

**Name of the Scheme  
Implementing Agency  
(Through District Industries Centres)**

**Prime Minister's Rozgar Yojana  
Directorate of Employment, J&K**

**Official(S) to be Contacted**

**General Manager,  
District Industries Centre**

**PARAMETERS OF PMRY**

S.NO	Parameters	Existing	Revised
1.	Age	All educated unemployed between 18 to 35 years.	For all educated unemployed 18-35 years in general; with a 10 years relaxation for SC/STs,ex -servicemen,physically handicapped and women.
2.	Educational Qualification	Matric(Passed or failed)or ITI passed or have undergone Govt. Sponsored technical course for a minimum duration of 6 months.	VIIIth passed. Preference will be givento those who have been trained for any trade in Government recognised / approved institutions for a duration of at least six months.
3	Family Income	Not exceeding Rs. 24,000/- p.a. of the beneficiary along with spouse and the parents of the beneficiary separately	Neither the income of the beneficiary along with the spouse nor the income of parents of the beneficiaries shall exceed Rs.24,000/- p.a.
4.	Residence	Permanent resident of the area for at least 3 years.	Permanent resident of the area for at least 3 years.
5.	Defaulter	Should not be a defaulter to any nationalised bank/financial institutions/cooperative bank.	Should not be a defaulter to any nationalised bank/financial institution/cooperative bank. Further,a person already assisted under other subsidy linked Government schemes would not be eligible under this scheme.
6.	Activities covered	Industry Service & Business activities. Not more than 30% enterprises from business sector	All economically viable activities including agriculture and allied activities but excluding direct agricultural operations like raising Crop, purchase of manure etc.
7.	Project Cost	Project upto Rs. 1 lakh are covered under the scheme in case of individuals. If two or more eligible persons join together in a partnership, the project with higher costs upto Rs.5 lakhs are covered under the scheme.	Rs. 1.00 lakh for business sector. Rs.2.,00 lakhs for other activities, loan to be of composite nature. If two or more eligible persons joins together in a partnership, project upto Rs. 10.00 lakhs are covered. Assistance shall be limited to individual admissibility.
8,	Subsidy & Margin Money	Subsidy will be limited to 15% of the Project cost subject to ceiling of Rs.7,500/- per entrepreneur, Margin Money from the entrepreneur will be 5% of the project cost.	Subsidy will be limited to 15% of the Project cost subject to ceiling of Rs.7,500/- per entrepreneur. Banks will be allowed to take margin money from the entrepreneur varying from 5% to 16.25% of the project cost so as to make the total of the subsidy and the margin money equal to 20% of the project cost.
9.	Collateral	The loans would not require any collateral guarantee. Only assets created under the	No collateral for project upto Rs.1 lakh. Exemption from collateral in case of partnership project will also be limited to an amount of Rs.1.00 lakh per person participating in the project.

10,	Rate of interest & Repayment Schedule.	<p>scheme would be hypothecated to the Bank.</p> <p>Normal Bank rate of interest shall be charged. Repayment schedule may range between 3 to 7 years, after an initial moratorium of 6 to 18 months.</p>	<p>Normal Bank rate of interest shall be charged. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed.</p>
11.	Training and other assistance.	<p>The training expenses and operational expenditure to be covered within the ceiling of Rs.2,000/- per case. Norms of expenditure on individual items are, however, prescribed with the approval of Finance.</p>	<p>The training expenses and operational expenditure to be covered with the ceiling of Rs.2000/- per case. The existing system of revising the scale of Expenditure in consultation with the Finance for various activities and flexibility would be available to the implementing agencies of the State and Central levels subject to condition that over all training and operating expenses remain within the ceiling of Rs.2000/- per case sanctioned.</p>
12,	Implementing Agency.	<p>The District Industry Centres and the Directorates of Industries shall mainly be responsible for scheme implementation along with banks. Other agencies may be desirable.</p>	<p>The District Industry Centres and the Directorates of Industries shall mainly be responsible for scheme implementation alongwith banks.</p>
13.	Linkages of targets with recovery.	<p>.....</p>	<p>Basic minimum targets based on the population and the number of educated unemployed Additional targets would be linked to the recovery of loans sanctioned, past performance of sanctions or special circumstances prevailing in the State/UT.</p>
14,	Reservation	<p>Preference should be given to weaker sections, including women. The scheme envisages 22.5% reservation for SC/ST and 27% for other Backward Classes(OBCs). In case SC/ST/OBS candidates are not available, State/Uts Govt. will be competent to consider other categories of candidates under PMRY.</p> <p>.....</p>	<p>Preference should be given to weaker sections including women. The scheme envisages 22.5% reservation for SC/ST and 27% for other Backward Class(OBCs). In case SC/ST/OBS candidates are not available, States/Uts Govt. will be competent to consider other categories of candidates under PMRY.</p>

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