6	98.40	1.52	0.08
Shopian	7446	7372	73	1	99.01	0.98	0.01
Srinagar	36357	35665	652	40	98.10	1.79	0.11
Udhampur	8576	8471	103	2	98.78	1.20	0.02
Total of Jammu and Kashmir	271173	267767	3247	159	98.74	1.20	0.06

3.21. MSMEs Owned by Women Entrepreneurs

The online MSME Udyam Registration data on women owned MSMEs is not available for direct downloading purpose, but the data is generated by the concerned officials of the Udyam Portal with their login IDs if there is a demand from the Government of India. The year wise number of women owned MSMEs registered in the Udyam Portal is provided in Table - 36.

¹⁶ Source: Data was downloaded from Udyam Portal by the Official in charge in UT of Jammu and Kashmir on 16-01-2024 at 12-30 p.m

It is inferred from the below table that the registered women MSMEs have been increasing continuously both at the level of Jammu and Kashmir and all India level. Further, it is observed that women MSMEs registered in the Udyam Portal from Jammu and Kashmir as percent of total women MSMEs registered at all India level has been increasing continuously from 0.62% in 2020-21 to 1.47% in 2021-22, to 1.64 % in 2022-23 and finally to 2.37% in 2023-24 up to 08-08-2023. Therefore, it is concluded that the Government of Jammu and Kashmir has been encouraging the women MSMEs to develop in the economy at a faster rate than the India level.

Table 36: Year wise distribution of Women owned MSMEs registered in Udyam Portal¹⁷

Year	Jammu & Kashmir	Himachal Pradesh	Gujarat	Maharashtra	Tamil Nadu	All India	Jammu & Kashmir as % of India
2020-21	3008	1891	37507	123341	70501	489054	0.62
2021-22	13352	4596	54746	191492	127325	910375	1.47
2022-23	24398	8804	78690	265171	201679	1487840	1.64
2023-24 up to 08-08-2023	15465	3162	33828	95872	29693	652715	2.37
Total Women MSMEs Registered in Udyam Portal	56223	18453	204771	675876	429198	3539984	1.59
Annual Growth between 2020-21 and 2021-22 (%)	343.88	143.05	45.96	55.25	80.60	86.15	NA
Annual Growth between 2021-22 and 2022-23 (%)	82.73	91.56	43.74	38.48	58.40	63.43	NA

Note: NA = Not Applicable

It is observed from the Table that the annual growth rate of Women owned MSMEs registered in Udyam Portal is highest at 343.88% in the year 2021-22 in Jammu and Kashmir followed by Himachal Pradesh (143.05%), India (86.15%), Tamil Nadu (80.60%), Maharashtra (55.25%) and the lowest is in Gujarat (45.96%). However, the annual growth rate is highest at 91.56% in the year 2022-23 in Himachal Pradesh followed by Jammu and Kashmir (82.73%), India (63.43%), Tamil Nadu (58.40%), Gujarat (43.74%) and the lowest is in Maharashtra (38.48%).

Inference: Women MSMEs registered in the Udyam Portal from Jammu and Kashmir as percent of total women MSMEs registered at all India level has been increased continuously from 0.62% in 2020-21 to 1.47% in 2021-22, to 1.64 % in 2022-23 and finally to 2.37% in 2023-24 up to 08-08-2023. Further, the annual growth rate of Women owned MSMEs registered in Udyam Portal between 2020-21 and 2021-22 and between 2021-22 and 2022-23 is the highest in Jammu and Kashmir than that of selected states and all India average, except Himachal Pradesh between 2021-22 and 2022-23 and this might be due to special drive policy of Jammu and Kashmir to register the MSMEs in the Udyam Portal during the years 2021-22 and 2022-23. Therefore, it is concluded that the

¹⁷ Source: Official Information collected from the office of MoMSME

Government of Jammu and Kashmir has been encouraging the women MSMEs to register in the Udyam Portal at a faster rate than the India level and the levels of selected industrial states.

3.22. MSME Ecosystem as per NSS 73rd Round Survey

Surveys on unincorporated non-agricultural enterprises conducted by NSSO are the primary source of data on various indicators of economic and operational characteristics of such enterprises in manufacturing, trade and other services sector (excluding construction) at the national and state level. These are used for planning, policy formulation, decision support and as a necessary input for further economic and statistical analysis by various Government organizations, academicians, researchers and scholars. During the 73rd round (July 2015 to June 2016), NSSO carried out an all-India survey on unincorporated non-agricultural enterprises in manufacturing, trade, non-captive electricity generation & transmission and other service sector (excluding construction).

3.23. Distribution of Establishments into Manufacturing, Trade and Service Sectors of the Economy

The National Sample Survey Organisation has considered all Micro, Small and Medium Enterprises (MSMEs) functioning in Manufacturing, Trade and Service sectors of the economy in their 73rd Round Survey. The Sector wise and location wise distribution of MSMEs in Jammu and Kashmir is provided in Table below.

Table 37: Sector wise and location wise distribution of MSME Units¹⁸

Sectors of the Economy	Rural	Urban	Total	Share (%) of the Sectors
Manufacturing Sector	151732 (64.73%)	82661 (35.27%)	234393 (100)	33.06
Trade Sector	96100 (32.51%)	199529 (67.49%)	295629 (100)	41.70
Services Sector	95639 (53.41%)	83236 (46.59%)	178874 (100)	25.23
Total MSMEs	343471	365426	708897	100
Share (%) of the Rural and Urban Areas	48.45	51.55	100	

From the above table it is found that there are 7,08,897 MSME Units in Jammu and Kashmir in 2015-16. Of which 2,34,393 are Manufacturing Enterprises and their share is 33.06 % of the total MSMEs in the State; 2,95,629 Units are functioning in the Trade Sector and their share is 41.70% of total MSMEs in the UT, and 1,78,874 Units are functioning in Service Sector and their share is 25.23% of total MSMEs in the UT. Therefore, it is inferred that majority of MSME Units depends on Trade Sector followed by Manufacturing Sector and Service Sector in the order.

The location wise distribution of MSME Units in Jammu and Kashmir depicts that 51.55% are in urban areas and 48.45% are in rural areas. However, it is observed that in case of MSMEs in Manufacturing

¹⁸ Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India, Page. 33.

Sector 64.73% are in rural areas and 35.27% are in Urban areas, in the case of MSMEs in Trade Sector 67.49% are in Urban areas and 32.51% are in rural areas, and in the case of MSMEs in Service Sector 53.41% are in rural areas and 46.59% are in urban areas. Hence, it is inferred that Manufacturing MSMEs have more concentration in rural areas and Trading MSMEs have more concentration in urban areas in Jammu and Kashmir.

3.24. Sector wise comparison of MSMEs in Jammu and Kashmir with selected States and India

The distribution of MSMEs among different economic sectors in Jammu and Kashmir in comparison with all India and selected states is provided in Table – 37 as per NSS 73rd Round on MSMEs.

Table 38: Sector wise and State wise distribution of MSME Units¹⁹

Percentage Distribution of Enterprises among the Major Economics Sectors				
State/India	Manufacturing	Trade	Services	All
Jammu & Kashmir	33.06	41.70	25.23	100
Himachal Pradesh	23.95	30.76	45.29	100
Gujarat	37.42	31.56	31.03	100
Maharashtra	26.02	39.71	34.28	100
Tamil Nadu	35.26	30.83	33.91	100
All India	31.02	36.34	32.64	100

Table above gives the percentage distribution of enterprises by broad economic activity for the selected States and all India. At all-India level, 31.02% of the enterprises was in manufacturing, 36.34% was in trading and the remaining 32.63% was in services sector. The share of manufacturing enterprises is greater than all India average in Gujarat (37.42%), Tamil Nadu (35.26%) and Jammu and Kashmir (33.06%), but Maharashtra (26.02%) and Himachal Pradesh (23.95%) have lower than that of all India average. In case of Jammu and Kashmir, the Trade sector has highest share of 41.70% followed by Maharashtra (39.71%), Gujarat (31.56%), Tamil Nadu (30.83%) and Himachal Pradesh (30.76%). On the other hand, Jammu and Kashmir has the lowest share of Services Sector with 25.23% and the highest share by Himachal Pradesh (45.29%) followed by Maharashtra (34.28%), Tamil Nadu (33.91%) and Gujarat (31.03%).

Inference: It is inferred from the above analysis that Jammu and Kashmir has the higher share in Trade and Manufacturing activities than all India average, but it has lowest share in the case of Service Sector among the selected states and all India average.

3.25. Comparison of OAE and Establishments(H) in Jammu and Kashmir with selected States and India

¹⁹ Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India, Page. 34.

The establishments have also classified into Own Account Enterprises (OAE) without hired labour (which may be considered as Micro Enterprises) and Establishments (H) with at least one hired labour (Which may be considered as Small and Medium Enterprises).

Table below. presents the percentage distribution of number of enterprises by State in India and share of OAEs and Establishments (H) with at least one hired worker in total establishments in the State/UT. It also provides the share of Establishments of selected states in the total establishments of India. Tamil Nadu reported the highest share in the number of enterprises (7.80%) followed by Maharashtra (7.54%), Gujarat (5.23 %) Jammu and Kashmir (1.12%) and the lowest is Himachal Pradesh (0.62%) in all the establishments in India.

Table 39: Percentage distribution of number of enterprises by State in India and share of OAEs and Establishments (H)²⁰

State	Own Account Enterprises (OAE)	Establishments (H)	Total	Share in Total Enterprises in India (%)
Jammu & Kashmir	80.41	19.59	100	1.12
Himachal Pradesh	80.84	19.16	100	0.62
Gujarat	84.90	15.10	100	5.23
Maharashtra	79.07	20.93	100	7.54
Tamil Nadu	78.01	21.99	100	7.80
All India	84.17	15.83	100	100

Among the selected States, share of OAEs was found to be highest in Gujarat (84.90%) followed by Himachal Pradesh (80.84%), Jammu and Kashmir (80.41%), Maharashtra (79.01%) and the lowest in Tamil Nadu (78.01%). On the other hand, share of establishments with at least one hired worker is the highest in Tamil Nadu (21.99%) followed by Maharashtra (20.93%), Jammu and Kashmir (19.59 %), Himachal Pradesh (19.16%) and the lowest in Gujarat (15.10%).

Inference: It is inferred from the Table that the establishment in Jammu and Kashmir contributes only 1.12% of the total establishments in India and Jammu and Kashmir has the similar structure of establishments as the industrially developed states like Maharashtra and Tamil Nadu.

3.26. Comparison of Gross Value Added from Establishments

Gross Value Added (GVA) is an important economic indicator that measures the contribution of different segments to the economy. It gives the value of goods and services produced less the cost of all intermediate consumption that are directly attributable to that production. The survey being conducted on unincorporated enterprises, which do not usually maintain a formal book of accounts, the data on the expenses, receipts and all other flow variables were collected with a short reference period of a month.

²⁰ Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India, Page. 33.

The GVA and NVA estimates for one year presented in the report were derived as follows: (Estimated GVA or NVA of the reference month) X (number of months the enterprise operated during last 365 days).

3.27. Comparison of GVA from different types of Establishments in the selected states and India

The percentage contribution of Gross Value Added from Manufacturing, Trade and Service Sectors has been given in Table 39. It is found from the table that Establishments in Trade Sector have contributed the highest at 55.76% followed by the establishments in Services sector (24.16%) and the establishments in manufacturing sector is lowest at 20.09% in Jammu and Kashmir. The contribution of establishments from Manufacturing Sector is the highest in Gujarat (42.60%), followed by Tamil Nadu (27.55%), Jammu and Kashmir (20.09%), Maharashtra (19.96%) and it is lowest at 13.63% for Himachal Pradesh and it is 23.26% for all India level. The contribution of establishments from Trade Sector is the highest in Jammu and Kashmir (55.76%) followed by Maharashtra (39.44%), Tamil Nadu (32.47%), Himachal Pradesh (31.81%) and it is lowest at 26.65% for Gujarat and it is 38.96% for all India level. The contribution of establishments from Service Sector is the highest in Himachal Pradesh (54.56%) followed by Maharashtra (40.59%), Tamil Nadu (39.98%), Gujarat (30.75%) and it is lowest at 24.16% for Jammu and Kashmir and it is 37.78% for all India level.

Table 40: Percentage distribution of GVA of enterprises by State²¹

Percentage distribution of estimated GVA				
State	Manufacturing	Trade	Services	Total
Jammu & Kashmir	20.09	55.76	24.16	100
Himachal Pradesh	13.63	31.81	54.56	100
Gujarat	42.60	26.65	30.75	100
Maharashtra	19.96	39.44	40.59	100
Tamil Nadu	27.55	32.47	39.98	100
All India	23.26	38.96	37.78	100

Inference: The establishments of Jammu and Kashmir in Trade Sector have contributed the highest share in the GVA among the selected states and it is also higher than all India average, but the establishments of Jammu and Kashmir in Service Sector have contributed the lowest share in the GVA among the selected states and it is also lower than all India average. Hence, there is a need for the development of more Service Establishments in Jammu and Kashmir.

Table 41: Percentage contribution of GVA from sectors of the economy of states²²

State	Manufacturing	Trade	Services	Total
Jammu & Kashmir	1.14	1.89	0.84	1.32

²¹ Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India.

²² Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India.

State	Manufacturing	Trade	Services	Total
Himachal Pradesh	0.43	0.60	1.07	0.74
Gujarat	12.88	4.81	5.72	7.03
Maharashtra	10.09	11.90	12.63	11.75
Tamil Nadu	10.87	7.65	9.71	9.17
All India	100	100	100	100

It is observed from the Table that the GVA from the contribution of Manufacturing Sector of Jammu and Kashmir is 1.14 % of the total GVA from Manufacturing Sector of India and it is the highest in the case of Gujarat (12.88%) followed by Tamil Nadu (10.87%), Maharashtra (10.09%) and it is lowest at 0.43% in Himachal Pradesh. The contribution of GVA from Trade Sector of Jammu and Kashmir is 1.89 % of the total GVA from Trade Sector of India and it is the highest in the case of Maharashtra (11.90%) followed by Tamil Nadu (7.65%), Gujarat (4.81%) and it is lowest at 0.60% in Himachal Pradesh. Further, the contribution of GVA from Service Sector of Jammu and Kashmir is the lowest at 0.84 % of the total GVA from Service Sector of India and it is the highest in the case of Maharashtra (12.63%) followed by Tamil Nadu (9.71%), Gujarat (5.72%) and Himachal Pradesh (1.07%).

Inference: The contribution of GVA from Trade Sector of Jammu and Kashmir is 1.89 % of the total GVA from Trade Sector of India and GVA from the contribution of Manufacturing Sector of Jammu and Kashmir is 1.14 % of the total GVA from Manufacturing Sector of India, but the contribution of GVA from Service Sector of Jammu and Kashmir is the lowest at 0.84 % of the total GVA from Service Sector of India. Hence, there is a need for the development of more Service Establishments in Jammu and Kashmir.

3.28. Ownership wise distribution of MSMEs in Jammu and Kashmir

The distribution of ownership of establishments (MSMEs) among the Proprietary MSMEs (Male), Proprietary MSMEs (Female), Partnership (between the same Household), Partnership (between the different Households) and Trusts/Associations for Jammu and Kashmir is given in Table 41.

Table 42: Ownership wise distribution of MSME Units in Jammu and Kashmir²³

Type of Ownership of MSMEs	Percentage Share (%)
Proprietary MSMEs (Male)	88.0
Proprietary MSMEs (Female)	10.6
Partnership (between the same Household)	0.7
Partnership (between the different Households)	0.5
Trusts/Associations	0.2

²³ Source: NSS Report No.582: Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India.

Type of Ownership of MSMEs	Percentage Share (%)
Total MSMEs	100

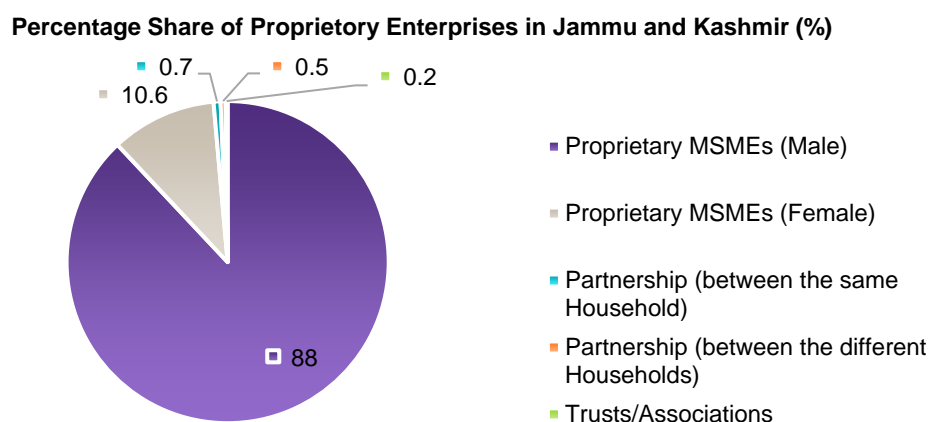


Figure 15: Percentage Share of Proprietary Enterprises

It is observed from the table that Male owned Proprietary MSMEs have largest share (88%) among the total MSMEs followed by Female owned Proprietary MSMEs (10.6%), Partnership between the same household members (0.7%), Partnership between the different household members (0.5%), Trusts/Associations (0.2%) and there are no MSMEs under Self Help Groups.

Inference: The MSME Sector of Jammu and Kashmir is male dominated and the Female owned Proprietary MSMEs are only 10.6% as against the policy of 30% reservation for women and further it is noted that no MSME is formed by the Self-Help Groups in Jammu and Kashmir, which is essential for cluster development of MSMEs.

3.29. Industrial Establishments as per 6th Economic Census in Jammu and Kashmir

3.29.1 Approach and Methodology of Sixth Economic Census:

The Sixth Economic Census (EC) covered all the districts of J&K. Field operations were conducted in two phases in J&K. Non-snow-bound areas were covered in the first phase and the work there started from ending January 2013 and was completed within two-three months. The snow bound areas were covered in the months of May-June 2013. Thus, the field work in the entire J&K was completed during January – June 2013. The Sixth Economic Census covered all establishments engaged in various agricultural and non-agricultural activities excluding crop production, plantation, public administration, Defence and compulsory social security. Data for handicraft/handloom establishments were collected for the first time. Enumeration Blocks (EBs) of Population Census, 2011 were used as the primary geographical units for collection of data.

3.29.2 Establishments by Type, Location and Sector

Sixth Economic Census has classified the Establishments into two broad categories based on nature of employment, viz., Own-Account Establishments (OAEs) operated without hired worker and Establishments (H) run with at least one hired worker. The establishments are also classified based on the location as Rural and Urban. Further, establishments are classified based on the economic sector as Agricultural Establishments and Non-Agricultural Establishments. Distribution of establishments by type, location and sector is presented graphically in Figure – 15.

The total number of establishments found to be operating in the geographical boundaries of the J&K during 2013 comes to 501949. Out of them only 295386 (58.85%) were in rural areas and 206563 (41.15%) in urban areas. Break-up of establishments in terms of agricultural and non-agricultural type revealed that 16630 (3.31%) belong to Agricultural establishments category and 485319 (96.69%) to Non-Agricultural establishments. In the rural areas out of total establishments, 13393 belong to agriculture and 281993 to non-agriculture. Similar classification in respect of urban areas reveals that there were 3237 agricultural and 203326 non-agricultural establishments. Out of the total establishments, 333271 (66.40%) were OAEs and 168678 (33.60%) were establishments (H) run with at least one hired worker. There were 204583 own account establishments (OAE), and 90803 establishments (H) with at least one hired worker in rural J&K whereas in urban they account for 128688 and 77875 number respectively. It is observed that the share of OAE's was 69.26% in rural when compared to 62.30% in urban.

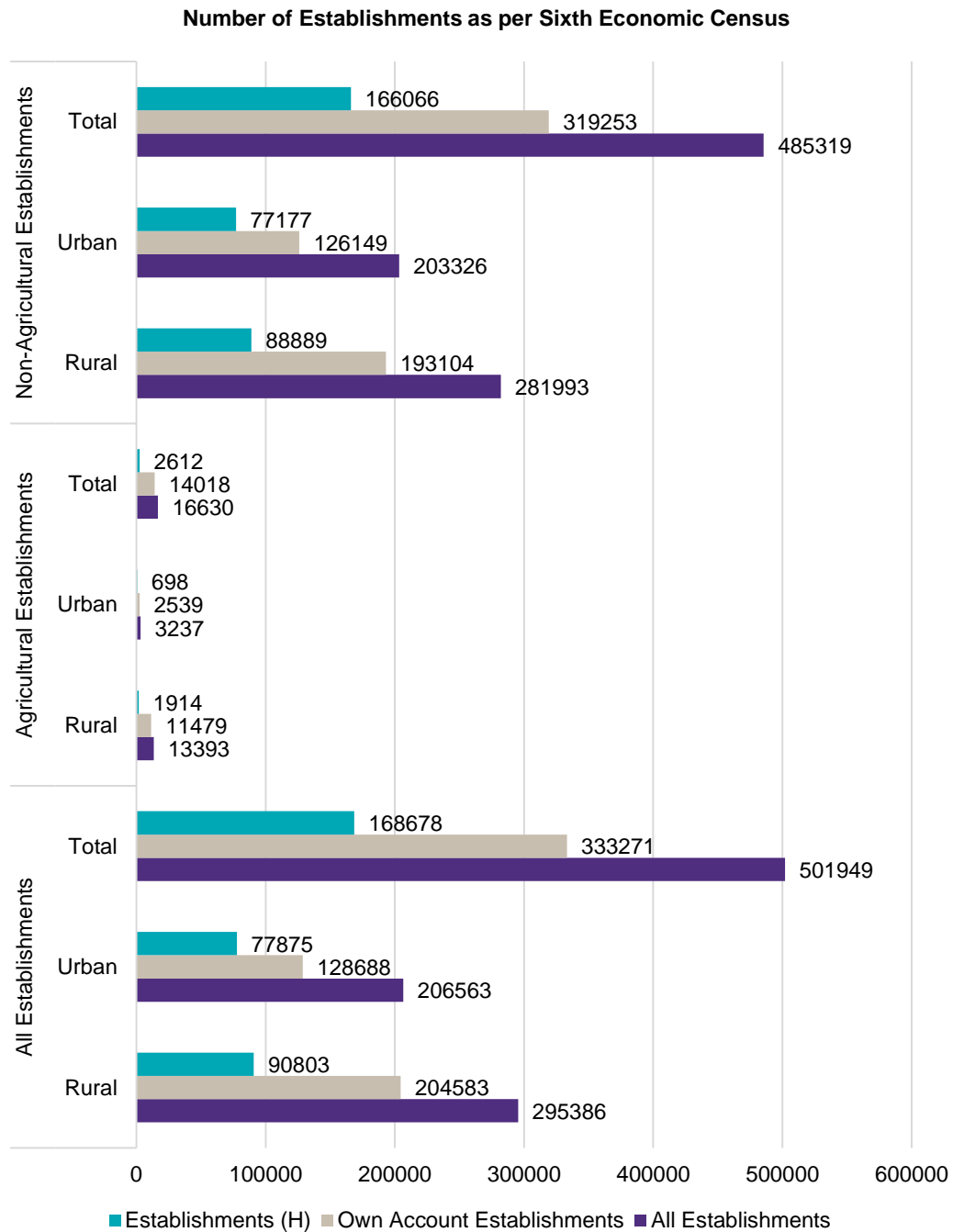


Figure 16: Number of establishments as per Sixth Economic Census

Inference: It is found that Own Account Enterprises (OAEs) without hired labour have the major share of more than two-thirds of the total enterprises and establishments with at least one hired labour account for less than one-third share in the total. Therefore, there is a need for establishment of more establishments with hired labour to provide employment opportunities to the unemployed youth.

3.29.3 Distribution of Establishments by Major Economic Activity in Jammu and Kashmir

The sixth Economic Census provides data on major economic activities both in Agricultural and Non-Agricultural Sectors and for own account enterprises and enterprises with hired labour in Jammu and Kashmir, which is given in Table below.

It is observed from the Table that the Retail Trade Activity has the highest share of 45.62% of the total own account enterprises and 20.76% of the establishments with hired labour in Jammu and Kashmir followed by Manufacturing Activity with 27.32% of the total own account enterprises and 16.51% of the establishments with hired labour in Jammu and Kashmir. Among the other economic activities, Transport and Storage Sector contributed 5.81% of the total own account enterprises and 4.20% of the establishments with hired labour in Jammu and Kashmir; Accommodation and Food Service activities contributed 2.92% of the total own account enterprises and 5.62% of the establishments with hired labour in Jammu and Kashmir; Livestock sector contributed 3.70% of the total own account enterprises and 1.12% of the establishments with hired labour in Jammu and Kashmir; Wholesale trade, retail trade & repair of motor vehicles & motorcycles sector contributed 1.19% of the total own account enterprises and 3.08% of the establishments with hired labour in Jammu and Kashmir; Wholesale trade (not covered in item above) contributed 1.26% of the total own account enterprises and 2.58% of the establishments with hired labour in Jammu and Kashmir.

Among the Service Sectors, Education Sector contributed only 0.30% of the total own account enterprises, but it contributed 15.84% of the establishments with hired labour in Jammu and Kashmir and Human health & social work activities contributed only 1.12% of the total own account enterprises, but it contributed 8.78% of the establishments with hired labour in Jammu and Kashmir.

In the case of essential services, the Electricity, gas, steam and air conditioning sector contributed only 0.18% of the total own account enterprises and 0.50% of the establishments with hired labour in Jammu and Kashmir and Water supply, sewerage, waste management and remediation activities contributed 0.06% of the total own account enterprises and 0.91% of the establishments with hired labour in Jammu and Kashmir.

Table 43: Distribution of Establishments by Major Economic Activities in Jammu and Kashmir²⁴

Major Economy Activity Group	OAE	Establishments (H)	Total	Share in Total OAE (%)	Share in Total Establishments (%)	OAEs as % of Total
Activities relating to agriculture other than crop production & plantation	619	326	945	0.19	0.19	65.50
Livestock	12333	1894	14227	3.70	1.12	86.69
Forestry and Logging	884	96	980	0.27	0.06	90.20
Agricultural Activities (I)	14018	2612	16630	4.21	1.55	84.29
Mining and quarrying	342	797	1139	0.10	0.47	30.03
Manufacturing	91039	27846	118885	27.32	16.51	76.58

²⁴ Source: Government of Jammu and Kashmir, Sixth Economic Census, Results at a Glance, Page viii.

Major Economy Activity Group	OAE	Establishments (H)	Total	Share in Total OAE (%)	Share in Total Establishments (%)	OAEs as % of Total
Electricity, gas, steam and air conditioning supply	610	849	1459	0.18	0.50	41.81
Water supply, sewerage, waste management and remediation activities	198	1534	1732	0.06	0.91	11.43
Construction	3425	1262	4687	1.03	0.75	73.07
Wholesale trade, retail trade & repair of motor vehicles & motorcycles	3979	5199	9178	1.19	3.08	43.35
Wholesale trade (not covered in item above)	4203	4350	8553	1.26	2.58	49.14
Retail trade (not covered in item one above)	152035	35012	187047	45.62	20.76	81.28
Transportation and storage	19349	7077	26426	5.81	4.20	73.22
Accommodation and Food service activities	9730	9487	19217	2.92	5.62	50.63
Information & communication	3583	2197	5780	1.08	1.30	61.99
Financial and insurance activities	434	2556	2990	0.13	1.52	14.52
Real estate activities	598	271	869	0.18	0.16	68.81
Professional, scientific & technical activities	2848	3175	6023	0.85	1.88	47.29
Administrative and support service activities	2131	2344	4475	0.64	1.39	47.62
Education	1004	26722	27726	0.30	15.84	3.62
Human health & social work activities	3742	14813	18555	1.12	8.78	20.17
Arts entertainment, sports & amusement, and recreation	828	955	1783	0.25	0.57	46.44
Other service activities not elsewhere classified	19175	19620	38795	5.75	11.63	49.43
Non-Agricultural Activities (II)	319253	166066	485319	95.79	98.45	65.78
Total	333271	168678	501949	100.00	100.00	66.40

Inference: It is found from the above analysis that the important sectors in the economy are Retail Trade, Manufacturing, Transport and Storage, Accommodation and Food Service, Livestock, Wholesale trade, retail trade & repair of motor vehicles & motorcycles, Wholesale trade (not covered in item above), Education Sector and Human health & social work activities. On the other hand, the neglected sectors are the Electricity, gas, steam and air, Water supply, sewerage, waste management and remediation activities, which are essential for the development of the economy.

3.30. Establishment by Size of Employment

The distribution of establishments by major economic activity groups by their employment size class is given in Table 44. The data reveals that 95.49% of establishments were of employment size class 1- 5, followed by 3.01% of size class 6–9, 1.43% of size class 10-99 and the rest 0.07% were of employment size class of 100 & above. Out of 479318 establishments of employment size class 1-5, maximum share of 38.79% is attained by 'Retail Trade' activity followed by 'Manufacturing' 23.97%. 'Manufacturing' accounts for 44.28% (Maximum) of establishments having employment size class of 100 & above. 'Education' and 'Human Health & Social work activities', activities in size class 100 and above accounts for 12.65% each.

Table 44: Distribution of Establishments by size of Employment in Jammu and Kashmir²⁵

Major Economy Activity Group	Employment Size Class				Total
	1-5	6-9	10-99	100 & above	
Activities relating to agriculture other than crop production & plantation	877	49	19	0	945
Livestock	13969	237	21	0	14227
Forestry and Logging	426	23	25	4	478
Fishing and Aqua Culture	958	17	5	0	980
Agricultural Activities (I)	16230	326	70	4	16630
Mining and quarrying	920	150	68	1	1139
Manufacturing	114890	2855	993	147	118885
Electricity, gas, steam and air conditioning supply	1162	211	83	3	1459
Water supply, sewerage, waste management and remediation activities	1505	166	52	9	1732
Construction	4366	262	49	10	4687
Wholesale trade, retail trade & repair of motor vehicles & motorcycles	8804	279	85	10	9178
Wholesale trade (not covered in item above)	8218	292	43	0	8553
Retail trade (not covered in item one above)	185925	932	167	23	187047
Transportation and storage	26151	210	61	4	26426

²⁵ Source: Government of Jammu and Kashmir, Sixth Economic Census, Results briefly, Page viii

Major Economy Activity Group	Employment Size Class				
Accommodation and Food service activities	17840	1022	339	16	19217
Information & communication	5584	129	59	8	5780
Financial and insurance activities	1985	585	414	6	2990
Real estate activities	862	3	3	1	869
Professional, scientific & technical activities	5877	104	41	1	6023
Administrative and support service activities	4156	226	88	5	4475
Education	17287	6327	4070	42	27726
Human health & social work activities	17612	495	406	42	18555
Arts entertainment, sports & amusement, and recreation	1703	69	11	0	1783
Other service activities not elsewhere classified	38241	473	81	0	38795
Non-Agricultural Activities (II)	463088	14790	7113	328	485319
Total (I+II)	479318	15116	7183	332	501949

3.31. District-Wise Establishments

District Jammu with 68636 (13.67%) shows the highest number of establishments closely followed by district Srinagar with 67553 (13.46%) establishments in combined figures. In case of rural areas of J&K, Badgam district has the maximum number of establishments i.e., 39396 (13.34%) followed by district Baramulla (11.17%) whereas in urban areas, Srinagar district has maximum 65976 establishments (31.94%) followed by district Jammu (20.82%). District-wise distribution of establishments is detailed in Table below.

Table 45: District wise total number of Establishments by Rural and Urban location²⁶

District	Rural			Urban			Combined		
	Type of establishment			Type of establishment			Type of establishment		
	OAE	Est.(H)	Total	OAE	Est. (H)	Total	OAE	Est. (H)	Total
Kupwara	8943	7920	16863	3124	2496	5620	12067	10416	22483
Badgam	31934	7462	39396	3827	2202	6029	35761	9664	45425

²⁶ Source: Government of Jammu and Kashmir, Sixth Economic Census, Annexure Tables

District	Rural			Urban			Combined		
	Type of establishment			Type of establishment			Type of establishment		
Punch	6301	3435	9736	1748	1205	2953	8049	4640	12689
Rajouri	8385	4272	12657	2395	1781	4176	10780	6053	16833
Kathua	11354	5081	16435	3979	2266	6245	15333	7347	22680
Baramulla	23199	9786	32985	7196	4903	12099	30395	14689	45084
Bandipore	4650	3710	8360	1598	1046	2644	6248	4756	11004
Srinagar	1210	367	1577	44358	21618	65976	45568	21985	67553
Ganderbal	5161	2263	7424	1391	653	2044	6552	2916	9468
Pulwama	13025	5789	18814	4244	2051	6295	17269	7840	25109
Shopian	5806	1694	7500	915	593	1508	6721	2287	9008
Anantnag	20066	7275	27341	11389	6059	17448	31455	13334	44789
Kulgam	11500	3674	15174	4516	1170	5686	16016	4844	20860
Doda	4153	2542	6695	1511	713	2224	5664	3255	8919
Ramban	2724	2017	4741	805	636	1441	3529	2653	6182
Kishtwar	4321	2511	6832	1059	502	1561	5380	3013	8393
Udhampur	7765	3797	11562	4300	2143	6443	12065	5940	18005
Reasi	4386	2918	7304	1295	2224	3519	5681	5142	10823
Jammu	17698	7928	25626	23381	19629	43010	41079	27557	68636
Samba	7553	3524	11077	2278	1868	4146	9831	5392	15223
Total	204583	90803	295386	128688	77875	206563	333271	168678	501949

The following are the major findings from Sixth Economic Census on Establishments:

As per the Sixth Economic Census (2013), out of total 501949 establishments, 295386 establishments (58.85%) were found in rural areas and 206563 (41.15%) were found to be in urban areas.

Out of 501949 establishments, about 96.69% establishments (485319) were engaged in non-agricultural activities (excluding public administration, defense and compulsory social security activities) while the remaining 3.31% establishments (16630) were found to be engaged in agricultural activities (excluding crop production and plantation).

