



# संभाव्यता युक्त ऋण योजना 2020-21

## Potential Linked Credit Plan 2020-21

### पुलवामा ज़िला **PULWAMA DISTRICT**

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**  
**National Bank for Agriculture and Rural Development**

जम्मू और कश्मीर क्षेत्रीय कार्यालय, जम्मू  
Jammu & Kashmir Regional Office, Jammu



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

## ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

## Vision

Development Bank of the Nation for Fostering Rural Prosperity

## Mission

Promote sustainable and equitable agriculture and rural development through participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

## प्राक्कथन

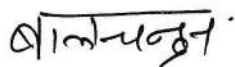
ग्रामीण समृद्धि के मिशन के साथ तालमेल बिठाने के लिए, नाबार्ड प्रतिवर्ष देश के प्रत्येक जिले के लिए संभाव्यतायुक्त ऋण योजनाएं (पी एल पी) तैयार करता आ रहा है। इसके लिए कृषि व ग्रामीण विकास से जुड़े सभी हितधारकों के सहभागी व परामर्शात्मक दृष्टिकोण को अपनाया जाता है। पी एल पी ऐसा ऋण आकलन प्रस्तुत करती है, जिससे विविध कृषि व संबद्ध गतिविधियाँ, गैर-कृषि क्षेत्र, अन्य प्राथमिक क्षेत्र इत्यादि के लिए जिला स्तर की संभावित क्षमताओं का दोहन हो सके। इसी के साथ-साथ ढांचागत अंतरालों का समग्र आकलन भी किया जाता है ताकि इन्हें ठीक किया जा सके। इस दस्तावेज़ में प्राथमिक क्षेत्र के अंतर्गत आने वाले विविध उप-क्षेत्रों में चिन्हित की गयी संभाव्यताओं को उजागर करने का लक्ष्य यही है कि कृषि से होने वाली आमदनी को बढ़ाया जा सके तथा खाद्य सुरक्षा लायी जा सके।

जम्मू-कश्मीर एक पहाड़ी राज्य है, जिसे कुदरती तौर पर ही ऐसे कृषि जलवायु क्षेत्र होने का वरदान मिला है कि यहां पर विकास के मद्देनजर, विस्तृत शृंखला की बागबानी फसलों की खेती की अत्याधिक संभावना है। तथापि, जोत के छोटे आकार होने, छोटे और सीमांत किसानों की भारी संख्या, खेती के लिए सीमित समय आदि ऐसी रूकावटें हैं जो किसानों के जीवन निर्वाह में रूकावट बनती हैं। इसके लिए छोटे भू-धारकों को ज़्यादा से ज़्यादा उच्च मूल्य कृषि उत्पादन प्रणाली के तहत लाने, नीतिगत हस्तक्षेप करने और उच्च उत्पादन के समायोजन व मार्केट से जुड़े जोखिम दूर करने हेतु विशिष्ट उपाय करने की आवश्यकता है।

अब जबकि राज्य नए पथ पर अग्रसर है, यह बहुत ज़रूरी है कि ग्रामीण क्षेत्रों के विकास पर ध्यान दिया जाए। नई तकनीक को अपनाते हुए किसानों की आमदनी को बेहतर बनाया जाए। पिछले कुछ सालों से देश की भी यही मंशा रही है, जिसे व्यावहारिक रूप देने के लिए कई तरह के पैकेज लाए गए हैं। इस वर्ष की पी एल पी का विषय है, " उच्च तकनीक आधारित कृषि "; जिसकी उत्पादन व उत्पादकता को सुधारने में एक केंद्रीय भूमिका है। नाबार्ड उच्च तकनीक आधारित कृषि को विकसित करने के लिए, ऐसी उपयुक्त नीतियां तैयार करता है ताकि ऋण की उपलब्धता सुनिश्चित हो, आर आई डी एफ के तहत, नाजुक आधारभूत ढांचे को सहायता देता है, फूड पार्कों का विकास करते हुए और नैबकान्स के ज़रिए परियोजना विकास व निगरानी हेतु पेशेवर परामर्श सेवाएं देते हुए और कई तरह से भी मदद करता है।

मुझे, वर्ष 2020-21 के लिए पी एल पी प्रस्तुत करते हुए बेहद प्रसन्नता हो रही है, जिसे हमारे जिला विकास प्रबन्धकों ने विविध हितधारकों से मिली जानकारीयों के आधार पर तैयार किया है। मैं, निजी तौर पर जिला विकास आयुक्त, राज्य सरकार के विविध विभागों के विभागाध्यक्षों, अग्रणी जिला अधिकारियों, भारतीय रिज़र्व बैंक, अग्रणी जिला प्रबन्धकों, बैंकों, गैर-सरकारी संगठनों व किसानों का तहेदिल से शुक्रगुजार हूँ कि जिन्होंने इस प्रयास के लिए हमारे जिला विकास प्रबन्धकों को अपना ज़रूरी सहयोग व समर्थन दिया है।

मुझे यकीन है कि सभी हितधारकों के ऐसे पुख्ता प्रयासों से उन सभी संभाव्यताओं का उपयोग इस तरह से हो पाएगा कि जिले का मानीखेज़ सामाजिक-आर्थिक बदलाव हो सके।



(पि. बालचन्द्रन )

मुख्य महाप्रबंधक



## Foreword

In consonance with its mission of ensuring rural prosperity, NABARD prepares Potential Linked Credit Plans (PLPs) for each district in the country every year by adopting a participative and consultative approach involving all stakeholders in the field of Agriculture & Rural Development. The PLPs provide the estimate of credit which can be potentially absorbed at the district level for various agricultural and allied activities, non-farm sector, other priority sectors, etc., besides presenting a holistic view of the infrastructural gaps and the ways to fill the same. The potential identified in this document under various subsectors of Priority Sector are aimed at increasing farm income and bringing food security.

Jammu and Kashmir, being a hilly state, is blessed with naturally occurring micro agro-climatic regions suitable for cultivation of a wide range of agri-horticultural crops with a great potential for development. However, small size of holdings, large number of small and marginal farmers, limited period for cultivation, etc. are the constraints making farmers resort to subsistence farming. Emphasis needs to be given on bringing more and more small holders under high value agriculture production system, enabling policy interventions and specific risk mitigation measures to off-set high production and market related risks.

As the state embarks on a new journey, it becomes very imperative that focus is given on development of rural areas. Improving farmer's income by adoption of new technology and package of practices has been the agenda of the nation for the past few years. The Theme of this year's PLP is "High Tech Agriculture" which has a pivotal role in improving production and productivity. NABARD has been supporting Hi-tech Agriculture through a range of activities such as framing of appropriate policies with special reference to credit availability, resource mapping and infrastructure needs assessment, supporting critical infrastructure under RIDF, development of food parks and providing professional consultancy services through NABCONS for project development, monitoring, etc.

It gives me immense pleasure to present the PLP for the year 2020-21 prepared by our District Development Managers with inputs from different stake holders. I would like to express my sincere gratitude to District Development Commissioners, Heads of various State Government Departments, Lead District Officers, Reserve Bank of India, Lead District Managers, Banks, NGOs and farmers for providing necessary cooperation and support to our District Development Managers in this endeavour.

I believe that with the concerted efforts of all the stake holders, the exploitable potential would be harvested and would usher in a meaningful socio-economic transformation in the district.



(P Balachandran)  
Chief General Manager

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## **Executive Summary**

Pulwama district has the proud privilege of producing the finest quality saffron, which is famous for its colour and flavor all over the world; 90 percent of saffron production comes from Pampore uplands, locally called 'wudar'. In Pulwama district, more than 80% of the working force is engaged in agricultural pursuits. Besides saffron, the cropping pattern is dominated by horticulture crops, i.e., apple, walnut, etc. and cereals like paddy, oil seeds and vegetables. The farmers in the district are now shifting from their old cropping pattern to crop-combination and from food crops to cash crops. The district generally follows mono-cropping system due to low temperature during winters.

The district has 88 bank branches out of which 55 are rural and 33 are semi-urban branches. J&K Bank Ltd. is the Lead Bank of the district. CD ratio of Pulwama district reported as on 31.03.2019 is 82.19%. Total Ground Level Credit (GLC) flow under priority sector was ₹575.27 crore, ₹865.66 crore and ₹966.18 crore during 2016-17, 2017-18 and 2018-19 respectively. District Credit Plan showed an achievement of 53%, 72% and 73% over same period. Share of agriculture credit to total GLC during the past three years was 82%, 83% and 83% respectively.

Potential Linked Credit Plan (PLP) projections of District Pulwama for the year 2020-21 is assessed at ₹2000.17 crore. Sector wise coverage of credit potential is ₹1180.50 crore for Total Agriculture (Farm credit, Agriculture infrastructure and Ancillary activities), ₹603.80 crore for MSME (including medium enterprises), ₹30.60 crore for Export Credit, ₹13.12 crore for Education, ₹146.82 crore for Housing, ₹16.35 crore for Social Infrastructure and ₹8.96 crore for Renewable Energy.

Major constraints likely to affect the translation of potential for institutional credit assessed under the PLP 2020-21 into actual GLC flow in various sectors are poor outreach of development programmes of State and Central Government, low spread of BCs, lack of SHPIs, lack of basic rural infrastructure facilities, apathy of farmers/ rural people towards banks, lack of coordination among agencies, absence of Crop Insurance facilities, poor infrastructure and awareness, lack of off-farm skills and facilities, etc. Suggested action points to circumvent the adverse impacts of constraints are social mobilization, creation of awareness, skill formation drives, enhancing coordination among agencies, financial literacy camps, etc. NABARD has initiated steps in this direction by promotion of FPO's, SHGs, Area Development Schemes, etc. The thrust areas in the district will be promotion of SHGs, JLGs, POs, Co-operatives, etc. which require optimum coordination among all the agencies including active participation of the people. It is needless to mention that the district requires adequate capital formation to meet the requirements of the local population and to ensure inclusive growth. Effective monitoring mechanism and reviewing the implementation of PLP and Annual Credit Plan through DCC/ DLRC and BLBC meetings is required to achieve the stated objective of inclusive growth.

It is also important that farmers are given adequate support to preserve our food security. The prevailing agrarian crisis in several parts of our country has drawn into sharp focus the need for achieving income enhancement and security for farmers. This need has been articulated in the Union Budget for 2016-17 by the finance minister by stating that government would try to help “farmers double their income in five years”. The first step that needs to be taken in this direction is to enhance small farms productivity and stability of production, which can be achieved if adequate support is provided to farmers in the areas of soil health, water harvesting management, choice of appropriate technological inputs and adequate credit & insurance and opportunities for remunerative and assured marketing benefits. The district has been sanctioned a project under National Adaptation Fund for Climate Change (NAFCC) for block, Pulwama which shall enhance the income capabilities of farmers. The theme of the PLP 2020-21 is “High Tech Agriculture”.

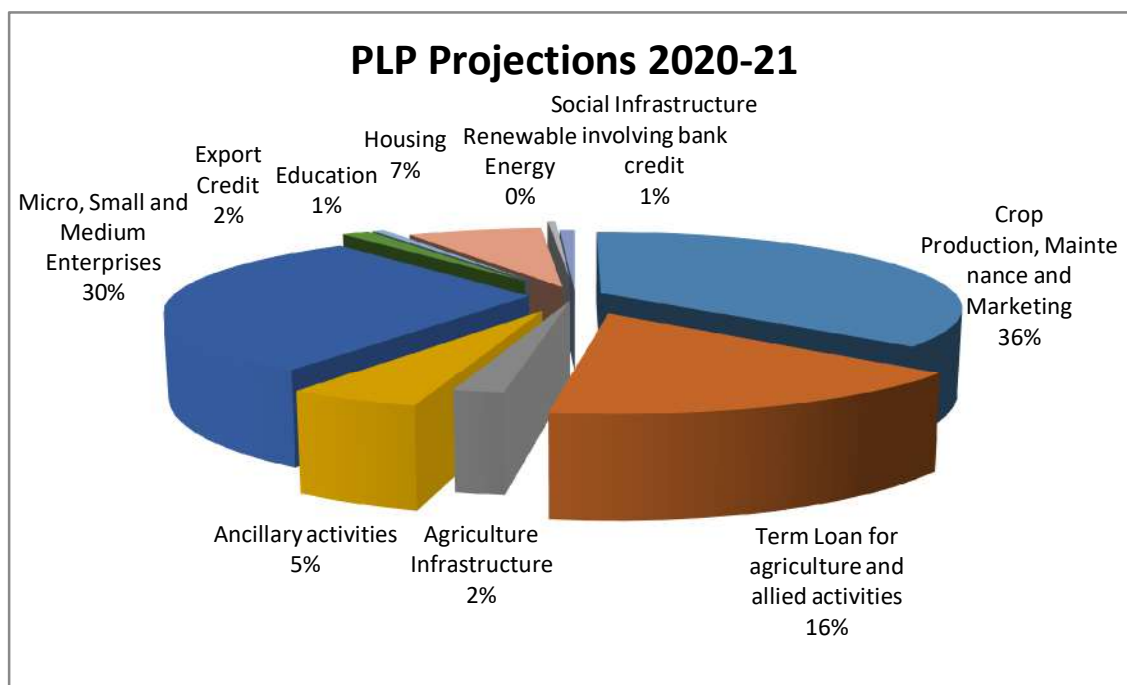


**Appendix A**

**Broad Sector wise PLP projections – 2020-21**

(₹lakh)

Sr.	Particulars	PLP
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	72373.90
ii	Term Loan for agriculture and allied activities	32287.13
	<b>Sub Total</b>	<b>104661.03</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	3748.46
<b>C</b>	<b>Ancillary activities</b>	9640.88
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>118050.37</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	<b>60380.91</b>
<b>III</b>	<b>Credit potential for Export Credit,</b>	<b>3060.00</b>
	<b>Education and</b>	<b>1312.50</b>
	<b>Housing</b>	<b>14682.49</b>
<b>IV</b>	<b>Credit Potential for Social Infrastructure involving bank credit and</b>	<b>1635.00</b>
	<b>Renewable Energy</b>	<b>896.70</b>
	<b>Total Priority Sector (I to IV)</b>	<b>200017.96</b>



**Appendix B**

**Summary of Sector / Sub-sector wise PLP projections – 2020-21**

(₹lakh)

<b>Sr. No.</b>	<b>Particulars</b>	<b>PLP Projections 2020-21</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
I	Crop Production, Maintenance and Marketing	72373.90
II	Water Resources	1747.08
III	Farm Mechanisation	3935.85
IV	Plantation and Horticulture (including sericulture)	21242.79
V	Forestry and Waste Land Development	118.13
VI	Animal Husbandry – Dairy	2261.07
VII	Animal Husbandry – Poultry	469.44
VIII	Animal Husbandry – Sheep, Goat, Piggery, etc.	2423.67
IX	Fisheries (Marine, Inland, Brackish water)	38.88
X	Farm credit – Others	50.22
	<b>Sub Total</b>	<b>104661.03</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
I	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	3605.63
II	Land development, Soil conservation, Watershed development	93.34
III	Agriculture Infrastructure - Others	49.50
	<b>Sub Total</b>	<b>3748.46</b>
<b>C</b>	<b>Ancillary Activities</b>	
I	Food and Agro processing	8770.50
II	Ancillary Activities – Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	870.38
	<b>Sub Total</b>	<b>9640.88</b>
<b>I</b>	<b>Total Agriculture (A+B+C)</b>	<b>118050.37</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
I	MSME – Working capital	10063.48
II	MSME – Investment credit	50317.43
	<b>Total MSME</b>	<b>60380.91</b>
<b>III</b>	<b>Credit Potential for Export Credit, Education and Housing</b>	<b>3060.00</b>
		<b>1312.50</b>
		<b>14682.49</b>
<b>IV</b>	<b>Credit Potential for Social Infrastructure involving bank credit and Renewable Energy</b>	<b>1635.00</b>
		<b>896.70</b>
	<b>Total Priority Sector (I to IV)</b>	<b>200017.96</b>

## District Profile

District - Pulwama		State - Jammu & Kashmir		Division - Kashmir					
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	1090	Agro-climatic Zone	Temperate climate with lower to higher hills, alpine zone and snow bound areas						
No. of Sub Divisions	8	Climate	Warm sub-humid to cool humid climate						
No. of Blocks / Constituencies	11/4	Soil Type	Silty-Clay-Loam						
No. of Villages (Inhabited)	327								
No. of Panchayats	186								
3. LAND UTILISATION [Ha]				4. RAINFALL & GROUND WATER (Discontinued by MD from 1999 onwards)					
Total Area Reported	60772	Rainfall [in mm]	Normal	2015-16	2016-17	2017-18			
Forest Land (Sq. km.)	412		600-1000mm	Actual	NA	NA	NA		
Area Not Available for Cultivation	8387		Variation from Normal	NA	NA	NA			
Permanent Pasture and Grazing Land	5953	Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance		
Land under Miscellaneous Tree Crops	1102		NA		NA		NA		
Cultivable Wasteland	3617	5. DISTRIBUTION OF LAND HOLDING							
Current Fallow	6536	Classification of Holding	Holding		Area				
Other Fallow	171		Nos.	% to Total	Ha.	% to Total			
Net Sown Area	32000	<= 1 Ha	67859	88.36%	27510	64.28%			
Total or Gross Cropped Area	57000	>1 to <=2 Ha	7163	9.33%	9734	22.75%			
Area Cultivated More than Once	24952	>2 Ha	1778	2.32%	5551	12.97%			
Cropping Intensity [GCA/NSA]	1.78%	Total	76800	100.00%	42795	100.00%			
6. WORKERS PROFILE [No.]		7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	76906	Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	NA	Population (2011)	570.06	297.98	272.08	491.36	78.70		
Agricultural Labourers	2404	Scheduled Caste	0.097	0.095	0.002	0.04	0.06		
Workers engaged in Household Industries	5976	Scheduled Tribe	10.55	5.52	5.04	10.53	0.02		
Workers engaged in Allied Agro-activities	3695	Literate (%)	65.00	75.41	53.81				
Other workers	28375	BPL	0.33						
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	112	Having brick/stone/concrete houses	62.748	Having electricity supply					
Rural Households	98	Having source of drinking water	11.375	Having independent toilets					
BPL Households	NA	Having access to banking services		Having radio/tv sets					
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	313	Anganwadis	84	Dispensaries			27		
Villages having Agriculture Power Supply	NA	Primary Health Centres	16	Hospitals			3		
Villages having Post Offices	NA	Primary Health Sub-Centres	74	Hospital Beds			262		
Villages having Banking Facilities	314	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	323	Fertiliser/Seed/Pesticide Outlets [Nos]	156	Agriculture Pumpsets [Nos]					
Villages having Primary Health Centres	NA	Total N/P/K Consumption [MT]	24593	Pumpsets Energised [Nos]			60		
Villages having Potable Water Supply	323	Certified Seeds Supplied [MT]	209	Agro Service Centres [Nos]					
Villages connected with Paved Approach Roads	NA	Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]					
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	539	Plantation nurseries [Nos]					
Total Area Available for Irrigation (NIA + Fallow)	38759	Power Tillers [Nos]	30	Farmers' Clubs [Nos]					
Irrigation Potential Created	NA	Threshers/Cutters [Nos]	3	Krishi Vigyan Kendras [Nos]					
Net Irrigated Area (Total area irrigated at least once)	21283	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area irrigated by Canals / Channels	20888	Rural/Urban Mandi/Haat [Nos]		Wholesale Market [Nos]					
Area irrigated by Wells	56	Length of Pucca Road [Km]	779	Godown [Nos]			76		
Area irrigated by Tanks	nil	Length of Railway Line [Km]	745	Godown Capacity [MT]			4000		
Area irrigated by Other Sources	339	Public Transport Vehicle [Nos]		Cold Storage [Nos]					
Irrigation Potential Utilized (Gross Irrigated Area)	38458	Goods Transport Vehicle [Nos]		Cold Store Capacity [MT]					
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Type of Processing Activity	No of units	Cap.[MT]		2009-10		2010-11		Avg. Yield [Kg/ Ha]	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)		
Sugarcane (Gur/Khandsari/Sugar)	NA	NA		21411	NA	24433	NA		
Fruit (Pulp/Juice/Fruit drink)	NA	NA		13927	NA	13913	NA		
Spices (Masala Powders/Pastes)	NA	NA		363	NA	330	NA		
Dry-fruit (Cashew/Almond/Raisins)	NA	NA		2296	NA	2304	NA		
Cotton (Ginning/Spinning/Weaving)	NA	NA		8107	NA	8087	NA		
Milk (Chilling/Cooling/Processing)	NA	NA		3800	95 qtls	3800	95 qtls		
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA		49904		52867			
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA							
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		10	Animal Markets [Nos]		
Cattle - Cross bred	137	27	110	Disease Diagnostic Centres [Nos]		16	Milk Collection Centres [Nos]		
Cattle - Indigenous	3	1	2	Artificial Insemination Centers [Nos]		6	Fishermen Societies [Nos]		
Buffaloes	1		1	Animal Breeding Farms [Nos]		49	Fish seed farms [Nos]		
Sheep - Cross bred	98		98	Animal Husbandry Tng Centres [Nos]			Fish Markets [Nos]		
Sheep - Indigenous	100		100	Dairy Cooperative Societies [Nos]			Poultry hatcheries [Nos]		
Goat	9		9	Improved Fodder Farms [Nos]			Slaughter houses [Nos]		
Pig - Cross bred				19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous				Fish	Production [MT]	150	Per cap avail. [gm/day]		260
Horse/Donkey/Camel	3		3	Egg	Production [Lakh Nos]	76	Per cap avail. [nos/p.a.]		13
Poultry - Cross bred	NA	NA	NA	Milk	Production [000 MT]	183	Per cap avail. [gm/day]		307
Poultry - Indigenous	884		884	Meat	Production [MT]	907	Per cap avail. [gm/day]		175

Sources (if not mentioned against the respective item):

Item Nos. 1, 6, 7, 9 &amp; 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 &amp; 14 - Dept. of Agr./Dir. of Eco. &amp; Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. &amp; Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 &amp; 19 - Dir. of Animal Hus./Dir. of Eco. &amp; Stat.

### **District Profile - Pulwama**

District Pulwama is part of Kashmir division and the agro climatic zone is temperate. The total geographical area of Pulwama District is 1090 Sq. Km. The district is situated in northern part of the state which is bounded by Srinagar district in the north, by Budgam and Poonch in the west, by Shopian and Kulgam district in south and east. The district is part of Southern Kashmir, river Jehlum passes through this district and flows from Anantnag to Srinagar. The district has its headquarters at Pulwama city and has administratively 08 tehsils namely Pulwama, Pampore, Rajpora, Kakapora, Tral, Shahoorra, Awantipora and Aripal with 11 blocks and 327 villages. The total area of the district is 60772 ha, of which 320 ha is forest area. Gross Cropped Area is 57,000 ha and 32000 ha is net sown area. The District receives an average annual rainfall of 1270 mm. The main source of irrigation is canals. Pulwama is a known rice producer and has maximum production of rice grains in the State. Pulwama is popularly known as 'Anand' or 'Dudha-kul of Kashmir' because of its highest milk production. Pulwama is famous all over the world for the best quality saffron, which is mainly grown in the Karewa lands of Pampore, Kakapora and Pulwama blocks.

