JAMMU & KASHMIR
PARADISE ON EARTH
Table of Contents

- Executive Summary ..................................3
- Introduction ........................................4
- Economic Snapshot .................................9
- Physical Infrastructure .............................15
- Social Infrastructure ...............................22
- Industrial Infrastructure ............................25
- Key Sectors ..........................................27
- Key Procedures and Policies ......................34
- Annexure ............................................42
### EXECUTIVE SUMMARY

- **Strong tourism sector**
  - Jammu & Kashmir (J&K) is a global tourist destination. In addition to traditional recreational tourism, a vast scope exists for adventure, pilgrimage, spiritual and health tourism.
  - Overall tourist arrival in the Union Territory (UT) of Jammu Kashmir in 2018 stood at 17.11 million.

- **Leader in agro-based industry**
  - A vast natural resource base has enabled J&K to develop land for cultivating major fruits. The UT’s share in the overall apple production in India was 76.25 per cent in 2017-18(P), with the overall production of apples in the UT reaching around 1.74 million tonnes (MT).

- **Strong horticulture sector**
  - With varied agro-climatic conditions, the scope for horticulture is significantly high in the UT. There is considerable scope for increasing the horticulture produce, which is exported.
  - Department of Floriculture of the UT has submitted a policy for floriculture development to the Government. The policy will aim at promoting investments and fiscal incentives.

- **Vibrant floriculture sector**
  - J&K has an ideal climate for floriculture and an enormous assortment of flora and fauna.
  - The UT has Asia’s largest tulip garden.
  - The UT recorded production of 31.45 thousand metric tonnes of flowers during 2018-19* of which 27 thousand metric tonnes were loose flowers and 4.45 thousand metric tonnes were cut flowers.

- **Lowest power tariffs**
  - The average rate of electricity for industrial consumers in J&K ranges from US$ 0.05–0.086, while that for commercial consumers ranges from US$ 0.05–0.06.

- **World famous handicrafts industry**
  - Over the years, silk industry of the UT witnessed huge growth. Production of raw silk in the UT stood at 118 MT for FY18-19P.

**Note:** P – Provision, * - 3rd Advance Estimates, MT – million tonnes  
**Source:** Ministry of Tourism, Ministry of Agriculture
INTRODUCTION
Jammu & Kashmir is the northernmost UT of India. The UT shares borders with Himachal Pradesh and Punjab, and the neighbouring countries of Pakistan, China and Afghanistan. J&K consists of two regions: Jammu and the Kashmir Valley. The important cities and towns are Jammu, Srinagar, Gulmarg, Pahalgam and Udhampur.

The climate of J&K varies considerably with its topography. The climate is primarily temperate. Jammu is known as the winter capital of the J&K while Srinagar is known as the summer capital.

- Urdu, Kashmiri and Dogri are J&K’s official languages; Hindi, Pahari and Ladakhi are also spoken in some parts of the UT.
- Important rivers flowing through J&K include the Indus, the Chenab, the Jhelum, the Tawi and the Ravi.

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Jammu &amp; Kashmir</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital cities</td>
<td></td>
</tr>
<tr>
<td>Summer capital – Srinagar</td>
<td></td>
</tr>
<tr>
<td>Winter capital – Jammu</td>
<td></td>
</tr>
<tr>
<td>Geographical area (sq km)</td>
<td>222,236</td>
</tr>
<tr>
<td>Administrative districts (No)</td>
<td>22</td>
</tr>
<tr>
<td>Population density (persons per sq km)</td>
<td>124</td>
</tr>
<tr>
<td>Total population (million)</td>
<td>12.5</td>
</tr>
<tr>
<td>Male population (million)</td>
<td>6.6</td>
</tr>
<tr>
<td>Female population (million)</td>
<td>5.9</td>
</tr>
<tr>
<td>Sex ratio (females per 1,000 males)</td>
<td>889</td>
</tr>
<tr>
<td>Literacy rate (%)</td>
<td>67.16</td>
</tr>
</tbody>
</table>

Source: Planning & Development Department, Government of Jammu & Kashmir, Census 2011
ADVANTAGE JAMMU & KASHMIR

Paradise on earth
- J&K is naturally pollution free and provides a salubrious environment.
- The natural beauty and picturesque locations have made it a favoured destination for tourists. Jammu is famous for its temples, while the Kashmir Valley is known for its lakes and gardens.

Policy incentives
- J&K has an industrial policy that offers attractive incentives along with a single-window clearance mechanism.
- Land is allotted at concessional rates in industrial areas on lease for 90 years.
- The cost of setting up operations is comparatively lower than other states/UTs.

Rich labour pool
- J&K’s inhabitants are skilled weavers & designers of textile products. This provides a basis for setting up more textile units.
- The traditional skills of the people in craftsmanship can be utilised to meet the demands of industrial processes.

