



संभाव्यता युक्त ऋण योजना 2021 - 22

Potential Linked Credit Plan 2021 - 22

रियासी ज़िला REASI 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

विकेंद्रीकृत आयोजना की धारणा के अनुरूप, नाबार्ड प्रतिवर्ष, प्रत्येक जिले की ऋण संभाव्यताओं का आकलन करने हेतु संभाव्यतायुक्त ऋण योजनाएं (पीएलपी) तैयार करता आ रहा है। प्रत्येक जिले की पीएलपी में प्राथमिकता क्षेत्र के तहत, विविध गतिविधियों की वर्तमान और आगामी संभाव्यताओं को ध्यान में रखते हुए ऋण आवश्यकताओं को रेखांकित किया जाता है। इस प्रक्रिया में आधारभूत संरचना संबंधी आवश्यकताओं को चिन्हित कर उन्हें पूरा करने संबंधी कार्यबिन्दुओं पर भी चर्चा की जाती है। इस समग्र कार्यप्रणाली का मंतव्य यही होता है कि ऋण योजना की प्रक्रिया को विकास योजना की प्रक्रिया से जोड़ा जाए।

इस वर्ष ऋण आयोजना प्रक्रिया और भी महत्वपूर्ण हो जाती है क्योंकि कृषि क्षेत्र ने इन विपरीत परिस्थितियों में भी अच्छे परिणाम दिए हैं, जबकि कोविड -19 महामारी के चलते भारतीय अर्थव्यवस्था के अन्य क्षेत्रों में तेजी से गिरावट दर्ज हुई है। जम्मू-कश्मीर में 65% से अधिक आवाम कृषि व इससे जुड़े क्षेत्रों से अपनी रोजी-रोटी चलाती हैं। अतः बैंकों व संघ शासित सरकार के लिए यह अनिवार्य हो जाता है कि कृषि व संबद्ध क्षेत्रों की उन्नति हेतु किए जा रहे प्रयासों को और गति दें, ताकि जम्मू-कश्मीर की आवाम खुशहाल और बेहतर ज़िंदगी बसर करे सके।

इस वर्ष पीएलपी की विषय-वस्तु, किसानों की आमदनी बढ़ाने के लिए कृषि-उपज का सामूहिकरण है। किसानों की बिचौलियों व स्थानीय साहूकारों पर निर्भरता के कारण उपभोक्ता मूल्य में किसानों या प्राथमिक उत्पादनकर्ता को काफी कम हिस्सा मिलता है, इसलिए कृषि-उपज के एकत्रीकरण, मूल्य संवर्धन और किसान उत्पादक संघ (एफपीओ) के जरिए किसानों को एक मंच पर जोड़कर सामूहिक विपणन से ही इसका टिकाऊ हल निकल सकता है। संघ शासित प्रदेश में, नाबार्ड सक्रिय रूप में एफपीओ बनाने तथा इन्हें मजबूत करने का काम कर रहा है। ये एफपीओ आलू के बीज का उत्पादन, मशरूम की खेती, बासमती धान की खेती, डेयरी फार्मिंग जैसी गतिविधियां कर रहे हैं।

मुझे वर्ष 2021-22 की पीएलपी प्रस्तुत करते हुए दिली खुशी महसूस हो रही है, जिसे हमारे जिला विकास प्रबंधकों ने विविध हितधारकों से मिली जानकारीयों की मदद से तैयार किया है। मैं, जिला विकास आयुक्त, राज्य सरकार के विविध विभागों के प्रमुखों, अग्रणी जिला अधिकारी, भारतीय रिज़र्व बैंक, अग्रणी जिला प्रबन्धक, बैंकों, गैर-सरकारी संगठनों और किसानों के प्रति हृदय से आभारी हूँ कि उन्होंने इस दस्तावेज़ के निर्माण के लिए हमारे जिला विकास प्रबंधकों को आवश्यक सहायता उपलब्ध करायी।

मुझे दृढ़ विश्वास है कि सभी हितधारकों के ठोस प्रयासों से, उपयुक्त संभाव्यताओं को उपयोग में लाकर सभी जिलों में समुचित सामाजिक-आर्थिक विकास संभव हो पाएगा।



(राकेश कुमार श्रीवास्तव)

मुख्य महाप्रबंधक

Foreword

True to the spirit of the 'bottom-up' approach, NABARD initiates the credit planning exercise for preparing Potential Linked Credit Plans (PLPs) for each district every year. PLP of the district assesses credit requirement, taking into account the present and emerging potential for various activities under priority sector, besides presenting a holistic view of the infrastructural gaps and the ways to bridge the same. The main objective of the entire exercise is to link the credit planning process with the development planning process.

This credit planning process this year has become all the more important as agriculture sector has shown tremendous resilience and has performed exceptionally well, while the other sectors of the Indian economy have seen a sharp contraction due to recent COVID-19 pandemic. In Jammu and Kashmir, over 65% of the population depends on agriculture and allied sector and it is imperative that agriculture and allied sector is supported both by banks and UT government for making a difference to lives and livelihood of people of Jammu and Kashmir.

The theme of this year's PLP is "Collectivization of Agricultural Produce for enhancing Farmer's Income". As the dependence of farmers on intermediaries and local money-lenders has led to the significant reduction of farmers' share in the consumers' price, a sustainable solution lies in collectivization of agricultural produce, value addition and collective marketing through organizing farmers into Farmer Producers' Organization (FPO). NABARD is actively involved in formation and nurturing of FPOs in the UT. These FPOs are engaged in activities such as potato seed production, mushroom cultivation, basmati rice cultivation, dairy farming etc.

It gives me immense pleasure to present the PLP for the year 2021-22 prepared by our District Development Manager with inputs from various stake holders. I would like to express my sincere gratitude to District Development Commissioner, Heads of various State Government Departments, Lead District Officer, Reserve Bank of India, Lead District Manager, Banks, NGOs and farmers for providing necessary cooperation and support to our District Development Manager in this endeavour.

I believe that the concerted efforts of all the stake holders will enable us to harness the potential for ushering in a meaningful socio-economic transformation in the district.



(R. K. Srivastava)
Chief General Manager

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Executive Summary

Potential Linked Plan is a comprehensive document of the potentials of a district for economic activities, both in physical and financial terms. In the process of preparation of PLPs, the views of whole gamut of stakeholders, departments, banks, as well as farmers, involved in rural credit delivery and management are covered. This PLP works out exploitable potential for the year 2021-22 taking into account the availability of infrastructure, marketing support, credit absorption capacity etc., at the district level.

The total geographical area of District Reasi is 1707 Sq. Km. The district is situated in the south west of the UT which is surrounded by Kulgam in North, Jammu in South, Udhampur in East and Rajouri in the West. The district has its headquarters at Reasi town and is administratively divided into 9 tehsils, 12 blocks, 147 panchayats and 255 villages (253 inhabited). The total area of the district is 170700 ha, of which 68058 ha is forest area, 24668 ha is net sown area and 26829 ha is not available for cultivation. The number of landholdings in the district is 41123. Agriculture and allied activities are the main source of income in the district.

There are total 51 bank branches in the district, of which 25 are rural branches, 26 are semi-urban branches. There are 43 branches of commercial banks; 3 branches of RRBs; 4 branches of DCCB; 1 branch of JKCARDs operating in the district. As on 31 March 2020, deposit stood at ₹272592 lakh and outstanding advances stood at ₹99609 lakhs, with a CD ratio of 36.54.

The major food / horticulture crops grown in the district are Maize, Wheat, Paddy and Mango, Citrus, Apple, Walnut. Dairy farming, Sheep and goat rearing, poultry farming, silk worm rearing, etc., are the important allied agricultural activities.

This Potential Linked Credit Plan (2021-22) with a theme of “Collectivization of Agricultural Produce for Enhancing Farmers’ Income”, estimates’ the credit potential for 2021-22 at ₹63638.53 lakh for the district. Sector-wise break-up of credit potential is ₹34338.00 lakh for Agriculture (Farm Credit, Agriculture Infrastructure and Ancillary Activities), ₹19515.10 lakh for MSME, ₹810.00 lakh for Education, ₹7512.60 lakh for Housing, ₹1410.00 lakh for Social Infrastructure involving bank credit and ₹52.83 lakh for Renewable Energy. PLP for 2021-22 shows a 14.03% growth over PLP of 2020-21.

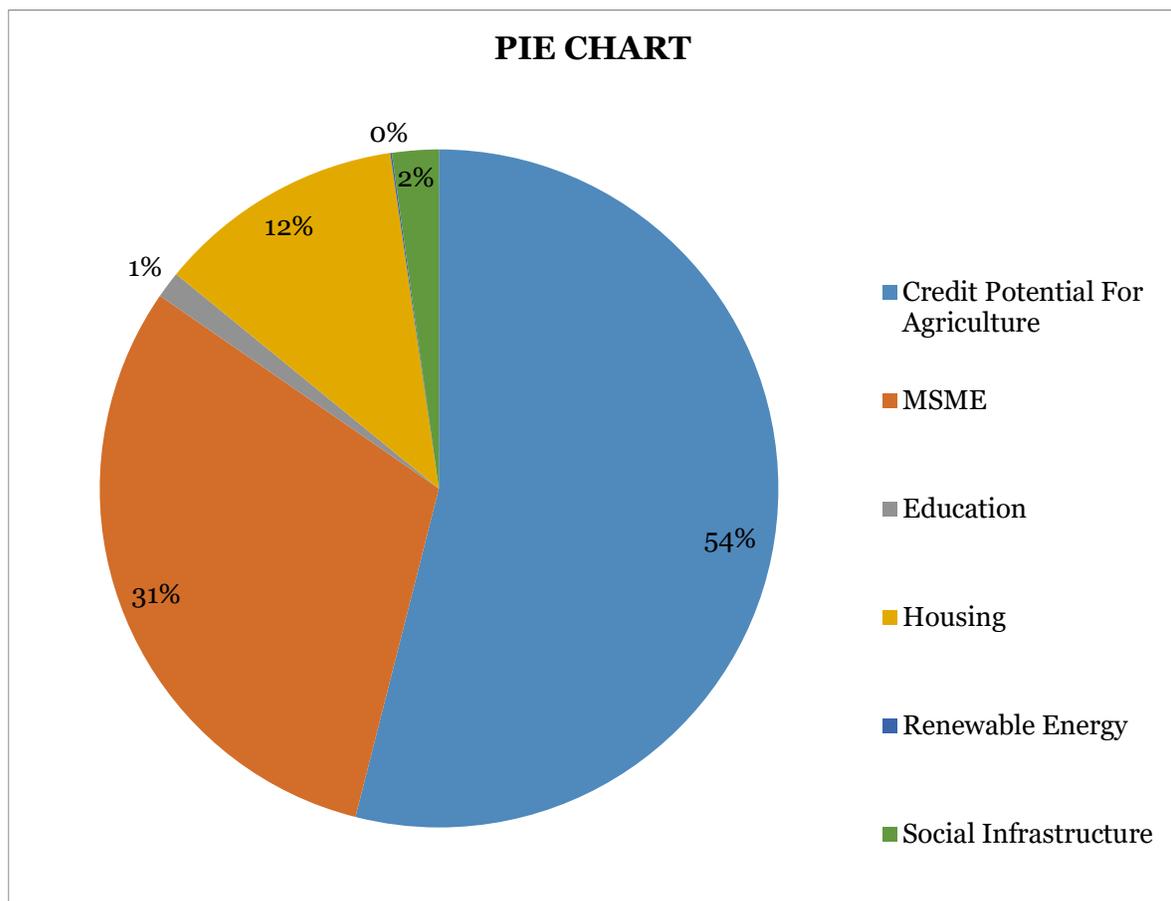
The district being predominantly of rural nature offers a good scope for promotion of food processing industry, dairy, sheep/goat rearing, silkworm rearing, etc., along with transport, tourism, hotel industry with Katra, Shiv Khori being main tourists stations in the district.

Union Budget 2020-21 presented a clear blueprint for ensuring the overall development of agricultural sector, improving the economic conditions of the farmers and all round development of rural India. For the year 2020-21, institutional lending target of ₹15 lakh crore has been set. Budget also introduced new schemes like PM KUSUM Yojna, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc. Further, under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.

Major constraints likely to affect the translation of potential for institutional credit assessed under the PLP-2021-22 into actual GLC flow in various sectors are poor branch network, low spread of BCs, lack of basic rural infrastructure facilities like roads, poor irrigation facilities, lack of off-farm skills and facilities for rural industrial entrepreneurship, etc.

**Appendix A to Annexure 1
Broad Sector wise PLP Projections – 2021-22**

		(₹ lakh)
Sr. No.	Sector PLP Projection	Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing (Crop Loan)	23515.38
ii	Term Investment for Agriculture and Allied Activities (Agri. Term Loan)	5797.12
	Total (i+ii)	29312.49
B	Agriculture Infrastructure	654.26
C	Ancillary Activities	4371.25
I	Credit Potential For Agriculture (A+B+C)	34338.00
II	Micro, Small and Medium Enterprises	19515.10
III	Credit potential for Export Credit, Education and Housing	8322.60
IV	Credit Potential for Infrastructure – Public Investments, Social Infrastructure involving bank credit and Renewable Energy	1462.83
	Total Priority Sector (I to VIII)	63638.53



Appendix B to Annexure 1
SUMMARY OF SECTOR/SUB- SECTOR WISE PLP PROJECTIONS - 2021-22
(₹ lakh)

Sr. No.	Particulars	Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	23515.38
ii	Water Resources	156.06
iii	Farm Mechanisation	880.44
iv	Plantation and Horticulture	1731.36
v	Forestry and Waste Land Development	40.05
vi	Animal Husbandry – Dairy Development	2020.71
vii	Animal Husbandry – Poultry Development	178.72
viii	Animal Husbandry – Sheep, Goat and Piggery Development	487.95
ix	Fisheries Development	159.12
x	Others - Bullock, Bullock cart etc	142.70
	SUB TOTAL	29312.49
B	Agriculture Infrastructure	
i	Storage Facilities	236.25
ii	Land Development, Soil Conservation, Wasteland Development	389.93
iii	Others - Tissue culture, Agri bio-technology, Bio pesticides/fertilizers, vermin composting	28.08
	SUB TOTAL	654.26
C	Ancillary Activities	
i	Food and Agro Processing	176.16
ii	Others -Loans to Coop Societies, Agri Clinic/Agri Business Centres, Loans to PACS/LAMPS/MFI/Loans to SHGs, JLGs, others	4195.09
	SUB TOTAL	4371.25
	TOTAL AGRICULTURE	34338.00
II	Micro, Small and Medium Enterprises	
i	MSME - Working Capital	12009.29
iii	MSME - Investment credit	7505.81
	TOTAL MSME	19515.10
III	Credit potential for	
I	Export Credit	0.00
Ii	Education	810.00
iii	Housing	7512.60
	Total (Export+Education+Housing)	8322.60
IV	Credit potential for	
I	Infrastructure – Public Investments, Social Infrastructure involving bank credit	1410.00
Ii	Renewable Energy	52.83
	TOTAL PRIORITY SECTOR (I+II+III+IV)	63638.53

District Profile

The total geographical area of the District is 170700 hectares. The district is situated in the south west of the UT which is surrounded by Kulgam in North, Jammu in South, Udhampur in East and Rajouri in the West. The district with its headquarters at Reasi town, is administratively divided into 9 tehsils, 12 blocks, 147 panchayats and 255 villages (253 inhabited). The total area of the district is 170700 ha, of which 68058 ha is forest area, 24668 ha is net sown area and 26829 ha is not available for cultivation. The number of landholdings in the district is 41123. The District receives an average annual rainfall of 2050 mm. The main source of irrigation is rain. The net irrigated area is 1397 ha. The district is comparatively underdeveloped in application of latest improved technology in agriculture with enterprising farmers and well-knit supply and service mechanism. The per capita income in the UT of J&K is around ₹86,108/-.

A. District is mainly agrarian and industrialization is urban based, as enumerated below:

- a. The District is classified into 3 Agro Climatic Zones among 15 Agro Climate zones in the country. The zones are sub-tropical, intermediate, and temperate. The district is a watershed of the river Chenab and its tributaries namely, Ans, Rudd, Plassu, Banganga, Pai, Anji. Salal Dam has been commissioned on the River Chenab. The types of soil available in the district is sandy loam and clay loam.
- b. As per the Census 2011, the District has a total population of 3.14 lakh comprising 1.66 lakh male and 1.48 lakh female and in terms of density of population at 184 per Sq Km. The overall literacy rate of the District as per the 2011 census was 58.15 per cent (excluding 0-6 years' population) and that of male and female was 68.38 per cent and 46.59 per cent respectively.
- c. 91.42 % population is rural. The percentage share of ST/SC population is 28% and 12% respectively.

B. Important Economic activities in the District:

- a. The District offers ample scope for various types of economic activities, prominent among them being in the field agriculture, horticulture, tourism, dairy, poultry, sheep/goat, fishery, food/fruit processing.
- b. It has two industrial estates in the district, namely one at Gram More (70 kanal) and other identified at Nambla, Vijaypur to be developed on 1500 kanal land.
- c. District has great untapped potential in Handicraft and Handlooms. There are 6 Handicraft Training Institutes and 1 Handloom Training Centre in Reasi. There are major markets at Katra, the abode of Mata Vaishno Devi and Shiv Khori in Ransoo which may be further developed as sale points.
- d. Dairy development, sheep and goat rearing, poultry farming, silk worm rearing, etc., are the important allied agricultural activities. The milk production in the district stands at 86475 MT in 2018-19, egg production at 21 lakhs (in number). Poultry meat production of 18.50 lakh Kg in 2018-19, Mutton production is 27.263 lakh Kg in 19-20, wool production is 5.360 lakh kg in 2019-20.
- e. Tourism is a major industry in the district. There are many tourist places viz: Mata Vaishno Devi Shrine, Shiv Khori Cave, Baba Aghar Jitto, Nau-Devi Mata Temple, Baba Dansar, Shri Dera Baba Banda Bahadur. The Mata Vaishno Devi Shrine has been visited by 81.78 lakh pilgrims and Shiv Khori Shrine by 12.33 lakh pilgrims in 2017-18. Also there are 248 registered hotels in the district as on 31.03.2018.

C. Major food, commercial and plantation/ horticulture crops.

1. The major food crops grown in the District are Maize, Wheat, Paddy and their productivity is 24.58 qtl/ha, 26.65 qtl/ha, 59.68 qtl/ha, respectively. The other produce includes vegetables, oilseeds, pulses, etc.
2. Mango, Citrus, Apple, Walnut are some of the principal horticulture crops grown in the District.

D. Others

In the field of education, the District has 3 colleges, 2 ITIs, one campus of University of Jammu, one private university namely Shri Mata Vaishno Devi University, in Block Panthal. Besides this, there is one Krishi Vigyan Kendra (KVK) at Dera Baba Banda Bahadur under SKAUST-Jammu.