The total number of establishments in the UT of J&K increased from 324908 in 2005 (EC2005) to 501949 in 2013 (EC2013), registering average annual growth of 6.81% over an intervening period of about eight years between Fifth EC and Sixth EC. The growth was 7.66% in rural areas and 6.52% in urban areas.

During the period between the two Economic Censuses (2005 & 2013), non-agricultural establishments grew at the rate of 6.32%, while agricultural establishments grew at the rate of 67.92%.

Compound annual growth rate in establishments during the period 2005-2013 has been recorded at 5.59%, the relative figures are 4.82% (rural) and 6.16% (urban).

Out of the total establishments, 3.31% belongs to "primary sector" of which Livestock sector constitutes 2.83%. 25.48% belongs to "secondary sector" (including manufacturing which contributes 23.68%) and 71.21% pertain to "tertiary sector".

333271 (66.40%) were Own Account Establishments (i.e., establishments without any hired worker) and the remaining 168678 (33.60%) were establishments with at least one hired worker. Own Account Establishments grew at the rate of 60.85% while the growth of establishments with hired workers was 43.30%, since 2005.

Out of 501949 establishments, around 91.37% establishments were under private ownership and remaining 8.63% establishments reported their ownership as Government or PSU. Proprietary establishments were 81.77% (410422).

About 10.19% establishments operated from outside household without any fixed structure. While establishments outside household with fixed structure account for 72.65% at UT level, the percentage of establishment seen operating inside household amounts to 17.16%.

Establishments with 8 or more workers amount to 1.76% of total number of establishments, the corresponding figures are 1.58% and 2.02% for rural and urban areas respectively.

Majority of the establishments (91.07%) were perennial in nature. Around 7.80% of the establishments were seasonal and remaining 1.12% of the establishments were casual.

Livestock was the major economic activity (85.55%) of agricultural sector. Retail Trade (38.54%) followed by Manufacturing (24.50%) were the dominant ones within the non-agricultural sector.

Number of establishments per square km is 4.71 and for per lakh of population the figure is 4002.37.

Proprietary Establishments:

The following are the major findings from Sixth Economic Census on Proprietary Establishments:

- 81.77% of the establishments were owned by proprietors.
- Among the proprietary establishments, 7.62% were owned by females.
- 64.87% of the establishments were owned by followers of Islam, 26.83% by the Hindus, 1.35% by Sikhs and the rest (6.95%) by the followers of other religions.

Employment:

The following are the major findings from Sixth Economic Census on Employment in Establishments:

Around 1095509 persons were found employed in 501949 establishments. Among all employed persons 599347 (54.71%) were employed in rural areas and 496162 persons (45.29%) in urban areas. While employment in Own Account Establishments was of the order of 399420 persons (36.46%), the employment in establishments with at least one hired worker was about 696089 persons (63.54%). Agricultural establishments provided employment to around 34181 persons (3.12%) and the non-agricultural establishments provided employment to around 1061328 persons (96.88%).

Contribution of employment share of hired workers is 52.42% and that of not hired, is 47.58%

Overall average employment per establishment in Sixth EC was 2.18 whereas average employment per establishment was 1.20 for OAE and 4.13 in case of establishments with at least one hired worker.

The growth rate of employment since 2005 was of the order of 45.77%.

Compound annual growth rate in employment during the period 2005-2013 has been observed at 4.82% with breakup of 6.32% in rural areas and 3.24% in urban areas.

Out of the total employment of 1095509 persons, 891213 persons (81.35%) were male, and 204296 persons (18.65%) were female.

Number of males per establishment has scaled down from 2.03 (fifth EC) to 1.78 observed in Sixth EC, measuring decrease of (-) 0.25%.

The significant and main highlight has been increasing participation of women in economic activities. A comparative study reveals that the number of females employed per establishment has appreciably increased from 0.28% observed in fifth EC to 0.41% as per Sixth EC.

19.35% of the workers were employed in Government or Public Sector Undertakings, 67.45% of the workers in proprietary establishments and rest 13.20 % in Private Companies/SHGs/Cooperatives etc.

Around 574310 persons (52.42%) were hired workers and the remaining 521199 persons (47.58%) were not-hired workers. Among the total workers, 81.35% were male and 18.65% female.

Manufacturing sector was the largest employer providing employment to 273444 (24.96%) persons. This was followed by retail trade employing 254141 persons (23.20%) and education sector employing 185497 persons (16.93 %).

Distribution of establishments by size class of employment reveals that around 479318 establishments (95.49%) were having 1-5 workers, around 15116 establishments (3.01%) were having 6-9 workers, while 7515 establishments (1.50%) employed 10 or more workers.

The top five Districts viz. Jammu (15.14%), Srinagar (14.40%), Badgam (8.45%), Baramulla (7.89%) and Anantnag (7.85%) accounted for more than half (53.73%) of the total employment in the UT.

Overall average employment per establishment in Sixth EC was 2.18, as against 2.31 in Fifth EC.

Women Entrepreneurs

The following are the major findings from Sixth Economic Census on Women Entrepreneurs among Establishments:

Total number of establishments owned by women entrepreneurs was 31292 (6.23%). These establishments provided employment to 69067 persons (6.30%), out of which 28471 (41.22%) were without hired workers. About 72.90% of the workers were employed in the establishments hiring less than 10 workers.

Out of establishments under women entrepreneurs, about 1306(4.17%) belonged to agricultural activities, with livestock dominating therein having a share of 94.64%. Among non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade were the dominant ones with corresponding percentages being 55.83% and 18.24% respectively.

Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups was as follows: OBC: 8.23%, SC: 5.84%, ST: 6.53% and Others (79.39%); Hindus: 17.80%, Muslim: 57.45% and Christian: 0.28%.

Among the districts, the largest share in number of establishments under women entrepreneurship was held by Jammu (13.44%) followed by Badgam (13.27%), Srinagar (13.07%), Anantnag (11.67%) and Baramulla (8.58%).

Average employment per establishment for women owned establishments was found to be 2.21.

Handicraft/Handloom Establishments

The following are the major findings from Sixth Economic Census on Handicraft/Handloom Establishments:

Total number of Handicraft/Handloom establishments was 54437 (10.85%). These establishments provided employment to 100581 persons (9.18%). Out of the total establishments, 47821(87.85%) were without hired workers.

Majority of establishments i.e., 96.47% were owned by proprietors. Further, 24.27% proprietary establishments were owned by females while 74.85% establishments were owned by males. Nearly 92.78% (48726) of proprietary establishments of handicrafts/handloom were owned by followers of Islam, 3.83% (2012) by Hindus, and 0.20% (103) by Christians. Out of these proprietary establishments, 12.92% (6787) were owned by OBCs, 1.97% (1036) by SCs and 1.53% (803) by STs.

Among the districts, District Badgam (40.18%) has witnessed the highest number of handicraft/handloom establishments, followed by Srinagar district (17.24%), Baramulla (13.44%).

Average employment per establishment for handicraft/handloom establishments was found to be 1.85.





Proposed Projects under Strategic Investment Plan (SIP)



Chapter - 4: Proposed Projects under Strategic Investment Plan (SIP)

4.1. Proposed Projects under SIP

Considering the gaps identified during the diagnostic study and after being validated by the stakeholders in the Union Territory of Jammu and Kashmir, 13 projects proposals have been formulated under the strategic investment plan (SIP).

The proposed projects are categorized into six different segments:

- A. Formalisation & Promotion of MSMEs
- B. Credit Support to MSMEs
- C. Procurement & Marketing Support
- D. Union Territory Specific Innovative Interventions
- E. Entrepreneurship & Skill Development
- F. Strengthening Receivables Market & Reduction of Delayed Payments

Under each segment several projects have been proposed which are catering to the gaps identified during the diagnostic study as well as meeting the twin objective of the RAMP programme which is Strengthening Institutions and Governance of the MSME Programme and Support to market access, firm capabilities, and access to finance. The programs have also been designed to meet the Disbursement Linked Indicators (DLIs) of the program viz:

- 1. Implementing the National MSME Reform Agenda
- 2. Accelerating MSME Sector Centre-UT Collaboration
- 3. Enhancing effectiveness of MSME CHAMPIONS Scheme
- 4. Strengthening Receivable Financing Market for MSMEs
- 5. Enhancing Effectiveness of CGTMSE and “Greening and Gender” delivery
- 6. Reducing the incidence of delayed payments
- 7. A snapshot of the proposed projects, their brief features, applicability, Indicative Implementation Strategy, Envisaged Impact/Key Performance Indicators for 3 years is provided here:

Table 46: List of proposed projects

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
Formalisation & promotion of MSMEs in UT of J&K	I. Formalisation of MSMEs - Udyam Registration	<ul style="list-style-type: none"> Conduct Udyam Registration Drives. Capacity building and Incentivizing CSC/Khidmat Centers to motivate MSMEs to formalize their businesses 	Existing and Aspiring Entrepreneurs	<ol style="list-style-type: none"> Identification & Mapping, District Need Assessment, Sensitization of key stakeholders, MSMEs/VLEs/CSCs. Training & Capacity Building programs for stakeholders. Create a comprehensive database of IAs, value chain specific BMOs, CSCs within the districts in consultation with DICs. Collaborate with Govt. agencies for Udyam drives. 	KPIs: <ul style="list-style-type: none"> Udyam Registration Enrolments. Awareness Drives Participation. Access to benefits & incentives. Impact: <ul style="list-style-type: none"> Incremental number of MSMEs to be registered under Udyam Portal ~ 4 lakh MSMEs over next 5 year which includes existing as well as new MSMEs 	DLI-1
Credit Support	II. Special Interest Subvention Component for Stressed Micro & Small Units	<ul style="list-style-type: none"> To help MSME units to expand their operations through the availability of subsidized credit. One Year Interest Subvention Component for Stressed MSEs @ 6 % of the Loan component for 3-year Base. 	Stressed MSE Units & NPAs	<ol style="list-style-type: none"> A separate Cell/Committee comprising officials from UTLBC/Bank and I&C Department will scrutinize the stressed units which can be revived through interest subvention. On assessment of eligibility conditions, the concerned MSEs will get the benefit for the next 5 years. 	KPIs: <ul style="list-style-type: none"> Number of MSEs revived due to interest subvention. Reduction in the outstanding number of stressed units. Impact: <ul style="list-style-type: none"> Total 220.43 Crore Amount of Interest Subvention on the Loans (WCTL) and Covering 25 % of the total Stressed Loans ~40000+ Stressed MSMEs expected to be covered in three years. 	DLI-5

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
	III. CGTMSE – Annual Guarantee Fee Coverage (Exemption) for three years	<ul style="list-style-type: none"> Promotion of Credit Guarantee Cover MSEs by creation of UT Level Credit Guarantee Fund/Corpus complementing CGTMSEs. The focus would be larger coverage of credit guarantee cover under CGTMSE towards women and SC/ST promoted MSEs and MSEs focusing on adoption of green technologies. Exemption of First Year Annual Guarantee Fee for MSEs 	Existing and aspiring entrepreneurs taking CGTMSE coverage for the first time.	<ol style="list-style-type: none"> Creation of UT Credit Guarantee Fund to be partially funded through RAMP Fund. Awareness programs for existing and aspiring entrepreneurs for the promotion of CGTMSE cover through various banks. 	KPIs: <ul style="list-style-type: none"> Loan Disbursement Volume. Number of MSEs Covered Loan size covered (Micro & Small) Sector wise distribution Impact: <ul style="list-style-type: none"> Additional MSMEs to be benefitted: 263500; of which Women/SC/ST/Green Finance MSMEs: 158100. 	DLI-5
	XII. Digital Financing Drives to penetrate NBFCs, Fintechs & MFI in various Clusters in UT J&K - MoUs with Govt. of UT J&K and Lead Bank & Other FIs in UT J&K	<ul style="list-style-type: none"> MSME Digital Financing Project aims at making MSMEs digitally empowered and motivate them to adopt digital financing tools, applications, and technologies in their financial processes with a view to improve their competitiveness in domestic and global financial markets. Digital Financing Drives to enable NBFCs, Fintechs & MFIs to support artisan based MSMEs/ SHGs/ Cooperatives for credit. Utilization of existing financial corporations of JK UT as fintech/ NBFC in long-term. 	Existing and aspiring entrepreneurs, Artisans/ SHGs/ Cooperatives/ MSMEs, etc	<ol style="list-style-type: none"> Work with SIDBI, through their ongoing initiative to get NBFCs/MFIs & Fintechs to land in J&K. Leverage JKDFC & JK Bank to onboard NBFCs/MFIs & Fintechs through credit lines. 	KPIs: <ul style="list-style-type: none"> Number of New MFIs to start operations in JK UT for MSMEs. Execution of MoUs among Fintechs/ NBFC/MFIs with respective Govt. Deptts. as well as financial institutions of J&K. Increase in no. of accounts with assistance of digital financing. Impact: <ul style="list-style-type: none"> The expected number beneficiary MSMEs from this project is estimated at 6000 in 215 Collaboration & Digital Financing Drives. 	DLI-4

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
Procurement & Market Support	V. Packaging and Publicity of ODOP/GI & unique Products from J&K	Promotion of GI/ODOP/Unique products by: <ul style="list-style-type: none"> ▪ Distinctive packaging, ▪ Strong branding, ▪ Promotion & Marketing through various Media ▪ Capacity Building of stakeholders for Brand adoption ▪ Quality Certification for Consumer Awareness 	Producers of GI/ODOP/Unique Products from Handicraft & Handloom Department, APD, JKRLM, KVIB etc.	<ol style="list-style-type: none"> 1. Developing Brand Story, Brand identity including logo, packaging, labelling, to showcase authenticity, uniqueness, craftsmanship, culture & Product Catalogue 2. Utilize digital, print, social media to promote & Sale ODOP/GI Products. 3. Leveraging Existing Trade Fairs/Exhibitions of JKTPO. 4. Partner with tourism boards, hotels, resorts, restaurants, cafes, cultural centers to promote and sell Unique/ODOP/GI products to domestic and international tourists. 5. Facilitate acquiring quality certifications & other traceability markers for Quality Assurance. 6. Partner with Retail Shops, Online Marketplace like ONDC, Amazon, NSIC, export platforms to distribute and promote Unique/ODOP/GI products to a wider audience of customers. 7. Training & Capacity building of Producers/Groups on Branding & Modern Packaging Techniques and compliances for greater adoption. 	KPIs: <ul style="list-style-type: none"> ▪ Brand Recognition & Awareness (QUALI) ▪ Brand Perception (QUALI) ▪ Brand Loyalty and customer satisfaction (QUALI) ▪ Increase in Sale, & Turnover of MSMEs (QUANTI) ▪ Market share & product positioning (QUALI) ▪ Return on Investment (RoI) (QUANTI). Impact: <ul style="list-style-type: none"> • Brand Awareness, Value & Recognition • Export & Tourism Promotion • Increase in exports & retailing business to higher rates. • Boost entrepreneurship, Sales & Revenue • Boost Registrations for GI unique/ODOP products in UT. 	DLI-3

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
	VI. Buyer & Seller Meets/ Reverse Buyers Sellers Meets and Export Promotion for MSME/GI/ODOP Promotion.	<ul style="list-style-type: none"> ▪ Buyer Seller Meet (BSM): The Buyer Seller Meet aims at interaction between Confirmed Exhibitors and overseas Sellers. Pre-arranged one to one meeting will be conducted between overseas sellers and Indian buyers, resulting in direct orders. ▪ Reverse Buyer Seller Meet (RBSM): The Reverse Buyer Seller Meet aims at interaction between Confirmed Exhibitors and overseas Buyers. Pre-arranged one to one meeting will be conducted between overseas Buyers and Indian suppliers, resulting in direct orders. RBSM can also lead to unexplored business opportunities. ▪ Facilitating National/International business partnerships, networking, collaborations, and trade opportunities between buyers and sellers. ▪ Opportunities for technology adoption/transfer. ▪ Awareness drives & Capacity building sessions. 	MSMEs/Cluster Value Chain Members, producers of GI/ODOP/Unique Products from Handicraft & Handloom Department, APD, JKRLM, KVIB etc	<ol style="list-style-type: none"> 1. Identification, collection, and collation of MSMEs based on industry, sector, product/service offerings, and business requirements with the help of existing database. 2. Develop a comprehensive database of potential buyers, technology providers, value chain stakeholders (National/International and Local). 3. Preparation & mapping Calendar of BSMs/RBSMs at various levels 4. Invite participants by using database for BSM/RSMs 5. Publicity using digital, print and social media to reach out to large number of participants. 6. Facilitate logistics & event management. 7. Customize matchmaking to maximize business opportunities. 8. Design well-structured agenda and (panel discussions, industry presentations, product showcases, business pitches, networking sessions, one-on-one meetings, roundtable discussions etc. 9. Follow-up, Relationship building & Collaboration between Buyers & Sellers. 	<p>KPIs:</p> <ul style="list-style-type: none"> ▪ Business networking and MSMEs benefitted through BSMs/RBSMs ▪ Technology Transfer & Best practices adopted. ▪ Number of new products including import substitutes added to existing list of export-oriented products. <p>Impact:</p> <p>BSM 10 Number of Buyer Seller Meets (BSM) Proposed @ 2 BSMs Per Year, one each in Jammu and Kashmir Division, with 150 International Buyers @15 /BSM / year, 100 International Sellers @10 per BSM/ year, 300 National Buyers @30 per BSM, 200 National Sellers @20 per BSM and 1000 MSME Sellers from J&K @100 per BSM</p> <p>RBSM 10 Number of RBSM Proposed @ 2 per year (one within India and one outside India)</p> <p>250 number of MSMEs expected to participate @25 MSMEs per RBSM</p>	DLI-3

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
				10. Facilitate to MSMEs for participation in RBSMs at different levels.	<p>Buyers benefitted: 450. Sellers benefitted: 1550.</p> <p>Export-Import Awareness cum drives = 400</p> <p>@ 2 programs per year in each district with 30 MSMEs per program.</p> <p>12000 number of MSMEs expected to be benefitted through Capacity Building & Awareness Programs on Export promotion of which 15% of MSMEs are expected number of participants will go for IEC Registration.</p>	
UT specific Intervention based on Need Gap Assessment	VII. Proposal to set up Jammu and Kashmir MSMEs Health Clinic (JKMHC)	<ul style="list-style-type: none"> To create a mechanism for early or pre-determination of stress in Micro and Small Enterprises. The idea is to provide financial and other handholding support to Micro and Small Enterprises (MSEs) which show signs of stress and are on the verge of slipping into sickness. It is a preventive measure that will cater to the development needs of MSEs with a focus on diagnostic and clinical facilities for stressed enterprises with a corpus fund of Rs 50 Crores on the analogy of 	Stressed and units on the verge on getting stressed (SMA0, SMA1, SMA2) but not declared as NPAs.	The institution is envisaged to operate as a cell within the ambit of Department of Industries & Commerce. The JKMHHC model involves working through a team of external experts as process consultants which interacts with stakeholders like Commissioner of Industries, GMs of DICs, Banks, NBFCs, Industry Associations, etc. JKMHHC enter into an MoU with the banks /Industrial associations concerned for the purpose.	<p>KPIs:</p> <ul style="list-style-type: none"> Number of stressed MSMEs expected to be benefitted. Number of cases facilitated by special cell. No. of units revived from stress. <p>Impact:</p> <ul style="list-style-type: none"> Mentoring and Consultation Input to policy makers. 	DLI - 5

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
		<p>"Telangana Health Clinic Limited (TIHCL)".</p> <ul style="list-style-type: none"> Early detection of stress in MSMEs through GST and Discom data. Setting up a Cell within the ambit of Department of Industries & Commerce by setting up a Programme Management Unit (PMU)(comprising of 1 Team Leader and 4 Subject Matter Experts in the field of Branding & Marketing, Banking & Finance, Technology, Strategic Expert)in both the divisions. The cell would carry out the comprehensive Diagnostic study with the involvement of IPO/Functional Managers of District Industries Centers. 			<ul style="list-style-type: none"> Preventing Industrial Sickness & Rebuilding Trust Pro-bono techno-economic viability studies from time to time or MSMEs. Rehabilitation of stressed MSMEs. Recovery of financial institutions Upgradation of MSMEs, and Employment generation. Development of Industrial clusters. A total of 1759 MSMEs will be benefited in 5 years @ 159 for first year & 400 per year for 4 years 	
	VIII. MSME Turnover Incentive for MSMEs	<ul style="list-style-type: none"> Providing support to Existing Micro, Small, Medium, Large industrial units from UT of J&K who have suffered due to lockdowns conditions during the COVID 19 Pandemic situations. Processing of the pending applications with top-up support to the 	Existing Registered MSMEs as per Turnover incentive Scheme 2021 both public & private Sector.	<p>The implementation process of the Turnover Incentive Project should consist of the following steps:</p> <ol style="list-style-type: none"> The MSMEs may submit the claims to General Manager DIC by or before 31st of the subsequent FY with the proof for their Turnover of the 3 preceding financial years up to 2020-21 (the period 	<p>KPIs:</p> <ul style="list-style-type: none"> Reduction in the number of pending claims Number of MSMEs availing the benefit of the scheme. <p>Impact:</p>	DLI - 1

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
		<p>existing Turnover incentive Scheme 2021.</p> <ul style="list-style-type: none"> Under this scheme Micro enterprises/ units will get 3% of their gross turnover for the year as incentive with a limit of 10 lakhs for 5 years. Small, Medium, and large enterprises/ units will get 2% of their gross turnover for the year with a limit of 50 lakhs for 5 years 		<p>of COVID Pandemic), and the proof for the turnover of the current financial year.</p> <ol style="list-style-type: none"> The General Manager of the concerned DICs will verify the claim and give recommendations for placing the case in Divisional Level Committee Meeting within a period of 21 days from the receipt of the claim and shall be disposed off by DLC within one month. The quantum of assistance and verification of the claims shall take place in accordance with the existing Turnover Incentive Scheme 2021. 	<ul style="list-style-type: none"> The number of MSMEs to be benefitted during the 5-year period is estimated ~ 39,456 Micro Enterprises and 805 Small, Medium Enterprises. 	
	IX. Proposal for Formation & Development of Producer Company (ies) for GI/ODOP/DEH/Unique products under Cluster Development Programmes	<ul style="list-style-type: none"> Mobilization & Awareness creation about formation of PC Support for formation of PC Capacity building post formation of PC Support for backward & forward linkages. 	GI/ODOP Clusters/DEH/ Unique Products	<ol style="list-style-type: none"> Identification of prospective MSME Producers in cluster areas. Mobilization of potential MSME producers in cluster areas to form Producers' Companies / Associations under Cluster Development Programme. Reimbursement of Registration Fee for Formation of MSME Producer Companies/Associations. Capacity Building of Newly formed Producers Companies of GI/ODOP/DEH/Unique products by establishing direct business contacts with MSMEs through efficient supply chains, 	<p>KPIs:</p> <ul style="list-style-type: none"> Maximization of Members in Producer Company formed. Maximization of number of products in Produce Company. Reduction in the production cost of Producer Company members. Increase in Sales & Turnover of Producer Members. <p>Impact:</p> <ul style="list-style-type: none"> Formation of 20 MSME Producers Companies for 	DLI - 2

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
				cutting down huge intermediary expenses and heavy storage and transportation wastages.	GI/ODOP/DEH/Unique Products <ul style="list-style-type: none"> Raw Material Management Support Enhancement in visibility through Branding & Marketing (E-commerce) support. Collective bargaining power, Access to Market Finance, increased efficiency and risk sharing ability. 	
	X. Creation of RAMP M & E Dashboard	An integrated platform catering to all the needs and requirements of MSMEs in Jammu & Kashmir shall be developed. The Dashboard shall also beside M&E of RAMP interventions will be used for other ongoing state government, central government programs/schemes oriented towards MSMEs.	MSMEs Ecosystem including RAMP & other state/centre funded programs	<p>An integrated platform catering to all the needs and requirements of MSMEs in Jammu & Kashmir will be developed. The dashboard will be used for M&E of RAMP as well as for other State/Central Government programs oriented towards MSMEs. This will be done by the following means:</p> <ul style="list-style-type: none"> Identifying and selecting Web app developer through applicable tendering processes to integrate the need and supply of raw materials. Developing web page and app with proposed indicative features. 	KPIs: <ul style="list-style-type: none"> Achieve good governance. Paperless performance monitoring & evaluation Progress tracking Data-enabled decision making Optimum utilization of resources Impact: <ul style="list-style-type: none"> Single platform for schemes Multi-dimensional data analytics 	DLI-3

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
					<ul style="list-style-type: none"> Agility and lesser dependency Data visualization and transparency Effective Monitoring & Evaluation of ongoing and upcoming projects, including RAMP leading to tangible output and outcome and avoidance of time and cost overrun. 	
	XI. Human Resource for RAMP Implementation	<ul style="list-style-type: none"> A framework for effective implementation of RAMP Program for a District Level Impact. Hiring of district level resources for specific job requisitions Engagement of RAMP SPIU, as provided in RAMP guidelines and Implementation Manual 	UT Government for effective Implementation of RAMP Programme in UT J&K.	<ol style="list-style-type: none"> Selection of Resource/SPIU transparent bidding process. Deployment of resources by PMU for RAMP implementation. Facilitate effective planning & coordination & follow-ups with connected departments. Overall monitoring of activities and budget utilisation. 	<p>Human through bidding</p> <p>KPIs:</p> <ul style="list-style-type: none"> Recruitment of suitable manpower. Effective achievement of RAMP milestones <p>Impact:</p> <ul style="list-style-type: none"> Achievement of milestones by effective mobilization and utilization of resources. Effective Monitoring & Evaluation of Programme at each level. Dissemination of information & best practices. Effective coordination & liaisoning among 	DLI - 1

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
					implementation partner and stakeholders.	
Entrepreneurship & Skill Development Programs (ESDP)	XII. Industry – Academia Collaboration with sector specific incubation & trainings.	<p>ESDPs for both existing and aspiring MSMEs/ Entrepreneurs - structured training and handholding in business ideation, business plan, convergence with Govt/State Scheme like PMEGP etc., linkage with factor of production –land, labour, technology, credit etc. specially focused on Women & SC/ST category.</p> <p>&</p> <p>Customized training programs on management topics such as Advance marketing, Supply chain, Technology, Finance, convenient packaging.</p>	Aspiring Entrepreneurs/ Youth and Master Trainers	<ol style="list-style-type: none"> 1. Identification & Selection of Aspiring Entrepreneurs and Trainers from existing Skill Institutions. 2. Sector-wise ESDPs & Tie up with incubation centers – Universities/T-Hubs/JKEDI 3. Designing ESDP Curricula based on industry expert inputs. 4. Convergence with PMEGP, IUST-CIED Capital fund & others 	<p>KPIs:</p> <ul style="list-style-type: none"> ▪ Number of Entrepreneurs created. ▪ Number of ESDPs conducted. ▪ Tie-up & partnership with Skill Institutions. ▪ Number of Trainers trained. ▪ Targeted No. of MSMEs undergone MDPs ▪ MSMEs coming forward for Upgradation. ▪ Effective consultation for MSME upgradation. <p>Impact:</p> <ul style="list-style-type: none"> ▪ 180 ESDPs @ 36 per year. ▪ 10 ToT Programs @ 1 per year per division. ▪ 5400 beneficiaries benefitted @ 30 per program. ▪ 540 Women beneficiaries (10%) ▪ 540 SC/ST/Minority (10%) ▪ 500 Master Trainers (10%) ▪ Enhanced workforce readiness, employability & career opportunities. 	DLI-3

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
	Management Development & Upskilling ESDPs		Existing MSMEs/Entrepreneurs. (Existing MSMEs, SHGs, FPOs, Cooperatives, producers of GI/ODOP, unique products, DEH etc., seeking expansion or upgradation)	<ul style="list-style-type: none"> Identification of stakeholders with the help of DICs, H&H, JKRLM, KVIB etc Mobilization of Resources Effective conduct of MDPs & follow-ups. 	<p>KPIs:</p> <ul style="list-style-type: none"> Targeted no. of eligible MSMEs undergone MDPs. Effective consultation for upgradation of MSMEs. MSMEs coming forward for upgradation. <p>Impact:</p> <ul style="list-style-type: none"> 1000 MDP & Upskilling ESDPs @ 100 per year per division. 20,000 beneficiaries benefitted @ 20 per program. Increased Operational efficiency & productivity. Enhanced Leadership & Management Skills. Financial Management & better access to finance. Increased Competitiveness & Expansion into new markets. MSMEs to be upgraded from Micro → Small → Medium 	

Objective	Proposed Project	Features	Applicable For	Indicative Implementation Strategy	Envisaged Impact/ Key Performance Indicators (in 5 years)	DLI
Strengthening receivable market & reduction of delayed payment	XIII. Promotion of MSME Samadhan (ODR), MSEFC & TReDS	<ul style="list-style-type: none"> Awareness sessions on SAMADHAN –ODR Mechanism. Introducing TReDS platform to address issues of delayed payments and credit challenges faced by MSMEs. 	Existing & Aspiring Entrepreneurs	<ol style="list-style-type: none"> Capacity building of Buyer/Seller/ Line Departments on MSEFC/Samadhan/ODR and TReDS in coordination with GoI Institutions and Fis and Facilitation of MoUs between TReDS Agencies & UT Govt. 	<p>KPIs:</p> <ul style="list-style-type: none"> No. of MSMEs becoming TReDS literate. No. of officials trained for MSEFC-ODR case management. Enhancement in disposal of applications/cases on Samadhan portal. <p>Impact:</p> <ul style="list-style-type: none"> 225 Awareness Creation & Sensitization Programs for Buyer Organizations/MSMEs and Financers about MSEFC, Samadhan-ODR, and TReDS at UT and Divisional Level. 4000 MSME Duppliers to be benefitted through Awareness creation on Registration Process. 750 Buyers to be benefitted through the program. 	DLI 6

Summary of the proposals

4.2. Following are the summary of the proposals:

Table 47: Summary of the proposals – Interventions & Budget Summary

	Jammu and Kashmir - RAMP - SIP - Budget Summary				(INR Crores)
S No	Name of the Proposals	Gol Contribution	UT Government Contribution	RAMP Contribution	Total
A	Formalisation and Promotion of MSMEs in the UT of J&K				
1	Formalisation of MSMEs - Udyam Registration	0.00	2.11	18.98	21.09
B	Credit Support				
2	Special Interest Subvention Component for Stressed Micro & Small Units @ 6 % of the Loan component over & above existing benefits for 3 years	0.00	22.04	198.39	220.43
3	CGTMSE – Annual Guarantee Fee Coverage (Exemption) for three (03) years	0.00	5.85	52.65	58.50
4	Digital Financing Drives to penetrate NBFCs, Fintechs & MFI in various Clusters in UT of J&K -MoUs with Govt. of J&K and Lead Bank & Other FIs in UT J&K	0.00	0.22	1.94	2.15
C	Procurement & Marketing Support (PMS)				
5	Exhibition / Buyer & Seller Meets/ Reverse Buyers Sellers Meets for promotion of GI/ODOP/DEH/Unique Products	0.00	1.50	13.50	15.00
6	Packaging & Publicity of GI/ODOP/DEH/Unique Products of J&K	0.00	0.97	8.73	9.70
D	UT Specific Interventions-Strengthening Monitoring & Evaluation and Implementation Support Framework for RAMP				
7	Jammu & Kashmir MSME Health Clinic Project	0.00	5.00	45.00	50.00
8	** MSME Turnover Incentive for MSMEs	0.00	13.00	117.00	130.00
9	Formation of 20 Producer Companies/Associations for GI/ODOP/DEH/Unique products under Cluster Development Programmes	0.00	1.21	10.93	12.14
10	Creation of RAMP Monitoring & Evaluation Dashboard	0.00	0.33	2.93	3.25
11	Human Resources/Experts (UT-PIU + JKUT) for RAMP Implementation	0.00	1.00	9.05	10.05
E	Entrepreneurship & Skill Development Programs				

12	Industry Academia Collaboration Project with Sector Specific Incubation/Training Organisations at ITI and Polytechnic College Level; 1) For Aspiring Entrepreneurs and 2) Training of Trainers (TOT) programme 3) Management Development & Upskilling of Existing Entrepreneurs with special emphasis on Women & SC/STs	0.00	1.49	13.39	14.88
F	Strengthening receivable market & reduction of delayed payment (Samadhan and TReDS)				
13	Promotion of MSME Samadhan (ODR), MSEFC & TReDS Platforms	0.00	0.23	2.03	2.25
I	Total Budget	0.00	54.94	494.50	549.44
	Administrative Expenditure (Printing & Stationary, Travelling & Communication exp.) @ 1% of the Total Budget	0.00	0.55	4.94	5.49
	Total Budget Estimated	0.00	55.49	499.44	554.93
	Note: The above Budget Estimates have been made after removing all Subsidy Components of the Government of India and carry forwarding the suggestions made by the Evaluation Committee of MoMSME, Government of India.				
	** Top up is proposed under existing Turnover based Incentive scheme of UT J & K issued by Industries & Commerce Department of J & K vide Government Order No. 12- IND of 2021 dated 21.05.2021				

RAMP Implementation Strategy for the Holistic Development of MSME Ecosystem

The RAMP program is proposed to be implemented through District Administrations to have a significant impact at the local level by promoting entrepreneurship, economic growth, job creation, and sustainable development that involves Coordination, Collaboration and Integration of resources and efforts across various levels. In order to have a district level impact the following strategy will be adopted:

1. **Engaging key stakeholders** including District Administrations, Directorate Industries & Commerce, Jammu/Kashmir & team to follow up with the line departments, community leaders and beneficiaries in the planning and implementation process. Establishing a strong partnership and collaboration will ensure a coordinated and holistic approach. It is considered that General Manager, DIC(s), J/K will be the focal points for the effective implementation of RAMP and Director Industries Commerce, J/K will coordinate with MD JKTPD vis-a-vis the targeted interventions.
2. **Need Assessment:** Conduct a thorough need assessment to understand the specific challenges, opportunities, and resources available (financial, human, technical, and institutional) within each district. This will help to align the RAMP program to address the unique needs of the communities and ensure relevance and effectiveness. This will also be validated at district level vis-à-vis the Baseline Survey conducted by the Consultants.
3. **Work in collaboration** with District Administrations/Industries & Commerce Departments, J/K), Industry Associations, and other connected stakeholders to develop a detailed implementation that aligns with local priorities, policies and resources. Involving district level officials in the planning process will help secure their commitment towards the program, foster multi-sectoral partnerships for addressing cross-cutting issues, leveraging sectoral expertise, sharing best practices, avoiding duplication of efforts, and maximizing impact.
4. **Capacity Building & training support** to District Administration and local stakeholders to enhance their skills, knowledge, and capacity to effectively implement and manage the program. This will empower the stakeholders to take the ownership of the program and sustain its impact in the long run.
5. **Communication & Outreach:** Preparation of Annual Action Plan for conducting UT Level, Divisional Level & District Level outreach programs to raise awareness, build support and engage stakeholders at the district level.
 - a) Setting goals, targets, indicators, and timelines for each outreach activity.
 - b) Identify key activities/events to reach out to MSMEs across different regions.
 - c) Allocate resources, and support services for outreach activities to achieve the targets.
6. **Resource Mapping & Mobilization:** Facilitate **resource mobilization** efforts by leveraging partnerships and optimizing existing resources within the district. Engage with government agencies, private sector partners and development organisations to pool resources and maximize impact.
7. **Monitoring & Evaluation:** Establish **Digital Monitoring and Evaluation framework** to track progress, measure outcomes and identify areas for improvement to ensure successful implementation.

