



**GOVERNMENT OF JAMMU AND KASHMIR  
GENERAL ADMINISTRATION DEPARTMENT  
Civil Secretariat, J&K**

**Subject: Constitution of Committee for implementation of the Jammu and Kashmir MSME Health Clinic**

**Government Order No.:912-JK(GAD) of 2026  
Dated:14.05.2026**

Sanction is hereby accorded to the constitution of Committee, comprising the following, for implementation of the Jammu and Kashmir MSME Health Clinic initiative:

|   |  |                     |
|---|--|---------------------|
| 1 | Administrative Secretary,<br>Public Works (R&B) Department                                 | Chairperson         |
| 2 | Administrative Secretary,<br>Industries and Commerce Department                            | Member              |
| 3 | Administrative Secretary,<br>Labour and Employment Department                              | Member<br>Secretary |
| 4 | Director,<br>Indian Institute of Management, Jammu   | Member              |
| 5 | Managing Director,<br>Jammu and Kashmir Bank Ltd.  | Member              |
| 6 | Director Industries,<br>Kashmir/Jammu.   | Member(s)           |
| 7 | Executive Director, Jammu and Kashmir<br>Entrepreneurship Development Institute<br>(JKEDI) | Member              |

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**Terms of Reference:**

The Committee shall:

1. Define standard operating procedures (SOPs) for identification, diagnosis, intervention, and monitoring of MSMEs.
2. Establish coordination mechanisms among key stakeholders (departments, financial institutions, industry bodies and knowledge partners).
3. Design a robust diagnostic architecture to identify stress factors affecting MSMEs.
4. Develop standardized tools for root cause analysis covering financial, operational, technological, regulatory and market-related issues.
5. Create a classification framework for MSMEs (e.g., stable, vulnerable, stressed, sick) based on measurable indicators.

6. Formulate indigenous platform for systematic data collection and integration (e.g., GST, Udyam, banking data, etc.).
7. Identify and map weaknesses, gaps, and grey areas in MSME operations through data-driven insights.
8. Develop monitoring system for real-time tracking and decision-making.
9. Design a user-friendly and accessible Solution Framework & Intervention Strategy.
10. Recommend sector-specific and enterprise-specific solutions based on diagnostic outcomes.
11. Suggest financial (credit restructuring, incentives) and non-financial (technology adoption, skill development, market linkages) interventions.
12. Develop escalation and support mechanisms for high-risk or sick MSME units.
13. Integration of experts from Small Business Development Units (SBDU) established under Mission YUVA into Jammu and Kashmir MSME Health Unit Clinic framework.
14. Conceptualize and develop an AI/LLM-based interactive chat-bot for MSMEs, particularly for stressed/sick units, to Provide real-time guidance and advisory support, Assist in problem identification and preliminary diagnosis and Offer information on schemes, compliance and best practices.
15. Develop a structured mechanism for capturing, documenting and validating success stories of MSMEs revived under the initiative.
16. Design a framework for dissemination and visibility through dedicated portal and other outreach channels.
17. Promote peer learning and replication of best practices.
18. Design structured training programmes.
19. Establish key performance indicators (KPIs) and measurable outcomes for the initiative.
20. Institute periodic review and impact assessment mechanisms.
21. Identify systemic bottlenecks and recommend policy reforms for strengthening the MSME ecosystem.
22. Ensure continuous refinement of tools, processes and interventions based on feedback and evolving needs.

  
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**By Order of the Government of Jammu & Kashmir.**

Sd/-

**(M. Raju) IAS**

Commissioner/Secretary to the Government

No. GAD-ADM0IV/83/2026-09-GAD

Dated: 14.05.2026

Copy to the:

1. Financial Commissioner (Additional Chief Secretary), Public Works (R&B) Department
2. Financial Commissioner (Additional Chief Secretary), Finance Department

3. Principal Secretary to the Hon'ble Lieutenant Governor
4. Joint Secretary (JKL), Department of Jammu & Kashmir and Ladakh Affairs, Ministry of Home Affairs, Government of India
5. Commissioner/Secretary to the Government, Industries & Commerce Department
6. Administrative Secretary, Labour and Employment Department
7. Director, IIT Jammu
8. Director, Archives, Archaeology & Museums
9. OSD/Private Secretary to the Hon'ble Chief Minister
10. OSDs to all Hon'ble Ministers
11. Private Secretary to the Chief Secretary
12. Private Secretary to Advisor to the Hon'ble Chief Minister
13. Private Secretary to Commissioner/Secretary to the Government, General Administration Department
14. Government Order/Stock File/Website, GAD "*Hindi & Urdu Versions shall follow*"

(Shakeeb Arsalan) JKAS 14/12/26

**Under Secretary to the Government**