Appendix C-District Profile

PLP-2021-22 Reasi District

District - Reasi		Union Territory Jammu & Kashmir	Division - Jammu		
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE			
Total Geographical Area (Sq.km)	1707	Agro-climatic Zone	3		
No. of Tehsils	9	Climate	Sub-tropical, intermediate, Temperate		
No. of Blocks	12	Soil Type	Sandy Loam/ Clay Loam		
No. of Villages (Inhabited)	253	3. LAND UTILISATION [Ha]			
No. of Panchayats	147	4. RAINFALL & GROUND WATER			
3. LAND UTILISATION [Ha]		5. DISTRIBUTION OF LAND HOLDING			
Total Area Reported	170700	Classification of Holding		Holding	
Forest Land	68058			Area	
Area Not Available for Cultivation	26829	Nos.		% to Total	
Permanent Pasture and Grazing Land	9724	%		Ha.	
Land under Miscellaneous Tree Crops	7638	%		%	
Cultivable Wasteland	5147	%		%	
Current Fallow	9497	%		%	
Other Fallow	370	%		%	
Net Sown Area	24668	%		%	
Total or Gross Cropped Area	39768	%		%	
Area Cultivated More than Once	15100	%		%	
Cropping Intensity [GCA/NSA]	161	%		%	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]			
Cultivators	96	Category	Total	Male	Female
Of the above, Small/Marginal Farmers		Population	314	166	148
Agricultural Labourers	4	Scheduled Caste	38	20	18
Workers engaged in Household Industries	-	Scheduled Tribe	88	46	42
Workers engaged in Allied Agro-activities	1	Literate	150	94	56
Other workers	44	BPL	103	57	46
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]			
Total Households	57	Having brick/stone/concrete houses	-	Having electricity supply	-
Rural Households	52	Having source of drinking water	-	Having independent toilets	-
BPL Households	22	Having access to banking services	-	Having radio/tv sets	-
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]			
Villages Electrified	241	Anganwadis	892	Dispensaries	27
Villages having Agriculture Power Supply	-	Primary Health Centres	13	Hospitals	3
Villages having Post Offices	66	Primary Health Sub-Centres	104	Hospital Beds	254
Villages having Banking Facilities	-	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE			
Villages having Primary Schools	723	Fertiliser/Seed/Pesticide Outlets [Nos]	106	Agriculture Pumpsets[Nos]	-
Villages having Primary Health Centres	120	Total N/P/K Distributed [MT]	700	Pumpsets Energised [Nos]	-
Villages/hamlets having Potable Water Supply	-	Certified Seeds Supplied [Tonnes]	511	Agro Service Centres [Nos]	-
Villages connected with Paved Approach Roads	-	Pesticides Consumed [MT]	-	Soil Testing Centres [Nos]	-
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	-	Plantation nurseries [Nos]	13
Total Area Available for Irrigation (NIA + Fallow)	10894	Power Tillers [Nos]	-	Farmers' Clubs [Nos]	6
Irrigation Potential Created	-	Threshers/Cutters [Nos]	-	Krishni Vigyan Kendras[Nos]	1
Net Irrigated Area(Total area irrigated at least once)	1397	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING			
Area irrigated by Canals / Channels	1355	Rural/Urban Mandi/Haat [Nos]	-	Wholesale Market [Nos]	-
Area irrigated by Wells	-	Length of Pucca Road [Km]	806	Godown [Nos]	-
Area irrigated by Tanks/Springs	42	Length of Railway Line [Km]	-	Godown Capacity[MT]	-
Area irrigated by Other Sources	-	Public Transport Vehicle [Nos]	-	Cold Storage [Nos]	-
Irrigation Potential Utilized (Gross Irrigated Area)	2096	Goods Transport Vehicle [Nos]	13990	Cold Store Capacity[MT]	-
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS			
Type of Processing Activity	No of units	Cap.[MT]	Kharif		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	-	-	Rabi		
Sugarcane (Gur/Khandsari/Sugar)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Fruit (Pulp/Juice/Fruit drink)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Spices (Masala Powders/Pastes)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Dry-fruit (Cashew / Almond/Raisins)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Cotton (Ginning/Spinning/Weaving)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Milk (Chilling/Cooling/Processing)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Meat (Chicken/Motton/Pork/Dryfish)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
Animal feed (Cattle/Poultry/Fishmeal)	-	-	Area (Ha)	Prod. (Qtl)	Avg. Yield [Qtl/Ha]
17. ANIMAL POPULATION - 20th Livestock Census [in '000]		Source: District Statistical Book, 2017-18 and Respective Department			
Category of animal	Total	Male	Female	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES	
Cattle - Cross bred	10	1	9	Veterinary Hospitals/Dispensaries [Nos]	55
Cattle - Indigenous	89	19	70	Disease Diagnostic Centres [Nos]	-
Buffaloes	67	3	64	Artificial Insemination Centers [Nos]	23
Sheep- Cross bred	187	-	-	Animal Breeding Farms [Nos]	-
Sheep- Indigenous	80	-	-	Animal Husbandry Tng Centres [Nos]	-
Goats	228	126	33	Dairy Cooperative Societies [Nos]	-
Horses, Mules, Donkeys	24	-	-	Improved Fodder Farms [Nos]	-
Total	595	-	-	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY	
Poultry	127	-	-	Fish Production [Kg]	440000
Total	722	-	-	Egg Production [Lakh Nos]	21
Sources (if not mentioned against the respective item):		District Statistical Book, 2017-18, Various departments, 20th Livestock Census			

Banking Profile

Lead Bank of the District: State Bank of India

- **Banking Network** – There are total 51 bank branches in the district, of which 25 are rural branches, 26 are semi-urban branches. There are 43 branches of commercial banks; 3 branches of RRBs; 4 branches of DCCB; 1 branch of JKCARDB operating in the district.
- **Loans disbursed under priority sector** - As on 31 March 2020, an amount of ₹27436.97 lakh has been disbursed under priority sector during 2019-20 under Annual Action Plan. During same period, commercial banks, RRBs and Coop Banks have disbursed an amount of ₹25734.00 lakh, ₹1668.32 lakh and ₹34.65 lakh, respectively. The total outstanding advances as on 31.03.2020 stands at 99609 lakhs registering a growth of 15.98% over the last year.
- **Deposits Outstanding**-There has been steady increase in deposits due to the vast network of branches. The total deposits in the district increased from ₹215472 lakhs as on 31.03.19 to ₹272592 lakhs as on 31.03.20, i.e. an increase of 26.51 % over last year. Commercial banks continue to have the major share in deposits at 97.24%, the share of RRB is 1.11% and that of Coop. bank is 1.65%.
- **Credit Deposit ratio** - As on 31 March 2020 the CD ratio of the district stood at 36.54 which was 39.86 as on 31.03.2019 and 38.08 as on 31.03.2018. As on 31.03.20, the CD ratio of commercial banks stood at 36.93%, RRB stood at 29.59%, JCCB stood at 18.55%, respectively. As per RBI guidelines should not be less than 60%.
- Since inception (i.e. 23.03.2011), RSETI-Reasi has conducted 122 programmes having trained 2752 candidates (1648 females) out of which 1728 have been settled as on 31.03.20.
- The Annual Credit Plan targets / achievement for last 3 years is as under: (₹ lakh)

Sr. No.	Financial Year	Annual Credit Plan (Priority Sector)			Growth YoY (%)
		Target	Achievement	% Achievement	
1	2017-18	43172.01	16060.58	37.20	60.21
2	2018-19	49587.81	19158.91	38.64	19.28
3	2019-20	55777.52	27436.97	49.19	43.21

- During the year 2019-20, an amount of ₹12336.13 lakh, ₹11212.24 lakh & ₹3888.60 lakh under Agriculture, NFS/SSI and other priority sector respectively was disbursed.
- In 2019-20, under non-priority sector, against a target of ₹19723.23 lakh, an achievement of ₹27688.24 lakh was recorded i.e. 140% of the target.
- PMJDY, PMJJBY, PMSBY and APY schemes are being implemented in the district and their details are as under:

Sr. No.	Name of the Scheme	Number of cases serviced in 2018-19
1	PMSBY	3079
2	APY	769
3	PMJJBY	1468
4	MUDRA Yojna	878

- There are 41123 farm operating families (agri census 2016) in the district of which number of families verified under PM Kissan are 34376. As on 31.03.2020, bank credit amounting to ₹10406.14 lakh has been disbursed under crop loan to 18782 KCC holders.
- The Jammu Central Cooperative Bank and SCARDB are the cooperative bank branches which are not operating on core banking solutions (CBS) platform. All the commercial banks, JKGB and EDB are on CBS platform in the district and UT of J&K.
- 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 unbanked population.

Appendix - D Banking Profile

District -	Reasi	Union Territory	J&K	Lead Bank -	State Bank of India
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1. NETWORK & OUTREACH (As on 31/03/2020)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFls/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	15	43	18	21	-	-	37	6	1314	
Regional Rural Bank	1	3	1	2	-	-	-	84	18833	
District Central Coop. Bank	1	4	2	2	-	-	-	63	14124	
Coop. Agr. & Rural Dev. Bank	1	1	-	1	-	-	-	253	56499	
Primary Agr. Coop. Society (Active)	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	
All Agencies	18	51	25	26	-	-	37	5	1108	

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)
Commercial Banks	-	-	-	-	-	173878.00	207838.00	265070.00	9.09	97.24
Regional Rural Bank	-	-	-	-	-	2922.00	3071.00	3015.00	-1.82	1.11
Cooperative Banks	-	-	-	-	-	4485.00	4563.00	4507.00	-1.23	1.65
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	181285.00	215472.00	272592.00	26.51	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.lakh]				
	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)	31-Mar-18	31-Mar-19	31-Mar-20	Growth(%)	Share(%)
Commercial Banks	-	-	-	-	-	67079.00	84085.00	97881.00	16.41	98.27
Regional Rural Bank	-	-	-	-	-	992.00	902.00	892.00	-1.11	0.90
Cooperative Banks	-	-	-	-	-	961.00	895.00	836.00	-6.59	0.84
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	69032.00	85882.00	99609.00	15.98	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-18	31-Mar-19	31-Mar-20
Commercial Banks	38.58	40.46	36.93
Regional Rural Bank	33.95	29.37	29.59
Cooperative Banks	21.43	19.61	18.55
Others	-	-	-
All Agencies	38.08	39.86	36.54

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2019-20		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	-	-	-	-
Regional Rural Bank	-	-	-	-
Cooperative Banks	-	-	-	-
Others	-	-	-	-
All Agencies	-	-	-	-

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019) (Rs. lakh)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Loans outstanding	Amount [Rs.lakh]	% of Loans outstanding	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	39169	46.58	8814	10.48	1511	1.80	-	-	9712	11.55
Regional Rural Bank	902	100.00	298	33.04	902	100.00	-	-	230	25.50
Cooperative Banks	525	58.66	391	43.69	251	28.04	-	-	39	4.36
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	40596	47.27	9503	11.07	2664	3.10	-	-	9981	11.62

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority Sector) (Rs. lakh)

Agency	2017-18			2018-19			2019-20			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	35095.8	15295.58	43.58	40360.15	17182.43	42.57	47989.79	25734.00	53.62	46.59
Regional Rural Bank	3510.91	580.38	16.53	3977.56	1780.08	44.75	3382.08	1668.32	49.33	36.87
Cooperative Banks	4565.3	184.62	4.04	5250.1	196.40	3.74	4405.65	34.65	0.79	2.86
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	43172.01	16060.58	37.20	49587.81	19158.91	38.64	55777.52	27436.97	49.19	41.68

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. lakh)

Broad Sector	2017-18			2018-19			2019-20			Average Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	15470.49	5136.51	33.20	17391.05	6001.04	34.51	22993.12	10406.14	45.26	37.66
Term Loan (Agr)	2841.43	408.91	14.39	3267.64	973.62	29.80	3263.38	1929.99	59.14	34.44
Total Agri. Credit	18311.92	5545.42	30.28	20658.69	6974.66	33.76	26256.5	12336.13	46.98	37.01
Non-Farm Sector	10030.68	8738.21	87.11	11735.26	9011.06	76.79	12421.47	11212.24	90.27	84.72
Other Priority Sector	14829.41	1776.95	11.98	17193.86	3173.19	18.46	17099.55	3888.60	22.74	17.73
Total Priority Sector	43172.01	16060.58	37.20	49587.81	19158.91	38.64	55777.52	27436.97	49.19	41.68

9. RECOVERY POSITION (Rs. lakh)

Agency	2017-18			2018-19			2019-20			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
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

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 need 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 prioritize 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 endeavouring 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 UT 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.

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • 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. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;

		<ul style="list-style-type: none"> • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • 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; • 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. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • 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.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and un irrigated 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; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and un irrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	Plantation and Horticulture	<ul style="list-style-type: none"> • 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; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by 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; • 1/6th 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 2nd and 3rd lactation. 50% of the number of animals

		so arrived are assumed to be animals available for bank finance.
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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	<ul style="list-style-type: none"> • Provides inputs/information on Exploitable potential vis-a-vis credit available • Potential High Value Projects/Area Based schemes • Infrastructure support available which can form the basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> • Developmental infrastructure required to support credit flow for tapping the exploitable potential • Other support required to increase credit flow • Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> • Private investment opportunities available in each sector • Commercial infrastructure • 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

1.1.1 Following important announcements have been made in Union Budget 2020-21 for agriculture and farmers' welfare:

- For the year 2020-21, the target set for agriculture credit is Rs.15.00 lakh crore.
- Comprehensive measures for 100 water-stressed districts proposed.
- The government allocated Rs.2.83 lakh crore for agriculture and allied activities, irrigation and rural development.
- Government transfer Rs. 5,125 crore under PM Kisan Scheme to farmers amid covid-19 Relief Package.

- **Blue Economy**
 - i. Fisheries exports worth Rs. 1 lakh Cr by 2024-25.
 - ii. 200 lakh tonnes of fish production by 2022-23.
 - iii. 3,477 Sagar Mithras and 500 Fish Farmer Producer Organisations.

- **Kisan Rail**
 - i. Kisan Rail to be setup by Indian Railways through PPP.
 - ii. To build a seamless national cold supply chain for perishables (milk, meat, fish, etc).
 - iii. Express and Freight trains to have refrigerated coaches.

- **Krishi Udan**
 - i. Krishi Udaan to be launched by the Ministry of Civil Aviation.
 - ii. Both international and national routes to be covered.

- **Measures for organic, natural, and integrated farming**
 - i. Organic products market to be strengthened through Jaivik Kheti Portal.
 - ii. Integrated Farming Systems in rain-fed areas to be expanded.
 - iii. Zero-Budget Natural Farming to be included.
 - iv. Multi-tier cropping, bee-keeping, solar pumps, solar energy production in non-cropping season to be added.

- **Expansion of PM-KUSUM**
 - i. Target of 20 lakh farmers for setting up stand-alone solar pumps.
 - ii. Another 15 lakh farmers to be helped to solarise their grid-connected pump sets.
 - iii. Scheme to enable farmers to set up solar power generation capacity on their fallow/barren lands and to sell it to the grid.

- **Village Storage Scheme**
 - i. Will be run by the SHGs to provide farmers a good holding capacity and reduce their logistics cost.
 - ii. NABARD to map and geo-tag agri-warehouses, cold storages, reefer van facilities, etc.
 - iii. Viability Gap Funding for setting up such efficient warehouses at the block/taluk level.
 - iv. Food Corporation of India (FCI) and Central Warehousing Corporation (CWC) to undertake such warehouse building.
 - v. Financing on Negotiable Warehousing Receipts (NWR) to be integrated with e-NAM.

- **State governments who undertake implementation of model laws (issued by the Central government) to be encouraged.**
 - i. Model Agricultural Land Leasing Act, 2016.
 - ii. Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017.
 - iii. Model Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act, 2018.

- **Livestock** – Doubling of milk processing capacity to 108 MMT from 53.5 MMT by 2025.

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has not only posed severe threat to human health but also to the economy and disrupted agriculture supply chain in both, urban and rural areas. The immediate challenge that Covid-19 has posed to agricultural sector and various mitigative measures initiated in the country to ensure a sustainable food system are described as under:

1. The Government of India has announced the payment of first instalment of PM-Kisan Yojana payment to farmers @ Rs. 2,000 upfront to farmers, benefitting over 8.7 crore Indian farmers.
2. GoI has also announced that the wages under MGNREGS will be raised from Rs. 182 to Rs. 202 per day.
3. The Reserve Bank of India (RBI) has announced a moratorium on agricultural term loans (including crop loans) till August 31, 2020. The extension of the six-month moratorium on repayment of term loans means that borrowers would not have to pay the loan EMI instalments during the moratorium period.
4. The Indian Railways has been roped in to ease transport logistics of agricultural produce.

1.1.3 Govt. of India Package for Agriculture and Allied Sectors

1. An Agri Infrastructure Fund of Rs.1 lakh crores for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organisations (FPOs), agriculture entrepreneurs, start-ups, etc. has been announced.
2. A Central Sector scheme of Rs. 10,000 crore for the formalisation of Micro Food Enterprises (MFE) under 'Vocal for Local with Global outreach' vision of Hon'ble Prime Minister, has been initiated. This will help 2 lakh MFEs attain technical up-gradation, FSSAI food standards, build brands and marketing
3. The government will also provide Rs 20,000 crore for fishermen through the Pradhan Mantri Matsya Sampada Yojana for the development of marine and inland fisheries. Of this, Rs 11,000 crore will be earmarked for activities in marine, inland fisheries and aquaculture while Rs 9,000 crore for infrastructure creation such as fishing harbours, cold chain and markets.
4. Animal Husbandry Infrastructure Development Fund of Rs. 15,000 crore has been envisaged to support private investment in dairy processing, value addition and cattle feed infrastructure.
5. In order to promote herbal cultivation in about 10 lakh hectares of area, a fund of Rs. 4,000 crore has been earmarked to help the farmers generate additional income.

Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares' area.

6. Rs 500 crore has been earmarked for beekeeping initiatives, helping 2 lakh beekeepers.
7. The government extended the 'Operation Greens' from tomato, onion and potato to cover all fruits and vegetables by providing an additional fund of Rs 500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.
8. The Government of India has brought three ordinances aimed at strengthening marketing ecosystem for farmers by removing restrictions and bringing in enabling measures.

1.1.4 New Definition of MSMEs

- **Micro Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- **Small Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- **Medium Enterprise** - where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

1.1.5 Rs. 3 lakh Crore Collateral-free Loans for Businesses, MSMEs

- Emergency Credit Line to MSMEs from Banks & NBFCs upto 20% of entire outstanding credit as on 29.02.2020
- Borrowers with upto Rs. 25 crore outstanding & Rs. 100 crore turnover to be eligible
- 45 lakh units to resume business activity & safeguard jobs; scheme can be availed till 31 October 2020
- Loans to have 4 year tenor with moratorium of 12 months on Principal repayment
- Interest to be capped. No guarantee fee, no fresh collateral. 100% credit guarantee cover to Banks & NBFCs on principal & interest.

1.1.6 "One-Product One-District Initiative" for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, while presenting the budget for 2020-21 announced the 'One-Product One-District' initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for enhancement of income of farmers. In order to enhance mobility and access to market, special rail and flight services for transportation of farm produce will also be initiated. These initiatives are expected to contribute towards doubling of farmers' income by 2022.

(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:

- Instructions issued to all Regional Rural Banks and Small Finance Banks on Priority Sector Lending – Targets and Classification vide circular dated 06May 2019.
- In order to boost credit to the needy segment of borrowers, bank credit to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector under respective categories vide circular dated 13 August 2019.