Horticulture and floriculture
- J&K has agro-climatic conditions best suited for horticulture and floriculture. Horticulture is the mainstay of the rural economy, providing employment to thousands.
- The floriculture industry supplies flowers to domestic and international markets.
## Jammu & Kashmir’s Contribution to Indian Economy (2018-19)

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Jammu &amp; Kashmir</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSDP as a percentage of all UTs' GSDP</td>
<td>0.84</td>
<td>100.00</td>
</tr>
<tr>
<td>GSDP growth rate (%)</td>
<td>11.71</td>
<td>11.5</td>
</tr>
<tr>
<td>Per capita GSDP (US$)</td>
<td>1,570.60</td>
<td>1,982.65</td>
</tr>
</tbody>
</table>

## Physical Infrastructure in Jammu & Kashmir

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Jammu &amp; Kashmir</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Installed power capacity (MW) as of March 2020</td>
<td>3,417.13</td>
<td>370,106.46</td>
</tr>
<tr>
<td>Wireless subscribers (million) as of January 2020</td>
<td>11.52</td>
<td>1,156.44</td>
</tr>
<tr>
<td>Internet subscribers (Mn) as of September 2019</td>
<td>4.88</td>
<td>687.62</td>
</tr>
<tr>
<td>National highway length (km) (As of March 2019)</td>
<td>2,423</td>
<td>132,499</td>
</tr>
<tr>
<td>Airports (No)</td>
<td>3</td>
<td>13+187</td>
</tr>
</tbody>
</table>

## Social Indicators

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Jammu &amp; Kashmir</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literacy rate (%)</td>
<td>68.7</td>
<td>73.0</td>
</tr>
<tr>
<td>Birth rate (per 1,000 population)</td>
<td>15.7</td>
<td>20.4</td>
</tr>
</tbody>
</table>

## Industrial Infrastructure

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Jammu &amp; Kashmir</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPP projects under construction</td>
<td>9</td>
<td>1824</td>
</tr>
</tbody>
</table>

## Investments (as of March 2020)

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Jammu &amp; Kashmir</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative FDI equity inflows since April 2000 (US$ million)</td>
<td>6</td>
<td>469,998</td>
</tr>
</tbody>
</table>

---

**Note:** GSDP, per capita GSDP figures are at current prices. For source refer to Annexure. PPP: Public-Private Partnership, SEZ: Special Economic Zone, SRS: Sample Registration System, FDI: Foreign Direct Investment.
JAMMU & KASHMIR VISION

- Develop transportation network to enhance rural connectivity.
- Develop vocational training centres to impart skilled training to women in various crafts and traditional trades.
- Reform institutional machinery to create public transport facilities.
- Create training facilities for agriculture and cottage industries.
- Create an environment to attract private investment in job-oriented projects.
- Encourage development of small and medium-scale sectors.
- Develop eco-tourism in the UT apart from developing the UT as adventure, heritage and religious tourist destination.
- Promote rural tourism to provide employment to rural people who are dependent on agriculture for income.
- To make the UT self-sufficient in energy supply and reduce dependence on other states/UTs.
- Sustainable and balanced industrial growth with focus on employment generation by attracting large companies.
- Optimal utilisation of natural resources, 60 per cent of which are commercially viable.
- Address the issue of shrinking natural water resources due to pollution, encroachment and siltation.
- Conserve forests from depletion due to population expansion.
- Develop fisheries to provide rural employment.
- Develop better roads in the mountain regions for farmers to market their products.
- Promote organic farming to help control degradation of natural resources by avoiding large-scale use of chemicals.

Source: Government of Jammu & Kashmir
ECONOMIC SNAPSHOT
**ECONOMIC SNAPSHOT – GSDP**

- At current prices, GSDP of J&K has been estimated at Rs 1.54 trillion (US$ 22.09 billion) in 2018-19.
- The UT’s GSDP grew at a CAGR of 9.63 per cent, between 2015-16 and 2018-19.

**GSDP of J&K at current prices**

- **US$ billion**
  - 2015-16: 17.90
  - 2016-17: 18.69
  - 2017-18: 21.32
  - 2018-19: 22.09
- **Rs trillion**
  - 2015-16: 1.17
  - 2016-17: 1.25
  - 2017-18: 1.37
  - 2018-19: 1.54

**Per capita GSDP**

- **US$ billion**
  - 2015-16: 69.17
  - 2016-17: 67.72
  - 2017-18: 69.16
  - 2018-19: 69.76
- **Rs trillion**
  - 2015-16: 5.68
  - 2016-17: 5.91
  - 2017-18: 6.04
  - 2018-19: 6.09

- J&K’s per capita GSDP\(^{\wedge}\) in 2018-19 is estimated at around Rs 109,769 (US$ 1,570.60).
- The per capita GSDP increased at an average rate of 7.99 per cent between 2011-12 and 2018-19.

*Source: Directorate of Economics & Statistics of Jammu & Kashmir, Central Statistics Office*
In 2018-19, J&K’s NSDP is estimated at around Rs 1.29 trillion (US$ 18.49 billion).

The UT’s NSDP increased at a CAGR (in Rs) of 9.51 per cent from 2015-16 to 2018-19.

J&K’s per capita NSDP in 2018-19 was estimated at Rs 91,882.32 (US$ 1,314.67).

The per capita NSDP of J&K increased at a CAGR (in Rs) of 7.8 per cent between 2011-12 and 2018-19.

**Source:** Directorate of Economics & Statistics of Jammu & Kashmir, Central Statistics Office
At current prices, the services sector contributed 59.44 per cent to J&K’s Gross State Value Added (GSVA) in 2018-19, followed by the industry 21.10 per cent and agriculture and allied industries 19.46 per cent sectors.

Agriculture and allied sectors witnessed fastest growth among the three sectors, during 2011-12 to 2018-19, witnessing growth at a CAGR of 13.06 per cent.

Industry sector expanded at a CAGR of 6.61 per cent from 2011-12 to 2018-19, driven by manufacturing, construction, electricity, gas and water supply.

Services sector increased at a CAGR of 13.16 per cent between 2011-12 and 2018-19.

Source: Directorate of Economics & Statistics of Jammu & Kashmir, Central Statistics Office
According to Department for Promotion of Industry and Internal Trade (DPIIT), cumulative FDI inflow was valued at US$ 6 million during April 2000 and March 2020.