#### **A. Demography:**

- As per the Census 2011, the total population of the district is 5.70 lakh comprising 2.93 lakh male and 2.67 lakh female. It constitutes 4.5% of the State Population.
- The overall literacy rate was 65 per cent and that of male and female was 75 per cent and 54 per cent respectively. It is lower than state average of 68% and all India average of 74%.
- While 58% of the population in the district is in working age group of 15 to 59 years but about 33% is actually working i.e. work participation rate.
- As per census 2001, the district has a total workforce of about 212,599 persons. Of this, about 47% are cultivators, 8% are agricultural labour, 8% are workers in household industry and 37% are other workers.

#### **B. Important Economic activities in the District:**

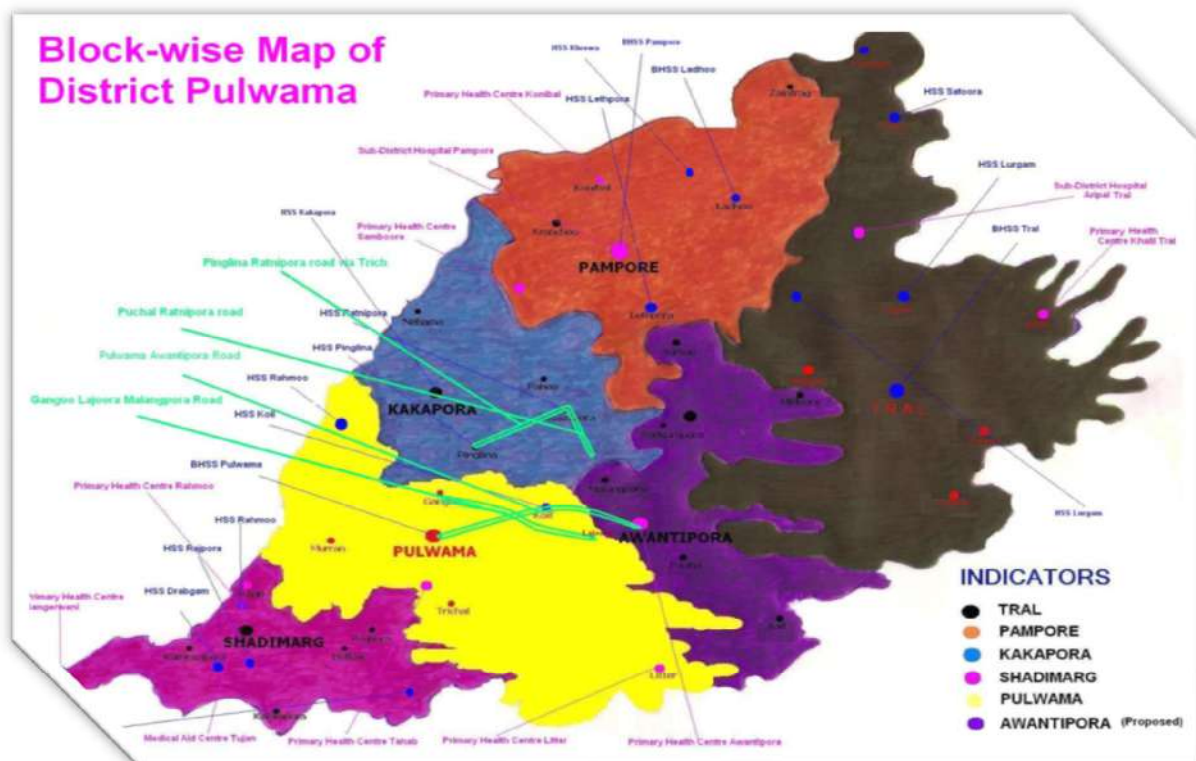
- As on 2009-10, the gross district domestic product of Pulwama District was ₹ 2,573.72 crore.
- Agriculture and allied activities employ about 55% of the district population.
- Landholdings are small with an average of 0.19 ha.
- Major crops grown in the district are paddy, pulses, maize, fodder, vegetable and fruits, oil seeds, milk and saffron. District is famous for saffron cultivation, the world known spice product, which is mainly grown in Karewa Lands of Pampore, Kakapora and Pulwama blocks. The area under saffron cultivation during 2010-11 was 2,414 ha.
- Besides this, district is also famous for production of high quality of fresh and dry fruits like apple, almonds, walnut and cherry. Fruits production during 2011-12 was 22598 ha. Fresh fruit exports from the district were 11378 MT during the same period.
- Livestock is another important economic activity which has been adopted as a subsidiary occupation by the majority of the rural population. The large lush green meadows in the alpine zone and suitable climate are very conducive for livestock growth in the district. As per livestock census 2012, female livestock population of cattle and buffalo was 1.14 lakh. Current milk production is 4.91 lakh liters per day. Total 103 milk societies were in operation in June 2011.

Besides this, district had 941 poultry farms which produced 21 million eggs and 65 lakh broilers.

- Jhelum and many flush nallahs like Rambara, Laar, Romshi and Chandri flow through this district providing ample water sources. These are very good endowments factors for fish farming. Two fish farms have been established and a start has been given to trout culture. Total fish production was 24.99 quintals during the year 2011-12.

### C. Industry:

- As per District Economic Review 2011-12, there were 294 registered factories, which employed 2416 workers. There were 2817 registered SSI units with DIC, which employed 13679 persons. Currently district has five large scale cement factories.
- Majority of SSIs are involved in manufacturing of wood and wood products (26%). These are followed by manufacturing of food products and beverages (18%) and manufacture of metal and non metallic products (16%) and others.
- Key large / medium industries existing in the district include JK Cements, Pampore; Zum Zum Milk products; Trumbo Industrial Limited, Pampore (cement unit); Khyber Agro Farms (processing of milk and milk products); S K Veneer (Ply board unit); RCC Cement etc.
- It has two industrial estates – Chatapora and Pulwama besides one growth centre at Lassipora. Mega food park is being set up at Lassipora by RFK Food Greens under MoFPI scheme. There are 4 Controlled Atmosphere Storage at Lassipora under NHB scheme which is used for storage of Apple.
- Due to availability of land, industrial growth centre and proximity to Srinagar, it has further scope for development of industries such as spinning and weaving of woollen cloth and wood based industries especially for manufacture of cricket bats.



Banking Profile										
District - Pulwama		State - JAMMU & KASHMIR					Lead Bank - J&K BANK			
1. NETWORK & OUTREACH (As on 31/03/2019)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	6	64	40	24	-	NA	766	16	NA	NA
Regional Rural Bank	1	14	11	3	-	NA	250	8	NA	NA
Distt. Coop. Bank	1	9	4	5	-	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	26	-	-	-	-	NA	NA	NA	NA	NA
Others	1	1	-	1	-	NA	NA	NA	NA	NA
All Agencies including PACS	35	88	55	33	-	NA	NA	NA	NA	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs./Crore]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%) in 2014-15	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	2150.57	2439.85	2878.07	15.23	95.69
Regional Rural Bank	NA	NA	NA	NA	NA	59.32	62.06	68.43	9.31	2.28
Cooperative Banks	NA	NA	NA	NA	NA	52.52	59.14	61.11	3.22	2.03
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	2262.41	2561.05	3007.61	14.85	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.crore]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	1566.8	1943.3	2386.23	18.56	96.54
Regional Rural Bank	NA	NA	NA	NA	NA	58.85	54.09	49.51	-9.25	2.00
Cooperative Banks	NA	NA	NA	NA	NA	22.83	23.3	22.45	-3.79	0.91
Others	NA	NA	NA	NA	NA	-	-	13.51	-	-
All Agencies	NA	NA	NA	NA	NA	1648.48	2020.69	2471.70	18.25	99.45
4. CD-RATIO										
Agency	CD Ratio (%)									
	31-Mar-17	31-Mar-18	31-Mar-19							
Commercial Banks	72.86%	79.65%	82.91%							
Regional Rural Bank	99.21%	87.16%	72.35%							
Cooperative Banks	43.47%	39.40%	36.74%							
Others										
All Agencies	72.86%	78.90%	82.18%							
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
Agency	During 2018-19		Cumulative							
	Deposit	Credit	Deposit	Credit						
Commercial Banks	NA	NA	NA	NA						
Regional Rural Bank	NA	NA	NA	NA						
Cooperative Banks	NA	NA	NA	NA						
Others	NA	NA	NA	NA						
All Agencies	NA	NA	NA	NA						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.] in lac	% of Total Loans	Amount [Rs.]in lac	% of Total Loans	Amount [Rs.]lac	% of Total Loans	Amount [Rs.in lac	% of Total Loans	Amount [Rs.]in lac	% of Total Loans
Commercial Banks	92334.84	95.57%	57105.83	61.85%						
Regional Rural Bank	3597.90	3.72%	1902.96	52.89%						
Cooperative Banks	515.99	0.53%	196.14	38.01%						
Others	170.08	0.18%	-	-						
All Agencies	96618.81	100.00%	59204.93	61.28%						
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. Lakh)										
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment	
Commercial Banks	87180.00	54976.00	63.06%	112027.00	83072.00	74.15%	127478.00	92334.84	72.43%	69.88%
Regional Rural Bank	12909.00	2295.00	17.78%	3272.00	3052.00	93.28%	1892.00	3597.90	190.16%	100.41%
Cooperative Banks	7160.00	51.00	0.71%	4001.00	298.00	7.45%	2245.00	515.99	22.98%	10.38%
Others	363.00	205.00	56.47%	700.00	144.00	20.57%	385.00	170.08	44.18%	40.41%
All Agencies	107612.00	57527.00	53.46%	120000.00	86566.00	72.14%	132000.00	96618.81	73.20%	66.26%
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. Lakh)										
Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	
Crop Loan	44769.00	35389.00	79.05%	38209.00	45649.00	119.47%	42030.00	47541.53	113.11%	103.88%
Term Loan (Agr)	4781.00	5381.00	112.55%	26304.00	8478.00	32.23%	28937.00	11663.40	40.31%	61.70%
Total Agri. Credit	49550.00	40770.00	82.28%	64513.00	54127.00	83.90%	70967.00	59204.93	83.43%	83.20%
Non-Farm Sector	42462.00	14547.00	34.26%	13886.00	29006.00	208.89%	15448.00	32222.88	208.59%	150.58%
Other Priority Sector	15600.00	2210.00	14.17%	41601.00	3433.00	8.25%	45585.00	5191.00	11.39%	11.27%
Total Priority Sector	107612.00	57527.00	53.46%	120000.00	86566.00	72.14%	132000.00	96618.81	73.20%	66.26%
9. RECOVERY POSITION										
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	
	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank & SLBC



**Banking Profile - Pulwama****Lead Bank of the District:** Jammu and Kashmir Bank

- **Banking Network-** The total 88 bank branches are there in the district, of which 55 rural branches and 33 semi-urban branches. There are 64 branches of commercial banks; 14 branches of RRB; 09 branches of ACCB and one Branch of SFC operating in the district.
- **Loans disbursed under priority sector** - As on 31 March 2019, an amount of ₹966.18 crore has been disbursed under priority sector.
- **Deposits** - Total deposits in the District increased from ₹2561.05 crore as on 31 March 2018 to ₹3007.61 crore as on 31 March 2019 i.e. 14% growth. Commercial banks continue to have the major share of deposits at 95.69%, the share of RRB is 2.28% and that of Coop. bank is 2.03%.
- **Loans Outstanding** - As on 31st March 2019, outstanding advances stood at ₹2471.70 crore recording a growth of 18.25% over previous year (₹2020.69 crore as on 31.03.2018).
- **Credit Deposit ratio** - As on 31 March 2019, the CD ratio of the district stood at 82.18%, which has increased from 78.90% as on 31 March 2018. The CD ratio of commercial banks stood at 82.91%, RRBs stood at 72.35% and CCBs stood at 36.74% as on 31.03.2019.
- **The Annual Credit Plan targets / achievement under Priority Sector for last 3 years is as under:** (₹ Crore)

Sr. No.	Financial Year	Annual Credit Plan			Growth YoY (%)
		Target	Achievement	%	
1	2016-17	1076.12	575.27	53.46	16.42
2	2017-18	1200.00	865.66	72.14	50.48
3	2018-19	1320.00	966.18	73.20	10.40

- During the year 2018-19, an amount of ₹592.04 crore, ₹322.22 crore & ₹51.91 crore under Agriculture, NFS/SSI and Service Sectors, respectively were disbursed.
- There were 8 Villages having population >5000 without a bank-branch in the beginning of 2015-16. Banking services have now been extended in all the villages by way of constructing new brick and mortar branch.
- The J&K State Cooperative bank is the only cooperative bank in the state, which is operating on core banking solutions platform. Anantnag CCB is under CBS. All the commercial banks, JKGB and EDB are on CBS platform in the state of J&K.
- In DCC and BLBC meetings, banks have been advised to provide banking service with special emphasis on priority sector loans. The ACP, priority sector achievements, recovery efforts, etc., are the regular agenda in DCC/BLBC meetings. A collective and coordinated effort is required for ensuring financial inclusion and credit flow to the last client.

### **Methodology for Preparation of Potential Linked Credit Plans (PLPs):**

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support, which needs to be filled in to fully exploit the realizable potentials.

#### **Objectives of PLP:**

The objectives of PLP are,

- To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

#### **Methodology:**

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

<b>S. No.</b>	<b>Sector</b>	<b>Methodology of estimation of credit potential</b>
1	Crop loans	<ul style="list-style-type: none"> <li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li> <li>• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</li> <li>• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</li> </ul>

S. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>• Study the cropping pattern</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>• Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>• While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>• Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.</li> <li>• Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>• The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> <li>• Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>• Adjustment of tractor potential with land holdings</li> <li>• Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>• Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>• Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>• Estimation of potential for rejuvenation of existing plantation</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>• Collection of data on number of milch animals as per the latest census</li> <li>• Estimation of milch animals for the reference year by</li> </ul>

S. No.	Sector	Methodology of estimation of credit potential
		<p>assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <ul style="list-style-type: none"> <li>• 1/6<sup>th</sup> of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

- 1 Bankers
  - i. Provides inputs/information on Exploitable potential vis a vis credit available
  - ii. Potential High Value Projects/Area Based schemes
  - iii. Infrastructure support available which can form basis for their business/development plans.
- 2 Government Agencies/ Departments
  - i. Developmental infrastructure required to support credit flow for tapping the exploitable potential
  - ii. Other support required to increase credit flow
  - iii. Identification of sectors for Government sponsored programme
- 3 Individual/ Business entities
  - i. Private investment opportunities available in each sector
  - ii. Commercial infrastructure
  - iii. Information on various schemes of Govt & Banks.

### Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

## **Chapter 1:** **Important Policies and Developments**

### **1.1 Policy Initiatives - Government of India**

Following important announcements have been made in Union Budget 2019-20 for agriculture and farmers' welfare:

- For the year 2019-20, the target set for agriculture credit is ₹13.50 lakh crore.
- Stress on zero budget farming – go back to basics – States will be encouraged to replicate innovative models.
- Robust fisheries management through value chain approach.
- In the current year, 10,000 new FPOs will be formed.
- Under PMAY Phase II (2019-20 to 2021-22), 1.95 crore houses with toilets and electricity are proposed to be provided to eligible beneficiaries.
- About 35 crore LED bulbs in Ujjala Yojana facilitating savings of about ₹18,000 crore.
- Every willing single family will be provided with electricity and clean cooking facility.
- Drinking water to every household by 2024.
- Training of 10 million youth through Prime Minister's Kaushal Yojana.
- Under innovations – 80 livelihood and 20 technology incubators will be set up to cover 75,000 skill entrepreneurs in agro rural industries.
- Focus on promotion of use of solar stoves.
- Dairying through cooperatives to be encouraged by creating infrastructure for cattle feed manufacturing, milk procurement, processing & marketing.
- 10,000 new Farmer Producer Organizations to be formed, to ensure economies of scale for farmers.
- Union Government to work with State Governments to allow farmers to benefit from e-NAM.
- Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI) - 100 new clusters to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) - A robust fisheries management framework through PMMSY to be established by the Department of Fisheries.

**(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

### **1.2 Policy Initiatives – Reserve Bank of India**

The following major initiatives have been taken by RBI:-

- Extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements vide circular dated 04 February 2019.
- “Interest subvention scheme for MSMEs-2018” to all Scheduled Commercial Banks and RRBs, vide circular dated 21 February 2019.
- Instructions issued, vide circular dated January 01, 2019, to all Banks and NBFCs to facilitate meaningful restructuring of MSME accounts {MSME as defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006} that have become stressed, and decided to permit a one-time restructuring of existing loans to MSMEs classified as ‘standard’ without a downgrade in the asset classification subject to conditions specified in the circular.
- Raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh vide circular dated 07 February 2019.

- The Co-origination Model between Banks and Non-Banking Financial Companies - Non-Deposit taking - Systemically Important (NBFC-ND-SIs) for providing competitive credit to priority sector to all Commercial banks excluding RRBs & SFBs vide circular dated 21 September 2018.
- Implementation of the Interest Subvention Scheme with modifications for the years **2018-19 and 2019-20** for short term crop loans up to ₹3 lakh BY All Public & Private Sector Scheduled Commercial Banks vide circular dated 07 March 2019.
- Instructions issued, vide circular dated 22 February 2019 to all NBFCs for harmonization of different categories of NBFCs. Accordingly, it has been decided to merge the three categories of NBFCs viz. Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into a new category called **NBFC - Investment and Credit Company (NBFC-ICC)**.
- Circular dated 22 February 2019 issued to all Schedule Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing Risk Weights for exposures to NBFCs.
- Circular dated 06 May 2019 issued to all Regional Rural Banks and Small Finance Banks prescribing eligibility criteria of housing loans for classification under priority sector.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

### **1.3 Policy Initiatives - NABARD**

#### **1.3.1 Long-Term Refinance**

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹15,000 crore has been allocated for the year 2019-20.

#### **1.3.2 Short-Term Refinance**

- Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2019-20 is ₹45,000 crore.
- Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2019-20 is ₹10,000 crore.

#### **1.3.3 Rural Infrastructure Development Fund (RIDF)**

The corpus under RIDF is announced every year by GoI/RBI and for the year 2019-20, a corpus of ₹28000 crore has been allocated.

The major policy changes and initiatives during 2018-19 were as under:

#### **Sectoral and Sub-Sectoral Caps**

- **Cap on sanction of rural connectivity projects** were revised and made effective for tranche XXIV onwards. Cap of upto 75% of Normative Allocation for roads / bridges in North Eastern States including Sikkim and Hilly States & Jammu & Kashmir, Himachal Pradesh and Uttarakhand) was removed.
- Sub-sectoral cap for bridges was removed.
- Sectoral cap for Social Sector relaxed to 25% of the total RIDF allocation under a particular tranche.



**Inclusion of new activity**, viz., Mechanization of Farm Operations and Related Services under RIDF was approved by Government of India. The list of eligible activities for financing under RIDF now has 37 activities.

#### **Launch of new products/schemes**

**Swachh Bharat Mission–Gramin (SBM-G)** - The arrangement was rolled out during the year 2018-19 for part funding construction of 3 crore household toilets, 1500 community sanitary complexes & solid and liquid resource management works.

#### **1.3.4 Digitization of SHGs under EShakti project**

The coverage of EShakti has been extended and at present EShakti is in operation in 100 districts spread over 22 States and One UT. As on 31 March 2019, a total of 4.34 lakhs SHGs were digitized involving 47.91 lakhs members across the country.

#### **1.3.5 Financial Inclusion**

- Banks are being supported for their initiative of having set up Aadhaar Enrolment and Update Centres (AECs) in their branches on or before 31 March 2019, with grant support from FIF.
- A scheme under FIF to support Scheduled Commercial Banks and Regional Rural Banks for enabling dual authentication facility in the micro ATMs of BCs for SHG transactions was launched.
- Support extended to RRBs and RCBs for on-boarding to BHIM UPI Platform in order to provide mobile banking services to their clients using BHIM.
- Support for on-boarding to Public Financial Management System (PFMS) extended to RCBs so that their clients could avail the benefits of Direct Benefit Transfer under Government schemes.
- Support extended for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- To address the regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country, it has been decided to adopt a differentiated strategy in 2019-20 for focussed FIF interventions. The strategy for grant assistance will be geography, activity / scheme and agency specific.

#### **1.3.6 Farm Sector Policy – Important Initiatives**

- A comprehensive policy to promote Local Organic Farmers Group (LOFG) under PGS – India, has been formulated
- Policy for development of beekeeping through institutional credit and promotional grant support has been put in place.
- Policy for holistic development of bamboo value chain through institutional credit and promotional grant support has been formulated.
- With a view to providing greater autonomy to the Regional Offices, operational guidelines of Climate Change Fund (CCF) were revisited and revised operational guidelines issued.
- Towards climate action, 38 projects involving financial assistance of ₹1819.43 crore were sanctioned through three funding mechanisms—the Green Climate Fund (GCF), the Adaptation Fund (AF) and the National Adaptation Fund for Climate Change (NAFCC).

- In respect of GCF project (FP081) “Line of credit for solar rooftop segment for commercial, industrial and residential housing sectors”, Funded Activity Agreement (FAA) was signed between GCF & NABARD and Subsidiary Agreement (SA) was signed between NABARD and TCCL (Tata Cleantech Capital Ltd.).
- Three new projects were sanctioned under NAFCC by MoEF&CC with a total outlay of ₹173.81 crore for Tamil Nadu, Arunachal Pradesh and one regional proposal for Maharashtra, Rajasthan, Telangana on “Restoration of degraded landscapes to natural states of ecosystem for climate resilience and livelihood improvement”.
- With a view to enhancing the water availability and improve the water-use efficiency in select villages, operational guidelines for implementing "Integrated Water Management Scheme through Watershed Approach", were issued on 6<sup>th</sup> June 2018 to be implemented during 2018-19 & 2019-20 in 250 villages, spread over 50 districts (which were covered under NABARD's water campaign), including 40 aspirational districts.

### **PRODUCE Fund**

In order to encourage emerging FPOs, which are not supported under SFAC scheme, NABARD has introduced a pilot scheme for providing Credit Guarantee cover to subsidiaries of NABARD for financing POs, without insisting on collateral requirements.

#### **1.3.7 Off Farm Sector Initiatives**

**Marketing initiatives - Exhibitions, melas, rural haats and marts:-** For the first time exclusive exhibitions/melas were organized by NABARD. A total of 360 exhibitions and melas supporting around 5000 artisans were organized by 17 ROs / HO, with grant assistance of ₹4.32 crore. A sales turnover of ₹14 crore was reported.

#### **1.3.8 Agri- Market Infrastructure Fund (AMIF)**

Pursuant to the Union Budget 2018-19 announcement, a dedicated Agri - Market Infrastructure Fund (AMIF) with a corpus of ₹2000 crore has been established with NABARD to develop and upgrade the existing 585 APMCs and 10000 rural *haats* into Grameen Agricultural Markets (GrAMs).

#### **1.3.9 Tribal Development Fund**

**Revision of TDF Guidelines:** The TDF Guidelines were revised on 19 December 2018. A few important changes made are as under:

- Per family grant assistance has been increased from ₹6000 to ₹11,000, for laying barbed wire fencing, in place of live fencing for wadis.
- Grant assistance has been introduced for setting up of rural haats/ marts under TDF.
- Grant support for ‘Business Development Assistance’ for FPOs has been introduced.
- Rewards for best wadi/project and best PIA have been introduced.