- RBI extending KCC facility to animal husbandry farmers and fisheries for their working capital requirements and conveying Government's approval to extend the benefits of Interest Subvention at 2% and Prompt Repayment Incentive (PRI) at 3% to fisheries and animal husbandry farmers to meet their working capital needs under the KCC scheme and issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. **2018-19 and 2019-20**, vide circular dated 26 August 2019.
- In order to boost credit to export sector, the following changes have taken place vide circular dated 20 September 2019.
 - a. Enhance the sanctioned limit, for classification of export credit under PSL, from Rs. 250 million per borrower to Rs.400 million per borrower.
 - b. Remove the existing criteria of '*units having turnover of up to Rs.1 billion*'
- Banks and other stakeholders have been seeking clarity on provision of credit facilities to InvITs. The matter has been examined and it has been decided that banks may be permitted to lend to InvITs vide circular dated 14 October 2019.
- Government of India has modified operational guidelines on Interest subvention scheme for MSMEs vide circular dated 05 February 2020.
- Priority sector classification extended for bank loans to NBFCs for on-lending for FY 2020-21. Further, existing loans disbursed under the on-lending model will continue to be classified under Priority Sector till the date of repayment/maturity vide circular dated 23 March 2020.
- Detailed instructions issued vide circular dated 27 March 2020 on Covid-19 Regulatory Package.
- Instructions issued, vide circular dated 30 March 2020, on amalgamations of Oriental Bank of Commerce and United Bank of India with Punjab National Bank; Andhra Bank and Corporation Bank with Union Bank of India; Syndicate Bank with Canara Bank and Allahabad Bank with Indian Bank have been notified vide the Gazette of India Notifications G.S.R. 153(E), G.S.R. 154(E), G.S.R. 155(E) and G.S.R. 156(E) dated March 4, 2020, respectively. The abovementioned notifications have come into force on April 1, 2020
- Circular dated 31 March 2020 issued to all Public and Private Sector Scheduled Commercial Banks, that the banks may convert the existing Short Term Crop Loans including agriculture gold loans into KCC loans by June 30, 2020 with commensurate extension of Interest Subvention (IS) and Prompt Repayment Incentive (PRI) benefit against such accounts till June 30, 2020.
- Revised priority sector guidelines revising the limits under education loan, housing loan and inclusion of startups issued on 04 September 2020.

(For detailed paper visit <https://www.nabard.org/plpguide.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 Rs. 15,000 crore was 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 2020-21 is Rs. 45,213 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 2020-21 is Rs. 10,047 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2019-20 were as under:

i. Revision in the parameters of State-wise Normative Allocation under RIDF

- Allocation of corpus under Rural Infrastructure Development Fund (RIDF) to different states/UTs is based on a set of parameters
- In order to further align the objective of RIDF support with emerging national and state level priorities and also based on the recommendation of Internal Working Group of RBI, the parameters for state wise normative allocation have recently been fine-tuned which are expected to incentivise prioritisation of more projects on irrigation, agriculture and rural drinking water supply.

ii. Review of Sectoral cap for Social Sector

- Projects of Rural Drinking Water Supply (RDWS) has been excluded from the purview of Social Sector Cap under RIDF and the revised Social Sector Cap has been fixed at 15% of the total allocation under a particular Tranche.

iii. Defect Liability Period for rural road projects

- Defect Liability Period of at least 5 years made mandatory for all rural road projects under RIDF from 01 April 2020.

iv. Interventions in Post Covid Scenario

- The time limit for obtaining Administrative Approval and Technical Sanction has been extended up to 30 September 2020, as a one-time measure, in respect of projects sanctioned under RIDF XXV.
- It has been decided to allow extension of phasing of projects sanctioned under RIDF XX up to 30 Sept 2020 where the disbursements under the Tranche would be allowed up to 31 December 2020.

V. Important Funds

A. Micro Irrigation Fund (MIF)

MIF with a corpus of Rs.5,000 crore operationalized in NABARD from 2019-20 with Ministry of Agriculture and Farmers Welfare (MoA & FW), GoI as the Nodal Ministry. The objective of the fund is to facilitate State Govts. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop.

B. Long Term Irrigation Fund (LTIF)

Operationalized in NABARD in 2016-17 for fast tracking completion of the identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share.

Pradhan Mantri Awas Yojna-Grameen (PMAY-G)

PMAY-G aims at providing a pucca house, with basic amenities, to all households and those households living in kutcha and dilapidated house, by 2022.

Swachh Bharat Mission-Gramin (SBM-G)

SBM-G was launched by Govt. of India with effect from 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extends loans towards part funding of Central share.

1.3.4 Digitization of SHGs under EShakti project

The coverage of EShakti has been extended and at present EShakti is in operation in 254 districts spread over 26 States and two UTs. As on 31 March 2020, a total of 6.54 lakhs SHGs were digitized involving 71.94 lakhs members, across the country.

1.3.5 Financial Inclusion

Differentiated Strategy under FIF: NABARD has adopted a differentiated strategy in 2019-20 to provide focused FI interventions comprising 14 schemes on tap, in order to address regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country. The 14 schemes on tap cover the following areas:

1. Financial Literacy Programmes
2. Banking Technology Adoption
3. Regulatory Infrastructure Support
4. Support for Connectivity and Power Infrastructure
5. State Level Technical Committees have been formulated to develop and monitor the post CBS Technology Adoption by the RCBs.
6. Higher engagement with partner banks especially Small Finance Banks (SFBs), Payment Banks (PBs) has been taken up.

1.3.6 Farm Sector Policy – Important Initiatives

- A new Central Sector Scheme for promotion of FPOs was finalized for formation and nurturing of 10,000 FPOs over a period of 5 years during 2019-20 to 2023-24. Grant assistance towards Management and Incubation per FPO will be Rs. 25 lakh or actual, whichever is less, which would be provided for 5 years from the year of formation.
- For FPO financing, a Credit Guarantee Fund of Rs.1,000 crore, for providing credit guarantee cover (CGC) to all eligible Lending Institutions, was created. Eligible lending institutions can avail Credit Guarantee cover, ranging from 75% to 85% of the quantum of loan, with a maximum ceiling of Rs. 1.50 crore per FPO.
- Revised WDF guidelines for Integration of climate proofing interventions with enhanced unit cost of Rs. 18,000/ha in plain areas and Rs. 22,500/ha in hilly/difficult areas were issued.
- Operational guidelines were issued for implementation of pilot project on reclamation of Saline & Alkali Soils in Punjab & Haryana covering an area of 3,000 ha with a financial outlay of approx. Rs. 20 cr.
- Financial Agreement with KfW, Germany, worth €4.5 million was finalized for 48 climate proofing projects in Bihar, Maharashtra and TN.
- TDF guidelines were revised based on recommendation of NAC; guidelines now allow non-wadi based livelihood activities under TDF

- Grant assistance for conduct of exposure visits under FSPF enhanced and further, funding scope enlarged to cover AI, IOT, Machine Learning, Start-ups, etc. with enhanced capital cost for such projects.
- Five pilot projects on Zero Budget Natural Farming were sanctioned for implementation in the State of Assam, Andhra Pradesh, Odisha, Maharashtra and Uttarakhand.
- Five new Model Bankable Projects (MBPs) namely; Kiwi cultivation, Re-circulatory Aquaculture System (RAS) with vegetable farming, Composite fish culture, Spirulina cultivation and Backyard poultry farming of Kadaknath were prepared and hosted in NABARD website and NABNET in bilingual version. Further, 12 existing MBPs (seven animal husbandry, two fisheries, two agricultural engineering and one water resources activities) were updated and hosted in NABARD website and NABNET

1.3.7 Off Farm Sector Initiatives

- **Setting up of Catalytic Capital Fund:** NABARD has set up “Catalytic Capital Fund of Rs.100 crore for supporting Rural and Agri Start-ups”. The catalytic capital support is positioned to act as a bridge between two stages viz. development and commercialization of innovative technologies / products / services in agriculture for start-ups through Incubation Centres/Subsidiaries of NABARD. The maximum support for an eligible start-up is Rs 1 crore.
- **Policy to set up Rural Business Incubation Centre:** This policy circular outlines the various interventions that NABARD can support to set up new/existing Incubation Centres thereby supporting start-ups and similar entities for addressing the challenges in rural sector.
- **Promotion of GI Products:** A new policy and operational guidelines for supporting pre and post registration activities of Geographical Indication was issued.
- **Skill Initiatives :** Support to Skill initiatives were enabled through skill portal **NABSKILL** (www.nabskillnabard.org). Partnered with Corporates/CSRs for outcome based skill initiatives. A few of the partners in addition to the usual skill partners during the year are Pipal Tree Ventures Private Limited, Tata Community Initiative Trust, Santhigiri Trust, United Nations Development Programme (UNDP) etc.
- **Marketing:** In order to support rural artisans & producers to market their products effectively financial assistance is provided for setting up Rural Haats and Rural Marts as also sponsoring Exhibitions. As on 31 March 2020, 563 Rural Haats with grant assistance of ₹34.21 Crore and 904 Rural Marts with grant assistance of ₹15.65 Crore have been supported.

1.3.8 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of Rs.2,000 crore established with NABARD.
- AMIF envisages providing low cost funds to the State Governments for:
 - upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs),
 - creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Collectivization of Agricultural Produce for enhancing Farmer's Income

1.4.1 Current Scenario

1. Collectivisation of agricultural produce, value addition and collective marketing through

organising farmers into Farmer Producers' Organisation (FPO) is one of the plausible solutions for increasing income of the farmers

2. Around 7,000 FPOs promoted by various agencies exist in the country, of which NABARD has promoted 4,484 FPOs.
3. Considering the average membership of around 2,500 per matured FPOs including the future expansion needs in the membership, there exists a scope of promoting around 50,000 FPOs in the country
4. Reduction in the cost of production, crop diversification, reduction of marketing cost due to aggregation and bulk transport, improved bargaining power for better price, reduction in post-harvest losses, etc. are the few benefits of FPOs

1.4.2 Important initiatives of the Govt. of India

- Launching of Equity Grant and Credit Guarantee scheme for facilitating collateral-free lending to FPCs
- "Operation Greens" initiative for onion, potato and tomato crops for the benefit of farmers and consumers by promoting FPOs and creating agri-logistics, processing facilities and professional management system
- Granting 100% tax exemption to FPOs and
- Announcing scheme for promotion of 10,000 new FPOs over next 5 years

1.4.3 Important initiatives of NABARD

- Setting up of Producers' Organization Development Fund for promotion, capacity building, market facilitation, other accompanying measures to FPOs & digitization through dedicated web portal
- Facilitating life cycle-based credit flow to FPOs through its subsidiary i.e. NABKISAN Finance Ltd.
- Supporting establishment of two incubation centers for providing business incubation services to emerging FPOs/ agri-entrepreneurs at Haryana Agricultural University(HAU), Hissar and Tamil Nadu Agricultural University (TNAU), Madurai and
- Supporting Govt. of India in policy formulation for promotion of 10,000 new FPOs.

1.4.4 Critical issues & challenges in building sustainable FPOs

- Inadequate technical skills and lack of awareness about the business model of FPO and regulatory compliances
- Non-availability of experienced, trained and professionally qualified CEOs
- Inadequate availability of affordable credit facility matching with life cycle needs of FPO
- Poor market connect between FPOs and consumers/ agri-industry, market players, large retailers, processors, etc. on account of inadequate agri-logistics in rural areas.

1.4.5 Suggested policy measures

- Govt. of India may support for creation of basic infrastructure facilities and strengthen the Gramin Agriculture markets
- Interest subvention facility on working capital & term loan requirement for FPOs may be considered
- Small land to FPOs may be allocated for creation of storage and other facilities for aggregation and value addition
- Single window licensing for FPOs may be adopted by the states

- Banks may develop/ innovate loan products to meet the credit needs of FPOs, SLBC may consider incorporating FPO financing as a separate sub-target and the progress may be monitored

1.4.6 Way Forward

- Complete value chain may be developed for major commodities with FPOs as back-end enabler for production, aggregation, value addition and marketing of produce
- Govt. may establish FPO Incubation Centres in each cluster with technical support of the Agricultural Universities/ ICAR Institutions
- Digital linking of FPOs with buyers, sellers and transport agencies for real time and online marketing of farm produce for better price realization may be encouraged
- Ministry of Corporate Affairs (MCA) may consider incorporating suitable relaxation in the Companies Act for improved compliances by the FPOs

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

1.5 Policy Initiatives – State Government/UT of J&K

- **Primary sector priorities (Agriculture/Horticulture):**

- a) Controlled Atmosphere storage capacity to be increased up to 1.70 MTs. The Government of India has approved five private sector proposals for setting up of Controlled Atmosphere (CA) storage facilities in J&K.
- b) Five Satellite Markets to be made functional in addition to 17 existing Markets.
- c) 5600 farmers to be covered under farm mechanization and 1000 farmers to be provided pack houses of safe handling of their produce.
- d) 30000 farmers will be provided hybrid vegetable seeds and high value exotic vegetable seeds and 20000 farmers will be covered under farm mechanization which in turn will reduce the cultivation cost.

- **Handicrafts/Handloom Sector**

- a) Interest subvention to 1000 artisan under Artisan Credit Card Scheme.
- b) Exposure visits/market exploration to identify new foreign destinations.
- c) Skill up-gradation of 5000 craftsmen and capacity building of craft instructors. Post Training initiative for encouraging pass out trainees to form Handicraft Societies and providing Managerial Subsidy for 300 societies.
- d) 10% subsidy on bank interest to be provided to 2000 individual artisan units.
- e) 10% Special rebate on sale of handloom cloths to be provided to 325 weavers.
- f) Financial support to repair, renovate and purchase of new looms.
- g) Share capital loan Assistance to 30 Handloom Cooperatives.
- h) Employment opportunities to about 7000 un-employed educated youth under J&K Rural Employment Generation Programme (JKREGP)
- i) Establishment of Rural industrial growth centres.

- **Tourism sector**

- a) Rs. 560 crore for creation and up-gradation of Tourism Infrastructure.

- b) Rs.1000 crore to be spent for Tourism infrastructure projects under Prime Minister's Development Programme.
- **Self Help Group**-Govt. of J&K will bring 209500 women under the fold of 20950 SHGS to be provided with Rs. 31.42 crore as revolving fund and 15900 SHGS will be provided community investment fund to the tune of Rs. 103.35 crore.
- **Skill development**: Govt. of J&K plans to provide skill training to 64899 unemployed youth, Out of which 30075 youth to be trained and 12310 youth to be placed under DDU-GKY. 4000 students shall be trained in their respective trades and 1050 students shall be provided requisite skills under heritage craft courses.
- **Towards Atma Nirbhar Bharat :**
- a) Increase in the limit of collateral free lending from Rs. 10.00 Lakh to Rs 20.00 Lakh for Women Self Help Groups,
- b) Interest subvention at 2% per annum to dairy co-operative for 2020-21 and additional 2% interest subvention on prompt payment,
- c) Special drive to be undertaken for providing concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards.
- A subsidy scheme for establishment **of Cattle Feed Processing Units and Fodder Development** has been introduced.
- Rs 50 crores of subsidy per annum besides other fiscal incentives and non-fiscal incentives to establish Commercial layer/broiler farms and its allied activities.
- J&K (UT) govt. introduced subsidy scheme for establishment of Milk collection units/chilling/processing units and milk transportation system.
- JK Govt. will set up Mega Agro Processing Zones with the intent of promoting farming activities and providing benefits to farmers in the twin provinces of the union territory.
- **PMKSY**- Rs. 601.12 crore approved for PMKSY bringing 12,000 ha additional areas under irrigation for reducing the gap between ultimate irrigation potential and exploitable irrigation potential.

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

1.6 State Government Sponsored Programmes with Bank Credit

1. Artisan Credit Card Scheme (Handicraft):

The scheme approved by R.B.I. and the Development Commissioner (Handicrafts) to provide adequate and timely assistance from the banking institutions to the artisans to meet their credit requirements of both investment needs as well as working capital, in a flexible and cost effective manner. The scheme would be implemented both in rural and urban areas.

2. Micro Credit Plan Scheme (Handloom)

The beneficiaries are identified and soft loan facilities are extended through various financial institutions at the prevailing rate of interest per annum, out of which 5% interest subsidy is paid by the Department.

3. Weaver Credit Card Scheme:

The WCC Scheme aims at providing adequate and timely assistance from the Banking institutions to the weavers to meet their credit requirements. The beneficiaries under the Scheme will be issued with a Photo Weaver Credit Card (WCC) indicating sanctioned limit and validity period of credit facility.

4. SC/ST/OBC Assistance Scheme

This scheme is meant for those beneficiaries who are living below the poverty line and interested in the establishment of small income generating units up to Rs.1 lakh project cost. Subsidy to the extent of 50% of the unit cost subject to a maximum of Rs.10,000/ (per unit) for Scheduled Caste & Scheduled Tribes beneficiaries and 33.33% subject to maximum of Rs.3000 in case of Other Backward Classes beneficiaries is provided under the scheme.

5. Seed Capital Fund Scheme

The main objective of the Scheme is to motivate, train and facilitate a large segment of educated young men and women to take up entrepreneurship as a career option instead of hankering after the government jobs. The Scheme shall be implemented through Jammu & Kashmir Entrepreneurship Development Institute (JKEDI).

6. Youth Startup Loan Scheme

While the objectives of the Youth Startup Loan Scheme are in tandem with that of Seed Capital Fund Scheme, yet the Scheme focuses more on the availability of credit facility to the young startup entrepreneurs in an easy and expeditious manner at lesser interest rates in the shape of soft loans.

7. J&K Rural Employment Generation Programme (JKREGP)

Establishment of the productive enterprise in micro industrial sector and to create employment opportunities in rural as well as urban areas of the state, a new credit linked subsidy programme is proposed. The programme will be implemented by **J&K Khadi and Village Industries Board** and the subsidy will be routed through **J&K Bank**.

8. Jammu and Kashmir Industrial Promotion Policy/Poultry Policy 2020

Parent stock hatcheries/feed mills/poultry processing units are eligible for incentives under Jammu and Kashmir Industrial Promotion Policy 2020

9. Integrated Dairy Development Scheme (IDDS)

Support is given by the department in terms of incentives/ subsidy for the following activities:-

- a) Establishment of dairy units (5 cows/ buffaloes per Unit; maximum 10 units);
- b) Establishment of Milk collection/chilling/processing unit;
- c) Establishment of market infrastructure including milk ATMs; &
- d) Establishment of milk transportation system.

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

1.7 Collectivization of Agricultural Produce for enhancing Farmer's Income in the J&K

Current Scenario-As per the landholding pattern in Jammu and Kashmir, around 94% of the farmers are marginal and small i.e. their landholding size is less than 2 hectares. Producers' Organisation, through aggregation of inputs and farm produce, offer the benefit of economies of scale to small and marginal farmers. They also offer them the bargaining power vis a vis bulk buyers of produce and bulk suppliers of inputs. Farmer Producer Organisations offer the member farmers with a plethora of benefits such as market oriented

production, bulk purchase of inputs, advisories on right farming activities, value addition, bank finance, bulk marketing, capacity building, etc.

NABARD has promoted 16 FPOs (including Ladakh) under PRODUCE Fund of GoI of which 09 are operational in activities such as potato seed production, mushroom cultivation, basmati rice cultivation, dairy, etc. The average membership per FPO is around 200.

Critical issues and challenges in building sustainable FPOs in the UT-

- Lack of proper guidance and hand holding support from POPIs has negatively impacted the progress of FPOs.
- The FPO members look at the FPO as a NABARD funded project and are reluctant to make contribution towards the share capital.
- Members are mostly guided by either the CEO or bigger farmers. This has affected their involvement in the activities taken up by FPO.
- POPIs have not prepared Business Development Plan in the absence of which the FPOs are not able to sustain
- Lack of adequate skill and competence among the board members is a major constraint in the progress of FPOs.
- One of biggest hindrance in formation of FPOs is delay in registration under Cooperative Societies Act.
- The FPOs are engaged in marketing of primary produce only.

Suggested policy measures-

- Only POPIs with adequate resources and experience in business development of FPOs should be selected for implementing the FPO programme.
- Proper training and exposure to the members of FPOs to enhance their involvement in running affairs of FPOs.
- Proper training and exposure visit to successful FPOs for board members to enable them to discharge their function effectively.
- POPI should prepare business development plans for FPOs in consultation with FPOs members to develop a sense of ownership among FPO members.
- The cooperation department should expedite registration of FPOs.
- FPOs should be equipped in collective bargaining for purchase of inputs and marketing of primary and other produce.