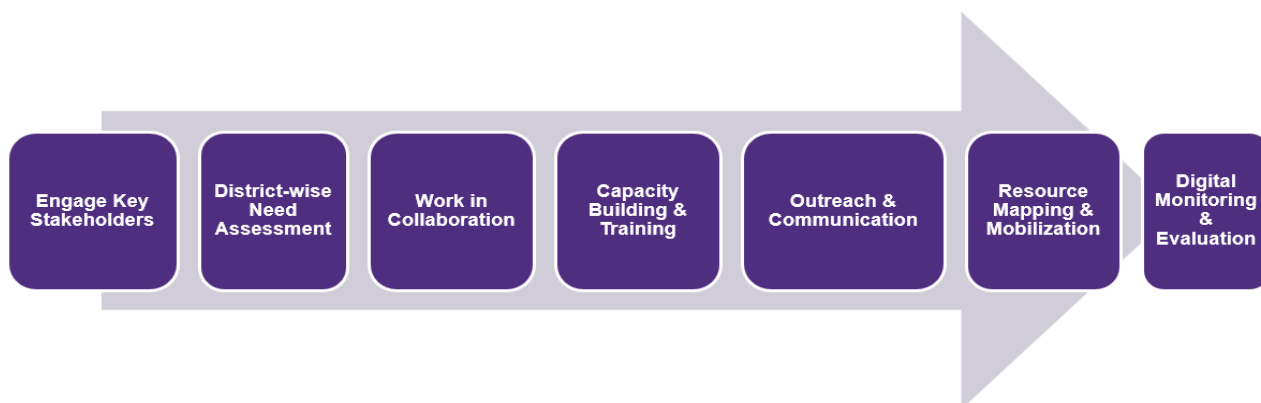


Figure 17: Process flow of RAMP Implementation Strategy

District Level Impact

Raising & Accelerating MSMEs Performance



Figure 18: District Level Impact for SIP Implementation

Project – I: Proposal for Formalisation of MSMEs – Udyam Registration in the UT of Jammu and Kashmir

1.1 Introduction about the Project:

Formalisation of existing and aspiring MSMEs by registering them in the Udyam Portal is essential to provide the gainful linking to various Government of India and Government of Jammu and Kashmir programs, and to provide Credit, Training and Market facilities to the MSMEs in Jammu and Kashmir. Therefore, it is proposed to be the first project which will create a strong foundation for the effective implementation of the RAMP Programme, and it will come under the DLI – 2 of the RAMP Programme.

1.2 Objectives of the Project:

The objective of the project is to survey the existing and aspiring entrepreneurs and make them to register in the Udyam Portal and get Udyam Registration Number.

1.3 Statement of the Problem with the help of Baseline Data:

Ministry of MSME, Government of India has started Udyam Registration portal with effect from the 1st day of July, 2020 and issued a notification for all enterprises that are covered under the new definition given by MSMED Act, 2006 to register in the Udyam Portal online on 26th June 2020. The number of MSMEs registered in Udyam Portal are very low at 3.75 lakh MSMEs from Jammu and Kashmir against the existing 7.09 lakh MSMEs as per 73rd NSS Round. Therefore, it is noticed that only 52.89% of MSMEs in Jammu and Kashmir have registered on Udyam Portal and the remaining 47.11% of MSMEs did not register on the Udyam Portal, which is a big gap that needs to be covered under RAMP Programme.

1.4 Concept Design, Feasibility and Viability of the Project:

The first step towards formalization is the registration of MSMEs on to the Udyam portal. Through this project, it is intended to onboard maximum MSMEs on the platform through multi-pronged approach, including involvement of Industry Associations (IAs), District Industry Centres (DICs), Department of Handlooms and Handicrafts (H&H) and other connected Departments, including strengthening the CFCs/CSCs (Khidmat Centers) at Panchayat level (in each Block) for greater outreach and Registration of MSMEs in the Udyam Portal and driving Udyam registration drive through them. Second is to use the grass root level government machineries to conduct a survey and drive the Udyam registration along with capturing additional information about the MSMEs.

1.5 Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

1. Identification & Mapping of District level Industry Associations (IAs) & Sector/MSME Value Chain specific Business Management Organisation (BMO), Common Service Centre, Centres in consultation with DICs

2. District Need Assessment and Sensitization of key stakeholders, MSMEs/VLEs/CSCs,
3. Training & Capacity Building programs for stakeholders.
4. Create a comprehensive database of IAs, value chain specific BMOs, CSCs within the districts in consultation with DICs.
5. Collaborate with Govt. agencies for Udyam drives.

****Implementing body:** The project will be implemented by I&C Department, Line Departments like H&H, JKRLM, Agriculture Production Department, Financial Institutions, Industry Associations, VLEs/ Khidmat Centres etc & RAMP-SPIU.

1.6 Use of ICT/ Innovative Technology towards Project Implementation:

The data collected through survey shall be stored and used judiciously in the proposed JKTPD Dashboard, an integrated platform to provide one stop solution to MSMEs in Jammu and Kashmir. Awareness creation through social media platforms (Design of govt. scheme flyers and short videos mentioning the benefits of Udyam Registration and broadcast them on Facebook, Instagram, YouTube Channel, LinkedIn, and WhatsApp groups). It is also proposed to create the audio content about the benefits of Udyam Registration and broadcast on FM Radio for greater reach to the MSMEs for awareness creation. Further, it is proposed to develop the digital survey app for MSMEs and integrating it with proposed JKTPD Digital Platform that is planned to be used during the formalization process.

1.7 Timelines for achievement of Project deliverables and Verification Protocols:

The programmes proposed to implement for the Awareness Creation-cum-outreach Programme for Formalisation and Registration of MSMEs for the five-year period of RAMP Programme are provided in Table below.

Table 48: Formalization of MSMEs - Udyam Registration Programmes²⁷

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
Udyam Drives							
1	Awareness Creation-Cum-Outreach Programmes for Registration of MSMEs through DIC, H&H, NRLM and other connected Departments including CFCs/CSCs (Khidmat Centers) at Panchayat level (in each district) for greater outreach and Registration of MSMEs in the Udyam Portal in Jammu Division @ 2 programmes per Block per year in all 148 Blocks	296	296	296	296	296	1480

²⁷ Source: Estimated by the Consultant

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
2	Awareness Creation-Cum-Outreach Programmes for Registration of MSMEs through DIC, H&H, NRLM and other connected Departments including CFCs/CSCs (Khidmat Centers) at Panchayat level (in each district) for greater outreach and Registration of MSMEs in the Udyam Portal in Kashmir Division @ 2 programmes per Block per year in all 139 Blocks	278	278	278	278	278	1390
3	Best Performing Unit/Centre Award for their active role as Facilitator in the MSME Udyam Registration Process in the District based on the highest number of Udyam Registrations made under their supervision @ One per District with a Certificate and Cash Prize of Rs, 1,00,000 in Jammu Division, which is the incentive for their best performance for registering more than 50 MSMEs per Year in the Udyam Portal.	10	10	10	10	10	50
4	Best Performing Unit/Centre Award for their active role as Facilitator in the MSME Udyam Registration Process in the District based on the highest number of Udyam Registrations made under their supervision @ One per District with a Certificate and Cash Prize of Rs, 1,00,000 in Kashmir Division, which is the incentive for their best performance	10	10	10	10	10	50

1.8 Impact of the Project on the number of MSMEs:

The impact of the project may be visualized by increasing the registration of MSMEs in the Udyam registration and the annual increments in the Udyam registration is provided in the following Table.

Table 49: Formalization of MSMEs – Number of Existing and Aspiring MSMEs expected to register in the Udyam Portal²⁸

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Number of MSMEs expected to be registered on the Udyam Portal in Jammu Division @ 20 MSMEs per	5920	5920	5920	5920	5920	29600

²⁸ Source: Estimated by the Consultant

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
	Awareness Creation-Cum-Outreach Programme						
2	Number of MSMEs expected to be registered on the Udyam Portal in Kashmir Division @ 20 MSMEs per Awareness Creation-Cum-Outreach Programme	5560	5560	5560	5560	5560	27800
3	Total Number of MSMEs expected to be registered on the Udyam Portal in the UT of Jammu and Kashmir @ 20 MSMEs per Awareness Creation-Cum-Outreach Programme.	11480	11480	11480	11480	11480	57400
4	Number of MSMEs expected to be registered on the Udyam Portal in Jammu Division @ 35 MSMEs per year per identified CFCs/CSCs (Khidmat Centers) at Panchayat level (5 Centres per Block for 148 Blocks)	25900	25900	25900	25900	25900	129500
5	Number of MSMEs expected to be registered on the Udyam Portal in Kashmir Division @ 35 MSMEs per year per identified CFCs/CSCs (Khidmat Centers) at Panchayat level (5 Centres per Block for 148 Blocks)	24325	24325	24325	24325	24325	121625
6	Total Number of MSMEs expected to be registered on the Udyam Portal in the UT of Jammu and Kashmir through identified CFCs/CSCs (Khidmat Centers) at Panchayat level	50225	50225	50225	50225	50225	251125
7	Total number of Existing and Aspiring MSMEs to be registered in the Udyam Registration Portal through Awareness Creation Programmes and through regular process identified CFCs/CSCs (Khidmat Centers) at Panchayat level. (Sr. 3+ Sr. 4)	61705	61705	61705	61705	61705	308525

It is noted from the above table that the proposed RAMP Project will be able to formalise 3,08,525 MSMEs for Udyam Registration during the RAMP Project Period and it targets the existing non-registered MSMEs and the aspirant MSMEs.

1.9 Project Cost Estimation and UT Government Contribution to the Cost:

The cost of Udyam Registration Project is estimated for two different activities, i.e., the Cost of Awareness-Cum-Outreach Programmes and the Cost of Incentives for Best Performer Awards for the best performing CFCs/CSCs (Khidmat Centers) at Panchayat level for their active role as facilitators in the MSME Udyam Registration Process

in the District, on the basis of the highest number of Udyam Registrations made under their supervision. The details are given in the following table.

Table 50: Udyam Registration Project Cost Estimation (Rs. Crores)

Sl. No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total	Bench mark Cost of the Programme (Rs.)	Budget Estimation for Awareness Creation Programmes (Rs. Crores)
1	Awareness Creation-Cum-Outreach Programmes for Registration of MSMEs in Jammu Division @ 2 programmes per Block in the first Year and 4 Programmes per Block in the subsequent Years in all 148 Blocks	Number	296	296	296	296	296	1480	70,000	10.36
3	Awareness Creation-Cum-Outreach Programmes for Registration of MSMEs in Kashmir Division @ 2 programmes per Block in the first Year and 4 Programmes per Block in the subsequent Years in all 139 Blocks	Number	278	278	278	278	278	1390	70,000	9.73
6	Best Performing Unit/Centre Award for their active role as Facilitator in the MSME Udyam Registration Process in the District based on the highest number of Udyam Registrations made under their supervision @ One per District with a Certificate and Cash Prize of Rs, 1,00,000 in Jammu Division in all 10 Districts	Number	10	10	10	10	10	50	100,000	0.50
8	Best Performing Unit/Centre Award for their active role as Facilitator in the MSME Udyam Registration Process in the District based on the highest number of Udyam Registrations made under their supervision @ One per District with a Certificate and Cash Prize of Rs, 1,00,000 in Kashmir Division in all 10 Districts	Number	10	10	10	10	10	50	100,000	0.50
Total Cost of MSMEs Udyam Registration Projects										21.09

Table 51: Sharing of Udyam Registration Project Cost²⁹

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of the Project
1	MSME Registration Projects Udyam	0.00	2.11	18.98	21.09

1.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

²⁹ Source: Estimated by the Consultant

Project – II: Proposal for Interest Subvention for Stressed MSMEs

2.1 Introduction about the Project:

Micro, Small and Medium Enterprise sector has been recognized as the backbone of the Indian economy for the past several decades expected to drive the country's growth and employment generation. The government envisages MSMEs to contribute USD 2 trillion to the target of becoming USD 5 trillion economy by 2024. In August 2021, MSME Ministry announced a target to boost MSME contribution to the GDP to 50% by 2025.

As of April 2024, in Jammu & Kashmir, the number of MSMEs registered on the Udyam portal has reached 4.04 lakh of which 3.9 lakh (98.75%) are Micro, 0.049 Lakh are Small & 290 are of Medium Scale.

Despite significant contribution to economic growth, MSMEs face several bottlenecks inhibiting them from achieving their full potential. Lack of managerial, entrepreneurial, and marketing avenues and skills, access to advanced technology etc. are major bottlenecks for micro enterprises for growing and sustaining their businesses; however, access to affordable, adequate and timely credit is often cited as the predominant concern. A major obstacle for the growth of MSMEs is their inability to access timely and adequate finance as most of them are in niche segments where credit appraisal is a major challenge.

Microenterprises in J&K were badly impacted during the last three decades of turmoil, 5th August 2019 restrictions, pandemic related restrictions and the economic slow-down with significant reduction in demand for products and services. While the market demand has improved now, it will still take a long time for these enterprises to overcome the impact of these situations on their business and personal finances and revert to normalcy. Access to credit plays an important role in helping the enterprises recoup. While several government schemes are available for these businesses for supporting their credit, marketing and technology related requirements, there is still a huge gap in awareness of and access to the schemes and benefits.

The MSME sector is a risky proposition for credit, specifically during a stress period. According to the RBI guidelines, loans whose instalments are 90 days past due, are to be identified as Non-Performing Assets or NPA. As per the 10th UTLBC Agenda, there is **INR 979.68 Crores of NPA Outstanding amount as on 31-03-2023**.

As a part of credit support under RAMP, eligible MSEs can avail interest relief of up to **6% annually on outstanding term loans or working capital loans for a period of 3 years**. The scheme covers all term loans and working capital loans offered to MSEs, up to an amount of Rs. 1 crore. The loan amount should be under stressed Unit & NPA Unit while applying for the interest subvention. This project comes under the DLI – 4 and DLI-6 of the RAMP Programme. This proposal is applicable for all GST registered MSMEs Stressed MSE Units & NPAs and shall be applicable to fresh/incremental amounts of working capital/term loans up to Rs. 1 Crore.

2.2 Objectives of the Project:

The Interest Subvention Scheme for MSMEs aims to provide financial relief to stressed Micro, Small, and Enterprises (MSEs). Let's delve into the details:

1. Purpose of the Scheme:

- Bail out the stressed MSEs
- Enhance productivity in service and manufacturing enterprises.
- Encourage MSEs to register for the Goods and Services Tax (GST), thereby promoting economic growth and reducing credit costs for MSMEs.

2. Eligibility Criteria:

- MSEs must have a valid Udyog Aadhaar Number (UAN).
- Valid GSTN is required for eligible MSEs. However, if an MSE is not eligible for GST, they can apply by submitting their Permanent Account Number (PAN). The concerned bank can also categorize their loan account as an MSE.
- Trading activities are covered under the scheme even without UAN.
- MSE exporters availing interest subvention for post-shipment or pre-shipment credit under the Department of Commerce are not eligible.
- MSEs already availing interest subvention under state or central government schemes are not eligible.
- ***MSME giving out all relevant information, balance sheet, trading, and profit loss account for the previous three years.***

3. Benefits Provided:

- Interest relief of 6% per annum is given on the outstanding loans/balance of MSEs. This relief applies from the date of disbursement of the loan or the notification date of the scheme (whichever is later).
- The 6% interest subvention is applicable to fresh/incremental amounts of working capital sanctioned or new/incremental term loans disbursed by eligible institutions.

2.3 Statement of the Problem with the help of Baseline Data:

During the Baseline Survey, it was observed that Units have become stressed and eventually turned NPAs due to the following reasons:

1. Last three decades of turmoil, 5th August 2019 restrictions, pandemic related restrictions.
2. Delayed payments, claims and subsidies from government/semi-government departments.
3. Lack of awareness about the incentives available under various schemes.
4. Difficult climate and geographical conditions
5. Poor access to innovate technology.
6. Poor adoption of Branding and Quality Certifications.
7. Lack of Business Management, Financial Management & Handholding support.
8. Non-availability of market for end products.
9. Non-availability of Raw Material
10. Inflation and high Production Cost
11. Lack of support from Financial Institutions for loan re-structuring and rescuing MSMEs from turning NPAs.

2.4 Concept Design, Feasibility and Viability of the Project:

- Eligible MSMEs can avail interest relief of up to 6% annually on outstanding term loans or working capital loans. The scheme covers all term loans and working capital loans offered to MSEs, up to an amount of Rs. 1 crore. The loan amount either should be in stressed condition or declared a Non-Performing Asset (NPA) while applying for the interest subvention.
- The scheme covers both scheduled commercial banks and co-operative banks. Remember, this scheme provides crucial support to stressed & NPA MSEs, helping them thrive and contribute to the economy.

2.5 Approach and Methodology for Project Execution/Implementation:

1. The concerned NPA MSE unit holder shall approach General Manager, DIC concerned with Rehabilitation Plan for availing the benefit of interest subvention under RAMP.
2. A **District Level Committee** comprising representatives from Financial Institutions, Commercial Banks, DIC Industry Associations and other experts shall examine the proposals who can be revived through interest subvention with GM DIC as Chairman of the Committee.
3. The committee among others will consider the following factors for sickness of the unit:
 - *Last three decades of turmoil, 5th August 2019 restrictions, pandemic related restrictions.*
 - *Delayed payments, claims and subsidies from government/semi-government departments.*
 - *Lack of awareness about the incentives available under various schemes.*
 - *Difficult climate and geographical conditions*
 - *Poor access to innovate technology.*
 - *Poor adoption of Branding and Quality Certifications.*
 - *Lack of Business Management, Financial Management & Handholding support.*
 - *Non-availability of market for end products.*
 - *Non-availability of Raw Material*
 - *Inflation and high Production Cost*
4. The District Level Committee shall submit the report along with the recommendations to the **Divisional Level Committee** comprising Representatives from UTLBC, respective GM DICs, under the chairmanship of respective Directors of the I&C department for final declaration on interest subvention for the NPA MSEs.
5. On assessment of eligibility conditions, the concerned MSEs will get the benefit of interest subvention benefit for the next 3 years.

Composition of Committees

Table 52: District Level Committee for Interest Subvention

District Level Committee	
General Manager of the Respective District	Chairman
Representative from Financial Institution	Member
Representative from Commercial Bank	Member
Representative from Technical Institutes/Academia/Industry Experts	Member
President Industry Association of the respective Division/Association	Member
FA/CAO of DIC	Member Secretary
<i>The committee may co-pt any expert as may be required in the interest of the intervention</i>	

******The above composition of the committee is indicative and is subjected to change during the implementation period.**

Table 53: Divisional Level Committee for interest subvention

Divisional Level Committee	
Director Industries & Commerce Jammu/Kashmir	Chairman
General Manager DIC of the Respective District	Member-Secretary
Representative from UTLBC - (Not below the rank of General Manager)	Member
President Industry Association of the respective Division/Association	Member
Representative from SIDCO	Member
Representative from SICOP	Member
Representative from Financial Corporation	Member
FA & CAO, I&C	Member
<i>The committee may co-pt any expert as may be required in the interest of the intervention</i>	

******The above composition of the committee is indicative and is subjected to change during the implementation period.**

The committee shall decide the upper limit on year wise interest subvention during the implementation phase and which will be issued under the implementation guidelines of SIP for J&K.

****Implementing body:** This project will be implemented by Industries and Commerce Department through DICs in consultation with Financial Institutions, Commercial Banks, UTLBC facilitated by RAMP-SPIU.

2.6 Use of ICT/ Innovative Technology towards Project Implementation:

The Interest Subvention Project is expected to motivate the stressed & NPA MSEs to come forward to clear their outstanding loans through digital tools, applications, and technologies in their financial processes with a view to improve the access to finance easily empower & enable MSEs to harness IT as a medium of communication to revamp access to the financial markets to update their digital financing through online content—both static and dynamic. Further, it offers MSEs a safe and sound bouquet of customized digital financing solutions that have been designed keeping in mind the diverse financial requirements of the MSME eco-system in Jammu and Kashmir.

2.7 Timelines for achievement of Project deliverables and Verification Protocols:

The interest subvention of INR 220.43 Crores has been estimated for five years period.

2.8 Impact of the Project on the number of MSMEs

The data on the number of stressed MSMEs is not given in the agenda of 10th UTLBC report, but it provides the data on the outstanding amount of NPAs, which is **INR 979.68 Crores as on 31-03-2023**. The interest subvention is estimated on the assumption that **25% of the existing outstanding amount INR 979.68 crores** at the rate of **6% per annum for three years**.

Assuming the average ticket size of **INR 3 Lakh per unit** making the highest chunk of NPA Accounts, **40,820 number. of MSEs are expected to be covered in a period of 5 years**.

2.9 Project Cost Estimation and UT Government Contribution to the Cost:

The year wise details of project cost on Interest Subvention on the Outstanding NPA/Stressed Loans to MSEs in Jammu & Kashmir is provided in the following Table:

Table 54: Project Cost Estimation³⁰

Sl. No.	Budget Estimation for Interest Subvention on the Outstanding Stressed Loans to MSMEs in Jammu & Kashmir	2024-25 (O/S as of March 2023 - Base	2025-26	2026-27	2027-28	2028-29	Total
1	Outstanding Amount of Stressed MSMEs as on 31-03-2023 as per the UT LBC Report	979.68	979.68	979.68	979.68	979.68	
2	Outstanding amount of 25% of MSMEs expected to come forward for clearing their dues to get benefit under Interest Subvention Scheme in each year	244.92	244.92	244.92	244.92	244.92	1224.60
3	One year Interest Subvention on the Outstanding amount @ 6% Rate of Interest on the Loan Amount for 3 years (18% simple interest)	44.09	44.09	44.09	44.09	44.09	220.43

³⁰ Source: Estimated by the Consultant

Sl. No.	Budget Estimation for Interest Subvention on the Outstanding Stressed Loans to MSMEs in Jammu & Kashmir	2024-25 (O/S as of March 2023 - Base	2025-26	2026-27	2027-28	2028-29	Total
	Total Amount of Interest Subvention on the Loans (WCTL)	44.09	44.09	44.09	44.09	44.09	220.43
	(Assuming the average ticket size of INR 3 Lakh per unit making the highest chunk of NPA Accounts), No. of MSEs to be covered for 3 years	8164	8164	8164	8164	8164	40820

The cost of the Interest Subvention on the Outstanding Stressed Loans to MSMEs in Jammu & Kashmir under RAMP Programme will be shared by 10:90 ratio between UT Government and RAMP Programme as given in the following Table.

Table 55: Cost sharing between the Central Government, the UT Government³¹

Sl. No.	Details of the Cost	GOI Contribution @60%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of Project
1	Total Cost of Interest Subvention Project	0.00	22.04	198.39	220.43

2.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

³¹ Source: Estimated by the Consultant

Project – III: Proposal for CGTMSE – Annual Guarantee Fee Coverage (Exemption)

3.1 Introduction about the Project:

Availability of bank credit without the hassles of collaterals / third party guarantees would be a major source of support to the first-generation entrepreneurs to realise their dream of setting up a unit of their own Micro and Small Enterprise (MSE). Keeping this objective in view, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme (CGS) to strengthen credit delivery system and facilitate flow of credit to the MSE sector. To operationalize the scheme, Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). The proposed projects aim at bringing larger segment of MSMEs under the fold of CGTMSE and propose to establish a UT level credit guarantee fund to complement the CGTMSE cover, and hence increase the coverage of credit guarantee.

Employing Digital Lending practices & increasing the reach of financial products at ground level with ease of process by reducing paperwork is a need of hour. The institutions such as Fintechs, NBFCs & MFIs have major role & Bigger potential market. This project comes under the DLI – 5 of the RAMP Programme.

3.2 Objectives of the Project:

The objective of the project is to create awareness on Credit Guarantee cover for MSEs by creation of a UT level credit guarantee fund complementing CGTMSEs and to a larger coverage of credit guarantee cover under CGTMSE towards women and SC/ST promoted MSEs, and MSEs focusing on adoption of green technologies is important to promote MSMEs.

To penetrate Digital lending institutions including Fintechs, NBFCs & MFIs in UT of J&K with partnership with financial institutions & government departments.

3.3 Statement of the Problem with the help of Baseline Data:

The lender should cover the eligible credit facilities as soon as they are sanctioned. Guarantee will commence from the date of payment of guaranteed fee and shall run through the agreed tenure of the term credit in case of term loans / composite loans and for a period of 5 years where working capital facilities alone are extended to borrowers, or for such period as may be specified by the Guarantee Trust in this behalf. So, promotion of Credit Guarantee covers for MSEs by creation of a UT level credit guarantee fund complementing CGTMSEs is important to promote MSMEs. The focus would be larger coverage of credit guarantee cover under CGTMSE towards women and SC/ST promoted MSEs, and MSEs focusing on adoption of green technologies.

The need also resulted from the fact that while the number of accounts which have been given coverage under CGTMSE in Jammu and Kashmir is the 5th highest among 36 States/UTs in India in the Financial Year 2022-23 with 26,727 Loan Accounts, but in terms of the loan amount Jammu and Kashmir has the 18th rank with loan amount of INR 927.7 Crores. Hence, the average loan amount guaranteed cover is INR 3.47 lakhs. In terms of loan accounts settled with CGTMSE, Jammu and Kashmir has 20th rank with 303 accounts, and it has 22nd rank in terms of amount settled with total amount of INR 3.93 Crore, i.e., the average amount per settled account is INR 1.3 Lakhs only. However, it is noted from the primary survey that most of the MSMEs in Rural Blocks and some of the Bank Officials working in Rural Branches of the Banks are not aware about the CGTMSE Scheme. Therefore, there is a need for awareness creation among the MSMEs, especially in rural and remote areas of Jammu and Kashmir.

Further, there is a need for creation of UT level Credit Guarantee Corpus to supplement the currently available Credit coverage through CGTMSE, especially focusing on Women, SC/STs and MSMEs focusing on adopting green technology.

Reducing cost of Credit, ease of Credit process by employing digital based services & penetration of Digital Financial solution providers in UT. Focus should be on Rural Market & Clusters & Co-operatives.

3.4 Concept Design, Feasibility and Viability of the Project:

The basic concept behind formation of UT level credit guarantee corpus is to supplement the coverage of CGTMSE and hence make access to finance more viable for the MSMEs, especially for the micro enterprises.

Penetration & promotion of Digital Financial Credit service providers especially in rural cluster areas.

3.5 Approach and Methodology for Project Execution/Implementation:

The implementation process of the CGTMSE Project should consist of the following steps:

- Support awareness programmes for existing and aspiring entrepreneurs for the promotion of CGTMSE cover by various banks.
- Support Capacity building and sensitisation programme with branch managers at District Level & that of Block level through online method for lending under CGTMSE.
- Part of the curriculum of ESDPs planned.
- Empanelment of BDS providing convergence services.
- Promotion of Digital lending procedures at FIs
- Promotion of Fintech, NBFCs & MFIs in UT by MoU with financial Institutions & various departments promoting MSMEs including (NRLM, Handloom & Handicraft dept. etc.)
- District level & Cluster Level workshops for Loan facilitation & promotion of Digital Financial Products of NBFCs & MFIs Workshops in the District.

****Implementing body:** The project will be implemented by JKTPO in collaborating with Lead Bank, UTLBC, SIDBI and RAMP SPIU

3.6 Use of ICT/ Innovative Technology towards Project Implementation:

- The access to apply on the CGTMSE web interface could also be provided on JKTPO MSME Dashboard Platform.
- Monitoring & Evaluation of the project to be done through the dashboard proposed in JKTPO MSME Platform.
- The UT level credit guarantee fund could be managed by CGTMSE wherein the end-to-end process is web enabled.
- Increasing number of MoUs/Agreements with Digital Financial service providers (NBFC, MFIs, Fintechs).

3.7 Timelines for achievement of Project deliverables and Verification Protocols:

The Annual Guarantee Fee (AGF) for the first year will be Reimbursed.

3.8 Impact of the Project on the number of MSMEs

The impact of the CGTMSE project may be visualized by increase in the number of additional MSMEs expected to be benefitted including women and SC/ST MSMEs with CGTMSE Project and the increase in the additional borrowing capacity of MSMEs is estimated and the details are given below.

- 1 Additional MSMEs to be benefitted: 135500 in Jammu Division and 1,28,000 in Kashmir Division.
- 2 Of which, Women MSMEs benefitted: 27100 in Jammu Division and 25600 in Kashmir Division.
- 3 Of which, SC/ST MSMEs benefitted: 27100 in Jammu Division and 25600 in Kashmir Division.
- 4 Of which, MSMEs for Green Financing benefitted: 25600 in Jammu Division and 15360 in Kashmir Division.
- 5 Additional Loan Amount to be Guaranteed: INR 2710 Crores in Jammu Division and INR 2560 Crore in Kashmir Division.

Table 56: Budget Estimation for Reimbursement of First Time Annual Guarantee Fee³²

Sl. No	Budget Estimation for Reimbursement of First Time Annual Guarantee Fee Paid by MSMEs	2024-25	2025-26	2026-27	2027-28	2028-29	Total
In Jammu Division							
1	Bank Branches in operation in Jammu division	1084	1084	1084	1084	1084	5420
2	Number of MSMEs to be covered per year per Bank Branch @ 10 MSMEs General, 5 MSME owned by Women, 5 MSME owned by SC/ST and 5 MSME for Green Financing	25	25	25	25	25	125
3	Total Number of MSMEs to be covered per year per Bank Branch	27100	27100	27100	27100	27100	135500
4	Loan Amount Guaranteed @ Rs. 2 Lakhs per Loan Account (assumed)	542.00	542.00	542.00	542.00	542.00	2710.00
5	Coverage of First Time Annual Guarantee Fee @ 0.37% of Loan Amount Guaranteed in Jammu Division for three years (Reimbursement from RAMP Funds)	6.016	6.016	6.016	6.016	6.016	30.081
In Kashmir Division							
1	Bank Branches in operation in Kashmir division	1024	1024	1024	1024	1024	5120
2	Number of MSMEs to be covered per year per Bank Branch @ 10 MSMEs General, 5 MSME owned by Women, 5 MSME owned by SC/ST and 5 owned to Green Financing	25	25	25	25	25	125
3	Total Number of MSMEs to be covered per year	25600	25600	25600	25600	25600	128000
4	Loan Amount Guaranteed @ Rs. 2 Lakhs per Loan Account (assumed)	512.00	512.00	512.00	512.00	512.00	2560.00
5	Coverage of First Time Annual Guarantee Fee @ 0.37% of Loan Amount Guaranteed in Jammu Division for three years (Reimbursement from RAMP Funds)	5.683	5.683	5.683	5.683	5.683	28.416

³² Source: Estimated by the Consultant

**Number of Bank branches assumed to be constant over the period of project implementation

3.9 Project Cost Estimation and UT Government Contribution to the Cost:

The cost of CGTMSE Project is estimated for two different activities, i.e., the cost of Capacity Building Programme for MLI and other stakeholders both at UT level and Division level, and Awareness Programmes for MSMEs at Block level. It is also estimated the amount of First Year Annual Guarantee Fee under CGTMSE Scheme, and this should be reimbursed from the RAMP Project. The details are given in the following table.

Table 57: CGTMSE Project Cost Estimation (in Crores)³³

Sl. No.	CGTMSE Project Cost Estimation (Rs. Crores)	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Coverage of First Time Annual Guarantee Fee @ 0.37% of Loan Amount Guaranteed in Jammu Division for three years (Reimbursement from RAMP Funds)	6.016	6.016	6.016	6.016	6.016	30.081
2	Coverage of First Time Annual Guarantee Fee @ 0.37% of Loan Amount Guaranteed in Kashmir Division for three years (Reimbursement from RAMP Funds)	5.683	5.683	5.683	5.683	5.683	28.416
3	Total Cost of CGTMSE Project in Jammu and Kashmir	11.70	11.70	11.70	11.70	11.70	58.50

Table 58: Sharing of CGTMSE Project Cost (INR Crores)³⁴

Sl. No.	CGTMSE Project Cost Estimation	GOI Contribution @0%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of Project
1	Total Cost of CGTMSE Project	0.00	5.85	52.65	58.50

3.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

³³ Source: Estimated by the Consultant

³⁴ Source: Estimated by the Consultant

Project – IV Proposal for Penetration of MSME - Digital Financing

4.1 Introduction about the Project:

Digital financing for Micro, Small, and Medium Enterprises (MSMEs) in Jammu and Kashmir is extremely needed to support the MSMEs, which have various financial problems. The Digital Financing Project is proposed to collaborate with the Financial Institutions in the provision of digital finance to MSMEs and create a conducive environment for the development of MSMEs in Jammu and Kashmir. This project addresses multiple DLIs (DLI-1, DLI-3, DLI-4) of the RAMP Programme. This proposal will be applicable for Existing and aspiring entrepreneurs, Artisans/ SHGs/ Cooperatives/ MSMEs, etc.

