

2021

# Compendium Of Schemes

An initiative of District  
Administration



**POONCH**

9/13/2021



**Baseer Ahmed Khan**



**Advisor to Hon'ble Lt. Governor  
Jammu & Kashmir**



## **Message**

It gives me immense pleasure to learn that District Administration Poonch under the Chairmanship of Sh. Inder jeet (KAS), Deputy Commissioner Poonch has compiled all the beneficiary oriented schemes of different departments in the shape of a compendium.

I am confident that this compendium would provide a bird's eye view and at the same time would generate greater awareness amongst PRIs and general public about the various beneficiary schemes pertaining to Rural Development, Industries, Agriculture Department, Animal Husbandry, Consumer Affairs and Public Distribution, Handloom Department, Handicraft Department, Social Welfare Departments, Rural Development Department and others departments.

I am optimistic about the resolve of the District Administration to continue the good governance and development agenda.

**Baseer Ahmed Khan**



## Message



It gives me immense pleasure to learn that a compendium containing the guidelines of all beneficiary oriented schemes of all departments has been prepared by the Administration under the guidance of Additional District Dev. Commissioner, Poonch.

I believe that the compendium will be very helpful for the Government departments, PRIs as well as common citizens of District Poonch and through the medium of this compendium the District Administration has fulfilled the long pending demand of DDCs, BDCs and PRIs. I appreciate the efforts of team of District Officers associated with the preparation of this compendium and also express my gratitude for the excellent work done by the Additional District Dev. Commissioner Poonch, GM DIC Poonch, Programme Officer (ICDS), Project Manager IWMP Poonch, Assistant Commissioner (Dev) Poonch, Assistant Labour Commissioner Poonch, Mohd Azam TSWO Mandi and Ishtiaq Ahmed Manager (DAY-NULM).

I congratulate the entire team for taking this initiative to bring out this compendium and wish them success for future endeavour.

**(Inder Jeet) KAS**  
**Deputy Commissioner**  
**Poonch**

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## **AGRICULTURE DEPARTMENT**

- **Rashtriya Krishi Vikas Yojna (RKVY).**

RKVY has been under implementation in J&K as well as in District from 2008 onward as an umbrella Scheme for ensuring holistic development of Agriculture and allied sector by allowing States to choose their own agriculture and allied sector development activities as per district plan. The scheme was re-structured as RKVY-RAFTAAR during 2017-18 and implemented in J&K during 2018-19. The various sectors covered under the scheme are Pre-harvest Infrastructure, Post-harvest infrastructure, Value addition linked production, Innovation and Agri-entrepreneur development. The main areas covered under the scheme are Crop development, Agriculture Mechanization, Natural Resource Management, Post harvest Management.

- **Sub mission on Agriculture Mechanization(SMAM)**

Sub mission on Agriculture Mechanization of Centrally Sponsored Scheme, National Mission on Agricultural Extension and Technology (NMAET) extended to this district during the year 2014-15.

The scheme lays focus primarily on creating awareness by organizing trainings/demonstrations, increasing reach of farm mechanization to small and marginal farmers by providing subsidies, promoting custom hiring centers to offset the adverse economies of scale arising due to small land holding and high cost of individual ownership, establishment of farm machinery banks for custom hiring, promotion of farm mechanization in selected villages and ensuring performance testing and certification of designated testing centres.

- **Mission on Integrated Dev. Horticulture (MIDH).**

Mission on Integrated Dev. Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root and tuber crops, mushroom, spices, flowers, aromatic plants and bamboo.

- **National Mission on Sustainable Agriculture (NMSA).**

This scheme was launched in the state during 2014-15 with the objectives to enhance agricultural productivity especially in rain fed areas focusing on integrated farming, water use efficiency, Soil Health Management and synergizing conservation. Besides, promoting location specific improved agronomic practices through soil health management, enhanced water use efficiency, judicious use of chemicals, crop diversification, progressive adoption of crop livestock farming systems and integrated Farming System(IFS) based approaches like Agri-Horti, crop-sericulture, Agro-forestry, fish-farming.

- **Soil Health Card (SHC).**

This scheme was launched in the state from 2014-15 to promote the soil testing services, issue of SHC and development of Nutrient Management Practices. The major objectives of the scheme are:-

- To strengthen functioning of Soil Testing laboratories through Capacity building.
- To diagnose Soil Fertility related constraints with standardize procedure for sampling uniformly across

states and analysis and design block level fertilizer recommendations in the district

- **Pardhan Mantri Krishi Sanchai Yojna(PMKSY).**

The overarching vision of Pardhan Mantri Krishi Sanchai Yojna (PMKSY) is to ensure access to some means of protective irrigation to all agriculture farms in the country, "Har Khet ko Pani" to produce "Per drop More crop", thus, bringing much desired rural prosperity

- **ATMA(SMAE)**

This scheme is devoted to ensure the reach of improved Agricultural technology to the farthest corner of the State with a participatory approach. Awareness programs, training camps, crop demonstrations, exposure visits, exhibitions, kisan ghosties, Farmers Scientist Interactions and Farm schools (FS) are the key elements of the scheme. Under the scheme, the basic purpose is to improve the capacity building of the farming community and the same is to be reflected in the improvement of farm productivity by the farmers' adoption of the modern technology developed from time to time by the multiple research institutes.

- **National Food Security Mission (NFSM).**

The national Food security mission(NFSM) was launched in the year 2011-12 covering only rice crops. At present the mission is covering four crops namely Rice,Wheat, Pulses and Maize in the District. Maize, wheat and pulses are under implementation in the District. The scheme lays primary focus on increasing the productivity of Maize, wheat and Pulses, Restoring soil fertility and productivity at the individual farm level, Enhancing farm level economy to restore confidence amongst the farmers. The major interventions under the mission are Cluster Demonstration, Distribution of HVY/Hybrid Seed, Plant and Soil protection Management, Resource Conservation Techniques/Tools, Efficient Water applications and Tools, Training and Local initiatives.

### **AATMA NIRBHAR BHARAT ABHIYAN.**

- **Prime Minister formalization of Micro Food Processing Enterprises (PMFME).**

Individual food processing units would be provided alongwith credit linked capital subsidy @ 35% of the eligible farmers with project cost of a max. Ceiling of Rs 10 lac/ unit per beneficiary contribution should be min. of the 10% of the project cost with balance loan from bank with an interest subvention of 3% per annum.

- **Agriculture Infrastructure Fund (AIF).**

Credit Guarantee Coverage under the scheme for the beneficiaries with a loan up to Rs 2 Crore with the interest subvention of 3% per annum.

- **Farmer Producer Organization (FPO).**

Farmer Producer Organization (FPO) NABARD, SFAC, Govt. Departments provide Financial/ Technical support to the producer organization. Financial support to the FPOs @ up to max. Of the Rs 18 lac/ FPO is to be provided during 3 year from the years of formation to make them sustainable. From the fourth year onwards

FPOs has to manage their financial support from their own business activities. The indicative financial support covers salary of Manager @ 25000/month , Accountant 25000/month, One time registration @40000, Office rent @ 48000/year , Utility charges 12000/year, one time cost of minor equipment including furniture @ 20000, Travel and meeting cost 18000/ year and Miscellaneous (cleaning and stationary) @ 12000/year.

### Farmer Welfare Scheme.

- **PM KISSAN**

PM KISSAN is a central sector scheme with 100% funding from GOI. It has become operational from 01/12/2018. Under the scheme, income support of Rs6,000 per year in three equal installments will be provided to Small and Marginal Farmer families having combined land holding/ownership of 2 hac.