Way forward

The target for Jammu and Kashmir for the current financial year is formation of 60 FPOs. The State Level Consultative Committee (SLCC) and District Level Monitoring Committee (D-MC) which would be closely associated with the overall implementation of the scheme have been formed. Govt. of J& K, NABARD, DMI, SFAC, SLBC, NCDC, SKAUST, etc are the stakeholders associated with the scheme. D-MCs are in the process of identifying the produce clusters in different districts.

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

Chapter 2. Credit Potential for Agriculture

According to the revised PSL guidelines, Agriculture Sector is broadly divided into three sub-sectors viz., (i) Farm credit (ii) Agriculture infrastructure and (iii) Ancillary activities. The activities covered under each of the above sub-sectors are as discussed below:

2.1 Farm Credit

Farm credit includes loans to:

A. Individual farmers (including SHGs/JLGs, provided banks maintain disaggregated data of such loans), directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture.

B. Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹2 crore per borrowing entity. In case of FPO, loans upto ₹5 crore and loans upto ₹50 lakhs against hypothecation/pledge are considered under priority sector.

2.1.1 Crop production, Maintenance and Marketing

1. Introduction

It is well known that the wellness of rural area depends upon the agriculture and its development. Contribution of this sector to rural employment itself signifies its importance for development agenda of our country as livelihood of about 70% of the rural households depends upon agriculture, with 82% farmers being small and marginal (91% farmers in Reasi are small and marginal). Reasi district is having mountainous terrain and the agriculture in the district is mostly rain fed with around 1397 ha of net irrigated area during 2017-18. Scattered land holdings and erosion of top soil aggravates the problems of farmers in the district. The prevailing climatic conditions allow crops like wheat, maize, paddy in most parts of the district. The Agriculture department has taken proactive measures by distributing HYV seeds to bring new area under cultivation of crops.

GoI launched PM Kissan Samman Nidhi scheme in FY 2018-19, wherein, all small and marginal farmers will get up to ₹6000/- per year as minimum income support. In Reasi, 34376 farmers are covered under this scheme. Further as per Union Budget 2020-21, all the PM Kissan beneficiaries will be covered under KCC scheme. Further budget proposed setting up of Kissan Rail Service and Kirishi Udaan Yojna to enable easy transportation of farm produce. For the FY 2020-21, national target of ₹15 lakh core has been set for agricultural credit.

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

- The Department of Agriculture distributes certified seed and fertilizers to the farmers. Other requirements are met by private dealers and through farmers' exchange mechanism.
- Organic farming is emerging as an attractive method keeping in view the health and environmental benefits. As per information available, under Paramparagat Krishi Vikas Yojna (PKVY) organic clusters are being created at Sangar, Panasaa, at Darmari by the Department of Agriculture.
- The department has three seed multiplication farms at Gran Walla, Suketar and Channa where seed multiplication is done for Till, Wheat, Mash, Mustard, Fodder, Peas, Lentil etc.
- The department has 106 sale centres (permanent & temporary) for seed, fertilizers.
- The department has one static and one mobile van operated soil testing labs.
- The Rupay KCCs are also being issued by some banks.

The gross cropped area in the district is 39768 ha with a cropping intensity of 161. The area sown under different crops is reported below:

S. No.	Crop	Area (Ha.)	Production (Qtl)	Productivity (Qtls./Ha)
1	Paddy	1122	18479	16.47
2	Maize	22930	185334	8.08
3	Wheat	13970	187490	13.42
4	Fodder	76	-	-
5	Pulses	93	406	4.36
6	Oilseeds	983	-	-
	Others	594	-	-
	Total	39768	-	-

(Source: District Statistical Book, 2017-18)

Productivity of crops in the district is low on account of late maturing of crops in hilly areas, traditional methods of cultivation, less use of fertilizer and inadequate irrigation facilities.

Table: Distribution of fertilizers by the department (in MT)

Sr. No.	Fertilizers	Quantity
1	Urea	525.90
2	DAP	173.60
3	MOP	1.20
	Total	700.70

(Source: District Statistical Book, 2017-18)

Farmers' have shown interest in organic farming and cash crops like vegetables, being more remunerative, but monkey menace in some areas is cause of concern. As per agriculture department, there are 41123 farm operating families in the district. As on 31.03.2020, banks have sanctioned 18782 KCCs amounting to ₹10406.14 lakh disbursed under crop loan.

The ground level credit flow for various activities under crop production activities for the last three years in the district is given below:

(₹ in lakh)			
Year	Target	Achievement	% Achievement
2017-18	15470.49	5136.51	33.20
2018-19	17391.05	6001.04	34.51
2019-20	22993.12	10406.14	45.26

3. Assessment of Credit Potential for the financial year 2021-22

Crop production, maintenance and marketing could be one of the options for the farmers to improve their income levels. The exploitable potential under crop production, maintenance and marketing sector through institutional credit for the year 2021-22 is given below:

(₹ in lakh)					
Sr. No.	Crop Activity	Unit (ha/no.)	Physical Units	Total Financial Outlay	Bank Loan
1	Paddy	Ha	1025	1127.50	1127.50
2	Maize	Ha	11250	9900.00	9900.00
3	Wheat	Ha	4750	4180.00	4180.00
4	Oilseeds/Mustard	Ha	875	577.50	577.50
5	Pulses	Ha	875	481.25	481.25
6	Vegetables	Ha	930	1162.50	1162.50
7	Fodder & other crops	Ha	1000	660.00	660.00
	Total	Ha	20705	18088.75	18088.75
8	PHM of crops and consumption needs (10%)			1808.88	1808.88
9	Maintenance of farm assets & implements (20%)			3617.75	3617.75
	Crop Total			23515.38	23515.38

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP projections the FY 2021-22 has been increased substantially compared to the projections of ₹11594.75 lakhs for FY 2020-21, owing to the recent trend and the targeted approach of the UT to cover all the eligible farmers under the fold of KCC.

4. Critical interventions required for creating a definitive impact:

- **Promotion of Farmers Producers Organization (FPO):** Collectivization of produce can be efficiently done through a well-organized farmers group i.e. through Farmers Producers Organization / Farmers Producers Company etc., to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns through better liquidity and market linkages for farmers' produce and become sustainable through collective action.
- **Integrated Farming System (IFS):** Most of the farmers in the district are small/marginal and they do not get good economies of scale out of their land. In these circumstances, a suitable model of integrated farming system may be developed for the district.
- Productivity per unit of farm may be the key to the success and betterment for the farmers. The average yield of wheat in India is 3371 kg/ha and the yield in Reasi is 1610 kg/ha.
- 100% coverage of all the farmers under Kissan Credit Card scheme will have a definitive impact in the agricultural sector.
- Fodder cultivation may be given thrust as it can cater to the needs of dairy farming in Reasi and nearby districts.

5. Suggested Action Points:

Government Departments:

- Promotion of integrated farming model like bee-keeping, dairy farming, sheep rearing etc. may be taken up, which shall result in gainful employment and increase farmers' income.
- Keeping in view cattle population on the district, vermi compost prepared from the cattle dung may be further promoted in the district so that the cost on the purchase of additional fertilizers is saved.
- Making Primary Agricultural Cooperative Societies (PACS) functional in the district for providing institutional credit to the small and marginal farmers.

Banks:

- Banks/Departments may conduct awareness programmes on regular basis and convey the benefits of KCC like subsidized interest rate, Personal Accident Insurance cover available etc., to ensure that the KCC with farmers remains active.
- Banks may consider JLG mode of financing for landless/tenant farmers for KCC.

6. Other related matters: NABARD's Pilot/ Successful intervention:

Farmers Clubs and Farmers Producer Organization

An NGO "We Care Society" has promoted six farmers' clubs at various locations in the district, under the financial support of NABARD. The clubs have a membership of 200. The clubs organize various awareness programs and technical workshops for the benefits of the farmers regularly and round the year. These clubs are now in their second year of operations. GoI has recently launched a scheme to promote 10, 000 FPOs in the country by 2023-24 with a view to promote aggregation of farm inputs and farm produce so that the farmers take benefit of the economies of scale, which small farmer is unable to do, individually. In Reasi district one FPO, namely Reasi Vegetable Producer Company Limited (RVPCL), promoted with NABARD support is working with its office at Village Kahana, Block Pouni. The FPO-RVPCL was registered on 28.04.2015 under Company's Act 2013 under UIN U01111JK2015PTC004377.

2.1.2 Water Resources

1. Introduction

Agricultural growth depends upon various factors. Irrigation is one of the most critical factor that fosters agricultural growth by reducing uncertainties. Hence provision of irrigation facilities is indispensable to enhance agricultural productivity and to ensure better living standards. 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. The district has a net sown area of 24668 ha. And the net irrigated area is 1397 ha. Thus a vast area of land remains un-irrigated. The district is a watershed of the river Chenab and its tributaries namely, Ans, Rudd, Plassu, Banganga, Pai, Anji. Salal Dam has been commissioned on the River Chenab.

In Union Budget 2020-21, government proposed comprehensive measures for the 100 water stressed districts in the country. Further "PM-Kusum Yojna" was announced, whereby, solar units will be installed in the fields so that farmers can earn by producing electricity. Also under the scheme, 20 lakh farmers will be assisted in installation of solar power pumps.

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

- The district does not have any major irrigation project. Rainwater is the major source of irrigation. The net irrigated area in the district is 1397 ha against net sown area is 24668 ha. The main source of irrigation in the district is surface water especially canals, springs, tanks which have a major share in irrigation. There are various seasonal rivers/nullahs flowing through the district.
- The average annual rainfall in the district is reported to be 2050 mm.
- In order to encourage the farmers to go in for better water management practices, the Department of Agriculture provides 50% subsidy subject to a maximum of ₹10000/- on Diesel Pump sets up to 10 HP. Horticulture department also provides subsidy to farmers for bore wells and tanks.
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was launched during 2015-16, to ensure access to some means of protective irrigation to all agricultural farms in the country, to produce 'per drop more crop', thus bringing much desired rural prosperity.
- The Hon'ble Finance Minister in the Budget 2017-18 had announced setting up of the Micro Irrigation Fund in NABARD with an initial corpus of `5,000 crore. It is envisaged to extend loans to State Governments for financing of sprinkler/drip irrigation systems, piped water supply and other such measures.

3. Assessment of credit potential for the financial year 2021-22:

The optimum usage of water for the irrigation of agriculture results in fair increase in the production levels. Keeping in view the most of the area being rain fed with small area under assured irrigation, the production levels may be suitably increased with the use of various equipment available in the market. With a view to exploit the available potential under this activity, projections have been arrived at as under:

(₹ lakh)

S. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Pump sets (5 HP to 10 HP)	No.	43	77.40	65.79
2	Sprinklers	No.	12	15.00	12.75
3	Drip Irrigation (8m*8m)	No.	16	26.40	22.44
4	Lift Irrigation (deep lift points)	No.	12	48.00	40.80
5	Rain Water Harvesting Tanks (Farm ponds 8ft*8ft*6ft)	No.	12	4.80	4.08
6	Rain Gun	No.	12	12.00	10.20
		No.	107	183.60	156.06

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP projections have been decreased compared to PLP projections (2020-21) at ₹272.77 lakhs, keeping in view the past trend.

4. Critical interventions required for creating a definitive impact:

- Extension support for popularizing drip/sprinklers irrigation, lack of technical support. Rain Harvesting Structures may need to be popularized.
- Better coordination of the concerned departments and banks may result in better flow of bank credit towards irrigation facilities like lift irrigation, drip irrigation, sprinkler irrigations infrastructure, etc.
- The agricultural extension machinery in the district may create awareness among farmers about the use and benefits of sprinkler, drip irrigation systems, lift irrigation etc.
- Irrigation channels, lift irrigation schemes may be considered by UT Government to be taken up by under Rural Infrastructure Development Fund (RIDF) Scheme.

5. Suggested Action Points:

Government Department: There may be a need to identify and tap various lift irrigation points. Further, the new points where canals work is to be taken up may be identified. The water flowing from a large number of natural falls, nallah etc. can be tapped / channelized for irrigation purposes, the district offers a vast irrigation potential to be tapped. Since this requires a planned approach for water harvesting the departments may come forward for creating permanent structure for rain water harvesting and allow farmers to use the harvested water in times of need. The loan applications of individuals interested in availing bank loan may be sponsored.

Banks: Banks may take this as scope for investment credit in agriculture sector, a part of priority sector lending.

6. Other related matter: NABARD'S Pilot/ Successful intervention:

The irrigation related infrastructure has been financed by NABARD under Rural Infrastructure Development Fund (RIDF) in the district. These include construction of various micro irrigation projects, Modernization & extension of Lower Pai Canal (RIDF-XVII having RIDF support of ₹267.94 lakh), Remodelling of Sukhetar Khul (RIDF-XVII having RIDF support of ₹43.07 lakh), etc., to name a few. The district may resort to RIDF funding for irrigation facilities requirement of the district.

2.1.3 Farm Mechanization

1. Introduction

Farm mechanization plays a major role in crop production. It has the potential to expand production, improve timeliness of operations, better utilization of irrigation potential and infrastructure and alleviate drudgery in agricultural operations. Since Reasi is a hilly district, use of smaller machines suitable for horticulture operations in the hills will enhance effectiveness and increase farm income. The farm mechanization will help to enhance the overall productivity and production with the lowest cost of production which will help in doubling the farmers' income by 2022. The farm mechanization has remained restricted largely to use of tractors due to lack of awareness about other attachments and small farm machines. Even the use of power tillers is not popular in Reasi given the small size of land holdings and hilly & difficult terrain.

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

- In order to promote various agricultural implements and machines available to farmers, subsidy @ 25% to 50% of the cost of equipment/machine with permissible ceiling limits is made available to all category of farmers under various schemes of the Department of Agriculture and Cooperation such as Macro Management of Agriculture, National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), National Horticulture Mission (NHM), etc.
- Lack of adequate repair facilities at affordable costs, high cost of maintenance, non-availability of machineries for custom hiring during peak seasons are some of the problems being faced by the farmers in the district.

3. Assessment of credit potential for the financial year 2021-22:

As farm mechanization helps in reducing cost of cultivation and improves farm productivity, this activity has immense potential towards increasing the farm income. The exploitable potential under Farm Mechanization through Institutional Credit for the year 2021-22 is given below:

Sr. No.	Activity	Unit	Physical Units	₹ lakh	
				Total Financial Outlay	Bank Loan
1	Tractor (35-60 HP)	No.	92	736.00	588.80
2	Power Tiller (above 8 HP)	No.	26	65.00	52.00
3	Thresher (multicrop)	No.	07	14.00	11.20
4	Tractor Trolley	No.	88	132.00	105.60
5	Agricultural Implements	No.	265	106.00	84.80
6	Spray Pump (motorized)	No.	33	16.50	13.20
7	Power Weeder & Accessories	No.	21	26.25	21.00
8	Seed Drill (tractor drawn)	No.	12	4.80	3.84
		No.	544	1100.55	880.44

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP projections have been decreased compared to the PLP (2020-21), keeping in view the past trend.

4. Critical Interventions required for creating a definitive impact:

- ACABC scheme may be popularized to encourage professionally qualified agriculture graduates to set up agro-service centers.
- Promotion of custom hiring centers rather than individual ownership of farm machineries especially for the benefit of small farmers.

- Use of other farm implements like power tillers, paddy reapers, ripples binders, rotavators, etc., needs to be encouraged in the district.

5. Suggested action points and other related matters:

Banks:

- Banks may consider the option of financing second hand tractors in the district.
- Apart from tractors / tillers, banks may also finance other farm implements such as combine harvesters, reaper-cum-binder, power threshers etc. which have potential in the district.
- In view of the predominance of small and scattered land holding, group financing of tractor should be encouraged to SHGs and Joint Liability Groups.

Government Department:

- Sharing of farm equipment among small and marginal farmers may also be promoted, so as to reduce per farmer cost and mutual benefits.
 - Post-harvest equipments such as dryers, cleaners, graders, separators etc. may be popularized among the farmers to get enhanced returns selling quality produce.
 - The Agriculture Production Department of Government of Jammu & Kashmir is implementing following central sponsored schemes and provides 25% to 40 % subsidy on several small and large farm implements. The different schemes being implemented in the UT are as under:
 - Sub-Mission on Agricultural Mechanization (SMAM) under National Mission on Agricultural Extension and Technology (NMAET)
 - Rashtriya Krishi Vikas Yojana (RKVY)
 - Agriculture Technology Management Agency (ATMA)
 - National Food Security Mission (NFSM)
- These schemes may be popularized at district level.
(Source: www.jkapd.nic.in/Scheemes).

Further, J&K State Agro Industries Development Corporation Ltd. (JKSAIDCL) is a Public Sector undertaking working under Department of Agriculture Production Govt. of J&K is also providing various farm machineries and marketing support to farmers with reasonable profit margins for the Corporation. (Source: www.jkagro.com)

2.1.4 Plantation and Horticulture including Sericulture

1. Introduction

Indian horticulture sector with a produce of 311 MMT exceeds production of food grain. There are around 7 lakh families comprising of about 33 lakh people which are directly or indirectly associated with horticulture. Area under fruits in J&K is 3.60 lakh hectares in 2014-15 (estimated). The temperate as well as sub-tropical climate of district offers immense scope for plantation and horticulture activities. The agro climatic conditions of the district are suitable for growing fruit crops like, Apple, Apricot, Plum, Peach, Walnut, and Vegetable etc. The growers are having limited fruit plantations at their farm. There is good scope for establishing and developing orchards on commercial scale. Nature has bestowed the district with rich climatic conditions conducive to fruit crops of this hilly zone. The major fruit crops in the district are mango, citrus fruits, litchi, apple, guava, walnut etc.

As per Union Budget 2020-21, in order to improve the marketing and export system in the horticulture sector “One District One Product” scheme has been chosen. The scheme is already being implemented by Uttar Pradesh with a good success. Further budget proposed setting up of Kissan Rail Service and Kirishi Udaan Yojna to enable easy transportation of farm produce.

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

- There are 4 functional nurseries under horticulture department namely Pouni, Dagozibagh, Kalijugbagh and Acheralla. These produced 44465 plants during the year 2019-20 and distributed 15476 plants during the same period.
- There is enormous potential for bringing additional area under horticulture crops cultivation. The Horticulture department has the requisite expertise and the mechanism to disseminate information to farmers.
- Horticulture department gives 50% subsidy to orchardists on planting material under different schemes.
- At present, farmers are selling their produce through fruit contractors.
- Under Citrus Plantation Project in Pachayat Kund Kanayari 300 kanals of area was covered in 2019-20 by planting 6000 plants. Under area expansion program under various schemes, 124.50-hectare area has been covered under fruit plantation involving 149 beneficiaries.
- During the same period, department provided 7 water harvesting structures including dugwells, 17 vermicomposting units, 12 farm machineries including small tractors, power tillers under various beneficiaries oriented schemes.
- Under special plantation program “Backyard Horticulture” 18369 fruit plants were planted covering 5854 households with 90% assistance of fruit plants by involving PRIs.
- Under HRD activities, 21 training programs were organised by the department in 2019-20 covering 890 orchardists.
- Lack of marketing, processing facilities, agro processing units in the district.