The electricity and services sectors are the major contributors in the economic growth of the UT.

Moreover, due to the UT being mineral rich, there exist numerous business opportunities in various sectors - mainly, agriculture, handloom, handicrafts, etc.

In 2019, ten investments of Rs 346 crore (US$ 49.51 million) proposed in the UT.

<table>
<thead>
<tr>
<th>Year^</th>
<th>Number of Investments</th>
<th>Amount (US$ million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>11</td>
<td>67.12</td>
</tr>
<tr>
<td>2014</td>
<td>12</td>
<td>44.30</td>
</tr>
<tr>
<td>2015</td>
<td>11</td>
<td>98.90</td>
</tr>
<tr>
<td>2016</td>
<td>8</td>
<td>146.03</td>
</tr>
<tr>
<td>2017</td>
<td>7</td>
<td>150.36</td>
</tr>
<tr>
<td>2018</td>
<td>5</td>
<td>23.18</td>
</tr>
<tr>
<td>2019</td>
<td>10</td>
<td>49.51</td>
</tr>
</tbody>
</table>

Note: ^ - Calendar Year,  
Source: DPIIT: Department for Promotion of Industry and Internal Trade.

Major items exported from J&K are RMG wool, drug formulation and biological, and manmade yarn fabrics.

During FY20*, RMG Wools from J&K stood at US$ 31.19 million, which was 21.28 per cent of the total export.

Note: *- till December 2019
Source: Directorate General of Commercial Intelligence and Statistics
PHYSICAL INFRASTRUCTURE
As per J&K economic survey 2017-18 the UT had a total road length of 35,289 km of which national highways constituted 2,423 km.

As of March 2019, there are 2,497 eligible unconnected habitations under PMGSY in the UT. Out of the total eligible habitations, 2,214 have been cleared and 1,754 have been connected.

Asia’s longest ‘Chenani-Nashri Highway Tunnel’ is on Jammu-Srinagar Highway. Five other tunnels are being developed in the UT at a cost of US$ 3.42 billion by National Highway Infrastructure Development Corporation (NHIDCL. The tunnels will have all weather access and will be completed by 2024.

The Border Roads Organisation (BRO) is going to take up upgradation of Jammu-Poonch highway into a four-lane expressway. The Detailed Project Report of the project has been submitted to Ministry of Road, Transport and Highways and it is expected that the work will begin in 2019.

Under the Budget 2019-20, Government has allocated Rs 100 crore (US$ 14.30 million) for the land acquisition of PMGSY roads.

<table>
<thead>
<tr>
<th>Road Type</th>
<th>Road length (km) As of November 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>National highways</td>
<td>2,423</td>
</tr>
<tr>
<td>Total road length (As of 1st April 2017)</td>
<td>35,289</td>
</tr>
</tbody>
</table>

Source: Ministry of Road Transport & Highways, NHAI - National Highways Authority of India, Economic Survey 2017-18
PHYSICAL INFRASTRUCTURE – RAILWAYS

- Work on connecting Srinagar and Baramullah is underway. The Katra–Qazigund (129 km) and Qazigund–Baramullah (119 km) rail links have been taken up for construction as national priority projects. The work on the Udhampur–Katra (25 km) section of the rail link has been completed.

- In May 2017, the Government hired Konkan Railways to construct the world’s tallest railway bridge over the river Chenab. The 1.315 km-long track is being built at a height of 359 metre and will cost around US$ 1.78 billion.

Due to its predominantly mountainous terrain, J&K is linked with the country’s rail network up to the Udhampur district.

The Government of India is planning to develop a 345 km long railway line for joining the Kashmir valley and Indian Railways network, so as to provide an alternate and reliable transportation system to the people of J&K.

### Udhampur to Baramulla Railway Line

<table>
<thead>
<tr>
<th>Item</th>
<th>Udhampur-Katra</th>
<th>Katra-Qazigund</th>
<th>Qazigund-Baramulla</th>
</tr>
</thead>
<tbody>
<tr>
<td>Route length (km)</td>
<td>25</td>
<td>129</td>
<td>119</td>
</tr>
<tr>
<td>Bridges</td>
<td>38</td>
<td>62</td>
<td>811</td>
</tr>
<tr>
<td>Tunnels Length (km)</td>
<td>10.90</td>
<td>103.00</td>
<td>0</td>
</tr>
<tr>
<td>Longest tunnel (km)</td>
<td>3.15</td>
<td>10.96</td>
<td></td>
</tr>
<tr>
<td>Stations</td>
<td>3</td>
<td>11</td>
<td>15</td>
</tr>
</tbody>
</table>

Source: Maps of India

The air travel in the UT connects all the three regions of the UT which include: Srinagar and Jammu. The Sheik-ul-Alam Airport at Srinagar is a major international airport. Jammu is the domestic airport in the J&K. The UT also has an airport in Kargil, which is served by Djkota service.

The domestic airlines and destinations connecting the Srinagar airport include GoAir (Goa, Pune, Delhi, Jammu, Mumbai, Patna, Chandigarh, Bengaluru), Air India (Delhi, Jammu) and SpiceJet (Mumbai, Bengaluru, Delhi, Jammu).

Source: Airport Authority of India
UT-owned power is generated by the JKSPDCL. PDD is responsible for all functions related to transmission and distribution of power in the UT. Industrial units are allowed to install their captive-power generation plants, which are exempted from paying electricity duty.

The identified hydro power potential for the UT is 16,475 MW out of the estimated 20,000 MW. The Chenab basin comprises of 11,283 MW, Jhelum basin consists of 3,084 MW, Ravi basin comprises of 500 MW and the Indus basin accounts for 1,608 MW.