4.2 Objectives of the Project:

The overall objective of the MSME –Digital Financing Project aims at making MSMEs digitally empowered and motivate them to adopt digital financing tools, applications, and technologies in their financial processes with a view to improve their competitiveness in domestic and global financial markets. Specific objectives of the project are as follows:

- ✓ To empower MSMEs by digitally enhancing their financial performance towards higher competitiveness with high efficiency and low cost.
- ✓ Providing software interventions, evolving internal efficiencies and Cost reduction by automating procedures, imparting digital finance and capacity enhancement for information access, processing, collaboration, and dissemination.
- ✓ To offer customized digital financial solutions which have been designed keeping in mind the diverse financial requirements of MSME eco-system in Jammu and Kashmir.

4.3 Statement of the Problem with the help of Baseline Data:

The Ministry of Micro, Small and Medium Enterprises (MSME) has established the MSME-DFO J&K to provide services and assistance to MSMEs in Jammu and Kashmir. Walmart and Flipkart have joined forces to enhance the capabilities of MSMEs in Jammu and Kashmir through their collaboration. The Jammu and Kashmir Bank has a dedicated MSE Portal that caters to the financing needs of Micro and Small Enterprises. However, the primary survey conducted has revealed that the digital financing activity is not known to most of the MSMEs in Jammu and Kashmir. Even the Financial Institutions have not been using Digital Financing initiative as a tool for providing financial assistance to MSMEs in Jammu and Kashmir. Therefore, the proposed Digital Financing Project under RAMP programme assumes importance.

4.4 Concept Design, Feasibility and Viability of the Project:

Digital Financing empowers MSMEs digitally towards adapting ICT tools in their financial processes with emphasis towards improving competitiveness in international and national financial Market. The Digital Financing will provide benefit to large number of MSMEs by way of standardization of financial processes, improvement in delivery time,

reduction in inventory carrying cost, improvement in productivity and quality of production, controlling cost & time, improved customer satisfaction etc. The Digital Financing aims at providing digital identity to the MSME, software interventions, capacity building and making them e-finance compatible.

4.5 Approach and Methodology for Project Execution/Implementation:

The project implementation unit will organize the Half-Yearly Collaboration Drives on Digital Financing through Financial Institutions mainly Micro Finance Institutions (MFIs), Non-Bank Financial Companies (NBFCs) and Fin-Techs at local Clusters of NRLM, Handicrafts & Handlooms (H&Hs) and other related Departments for Existing and Aspiring MSMEs at District Level for MSMEs and at Division/UT Level for Stakeholders, who have been providing digital finance to MSMEs. The existing MSMEs registered with the UDYAM registration portal are eligible to get benefits from digital financing activities. It is proposed to organize 43 Collaboration Drives on Digital Financing activities per year which include one drive for stakeholders at UT level, one drive for stakeholders at Jammu division and one drive for stakeholders at Kashmir division and 40 drives for MSMEs at district level (half-yearly once in each district in all 20 districts) per year to facilitate the digital financing processes of MSMEs. It also proposed to cover 30 MSMEs per collaboration drive.

****Implementing body:** The project will be implemented by JKTPO with SIDBI, through their ongoing initiative to get NBFCs/MFIs & Fintechs to land in J&K. and Leverage JKDFC & JK Bank to onboard NBFCs/MFIs & Fintechs through credit lines and RAMP-SPIU.

4.6 Use of ICT/ Innovative Technology towards Project Implementation:

The MSME – Digital Financing Project is expected to motivate the MSMEs and Financial Institutions to adopt Digital Financing through digital tools, applications and technologies in their financial processes with a view to improve the access to finance easily empower & enable MSMEs to harness IT as a medium of communication to revamp access to the financial markets to update their digital financing through online content—both static and dynamic. Further, it offers MSMEs a safe and sound bouquet of customized digital financing solutions that have been designed keeping in mind the diverse financial requirements of the MSME eco-system in Jammu and Kashmir.

4.7 Timelines for achievement of Project deliverables and Verification Protocols:

Table 59: The Year wise break-up³⁵

Details of the Programmes	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1 Number of Review cum Awareness Creation Workshops-Cum-Review of Progress for Bank Officials and other stakeholders at UT Level (Yearly)	Number	1	1	1	1	1	5
2 Number of Review cum Awareness Creation Workshops-Cum-Review of Progress for Bank Officials and other stakeholders at Jammu Division Level (Yearly)	Number	1	1	1	1	1	5

³⁵ Source: Estimated by the Consultant

Details of the Programmes		Units	2024 -25	2025- 26	2026 -27	2027- 28	2028- 29	Total
3	Number of Review cum Awareness Creation Workshops-Cum-Review of Progress for Bank Officials and other stakeholders at Kashmir Division Level (Yearly)	Number	1	1	1	1	1	5
4	Number of Collaboration Drives on Digital Financing through FIs mainly by MFI, NBFCs & Fintechs at local Clusters of NRLM, H & H & other related Departments for Existing and Aspiring MSMEs in Jammu Division at District Level (2 Drives in a year in each 10 Districts). Promotion & Facilitation of MoUs with MFIs & NBFCs at each level @30 MSMEs per drive	Number	20	20	20	20	20	100
5	Number of Collaboration Drives on Digital Financing through FIs mainly by MFI, NBFCs & Fintechs at local Clusters of NRLM, H & H & other related Departments for Existing and Aspiring MSMEs in Kashmir Division at District Level (2 Drives in a year in each 10 Districts). Promotion & Facilitation of MoUs with MFIs & NBFCs at each level @30 MSMEs per drive	Number	20	20	20	20	20	100
6	Total Number of Collaboration & Digital Financing Drives/ Loan facilitation activities as well as review Workshop in Jammu and Kashmir	Number s	43	43	43	43	43	215

4.8 Impact of the Project on the number of MSMEs

The project is proposed to facilitate the Financial Institutions mainly Micro Finance Institutions (MFIs), Non-Bank Financial Companies (NBFCs) and Fin-Techs at local Clusters of NRLM, Handicrafts & Handlooms (H&Hs) and other related Departments to provide Digital Finance for Existing and Aspiring MSMEs at District Level through collaboration and facilitation drives at district level. The expected number beneficiary MSMEs from this project is estimated at 6000 MSMEs @ 30 MSMEs per drive in 40 drives during the five years period (30x40x5).

4.9 Project Cost Estimation and UT Government Contribution to the Cost:

The MSME – Digital Financing project cost consists of Cost of the adoption of Green Investments and cost for conducting Awareness Creation Workshops and the year wise details are provided in the following Table:

Table 60: MSME – Digital Financing Project Cost Estimation³⁶

Sl. No.	Promotion of Digital Financing Project Cost Estimation (Rs. Crores)	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Collaboration workshops & Digital Financing awareness, Loan facilitation activities as well review & awareness Creation, Workshops/ Programmes in Jammu and Kashmir	Number	43	43	43	43	43	215
2	Cost of Awareness Creation Workshops/Programmes @Benchmark Cost of INR 100000 per Programme in Jammu and Kashmir	INR Crores	0.43	0.43	0.43	0.43	0.43	2.15
3	Total Cost of Promotion of Digital financing in UT J&K project	INR Crores	0.43	0.43	0.43	0.43	0.43	2.15

The cost of the MSME – Digital Financing Project under RAMP Programme will be shared by 10:90 ratio between UT Government and RAMP Programme as given in the following Table.

Table 61: Sharing of the Cost on MSME – Digital Financing Project (INR Crores)³⁷

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of Project
1	Total Cost of Promotion of Digital Financing to MSMEs in UT J&K Project	0.00	0.22	1.94	2.15

4.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

³⁶ Source: Estimated by the Consultant

³⁷ Source: Estimated by the Consultant

Project – V: Proposal for MSME – Packaging and Publicity of GI/ODOP/DEH/Unique Products from J&K

5.1 Introduction about the Project:

A strong branding strategy with a focus on quality is essential to increase product reach and competitiveness. The methods used in the branding, packaging and publicity include outreach, training, and evaluation for MSMEs. The project covers the use of technology in MSME products, branding, packaging, and the use of online markets. In addition, real improvements can be seen in the branding and packaging of MSME products. The project makes the MSMEs to understand the importance of integrating IT, branding, packaging, and effective online markets into their business strategy, which provides significant benefits for MSMEs, especially by strengthening product marketing efforts and improving the overall welfare of MSME stakeholders. This project comes under the DLI – 1 of the RAMP Programme. The project proposal is applicable for Producers of GI/ODOP/Unique Products from Handicraft & Handloom Department, APD, JKRLM, KVIB etc.

5.2 Objectives of the Project:

This project aims to elaborate on branding as a marketing principle relevant to the entrepreneurial quest for stimulating demand and creating competitive advantage. It also aims to highlight the appropriateness of branding to MSME practices and to identify relevant guidelines that MSMEs could follow in building a successful brand. Brand diversification strategies contribute to growth of MSMEs in Jammu and Kashmir.

5.3 Statement of the Problem with the help of Baseline Data:

The purpose of Branding, Packaging and Publicity project is to understand brand identity and challenges in brand management in MSMEs. The primary survey has been conceptualized with a view to strengthen and augment various initiatives to showcase the strength of MSMEs. The outcome of the survey inferred that there is lack of Technical Expertise for branding & publicity, Competitive disadvantage, Non-Availability of Packaging Material, Lack of recognition and awareness among consumers, Lower market presence & opportunities and MSMEs find it difficult to promote brands because of heavy cost. In view of these constraints, there is a need for branding, packaging and publicity of the MSME (GI/ODOP/Unique Products) emanating from Jammu and Kashmir.

5.4 Concept Design, Feasibility and Viability of the Project:

MSME Branding, Packaging & Publicity project focused on enhancing the potential of MSMEs through branding and digital marketing. The methods of Branding and Publicity include the following:

1. **E-Commerce and Social Media Marketing for MSMEs:** The project explores the impact of advertising, brand building, and price on the brand image of MSMEs in the context of e-commerce and social media marketing. Understanding these factors can help MSMEs build a strong brand image.
2. **Brand Building Challenges for MSMEs:** Branding is relevant to stimulating demand and creating competitive advantage for MSMEs. Coherent marketing programs and the use of the country-of-origin image support in brand building.

3. **Digital Branding for MSMEs:** MSMEs can consider the following aspects of digital branding:

- **Consistent Messaging:** Ensure consistent messaging across all types of media.
- **Visual Identity:** Develop a cohesive visual identity (logo, colors, fonts) for brand recognition.
- **Content Marketing:** Create valuable content to engage and educate your customers.
- **Social Media Presence:** Actively advertise in social media platforms relevant to your industry.

The effective Promotion of GI/ODOP/Unique products will be done by the following:

- Distinctive packaging,
- Strong branding,
- promotion & marketing through various Media
- Capacity building of stakeholders for Brand adoption
- Quality certification for consumer awareness

Effective branding and publicity can significantly impact an MSME's success, helping them stand out in a competitive market.

5.5 Approach and Methodology for Project Execution/Implementation:

- Developing **Brand Story, Brand identity** including logo, **packaging, labelling**, to showcase authenticity, uniqueness, craftsmanship, culture & **Product Catalogue**
- **Utilize digital, print, social media** to promote & Sale ODOP/GI Products.
- Leveraging Existing Trade Fairs/Exhibitions of JKTPO.
- **Partner with tourism boards**, hotels, resorts, restaurants, cafes, cultural centers to promote and sell Unique/ODOP/GI products to domestic and international tourists.
- **Facilitate acquiring quality certifications & other traceability markers for Quality Assurance.**
- Partner with Retail Shops, Online Marketplace like ONDC, Amazon, NSIC, export platforms to distribute and promote Unique/ODOP/GI products to a wider audience of customers.
- **Training & Capacity building** of Producers/Groups on Branding & Modern Packaging techniques and compliances for greater adoption.

****Implementing body:** This project will be implemented by JKTPO in association **I&C Department, IIP, Handicraft & Handloom, NRLM, Agriculture Production Department, Tourism Department, e-commerce markets.**

5.6 Use of ICT/ Innovative Technology towards Project Implementation:

The GI Certified /ODOP/Unique Products must be exposed to the process of Branding and Publicity on a rotation basis in each year of the project period. In order to attract the consumers and motivate them to purchase by using digital tools, applications and technologies in production & business processes. This will improve resource usage and efficiency in domestic and global markets through the JKTPO digital portal, which will further empower & enable MSMEs to harness IT as a medium of communication to revamp access to the markets, and hence improve their Branding and Publicity through online content—both static and dynamic. Further, it offers MSMEs a safe and sound bouquet of customized Branding and Publicity methods, which will be designed keeping in mind the diverse requirements of the eco-system in Jammu and Kashmir.

5.7 Timelines for achievement of Project deliverables and Verification Protocols:

The duration of the proposed Branding & Publicity of GI/ODOP/DEH/Unique Products Project is five years from Financial Year 2024-25 to Financial Year 2028-29. It is proposed to cover print media (National, Regional and Local News Papers), social media (Facebook, Instagram, Twitter, etc.), electronic media (Radio Jingles, TV Jingles, etc.), Hoardings (Display of Advertisements in Public Places like Airport Terminals, Railway Stations, Bus-Stands, etc.) and Airline Advertising (Printing of Advertisements on Airline Tickets, Boarding Passes, Magazines, etc.) in the 5 year period.

5.8 Impact of the Project on the number of MSMEs

It is proposed to make Branding & Publicity of GI/ODOP/DEH/Unique Products produced and marketed by MSMEs in Jammu and Kashmir on a rotation basis in each year. The Branding & Publicity Project proposes to use print media (National, Regional and Local News Papers), social media (Facebook, Instagram, Twitter, etc.), electronic media (Radio Jingles, TV Jingles, etc.), Hoardings (Display of Advertisements in Public Places like Airport Terminals, Railway Stations, Bus-Stands, etc.) and Airline Advertising (Printing of Advertisements on Airline Tickets, Boarding Passes, Magazines, etc.). It is also proposed to cover all GI/ODOP/DEH/Unique Products in the process of Branding and Publicity on a rotation basis in each year of the project period to attract the consumers with the following impact:

- Brand Awareness, Value & Recognition
- Export & Tourism Promotion
- Increase in exports & retailing business to higher rates.
- Boost entrepreneurship, Sales & Revenue
- Boost GI Registrations for unique/ODOP products in UT

5.9 Project Cost Estimation and UT Government Contribution to the Cost:

The budget allotment for Packaging & Publicity Project per year is INR 1.94 Crores and it is INR 9.70 Crores for 5 years. The total cost of Packaging & Publicity Project consists of the cost of the print media (26%), social media (21%), electronic media (21%), Hoardings (26%) and Capacity Building on Packaging Techniques (7%). The year wise details are provided in following Table.

Table 62: Budget Estimation and Allocation of Branding & Publicity of GI/ODOP/DEH/Unique Products³⁸

Sl. No.	Components of Branding & Publicity of Products	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Annual Budget for Branding/Packaging & Publicity of GI/ODOP/Unique Products in Print Media (National, Regional and Local News Papers) and Airline Tickets, Boarding Pass, Magazines etc)	0.50	0.50	0.50	0.50	0.50	2.50

³⁸ Source: Estimated by the Consultant

Sl. No.	Components of Branding & Publicity of Products	2024-25	2025-26	2026-27	2027-28	2028-29	Total
2	Annual Budget for Branding/ Branding/Packaging & Publicity of GI/ODOP/Unique Products in social media (Facebook, Instagram, Twitter, etc.)	0.40	0.40	0.40	0.40	0.40	2.00
3	Annual Budget for Branding & Publicity of GI/ODOP/Unique Products in Electronic Media (Radio Jingles, TV Jingles, etc.)	0.40	0.40	0.40	0.40	0.40	2.00
4	Annual Budget for Branding & Publicity of GI/ODOP/Unique Products in Hoardings (Display of Advertisements in Public Places like Airport Terminals, Railway Stations, Bus-Stands, etc.)	0.50	0.50	0.50	0.50	0.50	2.50
5	Annual Budget for conducting Capacity Building/Awareness Programs for Packaging & Branding Intervention	0.14	0.14	0.14	0.14	0.14	0.70
6	Total Cost of Branding and Publicity of GI/ODOP/Unique Products of MSMEs	1.94	1.94	1.94	1.94	1.94	9.70

The cost of the MSME – Branding and Publicity of GI/ODOP/DEH/Unique Products of MSMEs Project under RAMP Programme will be shared by 10:90 ratio between UT Government and RAMP Programme as given in the following Table.

Table 63: The cost of the MSME – Branding and Publicity (INR Crores)³⁹

Cost Sharing by the GOI, UT Government and RAMP Project (INR Crores)				
Details of the Project	GOI Contribution @0%	State Contribution @10%	RAMP Programme@90%	Total Project Cost
1 Project on Packaging and Publicity of GI/ODOP/DEH/Unique Products of MSMEs	0.00	0.97	8.73	9.70

5.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

³⁹ Source: Estimated by the Consultant

Project – VI: Exhibition / Buyer - Seller Meets and Reverse Buyer - Seller Meets

6.1 Introduction about the Project:

A Buyer-Seller meeting is an in-person meeting between seller and a potential buyer or business broker or M&A Advisor. Depending on confidentiality concerns, it can be conducted at seller facility, off-site, or a combination of both. The meeting is a chance for the buyer to find out about seller, seller's business, look at seller's facility and equipment, and it is also an opportunity for seller to learn more about the buyer. The buyer-seller meeting should only occur after the buyer has been fully vetted by business broker or M&A advisor. Broker should be able to confidently say the buyer has relevant industry experience, they seem to be a good cultural fit, and they have the financial resources to get the deal done. Hopefully, broker has done a good job of screening out buyers that are not a good fit. However, there's no need to move forward with an in-person meeting if seller can't get comfortable with the buyer. This project comes under the DLI – 1 of the RAMP Programme. This project proposal is applicable for MSMEs/Cluster Value Chain Members, producers of GI/ODOP/Unique Products from Handicraft & Handloom Department, APD, JKRLM, KVIB etc.

6.2 Objectives of the Project:

Buyer-Seller meetings are often scheduled outside of regular business hours or offsite to help maintain confidentiality. The broker should set a time limit for the meeting, provide an agenda, and clearly define expectations for will and will not be discussed. The in-person buyer-seller meeting last no more than 90 minutes. A meeting less than 90 minutes gives the buyer enough time to learn about seller business while maintaining their excitement about the opportunity.

6.3 Statement of the Problem with the help of Baseline Data:

Although it's quickly becoming a virtual world, nothing beats a good old fashioned face-to-face meeting. This is especially true when the stakes are as high as they are. Yes, buying a business is financial. The buyer will be making one of the largest financial investments in their lifetime. They'll be investing hundreds of thousands of dollars from their savings and signing on to a loan for at least ten years for hundreds of thousands more. They want to know their investment of their time and money will be worth it. But, depending on the type of buyer, it is important to mention that the emotional aspect is just as important.

During the baseline survey it was learnt that

- MSMEs especially producers of GI/ODOP and Unique products Lack of access to National/International Markets
- Lack of awareness about Buyer's expectations limit their competitiveness, credibility and ability to access new markets and customers.
- Limited resources for packaging & branding of products

6.4. Concept Design, Feasibility and Viability of the Project:

Buyer Seller Meet: The Buyer Seller Meet aims at interaction between Confirmed Exhibitors and overseas Sellers. Pre-arranged one to one meeting will be conducted between overseas sellers and Indian buyers, resulting in direct orders. BSM can also lead to unexplored business opportunities.

Reverse Buyer Seller Meet: The Reverse Buyer Seller Meet aims at interaction between Confirmed Exhibitors and overseas Buyers. Pre-arranged one to one meeting will be conducted between overseas Buyers and Indian suppliers, resulting in direct orders. RBSM can also lead to unexplored business opportunities.

6.5. Approach and Methodology for Project execution / Implementation: The following implementation strategy will be adopted for the proposed project.

- Identification, collection, and collation of MSMEs based on industry, sector, product/service offerings, and business requirements with the help of existing database.
- Develop a comprehensive database of potential buyers, technology providers, value chain stakeholders (National/International and Local).
- Preparation & mapping Calendar of BSMS/RBSMs at various levels
- Invite participants by using database for BSM/RSMs
- Publicity using digital, print and social media to reach out to large number of participants.
- Facilitate logistics & event management.
- Customize matchmaking to maximize business opportunities.
- Design well-structured agenda and (panel discussions, industry presentations, product showcases, business pitches, networking sessions, one-on-one meetings, roundtable discussions etc.
- Follow-up, Relationship building & Collaboration between Buyers & Sellers.
- Facilitate to MSMEs for participation in RBSMs at different levels.

It is proposed to organize 10 Buyer-Seller Meets @ 2 per year, one each at Jammu and Kashmir Divisions in Jammu and Kashmir and it is proposed to send 250 MSMEs to sell their products in 10 outside Reverse Buyer Seller Meets either within India or outside India.

****Implementing body:** The project will be implemented by JKTPo in consultation with DPIIT, EPCs, Industry Associations and other line departments and Business Clusters.

6.6. Use of ICT/ Innovative Technology towards Project Implementation:

The Buyer-Seller Meets and Reverse Buyer-Seller Meets are expected to motivate the MSMEs to come forward to market their products through digital tools, applications and technologies in the marketing process with a view to improve the access to markets easily empower & enable MSMEs to harness IT as a medium of communication to revamp access to the markets to update their digital marketing through online content—both static and dynamic. Further, it offers MSMEs a safe and sound bouquet of customized digital marketing solutions that have been designed keeping in mind the diverse marketing requirements of the MSME eco-system in Jammu and Kashmir.

6.7. Timelines for achievement of Project deliverables and Verification Protocols:

It is proposed to organize 2 Buyer-Seller Meets per year one each at Jammu and Kashmir Divisions. The expected number of international/ national buyers and sellers to meet per year in all the five years period are given in the following table:

Table 64: Number of Buyer-Seller Meets⁴⁰

Sl. No.	Details of the Buyer-Seller Meets	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Number of Buyer Seller Meets (BSM) Proposed @ 2 BSMs Per Year One each in Jammu and Kashmir Divisions	Nos	2	2	2	2	2	10
2	Expected Number of International Buyers @ 15 per BSM	Nos	30	30	30	30	30	150
3	Expected Number of International Sellers with their Machines & Equipment of Modern Technology @ 10 per BSM	Nos	20	20	20	20	20	100
4	Expected Number of International Buyers @ 25 per BSM	Nos	50	50	50	50	50	250
5	Expected Number of National Buyers @ 30 per BSM	Nos	60	60	60	60	60	300
6	Expected Number of National Sellers @ 20 per BSM	Nos	40	40	40	40	40	200
7	Expected Number of National Buyers @ 50 per BSM	Nos	100	100	100	100	100	500
8	MSMEs Expected to participate as Sellers @ 100 per BSM	Nos	200	200	200	200	200	1000

Table 65: Number of Reverse Buyer-Seller Meets⁴¹

Sl. No.	Details of the Reverse Buyer-Seller Meets	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Number of RBSM Proposed to be participated @ 2 per year (one within India and one outside India)	Nos	2	2	2	2	2	10
2	Number of MSMEs expected to participate @25 MSMEs per RBSM	Nos	50	50	50	50	50	250

6.8. Impact of the Project on the number of MSMEs

The expected number of International Buyers to come to Jammu and Kashmir are 250 @ 25 per Buyer Seller Meet in 10 Buyer Seller Meets during the five-year period. Similarly, the expected number of National Buyers to come to Jammu and Kashmir are 500 @ 50 per Buyer Seller Meet in 10 Buyer Seller Meets during the five-year period. Further, the expected number of sellers to participate in Buyer Seller Meets are 1000 @ 100 per Buyer Seller Meet during the five-year period. On the other hand, it is proposed to send 250 MSMEs to sell their products in 10 Reverse Buyer-Seller Meets to be conducted outside Jammu and Kashmir.

6.9. Project Cost Estimation and UT Government Contribution to the Cost:

The year wise details of project cost on Buyer-Seller Meets and Reverse Buyer-Seller Meets in Jammu & Kashmir is provided in the following Table.

⁴⁰ Source: Estimated by the Consultant

⁴¹ Source: Estimated by the Consultant

Table 66: Budget Estimation for Buyer-Seller Meets and Reverse Buyer-Seller Meets in Jammu & Kashmir⁴²

S.No.	Cost of Buyer-Seller Meets Proposed in Jammu and Kashmir	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Reimbursement of Travel Cost for International Buyers & Sellers of the BSM Programmes @INR 70,000 per Buyer/Seller approximately	0.35	0.35	0.35	0.35	0.35	1.75
2	Reimbursement of Travel Cost for Buyers of the BSM Programmes @INR 20,000 per Buyer approximately	0.20	0.20	0.20	0.20	0.20	1.00
3	Cost of Accommodation for National / International Buyers/Sellers of the BSM Programmes @INR 10,000 per Night for 3 Nights	0.45	0.45	0.45	0.45	0.45	2.25
4	Cost Estimation for Creation of Stalls including Boarding Charges for Participating MSMEs as Sellers @INR 25000 per MSME per day for 2 days	1.00	1.00	1.00	1.00	1.00	5.00
5	Branding Promotion and Advertising & Media Charges Per BSM@ INR 3 Lakhs	0.06	0.06	0.06	0.06	0.06	0.30
6	Event Setup and Logistics Arrangements Cost @ INR 6 Lakhs per BSM	0.12	0.12	0.12	0.12	0.12	0.60
7	Contingency Charges per BSM @ INR 2 Lakhs Per BSM	0.04	0.04	0.04	0.04	0.04	0.20
Total Cost		2.22	2.22	2.22	2.22	2.22	11.10

RBSM	Cost Estimation for the RBSM Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Cost of Accommodation for Participating MSMEs as Sellers in RBSM @INR 10,000 per Night for 3 Nights within India	0.15	0.15	0.15	0.15	0.15	0.75
2	Reimbursement of Travel Cost for Participating MSMEs as Sellers in RBSM @ INR 25,000/- within India	0.06	0.06	0.06	0.06	0.06	0.31
3	Cost of Accommodation for Participating MSMEs as Sellers in RBSM @INR 21,600 per Night for 3 Nights outside India	0.16	0.16	0.16	0.16	0.16	0.81
4	Reimbursement of Travel Cost for Participating MSMEs as Sellers in RBSM @ INR 70,000 outside India	0.18	0.18	0.18	0.18	0.18	0.88
5	Cost Estimation of Stalls for Participating MSMEs @INR 46000 per MSME per day for 2 days	0.23	0.23	0.23	0.23	0.23	1.15
Total Cost		0.78	0.78	0.78	0.78	0.78	3.90
BSM+RBSM	Total Cost of Buyer-Seller Meets (BSMs) + Reverse Buyer-Seller Meets (RBSMs)	3.00	3.00	3.00	3.00	3.00	15.00

The cost of the Buyer-Seller Meets (BSMs) and Reverse Buyer-Seller Meets (RBSMs) in Jammu & Kashmir under RAMP Programme will be shared by 10:90 ratio between UT Government and RAMP Programme as given in the following Table.

⁴² Source: Estimated by the Consultant

Table 67: Cost Sharing by the GOI, UT Government and RAMP Project (INR Crores)⁴³

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Programme @90%	Total Cost of Project
1	Total Cost of Buyer-Seller Meets (BSMs) and Reverse Buyer-Seller Meets (RBSMs)	0.00	1.50	13.50	15.00

6.10. Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁴³ Source: Estimated by the Consultant

Project – VIII - Proposal for JKMHC (Jammu and Kashmir MSMEs Health Clinic)

7.1 Introduction about the Project:

The Micro, Small, and Medium Enterprise (MSME) sector of Jammu & Kashmir face difficulties in accessing credit and other financial services which hamper their ability to invest and manage cash flow. The inadequate infrastructure such as reliable power supply, transportation and connectivity also add to their challenges. Geographical isolation and limited access to markets restrict the growth and revenue generating potential of Micro and Small Enterprises. Supply chain disruptions are the major cause of the stress experienced by the MSEs in the UT of Jammu and Kashmir. 98% MSMEs fall under Micro Category in the Union Territory. These Micro Enterprises with limited financial resources often find it challenging to meet the complex regulatory frameworks which limit their ability to opt for formalisation and access formal markets.

In response to these challenges, the Government of Jammu & Kashmir intends to create a mechanism for **early or pre-determination of stress** in Micro and Small Enterprises by setting up of Jammu & Kashmir MSME Health Clinic (JKMHC) under the RAMP Programme. The idea is to provide financial and other handholding support to Micro and Small Enterprises (MSEs) which show signs of stress and are on the verge of slipping into sickness. It is a **preventive measure** that will cater to the development needs of MSEs with a focus on diagnostic and clinical facilities for stressed enterprises with a corpus fund of Rs 50 Crores on the analogy of “Telangana Health Clinic Limited (TIHCL)”, This project comes under the DLI – 5 of the RAMP Programme.

The proposed Health Clinic is envisaged to operate as a Cell within the ambit of Department of Industries & Commerce by setting up a Programme Management Unit (PMU)(*comprising of 1 Team Leader and 4 Subject Matter Experts in the field of Branding &Marketing, Banking &Finance, Technology, Strategic Expert*)in both the divisions. The cell would carry out the comprehensive **Diagnostic study** with the involvement of **IPO/Functional Managers of District Industries Centers**.

Corpus: The corpus of **Rs. 50 Crores**, with a contribution of Rs.5 Cr from UT Government of Jammu & Kashmir, Rs.45 Crores RAMP funding has been proposed for the initiative.

Financial Assistance: In terms of assistance, it is up to **₹5.00 lakh per unit**. Its portfolio of products shall among other things comprises of Marketing and Branding Assistance, Testing, Quality Certification, and Export Certification, Technology upgradation for product standardization, Reimbursement of fee for taking additional WCTL from the FIs, Storage and Warehouse charges for Bulk Purchases, Transportation cost for import/export of Raw Material & finished goods and Assistance for getting feasibility reports and services from reputed BDS providers.

Non-Financial Assistance: In terms of non-financial assistance, the health clinic will provide assistance in timely release of sanctioned incentives, facilitate in market linkages, sourcing of raw material, registrations on Udyam, TReDS, ONDC and other platforms, linking with Business Development Service Providers, handholding & mentoring support etc. This proposal is applicable to micro and small entities which face difficulties in operations and are likely to come under stress if left unaddressed for a considerable period of time.

7.2 Objectives of the Project:

- To institutionalize the remedial measure for identifying, designing, and implementing appropriate plans for for the MSEs facing difficulties in operations and likely to come under stress.
- To ensure timely and adequate support to such MSE units in the UT of J&K through responsive counseling and responsible consulting and other mentoring services.
- To engage MSEs in strong and consistent financial performance through better compliance standards.
- To play the role of advocacy in assuring prompt payment to MSEs by the vendees.

7.3 Statement of the Problem:

- Problems in production due to environmental conditions and locational disadvantages.
- Lack of access to market.
- Shortage of Working Capital/Term Loans.
- Non-availability of Raw Material.
- High transportation and logistics cost on the import of Raw Materials and export of Finished Goods.
- High Branding Cost to attract wide range of customers.
- MSMEs with limited financial resources also find it challenging to adopt to quality certifications, testing parameters, export license/documents and other regulatory compliances to access bigger markets.
- Technological obsolescence and deficiencies in product standardization
- Inadequate packaging processes, lack of affordable packaging material in the UT.
- Lack of financial discipline. It has been recognized that they lack mentoring, counselling, and guidance for resolving their problems at affordable costs with a sense of responsibility.

All these factors make MSMEs not able to meet the liabilities of Govt. Department such as PDD, Sales Tax Dept as also the high compliance cost discourage them to formalize their business.

7.4 Concept Design, Feasibility and Viability of the Project:

The proposed JKMHC project will have the following functions:

- **Diagnostic Study for identifying the underlying causes of early stress** & to arrive at appropriate resolution through Research, Analysis, Stakeholder interactions, Documentary evidence and Inspection.
- **Coordination and Collaboration with Primary Lender**, Facilitate financial support through other financial institutions, and other soft solutions in marketing, technology & management to the stressed manufacturing MSMEs.
- **Handholding, monitoring & counseling** through consent-based ERP solution.

The proposed JKMHC project will have the following Interventions:

A. Non-Financial Interventions of JKMHC are as follows:

- Conduct Diagnostic Studies /Surveys to Identify Root Causes of Stress among Micro and Small Enterprises.
- Provide Intermediary Services to Stressed MSME Units for priority or timely release of sanctioned incentives.
- Facilitate in establishing Market Linkages, sourcing of Raw Material and Business Management Skills.
- Registration Services – Registration of MSMEs in the Udyam, e-Market & GEM Portals, TReDS, ODR Mechanism etc.

B. Financial Interventions of JKMHC are as follows:

- Support up to **₹5.00 lakh per unit for factors** (*like Marketing and Branding Assistance, Technology upgradation for product standardization, Testing, Quality Certification, and Export Certification, Reimbursement of fee for taking additional WCTL from the FIs, Storage and Warehouse charges for Bulk Purchases, Transportation cost for import/export of Raw Material & finished goods and Assistance for getting feasibility reports and services from reputed BDS providers*) to the stressed MSMEs.
- JKMHC shall facilitate financing to stressed units from financial institutions in form of working capital and term loan (especially aimed at Women and SC/ST entrepreneurs).

7.5 Approach and Methodology for Project Execution/Implementation:

The JKMHC model involves creating a Cell under the ambit of Department of Industries & Commerce and staffing it with a PMU comprising of 1 TL and 4 Subject Matter Experts in both the divisions who will be working at District level in close coordination with IPOs and Functional Managers of District Industries Centers.

It is also proposed to constitute the District Level Approval Committee comprising following members:

Table 68: District Level Committee for JKMHC

District Level Approval Committee		
1	General Manager DIC of the Respective District	Chairman
2	IPO/Functional Manager of the respective DIC	Member Secretary
3	Representative from Financial Institutions/Banks - (Not below the rank Manager)	Member
4	Representative from Commercial Tax Department -	Member
5	Representative from Power Development Department	Member
6	Representative from Handicraft & Handloom Department	Member
7	Representative from Industry Association of the respective district	Member

The committee may co-opt any expert as may be required in the interest of the intervention.

