

**GOVERNMENT OF JAMMU AND KASHMIR  
INDUSTRIES AND COMMERCE DEPARTMENT  
Civil Secretariat, Srinagar**

**Subject:** Financial Support Scheme for Cooperatives/Self Help Groups (SHGs) registered in the Handicrafts and Handloom Department by replacement of existing Managerial Subsidy Scheme.

**Ref:** 1. Administrative Council decision No. 127/20/2020 dated 23.09.2020.  
2. U.O No. FD-VII-11(56)Handicrafts/99-2000-II dated 16.09.2020 of the Finance Department.

**Government Order No: 156 -IND of 2020  
Dated: 01.10.2020**

Sanction is hereby accorded to the replacement of "Managerial Subsidy Scheme" in the erstwhile Handicrafts Department, J&K by "Financial Support Scheme for Cooperatives/Self Help Groups (SHGs) in Handicrafts and Handloom Department Jammu/Kashmir" under the aegis of the Jammu and Kashmir Self Reliant Cooperative Act, 1999.

The new Financial Support Scheme for Cooperatives/Self Help Groups (SHGs) in Handicrafts and Handloom Department Jammu/Kashmir shall be in partial modification of the recommendations made in the J&K Wool Processing, Handicrafts and Handloom Policy-2020, adopted by the Government vide Government Order No. 54-IND of 2020 dated 10.03.2020.

The Scheme provides for financial support of Rs. 1.00 lakh to Cooperatives/Self Help Groups (SHGs) registered in the Handicrafts and Handloom Department, Jammu/Kashmir for a period of two years in two equal installments.

Further, the funds under the Scheme shall be transferred to the beneficiary Cooperatives/Self Help Groups (SHGs) through DBT (Direct Beneficiary Transfer) mode only.

The operational guidelines are hereby appended forming **Annexure** to this Government Order.

**By order of the Government of Jammu and Kashmir.**

*Sd/-*

**(Manoj K. Dwivedi) IAS**

**Commissioner / Secretary to the Government**

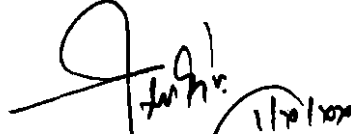
No: IND/HL/30/2018

Dated. 01.10.2020

Copy to the:

1. All Financial Commissioners.
2. Director General of Police, J&K.
3. Principal Secretary to the Lieutenant Governor.
4. Principal Secretary to the Government, Cooperative Department.
5. All Principal Secretaries to the Government.
6. Principal Resident Commissioner, J&K Government, New Delhi.
7. Chief Electoral Officer, J&K.
8. All Commissioner/Secretaries to the Government.

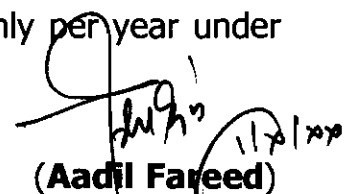
9. Joint Secretary (J&K), Ministry of Home Affairs, Government of India.
10. Divisional Commissioner, Jammu/Kashmir.
11. Director General, J&K Institute of Management, Public Administration and Rural Development.
12. Chairman-cum-CEO, J&K Bank.
13. Chairman, J&K Special Tribunal.
14. Registrar, Cooperative Societies, J&K.
15. All Heads of Departments/Managing Directors.
16. All Deputy Commissioners.
17. Director, Information, J&K.
18. Director Handicrafts and Handloom, Jammu/Kashmir.
19. Secretary, J&K Public Service Commission.
20. Director Estates, J&K.
21. Director, Archives, Archaeology and Museums, J&K.
22. Director, Geology and Mining, J&K.
23. Director, Panchayati Raj, J&K.
24. Secretary, J&K Services Selection Board.
25. General Manager, Government Press, Jammu/ Srinagar.
26. Private Secretary to the Hon'ble Lieutenant Governor.
27. Private Secretary to Advisor (S) to the Lieutenant Governor.
28. Private Secretary to Advisor (F) to the Lieutenant Governor.
29. Private Secretary to Advisor (B) to Lieutenant Governor.
30. Private Secretary to Advisor (BK) to Lieutenant Governor.
31. Private Secretary to the Chief Secretary.
32. Private Secretary to Commissioner/Secretary to the Government, General Administration Department/Industries and Commerce Department.
33. Incharge Website, I&C/GAD.
34. Government Order file/Stock file.

  
(Aadil Fareed)

Deputy Secretary to the Government

**OPERATIONAL GUIDELINES FOR IMPLEMENTATION OF 'NEW FINANCIAL SUPPORT SCHEME FOR COOPERATIVES /SELF HELP GROUPS (SHGs) REGISTERED IN THE HANDICRAFTS AND HANDLOOM DEPARTMENT, JAMMU/KASHMIR'**

1. The funds under the Scheme shall be transferred through DBT (Direct Bank Transfer) mode only. The concerned DDOs (Joint Registrar Induscos/ Deputy Registrar) in Handicrafts and Handloom Department, Jammu/ Kashmir shall draw and ensure DBT mode of transfer of funds, through J&K Bank, into the accounts of beneficiary Cooperatives/SHGs in Cooperative Banks.
2. Rs.50,000 as 1<sup>st</sup> Installment of the financial support sanctioned in favour of each Cooperative/SHG shall be utilized as under:
  - i. 75% for purchase of raw material for the craft registered.
  - ii. 25% towards house rent and honorarium of the following members of the Society:
    - a) Craft Teacher
    - b) Accountant
    - c) Orderly -cum-Chowkidar (OCC)
3. The audit of the Cooperatives/SHGs who have been given the benefit of special assistance shall be done by the Assistant Registrar (Audit) by constituting teams of officials for all districts. In case of non-availability of staff for the purpose in the Induscos wing, the concerned Directorate shall provide the staff from Handicrafts/Handloom wing for the purpose of audit under the supervision of AR (Audit). AR (Audit) shall also ensure that the task be completed within the stipulated time period.
4. The accounts shall also be audited by the Accountant General (Audit), Directorate of Audit and Inspections, besides audit by the Assistant Registrar (Audit).
5. After the conduct of audit, Utilization Certificate (UC) shall be issued in favour of the Cooperative/SHG, mentioning therein that funds have been utilized for the purpose/norms as prescribed at S.No. 2 herein above, by the Assistant Registrar Audit and the same thereafter be duly countersigned by concerned Deputy Registrar (Induscos), Jammu/ Kashmir.
6. Tracking of activities shall be made by the department and a vibrant monitoring mechanism shall be put in place.
7. The 2<sup>nd</sup> installment of special package shall be released in favour of the Cooperatives/SHGs after the availability of the Utilization Certificate of the 1<sup>st</sup> installment.
8. There shall be a cap of registration of 2000 SHGs only per year under the scheme.

  
(Aadil Fareed)

Deputy Secretary to the Government