Energy requirement in J&K reached 16,513 MU during 2019-20. As of March 2020, J&K had a total installed power generation capacity of 3,417.13 MW, comprising 1,812.35 MW under central utilities, 1,535.48 MW under UT utilities, and 69.30 MW under private utilities.

Of the total installed power generation capacity, 2,321.88 MW was contributed by hydropower, 827.49 MW by thermal power, 199.78 MW by renewable power, and 67.98 MW by nuclear power.

Jammu and Kashmir has a target of achieving 1,155 MW solar power energy by 2022.

**Note:** GWH – Giga Watt Hours, JKSPDCL - Jammu & Kashmir State Power Development, Corporation Limited, PDD - Power Development Department, MW- Megawatt

Source: Central Electricity Authority
There are five secondary switching areas in the area: Jammu, Srinagar, Udampur and Rajouri. BSNL is one of the major service providers of basic telephony and value-added services in J&K telecom circle.

According to Telecom Regulatory Authority of India, J&K had around 11.52 million wireless subscribers and 133,881 wire-line subscribers with a tele density of 83.98 per cent as of January 2020. As of September 2019, the UT of J&K had 4.88 million internet subscribers.

By end of January 2020, 1.15 million subscribers had submitted request for mobile number portability in J&K.

### Telecom infrastructure (as of January 2020)

<table>
<thead>
<tr>
<th>Service</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wireless subscribers</td>
<td>11,528,011</td>
</tr>
<tr>
<td>Wire-line subscribers</td>
<td>133,881</td>
</tr>
<tr>
<td>Teledensity (in%)</td>
<td>83.98</td>
</tr>
<tr>
<td>Internet subscribers (As of Sept 2019) (million)</td>
<td>4.88</td>
</tr>
</tbody>
</table>

### Performance status Bharat Net Project

<table>
<thead>
<tr>
<th>Service</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Ready GPs (November 19)</td>
<td>322</td>
</tr>
<tr>
<td>Pipe Laid (Km) (July 2017)</td>
<td>427</td>
</tr>
<tr>
<td>OFC Laid (Km) (December 02, 2018)</td>
<td>665</td>
</tr>
<tr>
<td>No. of GPs where OFC laid (December 02, 2018)</td>
<td>278</td>
</tr>
</tbody>
</table>

### Major telecom operators in Jammu & Kashmir

- Bharat Sanchar Nigam Limited (BSNL)
- Bharti Airtel
- Vodafone Idea
- Reliance Jio

**Note:** *GP-Gram Panchayat, OFC – Optical Fibre Cable,
Source: Telecom Regulatory Authority of India, India Post, Ministry of Communications and Information Technology*
J&K is the most urbanised UT, with 81 notified urban areas and 86 statutory towns. As per Census 2011, the total urban population in the UT was 27.37 per cent. The district of Srinagar ranked first with the highest urban population of 98.6 per cent, followed by Jammu district having 50 per cent of urban population. Hence, Srinagar and Jammu cities are the focal points of urbanisation in the UT. As of June 2019, 5,165 households have been electrified under Saubhagya Scheme in the UT.

As of January 2019, Jammu & Kashmir has been allocated Rs 593.05 crore (US$ 82.17 million) under AMRUT (Atal Mission for Rejuvenation and Urban Transformation) scheme.

As per Budget 2018-19, Government of Jammu & Kashmir allocated Rs 200 crore (US$ 30.89 million) under NABARD for taking up major Water Supply Schemes.

A project namely Augmentation of Water Supply to Jammu City from River Chenab costing, Rs 886 crore (US$ 126.7 million) stands formulated for providing additional drinking water of 240 MLD to Jammu City which has been submitted to Ministry of Urban Development.

Also, as per Budget 2018-19, there are 1,069 ongoing water supply scheme under National Rural Development Program (NRDP) which are at various stages of execution. The Government allocated Rs 50 crore (US$ 7.72 million) for expediting completion of the schemes.

<table>
<thead>
<tr>
<th>Component</th>
<th>Approved cost sanctioned by SLSC (in US$ million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water supply</td>
<td>11.69</td>
</tr>
<tr>
<td>Road</td>
<td>12.7</td>
</tr>
<tr>
<td>Solid waste management</td>
<td>1.82</td>
</tr>
<tr>
<td>Sewerage</td>
<td>9.85</td>
</tr>
</tbody>
</table>

Education is one of top priorities of the UT Government. Jammu district has 960 primary schools, 300 middle schools, 108 high schools and 62 higher secondary schools.

Education in J&K is free up to the university level. Seasonal schools have been opened for people in the hilly areas and underprivileged population.

J&K has a literacy rate of 6.16 per cent, the male literacy rate is 78.26 per cent and female literacy rate is 58.01 per cent.

In Budget 2018-19, the Government allocated US$ 1,017.44 million as revenue expenditure for education sector.

As per the Budget 2019-20, Government has allocated Rs 2,411 crore (US$ 344.97 million) under Sarva Shiksha Abhiyan which is 11 per cent higher than the revised estimates for the scheme for 2017-18.

<table>
<thead>
<tr>
<th>Literacy rates (Census 2011)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Literacy rate (%)</td>
<td>67.16</td>
</tr>
<tr>
<td>Male literacy (%)</td>
<td>78.26</td>
</tr>
<tr>
<td>Female literacy (%)</td>
<td>58.01</td>
</tr>
</tbody>
</table>

Premier institutions in J&K

- National Institute of Technology
- University of Jammu
- University of Kashmir
- Sher-e-Kashmir University of Agricultural Sciences and Technology of Jammu
- Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir
- Shri Mata Vaishno Devi University
- Islamic University of Science & Technology
- Baba Ghulam Shah Badhshah University

As of May 2020, J&K had 31 District Hospitals, 749 Primary Health Centres, 2,868 Sub-Centres and 135 Community Health Centres.