- The committee shall consider and deliberate on the report submitted by the PMU in respect of a particular unit after taking into consideration the comments/recommendations of the concerned IPO/Functional Manager along with the factors (that have caused stressed in the unit).

- Declare the unit potentially viable for Remedial Package.
- Finalize a Remedial Package for the concerned unit.
- Oversee implementation of the said Remedial Package through respective GM DIC
- The Team Lead of the PMU shall facilitate the meeting of the committee on the advice of the concerned IPO/Functional Manager.

The respective Manager will identify and empanel a team of external experts/Subject Matter Experts (SMEs) to be included in the District Level Approval Committee for providing expert opinion/advice in respect of the matters /issues affecting the MSEs in the district.

JKMHCL will sign the MoU with the Banks/Industrial Associations concerned for this purpose.

The approach and methodology for project execution/implementation process of the JKMHC Project should consist of the following steps:

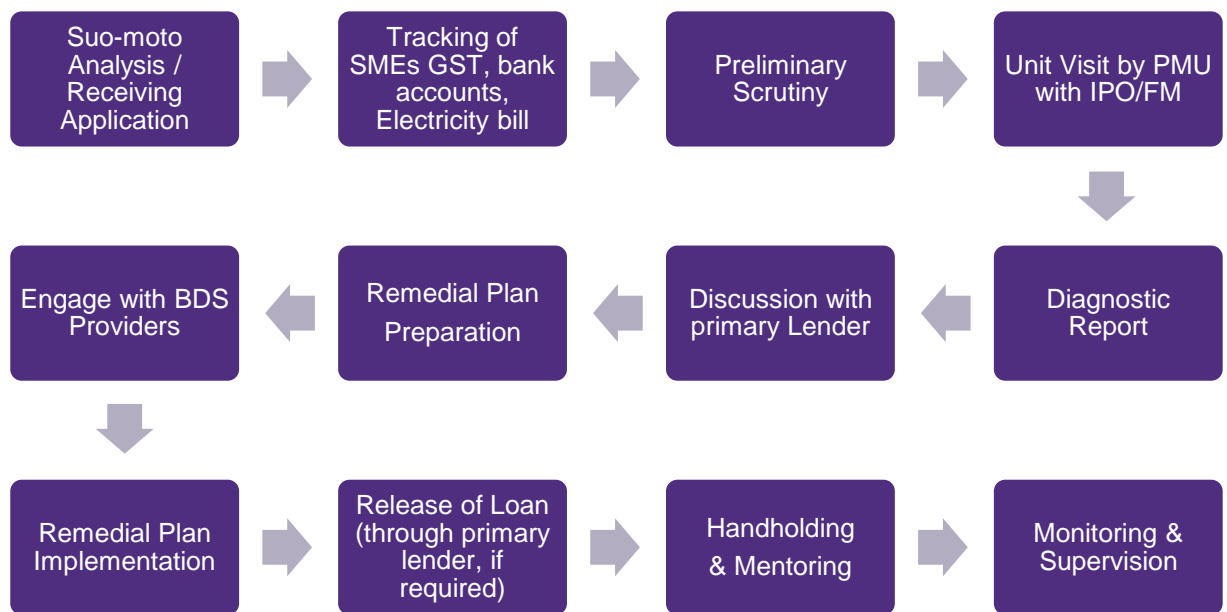


Figure 19: Process flow of JKMHC

- After the identification and creation of database of Stressed MSEs of UTJ&K, the PMU will examine the cases in close coordination **with the respective IPO/Functional Managers**.
- The PMU will be identifying the stress through various supporting documents like GST Returns, Discom data, etc. for determining the eligibility of unit getting benefited under this intervention.
- The PMU will also assess the viability for bailing out the stressed unit by observing the number of EMIs pending with primary lender, the Capacity Utilization, the Turnover and the Employment status of the MSMEs.

- The PMU will make the visit to the MSME unit on case-to-case basis and prepare a diagnostic study report determining the factors that have caused stress to the unit followed by discussions with the primary lender for determining the revival package, as required.
- The PMU will submit the Diagnostic Study Report along with the Recommendations to the District Level Approval Committee chaired by General Manager of the respective DIC.
- The committee shall deliberate on the report submitted by PMU after taking into consideration comments/recommendations of IPO/Functional Manager thereon and approve the potentially viable stressed units for Remedial Package.
- The PMU on the directions/recommendations of District Level Approval Committee, will provide continuous handholding and mentoring support to the stressed MSMEs by way of linking them with Business Development Service Providers for various kinds of services as per the Remedial Package.
- Release of Remedial package for supporting MSEs to bail out from the stress by the respective General Manager.
- Continuous Monitoring and Evaluation by JKMHC PMU.

****Implementing body:** The project will be implemented by Directorates of I&C through District Industries Centers, Banks, Department of Commercial Taxes, Power Discoms and RAMP SPIU.

7.6 Use of ICT/ Innovative Technology towards Project Implementation:

The JKMHC will adopt the following ICT/Innovative Technology for effective project implementation:

- Developing tool for early detection of stress among MSMEs
- Data Mining & Analysis
- Application of AI & Machine Learning in enterprise assessment & enhancing the reach.

7.7 Project Cost Estimation and UT Government Contribution to the Cost:

The cost (corpus) of JKMHC Project is proposed to cover with contribution from UT Government, RAMP Programme, Government of India, Stakeholders and Financial Institutions onboarded. The initial contribution of Rs. **5 crores** will be provided by the Government of Jammu and Kashmir. The details are given in the following table.

Table 69: JKMHC Project Cost Estimation (INR Crores)⁴⁴

SI. No.	JKMHCL Project Cost Estimation	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Initial Contribution by Jammu and Kashmir Government	1.00	1.00	1.00	1.00	1.00	5.00

⁴⁴ Source: Estimated by the Consultant

2	RAMP Funding	9.00	9.00	9.00	9.00	9.00	45.00
	Total Cost of JKMHC Project in Jammu and Kashmir	10.00	10.00	10.00	10.00	10.00	50.00

Table 70: Cost of PMU/Cell of Experts:⁴⁵

Sl. No.	Cell of Experts/Consultants	Total PMU Cost (INR Crores)
1	JKMHC-PMU comprising of 1 TL + 4 Subject Matter Experts one each at Jammu/Kashmir	5.97
2	Administrative Expenses @ 1% of PMU Cost	0.05
	Total Project Cost on Human Resources	6.02

Table 71: Details of the PMU/Cell of Experts:⁴⁶

Sl. No.	Cell of Experts/Consultants	Number of Positions	Proposed Salary per Month (Rs.)	2024-25	2025-26	2026-27	2027-28	2028-29	Total Salary Expenditure for RAMP Period
1	Team Leader (J/K)	2	150000	0.36	0.36	0.36	0.36	0.36	1.80
2	SME - Marketing & Branding Expert (J/K)	2	110000	0.26	0.26	0.26	0.26	0.26	1.32
3	SME - Banking & Finance (J/K)	2	110000	0.26	0.26	0.26	0.26	0.26	1.32
4	SME- Technology Expert (J/K)	2	110000	0.26	0.26	0.26	0.26	0.26	1.32
5	SME- Policy/Strategy Expert (J/K)	2	110000	0.26	0.26	0.26	0.26	0.26	1.32
	Project Cost on Human Resources	10		1.152	1.152	1.152	1.152	1.152	5.76
	4.5% Increment on average for Resources from second year onwards				0.05	0.05	0.05	0.05	0.21
	Administrative Expenses @ 1%			0.01	0.01	0.01	0.01	0.01	0.06
	Total Project Cost on Human Resources			1.20	1.20	1.20	1.20	1.20	6.02

Table 72: Total Cost of JKMHC⁴⁷

S.No	JKMHCL	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Creation of Expert Committee/Cell within Industries Department for JKMHC	1.14	1.22	1.22	1.22	1.22	6.02

⁴⁵ Source: Estimated by the Consultant

⁴⁶ Source: Estimated by the Consultant

⁴⁷ Source: Estimated by the Consultant

2	Rehabilitation support for MSMEs for multiple factors @5,00,000 per beneficiary	3.98	10.00	10.00	10.00	10.00	43.98
3	Number of MSMEs expected to be rehabilitated for 5 years	159	400	400	400	400	1759
Total Cost for JKMHC		5.12	11.22	11.22	11.22	11.22	50.00

1. Identification of beneficiaries and awareness through DICs in the first year.

2. **Considering constitution of Committee/Special Cell and formation of JKMHC in the first year, the target will be reduced for the first year.

Table 73: Project Cost Distribution among GOI, UT of Jammu and Kashmir⁴⁸

Sl. No.	JKMHCL Project Cost Sharing	UT of J&K Contribution @10%	RAMP Contribution @90%	Total Cost of Project
1	Total Cost of JKMHC Project	5.00	45.00	50.00

7.8 Impact of the Project on the number of MSMEs

- The impact of the JKMHC project may be visualized by the number of stressed MSMEs expected to be benefitted including women and SC/ST MSMEs.
- Mentoring and Consultation
- Preventing Industrial Sickness & Rebuilding Trust
- Pro-bono techno-economic viability studies from time to time for MSMEs.
- Rehabilitation of stressed MSMEs.
- Recovery of financial institutions
- Upgradation of MSMEs, and Employment generation.
- Increase in Udyam Registrations and other Compliances. It is assumed that **1759 MSME Entrepreneurs** will be benefitted under the program for a period of 5 years with a rehabilitation support of Rs. 2.5 Lakhs per beneficiary.

7.9 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through RAMP Monitoring Dashboard that will be created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁴⁸ Source: Estimated by the Consultant

Project – IX: Proposal for MSME Turnover Incentive for MSMEs – Top Up Scheme

8.1 Introduction about the Project:

- Jammu and Kashmir administration has introduced the Turnover Incentive Scheme, 2021 vide GO No: 127-IND of 2021, Dt: 21.05.2021 to provide support to the existing industrial units in the union territory. This scheme is applicable to all the Micro, Small, Medium and Large Industrial units, who have suffered due to lockdowns conditions during the COVID 19 Pandemic. It is in operation for 5 years from 2021 to 2026.
- All the Existing MSMEs Registered with I&C Department and having a GST Number as on 31.03.2021 are eligible for availing the incentive under the scheme, except those falling under the negative list of Industrial Policy 2021-30.
- Micro Enterprises will get 3% of the gross turnover for the year as incentive with a limit of 10 lakhs for 5 years.
- Small, Medium and Large Enterprises will get 2% of the gross turnover for the year with a limit of 50 lakhs for 5 years.
- The Incentive shall be operative for a period of five years w.e.f 2024-25 to 2028-29
- This project comes under the DLI – 1 of the RAMP Programme.

8.2 Objectives of the Project:

The main objective of the project is to give a boost to the Industrial Sector, especially the MSME Sector in the Union Territory of Jammu and Kashmir. Specific objectives of the project are as follows:

- Incentives will be provided in proportion to the gross annual turnover of the industrial unit on pre-decided rates.
- It will cover all the Micro, Small, Medium and Large units in the union territory deemed as registered will be covered under the scheme.
- Micro Enterprises will get 3% of the gross turnover for the year as incentive with a limit of 10 lakhs for 5 years.
- Small, Medium and Large Enterprises will get 2% of the gross turnover for the year with a limit of 50 lakhs for 5 years.
- Units are not required to separately register for availing the incentives under the scheme.
- This scheme will assist the MSME Manufacturing units facing turnover losses due to lock-down imposed post 5th August 2019 and Covid 19 pandemic.

8.3 Statement of the Problem with the help of Baseline Data:

As per the information provided by both the Directorates of Industries & Commerce, claims amounting to Rs. 39.00 Crores in Kashmir and Rs. 175.00 Crores in Jammu, were received by the respective Directorates for the financial year 2021-22, putting the total claims for the Union Territory at Rs. 214.00 Crores. The above data reveals that the

claims received for the financial year 2021-22 for seeking turnover incentive as per the provisions of the scheme considerably exceeded the allocated amount of Rs. 50.00 Crore

8.4. Concept Design, Feasibility and Viability of the Project:

Administrative council headed by Lt. Governor, Sh. Manoj Sinha, approved the Turnover Incentive Scheme 2021 for the registered industrial units in the union territory. This scheme is a part of the New Industrial Policy 2021-31 as announced by the administration earlier. Under this scheme the registered Micro, Small, Medium and Large units will be covered. Accordingly, the Micro enterprises/ units will get 3% of their gross turnover for the year as incentive with a limit of 10 lakhs for 5 years. Small, Medium and Large enterprises/ units will get 2% of their gross turnover for the year with a limit of 50 lakhs for 5 years. The industrial units are not required to register separately for availing the benefits under the scheme.

The economy of Jammu and Kashmir had just started reviving after reeling under the impact of consecutive lockdowns of 2019 and 2020 and economic activity during the year 2021-22 was comparatively subdued. Yet we could see a significant mismatch between claims preferred by the existing industrial units and those actually settled, thus leading to a huge backlog of unsettled claims.

It is important to add that concurrently, the Government of Jammu and Kashmir was working on introducing path-breaking regulatory and policy changes to give boost to trade, investment, growth and employment. The effect of these changes also started showing effect once there was gradual relaxation in the lockdown conditions during 2021. The cumulative effect of these transformative changes saw manifold increase in tourist influx, growth in handicrafts & handloom sectors, horticulture, agriculture, food processing, etc. The performance of the various sectors of the economy is indicative of economic recovery and therefore, the claims of turnover incentives for subsequent years are expected to grow considerably and are expected to be much higher than what has been registered for the year 2021-22.

Under the circumstances, the amount of Rs. 50.00 Crores earmarked for the scheme to provide turnover incentive @ 2% and 3% to the existing industrial units is far too less than actual requirement. The industry associations/trade bodies having been highlighting the issue for seeking removal of cap of Rs. 50. 00 Crores at various levels.

Keeping in view the emphatic demand of the stakeholders and support the MSMEs, an intervention, namely, **MSME Turnover Incentive – Top Up Scheme**, has been proposed in the Strategic Investment Plan (SIP) under RAMP to supplement and augment the availability of funding for the Turnover Incentive Scheme-2021 and consider the pending claims of turnover incentive.

8.5. Approach and Methodology for Project execution / Implementation:

The implementation process of the Turnover Incentive proposal will be same as envisaged in Turnover Incentive Scheme 2021:

- The MSMEs must approach the Department of Industry and Commerce, Government of Jammu and Kashmir by applying for Turnover Incentive with the proof for their Turnover of the three preceding financial years up to 2020-21 (the period of COVID Pandemic), i.e., 2018-19, 2019-20 and 2020-21 and the proof for the turnover of the current financial year. The maximum amount of Turnover during period of COVID Pandemic shall be determined as the amount of Turnover for the estimation of Turnover Incentive, but the determined amount of Turnover should not be higher than the Turnover of the current financial year.

- After submission of application by the MSMEs, the Divisional Level Committee of the Department of Industry and Commerce, Government of Jammu and Kashmir shall verify the documents and approve the applications for Turnover Incentive made by all eligible MSMEs.
- Finally, the Government of Jammu and Kashmir shall deposit the Turnover Incentive into the Accounts of eligible MSMEs.

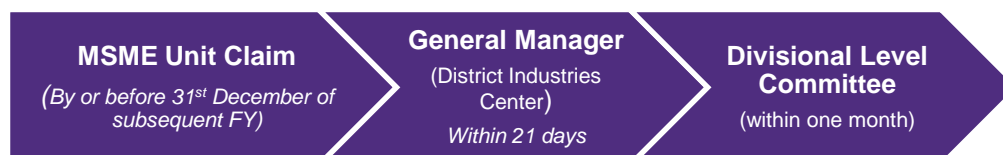


Figure 20: Process Flow for the Application of Turnover Incentive Scheme

****Implementing body:** The project will be implemented by Industries and Commerce department through DICs.

8.6. Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technology is proposed to be used towards implementation of the Turnover Incentive Project:

- MSME RAMP Dashboard is proposed to be used for providing market access to the prospective exporters.
- Use of web-based meeting platforms for conducting awareness campaigns, registration drive with respective export promotion councils to assist the MSME Exporters of GI/ODOP/DEH/Unique products to obtain the required Certifications to export their products.

8.7. Timelines for achievement of Project deliverables and Verification Protocols:

The Incentive shall be operative for a period of five years w.e.f 2024-25 to 2028-29.

8.8. Impact of the Project on the number of MSMEs

The number of MSMEs to be benefitted during the five-year period is estimated ~ **39,456 Micro Enterprises and 805 Small and Medium Enterprises**. The total cost of the MSME Turnover Incentive Scheme –Top Up Scheme is estimated to be Rs. 130.00 Crore, with the Union Territory contributing 10% and the Ministry of Micro, Small and Medium Enterprises (MoMSME) covering the remaining 90%. Considering that the amount proposed for the intervention is approved by the MoMSME, yet the total availability of funds for disbursing turnover incentive would be Rs. 76.00 Crores per annum, that would still be way too less than the actual requirement.

8.9. Project Cost Estimation and UT Government Contribution to the Cost:

The cost of estimation for Turnover Incentive Project is provided in the following Table.

Table 74: Budget Estimation for MSME Turnover Incentive Project (INR Crores)⁴⁹

S. No	Details of the Programmes	Units	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Eligible Number of Micro Establishments @ 6.5% total Micro Establishments	Number	7582	7733	7888	8046	8207	39,456
2	Eligible Number of Small, Medium Establishments @ 6.5% total Small, Medium and Establishments	Number	155	158	161	164	167	805
3	Annual Turnover of Micro Establishments @INR 3.5 Lakhs per Enterprise	INR Crores	265	271	276	282	287	1381
4	Annual Turnover of Small, Medium and Large Establishments @INR 5.5 Crore per Enterprise	INR Crores	851	868	885	903	921	4429
5	Turnover Incentive @ 3% Gross Turnover	INR Crores	7.96	8.12	8.28	8.45	8.62	41.43
6	Turnover Incentive @ 2% Gross Turnover	INR Crores	17.02	17.36	17.71	18.06	18.42	88.57
Total Cost of MSME Turnover Incentive Project			24.98	25.48	25.99	26.51	27.04	130.00

Note: There are 1,16,690 Establishments with GST Registered Numbers in Jammu and Kashmir as per available data. Out of them it is assumed that 98% are Micro establishments and the remaining are Small, Medium and Large Establishments. It is also assumed that 13% of the establishments are eligible to apply for Turnover Incentive and the average annual turnover is assumed as INR 3.5 Lakhs per establishment for Micro Establishments and INR 5.5 Crore per establishment for small, medium establishments. As per the Scheme Guidelines, the MSME will get the Turnover Incentive @ 3% on the Gross Turnover for Micro Establishments and 2% on the Gross Turnover for Small, Medium and Large Establishments.

The share of project cost among the GOI, UT of Jammu and Kashmir and RAMP Programme are provided in the following Table.

Table 75: Project Cost Distribution among GOI, UT of Jammu and Kashmir⁵⁰

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Programme @90%	Total Cost of Project
1	Total Cost of MSME Incentive Turnover Project	0.00	13.00	117.00	130.00

8.10. Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

⁴⁹ Source: Estimated by the Consultant

⁵⁰ Source: Estimated by the Consultant

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome, output and indicators.

Project – IX: Proposal for Producers Company/ Association for GI/ODOP/DEH/Unique products under Cluster Development Programmes

9.1 Introduction about the Project:

The formation and development of Producer Companies/Associations is needed for the development of proper supply chain support with backward and forward linkages to overall development of MSMEs in Jammu and Kashmir. Therefore, the producers of GI/ODOP/DEH/Unique products must come as MSME Producer Companies/Associations with contribution towards Registration Fee to register in the Registration Department of Jammu and Kashmir. This project comes under the DLI – 2 of the RAMP Programme and will be applicable for the producers of GI/ODOP Clusters/DEH/ Unique Products.

9.2 Objectives of the Project:

The objective of the project is to make the existing producers of GI/ODOP/DEH/Unique products to form as Producer Companies / Association to get benefits under Cluster Development Programme of Jammu and Kashmir. The benefits include reimbursement of Registration Fee, Capacity building, support for the development of supply chain for both backward and forward linkages in the manufacturing and marketing of their products including exports to other countries.

9.3 Statement of the Problem with the help of Baseline Data:

From the primary survey it was found that there are two Producer Companies/ Associations for MSME products in Jammu and Kashmir. It was also observed from the primary survey it was found that most of the producers of MSME products have been facing problems in the procurement of Raw Materials and Marketing of their products in absence of a proper entity in the form of Producer Company/Association in Jammu and Kashmir. These are differentiated as below:

Backward Integration: Supply chain disruption, price volatility, Quality Control, Limited bargaining capacity & diversification risks, Absence of Raw Material Banks.

Forward Integration: High production cost, Lack of market access, lack of e-commerce practices, conventional branding & packaging practices, low acceptability of product.

Therefore, it is considered to propose an intervention with a new state specific project entitled Formation of Producer Companies / Associations under RAMP Programme.

9.4. Concept Design, Feasibility and Viability of the Project:

The Producers Companies/ Associations are required to follow need-based approach for integration and holistic development of MSMEs producing GI/ODOP/DEH/Unique products. The Producers Companies/ Associations will support the producers of GI/ODOP/DEH/Unique Products, both within and outside the cooperative field for effective raw material supply, design inputs, technology up-gradation, marketing support through exhibitions, creation of permanent infrastructure in the form of Urban Haats, marketing complexes etc. They shall also boost the local economy by establishing direct business contacts with MSMEs through efficient supply chains, cutting down huge

intermediary expenses and heavy storage and transportation wastages. Therefore, there is a need for formulation and development of Producer Companies/Association for GI/ODOP/DEH/Unique products in Jammu and Kashmir.

9.5. Approach and Methodology for Project execution / Implementation:

The implementation process of the formulation and development of Producers Companies / Associations of GI/ODOP/DEH/Unique Products should consist of the following steps:

- Identification and mobilization of prospective MSME Producers through District level Industry Associations (IAs)/Business Management Organisations (BMOs).
- Mobilisation of potential MSME producers in cluster areas to form Producers Companies / Associations under Cluster Development Programme.
- Capacity Building of MSME Producers of GI/ODOP/DEH/Unique products by establishing direct business contacts with MSMEs through efficient supply chains, cutting down huge intermediary expenses and heavy storage and transportation wastages.

****Implementing body:** The project will be implemented by Industries and Commerce department, Handicrafts and Handloom Department, PMFME State Nodal Agency for ODOP Products under MoFPI

9.6. Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technology is proposed to be used towards implementation of the Project on Formulation and Development of MSME Producers Companies / Associations for GI/ODOP/DEH/Unique products under Cluster Development Programme.

- Use of web-based meeting platforms for conducting awareness campaigns, registration drive and capacity building of MSME Producers Companies/ Associations with respect to MSME Producers Companies/ Associations for backward and forward linkages for the promotion of GI/ODOP/DEH/Unique products.

9.7. Timelines for achievement of Project deliverables and Verification Protocols:

The project proposes to form and develop 20 MSME Producer Companies/ Associations for GI/ODOP/DEH/Unique Products through Awareness Creation Workshops in the Cluster areas in the first year of the project period and register them in respective Registration Department. Registration Fee for Formation of Producer Companies/Associations for GI/ODOP/DEH/Unique Products will be reimbursed after registration of Producer Companies/ Associations in the first year of the project period. Capacity Building workshops will be conducted for newly formed MSME Producer Companies/ Associations for GI/ODOP/DEH/Unique Products in the second year of the project period. From second year onwards, support will be provided for development of supply chain mechanism through backward integration by management of Raw Material Banks and forward integration by Branding and Tie up with E-Commerce/ Mega Brand Stores/ Marketers for marketing and export of GI/ODOP/DEH/Unique products during the project period.

9.8. Impact of the Project on the number of MSMEs:

The impact of the project may be visualized by increase in the number of Producers Companies / Associations from existing 2 companies to 20 Companies/ Associations with concentration on the manufacturing and export promotion of GI/ODOP/DEH/Unique products.

9.9 Project Cost Estimation and UT Government Contribution to the Cost:

The cost of MSMEs Producers Companies / Associations Project is estimated for the development of 20 Producers Companies / Associations and the details are given in the following table:

Table 76: MSME Producer Companies/Associations of GI/ODOP/DEH/Unique Products⁵¹

Sl. No.	Project Component	2024-25	2025-26	2026-27	2027-28	2028-29	Total Budget (INR Crores)
1	Capacity Building Workshops for newly formed MSME Producer Companies/Associations for GI/ODOP/DEH Products @ INR 70000 per Workshop	0.14	0.00	0.00	0.00	0.00	0.14
2	Reimbursement of Registration Fee for Formation of MSME Producer Companies/Associations for GI/ODOP/DEH Products @ INR 2 Lakhs per Registration Process	0.40	0.00	0.00	0.00	0.00	0.40
3	Appointing Chief Executive Officer(s) with proposed salary INR 30,000 per month	0.72	0.72	0.72	0.72	0.72	3.60
4	Support for development of supply chain mechanism through backward integration by management of Raw Material Banks @ INR 5 Lakhs	0.00	1.00	1.00	1.00	1.00	4.00
5	Support for development of supply chain mechanism through forward integration by Branding and Tie up with E-Commerce/ Mega Brand Stores/Marketieers for marketing and export of products @ INR 5 Lakhs per year	0.00	1.00	1.00	1.00	1.00	4.00
Total Cost of the Project		1.26	2.72	2.72	2.72	2.72	12.14

⁵¹ Source: Estimated by the Consultant

The share of project cost among the GOI, UT of Jammu and Kashmir and RAMP Programme are provided in the following Table.

Table 77: Project Cost Distribution among GOI, UT of Jammu and Kashmir⁵²

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of Project
1	Total Cost of MSME Producers Companies / Associations	0.00	1.21	10.93	12.14

9.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁵² **Source: Estimated by the Consultant**

Project – X: Proposal for J&K RAMP Monitoring & Evaluation dashboard

10.1 Introduction about the Project:

J&K RAMP Monitoring & Evaluation dashboard is a proposed digital dashboard/ platform for monitoring & evaluation of RAMP Programme in UT of J&K. This project comes under the DLI – 1 of the RAMP Programme.

10.2 Objectives of the Project:

The objective of the project is:

- ✓ To achieve good governance
- ✓ Paperless performance monitoring & evaluation
- ✓ Progress tracking
- ✓ Data-enabled decision making
- ✓ Optimum utilization of resources

10.3 Statement of the Problem with the help of Baseline Data:

The need for the proposed project was derived from the diagnostic study conducted. The access to reliable information and support infrastructure like BDS services, available schemes, market access etc. is limited and there is also an imperative need for strengthening the monitoring & evaluation mechanism for the RAMP as well as other ongoing and upcoming programs aimed at the development of MSME ecosystem. Therefore, the project has been conceptualised.

10.4 Concept Design, Feasibility and Viability of the Project:

J&K RAMP Monitoring & Evaluation dashboard shall be designed as an integrated online platform with the following indicative features:

J&K RAMP Monitoring & Evaluation dashboard will capture the RAMP as well as ongoing and upcoming programs, their KPIs, Output-Outcome matrix along with the milestones for completion of each activity and proposed budget requirement and utilization status.

- ✓ Central and state scheme data – repository of all the state and central schemes.
- ✓ Grievance redressal
- ✓ Access to BDS providers
- ✓ Market access
- ✓ Activities & interventions of RAMP

10.5 Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- ✓ Identification and selection of web/app developer through prescribed procurement process.

- ✓ Development of web page and app with proposed indicative features.

****Implementing body:** Industries and Commerce department through JKTPO in association with SICOP (IT wing)

10.6 Use of ICT/ Innovative Technology towards Project Implementation:

The platform shall be a digital platform which may be access as a web-based interface and app-based interface.

10.7 Timelines for achievement of Project deliverables and Verification Protocols:

The solution is proposed to be developed and continuous improvements/amendments is proposed throughout the duration of the program.

10.8 Impact of the Project on the number of MSMEs

The indicative impact of the project envisaged are:

- ✓ Single platform for schemes
- ✓ Multi-dimensional data analytics
- ✓ Agility & lesser dependency
- ✓ Data visualization and transparency
- ✓ Effective monitoring & evaluation of ongoing and upcoming projects, including RAMP leading to tangible output and outcome and avoidance of time and cost overrun.

10.9 Project Cost Estimation for Dashboard Development:

Table 78: Cost Estimation for Dashboard Development (INR Crores)⁵³

Sl. No.	Project Component	2024-25	2025-26	2026-27	2027-28	2028-29	Total Budget (INR Crores)
RAMP Monitoring & Evaluation Dashboard							
1	Development of RAMP M&E Dashboard	2.00	0.00	0.00	0.00	0.00	2.00
2	AMC for Content Upgradation, operation and Maintenance of RAMP Dashboard	0.25	0.25	0.25	0.25	0.25	1.25
Total Cost of RAMP Dashboard Development		2.25	0.25	0.25	0.25	0.25	3.25

The cost sharing of the Government of India, UT Government of Jammu and Kashmir and RAMP Programme is given in the following Table.

Table 79: Sharing of the Cost M&E Dashboard (INR Crores)⁵⁴

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Programme@90%	Total Cost of Project
1	Total Cost of M&E Dashboard	0.00	0.33	2.93	3.25

⁵³ Source: Estimated by the Consultant

⁵⁴ Source: Estimated by the Consultant

10.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project – XI: Proposal for Human resource for RAMP Implementation

11.1 Human resource for RAMP Implementation

RAMP programme has been set on few Disbursement Link Indicators (DLIs) & the funding for the respective sanctioned activities would be done based on key results set in Strategic Investment Plan. It is for the effective implementation of this programme, most important & separate head has been created under SIP & provisions have been made for deployment of Human Resources to Execute, Monitor & continuously Evaluate various tasks to be completed under RAMP in UT of J&K. This project comes under the DLI – 1 of the RAMP Programme. The details of HR deployment cost are as follows.

11.2 Objectives of the Project:

- Hiring of District Resource Persons for specific job requisitions
- Engagement of RAMP SPIU, as provided in RAMP guidelines.

11.3 Implementation Strategy:

- Selection of Human Resource/SPIU through transparent bidding process.
- Deployment of resources by PMU for RAMP implementation.
- Facilitate effective planning & coordination & follow-ups with connected departments.
- Overall monitoring of activities and budget utilisation.

****Implementing body: The project will be implemented by JKTPO.**

Table 80: Details of HR deployment cost⁵⁵

Human Resources for RAMP Implementation				Expected Salary Expenditure per Year (Rs. Crores)					Total Salary Expenditure for RAMP Period
Sl. No.	Designation of the Staff	No. of Positions	Proposed Salary per Month (Rs.)	2024-25	2025-26	2026-27	2027-28	2028-29	
1	RAMP Programme Coordinator	1	150000	0.18	0.18	0.18	0.18	0.18	0.90
2	Procurement Expert	1	100000	0.12	0.12	0.12	0.12	0.12	0.60
3	MIS Expert (UT Level)	1	75000	0.09	0.09	0.09	0.09	0.09	0.45
4	Finance & Banking Expert	1	100000	0.12	0.12	0.12	0.12	0.12	0.60
5	Financial Management Specialist	1	75000	0.09	0.09	0.09	0.09	0.09	0.45
6	Enterprise Development Expert	1	100000	0.12	0.12	0.12	0.12	0.12	0.60
7	M&E Data Analytics	1	75000	0.09	0.09	0.09	0.09	0.09	0.45

⁵⁵ Source: Estimated by the Consultant

Human Resources for RAMP Implementation				Expected Salary Expenditure per Year (Rs. Crores)					
8	RAMP District Coordinators (Jammu Division)	10	50000	0.60	0.60	0.60	0.60	0.60	3.00
9	RAMP District Coordinators (Kashmir Division)	10	50000	0.60	0.60	0.60	0.60	0.60	3.00
10	Total Staff Required to implement RAMP Projects	27							
	Total Project Cost on Human Resources			2.01	2.01	2.01	2.01	2.01	10.05

Table 81: Cost sharing between GoI, UT contribution, RAMP Contribution⁵⁶

S No	Cost Sharing Process	GOI Contribution (0%)	UT Contribution (10%)	RAMP Contribution (90%)	Total Project Budget (Rs. Crores)
1	Project Cost Estimation for Human Resources	0.00	1.00	9.05	10.05

11.4 Implementation Strategy:

- Achievement of milestones by effective mobilization and utilization of resources.
- Effective Monitoring & Evaluation of Programme at each level.
- Dissemination of information & best practices.
- Effective coordination & liaisoning among implementation partner and stakeholders.

⁵⁶ Source: Estimated by the Consultant

Project – XII (a): Proposal for the Industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)

12.a.1 Introduction about the Project:

This project is intended to provide Industry-Academia Collaboration for Entrepreneurship and Skill Development Programmes to train and incubate aspiring entrepreneurs/Youths as Start-up MSMEs with special focus on Women & SC/ST Category in Jammu and Kashmir in different identified Skill Sectors of the Economy. This project comes under the DLI – 3 of the RAMP Programme. This project proposal is applicable for Aspiring Entrepreneurs/Youth and Master Trainers.

12.a.2 Objectives of the Project:

The objective of the project is to identify the aspiring entrepreneurs and to empower them through Entrepreneurship and Skill Development Programmes organised by the Institutions under the Department of Skill Development, Government of Jammu and Kashmir, with special focus on women and SC/ST category in different identified Skill Sectors of the Economy, through Incubation Support under Champions and other Central sponsored schemes in the Union Territory of Jammu and Kashmir for the identified aspiring entrepreneurs. The trained aspirant entrepreneurial units in the Entrepreneurship and Skill Development Programmes will become incubates and start-ups with the directions of Industry-Academia Collaboration.

12. a.3 Statement of the Problem with the help of Baseline Data:

During the diagnostic study conducted, it is observed that there is no dearth of qualified and aspiring youth in Jammu and Kashmir who want to become start-up entrepreneurs. However, the existing infrastructure and support financial system in Jammu and Kashmir, especially the District Industries Centre (DICs) in Jammu and Kashmir lack in financial resource to conduct the Entrepreneurship & Skill Development Programmes (ESDPs) for aspiring MSMEs. Also, there is a need for training the trainers, who are working in Engineering Colleges, ITIs, Polytechnics, and other Entrepreneurship Development Institutes. Therefore, this project has been conceptualized under RAMP Programme to increase the number of new start-ups MSMEs by providing Skill Development Programmes through Industry-Academia Collaboration.