The area and production of major fruit crops in the district is given below:

Table: Area under horticulture crops and production (Estimate 2018-19)

S. No.	Fruit	Area (in ha)	Production(MT)
1	Apple	1108	1736
2	Pear	311	945
3	Apricot	74	99
4	Peach	75	133
5	Plum	90	165
6	Mango	958	1272
7	Lime and Lemon	228	312

8	Sweet orange and Mosambi	844	593
9	Kinnow/Mandarin Orange	696	589
10	Guava	207	813
11	Anola/Gooseberry	111	82
12	Ber	115	100
13	Grapes	23	3
14	Litchi	96	232
15	Other Fruits	538	798.39
	Total Fruits	5474	7872.39
16	Walnut	2742	6992
17	Almond	20	0.29
18	Picanut	7	0.32
	Total Dry Fruits	2769	6992.61
	Grand Total	8243	14865

Source: Department of Horticulture, Reasi

Sericulture: Sericulture is essentially an agro-based vocation and is commonly practiced in rural areas. The Government of India and the Central Silk Board are fully conscious of this marked qualitative edge and have drawn out comprehensive schemes for bringing about all-round improvement in the production techniques and technology. In Reasi, there are 09 departmental nurseries having an area of 301 kanals. There are 896 rearing families in 113 rearing villages with higher concentration in Katra, Pouni, Arnas blocks. In 2017-18, the sale revenue in the district was ₹60.60 lakh. The department regularly organizes the auction of the crops and arranges for the income proceeds to the farmers.

Mushroom: The agriculture department is the nodal department for the development of this sector. In Reasi, mushroom cultivation is done seasonally by small and marginal farmers growing button and dhingri varieties. There are about 22 mushroom growers registered with the department. Besides the local market, the tourist places like Katra, Shivkhori, Ahgar Jitto, etc can be tapped as market for the sale of mushroom. The spawn for taking mushroom cultivation is provided by the department which is sourced from Spawn production center at Talab Tillo in Jammu.

Apiculture (Bee Keeping): There is tremendous potential of Bee Keeping in Reasi due to a variety of flora available like Solai, Shisham, Jamun, Mustard, Radish, Apple, Apricot, Wild Ajwain, Maize, spring flowers etc. Bee keeping requires small investment and gives sustainable returns. The farmers can take up this activity as an allied activity to supplement their income. There are 33 bee keepers in the records of the department with 432 bee colonies with an extraction of 19.45 quintals in 2019-20. A good quality honey fetches a remunerative price in the national and international market.

3. Assessment of Credit Potential for the financial year 2021-22:

The exploitable potential under Plantation and Horticulture including Sericulture through Institutional Credit for the year 2021-22 is given below:

Sr. No.	Activity	Unit	Physical Units	(₹ lakh)	
				Total Financial Outlay	Bank Loan
1	Mango	Ha	85	212.50	180.63
2	Walnut	Ha	127	317.50	269.88
3	Apple	Ha	52	156.00	132.60

4	Citrus	Ha	145	398.75	338.94
5	Peach/Plum/Apricot	Ha	25	75.00	63.75
6	Other Fruits	Ha	120	330.00	280.50
7	Mushroom Culture (100 trays)	No.	56	28.00	23.80
8	Mushroom House (25*16*12 ft)	No.	4	8.00	6.80
9	Floriculture	Ha	98	98.00	83.30
10	Fruit /Plant Nursery	No.	7	105.00	89.25
11	Sericulture (rearing house and kit)	No.	6	9.90	8.42
12	Bee Keeping (50 colonies)	No.	58	287.50	244.38
13	Green House (15 metre square)	No.	16	10.72	9.11
	Total		799	2036.87	1731.36

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP bank loan projections for the last FY (2020-21) projection of ₹2592.37 lakhs.

4. Critical Interventions required for creating a definitive impact:

- Promotion of commercial orchards may be taken with suitable species of fruits so that the district makes a mark in horticulture sector in the UT of J&K.
- Agro processing units for post-harvest handling of horticulture produce & vegetables may be promoted in the district. Value addition may be promoted like pulp making, jam, jellies, juices, etc., as shelf life of horticulture produce is less.
- The department may establish fruits and vegetable mandies in every horticulture zone to address the marketing problems being faced by the growers.
- It may regularly organize training cum demonstration camps to motivate farmers/entrepreneurs for pursuing these activities at commercial level.
- The bank credit in investment activities in horticulture sector is negligible, department may sponsor suitable cases for bank loans for setting of orchards, fruit tree plantation. A suitable district specific scheme may be launched.

5. Suggested action points:

Government Departments:

- The wastage of fruits and vegetables due to delayed sale and lack of cold storage facility may be checked by way of adoption of food processing like pickle, jam, jellies, etc. There are a few units working in the district and some people are also doing the same at individual level. The tourist market of Katra, Shiv Khori, etc may be catered by the local people by such means.
- Though awareness is being created by the department at various farmers' programs, the awareness about benefits of drip system of irrigation in horticulture crops and resultant increase in the yield of the produce may be focussed with a view to conserve already scarce water.

Banks: There is little bank financing in the sector as on date. The loan to this sector is under priority sector lending and may be suitable financed as it will add to the diversification of bank credit in the district.

6. Other related matter: NABARD's Pilot/ Successful intervention:

A Farmers Producer Organization has been promoted in the District, namely, Reasi Vegetable Producer Company Ltd (RVPCL), under the financial support of NABARD. It was registered on 28.04.2015 under Company's Act 2013 under UIN UO1111JK2015PTC004377, having registered office at Village Kahana, Block Pouni. It has membership of about 200 farmers. The FPO provides farm inputs and marketing support to its members.

2.1.5 Forestry & Wasteland Development

1. Introduction

'Forestry' is basically art, science & practice of studying and managing forests & related natural resources and 'Forest' by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items. Trees and vegetation are basic requirements for a clean environment, healthy living and sustainable agricultural production. As per National Forest Policy 1988, one-third of the total geographical area (20% for plains and 66% for hilly areas) should be under tree cover. In district, 68058 ha of area is under forest/ tree cover, which constitutes 39.87% of the geographical area.

Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species etc. The available wasteland in the district could be used for dry land horticulture development and for fuel, timber, silvi pasture and fodder tree crops. In addition, there is also some scope for diversification of agriculture to agro-forestry. Other species that can attract institutional credit are Sagwan, Poplar, Eucalyptus, Jatropa, Bamboo and Mulberry.

In view of the increasing demand for timber and fuel wood due to continuously growing population, reclamation of wastelands and promotion of social forestry/commercial forestry assumes importance. Further, Hon'ble Finance Minister in his Budget Speech (2016-17) announced the intention of the Central Government to reorient its interventions in the farm and non-farm sectors to double income of the farmers by 2022. Forestry & Wasteland Development could be one of the options for the farmers to improve their income levels. Further, the farmers are finding it difficult to sustain only on agriculture due to increased cost of cultivation and diminishing returns. Integration of bund plantation, social forestry, commercial forestry, etc., would not only supplement the income of the farmers but also help in climate proofing and climate change adaptation.

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

- The Forest Department is the nodal agency for forestry and wasteland development in the district. The department is represented by one Divisional Forest Officer, who is assisted by Forest Range Officers and Forest Guards.
- The Department is providing free technical guidance and supplying quality planting material at subsidized rates to the farmers. For production and supply of plants, the department has established two forest nurseries in the district.
- There are not much wood based industries in district.

3. Assessment of Credit Potential for the financial year 2021-22

The exploitable potential under Forestry and Wasteland Development sector through Institutional Credit for the year 2021-22 is given below:

(₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Eucalyptus, Sagwan, Other Wooden Trees	Ha	53	33.92	28.83
2	Bamboo	Ha	33	13.20	11.22
	Total	Ha	86	47.12	40.05

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I.

4. Critical Interventions required for creating a definitive impact:

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, increase in number of marginal and small farmers (94% in Reasi), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon, low irrigated area (about 6-7.5% of the net sown area in the Reasi), climate risk, etc. Thus, the economics does not get much in favour of the sector which harbours most of the population in the district.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
<p>➤ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc.</p> <p>➤ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs</p> <p>➤ Pastoral - Component comprises of fodder grasses</p> <p>➤ Agro - Components only comprises of food grain component</p>			

5. Suggested action appoints and other related matter:

- Adopting agro forestry of wood based trees by farmers may help in increasing the income levels, although the gestation period may range from 10-15 years.
- Further adoption of agro forestry by farmers will also be beneficial for the climate, which is under stress due to continuous felling of trees.

2.1.6 Animal Husbandry – Dairy

1. Introduction

Dairy is the most important economic activity followed as a subsidiary occupation in the district as well as in the UT. The total livestock in J&K is 83.25 lakh and poultry population is 73.66 lakh. Total bovine population of J&K is 31.45 lakh. About 13 per cent of gross domestic product of the UT is contributed by Animal Husbandry sector. The farmers prefer crossbred cows and graded murreh/buffaloes due to higher milk yield.

India is currently the largest milk producing country in the world. As per Union Budget 2020-21, Government has set a target of doubling milk production by 2025 and to raise milk processing capacity to 108 MMT from the current level of 3.50 MMT. Further it intends to eliminate Foot and Mouth Disease by 2025.

The status of livestock population in Animal Husbandry sector in the district is presented as under:

S. No	Livestock population	Number (lakh)
1	Cattle	0.99
2	Buffaloes	0.67
3	Horses & Ponies	0.24
4	Mules & Donkeys	
	Total	1.90

(Source: 20th Livestock Census)

The milk production in the district is 86475 MT. A big portion of the cattle in the district are of indigenous origin and milk yield from these cattle is low. Under DEDS subsidy scheme of GoI, 89 cases were financed for ₹101 lakhs in 2019-20 against 38 cases financed for ₹67.81 lakhs in 2018-19.

Adequate supply of green and dry fodder is one of the key concern in dairy farming. As per National Institute of Animal Nutrition and Physiology (affiliated to ICAR) during 2015, deficit in availability of dry fodder and green fodder was to the extent of 21% and 26% respectively. Union Budget 2020-21 announced to use MGNREGA for fodder farming which can ensure adequate green fodder throughout the year.

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

- Dairy Development activity is being undertaken as an allied occupation and milk animals have played an important role in the economy of the district in the form of milk, milk based products, vermicomposting, etc. The financing is at present limited to small units of one-two animals. The district, however, offers good infrastructure in terms of availability of milk cattle, veterinary facilities, milk procurement and enterprising farmers.
- The UT Government has launched a comprehensive Milk Policy-2020 for the overall development of the dairy sector in the UT.
- Kissan Credit Card – Dairy (working capital finance) has picked up in the last FY wherein the 21 KCC-Dairy cases have been financed by banks for ₹16.09 lakh as on May, 2020.
- Animal Husbandry Department through its veterinary institutions located in various parts of the district is providing health cover to the livestock.
- Animal Husbandry department and KVK, Reasi are organizing training programmes on dairy development periodically.
- Sponsorship under DEDS subsidy scheme has increased substantially in the last FY.
- National Artificial Insemination Program (NAIP) was launched in India in September, 2019, wherein, the increase coverage of artificial insemination in cattle from 30% to 70%. It aims to upgrade bovine breeds to enhance milk production. It was launched in J&K, too in FY 2019-20.

- The UT of J&K has launched a new subsidy scheme, namely, Integrated Dairy Development Scheme (IDDS) for establishment of dairy units, infrastructure creation, transportation system, etc., where in subsidy component is up to 50% of the unit cost.

Table: Infrastructure Facilities for Animal Husbandry Sector

S. No	Name of centre	Numbers
1	Tehsil Unit(TU)	1
2	Livestock Development Centre (LDC)	18
3	Veterinary Dispensary (VD)	15
4	Sub Units(SU)	4
5	Frozen Semen Centre	1

Source: Animal Husbandry Department

- Milk production is highly unorganised with no existing marketing channels, milk routes, milk processing plants, bulk cooling unit.
- There is little milk surplus for conversion to other profitable derived products like cheese, kaladi, khoya, butter, etc., for outside supply.
- The holy town of Katra, Shiv Khori and other major tourist spots offers ample of scope for the supply of milk and milk by products.

3. Assessment of credit potential for the FY 2021-22:

Dairy sector could be one of the options for the farmers to improve their income levels. The exploitable potential under Dairy sector through Institutional Credit for the year 2021-22 is given below:

Sr. No.	Activity	Unit	Physical Units	(₹ lakh)	
				Total Financial Outlay	Bank Loan
1	Cow (1+1)	No.	175	402.50	362.25
2	Cow/Bufaloes (mini dairy 5+5)	No.	86	954.60	811.41
3	Refrigerated Van	No.	5	40.00	30.00
4	Milk Parlour	No.	30	90.00	67.50
5	Bufaloes (1+1)	No.	94	164.50	148.05
6	Commercial Cattle Feed Plant	No.	1	35.00	17.50
7	Small Cattle Feed Plant	No.	12	48.00	24.00
8	KCC-Dairy (Unit - 1 animal)	No.	1750	560.00	560.00
	Total		2153	2211.60	2020.71

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP loan projection for FY year 2020-21 was ₹2134.31 lakhs.

4. Critical interventions required for creating a definitive impact:

- Milk routes to be established and chilling plants need to be set up in the district.
- The line department may take a lead role in making the district self-sufficient in milk and fodder production.
- More farmers may be trained professionally to take up commercial dairy units. Farmers may also be motivated to take up fodder cultivation which will cater to the needs of their animals and fodder may be supplied outside the district.
- The working capital finance to dairy farmers under KCC may be taken to most of the farmers. The sponsorship of the applications under this scheme may be taken in mission mode.
- Besides the Urea Molasses Mineral bricks used as diet supplement for milch animals may also be promoted in order to increase the milk yield in the times when the availability of green fodder is scarce.

- The department may in collaboration with SBI-RSETI organize training programmes on dairy farming. In the FY 2019-20 RSETI organized three training on dairy covering 83 candidates.
- Efforts at genetic up gradation of local milch cattle may be augmented to improve the quality of animals on large scale.
- A regular cattle fair/mandi may be organized to facilitate the sale and purchase of quality animals as there no such sale-purchase market at present.

5. Suggested action points:

Government Departments:

- Adoption of dairy as an allied activity has a very profound effect in terms of increase of farmers' income, as milk and milk products fetch a good price in the market and yield cash on daily basis. The same may be promoted.
- Further the cow/buffalo dung can be processed to form vermicompost manure and cow urine can also be processed to form pesticide, which decreases the dependency of farmers on chemical fertilizers, thereby, saving a fair amount for the farmers.
- **Banks** may proactively finance under the subsidy scheme of GoI (DEDS), to promote production and processing of clean milk, wherein, the beneficiary gets a subsidy to the tune of 25% (Gen category) and 33.33% (SC/ST category) of the unit cost.

6. Other related matters: NABARD's Pilot/ Successful intervention:

- The infrastructure creation supporting this sector has been funded by NABARD under Rural Infrastructure Development Fund (RIDF) for the Construction of Veterinary Hospital, Arnas (RIDF support of ₹ 40.45 lakh), Veterinary Hospital, Pouni (RIDF support ₹ 40.45 lakh) and Veterinary Hospital, Katra (RIDF support ₹ 38.98 lakh), under RIDF-XVI.
- An Azolla fodder promotion program has been funded by NABARD, being implemented by NGO "We Care Society" with KVK, Reasi as the guiding agency. Azolla, an aquatic fern, rich in protein and nutrients, is found to increase the milk yield of cow/buffaloes by 0.5-1.5 kg. Further, Azolla is also used as feed for poultry birds and horses. Under the program, 12 azolla fodder plots have been set up for demonstration at six villages for the subsequent adoption by the farmers with positive results at field level.

2.1.7 Animal Husbandry - Poultry

1. Introduction

Poultry provide humans with companionship, food and fibre in the form of eggs, meat and feathers. Many people love to raise chickens and other poultry species at farm houses. Others just love to raise them for backyard pets and for fresh eggs every day. There is a large commercial chicken industry that provides us eggs and meat. Poultry products are in huge demand in & around J&K because chickens and other poultry can be reared in most parts of the UT of J&K.

Eggs and chicken are important dietary items of the people of J&K as well as for army and the demand is growing up day-by-day. A major portion of demand is met from Jammu district and State of Punjab, thereby offering a large scope for development of this activity in the district. The poultry population of Reasi district is 1.27 lakh. The new scheme on KCC, working capital for poultry units may be implemented for existing units.

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

As per the latest statistics available, total poultry population is 1, 27, 500 birds in the district. The district has 02 Govt Poultry Farms/ Poultry Development Centres and 32 private poultry broiler farms, 01 Poultry Demonstration Centre, 1 Poultry Training Centre. Total egg production is approximately 21 lakh and poultry meat production is 18.50 lakh Kg in the district, in 2018-19. There are about 32 private broiler units existing in the district. About half of the units have the capacity between 1000 to 2000 birds while others have less than 1000 birds. The department supplies day old chicks to the poultry farmers through its centres, in order to support the supply chain and promotion of poultry among the farmers.

3. Assessment of credit potential for the financial year 2021-22:

Poultry Development sector could be one of the options for the farmers to improve their income levels. The exploitable potential under Poultry Development through Institutional Credit for the year 2021-22 is given below:

(₹ lakh)					
Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Broilers (1000 birds)	No.	29	168.20	142.97
2	Layers (1000 birds)	No.	3	33.00	28.05
3	KCC-Poultry(unit 1000 birds)	No.	10	7.70	7.70
	Total		42	208.90	178.72

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The bank loan projection has been revised from the last year projection of ₹375.02 lakhs, keeping in view the ongoing trends.

4. Critical interventions required for creating a definitive impact:

- The Department of Animal Husbandry provides health care services in the district. There is no Government Hatchery in the district. The feed requirements are met by importing feed from other districts like Jammu, Kathua, etc.
- Day old chicks are being procured either from Jammu or Punjab, which increases the cost. A hatchery may be set up for providing quality chicks.
- The farmers have low risk bearing capacity and adequate skill to take up this activity on commercial lines. Dedicated training programs may be initiated by the department.

- It is observed that the insurance companies are not providing insurance coverage for Poultry activity due to which bank loans to this sector are poor in J&K. The matter may be taken up at policy level with insurance companies.

5. Suggested action points:

Government Departments:

- The training of candidates may be provided by the department or KVK to prepare commercial entrepreneurs in this field.
- Banks need to encourage big units on commercial lines to the established enterprising farmers including ex-servicemen and young farmers having adequate training from University/ Department.
- Department may encourage more small poultry/backyard poultry with a suitable unit size. Need for extending extension facilities to the potential pocket by the department.
- Poultry Department may take lead in organizing extension camps for the benefit of prospective poultry farmers in identified areas.
- The department may identify, motivate, train and empower the beneficiaries to take up this activity by sponsoring their cases not only under subsidy-oriented schemes but also under direct financing.

Banks:

- The bank finance in this sector may be taken up by the banks as the existing bank finance in the sector is poor.

6. Other related matters:

- Poultry Policy 2020 of JK Government various incentives for setting up of commercial poultry units like capital investment incentive (30%), 100% insurance premium reimbursement, 100% subsidy of DG sets, etc.
- National Livestock Mission (NLM-EDEG) having a component of Poultry is being implemented by GoI, wherein the beneficiaries can avail a subsidy ranging from 25% to 33.33%, under various categories for setting up units. The cases under poultry component of NLM-EDEG may be sponsored by department to banks for financing.

NABARD's Pilot/ Successful intervention:

The infrastructure creation supporting this sector has been funded by NABARD under Rural Infrastructure Development Fund (RIDF) for the construction of Poultry Demonstration Unit, Arnas (RIDF support ₹39.17 lakh) under RIDF-XVI which will help the people to benefit from the services provided by the department at their vicinity.

2.1.8 Animal Husbandry -Sheep/Goat/Piggery

1. Introduction

This activity is one of the preferred occupations in the district and is generally taken up by small/marginal farmers and the landless labourers besides the Bakarwal and Gujjar communities, who are traditionally well versed in rearing of sheep/goat. Agro-climatically the district offers good scope for the development of sheep & goat. This activity does not require regular supply of feed and animals can survive on natural grazing. The district has permanent pastures and grazing land including high altitude pasture lands. The shepherds move with their flock to high land pastures during summer and return to plains in winter. Sheep are reared for wool and meat purpose.