Under National Rural Health Mission (NRHM), Rs 485.82 crore (Rs 75.38 million) has been allocated for the UT out of which Rs 373.26 (US$ 57.91 million) has been released for 2017-18.

In the Budget 2018-19, an allocation of US$ 545.10 million was made for health and medical education.

Under the Budget 2019-20, Rs 503 crore (US$ 71.97 million) is allocated towards the National Health Mission.

### Health infrastructure (as of May 2020)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>District Hospitals</td>
<td>31</td>
</tr>
<tr>
<td>Primary Health Centres</td>
<td>749</td>
</tr>
<tr>
<td>Sub-Centres</td>
<td>2,868</td>
</tr>
<tr>
<td>Community Health Centres</td>
<td>135</td>
</tr>
</tbody>
</table>

### Health Indicators (2017)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth rate*</td>
<td>15.7</td>
</tr>
<tr>
<td>Death rate*</td>
<td>5.0</td>
</tr>
<tr>
<td>Infant mortality rate^</td>
<td>24</td>
</tr>
</tbody>
</table>

### Life expectancy at birth (years)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male (2010-14)</td>
<td>70.9</td>
</tr>
<tr>
<td>Female (2010-14)</td>
<td>74.9</td>
</tr>
</tbody>
</table>

### Schemes as per Economic Survey 2017-18

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICDS</td>
<td>Focuses on nutritional status of children (6 months -6 year) and pregnant &amp; lactating women enrolled in anganwadi centres across the UT.</td>
</tr>
<tr>
<td>Sabla and KSY</td>
<td>Provide supplementary nutrition to school adolescent girls in the age group of 11-18 years</td>
</tr>
<tr>
<td>MBP (PMMVY)</td>
<td>Provide financial assistance to pregnant and lactating women ensuring their delivery conditions and regular check-up of mother and the child.</td>
</tr>
<tr>
<td>Ladli Beti</td>
<td>To improve the skewed child-sex ratio.</td>
</tr>
</tbody>
</table>

**Note:** * - Per thousand persons, ^ - Per thousand live births, ICDS - (Integrated Child Development Services), KSY – Kishore Shakti Yojana, MBP – Maternity Benefit Program

**Source:** NRHM, Economic Survey 2017-18, Sample Registration System (SRS) Bulletin September 2014, UT Budget 2016-17
INDUSTRIAL INFRASTRUCTURE
INDUSTRIAL INFRASTRUCTURE - INDUSTRIAL ESTATES

Electronic Complex, Rangreth
Khonmoh Industrial Complex
Zainakote and Zakura Industrial Estates
Software Technology Park, Rangreth
Agri Processing Zone for Apples
Pulwama Industrial Complex
Agri Processing Zone for Walnuts

Integrated Infrastructure Development Project, Udhampur

Industrial Growth Centre, Samba
Industrial Growth Centre, Budgam
Bari Brahmana Industrial Complex
Gangyal Industrial Estate
Export Promotion Industrial Park, Kartholi

Textiles Park, Kathua

Source: J&K SIDCO, Industrial Development Corporation
KEY SECTORS

- Agriculture and Allied Activities
- Handicraft and Handloom
- Tourism
- Sericulture
KEY SECTORS – AGRICULTURE AND ALLIED ACTIVITIES… (1/2)

- Food processing & agro-based industries (excluding conventional grinding and extraction units) thrive in the UT due to an excellent climate for horticulture & floriculture. Total production of horticulture crops in the UT in 2018-19** stood at 3.96 million tonnes with 414.47 thousand hectares area under production.

- The Kashmir region is known for its horticulture industry. The industry plays a vital role in the UT’s economic development. In 2018-19**, total production of fruits in J&K stood at around 2.56 million metric tonnes. The UT is a leading producer of apples and walnuts; the total apple production, in 2017-18P, stood at around 1.74 million metric tonnes. During April-December 2019, the UT exported fresh fruits worth US$ 3.89 million.

- Wood from Kashmir willows is used to make cricket bats. Moreover, Kashmiri saffron is renowned globally and generates export revenues for the UT.

- The Government is promoting organic production of crops. It aims to minimise the use of fertilisers to Kargil district so that all crops cultivated there are on organic lines. In FY19* production of rice, pulses and oilseeds reached 577,200 tonnes, 8,700 tonnes and 1,900 tonnes, respectively.

<table>
<thead>
<tr>
<th>Crop</th>
<th>Annual production in 2018-19 ('000 tonnes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple^</td>
<td>1,744.07</td>
</tr>
<tr>
<td>Rice*</td>
<td>577.2</td>
</tr>
<tr>
<td>Honey**</td>
<td>2.20</td>
</tr>
<tr>
<td>Wheat*</td>
<td>478.8</td>
</tr>
<tr>
<td>Spices**</td>
<td>1.19</td>
</tr>
<tr>
<td>Onion</td>
<td>77.84</td>
</tr>
<tr>
<td>Total pulses*</td>
<td>8.7</td>
</tr>
<tr>
<td>Total oilseeds*</td>
<td>1.9</td>
</tr>
<tr>
<td>Vegetable**</td>
<td>1337.12</td>
</tr>
</tbody>
</table>

Note: * - As per 1st Advance Estimates (Kharif only). ** - As per 3rd Advance Estimates, # - Production 2016-17, horticulture includes Fruits, Vegetables, Spices, Honey, Plantation, Aromatic and Flowers
KEY SECTORS – AGRICULTURE AND ALLIED ACTIVITIES… (2/2)

Krishi Rasayan Group

- Krishi Rasayan Group is involved in the basic manufacturing of formulations and export of agrochemicals.
- The company has a factory at Samba in Jammu.