12. a.4 Concept Design, Feasibility and Viability of the Project:

Through the diagnostic study it is observed that there are 60 ITIs and 32 Polytechnic Colleges operating under the Department of Skill Development, Government of Jammu and Kashmir. However, it is observed that most of the trainers working in those ITIs and Polytechnic Colleges require skill upgradation through Capacity Building Programmes by Sector Specific experts through Industry Academia Collaboration. Entrepreneurship Development for aspiring MSMEs will be provided through structured training and handholding in business ideation, business plan, convergence with Government of India / UT level Schemes. The programme shall also include training the trainers in the selected Industrial sectors of the Economy.

12.a.5 Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Identification & Selection of Aspiring Entrepreneurs and Trainers from existing Skill Institutions.
- Sector-wise ESDPs & Tie up with incubation centers – Universities/T-Hubs/JKEDI
- Designing ESDP Curricula based on industry expert inputs.
- Convergence with PMEGP, IUST-CIED Capital fund & others
- ESDPs to be conducted by DICs with defined target number of district wise and sector wise skill based ESDPs, and number of MSMEs to be grounded and upgraded.
- Awareness Creation Programmes / Workshops should be organised to train the aspiring MSMEs and existing trainers in the ITIs and Polytechnics with sector specific specialists through Industry-Academia Collaboration.
- Strategic tie-up with sector specific specialized Institutions such as T-Hub, Atal Incubation Centers and Universities of eminence for setting up of state-of-art Start-up Incubation Centers in Jammu and Kashmir.
- Conducting of awareness camps in each district on the Design and IPR components of Champions Schemes will provide an opportunity to the aspiring entrepreneurs to enroll for the specified Skill Development Programmes.

****Implementing body:** The project will be implemented by **Department of Skill Development Department of I&C Polytechnics, JKEDI, IUST-CIED Foundation, Research & Educational Institutes, Business Schools (J/K) – IIM** it is

12.a.6 Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technologies are proposed to be used during implementation:

- Jammu and Kashmir e-Procurement Platform for EOI for empanelment of trainers/training partners.
- Proposed JKTPD MSME Development Platform as the aggregator platform for the service providers.
- Use of web-based meeting platform for conducting ESDP.
- Tutorial Videos for basic ESDP component.

12.a.7 Timelines for achievement of Project deliverables and Verification Protocols:

The following are the project deliverables:

Table 82: Industry Academia Collaboration Project Particulars in Jammu and Kashmir⁵⁷

Particulars of the programme	2024-25	2025-26	2026-27	2027-28	2028-29	Total
Number of ESDPs @ 1 ESDPs per ITI / Polytechnic College per year in 20 ITIs and 16 Polytechnic Colleges functioning under Department of Skill Development, Government of Jammu and Kashmir in collaboration with Sector Specific Training Organisations such as T-Hub, Atal Incubation Centres, IUST	36	36	36	36	36	180
Train the trainers (ToT) programme per year per Division comprising of 50 Trainers batch for special training each in Jammu & Kashmir division	2	2	2	2	2	10

⁵⁷ Source: Estimated by the Consultant

Particulars of the programme	2024-25	2025-26	2026-27	2027-28	2028-29	Total
Number of Beneficiaries						
Number of MSMEs (aspirant entrepreneurs) participated @30 MSMEs per ESDP Programme (10 Women MSMEs, 10 SC/ST/OBC/Minority MSMEs)	1080	1080	1080	1080	1080	5400

12.a.8 Impact of the Project on the number of MSMEs

- The number of ESDP Programmes to be conducted to Train the Trainers in the Institutions to be 10.
- The number of MSMEs (aspirant entrepreneurs) to be benefitted 5400, wherein the target is to have at least 540 Women beneficiaries (10%) 540 SC/ST/Minority (10%)
- 500 Master Trainers
- Enhanced workforce readiness, employability & career opportunities.

12.a.9 Project Cost Estimation and UT Government Contribution to the Cost:

The cost of Industry-Academia Collaboration Project is estimated for conduct of Entrepreneurship and Skill Development Programmes for MSMEs with special focus on Women and SC/ST/OBC/Minority MSMEs and the details are given in the following table.

Table 83: Item-wise estimated budget⁵⁸

Sl. No.	Item wise estimated budget	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Total Number of ESDPs proposed in Jammu & Kashmir for Aspirant MSMEs	36	36	36	36	36	180
2	Total Number of Train the trainer (ToT) programmes for trainers (ToT)	2	2	2	2	2	10
3	Cost of conducting ESDPs @ Benchmark Cost of INR 1.25 lakh per ESDP (INR Crores)	0.45	0.45	0.45	0.45	0.45	2.25
4	Cost of conducting (TOT) ESDPs @ Benchmark Cost of INR 1.25 lakh per ESDP (INR Crores)	0.03	0.03	0.03	0.03	0.03	0.13

The details of sharing of the cost of Industry-Academia Collaboration Project between Centre, UT and RAMP are given in the following table.

⁵⁸ Source: Estimated by the Consultant

Table 84: Sharing of Cost Estimation for Industry-Academia Collaboration Project⁵⁹

Sl. No.	Cost Sharing Process	GOI Contribution (0%)	UT Contribution (10%)	RAMP Contribution (90%)	Total Cost of the Project (INR Crores)
1	Total Cost of Industry Academia Collaboration Project	0.00	0.24	2.14	2.38

12.a.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁵⁹ Source: Estimated by the Consultant

Project – XII (b): Proposal for Management Development & Upskilling of Existing Entrepreneurs

12.b.1 Introduction about the Project:

This project is intended Management Development & Upskilling of existing MSMEs/Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) with special focus on Women & SC/ST Category in Jammu and Kashmir in different identified Skill Sectors of the Economy. This project comes under the DLI – 3 of the RAMP Programme.

12.b.2 Objectives of the Project:

The objective of the project is Management Development of existing Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) with special focus on Women & SC/ST Category in Jammu and Kashmir in different identified Skill Sectors of the Economy.

12.b.3 Statement of the Problem with the help of Baseline Data:

During the diagnostic study conducted, it was observed that there is a requirement of advance technical skill development and Management Development skills of existing Entrepreneurs for their sustainability and scalability. However, the existing infrastructure and financial support system in Jammu and Kashmir, especially the District Industries Centre (DICs) in Jammu and Kashmir have lack of financial resources to conduct Management Development and upskilling of existing MSMEs. Lack of marketing avenues, technical know-how and financial expertise for scaling up limit the scope of MSMEs for Expansion and Upgradation. Therefore, this project has been conceptualized under RAMP Programme.

12.b.4 Concept Design, Feasibility and Viability of the Project:

Management Development of existing Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) for existing MSMEs will be provided through structured training and handholding in business ideation, business plan, effective technical and financial management, convergence with Government of India / UT level Schemes like PMEGP etc., linkage with factor of production –land, labour, technology, credit etc. specially focused on Women & SC/ST category.

12.b.5 Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Identification of stakeholders with the help of DICs, H&H, JKRLM, KVIB etc
- Mobilization of Resources for Management Development of existing Entrepreneurs/MSMEs with defined target of district wise and sector wise skill based ESDPs and number of MSMEs to be upgraded.
- Effective conduct of MDPs & follow-ups.
- Coordination and convergence with respective Skill Development Councils and Skill Development Corporation, EDI of Jammu and Kashmir.

****Implementing body:** The project will be implemented by JKEDI, IIM/IIT, Central Universities, Business Schools, SMVDU, NIT Srinagar, SKUAST etc.

12.b.6 Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technologies are proposed to be used during implementation:

- Jammu and Kashmir e-Procurement Platforms for EOI for empanelment of trainers/training partners.
- Proposed RAMP M & E dashboard as the aggregator platform for the service providers.
- Use of web-based meeting platform for conducting MDP & upskilling through ESDP.
- Tutorial Videos for basic ESDP component.

12.b.7 Timelines for achievement of Project deliverables and Verification Protocols:

The following are the project deliverables:

- No. of Management Development & Upskilling of Skills Entrepreneurs & Skill Development Programmes (ESDPs proposed: 1000 (10 MDPs/year/district with 20 participants/ESDP)
- No. of MSMEs to be benefitted ~ 20, 000 of which about 6667 from women category and 6667 from SC/ST and Minority category.

Table 85: Entrepreneurship & Skill Development Program (ESDP) Project⁶⁰

Project 4- Management Development Program & Upskilling of existing Entrepreneurs							
S No	Particulars of the programme	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Number of Management Development & Upskilling of Existing Entrepreneurs with Special emphasis on Women & SC/ ST in Jammu Division @10 Programmes per year per district in all 10 districts	100	100	100	100	100	500
2	Number of existing entrepreneurs to be participated @20 MSMEs per MDP & Upskilling of MDPs Programme in Jammu Division (8 Women MSMEs, 8 SC/ST/OBC/Minority MSMEs)	2000	2000	2000	2000	2000	10000
3	Number of Management Development & Upskilling of Existing Entrepreneurs with Special emphasis on Women & SC/ ST in Kashmir Division @10 Programmes per year per district in all 10 districts	100	100	100	100	100	500
4	Number of existing entrepreneurs to be participated @20 MSMEs per MDP & Upskilling ESDP in Kashmir Division (10 Women MSMEs, 10 SC/ST/OBC/Minority MSMEs)	2000	2000	2000	2000	2000	10000
5	Total Number of ESDPs proposed in Jammu & Kashmir (Sl. No. 1 + Sl. No.3)	200	200	200	200	200	1000
6	Total Number of MSMEs expected to be benefitted in Jammu & Kashmir (Sl. No.2 + Sl. No.4)	4000	4000	4000	4000	4000	20000
7	Of which, Women MSMEs expected to be benefitted in Jammu & Kashmir	1333	1333	1333	1333	1333	6667

⁶⁰ Source: Estimated by the Consultant

Project 4- Management Development Program & Upskilling of existing Entrepreneurs							
S No	Particulars of the programme	2024-25	2025-26	2026-27	2027-28	2028-29	Total
8	Of which, SC/ST/OBC/Minority MSMEs expected to be benefited in Jammu & Kashmir	1333	1333	1333	1333	1333	6667

12.b.8 Impact of the Project on the number of MSMEs

Enhancement and scaling of existing MSMEs: 20, 000 (6667 Women and 6667 from SC/ST/OBC/Minority category).

- **Additional Investment Expected:** 20,000 existing MSMEs would go for expansion or enhancement of existing capacity with additional investment in plant and machinery.
- **Additional Employment Generation:** With additional investment in plant and machinery the size of employment will also grow.
- Increased Operational efficiency & productivity.
- Enhanced Leadership & Management Skills
- Financial Management & better access to finance
- Increased Competitiveness & Expansion into new markets.
- MSMEs to be upgraded from Micro → Small → Medium.

12.b.9 Project Cost Estimation and UT Government Contribution to the Cost:

The cost of Entrepreneurship and Skill Development Programmes Project is estimated for conduct of Entrepreneurship and Skill Development Programmes for MSMEs with special focus on Women and SC/ST/OBC/Minority MSMEs and the details are given in the following table.

Table 86: Cost Estimation for Management & Upskilling ESDPs⁶¹

Sl. No.	Item wise estimated budget	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Total Number of MDP & Upskilling MDPs proposed in Jammu & Kashmir	200	200	200	200	200	1000
2	Cost of conducting MDP & Upskilling of MDPs @ Benchmark Cost of INR 1.25 lakh per MDP (INR Crores)	2.50	2.50	2.50	2.50	2.50	12.50

The details of sharing of the cost of Entrepreneurship and Skill Development Programmes Project between Centre, UT and RAMP are given in the following table.

Table 87: Sharing of Cost Estimation for Management & Upskilling ESDP⁶²

Sl. No.	Cost Sharing Process	GOI Contribution (0%)	UT Contribution (10%)	RAMP Contribution (90%)	Total Cost of the Project (INR Crores)
1	MDP & Upskilling Entrepreneurship &	0.00	1.25	11.25	12.50

⁶¹ Source: Estimated by the Consultant

⁶² Source: Estimated by the Consultant

Sl. No.	Cost Sharing Process	GOI Contribution (0%)	UT Contribution (10%)	RAMP Contribution (90%)	Total Cost of the Project (INR Crores)
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Skill Development Program (ESDP) for Existing MSMEs.

The cost of conducting ESDPs for Aspiring Entrepreneurs/Youth, Master Trainers and Upskilling for existing MSMEs has been clubbed under the theme area of Entrepreneurship and Skill Development Program (ESDP)

Table 88: Total Cost for entrepreneurship and Skill Development (ESDP) Project⁶³

Sl. No.	Cost Sharing Process	GOI Contribution (0%)	UT Contribution (10%)	RAMP Contribution (90%)	Total Cost of the Project (INR Crores)
1	Cost of Industry Academia Collaboration Project for conducting ESDPs of Aspirational Entrepreneurs and Training of Trainers (TOT) programmes	0.00	0.24	2.14	2.38
2	MDP & Upskilling Entrepreneurship & Skill Development Program (ESDP) for Existing MSMEs.	0.00	1.25	11.25	12.50
Total Cost for ESDP		0.00	1.49	13.39	14.88

12.b.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁶³ Source: Estimated by the Consultant

Project – XIII: Proposal for adoption of MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platforms

13.1 Introduction about the Project:

The project envisages increasing the adoption of MSME Samadhan/Online Dispute Resolution (ODR) platform for reducing the incidence of delayed payment through a systematic and transparent, timebound resolution mechanism. Similarly, the project envisages increasing the adoption of TReDS platform for deepening the bill discounting platform and improving the cashflow cycle of the MSMEs. This project comes under the DLI – 6 of the RAMP Programme.

13.2 Objectives of the Project:

The objective of the Samadhan (ODR) project is:

- To reduce the incidence of delayed payment by providing an online, transparent resolution mechanism which will be integrated with UT MSE Facilitation councils.
- To encourage MSMEs to use the platform for grievance redressal w.r.t delayed payments.

The objective of the TReDS project is:

- To reduce the incidence of delayed payment by instant bill discounting solution by increasing the sellers as well as buyers on the platform.
- To encourage MSMEs to use the platform for bill discounting and large buyers/state government institutions/corporations to use the platform to settle the transaction with MSMEs.

13.3 Statement of the Problem with the help of Baseline Data:

Through the diagnostic study as per the data from Samadhan Portal, it is noted that only 534 applications are filed by MSEs in the Samadhan Portal as on 31-01-2024 with an amount payable is INR 257.04 Crores, i.e., INR 48.13 Lakhs per MSE application on an average. Of which 327 applications (61%) are pending and only 39% of applications are settled. Further, it is observed from the primary survey that out of the 975 respondents (MSMEs) in Jammu Division, only 142 (14.56%) confirmed about the occurrence of issues with delayed payments, 156 (16%) have confirmed their awareness on the role of MSEFCs and only 92 (9.44%) have approached MSEFCs for settlements. Similarly, it is also observed from the stakeholder consultation meets that a lot of MSMEs do not file their grievances on the delayed payments with the MSE Facilitation Councils due to non-awareness and no/inadequate knowledge of how to file the application in the Samadhan Portal. Therefore, it is inferred that there is a need for awareness creation about the role of MSEFCs and Samadhan Portal, which makes Online Dispute Resolutions (ODRs) to settle the delayed payment issues of MSMEs.

Through the diagnostic study, it was observed that out of the 902 cases which are put on the MSME Samadhan portal, ~87% were from only 5 districts and 9 districts did not have a single representation. Also, because of the stakeholder consultation it was observed that a lot of MSMEs do not file their grievance as the MSE Facilitation council is at the state capital level.

Therefore, in order to avoid the incidence of delayed payments and improve the liquidity for the MSMEs, promotion and adoption of TReDS platform has been taken as one of the projects under RAMP.

13.4 Concept Design, Feasibility and Viability of the Project:

Primarily the project is aimed at creating awareness and encouraging MSMEs to adopt habit of making applications in the Samadhan Portal and approaching MSEFCs for delayed payment issues. The same is envisaged to be accomplished through awareness programs at Block level in the UT of Jammu and Kashmir. TReDS is an online platform set up to facilitate MSMEs to unlock working capital by converting their receivables into cash. TReDS gives capital access to the credit-starved small businesses in India. The TReDS is an Innovative Platform Facilitating Financial Security to MSMEs in India with the following features:

- Unified platform for sellers, buyers, and financiers
- Complete paperless process
- Easy and quick access to all the funds
- End-to -end digital platform and payments.
- Competitive discount rates through an auction mechanism
- Seamless data flow between participants and the platform
- Standardize and regulated practices.

Primarily the TReDS project is aimed at creating awareness and encouraging MSMEs and Large buyers/UT Government to adopt TReDS platform.

13.5 Approach and Methodology for Project Execution/Implementation:

- Awareness programme for adoption of MSME Samadhan platform by MSMEs for resolution of delayed payments
- Awareness program for adoption of TReDS Platform by MSMEs for getting benefit of obtaining quick payments on the sales
- Emphasis on deepening the market platform from buyer side - onboarding UT government departments/corporations/agencies on TReDS platform for payment to MSMEs.
- Mobilizing Industry Associations/BMOs to onboard the members on to the TReDS platform - adopting the MoU model with 3 firms providing TReDS services.
- Awareness program for both MSMEs as well as large buyers.

****Implementing body:** The project will be implemented by JKTPO with Industries and Commerce department through the DICs.

13.6 Use of ICT/ Innovative Technology towards Project Implementation:

- The awareness program may adopt web-based event platforms such as Samadhan and TReDS for reaching out to larger number of beneficiaries.
- Proposed RAMP M & E Dashboard shall also be used for creation of awareness through publication of notifications and appropriate linkages with the Samadhan/ TReDS platforms.

13.7 Timelines for achievement of Project deliverables and Verification Protocols:

The procedure of Awareness Creation Workshops for Officials of the Buyer Organisations and Awareness Creation Camps for MSMEs at District Level with year wise indicative targets is provided in the following Table.

Table 89: MSME Samadhan Awareness Creation Programmes/Workshops⁶⁴

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	2027-28	2028-29	Total
A	Awareness Creation and Sensitization of Buyers of MSME Products						
1	Awareness Creation Workshops for the Officials of Buyer Organizations like Central Public Sector Undertakings (CPSU), UT Public Sector Undertakings (UT PSUs), Government Departments and Other Buyer organizations to sensitize them on MSME Samadhan (ODR), MSEFC & TReDS (Yearly Once) in Jammu & Kashmir UT Level	1	1	1	1	1	5
2	Awareness Creation Workshops for the Officials of Buyer organizations like Central Public Sector Undertakings (CPSU), UT Public Sector Undertakings (UT PSUs), Government Departments and Other Buyer organizations to sensitize them on MSME Samadhan (ODR), MSEFC & TReDS (Half Yearly Once) in Jammu Division Level	2	2	2	2	2	10
3	Awareness Creation Workshops for the Officials of Buyer organizations like Central Public Sector Undertakings (CPSU), UT Public Sector Undertakings (UT PSUs), Government Departments and Other Buyer organizations to sensitize them on MSME Samadhan (ODR), MSEFC & TReDS (Half Yearly Once) in Kashmir Division Level	2	2	2	2	2	10
B	Awareness Creation and Registration of Suppliers (MSMEs)						
1	Awareness Creation Programmes for Existing and Aspiring MSMEs in Jammu Division at District Level (Half yearly once) and train them on how to make applications on MSME Samadhan (ODR), MSEFC & TReDS @2 programmes per District	20	20	20	20	20	100
2	Awareness Creation Programmes for Existing and Aspiring MSMEs in Kashmir Division at District Level (Half yearly once) and train them on how to make applications on Samadhan Portal @2 programmes per District	20	20	20	20	20	100

10.8 Impact of the Samadhan / TReDS Project on the number of MSMEs:

⁶⁴ Source: Estimated by the Consultant

The impact of the Samadhan/ TReDS projects on the number of Officers of the Buyer organizations and MSMEs (Suppliers) with year wise indicative targets are provided in the following Table.

Table 90: Expected Beneficiaries from the Programmes (Number of Officers/MSMEs)⁶⁵

Details of the Programmes		Units	202 4-25	2025- 26	2026- 27	2027- 28	2028- 29	Total
A Awareness Creation and Sensitisation of Buyers of MSME Products								
1	Number of Officials of Buyer organizations expected to be sensitised about the MSME Samadhan (ODR), MSEFC & TReDS in Jammu & Kashmir UT Level Programmes @ 30 Officials per Programme for 1 Programmes per Year	Number	30	30	30	30	30	150
2	Number of Officials of Buyer organizations expected to be sensitised about the MSME Samadhan (ODR), MSEFC & TReDS in Jammu Division Level Programmes @ 30 Officials per Programme for 2 Programmes per Year	Number	60	60	60	60	60	300
3	Number of Officials of Buyer organizations expected to be sensitised about the MSME Samadhan (ODR), MSEFC & TReDS in Kashmir Division Level Programmes @ 30 Officials per Programme for 2 Programmes per Year	Number	60	60	60	60	60	300
B Awareness Creation and Registration of Suppliers (MSMEs)								
1	Number of MSMEs (20 per programme) expected to be benefitted through Awareness Creation Programmes in Jammu Division @ 2 programme/District/year in All 10 District	Number	400	400	400	400	400	2000
2	Number of MSMEs expected to be benefitted through Awareness Creation Programmes in Kashmir Division @ 2 programme/District/year in All 10 District	Number	400	400	400	400	400	2000
Total Officers from Buyer organizations expected to be sensitized		Number	150	150	150	150	150	750
Total MSMEs (Sellers) expected to be benefitted		Number	800	800	800	800	800	4000

10.9 Project Cost Estimation and UT Government Contribution to the Cost:

⁶⁵ Source: Estimated by the Consultant

The project cost estimation is done with the benchmarked cost of awareness creation programmes/workshops for targeted number of programmes and provided in the following Table.

Table 91: MSME Samadhan (ODR)/TReDS- Project Cost Estimation⁶⁶

Sl.No.	Cost Estimation of the Samadhaan Project	2024-25	2025-26	2026-27	2027-28	2028-29	Total
1	Cost Estimation of the Awareness Creation-cum- Sensitisations Programmes for Officers of Buyer Organisations @ 5 Programmes per year and with a benchmark cost of INR 100000 per Programme	0.05	0.05	0.05	0.05	0.05	0.25
2	Cost Estimation of the Awareness Creation Programmes for MSMEs (Suppliers) @ 2 Programmes per year per District in 20 Districts with a benchmark cost of INR 100000 per Programme	0.40	0.40	0.40	0.40	0.40	2.00
3	Total Cost of promotion of MSME Samadhan (ODR), MSEFC & TReDS Projects	0.45	0.45	0.45	0.45	0.45	2.25

The share of project cost among the GOI, UT of Jammu and Kashmir and RAMP Programme are provided in the following Table.

Table 92: Project Cost Distribution among GOI, UT of Jammu and Kashmir and RAMP Programme⁶⁷

Sl. No.	Details of the Cost	GOI Contribution @0%	UT Contribution @10%	RAMP Contribution @90%	Total Cost of the Project
1	Cost of MSME Samadhan/ODR/TReDS Project (INR Crores)	0.00	0.23	2.03	2.25

10.10 Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for UT J&K, a UT level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

⁶⁶ Source: Estimated by the Consultant

⁶⁷ Source: Estimated by the Consultant

Chapter - 5: Impact of RAMP Programme on the Development of MSME Sector in J&K

5.1. Introduction

The interventions from RAMP programme will positively impact the development of MSME sector in the UT of Jammu and Kashmir. RAMP Programme is designed to revamp and accelerate the productivity of MSMEs and develop the industry sector to meet the targets of Sustainable Development Goals (SDGs) designed by the United Nations Development Programme (UNDP).

5.2. Targets fixed for Industry Sector by the UNDP

According to the Sustainable Development Goal (SDG) 9 of United Nations Development Programme (UNDP), it is required to fulfil the following targets by the Industry Sector:

Target 9.2: Promote inclusive and sustainable industrialization and, by 2030, **significantly raise industry's share of employment and gross domestic product**, in line with national circumstances, and **double its share** in least developed countries.

The following are the indicators to assess the Target 9.2:

Indicator 9.2.1: Manufacturing value added as proportion of GDP.

Indicator 9.2.2: Manufacturing employment as proportion of total employment.

Target 9.3: Increase the **access of small-scale industrial and other enterprises**, in particular in developing countries, **to financial services, including affordable credit, and their integration into value chains and markets.**

The following are the indicators to assess the Target 9.3:

Indicator 9.3.1: Proportion of small-scale industries in total industry value added.

Indicator 9.3.2: Proportion of small-scale industries with a loan or line of credit.

5.3. Present Status and Required Projection to reach the target of UNDP

Despite the above targets and indicators at global level, the actual performance of Industry Sector in India in general, and Jammu and Kashmir in particular, is at a very slow pace even after completion of more than 50% of the targeted period. The contribution of Net Value Added (NVA) from Manufacturing Sector as percent of Net State Domestic Product (NSDP) of Jammu and Kashmir has been increased from 9.96% in 2015-16 to 11.55% in 2022-23, i.e., only an increase of 1.59 percentage points in a period of 8 years. Therefore, to reach the target of double

percentage share of Manufacturing in NSDP of Jammu and Kashmir, it is required to increase the manufacturing output at the annual incremental rate of 3 percentage points in the growth rate per annum during the coming seven years, i.e., from 2023-24 to 2029-30. The projected values of Net Value Added (NVA) from Manufacturing and Net State Domestic Product (NSDP) of Jammu and Kashmir at constant prices is provided in the following Table.

Table 93: Projections for the growth of GSDP of Jammu and Kashmir at Constant Prices⁶⁸

Year	Net Value Added (NVA) from Manufacturing (INR Crores)	Net State Domestic Product (NSDP) (INR Crores)	NVA from Manufacturing as % of NSDP
2015-16	7471	74991	9.96
2016-17	7426	77105	9.63
2017-18	7731	79418	9.73
2018-19	7426	84874	8.75
2019-20	6763	82851	8.16
2020-21	9222	78532	11.74
2021-22	10081	84576	11.92
2022-23	10534	91211	11.55
2023-24	11377	98508	11.55
2024-25	12628	106389	11.87
2025-26	14396	114900	12.53
2026-27	16844	124092	13.57
2027-28	20212	134019	15.08
2028-29	24861	144740	17.18
2029-30	31077	156320	19.88

Note: The Data up to 2022-23 are estimates provided by the Government of Jammu and Kashmir and the Data from 2023-24 to 2029-30 are projected based on the assumption that the Net Value Added from Manufacturing Sector will increase at an incremental growth rate of 3 percent per annum, starting with 8% growth rate in the year 2023-24 and the Net State Domestic Product is assumed to be increased by an annual growth rate of 8% per Annum, during the RAMP period up to 2029-30.

⁶⁸ Source: Projected by the consultant

5.4. Impact of Ramp on the growth of Gross Value Added (GVA) in Economic Sectors

Most of the MSME Units have been operating in four major economic sectors namely Manufacturing Sector (Narrower), Industry Sector (Broader), Trading, and Services Sectors. Therefore, it is necessary to assess the impact of RAMP Programme on the output of the above economic sectors, based on the data collected from the Directorate of Economics and Statistics, Government of Jammu and Kashmir. The output of the economic sectors is estimated in terms of Gross Value Added (GVA). It is necessary to project the Gross Value Added from the major economic sectors to explain the impact of RAMP Programme on the growth of GVA from the selected economic sectors, where the concentration of MSME Units is high by assuming different annual growth rates for forecasting purpose. The following paragraphs provide an analysis on the growth performance of economic sectors and assess the expected impact of RAMP Programme on the output of economic sectors.

5.5. Impact Envisaged from RAMP Interventions on GVA from Manufacturing Sector

The projections are made for the Gross Value Added (GVA) from Manufacturing Sector based on the current CAGR of 6.9%, expected CAGR of 8% for implementation RAMP projects with district level programmes and expected CAGR of 10% for implementation of RAMP projects with gross root (Block) level programmes. The estimated values of Gross Value Added from Manufacturing Sector of Jammu and Kashmir are provided in Table below.

Table 94: Gross Value Added (GVA) from Manufacturing at Constant Prices⁶⁹

Year	(INR Crores)		
	Growth at current CAGR of 6.9%	Growth at CAGR of 8%	Growth at CAGR of 10%
2022-23	10534	10534	10534
2023-24	11261	11377	11588
2024-25	12038	12287	12746
2025-26	12869	13270	14021
2026-27	13757	14332	15423
2027-28	14706	15479	16965
2028-29	15721	16717	18662

⁶⁹ Source: Projected by the consultant

GROWTH OF GVA FROM MANUFACTURING AT CONSTANT PRICES (INR CRORES) DURING THE RAMP PERIOD

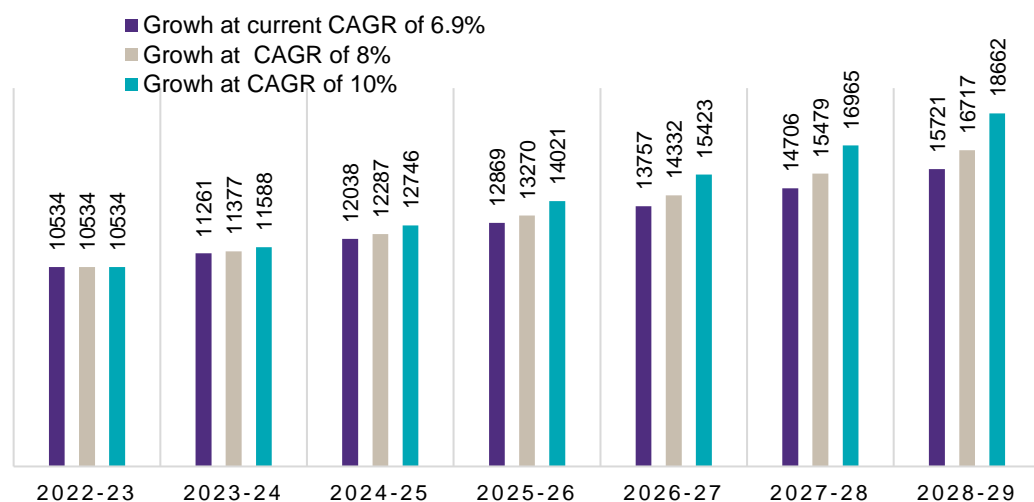


Chart 32: Growth of GVA from manufacturing at constant Prices (INR Crore)

From the Chart, it is inferred that the Gross Value Added from Manufacturing will increase from Rs. 10,534 Crores in 2022-23 to Rs. 15,721 Crores in 2028-29 if the output increases by its current annual compound growth rate of 6.9%. The Gross Value Added from Manufacturing will increase from Rs. 10,534 Crores in 2022-23 to Rs. 16,717 Crores in 2028-29 if the output increases by CAGR of 8%, which is envisaged for implementation RAMP projects with district level programmes. The Gross Value Added from Manufacturing will increase from Rs. 10,534 Crores in 2022-23 to Rs. 18,662 Crores in 2028-29 if the output increases by CAGR of 10%, which is envisaged for implementation RAMP projects with grass root (Block) level programmes.

5.6. Impact Envisaged from RAMP Interventions on GVA from Industry Sector

The projections are made for the Gross Value Added (GVA) from Industry Sector based on the current CAGR of 7.3%, expected CAGR of 8% for implementation RAMP projects with district level programmes and expected CAGR of 10% for implementation of RAMP projects with gross root (Block) level programmes. The estimated values of Gross Value Added from Industry Sector of Jammu and Kashmir are provided in Table and Chart below.

Table 95: Gross Value Added (GVA) from Industry Sector at Constant Prices (INR Crores)⁷⁰

Year	Growth at current CAGR of 7.3%	Growth at CAGR of 8%	Growth at CAGR of 10%
2022-23	33412	33412	33412
2023-24	35851	36086	36753
2024-25	38468	38972	40429
2025-26	41276	42089	44471
2026-27	44290	45457	48918

⁷⁰ Source: Projected by the consultant

Year	Growth at current CAGR of 7.3%	Growth at CAGR of 8%	Growth at CAGR of 10%
2027-28	47523	49094	53810
2028-29	50992	53022	59191

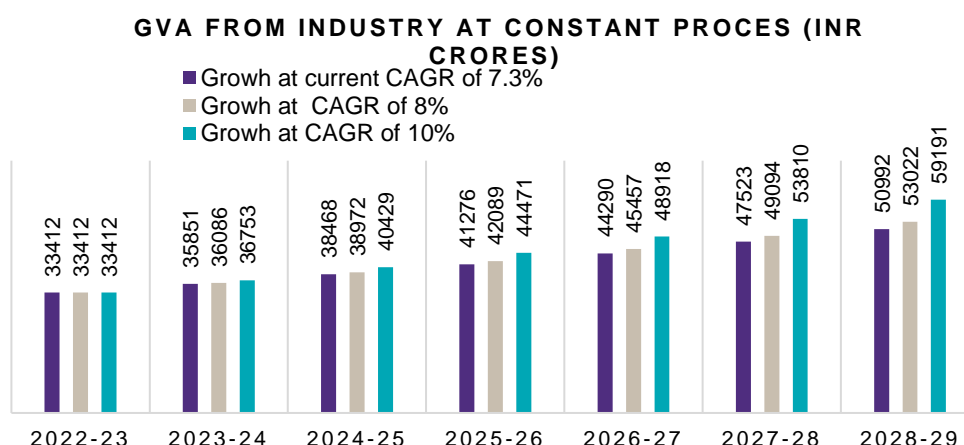


Chart 33: GVA from Industry at Constant Process (INR Crore)

From the Chart, it is inferred that the Gross Value Added from Industry Sector will increase from Rs. 33,412 Crores in 2022-23 to Rs. 50,992 Crores in 2028-29 if the output increases by its current annual compound growth rate of 7.3%. The Gross Value Added from Industry Sector will increase from Rs. 33,412 Crores in 2022-23 to Rs. 53,022 Crores in 2028-29 if the output increases by CAGR of 8%, which is envisaged for implementation RAMP projects with district level programmes. The Gross Value Added from Industry Sector will increase from Rs. 33,412 Crores in 2022-23 to Rs. 59,191 Crores in 2028-29 if the output increases by CAGR of 10%, which is envisaged for implementation RAMP projects with gross root (Block) level programmes.

