GOVERNMENT SPONSORED SCHEMES- BRIEF

Scheme		Brief	Loan Limit	Subsidy / Interest Subvention
PMEGP	Prime Minister's Employment Generation Programme	A central credit-linked subsidy scheme run by KVIC/KVIB for setting up new micro-enterprises in the non-farm sector, generating self-employment for artisans and unemployed youth.	Project cost up to ₹50 lakh (manufacturing) / ₹20 lakh (service); 2nd loan for upgradation up to ₹1 crore / ₹25 lakh.	Margin money subsidy 15-35% of project cost (15% urban-general to 35% rural-special category); non-repayable, locked in for 3 years.
NRLM	National Rural Livelihoods Mission	A rural poverty alleviation programme that organises women into Self-Help Groups (SHGs), builds their institutional capacity, and links them to bank credit and livelihood support.	SHG loans up to ₹3 lakh at concessional rate; ₹3-5 lakh at 1-yr MCLR.	Interest subvention brings effective rate to 7% p.a. (up to ₹3 lakh); further 3% subvention on prompt repayment reduces it to 4% in select districts.
PMWMY	Pradhan Mantri Weavers Mudra Yojana	A scheme providing weavers with margin-money assistance and concessional-interest working capital/term loans to help them access institutional credit for their craft.	CC limit ₹0.5-5 lakh per weaver; margin money up to ₹10,000/weaver (20% of project cost).	Interest subsidy brings effective rate to 6% p.a. (capped subvention 7%) for up to 3 years.
Artisan Credit Card	Artisan Credit Card Scheme	A revolving credit facility for artisans to meet their working capital and small investment needs for tools and raw material, similar in structure to Kisan Credit Card.	Up to ₹2 lakh, collateral-free.	Interest subvention brings effective rate to 7% p.a.; borrower contribution as low as ₹20,000; repayable over 5 years.
JKREGP	(Urban) Self-Employment / Rural Employment Generation Programme	A employment generation scheme providing bank-linked subsidy support to set up small ventures and generate wage/self-employment for the rural or urban poor.	The maximum cost of the project/unit admissible under manufacturing/agriculture/horticulture and allied sectors shall be Rs.25 lacs, under service sector/trading activity shall be Rs.10 lacs	Capital subsidy generally 35% of project cost.
Mission Yuva	Mission YUVA (J&K)	A J&K Government initiative to promote youth entrepreneurship and self-employment by providing project-linked bank credit with capital subsidy support.	Nano Upto Rs 10 Lacs maximum upto Rs 100 Crores	Int Subvention of max of 6%
High Density Apple	High Density Apple Plantation Scheme	A horticulture promotion scheme (part of HADP in J&K) supporting orchardists in shifting to high-density apple plantation with better yield, through subsidy-linked bank credit.	Loan sized to per-hectare project cost; bank finances balance after subsidy/own contribution.	Subsidy up to 50% of unit cost.
HADP	Holistic Agriculture Development Programme	A flagship J&K Government programme (₹5,013 crore, 29 projects) to transform agriculture, horticulture and allied sectors through modernisation, infrastructure and bank credit-linked subsidy support.	Bank finances balance of project cost after own contribution (min. 10%) and subsidy.	Subsidy up to 100% of project cost depending on activity; released via DBT or through the loan account where credit is availed.
Surya Ghar	PM Surya Ghar: Muft Bijli Yojana	A central scheme offering subsidy and easy bank loans for installing rooftop solar systems in households, aiming to provide free/low-cost electricity.	Collateral-free solar loans available from SBI/PNB/Canara etc., broadly ~7-7.25% p.a.	Central subsidy ₹30,000/kW for first 2 kW + ₹18,000 for 3rd kW; capped at ₹78,000 for systems ≥3 kW, credited via DBT.