Zamindara Rice & General Mills

- Zamindara Rice & General Mills was established in 1978 at Ranbir Singh Pura, Jammu.
- The company has been recognised over the years for supplying of high quality basmati rice to its customers in the UT.

Sarveshwar Rice

- Sarveshwar Rice was founded by the late Shri Mulamal Ji in 1890 with Headquarters in Jammu.
- Product range includes the complete range of Indian traditional Basmati rice, 1121 Basmati Rice, Pusa Basmati Rice, Sharbati Rice, PR 11 rice, IR 8 rice, and so on.
Handicraft is J&K’s traditional industry and occupies an important place in the economy of the UT. Kashmiri silk carpets are famous globally and earn substantial foreign exchange. Wood from Kashmir, popularly known as Kashmir willow, is used to make high-quality cricket bats. The cottage handicrafts industry provides direct and gainful employment to around 340,000 artisans.

The UT has established the Jammu & Kashmir Handicrafts Sales & Export Promotion Corporation and Jammu and Kashmir State Handloom Development Corporation to promote development and growth of the handicraft sector. The handicrafts and handloom sectors have engaged several people as artisans and weavers. The total number of handicrafts and handloom establishments in the UT are 60,397.

Fabric Production

<table>
<thead>
<tr>
<th>Industries</th>
<th>2015-16</th>
<th>2016-17</th>
<th>2017-18 (up to Oct 17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of fabric produced (million meters)</td>
<td>10.95</td>
<td>13.911</td>
<td>9.498</td>
</tr>
<tr>
<td>Value (US$ million)</td>
<td>38.38</td>
<td>48.78</td>
<td>33.30</td>
</tr>
</tbody>
</table>

There are 523 registered handloom industrial cooperative societies in the UT and have a membership of 15,275 weavers.

Note: *- till December 2019
Sutlej Textiles and Industries Ltd

- Sutlej Textiles and Industries is a part of the K K Birla Group; the company entered the UT when Chenab Textile Mills of J&K merged with Sutlej Textiles in 1997.
- Sutlej is an integrated company in the textiles industry. Its product range includes yarn, fabrics, home furnishing and garments.
- Chenab Textile Mills, a unit of Sutlej Textiles and Industries Ltd, is located in Kathua, J&K; it manufactures cotton yarn and man-made fibre yarn.
KEY SECTORS – TOURISM

- Jammu is famous for its temples, while the Kashmir Valley is known for its scenic beauty. The tourism sector in the UT has a huge employment potential for skilled persons as well as for people without any specialised skills such as guides, sledgewallas, ponywalls, etc.

- Major tourist attractions include Chashma Shahi Springs, Shalimar Bagh and the Dal Lake in Srinagar; Gulmarg, Pahalgam and Sonamarg in the Kashmir Valley Vaishno Devi temple and Patnitop near Jammu. Darshan in June is popular event in the UT. The Department of Tourism of J&K has launched aero ballooning to boost the influx of tourists.

- Total tourist arrivals to the UT reached 17.12 million in 2018 out of which 17.07 million were domestic tourists and 139.52 thousand were foreign tourists.

**Note:** P – Provisional  
**Source:** Ministry of Tourism
KEY SECTORS – SERICULTURE

- Kashmir is well known for its quality of silk and traditional silk-weaving industry. Sericulture is an agro-based labour intensive cottage industry, providing gainful employment to about 30,000 families in rural areas of the UT.

- J&K’s Sericulture Development Department organises cocoon auction markets in the UT to facilitate farmers to sell their cocoon produce at competitive rates. The UT produces around 1,022 MT of cocoons, annually, which help in generating huge income through silk production.

- The Department has envisaged an ambitious vision programme in the form of a document for the next twenty years to cover about 500,000 farmers in the activity of sericulture to take the cocoon production to newer heights of upto 25,000MT.

- About 150,000 metres of silk cloth is produced per annum in J&K. During 2018-19(P), 118 MT of raw silk was produced in the UT and had a production target of 170 MT for 2019-20(T).

### Raw Silk Production

<table>
<thead>
<tr>
<th>Year</th>
<th>Production (MT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>136</td>
</tr>
<tr>
<td>2014-15</td>
<td>138</td>
</tr>
<tr>
<td>2015-16</td>
<td>127</td>
</tr>
<tr>
<td>2016-17</td>
<td>145</td>
</tr>
<tr>
<td>2017-18(P)</td>
<td>132</td>
</tr>
<tr>
<td>2018-19(P)</td>
<td>118</td>
</tr>
<tr>
<td>2019-20(T)</td>
<td>170</td>
</tr>
</tbody>
</table>

*Note: P – Provisional, T - Target, MT – Million Tonnes

Source: Economic Survey of J&K, 2014-15, Budget 2016-17, News Articles*
KEY PROCEDURES
AND POLICIES
SINGLE-WINDOW CLEARANCE MECHANISM

- APCC, a high-power clearance committee, has been set up to rapidly clear projects under the chairmanship of the Chief Secretary of the UT. The committee serves as a single-window clearance system for projects related to all cases of export-oriented units and prestigious units.

- The entire procedure is completed within a maximum time-frame of two months.