5.7. Impact Envisaged from RAMP Interventions on GVA from Services Sector

The projections are made for the Gross Value Added (GVA) from Services Sector based on the current CAGR of 12.3%, expected CAGR of 14% for implementation RAMP projects with district level programmes and expected CAGR of 15% for implementation of RAMP projects with gross root (Block) level programmes. The estimated values of Gross Value Added from Services Sector of Jammu and Kashmir are provided in Table – 5.4 and Chart – 5.3.

Table 96: Gross Value Added (GVA) from Services Sector at Constant Prices (INR Crores)⁷¹

Year	Growth at current CAGR of 12.3%	Growth at CAGR of 14%	Growth at CAGR of 15%
2022-23	71723	71723	71723
2023-24	80545	81764	82481
2024-25	90452	93211	94854
2025-26	101578	106261	109082
2026-27	114072	121137	125444
2027-28	128103	138096	144261
2028-29	143860	157429	165900

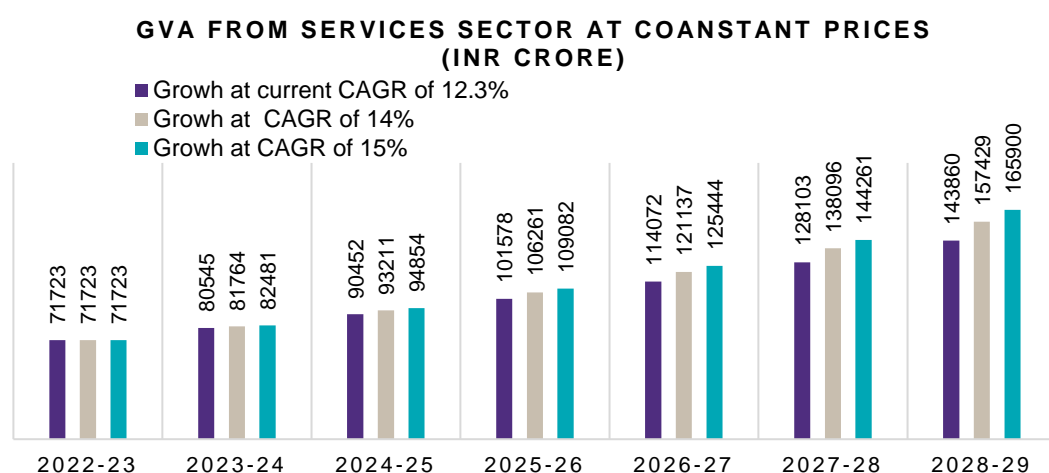


Chart 34: GVA from Services Sector at Constant Prices (INR Crore)

From the Chart, it is inferred that the Gross Value Added from Services Sector will increase from Rs. 71,723 Crores in 2022-23 to Rs. 1,43,860 Crores in 2028-29 if the output increases by its current annual compound growth rate of 12.3%. The Gross Value Added from Services Sector will increase from Rs. 71,723 Crores in 2022-23 to Rs. 1,57,429 Crores in 2028-29 if the output increases by CAGR of 14%, which is envisaged for implementation RAMP projects with district level programmes. The Gross Value Added from Services Sector will increase from Rs. 71,723 Crores in 2022-23 to Rs. 1,65,900 Crores in 2028-29 if the output increases by CAGR of 15%, which is envisaged for implementation RAMP projects with gross root (Block) level programmes.

⁷¹ Source: Projected by the consultant



02

ANNEXURES

Annexures

Annexure-I:

Schedule of District level Stakeholders' Meetings

S No.	Activity	Place	Date
1	Budgam Stakeholder Consultation Meet	Budgam	04-Dec-23
2	Srinagar Stakeholder Consultation Meet	Srinagar	05-Dec-23
3	Ganderbal Stakeholder Consultation Meet	Ganderbal	09-Dec-23
4	Pulwama Stakeholder Consultation Meet	Pulwama	11-Dec-23
5	Anantnag Stakeholder Consultation Meet	Anantnag	12-Dec-23
6	Kulgam Stakeholder Consultation Meet	Kulgam	16-Dec-23
7	Bandipora Stakeholder Consultation Meet	Bandipora	18-Dec-23
8	Kupwara Stakeholder Consultation Meet	Kupwara	19-Dec-23
9	Baramulla Stakeholder Consultation Meet	Baramulla	20-Dec-23
10	Shopian Stakeholder Consultation Meet	Shopian	22-Dec-23
11	Jammu Stakeholder Consultation Meet	Jammu	02-Jan-24
12	Samba Stakeholder Consultation Meet	Samba	
13	Reasi Stakeholder Consultation Meet	Reasi	05-Jan-24
14	Udhampur Stakeholder Consultation Meet	Udhampur	06-Jan-24
15	Ramban Stakeholder Consultation Meet	Ramban	08-Jan-24
16	Doda Stakeholder Consultation Meet	Doda	08-Jan-24
17	Kishtwar Stakeholder Consultation Meet	Kishtwar	09-Jan-24
18	Poonch Stakeholder Consultation Meet	Poonch	11-Jan-24
19	Rajouri Stakeholder Consultation Meet	Rajouri	12-Jan-24
20	Kathua Stakeholder Consultation Meet	Kathua	12-Jan-24

Annexure-II

List of Stakeholders from all District Offices of Jammu Division with detailed Information

Sl. No	Name	Designation	Institution	Mobile Number	Email
1	Mr. Virender Manyal	General Manager	DIC, Jammu	9419143802	gmdicjammu@gmail.com
2	Prem Singh	General Manager	DIC, Kathua	9906251000	dickathua2@gmail.com
3	Mohd Idrees Lone	General Manager	DIC, Doda	9419130404	gmdicdoda@rediffmail.com
4	Dr. Ashraf	General Manager	DIC, Kishtwar	9622254590	kishtwardic@gmail.com
5	Mohd. Tanwir (Additional Charge)	General Manager	DIC, Poonch	9419103072	poonchgmdic@gmail.com
6	Ashwani Kumar	General Manager	DIC, Rajouri	9596868664	dicrajouri@gmail.com
7	Sh. Ravinder Anand	General Manager	DIC, Ramban	6005929200	gmdicramban@gmail.com
8	Sh. Pankaj Kumar Anand	General Manager	DIC, Udhampur	9419159337	generalmanagerdic@gmail.com
9	Sh. Anwar Banday	General Manager	DIC, Reasi	9419273861	dicreasi-jk@gov.in
10	Mr. Virender Manyal (Additional Charge)	General Manager	DIC, Samba	9419143802	generalmanagerdicsamba@gmail.com
11	Mr. Arshad Noomani	Functional Manager	Industries and Commerce	8492837573	—
12	Mr. Sandeep Dubey	Functional Manager	DIC, Jammu	9419237248	—
13	Mr. Vinod Kumar	Accountant	Industries and Commerce	9149812096	—
14	Mr. Sanjesh Gupta	Senior Project Officer/ Technical Officer	Department of Fisheries, Jammu	9419142180	—
15	Mr. Mukesh Verma	Statistical Officer	Handicrafts and Handlooms	7889328963	handloomdepartment@gmail.com
16	Mr. Rajesh Kumar Pangotra	Technical Officer	Department of Horticulture, Jammu	9419151091	—

Sl. No	Name	Designation	Institution	Mobile Number	Email
17	Mr. Anil Kumar Chibber	Technical Officer	Department of Horticulture, Jammu	9419139991	—
18	Mr. Raj Nath Bhat	In-charge	JKHPMC	7006740075	—
19	Mr. Vishal Raj	Faculty	JKEDI	9419216208	—
20	Dr. Sandeep Kotwal	Executive Officer	Khadi and Village Industries Board (KVIB)	7006051148	secretarykvib@gmail.com
21	Mr. Sameer Ahmad	Assistant Executive Officer	Khadi and Village Industries Board (KVIB)	9419170826	secretarykvib@gmail.com
22	Mr. Tilak Raj	ADM	Khadi and Village Industries Board (KVIB)	9419671964	secretarykvib@gmail.com
23	Mr. R K Pangotra	Analyst	Department of Horticulture, Jammu	9419151091	—
24	Mr. D.P Singh	GM	SICOP J&K	9419135004	—
25	Mr. Mudasir Ahmed	DGM	SICOP	9419232786	ahmed32786@gmail.com
26	Mr. Rajan Sharma	General Manager- Estates	SICOP	9419187920	generalmanagerprojects@gmail.com
27	Mr. Pankaj Gupta	Executive Engineer	SIDCO	9419187433	—
28	Mr. Sanwal Dogra	Manager	SIDBI	6390222280	sanwald@sidbi.in
29	Mr. Anil Kumar Sharma	DGM	SIDBI	9594940666	aksharma@sidbi.in
30	Ms. Anita Nehru	AGM	J&K Bank Zonal Office Jammu	9419850955	—
31	Mr. Rohit Kumar	In-charge - Advances	J&K Bank	9419351152	rohitkumar@jkbmail.com
32	Mr. Gagandeep Singh	IPO	Samadhan Portal, I&C	7006568339	—
33	Mr. Zorawar	IPO	DIC, Jammu	7006471070	—
34	Mr. Tarun Gupta	IPO	DIC, Jammu	9469260153	—
35	Mr. Kuldeep Singh	IPO	DIC, Jammu	9906296396	—
36	Mr. Masqeen	IPO	DIC, Samba	7051187439	—

Sl. No	Name	Designation	Institution	Mobile Number	Email
37	Mr. AB Jandial	DO	Pollution Control Board, Samba	9419196544	dojkspcbsambanorth@gmail.com
38	Mr. Angrez Chand	Dy. GM	SICOP	9419223407	—
39	Mr. Adeish	IPO	DIC, Reasi	7889439819	—
40	Dr. Gishali Khullar	VAS	Sheep Husbandry Department, Reasi	7889603200	—
41	Dr. Sarfaraz Naseen	DSHO	Sheep Husbandry Department, Reasi	9419174101	—
42	Dr. Abdul Majid	CAHO	Animal Husbandry Department, Reasi	9419105373	cahoreasi123@gmail.com
43	Mr. Brij. V Gupta	CHO	Horticulture Department, Reasi	9419160862	hortireasi@gmail.com
44	Mr. Ashwani Kumar	District Officer	KVIB, Reasi	8082200751	—
45	Mr. Sajad Ahmed	LDM	SBI, Reasi	9419404278	ldmreasi017@gmail.com
46	Mr. Jugal Sharma	DPM	JKRLM, Reasi	9419156051	—
47	Dr. Farhat Bashir	District Officer	Sheep Husbandry Department, Reasi	7298152784	—
48	Mr. Sajid Malik	IPO	DIC, Udhampur	9419137549	—
49	Dr. Suresh Thapa	LDO	Animal Husbandry Department, Udhampur	9419142960	cahoudhampur54@gmail.com
50	Mr. Surinder Paul	In-charge District Officer	KVIB, Udhampur	7006729370	—
51	Mr. Bader Hussain	Divisional Officer	Pollution Control Committee, Udhampur	9419688550	baderhussain1964@gmail.com
52	Mr. Raj Kumar	Estate Manager	SICOP, Udhampur	7006319909	—
53	Mr. Pankaj Sharma	CDEO	JKRLM, Udhampur	7889404190	—
54	Ms. Pushpa Devi	CRP-EP	JKRLM, Udhampur	7780884798	—
55	Mr. Ravi	IPO	DIC, Ramban	9055086177	—
56	Dr. Shabir Ahmad Khan	DSHO	Sheep Husbandry Department, Ramban	7006863018	—
57	Dr Suhail Jan Kawoosa	CAHO	Animal Husbandry Department, Ramban	7006833320	cahormb123@gmail.com

Sl. No	Name	Designation	Institution	Mobile Number	Email
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60	Dr. Jagdish Bali	AEO	Agriculture Department, Ramban	9086133330	bali Jagdish04@gmail.com
61	Mr. Gulam Qudir-ul-Din	In-charge District Officer	KVIB, Ramban	9018245731	—
62	Mr. Abdul Rashid Sofi	LDM	SBI, Ramban	9469434443	lboramban@gmail.com
63	Mr. Roop Sharma	Labour Inspector	Labour and Employment Department, Ramban	9419280898	roop73sharma@gmail.com
64	Mr. Swaroop Kotwal	IPO	DIC, Doda	6005565119	swaroopkotwal147@gmail.com
65	Neeraj Sharma	IPO	DIC, Doda	7006031162	—
66	Mr. Lakhveer	AHTO	Handicraft Department, Doda	7889552260	adhandicraft@gmail.com
67	Mr. Abid Hussain Wani	AHTO	Handloom Department, Doda	8803732085	adhandloomdoda@gmail.com
68	Mohd. Ayoub Khan	Manager	SICOP, Doda	9622660594	makhan8429@gmail.com
69	Mr. Sajad Hussain	District Officer	Sheep Husbandry Department, Doda	6006178095	sajadkhanday124@gmail.com
70	Dr Mohan Lal Snehi	Divisional Officer	Pollution Control Committee	9419170920	dopccdoda@gmail.com
71	Mohd. Iqbal Bhat	District Officer	KVIB, Doda	8492938307	kvibdoda@gmail.com
72	Mr. Praveen Kumar	LDM	SBI, Doda	9996602728	lbododa@gmail.com
73	Mr. Mudassir Ali	IPO	DIC, Kishtwar	9622824619	—
74	Mr. Sajid Mustafa	CHO	Horticulture Department, Kishtwar	9419273717	—
75	Dr. Ajaz Hussain	CAHO	Animal Husbandry Department, Kishtwar	9797363964	cahokishtwar@gmail.com
76	Mukesh Singh Bali	District Officer	Pollution Control Committee	7006106246	msbspccb@gmail.com

Sl. No	Name	Designation	Institution	Mobile Number	Email
77	Mr. Mongesh Kumar	District Officer	SICOP, Kishtwar	9596936086	—
78	Haqnawaz Ahmed	In-charge	Tourist Office, Kishtwar	7006811458	—
79	Mr. Pankaj Kumar	LDM	SBI, Kishtwar	9541620344	ldmkishtwar@gmail.com
80	Mohammad Imran	BPM	NRLM, Kishtwar	9682596877	—
81	Dr S.M Usman	VAS	Animal Husbandry Department, Kishtwar	9149779155	—
82	Dr. Mussawar Rashid	Veterinary Assistant Surgeon	Animal Husbandry Department, Kishtwar	9906578839	mussawir276@gmail.com
83	Mr. Ramanjeet Singh	IPO	DIC, Poonch	9622346299	ramanjeet.singh@gmail.com
84	Mr. Sumeet Sharma	IPO	DIC, Poonch	9697073057	—
85	Mr. Rohit Raina	MTS	DIC, Poonch	9906334308	—
86	Mr. Propkar Singh	AHTO	Handicrafts/ Handloom Department, Poonch	9797614283	—
87	Mr. S.M Younis	CAHO	Animal Husbandry Department, Poonch	7006827367	cahopoonch@gmail.com
88	Dr. Ashish Mahajan	DSHO	Sheep Husbandry Department, Poonch	9419170005	sheephusbandrypoonch@gmail.com
89	Mr. Adil Shabir	ALC	Labour Department, Poonch	7006031825	alcpoonch@gmail.com
90	Mr. Manzoor Ahmed	In-charge	SICOP, Poonch	9419634726	—
91	Mr. Javid Iqbal	Supervisor	SICOP, Poonch	9906236216	—
92	Mohd Owais	DPM	NRLM, Poonch	7889456291	—
93	Mr. Sajad	DPM	NRLM, Poonch	7889382573	—
94	Mr. Asif	IPO	DIC, Rajouri	9596858171	—
95	Mr. Bodh Raj	AD	Department of Fisheries Rajouri	9419980082	—
96	Mr. Rajinder Singh	AEA	Agriculture Department, Rajouri	9622297957	—

Sl. No	Name	Designation	Institution	Mobile Number	Email
97	Mr. Rajesh Kumar	PO	District Urban Development Agency (DUDA), Rajouri	9469077054	—
98	Mr. Talib Hussain	AHTO	Handicrafts Department, Rajouri	8492896943	—
99	Mr. Narayan Dass	Senior Supervisor	KVIB Rajouri	7889393458	kvibrajour@gmail.com
100	Mr. Mumtaz Ahmed	Tourist Officer	Tourist Office, Rajouri	7006424104	adtourismrajouri211@gmail.com
101	Pushpinder Singh	LDM	Lead Bank, Rajouri	9596716958	—
102	Mr. Sheikh Nowsheen	Assistant Faculty	JKEDI, Rajouri	7006541076	ss.nowsheen@gmail.com
103	Mohd. Naseer	Assistant Registrar	Cooperative Department, Rajouri	9797996375	naseer180ch@gmail.com
104	Mr. Vivek	IPO	DIC, Kathua	9622228674	—
105	Mr. Darshan Paul	HTO	Handloom Department, Kathua	7006268930	—
106	Dr. Sunil Kumar	Superintendent	DVH Kathua	9149415506	dvhkathua@gmail.com
107	Mr. Vinay Vilas	Manager cum Chemist	Horticulture Department, Kathua	9419231684	—
108	Mr. Murari Lal	DAO	Agriculture Department, Kathua	9419213028	—
109	Dr. Nitika S Jalmeria	Veterinary Assistant Surgeon	Sheep Husbandry Department, Kathua	7889777737	—
110	Mr. Ravinder Kotwal	Divisional Manager	SICOP, Kathua	9419131756	—
111	Mr. Narayan Thakur	Inspector	Pollution Control Committee	9797442222	—
112	Mr. Ramana Kumar	Officer	Labour Department, Kathua	7889738441	—
113	Mr. Lalit Parkash	Branch Head	J&K Bank	9419212791	lalit.prakash@jkbmail.com
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Annexure-III

List of Stakeholders from all District Offices of Kashmir Division with detailed Information

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1	Ms. Dilshada Akhtar	General Manager	DIC, Anantnag	01932-222504 9906504050	dicplananantnag@gmail.com
2	Mr. Bashir Ahmad	General Manager	DIC, Kulgam	01931-260427 9622418421	dickulgam@gmail.com
3	Fayaz Ahmad Banday (Adl. charge)	General Manager	DIC, Pulwama	01933-241309	dicpulwama@gmail.com
4	Mr. Nasrool Hilal	General Manager	DIC, Shopian	01933-260406	gmdicshopian@gmail.com
5	Ms. Nighat Alam	General Manager	DIC, Budgam	01951-255504 9419503003	budgamindustries@gmail.com
6	Ms. Hamida Akhter	General Manager	DIC, Srinagar	0194-2427478 9682666597	Gmdic-srinagar@jk.gov.in
7	Mr. Zahid Rashid Khan	General Manager	DIC, Ganderbal	0194-2416320 9419006543	ganderbalindustries@gmail.com
8	Mr. Mohammad Munir	General Manager	DIC, Bandipore	01957-225361 9419010705	bandiporeindustries123@gmail.com
9	Ms. Nighat Alam	General Manager	DIC, Baramulla	8899667881 9419503003	baramullaindustries@gmail.com
10	Mr. Sameer Jan	General Manager	DIC, Kupwara	01955-252323 7006279718	kupwaraindustries@gmail.com
11	Mr. Imran Majeed	District Coordinating Officer	Khadi Village Industries Commission, Jammu & Kashmir (KVIC)	7006324221	kvicsrinagar@gmail.com
12	Mr. Anil Kumar Sharma	Nodal Officer, PMEGP, UT J&K	Khadi Village Industries Commission, Jammu & Kashmir (KVIC)	94191998050	sokvicjammu@gmail.com
13	Dr. Basharat Nabi Dar	Asst. Professor	Islamic University of Science and Technology (IUST), Awantipora, Kashmir J&K	9906022236	darnabi@gmail.vom
14	Dr. Mehraj Uddin	Faculty	JKEDI, Kashmir	9419017764	drmeiraj@gmail.com
15	Mr. Imran Khwaja	Technical Officer	Department of Sheep Husbandry, Kashmir	9469990000	kashmirmerino.sheep@gmail.com
16	Mr. Ashutosh Sareen	General Manager, MSME	Jammu & Kashmir Bank	9419105577	Ashutosh.sareen@jkbmail.com
17	Mr. Mohammad Adil	Asst. General Manager	Small Industries Development Bank of India	9009193846	mdadil@sidbi.in

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18	Mr. Sajad Ahmad	Technical Officer	Horticulture Department, Civil Secretariat, Srinagar (State Nodal Agency, PMFME)	9622687152	pmfmehorti@gmail.com
19	Ms. Iqra Syed	Functional Manager	DIC, Budgam	7051993597	budgamindustries@gmail.com
20	Mr. Ruhan	IPO	DIC, Budgam	9796917750	—
21	Mr. Abdul Rashid	Estate Manager	SIDCO, Budgam	9906575452	—
22	Mr. Bilal Ahmad Kakroo	Divisional Manager	SICOP, Budgam	9419970535	bilaljsicop@gmail.com
23	Mr. Sajad Ahmad Zargar	District Officer	KVIB, Budgam	6005645723	budgamkvib@gmail.com
24	Mr. Tanvir Ahas	Field Officer	KVIB, Budgam	9697727374	kvibbudgam2021@gmail.com
25	Mr. Ashfaq Ahmad	Lead Bank Manager	Jammu & Kashmir Bank Ltd., Budgam	7006658829	—
26	Mr. Fabiha	IPO	DIC, Ganderbal	9205133370	ganderbalindustries@gmail.com
27	Mr. Musaib	IPO	DIC, Ganderbal	8825079019	ganderbalindustries@gmail.com
28	Mr. Gh. Nabi Wani	Incharge	SIDCO, Ganderbal	7006444656	ghnabi123@gmail.com
29	Mr. Zahid Rashid	Asst. Director	Handicraft & Handloom Department, Ganderbal	9149654809	zahid.d65@gmail.com
30	Mr. Shujat Ali	Dy. General Manager	SICOP, Ganderbal	7006033762	shujat123ali@gmail.com dgmsicopkmrd@gmail.com
31	Mr. Mushtaq Ahmad Sheikh	District Officer	KVIB, Ganderbal	7889969733	kvicsrinagar@gmail.com
32	Mr. Riaz Ahmad Bhat	District Coordinator	KVIC, Ganderbal	7006265486	gblkvib@gmail.com
33	Mr. Imaad	Lead Bank Manager	Jammu & Kashmir Bank, Ganderbal	7006235092	leadbank.ganderbal@jkbmail.com
34	Er. Bilal Ahamd	District Officer	Forest Department, Ganderbal	9419012116	—
35	Mr. Zulfkar Majid	Block Investigator	DIC, Pulwama	7006769690	dicpulwama@gmail.com
36	Mr. Imran Farooq	IPO	DIC, Pulwama	9596453679	dicpulwama@gmail.com
37	Mr. Imtiyaz Ahmad Khan	Manager Lead Bank	Jammu & Kashmir Bank, Pulwama	9797222000	beacon@jkbmail.com

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39	Mr. Mushtaq Ahmad Dar	District Officer	KVIB, Pulwama	7889969733	kvibpulwama@gmail.com
40	Mr. Ahmad Abbas Rather	Divisional Manager	SICOP	9906621400	divisionalmanager34311@gmail.com abass786.ar@gmail.com
41	Mr. Ishfaq Nabi Dar	Asst. Engineer	Jammu & Kashmir Power Development Department, Pulwama	7006048326	darishfaq127@gmail.com
42	Mr. Mubashir Niyaz	IPO	DIC, Anantnag	7006800916	sheikhmubasherniyaz@gmail.com
43	Ms. Mehrosh Nabi	Representative, Lead Bank	Jammu & Kashmir Bank, Anantnag	7006486284	almond@jkbmail.com
44	Mr. Mudasir Mohi-udd-in	Asst. Faculty	JKEDI, Anantnag	9622838109	mudassirmaddy0375@gmail.com
45	Mr. Bashir Ahmad	District Officer	Pollution Control Board, Anantnag	9419470301	—
46	Mr. Javaid Ahmad Lone	Instructor	ITI, Anantnag	9149424168	itianantnag@gmail.com
47	Mr. Ishfaq Ahmad	IPO	DIC, Kupwara	9906426080	—
48	Mr. Showkat Ahmad Mir	Asst. Handicraft Training Officer	Handicraft & Handloom Department, Kupwara	8825001144	—
49	Mr. Abdul Rouf Mir	Representative, Lead Bank	Jammu & Kashmir Bank, Kupwara	7006829997	hndwar@jkbmail.com
50	Mr. Mohd. Yaseen Lone	Divisional Manager	SICOP, Kupwara	7006775616	yaseenlone4380@gmail.com
51	Mr. Bashir Ahmad	District Officer	KVIB, Kupwara	7780820822	mudassirmaddy0375@gmail.com
52	Mr. Farooq Ahmad Lone	IPO	DIC, Baramulla	9797002764	kupwaraindustries@gmail.com
53	Mr. Mohammad Amin	Estate Manager	SIDCO, Doabagh, Baramulla	9596350940	—
54	Muzamil Ahmad Bhat	Representative, Lead Bank	Jammu & Kashmir Bank, Baramulla	6005121960	signal@jkbmail.com
55	Manzoor Ahmad Lone	District Officer	KVIB, Baramulla	9419963274	kbibbaramulla@gmail.com
56	Ms. Nasrullah Mubarak	IPO	DIC, Shopian	9419503003	rahisahil0007@gmail.vom

Sl. No	Name	Designation	Institution	Mobile Number	Email
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58	Mr. Bashir Ahmad Bhat	Cluster Head	Jammu & Kashmir Bank, Shopian	9541483385	bashirbhat@jkbmail.com
59	Mr. Farooq Ahmad	LDM	Jammu & Kashmir Bank, Shopian	7889397639	Lleadbank.zopull@jkbmail.com
60	Mr. Sarfaraz Ahmad	Officer	State Taxes Department, Shopian	7006959317	sarfarazkas15@gmail.com
61	Mr. Mohammad Ashraf Hajam	Estate Manager	SICOP, Shopian	7006322047	dmsicopshopian@gmail.com
62	Mr. Mursaleen Ahmad	Representative	SICOP, Shopian	7006610883	mursaleenmushatq35@gmail.com
63	Mr. Mohammad Syed	AHTO	Handicrafts & Handloom Department, Shopian	8082822107	mohdsyedshahsyed@gmail.com
64	Mr. Firdous Ahmad Khanday	District Officer	Pollution Control Board, Shopian	7006245453	jkpccshopian@gmail.com
65	Ms. Mubarak	IPO	DIC, Bandipora	7006177171	rahisahil0007@gmail.com
66	Mr. Mohd Yaseen Lone	Divisional Manager	SICOP, Bandipora	7006775616	yaseenlone4380@gmail.com
67	Mr. Pir Javaid Ahmad	District Officer	KVIB, Bandipora	9419963274	kvibbandipora@gmail.com
68	Mr. Shameem Ahmad	Lead Bank Officer	Jammu & Kashmir Bank, Bandipora	9906261704	abshar@jkbmail.com
69	Mr. Zahid Rafiq Lone	AHTO	Handicrafts & Handloom Department, Bandipora	7006920479	izahidkubot@gmail.com
70	Mr. Mohd Abbas Dar	Field Coordinator	Centre for Financial Literacy (CFL), established through RBI	7006512571	ma6759096@gmail.com
71	Mr. Saqib Ahmad	IPO	DIC, Kulgam	9419010705	gmdicshopian@gmail.com
72	Mr. Parvez Rashid	Manager Lead Bank	Jammu & Kashmir Bank, Kulgam	7748677728	parvezrashid@jkbmail.com
73	Mr. Ahmad Abbas Rather	Divisional Manager	SICOP, Kulgam	9906621400	divisionalmanager34311@gmail.com abass786.ar@gmail.com
74	Ms. Saima Jan	Representative	KVIB, Kulgam	6005295214	saimajan123@gmail.com
75	Ms. Firdousa	Representative	KVIB, Kulgam	8089921524	firdoosa778@gmail.com
76	Mr. Abdul Rouf	IPO	DIC, Srinagar	7006806709	srinagardic@gmail.com

Sl. No	Name	Designation	Institution	Mobile Number	Email
77	Mr. Faizan Ahmad Kuttay	Representative	SICOP, Srinagar	8089921524	firdoosa778@gmail.com
78	Mr. Mohammad Altaf Malik	District Officer	KVIB, Srinagar	9149748615	srinagarkvib@gmail.com
79	Ms. Deeba	Representative	KVIB, Srinagar	7006689253	srinagarkvib@gmail.com
80	Mr. Imran Mufti	Estate Manager	SIDCO, Khonmoh, Srinagar	8825066832	—

Annexure-IV

List of MSME Associations associated with Stakeholder Survey for RAMP

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1	Mr. Amit Khajuria	Assistant Director	ASSOCHAM	9419238684	amit.khajuria@assochem.com
2	Mr. Bhupesh Gupta	Co-Chairman	ASSOCHAM	7006507006	—
3	Mr. Rahul Sahai	Chairman	PHDCCI - Jammu	9419193333	phdjammu@phdcci.in
4	Mr. Raj Dua	Co-Chairman	PHDCCI - Jammu	9419213810	—
5	Mr. Amanpreet Singh	Resident Officer	PHDCCI - Jammu	9419213810	amanpreet.singh@phdcci.in
6	Mr. Khurshid Dar	Executive Officer	CII, J&K	9906746669	khurshid.dar@cii.in
7	Mr. Lalit Mahajan	President	Bari Brahmana Industrial Association (BBIA)	9419183876	bbiajammu@gmail.com
8	Sh. Ajay Langer	Vice President	Bari Brahmana Industrial Association (BBIA)	9419795938	—
9	Mr. Viraaaj	General Secretary	Bari Brahmana Industrial Association (BBIA)	7006992456	bbiajammu@gmail.com
10	Mr. Shiv Kumar Sharma	Member Secretary	Bari Brahmana Industrial Association (BBIA)	9419185209	—
11	Mr. Vivek Singh	Cashier	Bari Brahmana Industrial Association (BBIA)	9419187159	—
12	Mr. Harbinder Singh	President	Association of Small & Tiny Industries Jammu Province (ASTI)	9419653771 8899519179	ssaindustries2011@rediffmail.com
13	Mr. Ajay Jagotra	General Secretary	Association of Small & Tiny Industries Jammu Province (ASTI)	9018803301	astind.1933@gmail.com
14	Mr. Deepak Dhawan	President	Birpur Small Scale Industry Association (SSIA)	9697519192	kedhawan@gmail.com
15	Mr. Gagan Jain	General Secretary	Birpur Small Scale Industry Association (SSIA)	9906399209	gagan@vkcnuts.com
16	Mr. Sanjay Chopra	Sr. Vice President	Digiana Industry Association	9419194414	sanju_69md@yahoo.co.in
17	Sh. Praveen Pargal	President	Laghu Udyog Bharati	9419122948	parveenpargal@gmail.com
18	Sh. Tejwant Singh Reen	President	Association of Industries (AOI), Gangyal	9419183546	aoimse.network@outlook.com
19	Sh. Rakesh Wazir	President	Hotel & Restaurant Association Katra, Reasi	9596002222	wazir.rakesh@gmail.com
20	Sh. Sham Saroop Kalsotra	President	Associated Chamber of Industries Registered Udhampur	9419183000	udhayveer3@gmail.com

S. No	Name	Designation	Institution	Mobile Number	Email
21	Mohd. Shafi	President	Industry Estate, Rajouri	9906217142	—
22	Mr. Sameer Ahmad Bhat	Representative	Association of Industrialists, Rangreth Industrial Area, Rangreth, Budgam	9419018579	albatransformers@live.com
23	Mr. Nisar Ahmad Baba	Representative	Association of Industrialists, Rangreth Industrial Area, Rangreth, Budgam	9419011419	albatransformers@live.com
24	Mr. Ayaz Ahmad	Representative	Federation of Chambers of Industries Kashmir	9419494634	fcikapex@gmail.com
25	Mr. Shabir Meerani	President	Ganderbal Industrial Association	7006168110	shabirmirani@gmail.com
26	Mr. Zain-ul-Abidin	General Secretary	President Association Ganderbal	8825031446	—
27	Mr. Mukhtar Ahmad Khan	President	IGC Lassipora, Pulwama	7006487382	khanmukhtar35@gmail.com
28	Mohd. Shafi Ganie	Sr. Vice President	IGC Lassipora, Pulwama	9419030791	kashmirbonemills@gmail.com
29	Mr. Mukhtarul Qadir	Vice President	IGC Lassipora, Pulwama	7006248845	vlasian2019dl@gmail.com
30	Mr. Mohsin Bhat	President	Industrial Estate, Vessu, Anantnag	7006025393	
31	Mr. Muzaffar Ahmad Shah	President	Industrial Estate, Bijbihara, Anantnag	7889936599	
32	Mr. Bashir Ahmad Najar	President	Industrial Estate, Anantnag	9906789759	
33	Mr. Iftikar Misgar	President	Industrial Estate, Annchidora	7006868623	ecoglassang@gmail.com
34	Mr. Gulam Nabi Shah	President	Industrial Association, Chotipora, Kupwara	9596024802	—
35	Mr. Sheikh Basharat	Secretary Association	Industrial Association, Chotipora, Kupwara	9906457876	—
36	Mr. Javaid Ahmad Bhat	President	Industrial Association, Sopore, Baramulla	9419001585	—
37	Mr. Imran	President	Industrial Association, Baramulla	9419032134	—
38	Mr. Mohammad Ashraf Khan	Estate Manager	Small Scale Industries Association, Baramulla	7889369165	—
39	Ajaz Ahmad Bhat	President	Food Park, Doabgah, Baramulla	9797708330	lazzatfoods.spices@gmail.com
40	Mr. Ashaq Shangloo	President	Industry Association, Gagan	9419007681	firdoscoldstore@gmail.com
41	Mr. Mohmmad Ahsan	President	Industry Association, Wuyan	9541294863	2mirarshid@gmail.com