The UT of J&K stands at 6th position in India in Sheep population at 32 lakhs and in population of goat stands 15th with 17.22 lakhs goats. The total number of sheep and goat in the district are 2.67 lakh and 2.28 lakh respectively. GoI has set a target to eliminate Ovine Rinderpest (of sheep and Goat) by 2025.

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

- As per data available, in Reasi, the department of sheep husbandry is assisted with 1 District Sheep Husbandry Officer, 2 Sub Divisions, 16 Block Veterinary Assistant Surgeons, 49 Sheep Extension Centres/First Aid centres.
- The mutton production in the district in 2019-20 was 27.26 lakh Kg and the wool production for the same period was 5.36 lakh Kg.

3. Assessment of credit potential for the financial year 2021-22:

Sheep and Goat development sector could be one of the options for the farmers to improve their income levels keeping in view round the year demand of meat in the district. The exploitable potential under Sheep, Goat development sector through Institutional Credit for the year 2021-22 is given below:

(₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Sheep/Goat (10+1)	No.	125	157.50	141.75
2	Sheep/Goat (50+2)	No.	32	189.44	161.02
3	Retail Meat Shop	No.	25	37.50	31.88
4	KCC-Sheep/Goat (unit-10 animals)	No.	1825	153.30	153.30
	Total	No.	2007	537.74	487.95

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The bank loan projection for the last year was ₹580.15 lakhs.

4. Critical interventions required for creating a definitive impact:

- Pasture lands may be developed and maintained to provide adequate availability of feed for rearing of goat and sheep to reduce the migration to a certain extent.
- The Gujjar and Bakarwal community are migratory community which are rearing sheep and goats and not in a position to provide permanent address proof due to which banks hesitate in providing loan facilities to these beneficiaries. Although subsidy is available under NLM-Integrated Development of Small Ruminants and Rabbits - EDEG but these needy persons are not able to avail the benefit of the scheme and financing under the scheme is low.

- The concerned department may create awareness among the sheep and goat farmers regarding latest scientific techniques / management skills in order to improve the quality of meat and wool and also improve production.
- Banks may co-ordinate with Sheep Husbandry Department for financing these activities. Banks may also finance directly along with sponsored cases.
- Sheep and Goat Rearing is among the primary occupation of the tribals in the district, bankable schemes for the purpose may be formulated for financing.
- There may be a need to improve and increase area under grazing pastures for the flocks. Village grazing lands and alpine pastures may be developed.
- The department may organize workshops to motivate the farmers for taking up bigger units on commercial scale.

5. Suggested action points:

Government Departments:

- Farmers may be motivated to take activities like sheep & goat rearing as there is huge demand for mutton in the district. The activity if adopted shall result in supplementing the income of farmers substantially.
- The new scheme on KCC, providing working capital for sheep/goat may be implemented extensively covering sheep/goat rearers to the maximum possible extent. As on May, 2020, 317 cases have been disbursed for ₹153.50 lakhs.
- National Livestock Mission (NLM-EDEG) having a component of IDSRR is being implemented by GoI, wherein the beneficiaries can avail a subsidy ranging from 25% to 33.33%, under various categories for setting up units.

Banks:

- Banks may finance suitable cases for term loan as well as working capital (KCC). KCC – Sheep has started picking up in the district the FY 2019-20. The same may be taken up vigorously.

6. Other related matters: NABARD's Pilot/ Successful intervention:

The infrastructure creation supporting this sector has been funded by NABARD in the district under Rural Infrastructure Development Fund (RIDF) for the construction of Sheep Extension Centre Type III at Chinkah (RIDF XX support ₹21.93 lakh) and Sheep Extension Centre (Grade II) (RIDF XIX support of ₹24.00 lakhs). The created infrastructure has helped the department in providing the support services in the remote areas thereby supporting the livelihood of the rural folk in sheep and goat farming.

2.1.9 Fisheries

1. Introduction

Fisheries sector encompasses exploitation of fish production from fresh water sources. Most importantly, it is the source of livelihood for a large section of economically backward population of the country. As the district is not endowed with a coastal line and is bound by land on all sides, the activity is confined to inland fish farming in the district. Inland fisheries cover mainly fresh water fish culture and fresh water prawn culture. Inland fishery includes fish farming in ponds, tanks, lakes and other suitable water bodies. The major rivers flowing in the district are Chenab, Ans, Rud, Anji, Pai, and Pouni Tawi.

Union Budget 2020-21, targets for fish export of ₹1 lakh crore by 2024-25 and to increase fish production to 200 lakh tonnes by 2022-23. Also the budget envisages involvement of youth by 3477 Sagar Mitras and 500 fish farmers' producers' organizations. Further to make fisheries sector more widespread, the cultivation of algae, sea weeds and cage culture would be promoted.

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

- In the district, 533 licence holding fishermen are registered with the Department.
- The department is operating Anji Fish Farm and Thanpal Farm which produces seed stock where 30000 seed lings were produced in 2019-20.
- The total fish production (private catch) is 4400 qtls (in 19-20).
- In 2019-20, department organised two awareness (including one exposure visit of 4 farmers) programmes training 29 people under ATMA scheme.
- There are about 9 active fish culture farmers in the district.

3. Assessment of the potential for the financial year 2021-22:

Fisheries sector could be one of the options for the farmers to improve their income levels. The exploitable potential under Fisheries sector through Institutional Credit for the year 2021-22 is given below:

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Pond Fishery Trout (20m*2.5m*1.4m)	No.	39	187.20	159.12
	Total		39	187.20	159.12

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I, revised from the last year loan projection of ₹338.64 lakhs.

4. Critical interventions required for creating a definitive impact and suggested action points:

- The **department** may initiate motivation and training of a suitable number of people to adopt inland fisheries by creating fish ponds.
- Reasi being a hilly district with rocky terrain, water retention of ground is poor at certain locations, and round the year water supply is also difficult. Despite that, suitable locations may be identified by the department which may be developed as fish villages.
- Fish farming along with dairy, poultry or such allied activities may be integrated to get additional benefit of the investments.
- **Banks** may disburse working capital under KCC-Fisheries for all the eligible farmers.
- The GoI scheme PM Matsya Sampada Yojna (PMMSY) which is being implemented for 5 years from FY 2020-21 to 2024-25 wherein the subsidy under various component to individuals is 40% for generals and 60% for SC/ST and women. The scheme will help in creating a suitable base of fisheries sector in the district.

2.1.10. Farm Credit – Others-Bullocks, Carts, Two-Wheelers, etc.

1. Introduction

The district has agriculture based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. Mules are the only source of transportation in hilly areas of the district. There is lot of potential of this activity in all the blocks of Reasi district. Besides, mules are also used in Katra and Shiv Khori to ferry pilgrims. Keeping in view the consistent increase in demand for the activity, there is ample scope for further development. Due to very small and fragmented land-holdings, as also the terraced lands, the scope for cultivation is limited to narrow valleys and the only means of ploughing is bullocks in some parts of the district. Modern farming with tractors and power tillers is possible in certain cultivable area and at high slopes farmers are dependent on bullocks.

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

Animal power continues to play a significant role in farm operations in the district. Bullocks perform farm operations for small and marginal farmers. In spite of the automobile boom taking place, Bullock carts are still popular for transporting the inputs to the farm and taking their produce to the market besides as a means of good transport from village to towns.

3. Assessment of credit potential for the financial year 2021-22:

The credit potential for 2021-22 under various activities is as presented below: (₹ in lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Mules/Pack animals	2 Animals	58	92.80	83.52
2	Bullock Cart/ Horse Cart	2 Animals	30	28.50	25.65
3	Hand Cart	No.	17	4.25	3.83
4	Two Wheelers for farmers /milk & vegetable vendors	No.	55	33.00	29.70
	Total		160	158.55	142.70

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP loan projections have been revised compared to that in last FY (at ₹601.43 lakhs) owing to trend of flow of bank credit under these components.

4. Critical intervention required for creating a definitive impact:

- The financing to two wheelers for farmers'/milk vendors may be taken on priority.
- Keeping in view a large population of mules in Katra, a dedicated hospital for mules and a mule breeding centre may be set up.

5. Suggested action points:

Government Department:

The Animal Husbandry Department may arrange cattle fair so as to ensure availability of good quality animals in the district.

Banks:

Bank branches may play a pro-active role for financing these activities especially in the remote and hilly areas where farm mechanization is not possible.

2.1.11. Integrated Farming Systems for sustainable income and climate resilience.

Introduction: At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as *“a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”*. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. The advantages of IFS are indicated below:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population.

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

Policy Support: There are various government schemes and its components wherein this approach to integrated farming may be achieved like under RKVY, MIDH, Integrated Dairy Development Scheme, PM-Matsya Sampada Yojna, fodder development under MGNREGA, etc.

State / District specific IFS models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. State specific IFS models are available from the given link: http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf
Location specific IFS models were also evolved by SAUs.

The credit potential for IFS is projected under respective sectoral chapters.

Issues and Suggestions

- i) Finance for various components of IFS simultaneously is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- ii) Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- iii) Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

The following activities within an aggregate sanctioned limit of ₹100 crore per borrower from the banking system are covered under Agriculture Infrastructure:

- Loans for construction of storage facilities (warehouses, 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 composting.
- Loans for construction of oil extraction/processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up compressed bio gas plants.

2.2.1 Construction of Storage Facilities

1. Introduction

India has an estimated capacity of 162 million metric tonne of agri-warehousing, cold storage, reefer van facilities, etc. Storage Godowns and Market yards are an integral part of any economic development. It is the infrastructure that brings about additional value and help to prevent losses of perishable items and these are generally funded partly out of budgetary resources. The Working Group on Perishable Agricultural Commodities had estimated the actual post-harvest losses at about 30 percent of the produce due to mishandling of the produce, improper storage facilities, and improper means of distribution and seasonal over production. Some of the infrastructure that are essential in reducing post-harvest losses are cold storages (mostly for perishable agricultural and horticultural produce), rural godowns, market yards etc. Setting up agro-processing units in the producing areas will reduce wastage of horticultural produce, increase value addition and create off-farm employment in rural areas.

Union Budget 2020-21, decided to build warehouse in every village for safe storage of grains. This village storage scheme is proposed to be run by SHGs. The warehouses will be constructed through PPP mode. Further GoI planned to create infrastructure like Kissan Rail and Krishi Udaan for seamless supply chain creation.

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

- Maize, paddy, wheat, vegetables and pulses, etc., are the major crops cultivated in the district with a gross cropped area of 39768 ha as on 2017-18.
- The nature of farming in the district is mostly subsistence with low productivity that may be addressed on priority.
- There is also a provision of subsidy on capital investment for developing marketing and storage infrastructure.

3. Assessment of potential for the financial year 2021-22:

					(₹ lakh)
Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	New Cold Storage (Mini)	No.	5	125.00	93.75
2	Godown/Market Yard	No.	8	40.00	30.00
3	Rural Godown (upto 5000 MT)	No.	3	150.00	112.50
	Total		16	315.00	236.25

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. Last year the loan projection was ₹215.05 lakhs.

4. Critical interventions required for creating a definitive impact and suggested action points:

Since the cost of cold storage is very high, the department may take initiative to establish a cold storage to encourage use of storage facility.

- Through the mechanism of Public Private Partnership (PPP) the activity may be boosted.
- Farmers may be encouraged to establish the small storage godowns.
- The department and banks may encourage private entrepreneurs for construction of cold storages and rural godowns by individuals or cooperative societies.
- The banks may consider financing these activities as these have a developmental potential. The investment cost is large but it should not be a deterrent in financing as the project is having capital subsidy from GoI-National Horticulture Board under CISS-CS.

5. Other related matters:

Ministry of Agriculture & Farmers' Welfare, GoI have issued the operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, GoI, through the Directorate of Marketing & Inspection (DMI). The erstwhile Grameen Bhandaran Yojana (GBY) implemented since 01.04.2001 and Scheme for Development/ Strengthening of AMI, Grading & Standardisation (AMIGS) implemented since 20.10.2004 were subsumed into AMI sub-scheme of ISAM since 01.04.2014. The scheme is approved for implementation till 31 March 2021 or till the date the recommendations of 15th Finance Commission come into effect, whichever is earlier.

The sub-scheme AMI lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure. The AMI scheme envisages back-ended capital subsidy for credit linked investment in eligible storage and in marketing infrastructure projects. The eligible subsidy is 25% or 33.33% of the capital cost depending upon the area and category of beneficiary.

2.2.2 Land Development, Soil Conservation and Watershed Development

1. Introduction

The district falls in mountainous region of Himalayas with steep slopes. Soil and water conservation problems arise mainly due to misuse of irrigation water. The need of soil and water conservation arise mainly due to the problems of seepage, loss of water, nutrients, salinity, depletion of water table and pollution of ground water resources. The district, being the hilly area, there is need for land levelling/scrapping to make it suitable for agriculture purpose.

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

- The Agriculture Department is the nodal Department for land development activities. Tractors, bulldozers and other machinery required for land development works are available in the district.
- The district has an area of 5147 ha categorized as cultivable wasteland.
- Integrated Watershed Development Programme (IWMP) is being implemented in the district. Creation and renovation of farm ponds, check dams, nullah bunds, percolation tanks, ground water recharge structures, etc. at various designated areas under IWMP.
- Organic farming is being promoted by the department of agriculture and horticulture under various schemes.

3. Assessment of potential for the financial year 2021-22: (₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Land Development	Ha.	165	255.75	230.18
2	Fencing, Protection and other works	Ha.	71	177.50	159.75
	Total		236	433.25	389.93

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. the projection for the FY 2020-21 was at ₹643.50 lakhs.

4. Critical interventions required for creating a definitive impact and suggested action points:

- The district suffers from poor soil conditions in certain pockets. The unchecked excessive runoff which flows through arable and non-arable lands causes the main damage in the form of sheet, rill and gully erosion.
- There may be a need to develop effective liaison amongst Government Department, Banks and Farmers. Specific demonstration/extension efforts need to be made to educate the borrowers about the utility of the schemes of State Govt. including Watershed Development.
- Agriculture, Horticulture and Soil conservation department may come out with a joint strategy to motivate the farmers for taking up various land development work. Even bank loan may be availed for the same.
- Suitable areas for the development of watershed may be identified. Extension agencies may prepare new and innovative bankable schemes for e.g. land levelling cum farm forestry/fodder development etc.
- Land development activities may be taken up under MGNREGA.

5. Other related matters:

Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/ tribal, for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. NABARD has earmarked a refinance amount of ₹5000 crore under this special dispensation during 2020-21 to 2022-23.

Objective

To promote sustainable economic activities in NABARD supported watershed and wadi project areas. To give a boost to the agriculture and rural sector in post-COVID era through credit intensification. To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities. To address the issues related to reverse migration due to Covid-19.

Eligible beneficiaries

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees, reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

Eligible financial institutions

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

All priority sector loans extended by the banks in watershed development project areas and agro-processing activities for tribal farmers will be eligible for refinance

Refinance assistance

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF). Interest rate on refinance will be at 3% and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. Repayment period of refinance ranges between 18 months (minimum) to 5 years.

2.2.3. Agriculture Infrastructure – Others- Seed Production, Bio-pesticides/ fertilizers, vermicomposting

1. Introduction

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agricultural products paving way for organic farming into a potential business. For promotion of organic farming identification of potential areas and crop is crucial, it's mainly used for fruits, vegetables, spices, medicinal plants etc. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems may be included in the farming strategy.

Union Budget, 2020-21, envisages to promote organic, natural and integrated farming. Organic farming portal is planned to strengthen online national market of organic products. The measure will not only conserve fertility of land, but will also reduce burden of subsidy on fertilizers on government (estimated at ₹80, 000/- crore in 19-20).

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

- At present some people in the district are making vermi-compost manure for their own use, mostly at small level without bank finance.
- The department may promote the commercial production of vermi-compost in the district with bank finance.
- There need to popularize vermi-compost units and use of organic manure/biofertilisers in a big way.
- Promotion and livelihood options for organically grown medicinal and aromatic plants.

3. Assessment of credit potential for the financial year 2021-22:

(₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Vermi compost unit (30*8*2.5 ft)	No.	39	31.20	28.08
	Total		39	31.20	28.08

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I, revised from the projection of 104.40 lakhs in FY 2020-21.

4. Critical interventions required for creating a definitive impact and suggested action points:

- In rural areas, a majority of households have milch animals, the dung of which can be processed to form vermicompost manure, which decreases the dependency of farmers on chemical fertilizers, thereby, saving a fair amount for the farmers.
- The vermicomposting has a vast commercial potential and the same may be tapped in the district and suitable villages may be identified for promotion of this activity on commercial lines.

2.3 Agriculture - Ancillary Activities

Following loans under ancillary services will be subject to limits prescribed as under:

- Loans up to ₹5 crore to cooperative societies of farmers for purchasing produce of members.
- Loans up to ₹50 crore to start-ups engaged in agriculture and allied services.
- Loans with aggregate sanctioned limit up to ₹100 crore for food and agro processing.

2.3.1 Food & Agro Processing

1. Introduction

Food Processing includes process under which any raw product of agriculture, dairy, animal husbandry, meat, poultry or fishing is transformed through a process (involving employees, power, machines or money) in such a way that its original physical properties undergo a change with larger shelf life. The Food Processing Industry is of enormous significance as it provides vital linkages and synergies that it promotes between the two pillars of the economy, i.e. agriculture and industry. More than 75% of the industry is in unorganized sector. Most processing in India can be classified as primary processing, which has lower value-addition compared to secondary processing.

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

- There is a good area under cultivation of Mango, Apple, Citrus, and Walnut. The produce from these may be processed to increase the income levels and to reduce wastage.
- There are some food processing units being run mostly in the area of Katra, Panthal, etc., involved in the making of pickle, masala tikki, jam, jellies, etc. Further a number of people are also working individually from homes in this sector.

3. Assessment of credit potential for the financial year 2021-22: (₹ lakh)

Sr. No	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Rice & other mills – small enterprise	No.	4	40.00	30.00
2	Atta Chakki/Other chakki	No.	12	50.88	38.16
3	Fruit/Vegetables Processing/small Enterprises	No.	18	144.00	108.00
	Total		34	234.88	176.16

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. The PLP projections have been decreased compared to that in FY 2020-21 (at ₹381.00), keeping in view the ongoing credit flow trend.

4. Critical interventions required for creating a definitive impact, suggested action points and other related matters:

- Training & capacity building arrangements for the development of entrepreneurship among the farmers/rural people.
- It is imperative that separate area and funds may be demarcated in Industrial Estates for creation of food and agro-processing units.
- The departments may come out with realistic estimates of surplus available in respect of food grains in the district.
- Identification and promotion of product-specific clusters for development of Rural Non-Farm Sector (RNFS) by Government Departments/Organisations.
- The capital formation to agro and food processing sector may be strengthened by injection of institutional finances to producers (farmers') organisations/ companies which may be promoted for processing.

2.3.2 Agriculture Ancillary Activities-Others

1. Introduction

The Primary Agricultural Credit Societies (PACS) are a village level banking structures which are working as sale points of fertilizers, seeds and providing loans to its members. Its outreach is in difficult areas of the district and has been providing banking service to the unreached since inception. Extension and outreach of services has always been an issue in hilly areas. In order to develop and support agricultural development its ancillary services and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses, the GOI implemented has implemented a scheme of Agriclincs and Agribusiness centres.