**(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

### **1.4 Government of India Sponsored Programmes with Bank Credit**

The Administrative approval conveying the continuation of the following subsidy schemes for 2019-20 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- Credit Linked Capital Subsidy Scheme (CLCSS)

➤ Stand Up India Scheme  
(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

## **1.5 Hi-Tech Agriculture in India**

### **1.5.1 Advantages of high-technology farming**

- Increase in yield (5 to 8 times) – high productivity per unit area.
- Significant saving in key inputs like water (up to 50%), fertilizers (25%) and pesticides.
- Better growth and uniformity in quality.
- Feasible even in undulating terrains, saline, water logged, sandy & hilly lands.

### **1.5.2 Potential areas for Hi-tech agriculture**

- Urban and peri-urban areas to meet requirements of fresh produce like vegetables, fruits and flowers round the year.
- Areas with limited land, water resources, natural hardships (snowfall, low temp).
- Small and marginal land holdings for adopting intensive production technologies.
- For enterprising youth in rural and urban peripherals

### **1.5.3 High Value Crops (HVC)**

- Fruit and vegetable cultivation especially catering to urban and metro markets (in the urban peripheral)
- Cultivation of off-season and exotic vegetables under greenhouse for exports (asparagus, celery, bell pepper, sweet corn, green and lima beans)
- Floriculture- open and greenhouse production for domestic and export markets
- Exclusive production of crops for processing/ specific to user industry needs/ under contract farming arrangements- i.e. gherkins, potato, fruits and select vegetables for processing, flowers (for extracts), medicinal and aromatic plants
- Mushroom cultivation
- Hi tech nursery units for fruit crops, vegetables, flowers, etc.

### **1.5.4 Prospects for High Value Crops**

Urbanization is a key determinant of demand for HVCs because of higher per capita income, change in tastes and preferences and greater participation of women in labour markets. About 28% of India's population lives in urban areas, which is expected to become 35% by 2020, leading to rapid growth in demand for high value food commodities. The consumption pattern in rural areas is also fast changing in similar pattern.

### **1.5.5 Export prospects of Hi-tech Agriculture**

- Fresh and processed fruits and vegetables
- Floriculture
- Animal products
- Other processed products
- Cereals

### **1.5.6 Govt. Interventions**

The important promotional interventions of Government departments towards high value agriculture sector include:

- Incentives/subsidy support for adopting high value agriculture production technologies especially under National Horticulture Mission and other programmes of National Horticulture Board.
- Export facilitation and promotional interventions of Agricultural & Processed Food Products Export Development Authority (APEDA)/ Marine Products Export Development Authority (MPEDA).
- Promotional interventions of Commodity Boards.
- Programmes like precision farming supported by the State Governments with focus on high value crops

### **1.5.7 Initiatives and Role of NABARD**

- Guidance to banks in appraisal of hi-tech agricultural projects including investment assessments, techno-financial appraisal, risk management and monitoring systems.
- Over 143 model bankable projects have been developed including important hi-tech and high value agriculture sector activities and state/location specific model projects by the respective Regional Offices.
- Financial support being extended to the State Govt. for infrastructure development (food parks) under RIDF.
- Support for Training cum Exposure visits of small/ marginal farmers.
- Resource mapping and infrastructure needs assessment.
- Credit facilitation through banks and other financial institutions including subsidiaries of NABARD.
- Professional consultancy services through NABCONS for project development, monitoring, etc.

### **1.5.8 Issues under Hi-tech Agriculture promotion**

- Bringing more and more small holders under high value agriculture production system.
- Transfer of technology
- Access to institutional credit
- Institutional development for input support, extension, training and capacity building.
- Marketing linkages for ensuring remunerative price of produce on sustainable basis.
- Addressing critical infrastructure needs like cold storages, quick transport facility, etc. for High value crops.
- Absence of specific risk mitigation measures to off-set high production and market related risks.

### **1.5.9 Suggested policy frame work**

- Focus on productivity enhancement interventions.
- Aggregation of input services and output handling specially suitable for small and marginal farmers.
- Enabling environment for improved post-harvest management with greater stake for private investments.
- Impetus for growers/processing agencies on the lines of MAHAGRAPES.

- Export of HV commodities requires controls on food safety and quality. Hence, both expertise and infrastructures are needed for addressing food safety issues.
- Provision of institutional finance with realistic terms of lending and appropriate risk mitigation measures such as insurance to be introduced.

#### **1.5.10. Strategies for promotion of Hi-tech agriculture in India**

- Study and replication of successful models for replication (e.g. Precision farming in Tamil Nadu)
- Identifying activity/crop specific locations and potential mapping
- Development with Group approach such as Farmers' Societies, Producer Companies, JLGs /SHGs, etc.
- Assessment of infrastructure needs, Supporting infrastructure for post-harvest handling, warehousing, marketing, etc. through PPP mode or pvt. Investments.
- Preparation of Sector/ activity specific credit linked Development Plans (Area Development Plans / Banking Plans).
- ICT enabled services such as market information, technology inputs and credit access.
- User Industry tie-up for contract farming

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

#### **1.6 Policy Initiatives – State Government**

- ₹5.00 crore provided for completion of computerization/ digitization of land records in the State.
- State govt. has proposed to meet 50% subsidy for all new Controlled atmosphere (CA) stores which will be established in the next financial year. Similarly, 50% subsidy will be made available for refrigerated vans for transportation of perishable vegetables/fruits.
- A provision of ₹9.18 crores has been made to meet the freight subsidy, refrigerated vans etc. to promote flower cultivation in the private sector.
- Relief to snow-hit orchardists hiked from ₹6800 per hectare to ₹36000 per hectare.
- Poultry Estates being developed on the lines of Industrial Estates in the state.
- Interest subvention scheme approved for setting up of Walnut Processing units and Walnut Nurseries in the private sector.
- An amount of ₹45.00 crore will be provided for promotion of solar power including solar heaters in the year 2019-20.
- Enhancement in Budget for land acquisition for roads has been proposed to ₹100.00 crores in the year 2019-20 from ₹30 Crore at present.
- The two aspirational districts of Baramulla and Kupwara has been provided ₹1.00 crore each over and above the un-tied grant of one crore being provided to all District Development Commissioners.
- First of its kind ‘ Back to Village’ Programme launched as a part of Govt’s massive outreach at grass root level under which state Govt. officers are visiting panchayats across the state.
- State Supplementing the MGNREGA fund by way of up to 10% supplement from the State Exchequer to ensure quality of assets created.
- The minimum wages of unskilled workers have been raised from ₹150 to ₹225, while those of skilled labor to ₹350 from ₹225. A new category of highly skilled worker got introduced and ₹400 has been fixed as the minimum wage.

- Angling and Fishing villages to be developed to promote tourism. New tourist routes to be notified in Leh and Kargil to promote tourism.
- The State Government has approved granting old age pension to 40000 new pensioners.
- Setting up of 44 digital villages in the state as one-stop IT solution at the village level in line with the implementation of the J&K Digital Village programme through Jammu and Kashmir e-Governance Agency (J&KeGA), with the motto "Back to Village via Digital Means".
- Over 70,000 training slots approved under HIMAYAT.
- J&K start-up policy 2018 has been rolled out to facilitate and nurture growth of new start-ups in the state.
- Amendments made in J&K Industrial policy 2016 to relax certain norms including replacement of Micro & Small enterprises with the term 'Start-ups'.
- Marketing support enhanced from 15% to 20% for Start-ups.
- Maiden 'J&K Trade & export policy, 2018-28 has been rolled out to enhance Domestic trade volume.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

### **1.7 State Government Sponsored Programmes with Bank Credit**

The following schemes are in operation with Bank Credit and Subsidy benefit

- Artisan Credit Card Scheme
- Micro Credit Plan Scheme
- Weaver Credit Card Scheme
- SC/ST/OBC Assistance Scheme
- Seed Capital Fund Scheme.
- Youth Startup Loan Scheme
- J&K Rural Employment Generation Programme (JKREGP)

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

### **1.8 High Tech Agricultural practices in the State**

#### **1.8.1 Potential areas for Hi-tech agriculture in State**

- Vegetable Production including protected cultivation through Low Cost Green House Technology and emphasis on off-season vegetable production.
- Commercial floriculture, aromatic and medicinal plant cultivation and High tech Nursery establishment
- Development of Apiculture and Mushroom.
- On Farm Irrigation Management.
- Apple production-High Density plantation
- Quality control in saffron
- Establishment of Walnut nurseries- Good quality grafted plants

#### **1.8.2 State Govt. Interventions**

State Govt. has been making efforts of adopting specific strategies by way of:

1. Increased Emphasis on vegetable farming
2. Promotion of off-season vegetables by way of establishment of high-tech greenhouses.
3. Post harvesting and marketing interventions
4. Popularization of organic farming
5. Establishment of bio-fertilizer labs and organic fertilizer units.



### 1.8.3 Practices and benefits of High-tech cultivation

S.N.	Particular	Recommended practices	Benefits
1	Apple production	Establishment of High-density apple orchard under Strong trellis system connected with drip irrigation system	<ol style="list-style-type: none"> <li>1. Increase in yield(ton/acre)</li> <li>2. Potential to have higher quality fruit for a longer period of time by maintaining light interception in the smaller trees of higher density orchards.</li> <li>3. Pesticide application efficiency may be much higher in higher density orchards.</li> </ol>
2	Vegetable Production	Protected cultivation through Low Cost Green House Technology	<ol style="list-style-type: none"> <li>1. off-season vegetable availability</li> <li>2. Protection from rain, wind, high temperatures and minimize the damage of insect pests and diseases thereby improving the quality and yield.</li> </ol>
3.	Floriculture, aromatic and medicinal plant	A nursery with automatic hi-tech mist chamber where temperature and aeration are controlled and advanced fogging system for watering	<ol style="list-style-type: none"> <li>1. Provide suitable conditions for round-the-year propagation and growth of plants.</li> <li>2. Quality planting material is obtained</li> </ol>
4	Mushroom cultivation	High Tech cultivation by computerized control, automated harvesting, preparation of compost, production in a non-composted substrate, and new methods of substrate sterilization and spawn preparation	<ol style="list-style-type: none"> <li>1. Composting period can be reduced to 15-20 days.</li> <li>2. The cost of cultivation viz-a-viz the expenses on trays and other material can also been reduced to a good extent.</li> </ol>
5.	Saffron production	High tech cultivation of saffron under protected structures with controlled temperature and atmospheric conditions with growth chambers and irrigation controls with refinement of identified technologies	<ol style="list-style-type: none"> <li>1. Production of Good quality Saffron, characterized by high crocin and safranal contents</li> <li>2. Extension of Saffron in non-traditional areas of Jammu &amp; Kashmir.</li> </ol>
6.	Walnut Production and Post-harvesting	<ol style="list-style-type: none"> <li>1. Production of grafted walnut plants in the low cost green house and use of low stature cultivars</li> <li>2. Modern machinery to be used for much of the processing (de-hulling, cleaning, grading, storage, packaging)</li> </ol>	<ol style="list-style-type: none"> <li>1. Reduction in gestation period of plants produced from perennial seed</li> <li>2. Reduction in post-harvest losses and quality control</li> </ol>

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

## **Chapter 2: Credit Potential for Agriculture**

Farmers, rural households and agribusinesses depend upon the farm credit services and systems to produce high quality food grains and agricultural products for the consumption of a country. Thus the credit system needs to be accurate in assessing the potential requirements of the sector & to provide a realistic source of credit which will meet the requirement of agriculturists. Comprehensive chapters have been formulated considering the different requirements of credit in the District in different chapters under:

- ✓ Farm Credit.
- ✓ Agriculture Infrastructure.
- ✓ Ancillary Activity.

### **2.1: Farm Credit**

- Loans to individual farmers directly engaged in agriculture and allied activities viz. Crop loan to farmers for traditional/nontraditional plantations, dairy & poultry development, Fishing etc. Loans for purchase of agriculture implements and machinery, loan for irrigation and other development activities undertaken in the farm. Loans to farmers for pre and post-harvest activities. Loan to farmers under Kisan credit card scheme come under Agriculture credit.
- Loans to farmers up to ₹50 lakh against pledge/ hypothecation of agriculture produce (including warehouse receipts) for a period not exceeding 12 months.
- Loans to corporate farmers, Farmer's producers Organization/companies of individual farmers, partnership firms and Co-operative of farmers directly engaged in agriculture and allied activities up to an aggregate limit of ₹2 crore per borrower are classified under priority sector lending's.

#### **2.1.1: Crop production, maintenance and marketing of farm assets**

##### **1. Introduction:**

District, Pulwama has more than 80% of the working force is engaged in agricultural pursuits. Besides saffron cultivation, which is limited to few blocks of the district cropping pattern is dominated by other horticulture crops i.e., apple, walnut etc. and cereals like paddy, oil seeds and vegetables. The farmers in the district are now shifting from their old cropping pattern to crop-combination and from food crops to cash crops. The district generally follows mono-cropping system due to low temperature during winters. Productivity of crops in the district is low because of late maturing of crops, traditional methods of cultivation, mono-cropping and less use of chemical fertilizers and other inputs. Organised marketing/storage facilities are not available in the district. District has the proud privilege of producing the finest quality saffron (botanically known as *Crocus Sativus*), which is famous for its colour and flavor all over the world and 90 percent of saffron production comes from Pampore uplands, locally called 'wudar'. As elsewhere in the world, small individual farmers grow saffron and the traditional quality control methods are the only way to maintain quality and originality of the world's costliest spice. However, there has been a drop in saffron cultivation area as well as in production yields. Construction of residential houses in the midst of saffron fields during the last two decades is one of the major causes for shrinking of acreage. Other reasons that threaten the costliest

cash crop of the state, according to experts, are the lack of irrigation facilities, poor techniques adopted by the growers and lack of post harvest management that have led to low productivity and poor quality. Gross Cropped Area of the district is 57,000 ha. and net cropped area is 32,000 ha.

### **Kisan Credit Card (KCC) Scheme**

In district Pulwama, by the end of last quarter of FY-2018-19, banks have disbursed ₹566.31 crore under KCC Scheme to 40910 farmers.

### **2. Infrastructure and linkage support available, planned and gaps:**

- The Agriculture Department, which is having a full-fledged office headed by Chief Agriculture Officer, extension officers and supporting staff is providing services to the farmers in the form of expertise of latest technological developments, HYV seeds, subsidized fertilizers and plant protection materials. Considerable increase in area has been brought under High Yielding Varieties like Paddy, Maize and Others like, Saffron, Oilseeds, Fodder, etc. crops and no change in area in Wheat and Oilseed crops.
- There is lack of seed processing and grading plant to maintain quality of seed.
- There are various retail outlets for supply of farm inputs in the district. Chemical fertilizers are available through private dealers.
- Farmers may be encouraged to produce organic manures using vermi- compost.
- The State Government may help the farmers in marketing of their produce in addition to ensuring remunerative prices for farm produce.
- All the PACS are defunct in the district. The revival of these PACS will supplement the private channel of quality input supply to the farmers.

### **Critical Gaps :**

- For doubling of farmers' income by the year 2022, high density of orchard needs to be popularized among the farmers. SKUAST and Horticulture Department have to create Farm Demonstration in the field of farmers.
- All the necessary backward linkage for plantation of high density orchard should be available easily in the district for which SKUAST and Horticulture Department should arrange planting material, drip irrigation implements, pesticides etc.
- Horticulture Department should take farmers to exposure visit to University and KVK for popularization of this latest technology.

### **3. Assessment of Credit Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential for 'Crop Husbandry' Activities**

Sr. No.	Crop/Activity	Unit Ha./ No.	Unit cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Paddy	Ha.	1.30	5400	7020.00	7020.00
2	Maize	Ha.	0.80	410	328.00	328.00
3	Pulses	Ha.	1.20	700	840.00	840.00
4	Oilseeds	Ha.	0.80	2500	2000.00	2000.00
5	Vegetable	Ha.	1.70	1450	2465.00	2465.00
6	Apple	Ha.	8.30	5000	41500.00	41500.00
7	Saffron	Ha.	6.00	250	1500.00	1500.00
<b>A.</b>	<b>Total</b>			<b>15710</b>	<b>55653.00</b>	<b>55653.00</b>
8	PHM of Crops and Consumption Needs (10%)				5565.30	5565.30
9	Maintenance of Farm Assets and Implements (20%)				11130.60	11130.60
<b>B.</b>	<b>ST/ Composite loan for FPO</b>	No.			<b>25.00</b>	<b>25.00</b>
	<b>Grand Total</b>				<b>72373.90</b>	<b>72373.90</b>

**4. Critical Intervention required for creating a definitive impact:**

- Kissan Credit Card scheme is simpler & easier to implement for supplementing the credit needs of the farmers for raising different seasonal crops.
- Arrangements for storage and marketing be made available.
- The number of distribution outlets for seeds, fertilizers and pesticides may be increased.
- Agriculture Department may consider setting up of seed farms for ensuring availability of quality seeds/HYV.
- Traditional method of irrigation needs replacement by modern systems like drip and sprinkler for improving crop quality and productivity, which will facilitate increases yields.
- Computerization of land records needs to be taken-up as early as possible.

**5. Suggested action points:****a) Banks:**

- Banks may issue KCC to all eligible farmers and 100% coverage be ensured.
- Banks may ensure provision of credit through wider branch coverage.
- Farmers availing credit should be covered with crop insurance and personal accidental insurance schemes.

**b) Development Departments of Government:**

- Government may facilitate marketing of the produce and in addition ensure remunerative prices selling.
- The department may devise mechanisms for farmers and guide them to follow different cropping patterns.
- Farmers may be encouraged to produce organic manures using agro-waste and vermin-composting techniques.
- Departments may stock adequate certified agricultural inputs to meet the growing demands of the farming community.

- New techniques like System of Rice Intensification (SRI) and precision farming needs to be introduced in the district.

## **6. Other related matters:**

### **1. Doubling the farmers income:**

- Various departments in the district are suggesting high yielding seed varieties for ensuring remunerative prices to the farmers.
- Changes in farming from traditional to modern practises with application of inputs based on soil health shall result in decrease in input cost and a substantial increase in farmers income.
- Promotion of agriculture-allied activities like bee-keeping, dairy farming, sheep rearing etc. being promoted shall result in gainful employment.

### **2. Climate Change:**

- Soil testing facilities and issuance of soil health cards for best farming practices is being followed in the project and farmers are adopting the new technique.
- Conversion of barren land to cultivable agriculture land is being practiced.

### **3. Sustainable Agriculture:**

- Introduction of Area Development Schemes shall help in additional income.
- Support for formation and credit linkages of Joint Liability Groups exclusively for Agriculture purposes is bearing results.

## **2.1.2: Water Resources**

### **1. Introduction:**

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. With about 4000 billion cubic meter (bcm) of annual rainfall, the estimated utilizable water resources is only 1123 bcm (28%), mainly due to hydrological, topographic and other physical constraints. Of the available utilizable resource, 690 bcm is from surface water sources and the remaining 433 bcm is from replenishable groundwater sources. As against this, the cumulative water utilization by all sectors of the economy is 702 bcm (2010) of which, agriculture sector alone consumes around 78% of the total water utilization. This is despite the fact that more than 55% of agriculture in India is rainfed and depends on the vagaries of monsoon.

With rapid population growth, urbanization and improvement in the living standards, the water requirement for all sectors is increasing giving a challenge for fair allocation of water. The National per capita annual water resource during 2001 was 1816 cubic meter which fell to 1544 cubic meter in 2010 (CWC, 2015). As per International standard, a situation with less than 1000 cubic meter per capita is considered to be water scarcity situation. It is estimated that by 2050, the total water demand by all sub-sectors (1180 bcm) will surpass the total utilizable water resource of the country (CWC, 2015) and the share of irrigation will come down to 68%. The climate change is likely to further aggravate the availability of fresh water due to

extreme weather conditions, reduced recharge, etc. thus adversely impacting the agricultural productivity. This means that improving water use efficiency is one of the key priorities of Indian Agriculture. Presently, the average efficiency in respect of surface water irrigation is 35-40% whereas the same is around 55% in the case of ground water irrigation.

## **2. Infrastructure and linkage support available, planned and gaps:**

Irrigation, Agriculture and Horticulture departments render the technical guidance to farmers in selection of sites for tube wells. They are providing extension services to farmers besides popularizing drip and sprinkler irrigation. Private agencies that are expert in installation of tube-wells, sprinkler & drip sets work from the adjoining Srinagar district. Almost all the villages of the district have electricity. The department of Horticulture is making efforts to promote drip irrigation in the district. However, use of modern irrigation techniques like drip, sprinklers, deep tube wells and other modern water saving techniques are yet to pick up in the district. Considering the erratic power supply, as an alternative diesel supply/ diesel operated pump sets should be ensured in all blocks. The Govt. should focus on reducing the transmission losses and should also focus on providing alternate sources of energy like solar energy, so that less burden is put on the farmer, which will in turn help in reducing the cost of cultivation.

## **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmers income by 2022.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha. /No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Outlay	TFO (₹lakh)	Bank Loan (₹lakh)
1	STW+PS	No.	0.90	200	180.00	162.00
2	Pumpsets (5-10HP)	No.	1.60	295	472.00	424.80
3	Small lift + PS	No.	4.00	127	508.00	457.20
4	Drip Irrigation	Ha.	2.17	360	781.20	703.08
	<b>Total</b>			<b>982</b>	<b>1941.20</b>	<b>1747.08</b>

## **4. Critical Interventions required for creating a definitive impact:**

- There is a need to identify and tap various lift irrigation points. Further, new points may be identified for taking up constructing canals.
- Tank irrigation may be popularized. State Government may promote rainwater harvesting structures like farm ponds and artificial recharge structures.
- Infrastructure thus created will be very helpful in increasing the production and productivity of the crops with a positive impact on the income of the farmers.



## **5. Suggested action points:**

### **i. Banks:**

- There is a huge credit gap in requirement and disbursement of credit to the sector, the banks have to support these activities as per the need assessment theory of the farmers.

### **ii. Developmental Departments:**

- Existing Water Resource structures, especially irrigation tanks under public sector, may be renovated, modernized and decommissioned.
- Irrigation Department should provide technical guidance to the farmers and advise them to use water judiciously by adopting modern irrigation practices.
- The department shall make diesel pump sets in addition to other irrigation equipments available to needy farmers at block level for direct purchases.

## **6. Other related matters:**

### **1. Doubling the farmers income:**

- Replacement of old pump sets with new and efficient pump sets or with solar pump sets to reduce diesel/electricity costs.
- Use of Drip/Sprinkler technologies, which not only saves water but also is costs effective in spraying of pesticides, fertilizers etc.

### **2. Climate Change:**

- The project aims to reduce agricultural vulnerability of farmers in water stressed shadow zones of Pulwama district in Kashmir valley.
- Climate change project for rain-fed area is helping the farmers to understand the soil moisture content and best-suited crop.

### **3. Sustainable Agriculture:**

- Availability of adequate credit to the sector through planning & monitoring.