S. No	Name	Designation	Institution	Mobile Number	Email
42	Mr. Shahid Kamili	President	Federation Chamber of Industries Kashmir (FCIK)	9205001429	kamilishahid@jkgoi.com
43	Mr. Showkat Hussain	President	Industrial Association, Shalteng	7006296229	s.hussain@gmail.com
44	Mr. Farooq Ahmad	President	Industrial Association, Zainakot	9419006147	ambrosia_pharma@yahoo.co.in
45	Mr. Emraan Murataz	Representative	Industrial Association, Khonmoh	9796911105	emraan_murtaza@yahoo.com
46	Mr. Zubair Butt	President	Industrial Association, Khonmoh	9906871310	buylocaljk@gmail.com

Annexure-V

List of Stakeholder Meetings with Dates, Places and Minutes of the Meetings

S. No	Name	Place	Date
1	Online meeting with GM, DIC's for Jammu division	Jammu	21-Nov-23
2	1st UT Level Stakeholders Meet for Jammu division	Jammu	22-Nov-23
3	GM Meeting Kashmir	Srinagar	30-Nov-23
4	Stakeholder Consultation Meet	Budgam	04-Dec-23
5	Stakeholder Consultation Meet	Srinagar	05-Dec-23
6	Stakeholder Consultation Meet	Ganderbal	09-Dec-23
7	Stakeholder Consultation Meet	Pulwama	11-Dec-23
8	Stakeholder Consultation Meet	Anantnag	12-Dec-23
9	Stakeholder Consultation Meet	Kulgam	16-Dec-23
10	Stakeholder Consultation Meet	Bandipora	18-Dec-23
11	Stakeholder Consultation Meet	Kupwara	19-Dec-23
12	Stakeholder Consultation Meet	Baramulla	20-Dec-23
13	Stakeholder Consultation Meet	Shopian	22-Dec-23
14	Stakeholder Consultation Meet	Samba	02-Jan-24
15	Stakeholder Consultation Meet	Reasi	05-Jan-24
16	Stakeholder Consultation Meet	Udhampur	06-Jan-24
17	Stakeholder Consultation Meet	Ramban	08-Jan-24
18	Stakeholder Consultation Meet	Doda	08-Jan-24
19	Stakeholder Consultation Meet	Kishtwar	09-Jan-24
20	Stakeholder Consultation Meet	Poonch	11-Jan-24
21	Stakeholder Consultation Meet	Rajouri	12-Jan-24
22	Stakeholder Consultation Meet	Kathua	12-Jan-24

Annexure-VI

Questionnaire for Stakeholders

CHECKLIST of RAMP SIP Facilitation

A. Details of Participants

S. No.	Parameter	Details
1.	Department Name / Association Name	
2.	Office Address	
3.	Name of the Representative	
4.	Designation	
5.	Email Address	
6.	Phone Number	
7.	Website	
8.	Sectors of MSMEs being served or facilitated in the J&K UT	
9.	Your organization's role in MSME Development in the UT	
10.	Major Activities carried out by your organization for MSME Development in the UT	1) 2) 3)
11.	Schemes /Programmes that your organization is Implementing in the UT	1) 2) 3)

B. Present Status, Gaps and Opportunities for MSMEs

S. No.	Parameter	Role of your Organization	Present Status	Challenges	Recommendations
1.	<ul style="list-style-type: none"> Policy development Programme & Schemes implementation Monitoring & Evaluation Digital Management of data & Information of Government Dept. Financial Mgmt. of Schemes & Programs Any other related to policy Implementation 				
2.	Access to Finance <ul style="list-style-type: none"> Loans: Term Loan Working Capital Equipment Purchase /Credit Note, Collateral Free Loan (CGTMSE) etc. Equity Funding 				
3.	<ul style="list-style-type: none"> Market Linkages / Market Support (Exhibitions/Trade fairs) Empanelment with OEMs / Connect to Anchor Buyers E-Commerce, Export. Others any 				
4.	Initiative for <ul style="list-style-type: none"> Women Marginalized Sections (SC /ST) OBC Reserved Backward Area (RBA) Any Other 				
5.	Green Initiatives <ul style="list-style-type: none"> Certifications Plant and Machinery) Solar Any Other 				

S. No.	Parameter	Role of your Organization	Present Status	Challenges	Recommendations
6.	Capacity Building Trainings				
	<ul style="list-style-type: none"> Budding Entrepreneurs Senior Management Mid Management Staff Workers EDP MDP Skilling Reskilling Exposure visits Training of Implementation Staff of Line Officials of respective departments /Authorities Awareness programmes on Govt. Schemes & Programmes 				
7.	Scheme Implementation				
	<ul style="list-style-type: none"> Central Sector Schemes Central Sponsored Schemes State /UT Schemes 				
8.	MSME- Complaint redressals				
	<ul style="list-style-type: none"> (Samadhan Portal) MSEFC ODR 				
9.	Delayed Payments to MSMEs				
	<ul style="list-style-type: none"> MSEFC ODR 				
10.	Champion Programme:				
	<ul style="list-style-type: none"> Technology Upgradation Support Zero effect Defect (ZED) Lean implementation ISO certifications Quality enhancement Any Others 				

S. No.	Parameter	Role of your Organization	Present Status	Challenges	Recommendations
11.	Other Handholding Activities				
	<ul style="list-style-type: none"> Patent Incubation Support Accelerator Support Marketing and Branding Gem Portal (Govt. procurement mechanism & Portal / platforms) Geographical Indication DPR Preparation Any Other 				
12.	Business Development services				
	MSME registration				
	Documents for application				
	Report preparation				
	Financial Syndication				
	Project Advisory				
	Technology support				
	Financial Management Support				
	Preparation of Utilization certification				
	Audit				
	Taxation /GST compliance				
	Lean/ZED certification services				
	Any Other				
13.	Any other important and relevant issue/s to be highlighted. (May be related COVID 19 Impact)				

Please attach separate sheet for data pertaining to above points

Annexure-VII

Questionnaire for MSMEs/Entrepreneurs

**Jammu & Kashmir Trade Promotion Organisation
Jammu & Kashmir Union Territory
Raising and Accelerating MSME Performance (RAMP)**

RAMP - Strategic Investment Plan (SIP) - Questionnaire for MSME Entrepreneurs

Name of Unit: _____

Full Name of Owner: _____

Name of Respondent: _____

Location/Address of Unit: _____

Name of District _____ Name of Block _____

Name of Tehsil _____ Name of Village _____

Pin Code: _____ Land Line: _____ Mobile No. _____

Email ID: _____ Website: _____

Urban	1	Rural	2
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Introduction:

Madam/Sir, Greetings of the day. We are from Grant Thornton Bharat LLP, and presently, we have been appointed by Government of J&K for conducting baseline survey for preparation of Strategic Investment Plan (SIP), that is a part of Centrally sponsored programme: "Raising & Accelerating MSME Programme (RAMP)" of Ministry of MSME. It is being implemented in association with the World Bank. In this connection, we are contacting various stakeholders including MSMEs, Government Departments, and Industrial Associations to understand their views, issues, and opinions about systematic development of MSMEs in J&K UT. We assure that your information would be kept confidential and will be used only for the meant purpose. It will not be revealed to anyone else or will be used for any other purpose. We also assure that your identity will not be revealed with your responses to anyone, and information collected would only be used for statistical purpose and mixed with others' responses. Thank you for your support, we appreciate your time on this.

Q.1 Please specify the Gender of the Owner of Unit:

Male	1	Female	2	Others	3
------	---	--------	---	--------	---

Q2. Does your unit have valid Udyam registration?

Yes	1	No	2
-----	---	----	---

If "No" in Q.2. in above

Q2a. Why have you not done Udyam registration for your unit till date?

Q.2b. What according to you are the Advantages of having valid Udyam Registration for unit?

Q.3. What is the Social Categorization of Unit Owner:

General	1	Scheduled Caste (SC)	2	Scheduled Tribe (ST)	3
Other Backward Class (OBC)	4	Minority (specify)	5		
Economically Weaker Section (EWS)	6	Any Other (specify)	7		
Get eligible to participate in govt. tenders					1
Eligible for getting incentives					2
Get various kinds of tax rebates					3
Preference on GeM portal					4
Can avail loan / credit for business					5
Others					6
Not aware					99

Q.4. Date /Month & Year of Commencement of Unit:

Q. 4a. Did you find any issue in commencement of your unit?

Yes	1	No	2
-----	---	----	---

Q.4b. If yes, which are the issues you had to face while starting the unit?

Approvals	1	Permissions	2	Any Other	3
-----------	---	-------------	---	-----------	---

If "Any other" mentioned above, please describe here:

Q. 5. Please mention the legal status of your unit.

Proprietorship	1	Partnership Firm	2	Private Limited	3
Public Ltd.	4	Limited liability Partnership (LLP)	5	Any Other (Specify)	6

Q.6 What is the main activity of your Unit (based on turnover)?

Manufacturing	1	Trading	2	Service	3
---------------	---	---------	---	---------	---

Q.6a. If Manufacturing, what do you manufacture in your Unit?

Q. 6b If Trading unit in Q.6, then, which products do you Trade in your Unit?

1) _____ 2) _____ 3) _____

Q. 6c. If service in Q. 6, which services do you provide from your unit?

1) _____ 2) _____ 3) _____

Q.6d. Brief description of your unit's activity:

Q6.d1. National Industrial Classification (NIC) Code of products/ services of your unit

Q.7 In which type of area is your unit located?

Govt. Industrial Area	1	Private Ind. Area	2
Outside Ind. Area Stand alone	3	In residential area /non-Industrial area	4
Other	5		

Q.8a. What is your Investment in Plant & Machinery:

0-25 lacs	1	25-50 lacs	2	50 lacs to 1 Crore	3
1 Crore to 5 Crores	4	5 Crores to 10 Crores	5	10 Crores to 50 Crores	6

Q.8b. What was your Unit's Turnover in Last Financial Year?

0-50 lacs	1	50-100 lacs	2	1 Crore-10 Crores	3
10 Crores to 50 Crores	4	50 Crores to 100 Crores	5	100 Crores to 150 Crores	6
150 Crores to 250 Crores	7				

Q.9. What is the scale of your business unit?

Micro	1	Small	2	Medium	3
Investment in plant and machinery: upto 1 cr.		Investment in plant and machinery: upto 10 cr.		Investment in plant and machinery: upto 50 cr.	
Turnover upto 5 cr.		Turnover upto 50 cr.		Turnover upto 250 cr.	

Q.9a. Is your unit's,


Land and Building	Owned	1	Rented/ On Lease	2
--------------------------	-------	---	------------------	---

Q. 10. What is present strength of employees at unit:

Particulars	Male		Female		Trans-gender		Total	
	Full time	Part time	Full time	Part time	Full time	Part time	Full time	Part time
Skilled								
Unskilled								
Total								

Annexure-VIII

Media Coverage links for Stakeholders consultation Meets

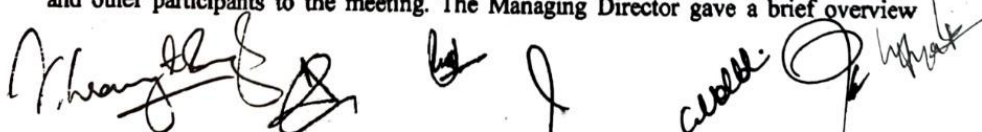
Sl no.	Activity	Place	Date	Media coverage links 1	Media coverage links 2
1	1st UT Level Stakeholders Meet for Jammu division	Jammu	22-Nov-23	https://www.jkinfonews.com/news-det.aspx?q=86230	https://thekashmirhorizon.com/2023/11/24/jktpo-organises-jk-stakeholders-consultation-under-ramp-holds-investors-facilitation-meet/
2	Bandipora Stakeholder Consultation Meet	Bandipora	18-Dec-23	https://jkdirinf.jk.gov.in/news_slides_details.php?news_id=13486	https://www.jkinfonews.com/news-det.aspx?q=87532
3	Ramban Stakeholder Consultation Meet	Ramban	08-Jan-24	https://jkdirinf.jk.gov.in/news_slides_details.php?news_id=14357	https://jkmonitor.org/complete-news-list/boosting-msme-sector-ramban-administration-holds-awareness-event-on-ramp-scheme
4	Kishtwar Stakeholder Consultation Meet	Kishtwar	09-Jan-24	https://www.jkinfonews.com/news-det.aspx?q=88463	https://www.takeonedigitalnetwork.com/district-level-stakeholders-consultation-discusses-execution-of-ramp-program-in-kishtwar/
5	Poonch Stakeholder Consultation Meet	Poonch	11-Jan-24	https://www.jkinfonews.com/news-det.aspx?q=88548	https://jkrimewatch.in/news-details.php?nid=2733
6	Kathua Stakeholder Consultation Meet	Kathua	12-Jan-24	<p>जिला उद्योग केंद्र के महाप्रबंधक ने जिला-स्तरीय हितधारकों की बैठक की अध्यक्षता की</p>  <p>डीसी कार्यालय परिसर के सम्मेलन हॉल में आयोजित एक बैठक की अध्यक्षता करते जिला उद्योग केंद्र, कटुआ के महाप्रबंधक प्रेम सिंह चिब। (अर्जुन शर्मा)</p> <p>सबेरा न्यूज / कुलदीप शर्मा</p> <p>कटुआ, 13 जनवरी : जम्मू-कश्मीर में एमएसएमई प्रदर्शन (आरएमपी) कार्यक्रम को बढ़ाने और तेज करने पर ध्यान केंद्रित करते हुए एक जिला-स्तरीय हितधारकों की परामर्श बैठक आज कटुआ में डीसी कार्यालय परिसर के सम्मेलन हॉल में बुलाई गई। जिला उद्योग केंद्र, कटुआ के महाप्रबंधक प्रेम सिंह चिब की अध्यक्षता में हुई बैठक का उद्देश्य आरएमपी कार्यक्रम के कार्यान्वयन के लिए रणनीतिक निवेश योजना (एसआईपी) तैयार करना था। प्रतिभागियों में जम्मू-कश्मीर व्यापार संवर्धन संगठन (जेकेटीपीओ) शामिल था, जिसका प्रतिनिधित्व ग्रांट थॉमस भारत एलएलपी के सलाहकारों द्वारा प्रतिनिधित्व किया गया और जिसमें हस्तशिल्प, हथकरघा, श्रम, पशुपालन, प्रदूषण नियंत्रण, केवीआईबी, जेकेआरएलएम, सिडको, पर्यटन के विभिन्न अधिकारी, प्रमुख जिला प्रबंधक, जेएंडके बैंक, सिडबी और औद्योगिक संघों के प्रतिनिधि भी शामिल थे। इस दौरान प्रतिभागियों ने जिले में इसके उचित पोषण के लिए एमएसएमई पारिस्थितिकी तंत्र और अन्य प्रमुख पहलुओं पर विस्तृत विचार-विमर्श किया। कंसल्टेंट्स की टीम ने विशेष रूप से एमएसएमई के लिए तैयार किए गए आरएमपी कार्यक्रम के लिए प्रमुख विशेषताओं और कार्यान्वयन के तरीकों को प्रस्तुत किया और चर्चा की। सत्र में संभावित समाधानों पर केंद्रित चर्चाओं के साथ एमएसएमई और उभरते उद्यमियों के सामने आने वाली विभिन्न चुनौतियों पर हितधारकों का परामर्श भी शामिल था।</p>	

Minutes of meeting of the Programme Monitoring Unit (PMU), constituted vide Government Order No. 42-JK (IND) of 2023 dated 01-02-2023 issued by the Industries & Commerce Department, held on 23rd March, 2024 (Saturday) at 11:00 AM under the chairmanship of Sh. Vikramjit Singh, Commissioner / Secretary to the Government, Industries & Commerce Department, Jammu and Kashmir through Video Conferencing to discuss and finalize the Strategic Investment Plan (SIP) under the Raising and Accelerating MSME Performance (RAMP) Scheme.

A meeting to discuss and finalize the Strategic Investment Plan (SIP) under the Raising and Accelerating MSME Performance (RAMP) Scheme was held under the chairmanship of the Sh. Vikramjit Singh, Commissioner/Secretary, Industries & Commerce Department on 23.03.2024 through video-conferencing. The following Officers/Consultants participated in the meeting.

S. No.	Name of Officer	Designation
1.	Sh. Vikramjit Singh	Commissioner / Secretary to the Government, Industries & Commerce Department, Jammu and Kashmir (Chairman)
2.	Mr. Khalid Jahangir	Managing Director, JKTPO/ Chief Nodal Officer- RAMP (Special Invitee)
3.	Sh. Arun Kumar Manhas	Director, Industries & Commerce, Jammu (Member)
4.	Mr. Khalid Majeed	Director, Industries & Commerce, Kashmir (Member)
5.	Mr. Reyaz Hussain	Director Finance, Industries & Commerce Department (Member)
6.	Sh. G Velladurai	Joint Director & HOD, MSME DFO (J&K), Government of India (Representative from Ministry of MSME, Govt. of India)
7.	Smt. Mamta Devi	Additional Secretary to the Government, Industries & Commerce Department (Member Secretary)
8.	Sh. Abhay Ravetkar	Consultant, PMU- RAMP (Grant Thornton Bharat LLP)

At the outset, the Managing Director, JKTPO (Chief Nodal Officer- RAMP) welcomed the Commissioner/Secretary to the Government, Industries & Commerce Department and other participants to the meeting. The Managing Director gave a brief overview



about the background of the meeting and explained various aspects of the draft Strategic Investment Plan (SIP) prepared by M/s Grant Thornton Bharat LLP., who have been engaged as Consultant through online bidding for the preparation of the aforesaid SIP.

Thereafter, Consultant, PMU-RAMP gave a detailed power point presentation highlighting therein the objectives of the Programme, approach & methodology used for conducting survey and diagnostic study, key challenges/issues faced by the MSME sector in UT of Jammu & Kashmir and interventions proposed in the draft SIP for overcoming those challenges/issues along with proposed budget estimates.

It is important to add that a meeting of the aforesaid Committee was earlier held on 19. 03. 2024, wherein extensive deliberation was held on each and every aspect of the draft Strategic Investment Plan (SIP) and based on the said discussions, it was decided that the Consultant shall revisit some of the interventions and budget estimates and place the revised draft Strategic Investment Plan (SIP) before the Committee for accord of approval at the earliest.

In addition, it would be pertinent to mention that two rounds of informal discussions were also held with the Joint Secretary concerned in the Ministry of Micro, Small and Medium Enterprises to align the proposals with the guidelines/procedures of the RAMP scheme while incorporating Jammu and Kashmir specific interventions and proposals in the draft Strategic Investment Plan (SIP), to address unique problems/issues.


Accordingly, the draft Strategic Investment Plan (SIP) was revised in line with the deliberations held separately with the Joint Secretary, Ministry of Micro, Small and Medium Enterprises and in the meeting of the instant Committee, and presented before the Committee for accord of approval. The key features of the draft Strategic Investment Plan (SIP) include emphasis on formalisation and creation of Business Development Services ecosystem; providing marketing support to the MSMEs through R-BSMs, branding & publicity, reimbursement of certification charges, etc.; Strengthening Receivable Market and reducing the incidence of delayed payments; enhanced credit support with special emphasis on promotion of CGTMSE, penetration of MFIs, NBFCs, Fintechs, special interest subvention for Stressed Units, etc.; and UT specific interventions like Turnover Incentive, MSME Health Clinic, setting up of Producer Companies for promotion of GI/ODOP/DEH products; and digital support/interventions for better monitoring and outcomes.


The Committee considered the revised proposals/interventions and after extensive discussion approved the draft Strategic Investment Plan (SIP) along with the proposed

Budget Estimates amounting to **Rs. 544.54 Crores** for a period of 05 years, with **Rs. 381.48 Crores** as RAMP contribution, **Rs. 104.45 Crores** as UT contribution and **Rs. 58.61 Crores** as GOI contribution. It was also decided that before submitting the approved Strategic Investment Plan (SIP) to the Ministry of Micro, Small & Medium Enterprises, the approved SIP may be forwarded to the Finance Department for seeking its concurrence to the contribution proposed for the UT Government in the said Strategic Investment Plan (SIP).

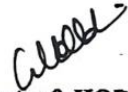
The detailed Budget Estimate (component-wise) is attached herewith as "**Annexure - A**".

The meeting ended with a vote of thanks to the Chair.



**Additional Secretary to the Government
Industries & Commerce Department
(Member Secretary)**

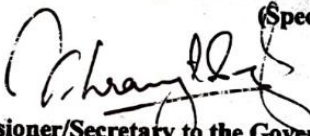

**Director
Industries & Commerce Department
(Member)**


**Director
Industries & Commerce, Jammu
(Member)**


**Joint Director & HOD
MSME DFO (J&K), Government of India
(Representative from MoMSME, GOI)**


**Director
Industries & Commerce, Kashmir
(Member)**


**Managing Director
Jammu and Kashmir Trade Promotion
Organization/ Chief Nodal Officer (RAMP)
(Special Invitee)**


**Commissioner/Secretary to the Government
Industries & Commerce Department, J&K
(Chairman)**

Annexure - A

Jammu and Kashmir - RAMP - SIP - Budget Summary				
S No	Name	(INR Crores)		
		Gov Contribution	UT Government Contribution	RAMP Contribution
A	Formalisation and Promotion of MSMEs in the UT of J&K			
1	Formalisation of MSMEs - Udyam Registration	0.00	2.97	26.73
2	Creation of supporting BDS Ecosystem in the UT J &K	0.00	0.50	4.50
B	Entrepreneurship & Skill Development Programs			
3	Industry Academia Collaboration Project with Sector Specific Incubation/Training Organisations at ITI and Polytechnic College Level; 1) For Aspirational Entrepreneurs and; 2) Training of Trainers (TOT) programme	0.00	0.59	5.29
4	Management Development & Upskilling of existing Entrepreneurs with special emphasis on Women & SC/STs	0.00	0.25	2.25
C	Procurement & Marketing Support (PMS)			
	* Vendor Development Programmes (Convergence with DPIIT Scheme)	3.50	0.53	1.23
6	Exhibition / Buyer & Seller Meets/ Reverse Buyers Sellers Meets for promotion of GI/ODOP/DEH/Unique Products	0.00	1.98	17.81
7	Awareness Programmes /Workshops on Export promotion (Exim Policy, IEM Registration, ECGC, Compliance etc.)	0.00	0.40	3.60
8	Reimbursement of certification fees for Export promotion	0.00	0.75	6.75
9	Branding & Publicity of GI/ODOP/DEH/Unique Products from J &K	0.00	1.00	9.00
D	Strengthening receivable market & reduction of delayed payment (Samadhan and TReDS)			
10	Promotion of MSME Samadhan (ODR), MSEFC & TReDS Platforms	0.00	0.23	2.03
E	Credit Support			
11	CGTMSE - Annual Guarantee Fee Coverage (Exemption)	0.00	1.95	17.55
12	Digital Financing Drives to penetrate NBFCs, Fintechs & MFI in various Clusters in UT of J&K -MoUs with Govt. of J &K and Lead Bank & Other Fis in UT J &K	0.00	0.22	1.94

13	Special Interest Subvention Component for Stressed Micro & Small Units @ 5 % of the Loan component over & above existing benefits for 3 years	55.11	18.37	110.21	183.69
F	MSME Competitiveness Projects				
14	MSME- Champions - Innovate (Incubation, IPR and Design) Awareness Creation/Capacity Building Programmes	0.00	0.20	1.80	2.00
G	UT Specific Interventions-Strengthening Monitoring & Evaluation and Implementation Support Framework for RAMP				
15	Creation of RAMP M & E Dashboard & Marketing Support, Raw Material Inventory Management for MSMEs	0.00	0.77	6.93	7.70
16	Jammu & Kashmir MSME Health Clinic Project	0.00	20.00	80.00	100.00
17	Development & Creation of Special Cell for Onboarding of MSMEs & their Products on various E-Commerce Platforms, Facilitation & Tie up with International Agencies	0.00	0.94	8.42	9.35
18	MSME Producers Company/Association for GI/ODOP/DEH/Unique products under Cluster Development Programmes	0.00	1.29	11.57	12.85
19	**MSME Turnover Incentive for MSMEs	0.00	50.00	50.00	100.00
20	Human Resources/Experts (UT-PIU + JKUT) for RAMP Implementation	0.00	1.00	9.05	10.05
I	Total Budget	58.61	103.91	376.63	539.15
	Administrative Expenditure (Printing & Stationary, Travelling & Communication exp.) @ 1% of the Total Budget	0.00	0.54	4.85	5.39
	Total Budget Estimated	58.61	104.45	381.48	544.54
Note: The above Budget Estimates have been made after removing all Subsidy Components of the Government of India and carry forwarding the suggestions made by the Evaluation Committee of MoMSME, Government of India.					
* Top up is proposed under New guideline of Procurement and Marketing Support Scheme of MoMSME, Government of India issued vide O.M 5(1)/2016-MDA dated 20.22.2029 w.e.f 26.07.2022 for VDP part incentive coverage is being provided for 30 number of beneficiaries, Top up for additional 15 number of beneficiaries per VDP has been proposed under RAMP.					
**Top up is proposed under existing Turnover based Incentive scheme of UT J & K issued by Industries & Commerce Department of J & K vide Government Order No. 12- IND of 2021 dated 21.05.2021					

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Annexure- B

Annexure-X

Minutes of meeting of the Programme Monitoring Unit (PMU), constituted vide Government Order No. 42-JK (IND) of 2023 dated 01-02-2023 issued by the Industries & Commerce Department, held on 09th August 2024 at 5:30PM under the chairmanship of Sh. Vikramjit Singh, Commissioner / Secretary to the Government, Industries & Commerce Department, Jammu and Kashmir through Video Conferencing to discuss and finalize the Strategic Investment Plan (SIP) under the Raising and Accelerating MSME Performance (RAMP) Scheme.

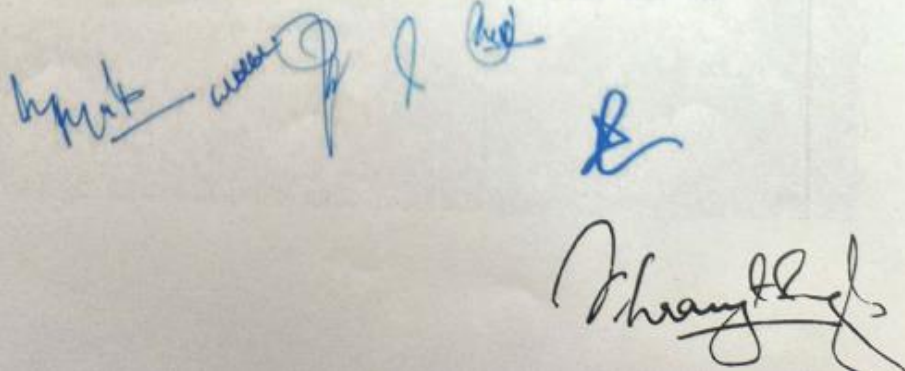
A meeting to discuss and finalize the draft Revised Strategic Investment Plan (SIP) under the Raising and Accelerating MSME Performance (RAMP) Scheme was held under the chairmanship of Sh. Vikramjit Singh, Commissioner/Secretary, Industries & Commerce Department on 09-08-2024 through video-conferencing. The following Officers participated in the meeting.

S. No.	Name of Officer	Designation
1	Sh. Vikramjit Singh	Commissioner / Secretary to the Government, Industries & Commerce Department, Jammu and Kashmir (Chairman)
2	Mr. Khalid Jahangir	Managing Director, JKTPD/ Chief Nodal Officer- RAMP (Special Invitee)
3	Sh. Arun Kumar Manhas	Director, Industries & Commerce, Jammu (Member)
4	Mr. Khalid Majeed	Director, Industries & Commerce, Kashmir (Member)
5	Mr. Rayaz Hussain	Director Finance, Industries & Commerce Department (Member)
6	Sh. G Velladurai	Joint Director & HOD, MSME DFO (J&K), Government of India (Representative from Ministry of MSME, Govt. of India)
7	Smt. Mamta Devi	Additional Secretary to the Government, Industries & Commerce Department (Member Secretary)

At the outset, Commissioner /Secretary of Industry and Commerce, Sh. Vikramjit Singh, (Chairman of the Committee), welcomed all participants to the meeting.

The Managing Director, JKTPD (Chief Nodal Officer - RAMP), giving a brief overview about the meeting, informed that a Draft Strategic Investment Plan (SIP) prepared by the Consultant, viz., M/s Grant Thornton Bharat LLP was approved by the Committee in its meeting held on 23.03.2024 and subsequently forwarded by the Industries & Commerce Department to the Finance Department for concurrence. The initial Budget Estimates of the draft Strategic Investment Plan (SIP) amounted to Rs. 544.54 Crores for a period of 05 years, with Rs. 381.48 Crores as RAMP contribution, Rs. 104.45 Crores as UT contribution and Rs. 58.61 Crores as GOI contribution.

In the meanwhile, the Chief Secretary, J&K reviewed the draft Strategic Investment Plan (SIP) in a meeting held on 25-04-2024 and advised to revisit some of the proposed interventions to align the with identified issues/weaknesses of the MSMEs in Jammu and Kashmir. The draft Strategic Investment Plan (SIP) was accordingly revisited and a revised draft SIP





amounting to Rs. 554.93 Crores for a period of 05 years, with Rs. 499.44 Crores as RAMP contribution and Rs. 55.49 Crores as UT contribution was prepared and submitted to the Industries & Commerce Department vide Communication No. JKTPO/J/201/486 dated 24-06-2024. The revised draft SIP was again reviewed by the Chief Secretary, J&K in a meeting held on 08.07.2024 which among others was attended by Principal Secretary to the Government, Finance Department and Commissioner/Secretary to the Government, Industries & Commerce Department. The meeting was informed that the Chief Secretary, J&K approved the revised draft Strategic Investment Plan (SIP) following which, the said revised draft SIP was re-submitted by the Industries & Commerce Department to the Finance Department for accord of financial concurrence.


The Finance Department vide U.O. No. FD-BDGT0D-11/17/2021-03-(38891) dated: 06-08-2024 conveyed its concurrence to the revised draft Strategic Investment Plan (SIP) and advised to forward the same to the Ministry of MSME, with the approval of the competent authority.

In view of the aforesaid facts and circumstances, the UT Level RAMP Committee headed by the Commissioner/Secretary to the Government, Industries and Commerce Department, J&K considered and approved the revised draft Strategic Investment Plan (SIP) alongwith the budget estimates, as approved by the Chief Secretary J&K and concurred with by the Finance Department. The Committee also decided that the approved Strategic Investment Plan (SIP) will be forwarded to the Ministry of MSME, GOI by the Industries and Commerce Department for consideration and approval.

The meeting ended with a vote of thanks to the Chair.

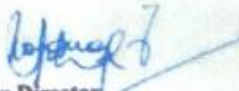

Additional Secretary to the Government
Industries & Commerce Department
(Member Secretary)


Joint Director & HOD
MSME DFO (J&K), Government of India
(Representative from MoMSME, GOI)


Director Finance
Industries & Commerce Department
(Member)


Director
Industries & Commerce, Jammu
(Member)


Director
Industries & Commerce, Kashmir
(Member)


Managing Director
Jammu and Kashmir Trade Promotion
Organization/ Chief Nodal Officer (RAMP)
(Special Invitee)


Commissioner/Secretary to the Government
Industries & Commerce Department, J&K
(Chairman)

Jammu and Kashmir - RAMP - SIP - Budget Summary				(INR Crores)
S No	Name of the Proposals	UT Government Contribution	RAMP Contribution	Total
A Formalisation and Promotion of MSMEs in the UT of J&K				
1	Formalisation of MSMEs - Udyam Registration	2.11	18.98	21.09
B Credit Support				
2	Special Interest Subvention Component for Stressed Micro & Small Units @ 6 % of the Loan component over & above existing benefits for 3 years	22.04	198.39	220.43
3	CGTMSE - Annual Guarantee Fee Coverage (Exemption) for three (03) years	5.85	52.65	58.50
4	Digital Financing Drives to penetrate NBFCs, Fintechs & MFI in various Clusters in UT of J&K -MoUs with Govt. of J&K and Lead Bank & Other FIs in UT J&K	0.22	1.94	2.15
C Procurement & Marketing Support (PMS)				
5	Exhibition / Buyer & Seller Meets/ Reverse Buyers Sellers Meets for promotion of GI/ODOP/DEH/Unique Products	1.50	13.50	15.00
6	Packaging & Publicity of GI/ODOP/DEH/Unique Products of J&K	0.97	8.73	9.70
D UT Specific Interventions-Strengthening Monitoring & Evaluation and Implementation Support Framework for RAMP				
7	Jammu & Kashmir MSME Health Clinic Project	5.00	45.00	50.00
8	** MSME Turnover Incentive for MSMEs	13.00	117.00	130.00
9	Formation of 20 Producer Companies/Associations for GI/ODOP/DEH/Unique products under Cluster Development Programmes	1.21	10.93	12.14
10	Creation of RAMP Monitoring & Evaluation Dashboard	0.33	2.93	3.25
11	Human Resources/Experts (UT-PIU + JKUT) for RAMP Implementation	1.00	9.05	10.05
E Entrepreneurship & Skill Development Programs				
12	Industry Academia Collaboration Project with Sector Specific Incubation/Training Organisations at ITI and Polytechnic College Level. 1) For Aspiring Entrepreneurs and 2) Training of Trainers (TOT) programme 3) Management Development & Upskilling of Existing Entrepreneurs with special emphasis on Women & SC/STs	1.49	13.39	14.88
F Strengthening receivable market & reduction of delayed payment (Samadhan and TReDS)				
13	Promotion of MSME Samadhan (ODR), MSEFC & TReDS Platforms	0.23	2.03	2.25
I Total Budget		54.94	494.50	549.44
	Administrative Expenditure (Printing & Stationary, Travelling & Communication exp.) @ 1% of the Total Budget	0.55	4.94	5.49
Total Budget Estimated		55.49	499.44	554.93

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CONTACT US :



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



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J&K TRADE PROMOTION ORGANISATION



Udyog Bhawan Rail Head Complex, Jammu



Sanat Ghar, Bemina Srinagar, Kashmir



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