Scheme		Brief	Loan Limit	Subsidy / Interest Subvention
Vishwakarma	PM Vishwakarma Yojana	A scheme for traditional artisans and craftspeople across 18 trades, offering skill training, a toolkit incentive, and collateral-free credit support at concessional rates.	Tranche 1: up to ₹1 lakh (18-month tenure); Tranche 2: up to ₹2 lakh (30-month tenure) — total up to ₹3 lakh.	Concessional 5% p.a. borrower rate with 8% Government interest subvention; ₹15,000 toolkit incentive (non-repayable) plus ₹500/day training stipend.
JLG Loan	Joint Liability Group Loan	A collateral-free group lending model where 4-10 individuals (typically farmers/small entrepreneurs) jointly guarantee each other's loans for agriculture or allied activities.	Up to ₹2 lakh per individual without collateral (RBI collateral-free agri limit); group loans up to ₹10 lakh.	No blanket subvention; eligible loans may draw standard KCC/agri interest subvention where applicable.
SHG Bank Linkage	Self-Help Group Bank Linkage Programme	An NABARD-promoted model connecting women's SHGs directly to the banking system for savings and credit, reducing dependence on informal moneylenders.	Loans up to ₹3 lakh (concessional) and ₹3-5 lakh (at 1-yr MCLR) per SHG.	Effective 7% p.a. rate up to ₹3 lakh via interest subvention; additional 3% subvention on prompt repayment (4% effective) in identified districts.
PMMY	Pradhan Mantri Mudra Yojana	Provides collateral-free loans up to ₹20 lakh (Shishu/Kishor/Tarun/Tarun Plus categories) to non-corporate, non-farm micro and small enterprises.	Shishu: up to ₹50,000; Kishor: ₹50,000-5 lakh; Tarun: ₹5-10 lakh; Tarun Plus: ₹10-20 lakh.	Rate set by lender (~8-12% p.a.); 2% interest subvention was offered on prompt Shishu repayment under Aatmanirbhar package.
PM SVANidhi	PM Street Vendor's AtmaNirbhar Nidhi	A micro-credit scheme offering small working-capital loans (starting ₹10,000) to urban street vendors, with escalating loan eligibility on timely repayment.	1st tranche ₹15,000; 2nd tranche ₹25,000; 3rd tranche ₹50,000 (SVANidhi 2.0); RuPay credit card limit up to ₹30,000.	7% p.a. interest subsidy credited quarterly on timely repayment, plus digital-payment cashback up to ₹100/month.
PMAY (Urban)	Pradhan Mantri Awas Yojana - Urban	A central housing scheme providing interest subsidy and financial assistance to economically weaker and low/middle income urban households for owning a house.	Subsidy applies on first ₹8 lakh of home loan; house value up to ₹35 lakh.	PMAY-U 2.0: 4% p.a. interest subsidy on first ₹8 lakh for up to 12 years, capped at ₹1.8 lakh, credited via DBT in 5 annual instalments.
Mission Youth	J&K Mission Youth	A J&K Government umbrella initiative promoting youth self-employment and entrepreneurship through skill development and subsidised bank credit under various sub-schemes.	Project cost typically up to ₹5-10 lakh depending on the sub-scheme.	Capital subsidy generally 20-33% of project cost as per applicable J&K Mission Youth sub-scheme.
PMFME	PM Formalisation of Micro Food Processing Enterprises	A scheme to support existing unorganised micro food processing units with credit-linked subsidy for formalisation, technology upgrade, and branding/marketing support.	Loan sized to project cost; individual units and FPOs/SHGs/cooperatives eligible.	35% credit-linked capital subsidy, capped at ₹10 lakh per unit; SHG members also get ₹40,000/member seed capital.
AIF	Agriculture Infrastructure Fund	A central financing facility offering interest subvention and credit guarantee support for building post-harvest management infrastructure and community farming assets.	Loans up to ₹2 crore per project (interest-subvention eligible); higher loans allowed but subvention capped at ₹2 crore principal.	3% p.a. interest subvention for up to 7 years (rate capped at 9%); CGTMSE/NABSanrakshan credit guarantee fee paid by Government, no capital subsidy.