- **Kissan Credit Card(KCC).**

The Kissan Credit Card is GOI Scheme which provides farmers a timely access to credit. The Kissan Credit Card scheme was launched in 1998 with the aim of providing short term formal credit to the farmers.

- **Pardhan Mantri Fasal Bhima Yojna.**

It Aims at supporting sustainable production in Agriculture sector by way of Providing financial support to farmers suffering Crop loss/damage out of unforeseen events, stabilizing the income of the farmers to ensure their continuity in the farming, Ensuring flow of credit to Agriculture sector which will contribute to food security, crop diversification and enhancing growth and competitiveness of Agriculture Sector and Encouraging farmers to adopt innovative and modern agriculture practices. The scheme was launched in the year 2016 at national level and launched in the state and in our district in the year 2017-18 during Kharif season 2017 and remained operational in the district up to Rabi 2018 for the crops Maize, Paddy and Wheat. At present, the scheme is operational only in two districts of Jammu province namely:-Jammu and Udhampur

## Horticulture

- **Mission for Integrated Development of Horticulture (MIDH)**

Mission for Integrated Development of Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of Horticulture Sector which facilitates Infrastructure Development, Area Expansion, Protected Cultivation, Horticulture Mechanization, Irrigation Facilities, Capacity Building, Organic Farming, Functional Pack House, etc.

- **Protected Cultivation**

In Protected cultivation, Productivity of the fruit crops is increased considerably per unit area. Off-season vegetables can be grown all round the year. It provides effective control of pests and diseases is possible. Protection against wind and other unfavourable weather conditions.

- **Pack House**

A packed house can be used for temporarily storing, cleaning, grading and packing of the horticulture produce prior to marketing.

- **Organic Farming (Vermicompost)**

Unit Vermibed, Vermicompost is an eco-friendly bio fertilizer which is rich source of nutrient, vitamins, enzymes, antibiotics and growth hormones, so it gives disease resistance to plants. Its nutrient content is higher than traditional compost. Vermi compost harbors certain microbial populations that help in nitrogen fixation and Phosphorous solubilization.

- **Prime Minister Developmental Package(PMDP)**

Pradhan Mantri Development Package (PMDP) is a special package announced by the Hon'ble Prime Minister. The activities undertaken under PMDP have been formulated for the development Horticulture Sector as per MIDH scheme.

- **Pradhan Mantri Krishi Sinchai Yojana (PMKSY)**

- **"Per Drop More Crop" (PDMC)**

Micro Irrigation PMKSY (Micro Irrigation) includes Creation of new water sources through Minor Irrigation (both surface and ground water), Repair; restoration and renovation of water bodies; Strengthening carrying capacity of traditional water sources; Construction of rain water harvesting structures (Jal Sanchay); Command Area Development, strengthening and creation of distribution network from source to the farm; Ground water development, etc.

- **Other Interventions**

Under "Per Drop More Crop" (PDMC) Construction of micro irrigation structures to supplement source creation activities including tube wells and dug wells (in areas where ground water is available and not under semi critical /critical /over exploited category of development) is to be done.

- **Rashtriya Krishi Vikas Yojna (RKVY)**

Rashtriya Krishi Vikas Yojana (RKVY) is a special additional central sponsored scheme with main objective to increase the public investment in the agriculture and allied sectors. The main components of the scheme are top working, cultivation of nut fruits, urban nutritional programme, PP Machinery, etc.

- **Agriculture Technology Management Agency (ATMA)**

- **Sub-Mission on Agriculture Extension (SMAE)**

Sub-Mission on Agricultural Extension (SMAE-ATMA) will focus on awareness creation and enhanced use of appropriate technologies in agriculture & allied sectors. Use of interactive and innovative methods of information-films, hand held devices, mobile based services, Kissan Call Centers (KCCs) etc. will be used and dissemination like low cost convergence brought among extension efforts under different programmes and schemes at village level through the institution of ATMA.

- **National Food Security Mission (NFSM)**

Tree Borne Oilseeds (NFSM-TBOs) National Food Security Mission- Tree Borne Oilseeds (NFSM-TBOs) focuses on low productivity and high potential districts including cultivation of food grain crops in rain fed areas along with Implementation of cropping system centric interventions in a Mission mode approach through active engagement of all the stakeholders at various levels, Agro-climatic zone wise planning and cluster approach for crop productivity enhancement etc.

- **"Sub-Mission on Agricultural Mechanization (SMAM)"**

Sub-Mission on Agricultural Mechanization will focus on farm mechanization. The Sub-Mission will mainly cater to the needs of the small and marginal farmers through institutional arrangements such as custom hiring, mechanization of selected villages, subsidy for procurement of machines & equipments, etc.



## Sheep Husbandry

### • Integrated Sheep Development Scheme (ISDS)

In the scheme I.S.D.S. Units established under participatory mode component, 25 sheep/goats shall be provided to the beneficiary free of cost and from 3<sup>rd</sup> year of establishment. Department shall retrieve 5 ewes/doe(s) from each beneficiary for next 5 years. This scheme is innovative and self sustaining as fresh unit shall be established in a continuous cyclic manner from the retrieved livestock of previous beneficiaries.

Participatory unit shall be provided to the farmer after executing an agreement to the effect that the beneficiary will return 5 ewes/ does out of progeny to the department free of cost as the case may be from 3<sup>rd</sup> year for next five years. Beneficiary shall also furnished an affidavit duly attested by First Class Magistrate.

The progeny shall be retrieved at 1.5 to 2 years of age with the body weight of minimum 25-30 kg for establishment of fresh units under the scheme.

### • Tribal Sub Plan (TSP)

Units established under participatory mode component, 10 sheep/goats + 1 Ram shall be provided to the beneficiary free of cost and from 3<sup>rd</sup> year of establishment. The Department shall retrieve 2 ewes/does from each beneficiary for next 5 years. This scheme is innovative and self sustaining as fresh unit shall be established in a continuous cyclic manner from the retrieved livestock of previous beneficiaries.

Participatory unit shall be provided to the farmer after executing an agreement to the effect that the beneficiary will return 2 ewes/ doe(s) out of progeny to the department free of cost as the case may be from 3<sup>rd</sup> year for next five years. Beneficiary shall also furnish an affidavit duly attested by First Class Magistrate.

The progeny shall be retrieved at 1.5 to 2 years of age with the body weight of minimum 25-30 kg for establishment of fresh units under the scheme.

### • Kissan Credit Card (KCC)

It provides loan to the farmers for their livestock for nutrition to ewes/ doe(s) during pregnancy for the production of lambs/kids with high birth body weight and also high weaning weight by achieving high body weight at the time of sale in the market also fetch high income to the sheep rearers. It also provides assistance to the sheep rearers for nutrition of their livestock especially during winter season/ Lean period.

## Animal Husbandry

### • Integrated Dairy Development Scheme (IDDS).

To generate employment among local people and to minimize the gap between demand and supply of milk, Subsidy is provided @ 50% for establishment of dairy units (One unit = 05 Cows/Bufaloes).

### • Feed & Fodder Development.

To generate employment & Economic growth of the locals, Subsidy is provided @ 50% for establishment of cattle feed mill, Procurement of mini tractors for cultivation of fodder, Gen sets, and chaff cutters.

### • National Livestock Mission (Livestock Insurance).

To ease out the financial crisis of poor farmers. Subsidized insurance is provided for milch bovines for APL/BPL/ST/SC.

### • Integrated Poultry Development Programme (IPDP).

To generate employment among local people/youth and to minimize the gap between demand and supply. Subsidy is provided @ 100% for 1<sup>st</sup> tranche of chicks & subsequently @ 50% for 2<sup>nd</sup> tranche.