## **2.1.3: Farm Mechanisation**

### **1. Introduction:**

Farm mechanisation has been helpful to bring about a significant improvement in agricultural productivity. Thus, there is strong need for mechanisation of agricultural operations. The factors that justify the strengthening of farm mechanisation in the country can be numerous. The timeliness of operations has assumed greater significant in obtaining optimal yields from different crops, which has been possible by way of mechanisation. The various operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses. The overall mechanisation level in India is only 40-45% even though 90% of the total farm power is contributed by mechanical and electrical power sources. The Indian agricultural equipment market is experiencing a rapid growth with expected strong potential for future growth as well. India has remained one of the primary nations which fueled the growth of the agricultural equipment market. The tractors, power tillers, combine harvesters and rice trans-planters are some of the equipment for which a surge in demand has been witnessed over the past few years.

Farm Mechanisation is important as it leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping patterns, completion of farm works in accordance with the agricultural seasons etc.

Post-harvest machinery helps in value addition and is a source of employment. Farm mechanisation refers to a wide range of mechanised farming activities, which are helpful in increasing productivity for the purpose of credit planning. The term farm mechanisation may be considered as tractors, power tillers and other agricultural implements. Due to benefits of mechanisation, more farmers are attracted towards farm mechanisation by purchasing tractors, trailers, power tillers, power sprayers, etc. Farmers are using tractors in various economic day-to-day activities like transportation of farm produce/crops, bringing input farm from far off places (manure), transporting livestock etc. Threshers and power sprayers are also getting popularity day by day due to their usefulness. Threshers proved to be very useful for transferring farm produce immediately to the market after harvesting. These modern timesaving machines are having tremendous scope for bank credit.

**Farm powers for various agricultural operations available are:**

Human Power: Human labours the main source of power for operating small tools and implements and for operations like planting, weeding, fertilizer/pesticide application and harvest/post-harvest operations like threshing, winnowing, chaff cutting etc. According to 2010 census figures, the total work force available are in the range of 48 crore, of which agricultural workers are in the order of 26.30 crore constituting 54%, which includes cultivators and landless labourers. While the number of cultivators grew marginally, the agricultural labourers, which was 7.5 crore in 1991 grew 93% to 14.4 crore in 2011. Therefore, human power is still a major source of power inspite of growth of mechanical power availability, which implies that for the small marginal segment, human power is the major source of power for agricultural operations. On the average a man develops nearly 0.1 hp. The share of human power in agricultural operations has declined from a level of 15% in 1971-72 to 5% in 2012-13.

Animate Power: Animate power, is still the major source of power in small medium holdings for tillage operations. However, the animate power, which constituted 45.26% of total power in the year 1971-72, has declined to just 5.1 % in the year 2012-13. India with its 22.68crore cattle possesses the largest number of cattle in the world. Generally, a medium size bullock can develop between 0.50 to 0.75 hp.

Electrical Power: Now-a-days electricity has become a very important source of power on farms in various states of the country. It is steadily becoming more and more available with the increase of various river valley projects and thermal stations. On an average about 1/10th of the total electrical power generated in India, is consumed for the farm work. The largest use of electric power in the rural areas is for irrigation and domestic water supply. Besides this, the use of electric power in dairy industry, cold storage, fruit processing and cattle feed grinding has tremendously increased.

Mechanical Power: The third important source of farm power is mechanical power that is available through tractors and oil engines. It is estimated that about four million tractors of about 25 bhp range are in use for agricultural operations in India. Similarly, the total number of oil engines for stationary work may be taken as about 60 lakhs of 5 hp each.

**2. Infrastructure and linkage support available, planned and gaps:**

- With the development of agriculture and adoption of intensive cropping patterns, the use of farm machinery, like tractors is more pronounced in the district.
- Infrastructure for Farm Mechanisation in the district has improved and repair shops/dealers for Power tiller/tractor are available.
- More than 600 tractors are registered with the Road Transport Office in the district and more than 11,500 spray pumps are available in the district.
- Replacement of existing tractors, trolley, power tiller, etc. at periodical intervals and beneficiaries may be encouraged to reap optimum usage of tractors.

**3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income in due course of time.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Tractor with trailer	No.	8.50	320	2720.00	2040.00
2	Power Tiller	No.	3.00	350	1050.00	945.00
3	Power Sprayer	No.	0.60	240	144.00	129.60
4	Threshers	No.	2.50	110	275.00	247.50
5	Agricultural Implements	No.	0.50	1275	637.50	573.75
	<b>TOTAL</b>			<b>2295</b>	<b>4826.50</b>	<b>3935.85</b>

**4. Critical Interventions required for creating a definitive impact:**

- Government may develop integrated training and extension programmes, which will enable training of existing mechanics to promote them to be specialized technicians for agri-equipments.
- Self-Employment ventures in manufacturing of agri-implements in the district may be promoted through DIC.
- The Scheme on Agri - Clinics and Agri - Business Centres may be popularised and professionally qualified Agriculture Graduates may be encouraged to set up Agro-Service Centres to provide input supply, farm equipments and other services.

**5. Suggested action points:****i. Development Departments of Government:**

- Agriculture Department may make efforts to popularize power tillers, which are more suitable for farmers in the hilly blocks of the district.

- Departments may popularise the use of power tillers and paddy trans-planters in view of the need to bring more area under SRI method of cultivation.
- Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized among the farmers to get enhanced returns from selling quality produce.
- ii. **Banks:**
  - Financing of tractors/tillers to the identified borrowers, either by departments or banks themselves may be speeded up, so that less manpower is required in the fields.
  - There is a need to strengthen coordination among the banks, insurance companies and agricultural input suppliers/ agricultural produce buyers.
  - Bank credit is usually not made available for other commonly used small farm machinery as mentioned above except tractors. Banks may also finance other farm machinery.

## **6. Other related matters:**

1. **Doubling the farmers income:**
  - Farmer clubs would be formed and awareness on availability and hiring of farm machineries viz., tractors, power tillers, combines, seed planters etc. shall be propagated, which will minimizing the input cost resulting in increased income of farmers.
2. **Climate Change:**
  - Use of advance technology under NAFCC project is being propagated in the fields.
3. **Sustainable Agriculture:**
  - Availability of credit to the sector through credit planning & monitoring.

### **2.1.4: Plantation & Horticulture**

#### **1. Introduction**

Horticulture sector plays a major role in the rural economy. The agro-climatic conditions of the state are suitable for production of various horticultural crops. Horticulture produce has a huge market not only in the state but also in rest of the country, besides having scope even for export to other countries as well. Apart from apple, the district also has good potential for development of walnuts, almonds, mushroom, sericulture, floriculture & bee keeping etc. The State Government is introducing “High Density Apple plants” in certain districts in Kashmir division, this will increase the productivity of Apples in Kashmir. The activity occupies a significant place in the economic activities being undertaken in the hilly areas of Kashmir including certain pockets of district, Pulwama as well. However, the plantation of horticulture crops is highly location specific and depends largely up on agro-climatic conditions of the area. Horticulture sector occupies the most important position in the economy of the district since around 7% of the farm families of the district are directly involved in fruit production.

The district is one of the main fruit growing districts in the valley and famous for its quality apple followed by walnuts and almonds. The area under fresh fruits dry fruits has increased and the production has also increased gradually for both fresh and dry fruits. The district has abundant scope for fruit processing units also which will not only provide more employment opportunities to the people in the area but also value addition to the farm produce, thus bringing more and more prosperity to the local people.

### Major Fruit crops of Pulwama District

Crop	Area (ha)		Production (MT)	
	2013-14	2014-15	2013-14	2014-15
<b>a. Fresh Fruits</b>				
Apple	11879	12798	106911	95993
Pear	716	764	6444	5730
Apricot	87	92	783	644
Peach	49	60	441	420
Plum	67	73	603	511
Cherry	51	58	459	406
Grapes	2	2	18	14
Others	2	7	18	49
<b>Sub-total</b>	<b>12855</b>	<b>13854</b>	<b>115677</b>	<b>103767</b>
<b>b. Dry Fruits</b>				
Walnut	4345	4381	4778	8750
Almond	6573	6466	7229	4152
<b>Sub-total</b>	<b>10918</b>	<b>10847</b>	<b>12007</b>	<b>12902</b>
<b>Total(a+b)</b>	<b>23773</b>	<b>24701</b>	<b>127702</b>	<b>116669</b>

(Source: Chief Horticulture Officer, Pulwama)

It may be observed from the above table that area under fresh fruits has increased particularly under apple. However, production has been on lower side as compared to previous year. On other hand, area under dry fruits has reduced marginally from 10918 ha to 10847 ha. But its production has increased. As per estimate given by the Department, total area under fresh fruits has increased to 15444 ha in 2015-16 as compared to 13854 ha in 2014-15 and 12855 ha in 2013-14. In overall, these crops have proved remunerative as compared to agriculture field crops like paddy. Farmers are, therefore, switching to horticulture orchards.

### 2. Infrastructure and linkage support available, planned and gaps:

- No Agri-clinic and Agri-business center has been established in the district.
- Pre-cooling and packaging houses are required at least in every block headquarter.

### Critical Gaps:

- JLGs/FPOs should be formed to propagate approved package of practices as also to educate the farmers on the new techniques developed/being developed by the Research institutes.
- Non-availability of refrigerator vans for transport of fresh fruits.
- Productivity of orchards can be improved by providing rootstock for high-density plantation by encouraging the private nurseries to join in.

- The government should support Polyhouse cultivation of off-season vegetables and raising of nurseries.

### 3. Assessment of Potential for the year 2020-21:

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Crop/ Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Walnut	Ha.	2.50	87	217.50	195.75
2	Almonds	Ha.	2.20	26	57.20	51.48
3	Apple	Ha.	3.00	855	2565.00	2308.50
4	Apple (HDAC)	Ha.	32.00	590	18880.00	16992.00
5	Pear	Ha.	3.00	0	0	0
6	Sericulture (cottage unit)	No.	1.65	124	204.60	184.14
7	Floriculture (0.125 acre plot)	Ha.	0.80	55	44.00	39.60
8	Mushrooms (200 Tray)	No.	0.90	172	154.80	139.32
9	Bee-keeping (50 Colonies)	No.	4.00	370	1480.00	1332.00
	<b>Total</b>			<b>2279</b>	<b>23603.10</b>	<b>21242.79</b>

### 4. Critical Interventions required for creating a definitive impact:

- Production and processing of medicinal plants should be encouraged.
- The strategic action plan for enhanced development of horticulture sector are,
  - Mapping potential and credit planning.
  - Enhancing the credit delivery and linkage of subsidy scheme.
  - Facilitating credit absorption at ground level- ADPs/banking plans etc.
  - Capacity Building of Banks/ Institutions.
  - Capacity Building and Promoting producers organization/collectives.
  - Piloting innovations through technology transfer.
  - Promoting dry and horticulture and watershed approach.
  - Climate resilient Horticulture and through climate change adaptation.
  - Marketing-building brands, industry linkages etc. Promoting primary processing.

### 5. Suggested action points:

#### i. Development Departments of Government:

- Develop organized marketing and other post-harvest infrastructural facilities including cold storage/ controlled atmosphere storage/ processing units, particularly for perishable crops.

- Nurseries may be developed to make available quality saplings/seeds timely. Extension services may be further strengthened to propagate the development of the sector.
- Drip irrigation system for horticulture crops may be encouraged through Horticulture Department

ii. **Banks:**

- Banks may encourage SHG/JLG members for taking flower and vegetable cultivation on leased lands, by providing financial assistance.
- Banks may finance nurseries for fruits crops.
- Banks may finance more cold storage units and cold chains to reduce post-harvest losses.

**6. Other related matters:**

1. **Doubling the farmers income:**

- Processing units and marketing tie-ups for horticulture produce.
- Storage structures and available transport facilities.
- Awareness about self-marketing and guiding farmers on margins in vegetable production.

2. **Climate Change:**

- Integrated farming practices and use of technology under NAFCC project is being propagated in the fields for better yield and cash crop selection.

3. **Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

**2.1.5: Forestry & Wasteland Development**

**1. Introduction:**

Forest plays an important role in the maintenance of ecological balance and also help in meeting our basic requirements of fuel, fodder, timber. With the growing demand for fuel replace fire wood and agricultural implements, the interface between forestry and agriculture is necessary. Hence, it is necessary to bring the vast stretches of wastelands under forestry and to raise trees on farm lands. Farm Forestry is also one of the important economic activities. As per the National Policy, one-third of the total geographical area should be under forest cover. While J&K has about 20% area under forests, the forest cover in Pulwama district is to the extent of 412 ha. According to National Commission on Agriculture, the main objective of Forestry Development is to realize maximum productivity per hectare in the shortest possible time. With the ever-growing demand for fuel wood and agricultural implements, the interface between forestry and agriculture has come into a sharp focus. It is, therefore, necessary to bring the vast stretches of wastelands under forestry and to raise trees on farmlands. Farm Forestry is also one of the important economic activities. As per the National Policy, one-third of the total geographical area should be under forest cover.

**2. Infrastructure and linkage support available, planned and gaps:**

Forest Dept. is overseeing this sector and afforestation is being done through budgetary allocations and various centrally sponsored programs. J&K State is gifted with a number of fast growing and commercially important tree species, which have a short maturity age of 10-15 years. Fast growing varieties of “Poplar” and Eucalyptus with a short rotation age of 10-12 years are a boon for farmers as the wood is in great demand by the plywood industry. Select varieties of Willows produce excellent quality of cricket bats. A properly managed wicker willow can produce high willow yields and pay for the investment costs within 3-4 years.

**Critical Gaps**

- The wastelands of the district can be developed for production of forest crops Willow. The discussions with Forest Officials revealed that there is scope for planting Willow in the district. These crops fetches farmers a good income without much investment. But farmers are preferring horticulture crops as compared to forestry. Due to this reason, its physical and financial potential has been reduced.
- The major constraint in the development of the sector is that the farmers do not prefer to divert their irrigated and fertile land for the cultivation of trees and plants having long gestation period under the forestry and wasteland development schemes.

**3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Forestation/ Farm forestry	Ha.	1.50	105	157.50	118.13

**4. Critical Interventions required for creating a definitive impact:**

- State Government may provide necessary permission for harvesting and transportation of timber at a reasonable time.
- Farmers may be educated on the type of species that can be grown on different type of wastelands.
- Sources of good quality seedlings, age of maturity of trees, average return per Ha. of land, Cultural Operations (Scientific Management) etc may be taken up regularly and proper feed back in terms of documented reports on the quality and quantity of produce may be distributed among the farmers.



**5. Suggested action points:****i) Development Departments of Government:**

- Farmers may be educated on the type of species that can be taken up on different types of wastelands.
- To have better coordination among various government departments relating to identification of areas, motivation of farmers, planning, input supply, follow up, monitoring, etc., there should be a nodal agency to motivate and guide farmers to take up afforestation/ wasteland development projects.

**ii) Banks:**

- Banks may encourage expeditious sanction of loan proposals involving setting up of private nurseries and farm forestry.

**6. Other related matters:****1. Doubling the farmers income:**

- Intercropping along with agro forestry is to be adopted and promoted for additional income generation.

**2. Climate Change:**

- Use of advance technology with new varieties of plants under NAFCC project is being propagated in the fields for conversion of wasteland.

**3. Sustainable Agriculture:**

- Availability of adequate credit to the sector through planning & monitoring.

**2.1.6: Animal Husbandry- Dairy****1. Introduction:**

Dairy is one of the major allied activities of this district. The district is known as DudaKul or Anand of Kashmir. The need for development of this sector becomes all the more important keeping in view its ability to create employment opportunities as well as improving the nutritional and socio-economic standard of the people. The district produces estimated 1.83 MT of milk per day . Per capita milk availability works out to 0.307 liter as against recommended intake of 0.243 liter. Thus, district is surplus in milk production. As per Livestock Census 2012, position was as under:

S. No.	Particulars	Male	Female	Total
1.	Bovines	27848	85366	113214
2.	Exotic / Cross Bred Cattle	27007	109758	136765
3.	Indigenous Cattle	678	2504	3182
4.	Buffalo	146	908	1054

It is evident from the above table that number of exotic/cross bred cattle is very good and it is contributing to good level of milk production in the district not only for the consumption in the district but it is also supplied to Srinagar. The dairy activity has cow dung as a byproduct, which is used as fuel, manure and in bio gas plants. Further, the dairy activity leads to other allied NFS activities like ghee, butter, cheese preparation.

**2. Infrastructure and linkage support available, planned and gaps:**

- The Department is extending extension services and training facilities to dairy farmers besides health cover to Milch cattle. As per the norms laid down by National Commission on Agriculture, there has to be one Veterinarian for every 5000 livestock population. Although both green and dry fodder is available in the district, the quantity is not enough to support the livestock population.
- There are more than 100 veterinary institutions providing animal health care facility to livestock population.
- The existing branch network in the district is sufficient to finance approximately 500 animals per year. There is need for a chilling plant in the district along with milk vans for transportation of milk to Srinagar and other districts.
- There is great possibility of development for the district economy in this sector and can provide job opportunities to the un-educated youth because the district is rich in grazing pastures and meadows.
- The State Government has proposed to strengthen the infrastructure for milk routes by providing more veterinary aid centers and livestock breeding centers
- The breedable cattle and buffalo population available in the district offers scope for financing crossbred cows and buffaloes. Quality animals can be procured from Jammu district of the State and Pathankot and Gurdaspur districts in Punjab.

**Critical Gaps**

- There is a need to finance commercial dairy units of ten or more animals to young farmers and ex-servicemen who can adopt dairy as a full-time occupation.
- Availability of fodder is limited to summer months only. Therefore, there is need for fodder development programme in the district for winter months.

**3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Cross Breed Cows (1+1)	No.	2.30	296	680.80	612.72
2	Mini Dairy (5+5)	No.	11.10	165	1831.50	1648.35
	<b>Total</b>			<b>461</b>	<b>2512.30</b>	<b>2261.07</b>

**4. Critical Interventions required for creating a definitive impact:**

- In order to provide all facilities at the doorsteps of the farmers, there is a need to provide transport facility by the department for its veterinary institutions.
- Farmers may be encouraged to set up modern as well as commercial dairy units.

## **5. Suggested action points:**

### **i) Developmental Departments of Government:**

- An organized marketing system for procurement of milk from potential area and providing feed, fodder seeds, health cover at reasonable prices to farmers may be devised.
- The Animal Husbandry Department may organize cattle mandis on quarterly basis in the District and also encourage the calf rearing scheme to ensure ailment of good quality animals at local level.
- All the concerned should coordinate to ensure planned breed improvement programme to boost milk production in the district.
- There is a need to finance commercial dairy units of ten or more animals to young farmers and ex-servicemen who can adopt dairy as a full-time occupation. The activity remains to be commercialized.

### **ii) Banks:**

- Banks shall support the ADS (DEDS) cases for the identified beneficiaries.
- Milk routes can be established if banks support the Area Development Scheme launched in the district.

## **6. Other related matters:**

### **1. Doubling the farmers income:**

- Area Development Scheme on Dairy farming implemented in the district. Dairy farming entrepreneurship activity that shall supplement the income level.

### **2. Climate Change:**

- Use of advance technology for converting manure into bio fertilizers under NAFCC project is being propagated.

### **3. Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

## **2.1.7: Animal Husbandry- Poultry**

### **1. Introduction:**

Poultry is an important allied activity to agriculture, which has ample scope for development in the district. Rearing poultry birds provides good scope for economic development, Poultry meat and eggs are good source of nutrient food and agro-climatic conditions is also suitable for the activity. Poultry farming is a fast growing activity, which can generate good employment opportunities in the district particularly for unemployed youth and small/marginal farmers. About 60% of the demand for poultry products is met from outside, it indicates the vast potential for Poultry Development in the district. There is a good demand for poultry productions in the district. Poultry production has made considerable headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turn over round the year. The activity however has not picked up on large scale due to lack of skilled entrepreneurship, lack of financial support from banks

and lack of infrastructure facilities. As per Livestock Census 2012, position was as under:

<b>Particular</b>	Cocks	Hens	Chicken	Ducks	Duckling	Layer	Broiler
<b>Number</b>	18189	42619	90749	416	691	8400	875449

It is evident from the above table that broiler activity is a large-scale activity in the district. Thus, Pulwama district has a good potential for broiler units while the layer units have limited scope due to climatic conditions. However, these units can sustain through sufficient heating arrangements with low cost methods and controlled conditions during winters.

## **2. Infrastructure and linkage support available, planned and gaps:**

- The Department of Animal Husbandry is the nodal agency for development of Poultry Farming in the district. There existed 109 veterinary units and sub units in the district from the year 2017-18.
- The department provides extension and training facilities. However, there is a need to strengthen these basic inputs to promote this activity.
- Marketing of eggs and poultry meat is no problem in view of the enormous demand both in the district and in the adjoining city of Srinagar.
- The department is supplying day-old-chicks to poultry farmers. Poultry feed like maize, paddy husk, wheat-bran, ground-nut cakes etc. are easily available.
- The banks are not inclined to provide finance due to high risk and lack of Insurance from Insurance companies.
- The district had two poultry demonstration centers, which are now non-functional.
- The other reason for low take off in the activity is lack of finance and high feed costs which accounts for about 75% of the total production cost.

### **Critical Gaps**

- Poultry feed is being imported into the district to supplement the local production. Therefore, setting up of more poultry/animal feed units within the district may be encouraged by the government.
- The reluctance of banks to finance these activities is due to lack of insurance cover.

## **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for block/activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha. / No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Broiler (1000 birds unit)	No.	5.80	52	301.60	271.44
2	Layer (1000 birds unit)	No.	11.00	20	220.00	198.00
	<b>TOTAL</b>			<b>72</b>	<b>521.60</b>	<b>469.44</b>

**4. Critical Interventions required for creating a definitive impact:**

- Department needs to provide training to the potential entrepreneurs.
- Government to ensure that insurance cover at reasonable rates is available for poultry birds.

**5. Suggested action points:**

i) **Development Department of Government:**

- Department may consider setting up hatcheries in the district.
- Department may encourage more backyard poultry with the involvement of SHGs/NGOs. Need for extending extension facilities to the potential pockets by the department.
- Arrangements for supply of poultry feed on subsidized rates for establishment of poultry feed plant in the district may be made. The Govt. Feed mixing plant is presently defunct and needs revival.
- Department should also make adequate arrangements for training of potential entrepreneurs.
- Farmers are facing problems in getting insurance cover for poultry birds. The Department may take necessary steps in this regard.

ii) **Banks:**

- The controlling offices of banks may coordinate with the Poultry Extension divisions of the district for identifying suitable farmers for sponsoring under poultry.

**6. Other related matters:**

1. **Doubling the farmers income:**

- PVCF scheme under NRLM being implemented.
- Encouraging/ awareness of farmers for backyard poultry as a viable income source.
- CAT visits to KVKs, SKUAST etc. for better understating of the concepts.

2. **Climate Change:**

- Converting animal waste into manure under NAFCC project is being propagated.