**Note:** APCC – Apex Projects Clearance Committee
## Key Nodal Agencies for Single-Window Clearance

<table>
<thead>
<tr>
<th>Agency</th>
<th>Description</th>
</tr>
</thead>
</table>
- Established in 1967, its purpose is to act as a catalyst to inspire and accelerate industrial development.  
- Since its inception, Jammu and Kashmir SIDCO has acted as a prime mover in the UT for promotion of industrial ventures. It plays the role of ‘institutional entrepreneur’.  
- The corporation’s activities include supporting modernisation, brand promotion, rehabilitation of sick units and export promotion.  
- Jammu and Kashmir SIDCO acquires land, constructs internal roads and affluent disposal facilities, and provides for supply of water and power in the industrial estate.  
- The corporation offers a variety of financial assistance programmes for setting up new units and for expansion, diversification and modernisation of existing units. |
| **Directorate of Industries and Commerce: District-level committee for single-window clearance** | - The directorate provides sanctions and clearances to set up small scale industrial units in the UT.  
- The General Manager (GM) is the key nodal officer for sanctions. |
- Primary objective is to provide consultancy services to existing and potential micro, small and medium scale industrial units. |
| **Jammu and Kashmir State Financial Corporation (JKSFC)** | - Established to act as a regional development bank with the aim of promoting industries and boosting economic development in the UT.  
- Offers term finance to existing units for their expansion, diversification, renovation, modernisation and procurement of quality control equipment and energy saving devices. |
| **Micro, Small and Medium Enterprises (MSME) – Development Institute, Jammu/Srinagar** | - Formerly known as Small Industries Service Institute, it provides a comprehensive range of industrial extension services, including identification of suitable line of production and marketing of the product. |
# CONTACTS

<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Phone: 91-194-2430 036, 2434 402</td>
</tr>
<tr>
<td></td>
<td>Fax: 91-194-2430 036</td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:info@jksidco.org">info@jksidco.org</a></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.jksidco.org/">http://www.jksidco.org/</a></td>
</tr>
<tr>
<td></td>
<td>Phone: 91-194-2310567, Fax: 0194-2312672</td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://jksfc.nic.in">http://jksfc.nic.in</a></td>
</tr>
<tr>
<td>Micro, Small and Medium Enterprises (MSME) – Development Institute, Jammu/Srinagar</td>
<td>Industrial Estate, Digiana, Jammu - 180 010 ( Jammu and Kashmir)</td>
</tr>
<tr>
<td></td>
<td>Phone: 91-191-2431077, 2435425</td>
</tr>
<tr>
<td></td>
<td>Fax: 91-191-2431077</td>
</tr>
<tr>
<td></td>
<td>E-mail: <a href="mailto:dcdi-jammu@dcmsme.gov.in">dcdi-jammu@dcmsme.gov.in</a></td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.msmedijammu.gov.in">www.msmedijammu.gov.in</a></td>
</tr>
</tbody>
</table>
## COST OF DOING BUSINESS IN JAMMU & KASHMIR

<table>
<thead>
<tr>
<th>Cost parameter</th>
<th>Cost estimate</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotel costs (per room per night)</td>
<td>US$ 15-200</td>
<td>Leading hotels in the UT</td>
</tr>
<tr>
<td>Office space rent (per sq ft per month)</td>
<td>US$ 0.4-2.0</td>
<td>Industry sources</td>
</tr>
<tr>
<td>Residential rent (2,000 sq ft house)</td>
<td>US$ 200-700 per month</td>
<td>Industry sources</td>
</tr>
<tr>
<td>Power cost (per kWh)</td>
<td>Commercial: US$ 0.05-0.086</td>
<td>Jammu and Kashmir State Electricity Regulatory Commission</td>
</tr>
<tr>
<td></td>
<td>Industrial: US$ 0.05-0.06</td>
<td></td>
</tr>
<tr>
<td>Labor costs</td>
<td>US$ 6.3-9.3</td>
<td>Labour Bureau, Government of India, April 2015</td>
</tr>
</tbody>
</table>
Objective

- To attract large investments and generate high employment opportunities in the UT to produce goods as well as services.
- To ensure the upliftment of the weavers, artisans as well as traders across the handloom and handicrafts sector.

New Industrial Policy, 2016

- Formulated to make appointments against gazetted and non-gazetted vacancies on contractual basis.

New "Contractual" Recruitment Policy, 2015

- To catalyse the industrial development in Jammu & Kashmir, the UT Government has sanctioned incentives for the development of large/medium/small and tiny industries in the industrially backward areas of the UT.

Incentives for Development Large/Medium/Small Scale and Tiny Sector Industries

- Securing a policy for its employees to cover accidental deaths and disabilities under the scheme.

Group Janta Personal Accidental Insurance Policy, 2015
**Objectives**

**Solar Power Policy for Jammu and Kashmir 2013**
- To promote the generation of green and clean power in the UT using solar energy.
- To create environmental consciousness among citizens.

**Skill Development Policy 2012–17**
- To engage private players through initiatives such as ‘Udaan’ and ‘Himayat’.
- To move from a UT owned institutional framework to a larger non-Governmental effort.
- To triple the existing training facilities.

**Securitisation and Reconstruction of Financial Assets and Enforcement of Securities (SARFAESI) Act**
- The Act aims to help banks in debt recovery, which would increase the credit-deposit ratio of banks.

**Policy for Development of Small Hydro Energy for Power Generation**
- To introduce investment-friendly incentives, attract private sector interest in the hydel projects, devise measures to support the private sector in mobilizing financing and facilitate the establishment of a domestic manufacturing base for small hydel technology in the UT.
## Objectives

### The Jammu and Kashmir State Forest Policy 2011
- To conserve forest resources for the ecosystem.
- To meet the population’s need for forest produce.
- To alleviate poverty through developmental activities.