### • National Artificial Insemination Programme (NAIP).

Genetic upgradation of local/ indigenous breeds of cattle/buffaloes by inseminating with high quality upgraded semen to improve milk production.

### • National Animal Disease Control Programme (NADCP).

To avoid economic losses to the farmers. Free of cost vaccination against FMD & Brucellosis for 100% coverage.

### • National Livestock Mission (NLM) Low Input Technology (LIT) Birds.

To encourage entrepreneurship in various poultry activities and to provide capacity building for employment opportunities and to enhance protein supplements.

### • Kissan Credit Card (KCC) (Dairy+ Poultry).

To provide working capital for dairy/ Poultry farmers with 2% interest subvention.

## Handicraft.

### • CREDIT CARD SCHEME FOR ARTISANS

Loan Upto the amount of Rs 2.00 Lac, Interest Subsidy is capped @ 7%,

### FINANCIAL SUPPORT SCHEME FOR NEWLY REGISTERED COOPERATIVE SOCIETIES/SHGS.

Financial support Rs 1.00 Lacs will be provided in two equal installments to newly registered cooperative societies/SHGs.

### • REGISTRATION OF ARTISANS

Trainees trained from the Department as well as the traditional artisans can register themselves with the department as artisans.

## Handloom.

### • WEAVERS MUDRA SCHEME.

This scheme is centrally sponsored scheme which was introduced in Nov. 2016 for Handloom Weavers with the objective to provide adequate and timely assistance to Weavers by way of cash or term loans under the said scheme each Weaver/Spinner is entitled to Rs. 50000/- to Rs. 1000000/- of loan with 6-7% interest subsidy and Rs. 10000/- margin money, depending upon actual assessment based on number of looms in operation under following three categories.

1. Shishu: Loan upto Rs. 50000/-

2. Kishore: Loan from Rs. 500001 to Rs. 500000/-

3. Tarun: Loan for Rs. 500001 to Rs. 1000000/-

Margin money upto 20% but max. to Rs. 10000/- only

### • ARTISAN CREDIT CARD SCHEME

The object of the credit card scheme for artisans & weavers in Handloom sector is to provide adequate and timely assistance from the financial institutions to the artisans and weavers to meet their credit requirements both investment needs as well as working capital in a flexible and cost-effective manner. The scheme would be implemented both in rural and urban areas.

Credit limit would be fixed based on the assessment of working capital requirement.

A maximum credit limit of Rs. 2.00 lakh will be fixed with loan component of Rs. 1.80 lakh and beneficiary's contribution of Rs...20,000/-

the limit shall be valid for a period of five years subject to annual review by the competent authorities and subsidy on interest @7% is also available in the Departmental Budgets for the welfares of the Beneficiaries.

- **FORMATION OF COOPERATIVE SOCIETY.**

For framing of cooperative societies of weaver members, the following incentives shall be provided by the Department for establishment of the society:-

1. Loan for Modernization /Renovation of loom
2. Share capital loan. (For purchase of Raw material)
3. Scholarship under Education scheme for Girl students of Handloom Weavers.
4. Financial support Scheme for cooperatives in Handloom Department.

## **Fisheries**

- **Pradhan Mantri Matsya Sampada Yojana(PMMSY)**

The Hon'ble Prime Minister of India has officially launched the PMMSY scheme through Video conferencing in presence of Governor & Chief Minister of Bihar along with Union Minister & MOS for Fisheries, Animal Husbandry & Dairying, Govt. of India.

- **Aims & Objectives of the scheme (PMMSY)**

1. Harnessing of fisheries potential in a sustainable, responsible, inclusive and equitable manner.
2. Enhancing of fish production and productivity through expansion.
3. Modernizing and strengthening of value chain –post harvest management and quality improvement.
4. Doubling fishers and fish farmers income and generation of employment.
5. Enhancing contribution of Agriculture GVA and exports.
6. Social, Physical and economic security for fishers and fish farmers.
7. Robust fisheries management and regulatory framework.

## **Food Civil Supplies and Consumer Affairs (FCS&SA).**

### **National Food Security Act, 2013.**

National Food Security Act, 2013 has been implemented in J&K State with effect from 1st of Feb, 2016 with the objective to provide access to adequate quantity of quality food at affordable prices. As per Act, the eligible beneficiaries under priority households are entitled to receive 5kgs of food grains per soul per month at highly subsidized prices of Rs.3/2 per kg for rice/wheat. However, the existing beneficiaries under Antyodaya Anna Yojana (AAY), which cover the poorest of the poor, continue to receive 35 kg of food grains per household per month.

Under NPHH category the beneficiaries are provided food grains at a scale of 05 kg/soul per month at a subsidized price of Rs.12 per Kg for wheat, Rs.13 per Kg for Atta & Rs.15 per Kg for Rice.

- **J&K Food Entitlement Scheme.**

To provide additional food grains to the beneficiaries under NFSA, the Government has introduced "J&K Food Entitlement Scheme" which envisages providing of additional 5 Kgs of food grains per soul to bonafide beneficiaries having family size from (01) one to 06 (six)

over and above the NFSA scale from 1st of July 2016. Under "J&K Food Entitlement Scheme", the foodgrains are procured at OMSS Rates from FCI and then distributed among the beneficiaries as per the below scale @ Rs.12 per Kg for wheat, Rs.13 per Kg for Atta & Rs.15 per Kg for Rice.

- **PM UjjwalaYojna**

Pradhan Mantri Ujjwala Yojna is a scheme of the Ministry of Petroleum & Natural Gas for providing LPG Connections to women from Below Poverty Line (BPL) Households.

A woman who belongs to a BPL family and does not have LPG connection in her household can avail the benefits of PMUY scheme. However, she must be included in the SECC 2011 list.

- **DBT-LPG**

The **Direct Benefit Transfer** of LPG (DBTL) or PAHAL (PratyakshHanstantritLabh) scheme was earlier launched on June 1, 2013. It required the consumer to mandatorily have an Aadhaar number for availing LPG Subsidy.

- **Sugar Subsidy under PDS:-**

Sugar Subsidy under PDS is issued @ Rs 13.50 per Kg. under AAY families and Market Rate of Sugar is @ 43.00 to 45 Per Kg.

- **Food Grain Subsidy**

Food grains subsidy under NFSA Rice is Issued @ Rs.3.00 per Kg. Wheat @ Rs.2.00 Per KG and Atta @ Rs.3 Per Kg.

(Market Rate of Rice is @ Rs.22.00 to 25.00 Per Kg. Wheat @ Rs. 15.00 Kg to 18 Kg and Atta @ Rs. 28.00 to 30.00 Per Kg.

## **District Industry Centre (DIC).**

- **Prime Minister's Employment Generation Programme (PMEGP)**

Government of India has approved the credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP).

### **Objectives**

- To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
- To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

- **Description**

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.

- **Nature of assistance**

1. The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs.

2. Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost)
3. Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.)
4. The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

• **Who can apply?**

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

• **How to apply?**

1. The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/ starting of service units under PMEGP.
2. The beneficiaries can also submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp> and take the printout of the application and submit the same to respective offices along with Detailed Project Report and other required documents.