3. **Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

**2.1.8 Animal Husbandry – Sheep and Goat etc.****1. Introduction:**

Sheep rearing is the most predominant activity in the district and is traditionally taken up in the hilly areas of the District. There is a separate department to look after health related problems of Sheep. The department has sufficient infrastructure to provide health cover to sheep. In view of the agro-climatic conditions, topography, huge area of grazing lands, etc. the sheep are reared for wool and meat. Rural population is dependent on this activity as this activity provides them additional income for their livelihood. There is huge demand of mutton for consumption due to cold climatic conditions prevailing in the district. About 150-200 sheep and goats are slaughtered in the district every day. The local population of sheep cannot meet the requirement and sheep are imported from states like Rajasthan. Presently, only 40% demand of meat is met with local production and 60% is purchased from outside the State. Sheep/Goat serves as a source of subsidiary income to a large number of rural poor. Financing of these activities are undertaken in specific areas for specially identified groups under different programs. As per Livestock Census 2012, total number of Sheep / Goats was as under:

<b>Sr. No.</b>	<b>Type of Animal</b>	<b>Number</b>
1	Exotic / Cross Bred Sheep	97620
2	Indigenous Sheep	99783
3	Goats	8883
	<b>Total</b>	<b>206286</b>

Generally, small and marginal farmers are engaged in this activity, which constitutes about 35% of the total occupational head in the district. Tribes like Bakarwals and Gaddies spend life of nomads and move alongwith their flocks from place to place in search of pasture lands. Majority of rural population is dependent on this activity as this activity provides them additional income for their livelihood. There is huge demand for mutton due to the climatic conditions prevailing in the district. In Kashmir, there is wide gap between demand and supply. Excess demand is met by supply from outside the State. Hilly areas of district have got natural pastures which can be used for grazing.

**2. Infrastructure and linkage support available, planned and gaps:**

- The Sheep Husbandry Department is working separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep. Department has procured wool shearing machines under RKVY to provide free service to people and is imparting training to various youths for generating part time employment in the area.
- As per the data made available by the Department there are 32 sheep and wool extension centers and dispensaries against the actual requirement of at least 49 centres, Mobile Centers, first aid centres and sheep farms in the district. Besides, the existing health cover facilities created for animal husbandry are also available.

- For providing breeding and health care facility to the sheep and goat population, a network of health care facility to the sheep and goat population, network of health-care centers have been established in the district where one sheep farm is also functional which provide improved rams to the deserving people.

### 3. Assessment of Potential for the year 2020-21:

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**sTable: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
<b>1</b>	Sheep/Goat (10+1)	No.	1.24	340	421.60	379.44
	Sheep/Goat (25+1)	No.	2.81	275	772.75	695.48
	Sheep/Goat (50+2)	No.	5.82	150	873.00	785.70
	Sheep/Goat (100+3)	No.	11.38	24	273.12	245.81
<b>2</b>	Sheep/Goat (100+5)	No.	11.75	30	352.50	317.25
	<b>TOTAL</b>			<b>819</b>	<b>2692.97</b>	<b>2423.67</b>

### 4. Critical Interventions required for creating a definitive impact:

- The Govt. may establish more veterinary centers.
- To encourage sheep, ram, lamb, stall-fed goat rearing activities, a proper selection process for identifying the farmers should be adopted.
- Farmers Clubs & other registered societies can be utilized as platforms for propagation of the scheme to the farmers.

### 5. Suggested action points:

#### i) Development Departments of Government:

- State Govt. shall make arrangements for remunerative prices of meat and wool so as to make the activity commercially more viable and more number of people get attracted towards the activity, under normal bank finances.
- There is a scope for establishing leather industries. The production of wool will provide good raw material for establishing carpet weaving & shawl industries under MSME sector.

## 6. Other related matters:

1. **Doubling the farmers income:**
  - Farmers being advised to take activities like sheep & goat rearing as huge demand for mutton in the district. The activity if adopted shall result in supplementing the income of farmers substantially.
2. **Climate Change:**
  - Use of advance technology for manure and sheep health is being propagated under NAFCC project.
3. **Sustainable Agriculture:**
  - Availability of adequate credit to the sector through credit planning & monitoring.

### 2.1.9: Fisheries Development

#### 1. Introduction:

Fish farming is quite popular in the district, Pulwama district has a good scope for development of inland fisheries. As per estimates, about 200 hectare area can be covered under this activity in Pulwama district. There is a demand for the fish in the district for local consumption. The snow fed streams can be used for rearing Trout which is an exotic variety of fish and fetches good price.

#### Blue Revolution - Neel Kranti Mission:

Ministry of Agriculture, Govt of India has set an outlay of ₹3000 crores for implementation of **Blue Revolution Mission** in the next five years with focus on production, productivity, upgrading technology and infrastructure development etc. The plan aims at increasing total fish production by 50 percent to 15.2 million tons and triple the export earnings to ₹1 lakh crore by year 2020. Blue Revolution, the **Neel Kranti Mission** has the vision to achieve economic prosperity of the country and the fishers and fish farmers as well as contribute towards food and nutritional security through full potential utilization of water resources for fisheries development in a sustainable manner, keeping in view the bio-security and environmental concerns. **Neel Kranti Mission**, the vision has been given by the Prime Minister and has multi-dimensional approach to all activities concerned with development of the fisheries sector as modern world class industry in India. It will focus on tapping the full production potential and enhance productivity substantially from aquaculture and fisheries resources, both inland and marine. Substantially increasing the share of Indian fisheries in the export area would be a key goal. It will ensure doubling the income of the fishers and fish farmers with inclusive participation of the socioeconomically weaker sections and ensure sustainability with environment and bio-security.

**Vision:** Creating an enabling environment for integrated development of the full potential of fisheries of the country, along with substantially improvement in the income status of fishers and fish farmers keeping in view the sustainability, bio-security and environmental concerns.

#### Mission

- (i) Formulation of a Neel Kranti Mission Plan (Blue Revolution Mission Plan) for tapping the full potential of the inland and marine culture fisheries of the country by developing it as a professional modern world class industry
- (ii) Ensure doubling of income of fishers and fish farmers of the country



- (iii) Ensure sustainability of, bio-security and address environmental concerns for enabling sustainability of the fishing industry.

**Objectives**

- (i) To fully tap the total fish potential of the country both in the inland and the marine sector and triple the production by 2020
- (ii) To transform the fisheries sector as a modern industry with special focus on new technologies and processes
- (iii) To double the income of the fishers and fish farmers with special focus on increasing productivity and better marketing postharvest infrastructure including ecommerce and other technologies and global best innovations
- (iv) To ensure inclusive participation of the fishers and fish farmers in the income Enhancement
- (v) To triple the export earnings by 2020 with focus on benefits flow to the fishers and fish farmers including through institutional mechanisms in the cooperative, producer companies and other structures
- (vi) To enhance food and nutritional security of the country.

The restructured scheme on “**Blue Revolution: Integrated Development and Management of Fisheries**” has been approved at a total central outlay of ₹3000 crore for implementation during a period of five years (2015-16 to 2020-21) with the following components:

- (i) National Fisheries Development Board (NFDB) and its activities.
- (ii) Development of Inland Fisheries and Aquaculture.
- (iii) Development of Marine Fisheries, Infrastructure and Post-Harvest Operations.
- (iv) Strengthening of Database & Geographical Information System of the Fisheries Sector.
- (v) Institutional Arrangement for Fisheries Sector.
- (vi) Monitoring, Control and Surveillance (MCS) and other need-based Interventions.
- (vii) National Scheme of Welfare of Fishermen.

The need for fisheries infrastructure (both new and up-gradation of existing facilities and both in public and private sectors) may be documented and need for credit projected.

Further Information visit at:  
<http://dadf.gov.in/sites/default/files/Guidelines.BR30616.Fisheries.pdf>

**Working capital requirements - KCC for fisheries:**

Working capital requirement of the existing fisheries and aquaculture units has been included.

**2. Infrastructure and linkage support available, planned and gaps:**

- The State Government has created some basic infrastructure for development of this activity.
- The district is endowed with plenty of water resources. However, the activity has not picked up to the desired level, mainly because of local people's taste for mutton and chicken and lack of knowledge amongst rural farmers about this activity.

- There is an office of Asst. Director Fisheries in Pulwama District, which has further extensions at block level. They provide technical know-how as well as fish seedlings along with subsidy etc to the prospective fish farmers.
- There has been a dearth of additional infrastructure for this sector. However, the infrastructure developed through government resources for other purpose like roads, transportation etc. will help easy transportation of the fish catch and fingerlings etc. to encourage the activity.

#### **Critical Gaps:**

- The Fisheries Department should encourage fish culture in village, panchayat and community ponds.
- Fish varieties that could be reared in the district, such as, Trout, Common Carp, Schicothrox, Grass Carp and silver Carp should be encouraged in the private ponds on commercial lines.

### **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Fresh water fish	No.	4.80	9	43.20	38.88

### **4. Critical Interventions required for creating a definitive impact:**

- Awareness need to be created among the farming communities regarding taking up this activity on a large scale.
- Latest scientific skills need to be imparted to the farmers. Suitable schemes / projects may be prepared by the department keeping in view the topography of the district.
- The district is deficient in fish seed. Efforts are, however, being made to make the district self- sufficient by producing fish seed in the above fish farms. Marketing and transport arrangements are lacking and so is the position of cold storage/van facilities. Fish laboratory in the district is also conspicuous by its absence.

### **5. Suggested action points:**

#### **i) Banks:**

- Banks should make use of the Bankable Schemes circulated by NABARD to support this activity and extend finance under this activity.
- Banks may support the fisheries activities, especially new ventures in the district.
- Establishment of fish disease diagnostic labs is very much essential. Graduates in Fisheries may be encouraged to set up units under Agri-clinics (ACABC) scheme.
- Banks may extend financial assistance for post-harvest technologies/units.

#### **ii) Development Departments of Government:**

- Awareness camps and training on fresh water prawn farming may be arranged.
- Value added products and by-products need to be promoted as these products have high export potential.
- Extension services by the Fisheries Department for production and marketing of fish may be stepped up.
- The Fisheries Department may identify potential farmers and create organised awareness about fisheries schemes and availability of loan. Extension Services may be strengthened. The Department needs to coordinate between bank branches and farmers to facilitate enhancing the credit flow to the sector. It may also explore possibility of creation of additional hatchery facilities. Transportation vehicles for rapid movement of fish to the markets may be arranged as there is no organized marketing system in the district.

## **6. Other related matters:**

### **1. Doubling the farmers income:**

- State sector scheme on fish farming is being implemented in the district by the nodal department.

### **2. Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

## **2.1.10: Farm credit - Others**

### **1. Introduction:**

The activities such as Agri Business, Bullock carts, two wheelers, Farm service centers, etc. provide vast employment opportunities, especially to rural youth. Despite the advent of mechanization, animal power continues to play a significant role in farm operations especially in case of farmers with small and marginal land holdings. Animals are also used for transportation of farm inputs and marketing of produce in many rural areas lacking motorable roads. Owners of small fragmented land holdings cannot afford to have their own power tillers or tractors for economic reasons. For them, plough bullocks and bullock carts would be the viable option for their farming and transport operations. The discussions with banks and line Departments also revealed the potential for horse cart activity in remote areas of 2-3 blocks because it is the only means of transportation in these areas. The mules, ponies etc. are also used in the district especially in hilly areas for the purpose of transportation of agriculture produce to the nearby markets. As these animals are in good demand, there is a need for giving a boost to this activity.

### **2. Infrastructure and linkage support available, planned and gaps:**

- Krishi Vigyan Kendra should motivate Agri-graduates to start the Agri Clinic/Business Centers in order to provide agriculture extension services and employment opportunities.
- The work animals are available in sufficient number in the district. The Veterinary facilities are also available for these animals from the veterinary department.
- At village level animal driven carts being cheap and easily available are preferred to other transport. So there is good demand for this activity.

- Quality animals are not available as such for animal carts and pack animals.
- Healthcare for pack animals needs improvement

**Critical Gaps:**

- Extension facilities at far off/backward places and genetic improvement is required.
- Plough bullocks and bullock carts would be the viable option for small holdings farmers for their farming and transport operations which should be encouraged in the district

**3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha. /No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Pony (2 Animals)	No.	1.60	23	36.80	33.12
2	Horse Cart	No.	0.95	20	19.00	17.10
	<b>Total</b>			<b>43</b>	<b>55.80</b>	<b>50.22</b>

**4. Critical Interventions required for creating a definitive impact:**

- The sponsoring agencies may sponsor the cases well in time to the banks so that the financing is done.
- The salient features of prevalent schemes need to be discussed and information passed on to the farmers/beneficiaries for more credit off take in this activity.

**5. Suggested action points:**i) **Banks:**

- Banks may support the activities as per the need and requirement of the rural areas of the district.

ii) **Development Departments of Government:**

- Awareness camps and training may be arranged for issues related to animal disease.

**6. Other related matters:**1. **Doubling the farmers income:**

- Animal Husbandry department is providing extension and health care facilities to the traders in the district.

2. **Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

## **2.2: Agriculture Infrastructure**

Loans for construction of storage facilities (Warehouse, Market yards, Godowns and Silos) including Cold storage units/Cold storage chains designed to store agriculture produce/products, irrespective of their location, Land development, soil conservation and watershed development. Plant tissue culture and agri-biotechnology, seed production, production of bio pesticides, bio-fertilizer, and vermi-compositing are the activities that are detailed in the chapter. As per priority sector guidelines an amount to an aggregate limit of ₹100 crore will come under priority sector lending's.

### **2.2.1: Construction of storage facilities, warehouse, market yards, godowns and (soils) including cold storage units/ Cold storage chains**

#### **A. Introduction:**

Cold storage and godowns are an integral part of the efficient marketing infrastructure as they offer scope for future consumption and act as a regulator to check price variations arising out of sheer economics of demand and supply. Pulwama district has an area of approx. 24701 ha under various fresh and dry fruit crops. Post-harvest storage of agricultural produce is important to minimize the wastage of produce during glut and shortage during other seasons. Creation of adequate storage and marketing facilities is as important as crop production itself. Establishment of Storage Godowns, organized Market Yards and cold storages (for Horticulture fruits and vegetables) will help the farmers not only to avoid post-harvest losses but also to realize better price. As the costs involved are huge, generally private entrepreneurs do not take up this activity. The Government Departments may undertake construction and maintenance of storage godowns / market yards in the district. Pulwama district produces a vast quantity of apples, other fresh fruit crops and walnuts. The farmers/fruit growers sell their fruit in the orchards itself on lower rates in a fear that if they do not sell their crop it may suffer a great loss in the form of fruits getting rotten. The banks/Agriculture Department may motivate the farmers to set up a Rural Cold Storage/rural godown to store the commodities. Farmers and growers would have better means to access the outside market to gain better prices for their produce. Future planning efforts by the Govt. departments to chalk out an infrastructure plan for the district may include cold chains, refrigerated carriers, storage facilities, new technological intervention to increase farming and plantation efficiency etc.

#### **2. Infrastructure and linkage support available, planned and gaps:**

- At present, the district has cold storage facilities at lassipora for increasing the shelf life of the perishable commodities.
- While the area under horticulture and production of fruit crop is increasing every year in the district, the processing of fruits and vegetables is almost negligible.
- The State Government should extend necessary incentives to facilitate the setting up cold storage facilities in the district.

- Regular electricity supply to these areas needs to be made available for cold storages to function.

#### **Critical Gaps:**

- Godown facilities will improve price stabilization better sorting, grading and packaging facilities for farmers.
- Keeping in view huge production of fresh fruit and production of dry fruit in the district needs proper storage facilities as the district remains cut off in the winter season.

### **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Cold Storage	No.	150.00	26	3900.00	2925.00
2	Rural Godown	No.	27.50	33	907.50	680.63
	<b>Total</b>			<b>59</b>	<b>4807.50</b>	<b>3605.63</b>

### **4. Critical Interventions required for creating a definitive impact:**

- Storage, dry as well as cold will prove much beneficial for the farmers as there could be better price post holding of their produce from the market. As such, there is not much storage infrastructure available in the district.
- State Govt. departments viz. Agriculture, Horticulture, etc. may take necessary steps to create awareness among big farmers, cooperative societies etc. for establishing storage godowns, cold storage etc.
- As per discussions with the District Level officials from Agriculture, Horticulture and Planning, it is observed that there is an urgent need for creation of cold store at Village Bugam, Sub Division, Chadoora and another at suitable location, which will cater to the need of appx. 15000 farmers to 18000 farmers primarily raising fruits and vegetables crops.

### **5. Suggested action points:**

#### **i) Banks:**

- Pledge loan/ warehouse receipt (WHR) loan facilities may be contemplated/introduced by banks for realization of additional potential in the sector, this may give impetus to setting up of new/modern scientifically constructed godowns and warehouses in accordance with the provisions of the Warehousing Development and Regulation Act (WDRA).

#### **ii) Development Departments of Government:**

- Market yards, having godowns in private sector may be encouraged under the new scheme of Development and Strengthening of Agricultural Marketing, Infrastructure, Grading and Standardisation.
- The govt. agencies need to propagate the need/awareness for creation of storage capacity during extension work.

#### **6. Other related matters:**

##### **1. Doubling the farmers income:**

- The district is in need of more storage facilities for different seasonal produces. Industries, Agriculture & Horticulture should work in tandem with each other for identification of suitable clusters for state of art storage facilities and the farmers may be guided to store their produce and sell at appropriate time.

##### **2. Sustainable Agriculture:**

- Availability of adequate credit to the sector through credit planning & monitoring.

### **2.2.2: Land development, soil conservation and watershed development**

#### **1. Introduction:**

Land development, Soil Conservation and Watershed development are essential for raising the production and productivity of land. In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, these measures assume a great importance. The land development by way of land leveling, on-farm development works, reclamation and soil improvement, water management, soil and water conservation, wasteland development etc. is being taken up in the district. The activity has wide scope / potential in the district but programs are being run by State Govt. through its budgetary support and as such institutional finance has much role to play. Therefore, there is a lot of potential for land treatment like land leveling, sand scraping, land reclamation and Water Harvesting Structures, etc.

#### **2. Infrastructure and linkage support available, planned and gaps:**

Agriculture Department is the nodal department for land development activities. Tractors, bulldozers and other machinery required for land development works are also available in the District. The Department of Soil conservation and Engineering wing of Agriculture dept. are executing various works in the district, which are as follows related to:-

- a. Land leveling /Bench terracing.
- b. Gully plugging.
- c. Retention wall/check dams.
- d. Soil Erosion protection.

#### **Critical Gaps:**

- Some areas of the district being hilly need land leveling to make it suitable for agriculture purpose.

#### **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Bunding/ soil conservation	Ha.	0.30	115	34.50	31.05
2	Land leveling	Ha.	0.50	104	52.00	46.80
3	Land reclamation	Ha.	0.10	50	5.05	4.55
4	Field channel /pipeline (rmt)	rmt.	0.001	5600	3.36	3.02
5	Wasteland Development	Ha.	0.22	40	8.80	7.92
	<b>Total</b>			<b>5909</b>	<b>103.71</b>	<b>93.34</b>

#### **4. Critical Interventions required for creating a definitive impact:**

Organic manure can definitely make the land more strong and hold its major constituents. Over a period of time, the practice of application of organic manure has declined and the application of chemical fertilizers has increased. The Department of Agriculture needs to make efforts to create awareness among the farmers on application of organic manure, green manure, bio-fertilizer, etc.

#### **5. Suggested action points:**

##### **i) Banks:**

- Banks may proactively finance for fresh investment credit requirements in those areas where watersheds are being implemented through close interaction with the implementing government departments and NGOs. NABARD and KVK are exploring the possibilities of the watershed in a region.

##### **ii) Development Department of Government:**

- The Extension wing of the Department of Agriculture should play a vital role in motivating the farmers to take up land development works.
- Efforts should be made to popularize organic manure through Vermi-compost.
- Agriculture department may indicate the likely areas where land development activities can be taken up and also popularize subsidy for land development / sprinkler/ drip irrigation so that targets could be allocated to the banks. The state Govt. may emphasis the activity with a component of Subsidy, if deemed appropriate.

#### **6. Other related matters:**

##### **1. Doubling of farmers income:**

- Land development is an important part of overall productivity enhancement. Agriculture department is guiding the farmers in this regard under their schemes.

##### **2. Climate Change:**



- Use of advance technology for land development & soil health is being propagated under NAFCC project.

### 3. Sustainable Agriculture:

- Availability of adequate credit to the sector through credit planning & monitoring.

## 2.2.3: Agriculture Infrastructure - Others

### 1. Introduction:

Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming identification of potential areas and crop is crucial. Government's priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, cotton, wheat and basmati rice. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems would be the best farming strategy.

### 2. Infrastructure and linkage support available, planned and gaps:

Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.

#### Critical Gaps:

- The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.
- Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken.

### 3. Assessment of Credit Potential for the year 2020-21:

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Tissue culture / Vermi-composting	No.	0.50	110	55.00	49.50

### 4. Critical Interventions required for creating a definitive impact:

- Integrated models for organic farming may be promoted.
- Conservation and sustainable utilization of the bio-resources of the State for socio-economic growth of the citizens with biotechnology as a major tool.
- Promotion of PPP involving NGOs, FIGs, commercial organizations and corporate.

- Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.
- Promotion and livelihood options for organically grown medicinal and aromatic plants.

#### **5. Suggested action points:**

##### **i) Banks:**

- Banks may formulate schemes (with the technical help/support of Soil Conservation Department) for farmers.
- The Controlling offices of banks may review the achievement position of the branches, which are indicating potential for the sector and motivate these branches to identify good farmers for extending credit for establishment of vermi-Compost Units.

##### **ii) Development Departments of Government:**

- There is need on the part of the concerned departments to involve themselves in creating adequate awareness and giving adequate guidance to the farmers on the subject.
- Agriculture Department may indicate the likely *exact* areas/*pockets* in various blocks (through survey data, if any) where land development activities can be taken up, and also indicate the availability of subsidy for land development/sprinkler/ drip irrigation (if any), so that targets could be allocated to the banks.

#### **6. Other related matters:**

- Agriculture produce, which has been free from chemical fertilizers, has niche market. The already available market needs to be explored and such type of crops need to be grown under supervision and by use of bio-manure.

#### **2.3: Agriculture Ancillary Activities**

Post harvest technology and management plays a crucial role in value addition to agriculture. Realising the potential that Agro & Food Processing holds for improving value realisation to the farmers and growth of additional employment. It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. The farmers are required to produce best with support of agronomists and for this adequate dose of credit is required. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to him through different agencies. As per priority sector guidelines an amount for ₹5 crore to co-operative societies of farmers and ₹100 crore for food and agro-processing per borrower will come under priority sector lending's.

The following investment opportunities can be financed by Financial Institutions in this sector:

- Grain Based: Bread & Biscuits, Rice and Starch Mills, Rice bran oil, noodles & baby foods.

- Fruit & Vegetable based: Preserves, candies, pickles, sauces, puree ketchup, chutneys, syrups, squashes, fruit pulp, juices, vegetables in brine, canned products, dehydrated vegetables, frozen vegetables, bottled and canned mushrooms, potato chips, wafers, french fries etc.
- Milk based: pasteurised milk, sterilised milk, milk shakes, paneer, butter, ghee, variety of sweets, milk powders, yoghurt, acid casein, lactose, whey protein concentrate, milk calcium etc.
- Meat & poultry based : dressed poultry, mutton minced, frozen poultry, frozen buffalo meat, sausages, frankfurters, meat balls, nuggets, spring rolls, hot dogs, smoked poultry breasts, etc
- Honey based: mixed honey, flora specific honey, particle size based honey, honey-ginger, honey - saffron etc.

Presently no such infrastructure is available in the district which can accommodate high quality processing units.