- To ensure judicious and optimum utilisation of the UT’s water resources.
- To advance reforms in the water sector.
ANNEXURE
### ANNEXURE...(1/2)- SOURCES

<table>
<thead>
<tr>
<th>Data</th>
<th>Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per capita GSDP figures</td>
<td>Directorate of Economics &amp; Statistics of Jammu &amp; Kashmir, Central Statistics Office</td>
</tr>
<tr>
<td>GSDP (India)</td>
<td>Directorate of Economics &amp; Statistics of Jammu &amp; Kashmir, Central Statistics Office</td>
</tr>
<tr>
<td>Installed power capacity (MW)</td>
<td>Central Electricity Authority</td>
</tr>
<tr>
<td>Wireless subscribers (No)</td>
<td>Telecom Regulatory Authority of India</td>
</tr>
<tr>
<td>Internet subscribers (Mn)</td>
<td>Telecom Regulatory Authority of India</td>
</tr>
<tr>
<td>National highway length (km)</td>
<td>NHAI &amp; Roads and Building Department</td>
</tr>
<tr>
<td>Airports (No)</td>
<td>Airports Authority of India</td>
</tr>
<tr>
<td>Literacy rate (%)</td>
<td>Census 2011</td>
</tr>
<tr>
<td>Birth rate (per 1,000 population)</td>
<td>SRS Bulletin, September 2017</td>
</tr>
<tr>
<td>Cumulative FDI equity inflows (US$ billion)</td>
<td>Department for Promotion of Industry and Internal Trade</td>
</tr>
<tr>
<td>Operational PPP projects (No)</td>
<td>DEA, Ministry of Finance, Government of India</td>
</tr>
</tbody>
</table>
### Exchange Rates (Fiscal Year)

<table>
<thead>
<tr>
<th>Year</th>
<th>INR Equivalent of one US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004–05</td>
<td>44.95</td>
</tr>
<tr>
<td>2005–06</td>
<td>44.28</td>
</tr>
<tr>
<td>2006–07</td>
<td>45.29</td>
</tr>
<tr>
<td>2007–08</td>
<td>40.24</td>
</tr>
<tr>
<td>2008–09</td>
<td>45.91</td>
</tr>
<tr>
<td>2009–10</td>
<td>47.42</td>
</tr>
<tr>
<td>2010–11</td>
<td>45.58</td>
</tr>
<tr>
<td>2011–12</td>
<td>47.95</td>
</tr>
<tr>
<td>2012–13</td>
<td>54.45</td>
</tr>
<tr>
<td>2013–14</td>
<td>60.50</td>
</tr>
<tr>
<td>2014–15</td>
<td>61.15</td>
</tr>
<tr>
<td>2015–16</td>
<td>65.46</td>
</tr>
<tr>
<td>2016–17</td>
<td>67.09</td>
</tr>
<tr>
<td>2017–18</td>
<td>64.45</td>
</tr>
<tr>
<td>2018–19</td>
<td>69.89</td>
</tr>
<tr>
<td>2019–20</td>
<td>70.49</td>
</tr>
</tbody>
</table>

### Exchange Rates (Calendar Year)

<table>
<thead>
<tr>
<th>Year</th>
<th>INR Equivalent of one US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>44.11</td>
</tr>
<tr>
<td>2006</td>
<td>45.33</td>
</tr>
<tr>
<td>2007</td>
<td>41.29</td>
</tr>
<tr>
<td>2008</td>
<td>43.42</td>
</tr>
<tr>
<td>2009</td>
<td>48.35</td>
</tr>
<tr>
<td>2010</td>
<td>45.74</td>
</tr>
<tr>
<td>2011</td>
<td>46.67</td>
</tr>
<tr>
<td>2012</td>
<td>53.49</td>
</tr>
<tr>
<td>2013</td>
<td>58.63</td>
</tr>
<tr>
<td>2014</td>
<td>61.03</td>
</tr>
<tr>
<td>2015</td>
<td>64.15</td>
</tr>
<tr>
<td>2016</td>
<td>67.21</td>
</tr>
<tr>
<td>2017</td>
<td>65.12</td>
</tr>
<tr>
<td>2018</td>
<td>68.36</td>
</tr>
<tr>
<td>2019</td>
<td>69.89</td>
</tr>
</tbody>
</table>

**Source:** Reserve Bank of India, Average for the year
India Brand Equity Foundation (IBEF) engaged TechSci Research to prepare this presentation and the same has been prepared by TechSci Research in consultation with IBEF.

All rights reserved. All copyright in this presentation and related works is solely and exclusively owned by IBEF. The same may not be reproduced, wholly or in part in any material form (including photocopying or storing it in any medium by electronic means and whether or not transiently or incidentally to some other use of this presentation), modified or in any manner communicated to any third party except with the written approval of IBEF.

This presentation is for information purposes only. While due care has been taken during the compilation of this presentation to ensure that the information is accurate to the best of TechSci Research and IBEF’s knowledge and belief, the content is not to be construed in any manner whatsoever as a substitute for professional advice.

TechSci Research and IBEF neither recommend nor endorse any specific products or services that may have been mentioned in this presentation and nor do they assume any liability or responsibility for the outcome of decisions taken as a result of any reliance placed on this presentation.

Neither TechSci Research nor IBEF shall be liable for any direct or indirect damages that may arise due to any act or omission on the part of the user due to any reliance placed or guidance taken from any portion of this presentation.