• **Whom to contact**

1. Director, Industries & Commerce, Jammu,Udyog Bhawan, Jammu
2. Generan Manager, DIC Poonch
3. Address: Near Bus Stand Poonch
4. Ph: 9622346299
5. Email: poonchgmdic@gmail.com

• **Project Established during last five years under PMEGP DIC Poonch**

Year Wise	Project Established	Persons Employed
2016-17	9	63
2017-18	52	365
2018-19	103	724
2019-20	38	267
2020-21	28	197
2021-22	14	98
<b>Total</b>	<b>244</b>	<b>1714</b>

**KHADI & VILLAGE INDUSTRIES BOARD.**

• **Prime Minister Employment Generation Programme (PMEGP)**

The KVIB provide loan facilities to the beneficiaries through bank under PMEGP scheme under different Activities i.e, furniture work, welding work,

tea stall, Dhaba, Cutting & Tailoring Atta Chaki, Shuttering, Tent House, Mfg. of Hallow Block, Photostat, Packing & Processing Service Station, Automobile work Shop, Mfg. of Trunk & Pattey (Boxes), Bakery, Sweet Shop, Barber Shop and The KVIB has provided 35% subsidy under category scheme and 25% under General category scheme to the beneficiaries for the establishment of their units

• **J&K Rural Employment Generation Programme (JKREGP)**

The KVIB provides loan facilities to the beneficiaries through bank under JKREGP Scheme under different activities i.e, Transport, Karyana Shop, Cloth House, RMG, Cement store, Hard Ware, Dairy Farm, furniture work, welding work, tea stall, Dhaba, Cutting & Tailoring Atta Chaki, Shuttering, Tent House, Mfg. of Hallow Block, Photostat, Packing & Processing, Service Station, Automobile work Shop, Mfg.of Trunk & Pattey, Bakery, Sweet Shop, Barber Shop, the KVIB has provided 35% subsidy to the beneficiaries for the establishment of their units

**Labour & Employment.**

Labour department is entrusted with task to implement nearly two dozen labour laws meant for the welfare of labour class. The department is mandated to create a healthy environment and relationship between employees and employers which is prerequisite for development of any economy.

The development of country will be halted if there are regular conflicts arising between the working class (employees) and their employers. Among workings classes the most prone to injury or illness is building and other construction workers class.

Various welfare schemes meant for the welfare of building and other construction workers have been initiated by the government through Jammu and Kashmir building and other construction welfare board in cases like disability, injury or illness, education assistance for their children and death assistance, marriage assistance etc. From the last two years on account of lockdown situation the department compensated BOCW workers and transferred 6000 per construction worker through DBT mode for the six months Glimpses of scheme and criteria/ eligibility to BOCW workers.

A building and other construction worker falls between the age group of 18 to 60 years must have active registration / renewal of labour card from time to time for taking any kind of benefits.

• **EDUCATION ASSISTANCE.**

Two children of worker's or dependents can be covered, amount (Rs. 2500-15000) under lower Education scheme. (Rs. 30000-50000) under higher Education scheme for (Professional Courses)

• **CHRONIC DISEASE ASSISTANCE.**

Worker and his family members are covered. Amount up to (Rs. 5000-100000) depending upon the expenditure incurred on the disease during the year.

• **DISABILITY ASSISTANCE.**

Only worker himself covered under the scheme. Amount involve Rs. 5000 to 75000 depending upon the gravity of injury.

• **DEATH ASSISTANCE.**

Only worker himself covered. Amount involve 205000 can be given to dependents of worker.



Besides labour disputes/ cases are being adjudicated and disposed off under industrial dispute Act, payment of wages Act, workman compensation Act and under others labour laws to benefit the aggrieved workers.

- **PMSYM**

Social Security Scheme/Pension scheme for unorganized workers who are not covered under any pension scheme (NPS-ESIC) and whose monthly income is less than Rs. 15000 per month and also belong to entry age group of 18-40. Labour department is involved in the implementation of (PM-SYM) pension scheme for unorganised workers.

## Mumkin – New possibilities

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

- **Types of vehicles covered under the scheme**

For the time being during 1st phase the scheme will concentrate on the small commercial vehicles/load carrier of similar nature under public carrier permit.

- **Eligibility for Registration**

1. A candidate must be a domicile of J&k UT.
2. Candidate must be of the age group between 18 to 35.
3. The applicant must be unemployed either registered with employment department or certified by Sarpanch Municipal councilor concerned.
4. Having valid driving license or engage a driver with a valid license to operate the type of vehicle being purchased under the scheme.

- **Mode of financial Assistance**

1. The financial assistance shall be provided to eligible youth of J&K through any selected commercial bank (Scheme banking partner).
2. The Scheme banking Partner shall extend loan facility to the extent of 100% of the On-road price of the vehicle to be purchased under the scheme.
3. Mission youth J&K shall provide an amount of Rs 80000or 10% of On -road price of the vehicle (whichever is minimum) as upfront subsidy towards the loan account of the beneficiary under the scheme.
4. The Vehicle manufacturer (scheme partner of Government) shall also provide an upfront special discount, not less than the amount of subsidy provided by Mission Youth towards the loan account of the beneficiary.
5. The Bank shall provide the finance facility on the basis of hypothecation of vehicle only, without asking for any other Collateral Security.

- **Procedure:-**

1. Mission youth J&K shall invite application from interested youth of J&K for seeking assistance under the scheme.
2. The Application shall be submitted by the applicants with Deputy Director /Assistant Director Employment of the concerned District who shall be also the District Nodal Officer for the Purpose.

- **Following documents need to be submitted by the applicant along with the application form**

- Domicile certificate.
- Aadhaar card.
- Unemployed certificate.
- DOB Certificate issued by competent authority.
- Affidavit.
- Indemnity bond.

## TEJASWANI THE RADIANT

A self Employment scheme for the educated un employed women falls between age group of 18 to 35 to set up their own economic unit for their livelihood & upliftment of their socio economic condition.

- **Eligibility criteria**

1. A candidate must be a domicile J&k UT.
2. Candidate must be age group between 18 to 35.
3. Qualification of Candidate must be matriculate or above.
4. Any women enterprises where women hold more than 50% of financial holding

- **Financial Assistance**

1. up to 5 lac as a Mudra loan.
2. subsidy of 10%of project cost to rupees 50000/-.
3. Interest free repayment i.e interest component shall be sponsored by mission youth.

- **How to apply**

1. Firstly the candidate has to get registered at [www.jkyouthportal.in](http://www.jkyouthportal.in)
2. After obtaining registration from web portal, the application to be submitted on
3. offline mode to District Nodal officer i.e. AD/DD Employment with the list of following Documents
4. Registration receipt at [www.jakemp.nic.in](http://www.jakemp.nic.in)
5. Adhar card /Pan card
6. Domicile certificate
7. Two no of Pass port size Photo
8. DOB Certificate issued by competent authority
9. Project report of the activity intended
10. Affidavit
11. Indemnity bond.

## Integrated Child Development Scheme Services(ICDS).

A centrally sponsored scheme was conceived for achieving the holistic development of mother and children in the country. It is one of the flagship programmes of the Government of India and represents one of the world's largest and most unique programmes for early childhood care and education. Under ICDS, Anganwadi worker (AWW) & Anganwadi Helper(AWH) are the frontline honorary workers belonging to local community. One supervisor is responsible for supervision of 25 AWCs(On an average).Child Dev. Project Officer(CDPO is in-charge of an ICDS Project at Block level. Distt. Programme Officer(DPO) has the overall responsibility at District Level in the District where five or more ICDS Projects exist.

In Poonch District, the objective of the schemes are being achieved through a network of 1408 Anganwadi Centres which are fully functional in six ICDS Projects and the services under ICDS shall be delivered through these functional Anganwadi centers. The project wise detail of functional Anganwadi centres in the district is as under:

#	Name of Project	No. of AWC functional
1	Haveli	228
2	Mandi	266
3	Surankote	303
4	Bufliaz	147
5	Mendhar	346
6	Balakote	118
<b>Total</b>		<b>1408</b>

- **Services**

The scheme targets children upto 06 years of age and pregnant women and lactating mothers. The ICDS Scheme provides a package of ten services viz.