### 2.3.1: Food and Agro-Processing

#### 1. Introduction:

Food and Agro processing plays a crucial role in value addition to agriculture produce. GoI as well as State Govt. have accorded high priority for development of Agro/ Food processing sector. The establishment of Agricultural economic zones , Food Parks and efforts made under Contract Farming are the important steps towards popularization of Agro/ Food processing sector in India. Investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and as a sequel, linkages between production, post -harvest management, processing and marketing including export largely remains weak. Keeping in view the very good fruit and vegetable crops of Pulwama district, this sector assumes greater significance and has lot of untapped potential.

#### 2. Infrastructure and linkage support available, planned and gaps:

Food processing is a link between primary sector (agriculture) and secondary sector (manufacturing). Therefore, in addition to general infrastructure facilities like power, water, transport, the infrastructure like storage/ warehousing, silo, cold storage & cold chain, APMC markets for raw material availability, quality control laboratories, machinery and equipment's play an important role for growth and development of the food industry.

#### Raw material availability:

The availability of raw material is important factor to assess the potential for food processing industries. A summary table on availability of raw materials in the district is given as under,

Sr. No.	Crops
1	Food-grains
2	Pulses
3	Spices
4	Fruits
5	Vegetables
8	Milk

Sr. No.	Crops
9	Poultry
10	Animal products
11	Fish

**Critical Gaps:**

- Being an apple-producing district, there is good potential for setting up of agro processing units for apple produce that is currently being marketed transported to other markets without any value addition. Therefore, there is good scope for setting up of agro processing units.
- The railway line to link valley to the rest of the country need be completed in the shortest possible time.
- Backward and forward linkages like contract farming and contract processing etc. need to be institutionalized.

**3. Assessment of Potentials for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Packaging Units	No.	50.00	85	4250.00	3187.50
2	Food processing	No.	25.00	88	2200.00	1650.00
3	Spice Grinding	No.	22.00	52	1144.00	858.00
4	Dairy Processing	No.	50.00	64	3200.00	2400.00
5	Meat Processing	No.	25.00	36	900.00	675.00
	<b>Total</b>			<b>325</b>	<b>11694.00</b>	<b>8770.50</b>

**4. Critical interventions required for creating a definitive impact:**

- Refinance facilities offered by NABARD to banks against their lending to agro / food processing sector under investment credit for processing of raw materials from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock fisheries.
- Financing by NABARD to Producer Companies/Organisations in the areas where the normal bank credit is not flowing.
- NABARD is implementing different subsidy schemes of Central Govt. for development of infrastructure for agro/food processing.

**5. Other related matters:**

The following are the emerging technologies in Food Processing / preservation which have great scope for future commercial applications in the food processing industry. However, some of the technologies mentioned hereunder (e.g. Individual quick freezing (IQF), aseptic packaging, canning, Controlled Atmosphere storages,

ripening chambers etc.) are already established in India. Commercially and a regaining momentum as the modern technologies in food processing /preservation.

**Table: Segments in Food Processing**

Sr. No	Segments	Emerging areas for future investment
1	Food Preservation/ Storage	Controlled Atmosphere Storages, Pre-cooling units, Ripening chambers, Silos
2	Food Processing	Aseptic pulping, UHT processing, individual quick freezing, minimal processing, irradiation, high pressure processing, pulse delectric field processing, high intensity pulsed light processing, application of ultrasound / microwave / ozone in food processing, membrane processing, ohmic heating, radio frequency processing, infrared heating, designer foods(functional &
3	Food Packaging	Aseptic packaging, Intelligent or smart packaging, edible / water soluble packaging, modified atmospheric packaging, vacuum packaging, application of RFID system and nano technology in food packaging, etc.
4	Food safety/ quality Certification	FSSA / HACCP / ISO 22000 / ISO 14000 etc.

### **2.3.2: Agri-Ancillary Activities - Others**

#### **1. Introduction:**

Main objective of Agri-Clinics and Agri-Business Centres is to supplement efforts of public extension services by providing extension and other related services to the farmers on payment basis or free of cost as per the Business Model adopted by agripreneur considering the local needs and affordability of target group of farmers. Some of the eligible activities under Agri-clinic and Agri-business centre are:

- 1) Extension Consultancy Service.
- 2) Soil and water Quality Cum Inputs Testing Laboratories.
- 3) Crop Protection Service Including Pest Surveillance, diagnostic and Control service
- 4) Micro-propagation including plant tissue culture labs and hardening Units.
- 5) Livestock health cover, veterinary dispensaries and service including frozen semen banks and liquid nitrogen supply and artificial insemination.
- 6) There was well developed cooperative system in Pulwama district with Primary Agriculture Cooperative Societies at the ground level and Anantnag Central Cooperative Bank as the central tier which was catering to the needs of PACS of South Kashmir consisting of 4 districts namely Anantnag, Shopian, Kugam and Pulwama. During militancy era of 1989-90, all these PACS were badly affected. They did not get any recovery from farmers and could not pay dues to CCB. In turn, CCB stopped all kind of financing to these PACS. There has not been any systematic effort to revive these ground level cooperatives. The space created by these societies has been occupied by Commercial Banks through financing under KCC to the farmers. But, still cooperative movement need to be revived. The CCB may initiate necessary efforts to revive at least 1-2 PACS/ Marketing Societies in each Block and sanction limit of ₹20 lakh per Society with the cooperative department.
- 7) It has been observed that farmers are getting only 40 to 50% of the value of the products what final consumers are paying. Product passes through 4 to 5 middlemen before it reaches to the final consumer. At every level, cost of the product is increased by adding the cost and margin of middlemen. Pulwama district is producing large quantity of fresh fruits and there is practice among small and marginal farmers to sell the produce at orchard level and at the flowering stage itself. If these small and marginal farmers are organized into Farmers Producers Organization then atleast 2 middlemen can be abolished, one at the level of purchase of orchard and another local level buyer. FPO can aggregate the produce of its members and sell the produce directly to Delhi or other Mandi outside the State. In this value chain, farmers may get 20 to 30% more value for their produce after deducting administrative expenses. Farmers may also get good quality agri inputs like pesticides at a cheaper rate if these are procured through FPO. Agriculture Department is the nodal agency for development of this activity. But interested agri-graduates are not available for taking up this activity

## **2. Infrastructure and linkage support available, planned and gaps:**

- The banks can find new business in lending to these markets, these small ME's can be formed into Producer organizations in both Farmers Producer Companies and Producer Companies. The SHG movement needs to be scaled up in the District to cover the entire rural poor families under the SHG movement to eradicate poverty. The following strategies / actions points may be considered for future:
- Various NGO's to be involved in formation of SHG's in district as two proposals already lying with RO for formation of SHG's. This will be completed and priority will be given in formation of SHG for year 2016-17.
- Capacity building of various stakeholders on an ongoing basis is the key to success of SHG-BLP. District level/block level and village level programs have been planned to address this issue. Further, deputing various stakeholders to training institutions, both in the state and outside the state, is also planned.
- Consistent efforts have been planned for roping in new agencies as SHPI for SHG formation. Farmers Clubs, active PACS, Individual Rural Volunteers, Anganwadi Workers, federations of SHGs, etc.
- All efforts would be made to converge SHG-BLP with NRLM in future so that the SHGs members can avail maximum benefits under the scheme.
- All stakeholders would be involved in revival of dormant SHGs. These dormant SHGs provide a ready platform for micro finance but only needs coordinated efforts of agencies concerned.
- It has been ensured that engaging the SHGs members in income generating activities remains the ultimate objective of SHG-BLP. However, it would be advocated and publicized more aggressively in future.
- SHPIs and other stakeholders would be encouraged to go for adoption of Information Technology (IT) to improve Book Keeping.
- Efforts have been made in the past to impart Financial Literacy to members of SHGs through formal and informal programs/visits. However, the focus on elimination of over-indebtedness at member's level would be given thrust in such programs / visits.
- Involvement of PRIs in SHG-BLP had been given importance in the past as well. However, it would be strengthened in future with renewed focus and attention.
- Success stories of SHG-BLP would be aggressively publicized in the field so that the same are replicated in other parts of the district.
- The progress of each programme may be reviewed in all district/block fora, like DLCC/BLBC, etc.

### **Critical Gaps:**

- The mindset of the Agriculture Graduates should be motivated and diverted to take these activities in a big way and the State Govt. should also offer some incentives, which is presently, towards Govt. jobs and are not willing to set up their own business. However, the officials were advised to do some spadework as it generates employment for the professionals.
- Extension facilities to far off and backward places, genetic improvement, and introduction of hi-tech cover can help a lot in the pursuit of this goal. This is a fast growing sector and to boost it further, new initiatives need to be addressed with more vigour and determination.

**3. Assessment of Potentials for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I. The projections are focused on reducing the gap between potential and achievements, which will help in doubling the farmer's income.

**Table: Assessment of potential.**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Agri-clinic's/ Agri-business Centre's	No.	11.00	32	352.00	264.00
2	Consumption	No.	0.55	510	280.50	210.38
3	Self Help Groups	No.	0.55	220	121.00	121.00
4	Joint Liability Groups (JLG's)	No.	2.50	110	275.00	275.00
	<b>Total</b>			<b>872</b>	<b>1028.50</b>	<b>870.38</b>

**4. Critical intervention required for creating a definitive impact:**

- Greater degree of coordination among agencies (line departments, banks) at district level would be the most critical factor in balanced way of enhancing credit flow under this sector. Hitherto, agencies operate in a sort of seclusion and isolation as repeatedly pointed out in DLRC meetings of Pulwama district. Senior officials of each agency/bank may visit each other to ensure smoothening of the process of implementation.

**5. Suggested action points:****i) Banks:**

- Bank branches may incorporate the above credit programme in their credit plans.
- As the targets are increasing each year, controlling offices may review branch-wise position of targets and achievements and take corrective steps for achieving the targets.
- Bank branches may get in touch with the sponsoring agencies concerned and pursue for early and timely sponsoring to maintain quality in sponsoring as well as lending.

**ii) Development Departments of Government:**

- The developmental departments of Agriculture, Horticulture, Animal & Sheep Husbandry may identify potential farmers and activities.
- Under SHG/JLG mode of financing, handloom and handicrafts activities can also be sponsored.

**6. Other related matters:**

Considering the rural population in the District, it is estimated that there is potential for promotion and saving linkage of SHGs in the district.



## **Chapter 3:**

### **Credit Potential for Micro, Small and Medium Enterprises**

#### **1. Introduction:**

The Government of India Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 defines micro, small and medium enterprises engaged in the manufacture or production, processing or preservation of goods as specified below:

- A micro enterprise is an enterprise where investment in plant and machinery does not exceed ₹25 lakh.
- A small enterprise is an enterprise where the investment in plant and machinery is more than ₹25 lakh but does not exceed ₹5 crore.
- A medium Enterprise is an enterprise where the investment in plant and machinery is more than ₹5 crore but does not exceed ₹10 crore.

As per revised Priority Sector Guidelines, Bank loans to Micro, Small and Medium Enterprises, for both manufacturing and service sectors are eligible to be classified under Priority Sector as per the following norms:

#### **(a) Manufacturing Enterprise:**

The Micro, Small and Medium Enterprises engaged in the manufacture or production of goods to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951 and as notified by the Government from time to time. The Manufacturing Enterprises are defined in terms of investment in plant and machinery.

#### **(b) Service Enterprises:**

Bank loan up to ₹5 crore per unit to Micro and Small Enterprises. ₹10 crore to Medium Enterprises engaged in providing or rendering services as defined in terms of investment in equipment under MSMED Act, 2006.

#### **(c) Khadi and Village Industries Sector (KVI):**

All loans to units in the KVI sector will be eligible for classification under the sub-target of 7 percent /7.5 percent prescribed for Micro Enterprises under priority sector.

Pulwama district has two industrial estates, viz., Chatapora and Lassipora. District is also famous for its willow cricket bats. Presently, there are about 87 units registered with the DIC, out of which, few of them are availing export permits for fully finished cricket bats. More than 42,000 fully finished bats were exported to various countries/states during the last year. The district has vast potential for handicrafts also. The office of the Asstt. Director, Handicraft provided training to more than 4500 persons. They were trained during the last nine years for various handicrafts like Pashmina weaving, Kani Shawl weaving. Raffal weaving, Pashmina Spinning etc. Availability of sufficient raw material also indicates existence of a great potential for handloom activities in the district. The J&K Handloom Development Corporation is also having its office in the district. They are providing training along with various subsidy linked schemes for the development of this activity.

#### **2. Infrastructure and linkage support available, planned and gaps:**

- Food processing is a link between primary sector (agriculture) and secondary sector (manufacturing). Therefore, in addition to general infrastructure facilities like power, water, transport, the infrastructure like storage/ warehousing, silo,

cold storage & cold chain, APMC markets for raw material availability, quality control laboratories, machinery and equipment's play an important role for growth and development of the food industry. District Industries Center (DIC) headed by General Manager is the nodal agency for development of industries in the district. DIC registers traditional units and the units based on local raw materials and provide various facilities to the entrepreneurs besides counseling, consultancy and escort services. Rural Non-Farm Sector (RNFS) covers all activities outside agriculture and allied sector. It covers wide range of activities under manufacturing, processing and service segments, encompassing modern, intermediate, and traditional activities. In Non-Farm Sector, Small Scale units, tiny, village and cottage industries, located in rural areas have assumed importance in view of their potential for generating sizeable and sustainable self-employment and income generation opportunities. There are also several other direct and indirect benefits accruing to the economy from the development of rural non-farm sector. Expansion in employment opportunities through labor-intensive rural non-farm sector is considered a major strategy to tackle unemployment and under-employment issues of rural and semi urban youth besides arresting migration to urban areas. Non-Farm sector has been a major thrust area for Govt. of India, NABARD and Govt. of J&K.

#### **Critical Gaps:**

- Development of secondary sector through establishment of small scale industries, setting up of agro-based industries in the private sector which have high growth expectation in state and encouraging private investment in setting up of industries in the State. For this, facilitation in the form of concession and incentives.

### **3. Assessment of Potential for the year 2020-21:**

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I.

**Table: Assessment of potential.**

Sr. No.	Activity	Unit Ha./ No	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
A. MSME - Manufacturing Sector (TL)						
1. Micro Enterprises						
1	Handloom/	No.	1.10	160	176.00	132.00
2	Tiny Sector	No.	1.10	550	605.00	453.75
3	Village	No.	2.20	550	1210.00	907.50
4	Rural	No.	1.65	550	907.50	680.63
5	Swarozgar	No.	0.33	435	143.55	143.55
2. Small Enterprises						
6	SSI	No.	5.50	600	3300.00	2475.00
3. Medium Enterprises						
7	M I	No.	500.00	72	36000.00	27000.00
MSME - Service Sector (TL)						
1. Micro Enterprises						
8	SRTOs	No.	10.00	160	1600.00	1200.00

Sr. No.	Activity	Unit Ha./ No	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
2. Small Enterprises						
9	Retail	No.	200.00	48	9600.00	7200.00
3. Medium Enterprises						
10	Professional	No.	500.00	27	13500.00	10125.00
B	Working Capital					
(a)	Manufacturing					
1	Micro Enterprises				463.49	463.49
2	Small Enterprises				495.00	495.00
3	Medium Enterprises				5400.00	5400.00
(b)	Service Sector					
1	Micro Enterprises				240.00	240.00
2	Small Enterprises				1440.00	1440.00
3	Medium Enterprises				2025.00	2025.00
Total A+B					77105.54	60380.91

#### 4. Critical Interventions required for creating a definitive impact:

- The District offers good scope for setting up of tiny, village and small industries. Further, the District is famous for its woollen weaving and other handicraft activities which can be promoted on cluster basis.
- Taking into consideration the liberalized industrial policies of the central and State Govt. there is vast potential for small scale industries, cottage and village industries especially and Kashmir embroidery, carpet weaving etc.

#### 5. Suggested action points:

##### i) **Banks:**

- The banks should meet credit needs of the entrepreneurs, both under Govt. sponsored programs and by direct lending as well.
- Banks should consider cases on priority under **MUDRA/Stand Up India schemes** and help in establishing units, so that more number of people get registered.

##### ii) **Development Departments of Government:**

- Handicraft, Handloom and DIC Departments should adopt a proactive role in strengthening up their extension and training facilities.
- Skill and Design Development programs should be arranged not only for trainees but also for trainers.

#### 6. Other related matters:

- Considering the young population in the district, it is estimated that there is good potential for promotion MSME and other related activities.

## **Chapter 4.1:**

### **Credit Potential for Export Credit**

#### **1. Introduction:**

The main exports from Kashmir are mainly Handicrafts, Handlooms and Dry Fruits. The dry fruits are mainly walnuts with almonds also being exported. At current prices, the gross state domestic product (GSDP) of Jammu & Kashmir was about US\$ 14.5 billion in 2013-14. Jammu and Kashmir's handicrafts are world-famous and it has emerged as a huge industry. Handicraft exports from the state increased from US\$ 220.1 million in 2010-11 to US\$ 283.2 million in 2012-13. The state is a global tourist destination. The state witnessed influx of 11.0 million tourists in 2013. A vast natural resource base has enabled J&K to develop land for cultivating major fruits. The state accounts for 57 per cent of Apples and 97 per cent of walnuts produced in India. The state has agro-climatic conditions best suited for horticulture and floriculture. There is considerable scope for increasing the horticulture produce, which is exported. The state government has an industrial policy that offers attractive incentives along with a single-window clearance mechanism. The Skill Development Policy 2012-17 and the Sher-e-Kashmir Employment & Welfare Programme for the Youth 2009 are the policies undertaken by the government to develop the skills of the indigenous people of the state and offer better employment opportunities. In Kashmir, with its severe winter when climate conditions are semi-arctic, craftsmen utilize their leisure as well as creative intelligence in creating artifacts of exquisite beauty. Princely patronage encouraged these handicrafts from early times till these products, light in weight and rich in art, found a big market in India and abroad.

#### **2. Infrastructure and linkage support available, planned and gaps:**

- Earlier export houses from Delhi or Mumbai used to buy from Kashmiri's and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves. Moreover, in the earlier case there was a limited channel for export in Srinagar. Now these items are first taken to Delhi, sometimes by road and then exported from there. The exporters have a choice because of dozens of channels available in Delhi and other major cities for export.
- The art of making carpets is a gift of caravans coming into the valley from Central Asia. In the time of Zain-ul-abdin Badshah, this art was greatly developed by imported skill and royal patronage. The Europeans also took a keen interest in it. It resulted in the establishment of more than 15 well known factories with about 350 looms weaving carpets. Finest wool obtained from pashmina goats and marino sheep is used in these factories. Cotton yarn is, however, imported from Amritsar.
- Namdas are made of wool of inferior quality and old woollen blankets are used for making gabbas. The art of felting wool into namdas has come from Yarkand. Namdas and gabbas are embroidered with thread, which gives colour, beauty and strength to them. This cottage industry is concentrated in Anantnag, Rainawari and Baramula.

- The Kangri making is a cottage industry concentrated in the areas on the banks of Wullar lake near Watlab and at Tsrar and Botingo villages.
- Pashmina shawl industry is an old industry of Kashmir. Pashmina wool used to come from Tibet via Ladakh but since the invasion of China in 1962 and closing of the Leh-Yark and route, Pashmina shawl and carpet industries have been affected greatly. Now the raw material comes from Ladakh only. Moreover the water of river Jhelum is most suitable for washing pashmina wool. Best pashmina shawl is known as ring shawl, a shawl that can pass through a wedding ring.

### **Critical Gaps :**

- For the survival of the handicrafts industry, experts advocate a sustainable business model for the craftsmen and said that it would provide them a dignified life and knowledge economy.
- There is a need to preserve, propagate and professionalize the handicrafts sector in areas of digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. The branding, Grading of Saffron may be done for export of Saffron.
- The sharing of margins between retailers and artisans is a gray area. The marketing efforts also need to be stepped up by the Government and a Brand Equity built up. The Power loom Sector also poses challenges to the Handloom Sector and the mode of GI tags needs to be introduced on priority. The slowdown in the international economy has also impacted exports. Changing preferences in design and type of material is also impacting demand.
- Supply of power to the units, both adequate and regular, is must for the economic success and take off of export credit.

### **3. Assessment of Potential for the year 2020-21:**

The assessment of potential for the year 2020-21, activity/ block-wise physical projections are given in Annexure I.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Pre-shipment	No.	200.00	17	3400.00	3060.00

### **4. Critical intervention required for creating a definitive impact:**

The sales of the Kashmiri handicrafts has declined year-on-year. “The gross turnover in 2013 was ₹1700 crore in 2014 which declined to ₹1200 crore in the following years. Such is the condition of Handicrafts Department in Kashmir,” President KCCI Sheikh Ashiq said. He said brand promotion is highly required for selling a product. There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employed in the state. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance

policy for the artisans are required. The starting a Craft Management Course would be helpful also.

## 5. Suggested action points:

### i) **Banks:**

- Bank branches may coordinate with/with cluster office for identification of potential areas for credit.
- Lead Bank Office may arrange for a review for sector in the DLRC/BLBC/special meetings. SSI implementation by DIC and PMEGP implementation may enhance opportunity.
- Handloom weavers and cane & Bamboo artisans need working capital.

### ii) **Development Departments of Government:**

- Infrastructural facilities for making various products should be created.
- DIC may conduct awareness camps.
- Development agencies should promote various promotional programmes.
- Handloom Department can also promote activities linked to export.
- DIC should undertake a survey of potential for establishments.

## Chapter 4.2: Credit Potential for Education

### 1. Introduction:

Education in India is provided by the public sector as well as the private sector, with control and funding coming from three levels: central, state, and local. Under various articles of the Indian Constitution, free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. India has made progress in terms of increasing the primary education attendance rate and expanding literacy to approximately three-quarters of the population in the 7-10 age group, by 2011. India's improved education system is often cited as one of the main contributors to its economic development. Much of the progress, especially in higher education and scientific research, has been credited to various public institutions. Loans to individuals for educational purposes including vocational courses up to ₹10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. At the primary and secondary level, India has a large private school system complementing the government run schools, with 29% of students receiving private education in the 6 to 14 age group. Certain post-secondary technical schools are also private.

**Educational Institutions = 878**

a) Primary schools	=	547
b) Middle schools	=	284
c) High schools/HSS	=	84
d) B.Ed. Colleges	=	4

(Source: District Statistics and Evaluation Office)

**2. Infrastructure and linkage support available, planned and gaps:**

- Need more primary schools to be cater the ever-growing education needs of the villages.
- Up-gradation of Middle Schools to Higher Secondary Schools.
- Need to stress upon SWACH Bharat Abiyan “toilet facility in schools”.
- Changing preferences in design and type of material is also impacting demand.
- Sports to be recognized as an additional subject in the curriculum of the schools.

**3. Assessment of Potential for the year 2020-21:**

The assessment of potential for the year 2020-21, activity/ block-wise physical and financial projections are given in Annexure I, and summarized as under:

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Education	No.	2.50	700	1750.00	1312.50

**4. Suggested action points:**i) **Banks:**

- There is a need to step up credit flow to this sector in view of indirect benefits to individuals and society at large. Banks may adopt cluster approach for financing support service and establish bankability.
- Organize workshops for imparting awareness and familiarization programme for bank staff.
- Organize credit camps exclusively for Education Loans.

ii) **Development Departments of Government:**

- The Government machinery may take necessary steps to propagate the scheme, ensure proper commissioning and assist in the recovery of over-dues.
- Education Department may identify potential institutions and organize awareness about the advantages and availability of loan. Extension Services may be strengthened to avoid the failure. The State Government may hire some of experts to provide counseling services.