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

- Facilities like roads, communication, electricity, transport, water, labour, education, law and order, health care, banking, etc. are fairly available in certain pockets and underdeveloped or not developed in certain pockets.
- Inadequate training under ACABC scheme, where it is necessary that the training has to be conducted through NIAM.
- Concept of contract farming has not taken root.
- Lack of sorting, grading, soil testing, seeds certifying facility etc., in the district.
- Good number of women SHGs have been promoted in the district which may be suitably utilised for promotion of various skills and economic activities.

3. Assessment of credit potential for the financial year 2021-22:

(₹ lakh)					
Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Overdraft under PMJDY	No.	1200	120.00	120.00
2	Misc.	No.	386	2123.00	1804.55
	Total	-	1586	2243.00	1924.55

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I.

4. Critical Intervention required for creating a definitive impact:

- Equipping private shop/individuals with agricultural seeds, fertilizers, soil testing facility etc.
- Promotion of training from NIAM for agri clinics and agri business centres.
- The subsidy component is 44% in J&K under ACABC scheme may need to be harnessed.
- Technology transfer centres may be established in each district for providing guidance, technical knowledge etc. to the entrepreneurs, for processing skills.
- Backward and forward linkages like contract farming, processing etc. may be organized and institutionalized, which basically protects the farmer's interest and assures raw produce to the industrialist.

5. Suggested action points:

- **Banks** may utilize the facility of overdraft under PMJDY to cater to the poor and needy for their immediate needs.

6. Other related matters: NABARD's Pilot/ Successful intervention:

Special Refinance Scheme for Transformation of PACS as Multi Service Centres

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised

The drivers for transformation of PACS as MSC are recent reforms by GoI in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of GoI, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

Objective: Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23. ₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

Eligible PACS: PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions: All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes: Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

Refinance assistance: Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability. Interest rate on refinance will be 3%. However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

Chapter 3. Credit Potential for Micro, Small and Medium Enterprises (MSME)

1. Introduction

Non-farm sector activities are key activity which has immense potential for creation of new jobs which promotes sustained economic development of the district and increase in livelihoods of the people. The UT of Jammu and Kashmir has abundant natural resources which could be exploited for setting up of industries. With the focused attention given by Govt. of India (GoI) in the budget announcement made in respect of Small and Medium Enterprise (SME) Sector, as also for enhancing skill development of traditional professions like welding, craftsmen, cobblers, etc. the emphasis on training needs has gained momentum, as there is need for skilled and certified workers, which will help them become bankable. As per Industrial Policy of the UT, Package of Incentives for Industry in J&K categories of investment in MSME are as under:

Table: Revised Classification Criteria of Investment in MSME applicable w.e.f from 01.07.2020

Sector	Manufacturing sector and Service Sector
	Investment in Plant & Machinery / Equipment
Micro	Investment not more than 1 crore and annual turnover not more than 5 crore
Small	Investment not more than 10 crore and annual turnover not more than 50 crore
Medium	Investment not more than 50 crore and annual turnover not more than 250 crore

*Investment in plant and machinery is the original cost excluding land and building and the items are as specified by the Ministry of Small Scale Industries, GoI vide its notification dated 05.10.2006.

**Enterprises whose investment in equipment comprises original cost excluding land, building and furniture, fittings and other items not directly related to the service rendered or as may be notified under the MSMED Act, 2006. These will include small water and road transport operators, small business, retail trade, professional and self-employed persons and other service enterprises.

UT Govt. Incentives:

- 100% subsidy on diesel generator (DG) set up to ₹25.00 Lakh.
- 100% subsidy on laboratory testing equipments up to ₹25.00 Lakh.
- 15% subsidy on purchase of plant & machinery.
- 30% subsidy on purchase of pollution control devices.
- 100% Project Report subsidy

There are 6 Handicraft Training Centres and 1 Handloom Training Centre, 2 ITI, 1 Polytechnic college in the district. Support services are also available from DIC, DRDC, Handicraft Department, Handloom Department, and KVIB.

Ground Level Credit flow for various activities under Micro Small and Medium Enterprises for the last 3 years in the district is given in below given table:

Sr. No.	Financial Year	GLC flow (₹ lakh)	%age Growth over last year
1	2017-18	8738.21	86.82
2	2018-19	9011.06	3.02
3	2019-20	11212.24	24.43

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

- There are two industrial estates in Reasi one at Gram More which is developed in 70 kanal land. The other site is identified at Nambla, Vijaypur to be developed on 1500 kanal land.

- In 2019-20, 34 units have been established under PMEGP (KVIB), 48 units under PMEGP (DIC) and 10 units under JKREGP scheme (of KVIB).
- In 2019-20, JK Entrepreneurship Development Institute (JKEDI), approved 16 cases under Seed Capital Fund Scheme, 8 cases under Youth Start Up Loan scheme and 20 cases under Himayat scheme. A total of 338 candidates have been trained in the FY 2019-20.
- Training Institutes, like 2 Industrial Training Institutes & 1 Polytechnic are existing in the district.
- RSETI for the district is functioning well and training programmes for various RNFS activities have been running successfully.
- Shortage of skilled labour, a large portion of labour is from the outside.

3. Assessment of credit potential for the financial year 2021-22:

Considering the emerging needs and new thrust being given to the sector through MUDRA loans (Shishu, Kishor and Tarun), Stand up India scheme, etc., the exploitable potential under Micro, Small & Medium Enterprises (MSME) sector through Institutional Credit for the year 2021-22 is given below: (₹ in lakh)

S. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
Term Loan: Manufacturing Sector					
1.	Micro Enterprises	No.	168	2520.00	2268.00
2.	Small Enterprises	No.	2	200.02	160.02
Term Loan: Service Sector					
1.	Micro Enterprises	No.	385	5197.50	4677.75
2.	Small Enterprises	No.	5	500.05	400.04
Total MSME Investment			560	8417.57	7505.81
MSME – Working Capital					12009.29
Total MSME (Investment + WC)					19515.10

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I. Revised from the projection of ₹22335.00 lakhs, for the FY 2020-21, due to the effect of COVID-19 on the tourist centres of the district and slow in economic activity.

4. Critical interventions required for creating a definitive impact:

- Well connected road network supplemented with continuous supply of electricity, along with other factors, are prerequisite in settlement of industry.
- Regular and adequate Power supply to industrial units for optimum utilization of Plant & Machinery, improvement of roads, telecommunication, etc.

5. Suggested action points:

Government Departments: like DIC, PMEGP, JKEDI, SC/ST/OBC Corporation etc., may timely sponsor of loans to entrepreneurs for meeting their long term and working capital requirements in coordination with Lead Bank and RSETI for the required training for PMEGP candidates.

Banks may stress on timely sanction, subsidy claim and disbursal of the cases. Efforts to promote Swarozgar Credit Card/General Credit Card/Weavers Credit Card may be made by the concerned department and banks keeping in view low awareness among rural masses. The bottlenecks, if any, may be suitable solved in banker's forums like BLBC, etc.

Chapter 4 (1). Credit Potential for Export credit

1. Introduction

The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, extended by one year up to 31.03.2021, aimed at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2019-20 and to raise India's share in world exports from 2% to 3.5%. To achieve this milestone, the FTP aims to provide a stable and sustainable policy environment and link with other initiatives of the Government such as 'Make in India', 'Digital India' and 'Skills India'. While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. Financing for export purposes, is broadly classified under Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

For domestic banks - Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of ₹40 crore per borrower.

2. Assessment of potential for the financial year 2021-22

There is no produce being exported from Reasi district presently, bank credit disbursement under this sector is nil. No bank credit projections are made for the year 2021-22.

Chapter 4 (2). Credit Potential for Education

1. Introduction

Education continues to remain a top priority for the Government of India with rising budgetary allocations. India is one of the largest and complex school education systems in the world. The *Union Budget, 2018-19*, has proposed to treat school education holistically without segmentation from pre-nursery to Class 12. *Samagra Shiksha* - an overarching programme for the school education sector extending from pre-school to class 12 has been, therefore, prepared with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. It subsumes the three Schemes of *Sarva Shiksha Abhiyan (SSA)*, *Rashtriya Madhyamik Shiksha Abhiyan (RMSA)* and *Teacher Education (TE)*. Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, Department of Higher Education and Indian Banks Association (IBA).

The banks can finance up to 100% of the loan depending on the amount. Currently, for loan up to ₹4 lakh, there is no margin money required. Presently, the banks do not ask for any collateral or third-party guarantee for loan up to ₹4 lakh. For loans above ₹4 lakh up to ₹7.5 lakh, a third-party guarantee is required. A collateral is asked for loan exceeding ₹7.5 lakh.

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

The district has 01 Government Degree College. The district also has Shri Mata Vaishno Devi University at Kakryal. There is no medical or engineering college in the district. In the absence of adequate facilities for college education within the district, students seek greener pastures in other districts/states. In FY 2019-20, 84 cases of education loans were disbursed in the district amounting to ₹189.81 lakh against the ACP target of ₹453.71 lakh.

3. Assessment of credit Potential for the year 2021-22: (₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Education Loan	No.	90	900.00	810.00

The Block-wise, activity-wise projections under the sector for the year 2021-22 are indicated at Annexure – I. The PLP projections have been revised compared to that in FY 2020-21, keeping in view the trend of credit flow.

4. Critical Interventions required for creating a definitive impact:

- Awareness for education loan may be spread all over the district.
- Banks may in collaboration with the district education board organize financial awareness among the suitable candidates with special focus on education loans.
- The private sector should make investment/ charity in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages, research, faculty, etc.

5. Suggested Action Points:

- **Banks** may create necessary awareness among students and parents, including availability of income tax rebate on education loans Education loans up to ₹20 lakhs qualify as priority sector lending, the same can help bankers achieve priority sector lending targets.
- **Education Department/Colleges** may help bankers in arranging various counselling sessions with banks. A session on financial awareness, bank ethics may be invariably held for students especially from 11th standard and above, so that appropriate information is disseminated.

Chapter 4 (3). Credit Potential for Housing

1. Introduction:

As per revised priority sector guidelines, following housing loans qualifies under priority sector;

- Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh, respectively.
- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject dwelling units per carpet area of not more than 60 sq.m.
- Loans for repairs to damaged dwelling units of families up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres.

Housing is one of the primary need of the humans, as everyone wishes to have ones' own house. Housing and construction activity holds immense potential for absorption of labour and it in turn gives impetus to other industries like brick, cements, steel, etc. To promote the sector, Government of India has announced "Housing for All" by 2022. Various schemes like PMAY, Indira Awas Yojana, Rajiv Awas Yojana etc. are run by GoI. According to a [KPMG](#) report titled 'Decoding housing for all by 2022', India needs to develop about 11 crore housing units in the next seven years at an investment of more than \$2 trillion (₹ 128 lakh crore) or about \$250-260 billion annually.

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

Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector in the recent past. In the FY 2019-20, 250 cases of housing loans have been disbursed in the district amounting to ₹2296.41 lakh against the ACP target of ₹4988.49 lakh.

3. Assessment of potential for the financial year 2021-22:

The potential for housing sector for the year 2021-22 is as given below: (₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Construction of new houses/Purchase of house	No.	282	7614.00	6852.60
2	Repairs/Renovation of houses	No.	330	825.00	660.00
	Total		612	8439.00	7512.60

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I, revised from the projection of ₹6648.00 lakhs for the FY 2020-21.

4. Critical interventions required for creating a definitive impact:

- Housing Needs of Weaker Sections: Special efforts for catering to the needs of SC/ST/OBC, Disabled persons, slum dwellers, street vendors other informal sector workers and vulnerable sections of the society.
- Housing Needs of Women: Addressing the special needs of women headed households, single/working women etc.

- Upgradation of skills: Upgradation of construction skills and accelerated development of housing and infrastructure sectors.

5. Suggested Action Points:

Banks and the **government departments**, may spread suitable awareness on the availability of housing loans under for various segments of the society under various schemes like Pradhan Mantri Awas Yojna, tax benefits on interest and principal repayment on housing loans, etc.

6. Other related matters:

Pradhan Mantri Awaas Yojana - Gramin to achieve Housing for All by 2022

As part of the mission of “Housing for All by 2022”, the Union Cabinet has approved Pradhan Mantri Awas Yojana Gramin (PMAY-G) which has come into effect from 01.04.2016.

In order to give a boost and strengthen the housing sector in tune with GOI’s policies, NABARD (In terms of Circular No.NB.14/OFDD 1/2016-17 dated 21 January 2016) introduced the following products under Rural Housing besides the existing refinance products:

- a) Direct Loans for Rural Housing (loan only –without grant)
- b) Direct Loans for Rural Housing (Loan-cum-Grant assistance)
- c) Composite Loans for Rural Housing along with Income Generating Activities.

Eligible Institutions:

- Scheduled State Co-operative Banks
- District Central Co-operative Banks
- Primary Agricultural Cooperative Societies
- Primary Urban Cooperative Banks
- State entities i.e. State Housing Boards, Corporations

Chapter 5. Credit Potential for Infrastructure

5.1 Infrastructure- Public Investments

1. Introduction

Infrastructure is an umbrella term for many activities referred to as “social overhead capitals” which forms the basis for sustainable development of any developing society. 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. Infrastructure includes availability of amenities/services like irrigation structures, dams, roads, bridges, piped water supply, sanitation & sewerage, solid waste collection & energy, market yards, education, health, communication, information technology, power, telecommunications, etc. Investment in rural infrastructure (a) creates new economic opportunities and activities; (b) generates additional employment and income; (c) facilitates and improves delivery of other rural services; and (d) enhances democratic processes and skills among rural poor.

Union Budget 2020-21, proposed to provide digital connectivity to all public institutions like anganwadis, government schools, PDS outlets, post offices, police stations. A Fibre to the Home (FTTH) connections through BharatNet is proposed to link 1 lakh gram panchayats in 2020-21.

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 Union Government allocated a corpus of ₹28,000 crores for funding under RIDF-XXV, where in projects worth ₹462.64 have been sanctioned in J&K in 2019-20. The UT Government may consider formulating and submitting projects under different sectors to NABARD under following activities:

RIDF - Eligible projects

Sr.No.	Particulars	Sr. No.	Particulars
I.Agriculture and related sectors (RIDF loan: 95%)			
1	Minor Irrigation/ Micro Irrigation	14	Riverine Fisheries
2	Soil Conservation	15	Animal Husbandry
3	Flood Protection	16	Modern Abattoir
4	Watershed Development/ Reclamation of waterlogged areas	17	Medium Irrigation Projects
5	Drainage	18	Mini Hydel Projects/ Small Hydel Projects (upto 25 MW)
6	Forest Development	19	Major Irrigation Projects (already sanctioned and under execution)
7	Market Yard, Godown, Mandi, rural haat, marketing infrastructure	20	Village Knowledge Centres
8	Cold storage, Public/Joint sector cold storage at various exit points	21	Desalination plants in coastal areas)
9	Seed/ Agriculture/ Horticulture Farms	22	Infrastructure for Information Technology in rural areas
10	Plantation and Horticulture	23	Infrastructure works related with alternate sources of energy, viz.

			Solar, Wind, etc., and Energy Conservation
11	Grading/certifying mechanisms; testing/certifying laboratories	24	5/10 MW Solar Photovoltaic Power Plants
12	Community irrigation wells for village as a whole	25	Separate Feeder Lines
13	Fishing harbour/ jetties	26	Establishment of Dedicated Rural Industrial Estates
27	Mechanization of Farm Operations and Related Services		
II. Social Sector (RIDF Loan : 85% / Hill States 90%)			
28	Drinking Water	32	Pay & use toilets in rural areas
29	Infrastructure for Rural Education Institutions	33	Construction of Anganwadi Centres
30	Public Health Institutions	34	Setting up of KVIC industrial estates/ centers
31	Construction of toilet blocks in existing schools, separately for girls	35	Solid Waste Management and infrastructure works related with sanitation in rural areas
III. Rural Connectivity (RIDF Loan: 80% / Hill States 90%)			
36	Rural Roads	37	Rural Bridges

Since RIDF Tranche XIII to XXV, the number projects sanctioned under RIDF in district Reasi are:

S. No.	Sector	No. of projects sanctioned	Project Cost (in lakhs)	NABARD Loan (in lakhs)
1	Rural Roads	48	14590.39	13127.21
2	Rural Bridges	10	2614.01	2352.63
3	Animal/Sheep Husbandry	5	174.73	166.00
4	Water Supply Scheme & Micro Irrigation	40	4681.41	4219.10
5	Primary Health Centres	2	240.00	170.80
	Total	105	22300.54	20035.74

NABARD Infrastructure Development Assistance (NIDA), is another financing facility managed by NABARD fund directly the State Governments/State owned institutions/Corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. The NIDA financing is available for infrastructure creation in various sub-sectors under agriculture, transportation, energy, drinking water and sanitation, social and commercial infrastructure. At present, the quantum of loan will be maximum 90% of the eligible project cost considered under the scheme for funding for Govt. entities. The tenor for the repayment of loan shall be for a maximum period of 25 years inclusive of moratorium.

5.2. Social Infrastructure Involving Bank Credit

1. Introduction:

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centres, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investment in this sector has been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. This chapter attempts to make an estimate of the potential under social infrastructure sector that can be financed through bank credit.

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

- Bank may utilise CGTMSE scheme where ever available.
- Where ever possible toilet constructions may be linked to IAY.
- Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower and in case of hospitals – professionals.
- Convergence between drinking water supply and sanitation need to be strengthened.
- Capacity building of members of the Village Water and Sanitation Committees is of critical importance here.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.
- Creating awareness among the people about proper sanitation.
- Skill development requires trained faculty along with physical infrastructure.

3. Assessment of potential for the financial year 2021-22:

(₹ lakh)

S. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Schools/ Educational Institutes	No.	8	1000.00	637.50
2	Hospitals/Clinics	No.	5	875.00	562.50
3	Veterinary Clinics	No.	13	130.00	97.50
4	Pathological Labs	No.	6	150.00	112.50
	Total		32	2155.00	1410.00

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I, revised from the projection of ₹1339.16 lakhs for the FY 2020-21.

4. Critical interventions required for creating a definitive impact and suggested action points:

Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities, sanitation facilities including construction /refurbishment of household toilets and water improvement at household level and loans up to ₹10 crore per borrower for building health care facilities including under “Ayushman Bharat” in Tier II and Tier VI centres, falls under priority sector lending. The same can help banks achieve their priority sector lending targets.

Chapter 5.3 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. Therefore, alternative sources of energy have become very important and relevant these days. Sources, such as the sun and wind are renewable in nature, cause less emission and are available in abundance locally. Major types/sources of renewable energy are Solar energy, Biomass, Bio gas, Hydel energy, Wind energy

Government Initiatives and programmes

Ministry of New and Renewable Energy Sources, the nodal Ministry, aims to develop and utilise new and renewable sources of energy for supplementing the energy requirements of the country and in the long-term substitution of conventional energy. Indian Renewable Energy Development Agency (IREDA) is entrusted with implementation of various programmes. In every state, there is a State Energy Development Agency and they work at the district level through their technical wing attached to the District collector. They not only provide products and services, but also organize training and demonstration camps for creating mass awareness.

Bio-gas Plants - Although the total number of cattle in the district is 1.42 lakh and 1.56 lakh buffaloes producing sufficient dung in rural areas, the biogas plants are not popular even in houses having sufficient animals. The popular type of Biogas plant is Fixed Dome Type named Deen Bandhu or Janata Model.