1. Supplementary Nutrition Programme.

2. Nutrition and Health Hygiene Education .
3. Early Childhood Care Education (ECCE) & Development, Non-formal Pre-School Education
4. Infant Young Child Feeding
5. Maternal Care & Counseling
6. Community Based Care & Management of Underweight Children
7. IEC Campaigns & Drives
8. Immunization & Micro Nutrient supplementation
9. Health Checkup
10. Referral Service.

#### • **Poshan Abhiyaan**

The PoshanAbhiyaan Scheme is basically a flagship scheme of the government of India with an aim to improve the nutritional outcomes of the children, the pregnant women and lactating mothers. The scheme was launched in the year 2018.

- The scheme is aiming to reduce **stunting of children** of 2% per annum.
- The scheme will also have a special focus on the reduction in Stunting of children from **38.4% to 25%** by 2022. It is named as **Mission 25 by 2022**.
- It will be done by improving the utilization of key Anganwadi services and improving the quality of Anganwadi Services delivery.
- The scheme will also focus in reducing the low birth weight of babies by 2%, 2%, 3% and 2% per annum respectively, undernutrition and prevalence of anaemia etc among young children, women and adolescent girls.

#### • **Beti bachao beti padhao scheme**

The government of India launched its ambitious 'Beti BachaoBeti Padhao' (BBBP) scheme on January 22, 2015 in Panipat, Haryana. BBBP is a national initiative run by a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development. The scheme strives to address various discrimination faced by the girls in the society and change the negative mindset of the citizens for girls

The objectives of this initiative are:

- Prevention of gender biased sex selective elimination
- Ensuring survival & protection of the girl child
- Ensuring education and participation of the girl child

#### • **Pradhan mantra Matruvandana Yojana**

The main objectives of PMMVY are mentioned below:- Giving partial cash incentives for women to help them cover for their wage loss so that they can receive enough rest before and after the birth of their first child. The health-seeking behaviour of PW & LM can be improved by the compensation that is provided to them. Under this scheme a cash incentive of Rs 5000/ is provided to a lady during first pregnancy in three installments.

#### **HEALTH DEPARTMENT**

- **Janani Suraksha Yojana (JSY)** JSY is a safe motherhood intervention under NHM. It is being implemented with the objective of reducing maternal and neonatal mortality by promoting institutional delivery among poor pregnant women.
- **Janani-Shishu Suraksha Yojana Karyakram (JSSK)** In view of the difficulty being faced by pregnant women and parents of sick new born along with high out of pocket expenses incurred by them on delivery and

treatment of sick new born. MOHFW has taken a major initiative to provide completely free and cashless services to pregnant women including normal deliveries and caesarean operations and sick new born upto 30 days after birth in Govt. health institutions both urban and rural.

- **Menstrual Hygiene Scheme (MHS)** MOHFW has introduced a scheme for promotion of menstrual hygiene among adolescent girls in the age group of 10-19 year in rural areas.
- **Family Planning** The mission of National Family Planning programme is that all women and men (in reproductive age group) in India will have knowledge of and access to comprehensive range of Family planning services, therefore enabling families to plan and space their children to improve health of women and children.
- **Rashtriya Kishore Swasthya Karyakram (RKSK)** the MOHFW has launched a new health programme for adolescents to target adolescents in the age group of 10-19 years.
- **Rashtriya Bal Swasthya Karyakram (RBSK)** RBSK is an important initiative aiming at of early identification and early intervention children from birth to 18 years.
- **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana PMJAY** is a national public Health insurance fund of the Govt. of India that aims to provide free access to health insurance coverage for low income earners in the country.
- **National Programme for prevention and control of Cancer, Diabetes and Cardio vascular disease and Stroke (NPCDCS)** NCD principally cardiovascular disease, diabetes cancer and chronic, the programme is on health promotion detection and treatment.
- **Integrated Disease Surveillance Programme (IDSP)** The key objective of the programme is to strengthen / maintain decentralized laboratory based IT enabled disease surveillance system for epidemic prone diseases.
- **Pradhan Mantri Jan Aushadhi Yojana** PMJAY is a campaign launched by the dept of Pharmaceuticals in association with central Pharma Public sector undertaking to provide quality medicines at affordable prices to the masses through dedicated outlets called Jan Aushadhi.
- **School Health Programme** It refers to all the aspects of total school programme which constitutes to the maintenance, understanding and improvement of the health of the population i.e. school children and staff. It consists of three main areas: School health services, school health instruction and healthful school environment.
- **National Mental Health Programme.** The Mental Health came into force from July 7 2018, an act to provide for mental healthcare and services for persons with mental illness and to protect, promote and fulfill the rights of such persons during delivery of mental healthcare and services and for matter connected therewith or incidental thereto.
- **Health and Wellness Centers (HWCs)** HCW which represents the pillar of Ayushman Bharat are envisaged to deliver an expanded range of services to address the basic public healthcare needs of the entire population in their area.



- **National Programme for Control of Blindness (NPCB)** Develop and strengthen the strategy of NPCB for eye health and prevention of visual impairment through provision of comprehensive eye care services.
- **National Vector Borne Disease Control Programme (NVBDCP)** NVBDCP is a prevention and control of vector borne diseases.
- **National Leprosy Eradication Programme (NLEP)** The strategy of NLEP are establishing a decentralized, integrated leprosy services which ensures early detection and complete treatment of leprosy.

## Education

The literacy rate in District Poonch is 66.74% (Male 78.84% and Female 53.19%) as per census of 2011. Presently there are 03 Govt. Degree Colleges, 33 Higher secondary Schools, 88 High Schools, 452 Middle Schools, 916 Primary Schools and 05 KGBVs and under Private sector there are 01 Private Degree College, 01 B. ED College, 9 HSS, 23 HS, 77 MS and 168 PS are functioning in the District as on September 2021. The total enrolment in Govt. schools is 86431 and in Private schools it is 33398 which sums together as 119829.

In order to provide the adequate infrastructure for providing quality education, various schemes/interventions are being started as detailed below:-

- **Mid Day Meals Scheme during COVID-19**  
MDM is Centrally Sponsored Scheme and is launched with the objective to boost universalization of Elementary Education (class 1<sup>st</sup> to 8<sup>th</sup>) by improving enrolment, attendance, retention and learning levels of children especially those belonging to disadvantaged section. During the COVID-19 Lockdown period (2021-22) in district Poonch, 1472 schools have been covered under MDM Scheme and 64020 Students from class 1<sup>st</sup> to 8<sup>th</sup> have been benefitted by way of providing 6709.45 Qtls. dry ration (Rice) at their door steps during COVID-19 and the Food Security Allowance(Cooking Cost) to the tune of Rs.158.77 lacs have been allotted to the concerned ZEOs for drawal from Govt. Treasuries and crediting of the same into the Bank Accounts of the students through DBT Mode.
- **Scholarship Schemes;**  
**Schedule Tribe Scholarship:-**  
Under this scheme the students from class 1<sup>st</sup> to 8<sup>th</sup> belonging to Gujjar & Bakerwal (ST) community are covered. During the year 2020-21, an amount of Rs.239.58 lacs has been provided to 31448 students in the district. Under the post matric ST scholarship, the students of 9<sup>th</sup> and 10 classes will apply for the scholarship every year after issuance of notification by Tribal Affairs Department and the students of 11<sup>th</sup> -12<sup>th</sup> classes can apply for ST Scholarship through State Scholarship Portal/ National Scholarship Portal(NSP)
- **Pre/Post-matric pahari scholarship:-**  
The students from class 1<sup>st</sup> to 12<sup>th</sup> belonging to Pahari Speaking Category are covered under the scheme and Rs.450.25 lacs has been provided to 41888 students from class 1<sup>st</sup> to 12<sup>th</sup> during the year 2020-21.