## Chapter 4.3: Credit Potential for Housing

### 1. Introduction:

This chapter is incorporated to promote inclusive expansion in housing through finance and to harness the market potentials of this sector. The focus of GoI, is to improve living conditions of the people by providing adequate and timely finance facility at the doorsteps, so that the HDI is improved. The focus is on serving housing needs of all segments of the population and promote low and moderate housing facilities across the country.

### 2. Infrastructure and linkage support available, planned and gaps:

- To promote a network of dedicated housing financial institutions to adequately serve various regions and different income groups.
- To augment resources for the sector and channelize them for housing.
- To encourage augmentation of supply of buildable land and also building materials for housing and to upgrade the housing stock in the country.
- To encourage public agencies to emerge as facilitators and suppliers of serviced land, for housing.

### 3. Assessment of Potential for the year 2020-21:

PLP projections for the year 2020-21, are given as under. The assessment for Block/Activity wise potential is given in Annexure-I.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Housing (construction)	No.	28.00	650	18200.00	13650.00
2	Housing (repairs)	No.	5.006	275	1376.65	1032.49
	<b>Total</b>			<b>925</b>	<b>19576.65</b>	<b>14682.49</b>

### 4. Critical intervention required for creating a definitive impact:

- Lack of awareness about GoI Scheme is the single most factor, which has blocked the development of this sector. Since this is not an income generating activity, banks are apprehensive about loan repayment but are not aware/sensitized fully about benefits and other real social benefits of the scheme. Hence banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The following descriptions of loans are to be considered under priority sector as given under:
- Loans to individuals upto 28 lakh in Metropolitan centres (with population of ten lakh and above) and loans upto 25 lakh in other centres for purchase/ construction of dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed 35 lakh and 25 lakh, respectively.
- Loans for repairs to damaged dwelling units of families up to 5 lakh in metropolitan centres and up to 2 lakh in other centres.



- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of 10 lakh per dwelling unit.
- The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed 10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of 2 lakh per annum, irrespective of the location, is prescribed.
- Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of 10 lakh per borrower.

#### **5. Suggested action points:**

##### **i) Banks:**

- There is a need to step up credit flow to this sector in view of indirect benefits to individuals and society at large.
- Organize credit camps exclusively for Housing Loans.

##### **ii) Development Departments of Government:**

- DUDA has also come up related to Sponsorship along with subsidy for construction of houses at urban area.

#### **6. Other Related Matters:**

- Export credit, Education & Housing in rural India is valued differently from that in an urban setting, with most people willing to upgrade their HDI/ living standards.

## Chapter 5: Infrastructure Support

### 5.1 Infrastructure - Public Investment

#### A. Introduction:

Infrastructure indicates the basic physical and organizational structures and facilities needed for the operation of a society or enterprise. Rural infrastructure covers the basic facilities, services and installations needed for the functioning of a community or society residing in rural areas.

For sustainable economic and social development, basic amenities need to be created on the basis of which further investments for creation of new assets could be made. From the banking point of view, credit absorption capacity of the population in an area, largely depends on adequacy of infrastructure support available for taking up investment and production activities.

#### B. Rural Infrastructure Development Fund:

Keeping up with the commitment of rural prosperity, NABARD has been financing various activities under Rural Infrastructure Development Fund (RIDF). The State Government may consider formulating and submitting projects under different sectors to NABARD under following activities:

**Table: RIDF - Eligible projects**

Sr. No.	Particulars	Sr. No.	Particulars
<b>I. Agriculture and related sectors (RIDF loan: 95%)</b>			
1	Minor Irrigation/ Micro Irrigation	14	Community irrigation wells for village as a whole
2	Soil Conservation	15	Fishing harbor/ jetties
3	Flood Protection	16	Riverine Fisheries
4	Watershed Development/ Reclamation of waterlogged areas	17	Animal Husbandry
5	Drainage	18	Modern Abattoir
6	Forest Development	19	Medium Irrigation Projects
7	Market Yard, Godown, Mandi, rural haat, marketing infrastructure	20	Mini Hydel Projects/ Small Hydel Projects (up to 10 MW)
8	Cold storage, Public/Joint sector cold storage at various exit points	21	Major Irrigation Projects (already sanctioned and under execution)
9	Seed/ Agriculture/ Horticulture Farms	22	Village Knowledge Centres
10	Plantation and Horticulture	23	Desalination plants (in coastal areas)
11	Grading/certifying mechanisms; testing/certifying laboratories	24	Infrastructure for Information Technology in rural areas
12	Infrastructure Work related with alternate source of energy	25	Separate Feeder Plant
13	5/10 MW solar photovoltaic power plant	26	Establishment of dedicated rural industrial estates
27.	Mechanization of farm operations and related services.		
<b>II. Social Sector (RIDF Loan : 85% / Hill States 90% )</b>			
28	Drinking Water	32	Pay & use toilets in rural areas

Sr. No.	Particulars	Sr. No.	Particulars
29	Infrastructure for Rural Education Institutions	33	Construction of toilet blocks in existing schools, especially for girls
30	Public Health Institutions	34	Setting up of KVIC industrial estates/ centers
31	Construction of Anganwadi Centres	35	Solid Waste management
<b>III. Rural Connectivity (RIDF Loan: 80% / Hill States 90%)</b>			
36	Rural Roads	37	Rural Bridges

**C. Infrastructure Gap Identified:**

This is suggested based on discussion with various stake holders and various department officials:

**Table: RIDF**

Sr. No.	Sector/ Department	Number	Amount crore
1	Roads	2	15.00
2	Bridges	2	24.00
3	Hospital/PHC	5	26.00
4	WSS/Micro Irrigation	3	6.00
5	Animal Husbandry Centre	2	2.50
	<b>TOTAL</b>	<b>14</b>	<b>73.50</b>

**D. RIDF Project in Pulwama District:**

In district Pulwama, 42 RIDF projects worth **12340.80** lakh have been sanctioned up to 31 March 2019 and an amount of **8156.15** lakh has been disbursed. Details of RIDF projects sanctioned and disbursement made as on 31.03.2019 in the district for various purposes is given in the following table:-

**Table: RIDF projects**

Sr. No.	Sector	No.	Sanction NB	Disbursements
1	AH/SH	1	71.24	21.37
2	R&B	23	8498.30	6223.62
3	WSS	11	2581.61	1174.96
4	Public Health Centre	6	568.12	461.02
5	Irrigation & FC	1	621.53	275.18
	<b>Grand Total</b>	<b>42</b>	<b>12340.80</b>	<b>8156.15</b>

**5.2. Social Infrastructure (Involving Bank Credit)****1. Introduction:**

Infrastructure refers to the fundamental facilities and systems serving a country, city, or area, including the services and facilities necessary for its economy to function. It is typically characterizes technical structures such as roads, bridges, tunnels, water supply, sewers, electrical grids, telecommunications and so forth, and can be defined as "the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank finance upto ₹5 crore per borrower for building social infrastructure for certain activities viz., schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres is now considered as Priority Sector Lending.

**2. Infrastructure and linkage support available, planned and gaps:**

The banks can find new business in lending to these markets, Comparison between the education infrastructure indicators district and the state level are given below.

Considering the emphasis through Sarva Shiksha Abhiyan (SSA) at the current enrollment rate schools are required. However, the construction of infrastructure needs to commensurate with availability of skilled teaching and management staff too. Construction of schools may be spread over a five year period and 50% of the schools may be constructed with bank finance.

**3. Assessment of Potential for the year 2020-21:**

The assessment of potential for the year 2020-21, and activity wise and block-wise physical and financial projections are given in Annexure I.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections 2020-21		
				Physical Unit	TFO (₹lakh)	Bank Loan (₹lakh)
1	Nursing Homes	No.	50.00	12	600.00	450.00
2	Schools	No.	25.00	14	350.00	262.50
3	Sanitation	No.	1.00	110	110.00	82.50
4	Drinking water	No.	10.00	12	120.00	90.00
5	Hospitals	No.	100.00	10	1000.00	750.00
	<b>Total</b>			<b>158</b>	<b>2180.00</b>	<b>1635.00</b>

**4. Critical intervention required for creating a definitive impact:**

The term critical infrastructure has been widely adopted to distinguish those infrastructure elements that, if significantly damaged or destroyed, would cause serious disruption of the dependent system or organization. Storm, flood, or earthquake damage leading to loss of certain transportation routes in a city, for example bridges crossing a river, could make it impossible for people to evacuate,

and for emergency services to operate; these routes would be deemed critical infrastructure. Similarly, an on-line booking system might be critical infrastructure for an airline. These elements of infrastructure are often the focus of recovery efforts in the aftermath of natural disasters. Damage to critical infrastructure could also result in a public safety hazard.

**5. Suggested action points:**

i) **Banks:**

- They may utilize Credit Guarantee schemes wherever available.
- Bankers may proactively take up financing of these activities to full fill their priority sector obligations.

ii) **Developmental Departments:**

- Availability of electricity may be ascertained or adequate may be provided for.
- Where ever possible toilet constructions may be linked to IAY.
- Availability of manpower for the created infrastructure is essential. This may require skill up-gradation of manpower and in case of hospitals – professionals.

## Chapter 5.3: Credit Potential for Renewable Energy

### 1. Introduction:

The consumption of conventional and non-renewable sources of energy causes environmental damage and the emanating harmful gases result in depletion of ozone layer and global warming. Further, as these sources are not perennial in nature and cannot be renewed, gradual reduction of these always hint at an imminent energy crisis. Therefore, alternative sources of energy have become very important and relevant these days, such as the sun and wind are renewable in nature, cause less emissions and are available in abundance locally. The optimum use of these sources can, to a large extent, reduce chemical, radioactive and thermal pollution. Moreover, harnessing these potentials can provide a viable source of clean and limitless energy. Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification will come under Priority Sector. For individual households, the loan limit of ₹10 lakh per borrower will be considered under priority sector.

### 2. Infrastructure and linkage support available, planned and gaps:

All the suppliers of solar systems are situated at Jammu. There are a few retailers but no repair or service provider is available in the district.

### 3. Assessment of Potential for the year 2020-21:

The assessment of potential for the year 2020-21, has been indicated given and activity wise and block-wise physical and financial projections for year 2020-21 are given in Annexure I.

**Table: Assessment of potential**

Sr. No.	Activity	Unit Ha./ No.	Unit Cost (₹lakh)	PLP Projections for 2020-21		
				Physical Units	TFO (₹lakh)	Bank Loan (₹lakh)
1	Bio- Gas	No.	0.30	52	15.60	11.70
2	Solar Home Light System	No.	0.50	1600	800.00	360.00
3	Mini Hydro Projects	No.	100.00	7	700.00	525.00
	<b>Total</b>			<b>1659</b>	<b>1515.60</b>	<b>896.70</b>

### 4. Critical Interventions required for creating a definitive impact:

There is low awareness among the bankers and rural population about solar home light systems. Most of the villages are connected with electric supply but the same is very erratic.

### 5. Suggested action Points:

#### i) **Banks:**

- Banks shall come forward and extend financial support under the programme implemented by the DRDA/KVIC.

ii) **Developmental Departments of Government:**

- Aggressive extension is required to convince farmers/villagers to go in for biogas plants. Subsidy may be continued as bio-gas plants serve as significant source of non-conventional energy.
- The repair and maintenance facility is not available. Govt. should train a few persons under PMEGP to take care of this aspect.

**6. Other Related Matters:**

- Sustainable economic and social development are basic amenities, which need to be created by active participation of the stakeholders.

## **Chapter 6: Informal Credit Delivery System**

### **Introduction:**

The informal credit delivery system, more precisely the Self Help Group-Bank Linkage Programme (SHG-BLP) has come a long way since its modest beginnings during 1992-93 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of rural poor with a view to end their dependence on money lenders, have, over the years, developed as the strongest tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. It is now increasingly recognised as an effective mechanism for reaching a large number of the hitherto unbanked sections of the rural poor with minimal transaction and risk costs. Due to this, micro credit has come to stay as an integral part of every strategy planned for rural development.

### **Government's Initiatives to promote microfinance activities:**

#### **WSHG /NRLM Programme in select backward districts**

Govt. of India (GoI) has launched a scheme for promotion and support of women SHGs in select backward districts of the country. The scheme is known as Women (WSHG) programme. The objective of the programme is to provide access to banking services to rural poor households by formation of SHGs and to also coordinate other development programmes aimed at poor women/ household through these groups. With an objective of giving push to the SHG movement, National Rural Livelihood Mission (NRLM) was launched in Pulwama district, wherein SRLM is extensively pursuing formation and linkage of these groups.

### **NABARD Initiatives to promote microfinance activities:**

- (i) 100% Refinance Support to banks against SHG lending.
- (ii) Capacity Building of various stakeholders/partners and SHG leaders.
- (iii) Grant assistance to Self Help Promoting Institutions.

The SHG projects will facilitate purchase of inputs for agriculture and Non - Farm sector activities. This shall further help in self-employing poor rural people and the SHGs can further graduate into formal and non-formal organizations.



**Block wise details of potential available for promotion and savings linkage of SHGs/JLGs**

Sl. No	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31.03.19	Balance potential as on 31.03.19	No. of SHGs to be promoted & savings linked during 2019-20	No. of SHGs to be promoted & savings linked during 2020-21
1	Pulwama	589	380	209	105	104
2	Pampore	30	0	30	15	15
3	Tral	21	0	21	11	10
4	Kakapora	30	4	26	13	13
5	IchgozKeller	10	0	10	5	5
6	Aripal	10	0	10	5	5
7	Dadsara	10	0	10	5	5
8	Awantipora	100	72	28	14	14
9	Newa	100	68	32	16	16
10	Sadimarg	100	42	58	28	30
11	Lassipora	200	93	107	52	55
	<b>Dist. Total</b>	<b>1200</b>	<b>659</b>	541	<b>269</b>	<b>272</b>

The Block-wise potential for credit linkage of the SHGs is furnished below :

(₹ lakh)

Sl. no.	Name of the block	SHGs credit linked upto 31.03.19	SHGs to be credit linked during 2019-20				SHGs to be credit linked during 2020-21			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Pulwama	311	150	100.00	0	0.00	150	100.00	0	0.00
2	Awantipora	63	0	0	0	0.00	0	0	0	0.00
3	Newa	62	0	0	0	0.00	0	0	0	0.00
4	Sadimarg	38	0	0	0	0.00	0	0	0	0.00
5	Lassipora	92	0	0	0	0.00	0	0	0	0.00
	<b>Dist. Total</b>	<b>566</b>	<b>150</b>	<b>100.00</b>	<b>0</b>	<b>0.00</b>	<b>150</b>	<b>100.00</b>	<b>0</b>	<b>0.00</b>

Annexure I																
ACTIVITY-WISE/BLOCKWISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2020-21																
STATE : JAMMU & KASHMIR DISTRICT : Pulwama																
Blocks				1	2	3	4	5	6	7	8	9	10	11	(Amount in lakh)	
	Activity	Unit Cost	Unit size	Pulwama	Keller	Aripal	Pampore	Awantipora	Dadsara	Tral	Newa	Sadimarg	Kakpora	Lassipora	Bank Loan	
A	FARM Credit															
	CROP Production, Maintenance & Marketing															
	Paddy	1.300	Ha	Phy	900	350	500	500	250	350	750	300	450	650	400	5400
		1.000		BL	1170.00	455.00	650.00	650.00	325.00	455.00	975.00	390.00	585.00	845.00	520.00	7020.00
	Maize	0.800	Ha	Phy	10	50	50	10	10	50	100	10	100	10	10	410
		1.000		BL	8.00	40.00	40.00	8.00	8.00	40.00	80.00	8.00	80.00	8.00	8.00	328.00
	Pulses	1.200	Ha	Phy	100	100	50	50	50	50	50	50	100	50	50	700
		1.000		BL	120.00	120.00	60.00	60.00	60.00	60.00	60.00	60.00	120.00	60.00	60.00	840.00
	Oil Seeds	0.800	Ha	Phy	400	150	200	250	200	200	250	200	150	300	200	2500
		1.000		BL	320.00	120.00	160.00	200.00	160.00	160.00	200.00	160.00	120.00	240.00	160.00	2000.00
	Vegetables/Others	1.700	Ha	Phy	200	100	150	150	150	100	50	150	100	150	150	1450
		1.000		BL	340.00	170.00	255.00	255.00	255.00	170.00	85.00	255.00	170.00	255.00	255.00	2465.00
	Apple	8.300	Ha	Phy	600	600	600	300	400	400	500	400	300	500	400	5000
		1.000		BL	4980.00	4980.00	4980.00	2490.00	3320.00	3320.00	4150.00	3320.00	2490.00	4150.00	3320.00	41500.00
	Saffron	6.000	Ha	Phy	0	0	0	250	0	0	0	0	0	0	0	250
		1.000		BL	0.00	0.00	0.00	1500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1500.00
				Phy	2210	1350	1550	1510	1060	1150	1700	1110	1200	1660	1210	15710
a)	CROP (total)			BL	6938.00	5885.00	6145.00	5163.00	4128.00	4205.00	5550.00	4193.00	3565.00	5558.00	4323.00	55653.00
	Consumption/household expenses	0.100			693.80	588.50	614.50	516.30	412.80	420.50	555.00	419.30	356.50	555.80	432.30	5565.30
	Maintenance expenses	0.200			1387.60	1177.00	1229.00	1032.60	825.60	841.00	1110.00	838.60	713.00	1111.60	864.60	11130.60
	Post-harvest Total				2081.40	1765.50	1843.50	1548.90	1238.40	1261.50	1665.00	1257.90	1069.50	1667.40	1296.90	16695.90
b)	ST/Composite Loan for FPO	25.000			25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00
	CROP LOAN TOTAL				9019.40	7650.50	7988.50	6711.90	5366.40	5466.50	7215.00	5450.90	4634.50	7225.40	5619.90	72373.90
ii	Water Resources															
	Shallow Tube Well with Pumpsets	0.900	Nos	Phy	20	20	20	20	20	20	15	15	15	15	20	200
		0.900		BL	16.20	16.20	16.20	16.20	16.20	16.20	12.15	12.15	12.15	12.15	16.20	162.00
	Pump Sets above 5 HP to 10 HP	1.600	Nos	Phy	30	30	25	25	25	30	25	25	25	25	30	295
		0.900		BL	43.20	43.20	36.00	36.00	36.00	43.20	36.00	36.00	36.00	36.00	43.20	424.80
	Small Lift Points and Pumpsets	4.000	Nos	Phy	15	15	8	15	8	15	8	10	10	15	8	127
		0.900		BL	54.00	54.00	28.80	54.00	28.80	54.00	28.80	36.00	36.00	54.00	28.80	457.20
	Drip Irrigation	2.170	Ha	Phy	40	40	20	40	40	40	20	40	20	40	20	360
		0.900		BL	78.12	78.12	39.06	78.12	78.12	78.12	39.06	78.12	39.06	78.12	39.06	703.08
				Phy	105	105	73	100	93	105	68	90	70	95	78	982
	W R Total			BL	191.52	191.52	120.06	184.32	159.12	191.52	116.01	162.27	123.21	180.27	127.26	1747.08
iii	FARM MECHANISATION															



Annexure I															
ACTIVITY-WISE/BLOCKWISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2020-21															
STATE : JAMMU & KASHMIR DISTRICT : Pulwama															(Amount in lakh)
	Blocks			1	2	3	4	5	6	7	8	9	10	11	
	Activity	Unit Cost	Unit size	Pulwama	Keller	Aripal	Pampore	Awantipora	Dadsara	Tral	Newa	Sadimarg	Kakpora	Lassipora	Bank Loan
v	<b>FORESTRY AND WASTELAND DEVELOPMENT</b>														
	Farm Forestry	1.500	Ha	Phy	5	10	10	10	10	10	10	10	10	10	105
		0.750		BL	5.63	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	118.13
				Phy	5	10	10	10	10	10	10	10	10	10	105
				BL	5.63	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	118.13
	<b>FWD TOTAL</b>			<b>Phy</b>	<b>5</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>105</b>
				<b>BL</b>	<b>5.63</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>11.25</b>	<b>118.13</b>
vi	<b>ANIMAL HUSBANDRY DAIRY DEVELOPMENT</b>														
	CB Cows(unit=1+1)	2.300	Nos	Phy	25	10	25	25	21	20	40	20	30	30	296
		0.900		BL	51.75	20.70	51.75	51.75	43.47	41.40	82.80	41.40	62.10	62.10	612.72
	Mini Dairy (Unit=5+5)	11.100	Nos	Phy	25	10	10	20	20	5	5	5	5	10	165
		0.900		BL	249.75	99.90	99.90	199.80	199.80	49.95	49.95	49.95	49.95	99.90	1648.35
				Phy	50	20	35	45	41	25	45	25	35	40	461
				BL	301.50	120.60	151.65	251.55	243.27	91.35	132.75	91.35	112.05	162.00	2261.07
vii	<b>ANIMAL HUSBANDRY POULTRY DEVELOPMENT</b>														
	Broilers( unit of 1000 birds )	5.800	Nos	Phy	4	4	4	4	4	4	4	4	4	4	52
		0.900		BL	20.88	20.88	20.88	20.88	20.88	20.88	20.88	20.88	20.88	20.88	271.44
	Layers ( unit of 1000 birds)	11.000	Nos	Phy	1	1	1	1	1	1	1	1	1	1	20
		0.900		BL	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	198.00
				Phy	5	5	5	5	5	5	5	5	5	5	72
				BL	30.78	30.78	30.78	30.78	30.78	30.78	30.78	30.78	30.78	30.78	469.44
viii	<b>ANIMAL HUSBANDRY SHEEP/GOAT</b>														
	Sheep/goat rearing (unit = 10+1)	1.240	Nos	Phy	40	30	30	30	30	30	30	30	30	30	340
		0.900		BL	44.64	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	379.44
	Sheep/goat rearing (unit = 25+1)	2.810	Nos	Phy	25	25	25	25	25	25	25	25	25	25	275
		0.900		BL	63.23	63.23	63.23	63.23	63.23	63.23	63.23	63.23	63.23	63.23	695.48
	Sheep/goat rearing (unit = 50+2)	5.820	Nos	Phy	20	20	10	10	10	20	10	20	10	10	150
		0.900		BL	104.76	104.76	52.38	52.38	52.38	104.76	52.38	104.76	52.38	52.38	785.70
	Sheep/goat rearing (unit = 100+3)	11.380	Nos	Phy	2	2	2	2	2	2	2	3	3	2	24
		0.900		BL	20.48	20.48	20.48	20.48	20.48	20.48	20.48	30.73	30.73	20.48	245.81
	Sheep/Goat rearing (unit = 100+5)	11.750	Nos	Phy	4	4	2	2	2	4	2	4	2	2	30
		0.900		BL	42.30	42.30	21.15	21.15	21.15	42.30	21.15	42.30	21.15	21.15	317.25
				Phy	44	34	32	32	32	34	32	34	32	32	819
				BL	86.94	75.78	54.63	54.63	54.63	75.78	54.63	75.78	54.63	54.63	2423.67
	<b>S/G TOTAL</b>			<b>BL</b>	<b>86.94</b>	<b>75.78</b>	<b>54.63</b>	<b>54.63</b>	<b>54.63</b>	<b>54.63</b>	<b>75.78</b>	<b>54.63</b>	<b>75.78</b>	<b>54.63</b>	<b>2423.67</b>