## Rate of Pahari/ST Scholarships

Class	Rate of Scholarship (in Rs) (For 09 months in academic calendar)		Minimum attendance required	%age of marks required in the previous examination.	Income Bar
	Boys	Girls			
1 <sup>st</sup> to 5 <sup>th</sup>	450	675	80%		Not exceeding Rs.2.00 lacs per annum
6 <sup>th</sup> to 8 <sup>th</sup>	900	1350	80%	50% & above	
9 <sup>th</sup> to 10 <sup>th</sup>	1350	1800	80%	50% & above	
11 <sup>th</sup> to 12 <sup>th</sup>	1350	2700	80%	50% & above	

- **Free Supply of Text Books**  
The text books have been regularly provided to the students of class 1<sup>st</sup> to 8<sup>th</sup> in the summer/winter zones of the district. During the year 2020-21, 38354 Book Sets have been distributed to the students of Summer Zones and 29603 Books Sets have been distributed in winter Zone. During the year 2020-21, 73473 students are projected for the free supply of text books out of which 36952 sets have been distributed to the students of Summer Zones. The books to the students of Winter Zones shall be distributed in December 2021.
  - **Kasturba Ghandi Balika Vidyayala(KGBV);**  
In district Poonch five KGBVs (residential) for the students from class 6<sup>th</sup> to 8<sup>th</sup> belonging to SC,ST and BPL families are functioning in Nangali, Mandi, Surankote, Mendhar and Balakote. The intake capacity of all the KGBVs except Surankote is 50 students and KGBV Surankote has the intake capacity of 100 students. All boarding & lodging facilities are being provided to the inmates(students).
  - **Inclusive Education for Children with Special Needs(CWSNs)**  
The inclusive Education for CWSNs is one of the major interventions of the erstwhile SSA scheme. The quality of Education has been gradually increased for all such students by providing them escort allowances and Aids and Appliances i.e wheel chair, Try cycle, crutches, hearing Aids, relaters orthotics etc.
  - **Digital Initiative (DIKSHA/SARAL DSEJ App)**  
DIKSHA (Digital Infrastructure for Knowledge Sharing) is a national platform for school education, an initiative of National Council for Education Research and Training (NCERT), Ministry of Education. DIKSHA was developed based on the core principles of open architecture, open access, open licensing diversity, choice and autonomy as outlined in the Strategy and Approach Paper for the National Teacher Platform and has been adopted by a number of learners and teachers.
- ## Social Welfare Department
- **INTEGRATED SOCIAL SECURITY SCHEME ( I.S.S.S )**  
In this scheme pension is provided to the three categories as per details given below.
  - **OLDAGE PENSION**  
Oldage pension @ 1000 per month is being provided to a person having age of 60 Yrs in case of male and 55 Yrs in case of female and income of beneficiary is not exceeding up to Rs 75000/- per annum.
  - **WIDOW PENSION**  
Widow pension @ 1000 per month is being provided to a widow having at the age of 40 Yrs above and income of beneficiary is not exceeding Rs 75000/- per annum.
  - **PHYSICALLY HANDICAPPED**  
Pension is being provided to the physically handicapped person @1000 per month having physical disability 40%

mentioned in the medical board certificate issued by the medical department and income of beneficiary is not exceeding up to Rs 75000/- per annum.

- **NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)**  
Under this scheme three types of categories are getting social assistance:-
- **INDRA GANDHI NATIONAL OLDAGE PENSION SCHEME (IGNOAPS)**  
Under this scheme pension of Rs 1000 per month is provided to the beneficiary whose age is 60 Yrs above and belongs to BPL category.
- **INDRA GANDHI NATIONAL WIDOW PENSION SCHEME (IGNWPS)**  
Under this scheme pension of Rs 1000 per month is provided to the widow whose age is 40Yrs above and belongs to BPL category.
- **INDRA GANDHI NATIONAL DISABILITY PENSION SCHEME (IGNDPS)**  
Pension is being provided to the physically handicapped person @1000 per month having disability of 40% mentioned in the medical board certificate issued by the medical department. He or she must belong to BPL category and having an age group 18-79
- **STATE MARRIAGE ASSISTANCE SCHEME (SMAS)**  
Under this scheme one time financial Assistance of Rs 25000 and cost of 5gms gold is being provided to a poor girl at the time of her marriage. More over her name must be enrolled in the survey list conduct by ICDS wing during the year 2013-14. She must belong to BPL Category and must have age 18 Yrs above.
- **NATIONAL FAMILY BENEFIT SCHEME (NFBS)**  
Under this scheme one time financial Assistance of Rs 20000 is being provided to the bereaved household in case of natural/accidental death of primary bread winner of the family living below the poverty line. The death of a primary bread winner he or she is in the age group of 18 to 59 Yrs.
- **Pre-Matric and Post- matric Scholarship**  
Pre-matric and Post-matric Scholarship is being provided to SC, ST and OBC students and rate of their scholarship is below mentioned:

#	Class	Rate of Scholarship	Eligible Attendance
1.	1 <sup>st</sup> to 5 <sup>th</sup>	Rs. 450/- for boys Rs. 675/- for girls	80%
2	6 <sup>th</sup> to 8 <sup>th</sup>	Rs. 900/- for boys Rs. 1350/- for girls	80%
3	9 <sup>th</sup> to 10 <sup>th</sup>	Rs. 1350/- for boys Rs. 1800/- for girls	80%

## Housing & Urban Dev. Deptt.

- **Pradhan Mantri Awas Yojana (Housing for All) PMAY-U.**  
The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:
  - Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource.
  - Promotion of Affordable Housing for weaker section through credit linked subsidy.
  - Affordable Housing in Partnership with Public & Private sectors.
 Subsidy for beneficiary-led individual house construction.
- **Scope:**  
"Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies

through States and UTs for providing houses to all eligible families/beneficiaries by 2022.

Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component of credit linked subsidy which will be implemented as a Central Sector Scheme. A beneficiary family will comprise husband, wife, unmarried sons and unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission. States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be a resident of that urban area for being eligible to take benefits under the scheme.

- **Coverage and Duration**  
The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.
- **Significance of the Project**  
Housing for All (Urban) Mission under Prime Ministers Awas Yojana (PMAY) was launched in the Country on 17<sup>th</sup> of June, 2015. The HFA Mission (Urban) is to be implemented during the period (2015-16 -- 2021-22). In the first phase of HFA (Urban) Mission (2015-16 -- 2016-17), 25 cities/towns of J&K state have been selected. HFA (Urban) Mission is to be implemented under four verticals namely
  - Slum Redevelopment
  - Affordable Housing in Partnership
  - Credit Linked Subsidy Scheme - CLSS
  - Beneficiary Led Individual House Construction/Enhancement

The main objective of HFA (Urban) Mission is to address the housing requirements of the urban poor comprising slum dwellers, economically weaker section having annual income of Rs 3 Lacs and LIG with annual income of Rs 6 Lacs. However under BLC project, only EWS category beneficiaries have annual income up to Rs. 3 lakhs are covered and are entitled for Central assistance of Rs 1.5 lakh for construction of new house having carpet area of 30 sq. mtrs. The J&K Housing Board has been designated as the State Nodal Agency (SNA) for the implementation of HFA (Urban) Mission 2022 in the state. For preparation of Housing for All Plan of Action (HFAPoA), Housing Demand Survey was got conducted according to the guidelines and formats prescribed by Ministry of Housing and Poverty Alleviation (MoHUPA) Govt. of India, in all the 55 cities/towns through consultancy services. The HFAPoA for all 55 cities/towns has been prepared by the CLTC'S and estimated number of beneficiaries intended to get assistance under the all four verticals of PMAY - HFA (Urban) Mission stand at **1,21,671**. The state have to prepare the Annual Implementation Plan (AIPs) each year dividing the task upto the Mission period i.e. 2022, in view of resource availability and priority. The total target coverage of 2016-17, for which the AIP has been submitted to the MoHUPA stood at **55,087** beneficiary families.

Based on the housing demand survey/identification of intending beneficiaries and their verification by the SLTC/CLTC experts constituted by the State Nodal Agency (JKHB) in association with the Municipal staff, the

total eligible beneficiaries are likely to get assistance under Beneficiary Led Construction component of Housing For All (Urban) Mission. The consent was also taken from the identified beneficiaries on the format developed for the purpose.

The estimates have been worked out on the rates approved by the State Government PWD (R&B) SOR 2012. The construction of the houses shall be undertaken by the beneficiaries themselves. Major part of beneficiary's own contribution shall be the labor component in the self-construction.

For coordinating and facilitating the construction of houses by the individual beneficiaries, the District Urban Development Agency Poonch is contemplated to be associated in the execution of the projects through the formation of **Self Help Groups (SHGs)** among the identified beneficiaries (Urban Poor) to be formed at city level.

- **Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)**

To reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.

1. Self Employment-Individual and Group Enterprises.
2. Social Mobilisation And Institution Development (SM&ID).
3. Employment through Skills Training and Placement (EST&P).
4. Scheme of Shelter for Urban Homeless (SUH)

## Rural Dev. Deptt.

- **PMAY-G.**

PMAY-G aims to provide a Pucca House with basic amenities to all houseless households and households living in kacha and dilapidated house in Rural areas by march 2022. To achieve the "Objective of Housing for All" the target number of houses to be constructed by the year 2021-22 is 21265 as per PWL in respect of Distt. Poonch.

### Key Features of PMAY-G

1. Providing assistance for construction of houses in rural areas @ 1.30 lacs per unit (House).
2. The Minimum unit (House) size enhanced from 20 sq.m (under IAY) to 25 sq. m including a dedicated area for hygienic cooking.
3. Provision of assistance (Rs 12,000) for toilets through convergence with Swachh Bharat Mission-Gramin (SBM-G).
4. Provision of 90/95 person days of Unskilled labour wage under MGNREGA for construction of house, over and above Unit assistance.
5. Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data, and verified by Gram Sabhas.
6. All payments to the beneficiary to be made electronically to their Bank/Post office accounts that are linked to Adhaar with consent.

- **Awass Plus.**

The beneficiary left out under SECC 2011 are being covered under Awass Plus. A total of 37388 households are registered on Awass+ portal during the year 2018-19.

Target of 7520 under Pradhan Mantri Awass Yojana( Gramin) has been allotted to blocks for the year 2021-22 in the first phase.

- **Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA).**

The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) was notified on September 7, 2005. The mandate of the Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work and wage rate during 2021-22 is Rs. 214/-.

FY 2021-22---Rs 563.83 Lacs wages given to beneficiaries.(@ Rs 214 wage rate) per day.

FY 2020-21---Rs. 10681.9 Lacs wages given to beneficiaries.(@ Rs 204 wage rate) per day.

FY 2019-20--- Rs. 5048.94 Lacs wages given to beneficiaries .(@ Rs 189 wage rate) per day.

- The MGNREGA has given rise to the largest employment programme in human history and is unlike and other wage employment programme in its scale, architecture and thrust. Its bottom-up, people centred, demand-driven, self-selecting, rights-based design is distinct and unprecedented.
- The MGNREGA provides a legal guarantee for wage employment.
- It is a demand-driven programme where provision of work is triggered by the demand for work by wage-seekers.
- The MGNREGA overcomes problems of targeting through its self-targeting mechanism of beneficiary selection, that is, a large percentage of poorest of the poor and marginalized seek employment under the scheme.

## IMPACT OF INTEGRATED WATERSHED PROGRAMME (IWMP) MANAGEMENT

Integrated watershed development programme (IWMP) is primarily a land based programme which is being focused on water conservation and soil conservation with its main objectives being to enhance agricultural productivity and recharging of ground water. The watershed development activities in District Poonch have significant positive impacts on various bio- physical aspects such as improvement in soil and moisture conservation, increased access to drinking water, expansion in cropped area and improvement in irrigation and drainage which increases production and productivity of crops and thereby enhance the livelihood status.

Natural Resource Management works executed in District Poonch under different projects .

1. Drains/Fields Channels_____	68 Nos
2. Protection Walls_____	406 Nos
3. Water Harvesting Tanks_____	282 Nos
4. Check Dams_____	3 Nos
5. Water Tanks_____	152Nos
6. Bowlies/Ponds_____	87 Nos
7. Recharge Pits_____	11 Nos
8. Gully Plugging_____	19 Nos
9. Earthen Bunds_____	14 Nos



10. Others (under EPA) \_\_\_\_\_ 24 Nos

**Total** \_\_\_\_\_ **1066Nos**

11. **Plantation** \_\_\_\_\_ **80490 Nos**

### **OUTCOMES/IMPACT**

#### **Soil erosion reduction and surface runoff reduction: -**

This has been possible because of field bunding by construction of Protection walls/bunds. It has helped in checking the runoff of rainwater resulting in soil moisture retention.

**Land use pattern and agricultural productivity.** There is positive change in land use pattern in most of the areas of project IWMP-I. More waste lands was converted for productive use by the farmers.

**Rain water Harvesting and Increase in ground water level:-** Construction of water harvesting structures and percolation tanks play a key role by storing water and allow sufficient time for water to percolate into the ground. It also helped in improving the water availability to the farmers and increased productivity of the land in project area. The harvested water is used for supplementing irrigation. The water retaining structures also improved the ground water level.

**Women empowerment and reduction in workload of women.** Construction of water tanks under IWMP resulted positively in reducing the workload of women in terms of fetching drinking water and reduced drinking water scarcity. Moreover presence of women members in the watershed committee had a great impact as they became part of decision making process.

**Reduced Migration: -** During project implementation employment opportunities in the form of labour were available in the Project area and this had stopped migration.

**Income Generation and Improvement in standard of living: -** Implementation of the integrated watershed Programme in different Projects of District Poonch brings more lands under cultivation, improve the quality of the land and its productivity. It enabled multi cropping and introduction of diverse agro based activities which helped to provide sustainable livelihood to the people residing in watershed areas. All the positive impacts improved living standard at the household level.

**Prevent Damage to agriculture Land :-** Check Dams /Gully Plugs/Drains etc. helped in conservation of soil and moisture and also prevented damage to agriculture land in district Poonch.

**Conservation of Traditional water bodies :-** Renovation of springs/ bowlies/Ponds/ ensured conservation of traditional water bodies and gave access of clean drinking water to the surrounding population.

**Change in land use Pattern :-** With increase in water conservation and availability of water in watershed areas initiation of vegetable cultivation in fields close to irrigation structures found in village Jhulass and Mangnar of District Poonch.