Annexure I																
ACTIVITY-WISE/BLOCKWISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2020-21																
STATE : JAMMU & KASHMIR DISTRICT : Pulwama																(Amount in lakh)
Blocks				1	2	3	4	5	6	7	8	9	10	11		
Activity	Unit Cost	Unit size		Pulwama	Keller	Aripal	Pampore	Awantipora	Dadsara	Tral	Newa	Sadimarg	Kakpora	Lassipora	Bank Loan	
ix			Phy	99	59	72	82	78	62	84	62	74	77	154	1352	
			BL	419.22	227.16	237.06	336.96	328.68	176.76	239.31	176.76	218.61	247.41	819.27	5154.18	
			Phy	1	1	1	1	1	1	1	1	0	1	0	9	
			BL	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	0.00	4.32	0.00	38.88	
			Phy	1	1	1	1	1	1	1	1	0	1	0	9	
			BL	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	0.00	4.32	0.00	38.88	
x																

Annexure I															
ACTIVITY-WISE/BLOCKWISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2020-21															
STATE : JAMMU & KASHMIR DISTRICT : Pulwama															(Amount in lakh)
Blocks			1	2	3	4	5	6	7	8	9	10	11		
Activity	Unit Cost	Unit size	Pulwama	Keller	Aripal	Pampore	Awantipora	Dadsara	Tral	Newa	Sadimarg	Kakpora	Lassipora	Bank Loan	
Wasteland Development	0.220	Ha	Phy	4	3	4	4	4	4	3	4	4	2	40	
	0.900		BL	0.79	0.59	0.79	0.79	0.79	0.79	0.59	0.79	0.79	0.40	7.92	
			Phy	26	25	35	26	30	30	30	29	30	30	18	309
LD Total			BL	8.44	8.30	10.16	8.44	8.81	8.81	8.81	8.61	8.81	8.81	5.35	93.34
iii Others	0.500		Phy	10	10	10	10	10	10	10	10	10	10	110	
Tissue Culture/ Vermicomposting	0.900		BL	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	49.50	
			Phy	44	37	46	38	43	41	40	39	40	42	478	
Total Agri-Infrastructure			BL	545.44	54.05	35.28	146.07	167.06	33.93	13.31	13.11	13.31	54.56	2672.35	3748.46
C Ancillary Activities															
(i) AGRO AND FOOD PROCESSING															
Packageing Units	50.000	Nos	Phy	20	1	1	2	1	0	0	0	0	60	85	
	0.750		BL	750.00	37.50	37.50	75.00	37.50	0.00	0.00	0.00	0.00	2250.00	3187.50	
Food Processing	25.000	Nos	Phy	20	2	0	6	4	0	2	2	0	50	88	
	0.750		BL	375.00	37.50	0.00	112.50	75.00	0.00	37.50	37.50	0.00	937.50	1650.00	
Dal/ Oil / Spice mills	22.000	Nos	Phy	2	0	0	0	0	0	0	0	0	50	52	
	0.750		BL	33.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	825.00	858.00	
Fruits and Vegetables	50.000	Nos	Phy	10	0	0	5	5	0	2	0	0	40	64	
	0.750		BL	375.00	0.00	0.00	187.50	187.50	0.00	75.00	0.00	0.00	1500.00	2400.00	
Dairy Poultry Meat Fish	25.000	Nos	Phy	2	1	1	1	1	0	0	0	0	30	36	
	0.750		BL	37.50	18.75	18.75	18.75	18.75	0.00	0.00	0.00	0.00	562.50	675.00	
AGRO AND FOOD PROCESSING (Total)			Phy	54	4	2	14	11	0	4	2	0	230	325	
			BL	1570.50	93.75	56.25	393.75	318.75	0.00	112.50	37.50	0.00	112.50	6075.00	8770.50
ii OTHERS															
Agri-clinic and Agribusiness Centres	11.000	Nos	Phy	5	2	2	2	4	2	2	2	1	8	32	
	0.750		BL	41.25	16.50	16.50	16.50	33.00	16.50	16.50	16.50	8.25	66.00	264.00	
Consumption	0.550	Nos	Phy	50	50	40	50	50	40	50	50	40	50	510	
	0.750		BL	20.63	20.63	16.50	20.63	20.63	16.50	20.63	20.63	16.50	20.63	210.38	
Self Help Group (SHG's)	0.550	Nos	Phy	20	20	20	20	20	20	20	20	20	20	220	
	1.000		BL	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	121.00	
Joint liability Groups (JLG's)	2.500	Nos	Phy	10	10	10	10	10	10	10	10	10	10	110	
	1.000		BL	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	275.00	
			Phy	85	82	72	82	84	72	82	82	71	72	88	872
Others TOTAL			BL	97.88	73.13	69.00	73.13	89.63	69.00	73.13	73.13	60.75	69.00	122.63	870.38







Annexure I																							
ACTIVITY-WISE/BLOCKWISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2020-21																							
STATE : JAMMU & KASHMIR DISTRICT : Pulwama														(Amount in lakh)									
Blocks		1		2		3		4		5		6		7		8		9		10		11	
Activity	Unit Cost	Unit size		Pulwama	Keller	Aripal	Pampore	Awantipora	Dadsara	Tral	Newa	Sadimarg	Kakpora	Lassipora	Bank Loan								
	0.500		BL	22.50	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	360.00								
Mini-Hydo Power plant	100.000	Nos	Phy	1	1	1	1	0	0	1	0	1	1	0	7								
	0.750		BL	75.00	75.00	75.00	75.00	0.00	0.00	75.00	0.00	75.00	75.00	0.00	525.00								
			Phy	105	156	156	156	155	154	155	155	156	156	155	1659								
RENEWABLE SOURCES OF ENERGY - TOTAL			BL	98.40	109.88	109.88	109.88	34.88	34.65	109.65	34.88	109.88	109.88	34.88	896.70								
			Phy	3690	2749	2740	2793	2356	2401	2996	2377	2514	3024	2900	31061								
GRAND TOTAL			BL	24492.85	16710.50	13049.01	13020.29	11980.03	10117.53	13828.88	10960.30	10711.19	14064.39	27801.38	200017.96								

Annexure -II								
Name of the State - Jammu and Kashmir					District - Pulwama			
AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT AGENCY WISE/SECTOR WISE								
						(₹lakh)		
S No.	Agency/Category	2016-17		2017-18		2018-19		2019-20
		Target	Achievmnt	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	CBS	35815.00	34332.00	36981.00	44230.00	40680.00	45505.8	17878.86
	SCB/CCB	3134.00	5.00	626.00	8.00	688.00	193.34	159.40
	RRB	5820.00	1052.00	602.00	1411.00	662.00	1842.39	158.11
	Total (A)	44769.00	35389	38209.00	45649.00	42030.00	47541.53	18196.37
2	Term Loan							
	CBS	3944.00	5381.00	24625.00	8326.00	27089.00	11600.03	88367.41
	SCB/CCB	302.00	0.00	1278.00	4.00	1406.00	2.80	1168.93
	RRB	535.00	0.00	401.00	148.00	442.00	60.57	1159.51
	Total (B)	4781.00	5381	26304.00	8478.00	28937.00	11663.40	90695.85
3	Total Agri Credit							
	CBS	39759.00	39713.00	61606.00	52556.00	67769.00	57105.83	106246.27
	SCB/CCB	3436.00	5.00	1904.00	12.00	2094.00	196.14	1328.33
	RRB	6355.00	1052.00	1003.00	1559.00	1104.00	1902.96	1317.62
	Total (C) (A+B)	49550.00	40770	64513.00	54127.00	70967.00	59204.93	108892.22
4	Non Farm Sector/MSME							
	CBS	34797.00	13096.00	12937.00	27090.00	14405.00	30164.08	17112.60
	SCB/CCB	2605.00	3.00	53.00	281.00	58.00	219.95	39.87
	RRB	4697.00	1243.00	546.00	1493.00	600.00	1694.94	773.23
	SFC/Others	363.00	205.00	350.00	142.00	385.00	143.91	483.95
	Total (D)	42462.00	14547.00	13886.00	29006.00	15448.00	32222.88	18409.65
5	Others PS							
	CBS	12624.00	2167.00	37484.00	3426.00	45304.00	5064.93	49317.13
	SCB/CCB	1119.00	43.00	2044.00	5.00	93.00	99.90	58.84
	RRB	1857.00		1723.00	0.00	188.00	0.00	220.08
	SFC/Others	0.00	0.00	350.00	2.00	0.00	26.17	0.00
	Total (E)	15600.00	2210.00	41601.00	3433.00	45585.00	5191.00	49596.05
6	Grand Total							
	CBS	87180.00	54976.00	112027.00	83072.00	127478.00	92334.84	172676.00
	SCB/CCB	7160.00	51.00	4001.00	298.00	2245.00	515.99	1427.04
	RRB	12909.00	2295.00	3272.00	3052.00	1892.00	3597.90	2310.93
	SFC/Others	363.00	205.00	700.00	144.00	385.00	170.08	483.95
	Grand Total (C+D+E)	107612.00	57527.00	120000.00	86566.00	132000.00	96618.81	176897.92

Annexure - III													
Agency Wise/Sub-Sector-wise Ground Level Credit Flow under Agriculture and Allied Activities													
State: Jammu & Kashmir													
District: Pulwama										(₹lakh)			
S. No.	Sector	2016-17				2017-18				2018-19			
		CBs	Coop. Bks.	RRBs	Total	CBs	Coop. Bks.	RRBs	Total	CBs	Coop. Bks.	RRBs	Total
I	I. Crop Loan	34332.00	5.00	1052.00	35389.00	44230.00	8.00	1411.00	45649.00	45505.8	193.34	1842.39	47541.53
II	II. Term Loan												
a	MI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b	LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c	FM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d	P&H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e	DD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f	PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g	SGP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
h	Fish.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
j	SMY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
k	B.G	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Seri.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Others	5381.00	0.00	0.00	5381.00	8326.00	4.00	148.00	8478.00	11600.03	2.80	60.57	11663.40
	Sub Total-II	5381.00	0.00	0.00	5381.00	8326.00	4.00	148.00	8478.00	11600.03	2.80	60.57	11663.40
	Grand Total(I+II)	39713.00	5.00	1052.00	40770.00	52556.00	12.00	1559.00	54127.00	57105.83	196.14	1902.96	59204.93

Annexure IV					
NABARD J & K Regional Office, Jammu					
Indicative Unit Cost for Major Activities for the year 2020-21					
State : Jammu & Kashmir			(₹lakh)		
Sr. No.	Activity	Unit Size	Unit Cost for 2019-20	*Indicative Unit Cost for 2020-21	
1	2	3	4	5	
1	<b>Minor Irrigation</b>				
a	Pump Sets - Upto 3 HP	No.	0.40	0.50	
	Pump Sets - >3 HP & Upto 5 HP	No.	0.90	1.00	
	Pump Sets - Above 5 HP to 10 HP	No.	1.60	1.80	
b	Lift Irrigation (Small lift points)	No.	2.75	2.75	
	Lift Irrigation (Deep lift points)	No.	4.00	4.00	
c	Bore Well - 3"	No.	4.00	4.00	
	Bore Well - 5"	No.	6.00	6.00	
	Bore Well - 8"	No.	25.00	25.00	
d	Drip irrigation (up to 8 mX 8 m)	1 Ha	1.65	1.65	
	Drip irrigation with spacing 5*5 mtrs per hectare	45339	2.17	2.17	
	Drip irrigation (above 8 m)	1 Ha	1.00	1.00	
e	Sprinkler Irrigation (portable)	1 Ha	1.00	1.00	
	Sprinkler Irrigation (permanent)	1 Ha	1.25	1.25	
f	Rain Gun	No.	1.00	1.00	
g	Rain water Harvesting Tank (Farm Pond)	8 x 8 x 6 ft	0.40	0.40	
h	Tube well with diesel pumpset (Upto 5 HP) *	No.	3.20	3.20	
i	Solar deepwell submersible water pumpset with electronic controller with AC/DC motor (Upto 5 HP) *				
(i)	1200 Wp, 45 mtrs head, 38000 ltr from a head of 30 mtrs (AC)/42000 ltr (DC)	No.	2.28	2.28	
(ii)	1800 Wp, 45 mtrs head, 57000 ltr from a head of 30 mtrs (AC)/63000 ltr (DC)	No.	3.42	3.42	
(iii)	3000 Wp, 70 mtrs head, 57000 ltr from a head of 50 mtrs (AC)/63000 ltr (DC)	No.	5.70	5.70	
(iv)	4800 Wp, 70 mtrs head, 91000 ltr from a head of 50 mtrs (AC)/100000 ltr (DC)	No.	9.12	9.12	

<b>2</b>	<b>Land Development</b>				
a	Vegetative bunding	200 CuM	0.15	0.15	
b	Farm bunding – light soil (4% slope)	160CuM	0.10	0.10	
c	Farm bunding – medium soil (4% slope)	200CuM	0.125	0.125	
d	Farm bunding – heavy soil (4% slope)	240 CuM	0.16	0.16	
<b>3</b>	<b>Farm Mechanisation</b>				
a	Tractor				
	up to 20 HP	No.	4.00	4.00	
	20 - 35 HP	No.	5.25	5.25	
	35-60 HP	No.	8.00	8.00	
	Power Tiller - Up to 8 HP	No.	1.50	1.50	
	> 8 HP	No.	2.50	2.50	
c	Rotavator (tractor drawn)	4 ft	0.85	0.85	
		5 ft	0.87	0.87	
		6 ft	0.90	0.90	
		7 ft	1.10	1.10	
		8 ft	1.20	1.20	
d	Seed Drill (tractor drawn)	9 tyne	0.40	0.40	
		11 tyne	0.50	0.50	
		13 tyne	0.60	0.60	
e	Thresher (Multi crop)	No.	2.00	2.00	
	multiple thresher for Hill agriculture with 8 HP	one	1.25	1.25	
f	Spray pump (Motorised)	No.	0.50	0.50	
	Spray pump (Manual)	No.	0.10	0.10	
g	Agricultural Implements	No.	0.40	0.40	
	Power weeder + accessories	set	1.25	1.25	
	Reaper-cum-binder				
	i) with three tyre	one	4.10	4.10	
	ii) with four tyre	one	5.10	5.10	
h	Trolley	No.	1.50	1.50	
i	Potato Planter *	No.	0.75	0.75	
j	Potato Digger *	No.	1.00	1.00	
k	Tractor Mounted Spray Pump *	No.	1.25	1.25	
l	Disc Harrow *	No.	0.70	0.70	
m	Disc Plough *	No.	0.50	0.50	
n	Combine Harvester (Upto 100 HP) *	Self propelled	20.00	20.00	
o	Laser leveler *	7 feet bucket	4.00	4.00	
p	Straw reaper with two trollies	one	4.60	4.60	
<b>4</b>	<b>Animal Husbandry</b>				
a	<b>Dairy Development</b>				
	CB Cows (2 Animal)+shed+equipment+insurance	1+1	2.30	2.30	
	Mini Dairy (5+5)	5+5	11.10	11.10	
	Mini dairy (1+1) Buffaloe	1+1	1.75	1.75	
	Bio Gas	1000 cum	0.60	0.60	

	<b>Poultry Development</b>				
b	Broilers (1000 birds unit)	No.	5.80	5.80	
	Broilers (1500 birds unit)	No.	8.20	8.20	
	Layers (1000 Birds unit)	No.	11.00	11.00	
c	<b>Sheep, Goat etc.</b>				
	Sheep goat	10+1	1.24	1.25	
	Sheep/goat	25+1	2.81	2.85	
	Sheep/goat	50+2	5.82	5.90	
	Sheep/goat	100+3	11.38	12.10	
	Sheep/goat	100+5	11.75	12.35	
d	Horse Cart	No.	0.95	0.95	
e	Pony ( 2 animals unit)	No.	1.60	1.60	
5	<b>Fisheries Development</b>				
A	a. Pond fishery- Carp unit	(50 m x 20m x 1.5 m)	2.20	2.20	
	b. Pond fishery- Trout unit (one pair)	(20 m x 2.5m x 1.4 m)	4.80	4.80	
B	<b>Farm Equipments</b>				
	a. Drag net	140ftx18ft (10 kg sinkers) mesh size 18 mm double knotted	0.15	0.15	
	b. Covering nets	25x70 ft (mesh with 73 mm 12/3)	0.06	0.06	
	c. Screens (for trout fishes)	Made of almunium 24 sft	0.18	0.18	
6	<b>Saffron Cultivation</b>	1 Kanal	0.35	0.35	
4	<b>Horticulture</b>				
a	Bee Keeping (8 Frames)	10 colonies	0.80	1.00	
	Bee Keeping (8 Frames)	50 colonies	4.00	5.00	
b	Apple/Pear	1 Ha	3.00	3.00	
c	Peach /Plum	1 Ha	3.00	3.00	
d	Apricot	1 Ha	3.00	3.00	
	Walnut, Mango, Leechi	1 Ha	2.50	2.50	
f	Strawberry, Kiwi	1 Ha	3.00	3.00	
g	Other Fruits (Guava, Citrus)	1 Ha	2.75	2.75	
	Fruit Nurseries (Mixed Fruit Crop)	1 Ha	15.00	15.00	
h	Floriculture- Loose Flowers	1 Ha	0.40	0.40	
	Cut Flowers	1 Ha	1.00	1.00	
	Bulbulous Flowers	1 Ha	1.50	1.50	
j	Aloevera	1 Ha	2.00	2.00	
k	Green House	P.Sq.Mtr	0.04	0.04	
	High density plantation				
l	(Mango) *	Ha	4.50	4.50	
m	Apple orchard (High density) - 1 Kanal (1 Ha=20 Kanal)	Ha	32.00	33.00	unit cost of apple plant has been fixed at Rs. 439 instead of Rs. 500 per plant
(i)	Land Development		1.50	1.50	
(ii)	Pit digging, refilling @70/pit for 2222 plants (3.0 m*1.5 m)		1.60	1.60	

	cost of plant material @500/plant for 2222 plants		11.00	11.00	
(iii)					
(iv)	Costs of trellis system (as per estimate)		10.00	10.00	
(v)	Cost of fencing		4.50	4.50	
(vi)	Micro Irrigation	Micro irrigation & support for plants, shade net etc.	2.00	2.00	
(vii)	Cost of Vermi Compost / FYM (cft per Pit)		0.80	0.80	
(viii)	Pesticides		0.40	0.40	
(ix)	P P Machinery/Tools		0.20	0.20	
	Mushroom (i) 100 Trays/ 300 bags	Tray size-3' x 2' x 7"; Bag size - 18" x 24"	0.50	0.50	
	(ii) 200 Trays/ 600 bags		0.90	0.90	
	(iii) 500 Trays/ 1500 bags		2.00	2.00	
	Mushroom House (25' x 16' x 12')	No.	2.00	2.00	
	Vermicompost unit	30x8x2.5 ft	1.00	1.00	
	Pack House	34x20x10 ft	4.50	4.60	
	p Sericulture (i) Rearing House, Rs1.25 and Rearing Kit Rs0.40	30 x 15 x 10 ft	1.65	1.65	
(x)	<b>Protected Cultivation</b>		<b>(Cost in ` /sq.m)</b>		
a	GreenHouse structures with Fan and Pad system		<b>As per MIDH guidelines</b>	<b>Unit cost for 2019-20</b>	unit cost for 2020-21
		upto 100 sq.m			4,500.00
		upto 100-200 sq.m			3,500.00
		200 to 500 sq. m	1897.5	2062.50	2062.50
		500 to 1008 sq. m	1684.75	1853.25	1853.25
		1008 to 2080 sq. m	1633.00	1796.30	1796.30
		2080 to 4000 sq. m	1610.00	1771.00	1771.00
b	<b>Naturally Ventilated System</b>				
	Tubular structure				
		upto 500 sq. m	1219.00	1340.90	1340.90
		500 to 1008 sq. m	1075.25	1182.80	1182.80
		1008 to 2080 sq. m	1023.50	1125.80	1125.80
		2080 to 4000 sq. m	970.60	1067.70	1067.70
c	Wooden structures	40 sq. m	621.00	683.10	683.10
d	Bamboo structures	40 sq. m	518.00	569.80	569.80
e	<b>Shade net House</b>				
	(i) Tubular structure	40 sq. m	816.00	897.60	897.60
	(ii) Wooden structures	40 sq. m	566.00	622.60	622.60
	(iii) Bamboo structures	40 sq. m	414.00	455.40	455.40
	(iv) Plastic mulch	per hectare	36800.00	40480.00	40480.00
	(v) Anti Bird/Anti hail Nets(per sq. m)	35/sq.m	*	38.50	38.50

\*\* New activity proposed for 2020-21. Highligh rows shows new activity for the year 2020-21  
These are indicative unit costs only . Actual costs may vary from district to district.

ANNEXURE-V						
Scale of finance for major crops fixed by DLTC for the year 2019-20						
Name of the State - Jammu & Kashmir			District			Pulwama
S No.	Name of Crop	Unit				
			SOF 2017-18/Ha	SOF 2018-19/Ha	SOF for 2019-20/Ha	SOF 2019- 20/Kanal
<b>Field Crop</b>						
1	Paddy	Ha	130000.00	140000.00	140000.00	7000.00
2	Wheat	Ha	100000.00	100000.00	100000.00	5000.00
3	Mustard	Ha	70000.00	80000.00	80000.00	4000.00
4	Oats	Ha	60000.00	60000.00	60000.00	3000.00
5	Maize	Ha	80000.00	100000.00	100000.00	5000.00
6	Pulses	Ha	120000.00	120000.00	120000.00	6000.00
7	Mushroom	Ha	80000.00	80000.00	80000.00	4000.00
<b>Vegetable/Spices</b>						
8	Saffron	Ha	800000.00	800000.00	800000.00	40000.00
9	potato	Ha	200000.00	200000.00	200000.00	10000.00
10	vegetable	Ha	156000.00	170000.00	170000.00	8500.00
<b>Horticulture Crops</b>						
11	Apple	Ha	830000.00	830000.00	830000.00	41500.00
12	Walnut	Ha				4000 per tree
13	Pears	Ha	420000.00	420000.00	420000.00	21000.00
14	Cherry	Ha	360000.00	360000.00	360000.00	18000.00
15	Strawberry/Grapes	Ha	480000.00	480000.00	480000.00	24000.00
16	Almond	Ha	450000.00	450000.00	450000.00	22500.00
17	Plum	Ha	350000.00	350000.00	350000.00	17500.00
18	Peach/Apricot	Ha	330000.00	330000.00	330000.00	16500.00
<b>Plantation</b>						
19	Mulberry	300 trees	15000.00	15000.00	15000.00	300 trees
20	Willow	Ha	120000.00	120000.00	120000.00	6000.00





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## NABVENTURES Limited

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NABVENTURES Fund I invests in early to mid stage start-ups (Pre-Series A and Series A) in agriculture, food and rural businesses (including rural fintech). The fund is managed by NABVENTURES Limited.

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