**Thus** watershed Development Programme in District Poonch is one of the most popular development programme, This programme has been directed towards the promotion of overall economic development of the poor sections of people inhabiting the project areas through natural resource enhancement.

- **National Rural Livelihoods Mission (NRLM)**

To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable

improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

1. Poor have a strong desire to come out of poverty, and they have innate capabilities
2. Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor.
3. An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process.
4. Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility.

### **Himayat**

Himayat is a placement linked skill training programme for unemployed youth of Jammu and Kashmir and is being implemented by the Himayat Mission Management Unit, J&K State Rural Livelihoods Mission (JKSRLM), Govt of J&K. The Programme is an outcome of the recommendations of Dr. C. Rangarajan Committee report submitted to the Hon'ble Prime Minister on 24th February, 2011 which suggested a scheme of Skill Development for school / college dropouts. Himayat – a Skill Development Programme for the youth is under implementation since 2011. The Report suggested increasing employability of youth by improving their skill-sets and providing support for placement and self-employment. Youth will be provided free skill training for a duration of 3 to 12 months, in a range of skills for which there is good market demand. At the end of the training, the youth are assured of a job and there is one year post-placement tracking to see how they are faring.

1. Himayat shall be implemented in partnership with Project Implementing Agencies (PIAs) empaneled under; and who qualify as per the guidelines of DDU-GKY, MoRD, Gol.
2. Himayat programme aims to train 1,49,180 youth with placement assurance (at least 70%) of trained youth.
3. The Programme is 100 percent funded by Government of India as a special provision under Deen Dayal Upadhyaya-Grameen Kaushalya Yojana (DDU-GKY) programme and no formal cap on budget and the number of youth to be trained/ placed.
4. A liberal costing for trainings and post placement allowance (including tracking) has been provided under the programme for the Project Implementation Agencies (PIA).
5. The Himayat programme shall cover both urban and rural population irrespective of levels of poverty.

### **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation. The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).

## ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (JKEDI)

Description	Seed Capital Fund Scheme (SCFS)	Youth Start-Up Loan Scheme (YLS)	National Minorities Development Corp. (NMDFC)/ Himayat
Age	18-40	18-40	18-35
Edu. Qualification	10+2 & above	10+2 & above	8 <sup>th</sup> Pass & above
Finances available	As per Qualification*	Upto 20 Lakh	Approx. 4 Lacs
Seed Money	35% of project cost* -10+2 & Graduates/PGs/Professionals: Up to 4.00/5.00/6.50/10 Lakh	NA	NA
Margin Money	NA*	10%	5%
Rate of Interest	Base rate+0.5%	6%	CL1: 6%, CL2: 8%
Income Group	NA	NA	CL1: Rural 98K, Urban 1.20Lakh CL2: Up to 6 Lakh
Category	All	All	National Minorities
Moratorium Period*	Up to 2 Years	Up to 6 months	Up to 6 months
Repayment Period*	Up to 7 Years	Up to 5 Years	Up to 5 Years
Repayment Cycle	Monthly	Quarterly	Quarterly

### Bank Linked Schemes

#### • PM MUDRA YOJNA

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth.

- Quantum of loan (Min/Max)
  - Maximum loan amount: Upto Rs 10 lacs.
  - Loans up to Rs.50, 000 are categorised as 'SHISHU'.
  - Loans from Rs.50,001 to Rs.500,000 are categorised as 'KISHORE'
  - Loans from Rs.500,001/- to Rs.10,00,000/- are categorised as 'TARUN'

#### • PM JAN – DHAN YOJNA

Objective of "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups.

PMJDY is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh. The plan also envisages channelling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts

and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.

**Short Term Training:** The Short Term Training imparted at PMKVY Training Centres (TCs) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed. Apart from providing training according to the National Skills Qualification Framework (NSQF), TCs shall also impart training in Soft Skills, Entrepreneurship, Financial and Digital Literacy. Duration of the training varies per job role, ranging between 150 and 300 hours. Further, Short Term Training (STT) component under Centrally Sponsored Centrally Managed (CSCM) is being implemented through National Skill Development Corporation (NSDC).

**Recognition of Prior Learning:** Recognition of Prior Learning (RPL) is a platform to assess and certify an individual, already skilled in a particular job role/trade. This skill may have been acquired by the individual via formal/informal or non-formal training and experience in the past. Individuals under RPL in PMKVY 2016-20 are certified with grade according to the National Skills Qualification Framework (NSQF).

**Kaushal & Rozgar Mela:** Social and community mobilisation is extremely critical for the success of PMKVY. Active participation of the community ensures transparency and accountability and helps in leveraging the cumulative knowledge of the community for better functioning. In line with this, PMKVY assigns special importance to the involvement of the target beneficiaries through a defined mobilisation process. Training Partners shall conduct Kaushal and Rozgar Melas every six months with press/media coverage; they are also required to participate actively in National Career Service Melas and on-ground activities.

**Placement Assistance:** A candidate is considered to be placed if the candidate fulfils the following conditions:

- Candidate is certified and placed
- Candidates is placed within 90 days of certification
- Candidate is in continuous employment (wage or self-employment) for 3 months
- Candidates placed in wage employment are earning atleast equal to or above minimum wages as defined by the state employment guidelines

**Continuous Monitoring:** Monitoring team can conduct a surprise visit at any working day since the start of training for a center.



**Standard Branding & Communication:** Branding is an important aspect of communicating the scheme accurately. All the Training Centres need to brand their centres and promotional activities in accordance with these guidelines. The Training Centres shall also promote activities conducted at their centres on various social media platforms. The branding and communication guidelines of the scheme shall be issued separately.

- **PM SURASKHA BIMA YOJNA**

The Pradhan Mantri Suraksha Bima Yojana is a government-backed accident insurance scheme that covers accidental death, permanent disability, and partial disablement. Individuals between 18 years and 70 years are eligible to apply for this scheme.

This scheme is available to those between the ages of 18 and 70 years and they must have a bank account. The annual premium of the scheme is Rs.12 excluding the service tax. The premium amount is automatically debited from the bank account of the scheme holder. Rs.2 lakh is paid to the nominee if the subscriber dies in an accident or if he is fully disabled. If the subscriber meets with an accident and suffers partial permanent disability, then Rs.1 lakh is paid.

- **PM JEEVAN JYOTI BIMA YOJNA**

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme.

- **ATAL PENSION YOJNA**

The Government of India is concerned about the old age income security of the working poor and is focused on encouraging and enabling them to save for their retirement. To address the longevity risks among the workers in unorganized sector and to encourage the workers in unorganized sector to voluntarily save for their retirement. Under the APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month.

- **PM SUKANYA SAMRIDHI YOJNA**

Sukanya Samridhi Yojana (SSY) is a government-backed small savings scheme for the benefit of girl child. It is a part of the Beti Bachao, Beti Padhao Yojana and can be opened by the parents of a girl child below the age of 10. It can be opened at designated banks or post offices. A Sukanya Samridhi Account has tenure of 21 years or until the girl child marries after the age of 18. Sukanya Samridhi Yojana has tenure equal to the time the girl child is 21 years of age or upon her marriage after attaining the age of 18 years. However, contributions only need to be made for 15 years. Thereafter the account continues to earn interest until maturity even if no deposits are made into it.

- **STAND UP INDIA**

The objective of the Stand-Up India scheme is to facilitate bank loans between 10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, agri-allied activities or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

**ELIGIBILITY**

- SC/ST and/or woman entrepreneurs, above 18 years of age.
- Loans under the scheme is available for only green field project. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing, services, agri-allied activities or the trading sector.
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any bank/financial institution.