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

- Lead Bank in association with J&K EDA may take initiatives for propagation of the benefits of adoption of renewable sources of energy and waste utilization
- Extension services for propagation of the concept needs to be augmented. The department should evolve a scheme for renovation of defunct plants.
- For individual households, the loans up to ₹10 lakhs are covered under priority lending

3. Assessment of Credit Potential for 2021-22:

Bank loans up to a limit of ₹15 crores 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. For individual households, the loan limit will be ₹10 lakhs per borrower, qualifies under priority sector lending. (₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Bio Gas (1000 cum)	No.	12	7.20	6.48
2	Solar Lighting Commercial	No.	11	27.50	24.75
3	Solar Water Heater Commercial	No.	12	24.00	21.60
	Total		35	58.70	52.83

The Block-wise, activity-wise projections under the sector for the year 2021-22 are indicated at Annexure – I.

4. Critical interventions required for creating a definitive impact: The optimum utilization of renewable energy sources through bank finance may be promoted in the district as there is no visible financing for this activity at present.

Chapter 6. Informal Credit Delivery System

A. Introduction

Financial Inclusion (FI) is one of the key indicators of a developed country. The proportion of people joining formal financial system has more than doubled since 2011, in terms of accounts. Almost 80% of Indian adults have bank accounts (Global Findex, World Bank, 2018). Today more than 90% of Indians have Aadhaar identity. The next phase of the FI is more to do with educating people, digital and financial awareness.

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. Union Budget 2020-21, provides about ₹28, 600/- crore for women specific programs. Dhaanya Lakshmi Yojana has been launched to give attention to self-reliance of women in rural area. Under the scheme, women farmers will be given training in quality checking of seeds and scientific farming. Financial assistance will be given to these SHGs to involve them on a large scale in various storage schemes.

Micro Finance scenario - District Profile (as on 31.03.20)

Total no. of SHGs formed in the district	1549
No. of SHGs savings linked	1549
No. of SHGs credit linked	387
No. of SHGs to be credit linked	1165
No. of good SHGs which have taken repeat loans	NA
Amount of Bank loans sanctioned to SHGs	439.35 lakhs
Amount of Bank Loan Outstanding to SHGs	338.52 lakhs
Amount of average Bank Loan Outstanding to SHGs in the district (as compared to UT Average)	1.00 lakhs
Recovery position of SHGs in the district (as compared to UT Average)	NA
NPAs % of SHGs	NA
No. of NGOs in the district	2
No. of NGOs participating in credit linkage programme	2
No. of additional NGOs to be roped in during the year	NA
Total No. of branches in the district	CBS=43 RRB=3 Coops.=4, SCARDB=1
Of which no. of branches participating in credit programme	13
No. of govt/other agencies participating in SHG programme and details of groups formed by them	NRLM is working in all the erstwhile blocks. NULM is operating in urban town of Reasi and Katra. NGO_GPS under a NABARD project is working in Katra and Panthal Block.
No. of govt/other agencies likely to participate in SHG programme	NRLM and NULM area already operating in the district.
NGO-wise status of SHGs promoted savings	NGO Gramin Pragathi Sangthan has promoted about 50 SHGs in Panthal and Katra

NABARD Initiatives to promote microfinance activities

- 100% Refinance Support to banks against SHG lending. Bank can claim refinance from NABARD in respect of loan granted to SHGs for agriculture purpose.
- Capacity Building of various stakeholders/partners and SHG leaders.
- Grant assistance to Self Help Promoting Institutions.

2. Status of SHG-BLP

As on 31.03.20, 1549 SHGs have been formed so far in the district, of which 1470 have been formed under NRLM. NRLM is working in Reasi, Mahore, Pouni and Arnas Blocks. 50 SHGs have been formed by NGO_GPS under a NABARD supported project in Block Katra and Panthal. And rest by NULM operating in urban areas. NABARD has been implementing E-Shakti program to capture the SHG details and their transactions in an online platform for ease of its users like banks, policymakers, etc. E-Shakti was implemented in District Reasi in the FY 2019-20.

3. Issues related to Micro Finance

- As most of the rural women members of SHGs are illiterate and are not aware about book keeping, the SHGs collapse after the NGOs stop handholding support to SHGs. It has repercussions on SHG formation in future and financing of SHGs by banks. Sustainability of SHGs is dependent on proper hand-holding in the initial years and training to SHGs in conducting meetings, regular savings, inter-banking and handling of books of accounts.
- It has also been observed that the main objective of formation of SHGs by the members is availing subsidy under the particular schemes. Many such groups collapse after the subsidy is availed by them and it discourages bankers from financing SHGs in future.
- Some of the Branch Managers/Loan Managers lack awareness about SHG-BLP. Bank staff requires capacity building at all levels to revive SHGs financing.
- It may be possible that the appraisal or rating of SHGs is not done by the banks before sanctioning the loans to them. They depend on NGOs. It leaves scope for either under financing or over financing. It may be desirable to utilize the services of retired trained bank branch officials in promoting SHGs and bank-linkage through some SHPIs in the local areas.

4. Roadmap for the future

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:

- The branches of various banks not participating in the SHG-BLP needs to be identified and involved in the same. Their capacity building at various levels would also be part of this exercise.
- Capacity building of various stakeholders on an ongoing basis is the key to success of SHG-BLP. District level/block level and village level programmes have been planned to address this issue. Further, deputing various stakeholders to training institutions, both in the UT and outside the UT, is also planned.
- 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.
- 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 should be made to impart Financial Literacy to members of SHGs through formal and informal programmes/visits. However, the focus on elimination of over-indebtedness at members' level would be given thrust in such programmes / visits.
- Success stories of SHG-BLP may 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 forum, like DLRC/BLBC, etc.
- Skill development of SHG members may be taken up aggressively which will help SHG members attain requisite knowledge and prepare SHG entrepreneurs. Micro Enterprise Development Program (MEDP) for SHG members and Livelihood and Enterprise Development Program (LEDP) for credit linked SHG members are being funded by NABARD for skilling of the SHG members.

5. Estimation of potential under SHG-BLP

It is estimated that there is potential for promotion and saving linkage of about 2400 SHGs in the district up to FY 2021-22. As on 31.03.20, 1549 SHGs have been promoted in the district. The block wise detail of potential available for promotion and savings linkage of SHGs in the district is furnished overleaf. Similarly, the potential for credit linkage of SHGs is furnished overleaf.

6. Financing through Joint Liability Groups

The Joint Liability Group (JLG) mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education credit discipline. A JLG is an informal Group of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The maximum loan to an individual is limited to ₹50,000/- only. The loan may be taken by all the members individually for an individual enterprise (Model-A) or jointly by all the members for a common economic activity (Model-B). A cumulative number of 35 JLGs have been financed in the district in block Pouni, mostly in 2016-17 and 2017-18.

Hence, the banks in the district may increase their financing to small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering the estimated number of 90% land holdings under small and marginal farmers in the district, there is considerable potential for financing of JLGs in the district.

7. Assessment of credit potential for the financial year 2021-22:

(₹ lakh)

Sr. No.	Activity	Unit	Physical Units	Total Financial Outlay	Bank Loan
1	Loans to JLGs	No.	60	60.00	54.00
2	Loans to SHGs	No.	1234	2216.04	2216.04
	Total	-	1294	2276.04	2270.04

The activity wise and block-wise physical and financial projections for the year 2021-22 are given in Annexure I.

Block wise details of potential available for promotion and saving linkage of SHGs

S.No	Name of Block	Total potential for promotion of SHGs	No of SHGs savings linked as on 31.03.20	Balance potential as on 31.03.20	No of SHGs to be promoted and saving linked during 2020-21	No of SHGs to be promoted and savings linked during 2021-22
1	Reasi	600	399	201	131	70
2	Katra					
3	Panthal					
4	Bhamag			0		0
5	Pouni	600	354	246	117	129
6	Arnas	600	272	328	61	267
7	Thakrakote			0	0	0
8	Jij bagli			0	0	0
9	Thuroo			0	0	0
10	Mahore	600	445	155	73	82
11	Gulabgarh			0	0	0
12	Chassana			0	0	0
	Total	2400	1470	930	382	548

Note: For assesment of potential erstwhile four blocks have been assumed as under NRLM programme.

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Potential for credit linkage of SHGs / JLGs (amount in lakhs)

Sr. No.	Name of Block	No of SHGs credit linked as on 31.03.20	SHGs to be credit linked during 2020-21				SHGs to be credit linked during 2021-22				JLGs to be credit linked during 2021-22	
			Fresh		Repeat		Fresh		Repeat		No.	Amt.
			No.	Amt	No.	Amt	No.	Amt	No.	Amt		
1	Reasi	24									5	4.50
2	Katra										5	4.50
3	Panthal		25	50.00	24	48	100	100	49	118.58	5	4.50
4	Bhamag										5	4.50
5	Pouni	142	100	100.00	142	284.00	100	100.00	242	585.64	5	4.50
6	Arnas	100	100	100.00	100	200.00	72	72.00	200	484.00	5	4.50
7	Thakrakote										5	4.50
8	Jij bagli										5	4.50
9	Thuroo										5	4.50
10	Mahore	71	200	200.00	71	142.00	200	200.00	271	655.82	5	4.50
11	Gulabgarh										5	4.50
12	Chassana										5	4.50
	Total	337	425	450.00	337	674.00	472	372.00	762	1844.04	60	54.00

Note: For assesment of potential erstwhile four blocks have been assumed as under NRLM programme.

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(**₹ lakh**)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
A) CROP PRODUCTION, MAINTENANCE, MARKETING																	
1	Paddy	Ha		Phy.	120	125	100	100	200	80	50	50	50	50	50	50	1025
		1.10	1.00	B.L.	132.00	137.50	110.00	110.00	220.00	88.00	55.00	55.00	55.00	55.00	55.00	55.00	1127.50
2	Maize	Ha		Phy.	1500	600	600	750	2000	800	800	750	750	1200	750	750	11250
		0.88	1.00	B.L.	1320.00	528.00	528.00	660.00	1760.00	704.00	704.00	660.00	660.00	1056.00	660.00	660.00	9900.00
3	Wheat	Ha		Phy.	750	450	250	500	1000	300	200	200	200	300	300	300	4750
		0.88	1.00	B.L.	660.00	396.00	220.00	440.00	880.00	264.00	176.00	176.00	176.00	264.00	264.00	264.00	4180.00
4	Oil Seeds/Mustard	Ha		Phy.	100	100	50	100	150	50	50	50	50	75	50	50	875
		0.66	1.00	B.L.	66.00	66.00	33.00	66.00	99.00	33.00	33.00	33.00	33.00	49.50	33.00	33.00	577.50
5	Pulses	Ha		Phy.	75	75	50	75	125	75	50	50	50	100	75	75	875
		0.55	1.00	B.L.	41.25	41.25	27.50	41.25	68.75	41.25	27.50	27.50	27.50	55.00	41.25	41.25	481.25
6	Vegetable	Ha		Phy.	150	100	50	80	200	50	50	50	50	50	50	50	930
		1.25	1.00	B.L.	187.50	125.00	62.50	100.00	250.00	62.50	62.50	62.50	62.50	62.50	62.50	62.50	1162.50
7	Fodder & other crops	Ha		Phy.	100	100	50	100	200	50	50	50	50	100	50	100	1000
		0.66	1.00	B.L.	66.00	66.00	33.00	66.00	132.00	33.00	33.00	33.00	33.00	66.00	33.00	66.00	660.00
	Sub Total	Ha		Phy.	2795	1550	1150	1705	3875	1405	1250	1200	1200	1875	1325	1375	20705
				B.L.	2472.75	1359.75	1014.00	1483.25	3409.75	1225.75	1091.00	1047.00	1047.00	1608.00	1148.75	1181.75	18088.75
	Post Harvest Expenses	0.10			247.28	135.98	101.40	148.33	340.98	122.58	109.10	104.70	104.70	160.80	114.88	118.18	1808.88
	Maintenance Expenses	0.20			494.55	271.95	202.80	296.65	681.95	245.15	218.20	209.40	209.40	321.60	229.75	236.35	3617.75
	Crop Total				3214.58	1767.68	1318.20	1928.23	4432.68	1593.48	1418.30	1361.10	1361.10	2090.40	1493.38	1536.28	23515.38
B) WATER RESOURCES																	
1	Pump Sets (5HP to 10HP)	No.		Phy.	5	5	2	5	12	2	2	2	2	2	2	2	43
		1.80	0.85	B.L.	7.65	7.65	3.06	7.65	18.36	3.06	3.06	3.06	3.06	3.06	3.06	3.06	65.79
2	Sprinkers- Permanent	Ha		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		1.25	0.85	B.L.	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	12.75
3	Drip Irrigation (8m*8m)	Ha		Phy.	1	1	1	1	5	1	1	1	1	1	1	1	16
		1.65	0.85	B.L.	1.40	1.40	1.40	1.40	7.01	1.40	1.40	1.40	1.40	1.40	1.40	1.40	22.44
4	Lift Irrigation (Deep Lift Points)	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		4.00	0.85	B.L.	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	40.80
5	Rain Water Harvesting Tank (Farm Pond 8*8*6ft)	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		0.40	0.85	B.L.	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	4.08
6	Rain Gun	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		1.00	0.85	B.L.	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	10.20
	Sub total			Phy.	10	10	7	10	21	7	107						
			0.85	B.L.	14.71	14.71	10.12	14.71	31.03	10.12	156.06						
C) FARM MECHANISATION																	
1	Tractor (35-60 HP)	No		Phy.	15	15	4	10	20	5	2	2	2	10	2	5	92
		8.00	0.80	B.L.	96.00	96.00	25.60	64.00	128.00	32.00	12.80	12.80	12.80	64.00	12.80	32.00	588.80
2	Power Tiller (above 8 HP)	No		Phy.	5	5	0	5	10	0	0	0	0	1	0	0	26
		2.50	0.80	B.L.	10.00	10.00	0.00	10.00	20.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	52.00

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(₹ lakh)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
3	Thresher(Multicrop)	No		Phy.	1	1	0	1	2	1	0	0	0	1	0	0	7
		2.00	0.80	B.L.	1.60	1.60	0.00	1.60	3.20	1.60	0.00	0.00	0.00	1.60	0.00	0.00	11.20
4	Tractor -Trolley	No		Phy.	15	15	2	10	20	5	2	2	2	5	5	5	88
		1.50	0.80	B.L.	18.00	18.00	2.40	12.00	24.00	6.00	2.40	2.40	2.40	6.00	6.00	6.00	105.60
5	Agri Implements	No		Phy.	50	25	20	25	50	25	10	10	10	10	20	10	265
		0.40	0.80	B.L.	16.00	8.00	6.40	8.00	16.00	8.00	3.20	3.20	3.20	3.20	6.40	3.20	84.80
6	Spray Mump Motorized	No.		Phy.	5	5	1	5	10	1	1	1	1	1	1	1	33
		0.50	0.80	B.L.	2.00	2.00	0.40	2.00	4.00	0.40	0.40	0.40	0.40	0.40	0.40	0.40	13.20
7	Power Weeder and Accessories	No.		Phy.	1	1	1	1	10	1	1	1	1	1	1	1	21
		1.25	0.80	B.L.	1.00	1.00	1.00	1.00	10.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	21.00
8	Seed Drill	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		0.40	0.80	B.L.	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.84
	Sub Total			Phy.	93	68	29	58	123	39	17	17	17	30	30	23	544
			0.80	B.L.	144.92	136.92	36.12	98.92	205.52	49.32	20.12	20.12	20.12	78.52	26.92	42.92	880.44
D)	PLANTATION / HORTICULTURE																
1	Mango	Ha		Phy.	20	20	0	20	25	0	0	0	0	0	0	0	85
		2.50	0.85	B.L.	42.50	42.50	0.00	42.50	53.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180.63
2	Walnut	Ha		Phy.	0	0	1	0	1	10	5	15	15	50	15	15	127
		2.50	0.85	B.L.	0.00	0.00	2.13	0.00	2.13	21.25	10.63	31.88	31.88	106.25	31.88	31.88	269.88
3	Apple	Ha		Phy.	0	0	0	0	0	5	0	1	1	25	10	10	52
		3.00	0.85	B.L.	0.00	0.00	0.00	0.00	0.00	12.75	0.00	2.55	2.55	63.75	25.50	25.50	132.60
4	Citrus	Ha		Phy.	25	25	10	15	25	15	5	5	5	5	5	5	145
		2.75	0.85	B.L.	58.44	58.44	23.38	35.06	58.44	35.06	11.69	11.69	11.69	11.69	11.69	11.69	338.94
5	Peach/Plum/Apricot	Ha		Phy.	2	1	2	2	2	4	2	2	2	2	2	2	25
		3.00	0.85	B.L.	5.10	2.55	5.10	5.10	5.10	10.20	5.10	5.10	5.10	5.10	5.10	5.10	63.75
6	Other Fruits (Litchi, Pear Guava, Ber, Kiwi, Olive, Aloe vera, etc)	Ha		Phy.	10	10	10	10	10	10	10	10	10	10	10	10	120
		2.75	0.85	B.L.	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	280.50
7	Mushroom Culture (100 Trays)	No.		Phy.	10	5	1	5	20	5	1	1	1	5	1	1	56
		0.50	0.85	B.L.	4.25	2.13	0.43	2.13	8.50	2.13	0.43	0.43	0.43	2.13	0.43	0.43	23.80
8	Mushroom House (25" * 16"*10")	No.		Phy.	1	1	0	1	1	0	0	0	0	0	0	0	4
		2.00	0.85	B.L.	1.70	1.70	0.00	1.70	1.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.80
9	Floriculture	Ha		Phy.	25	20	1	20	25	1	1	1	1	1	1	1	98
		1.00	0.85	B.L.	21.25	17.00	0.85	17.00	21.25	0.85	0.85	0.85	0.85	0.85	0.85	0.85	83.30
10	Fruit/Plant Nursery	Ha		Phy.	1	1	0	2	1	1	0	0	0	1	0	0	7
		15.00	0.85	B.L.	12.75	12.75	0.00	25.50	12.75	12.75	0.00	0.00	0.00	12.75	0.00	0.00	89.25
11	Sericulture (Rearing house & rearing kit)	No.		Phy.	1	1	1	1	1	1	0	0	0	0	0	0	6

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(₹ lakh)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
		1.65	0.85	B.L.	1.40	1.40	1.40	1.40	1.40	1.40	0.00	0.00	0.00	0.00	0.00	0.00	8.42
12	Bee Keeping (50 colonies)	No.		Phy.	5	5	1	10	20	5	1	1	1	5	2	2	58
		5.00	0.85	B.L.	21.25	21.25	4.25	42.50	85.00	21.25	4.25	4.25	4.25	19.13	8.50	8.50	244.38
13	Green House (Rs 0.045/mtr sq)	No./ 15 mtr sq		Phy.	1	1	1	1	5	1	1	1	1	1	1	1	16
		0.67	0.85	B.L.	0.57	0.57	0.57	0.57	2.85	0.57	0.57	0.57	0.57	0.57	0.57	0.57	9.11
		Ha		Phy.	0	0	0	0	0	0	0	0	0	0	0	0	0
		1.10	1.00	B.L.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Ha/No.		Phy.	101	90	28	87	136	58	26	37	37	105	47	47	799
	Sub Total			B.L.	192.58	183.66	61.47	196.83	275.61	141.58	56.88	80.68	80.68	245.58	107.88	107.88	1731.36
E)	FORESTRY / WASTELAND DEVELOPMENT																
1	Sagwan/Eucalyptus/Other Wooden Trees	Ha		Phy.	10	5	1	10	20	1	1	1	1	1	1	1	53
		0.64	0.85	B.L.	5.44	2.72	0.54	5.44	10.88	0.54	0.54	0.54	0.54	0.54	0.54	0.54	28.83
2	Bamboo	Ha		Phy.	5	5	1	5	10	1	1	1	1	1	1	1	33
		0.40	0.85	B.L.	1.70	1.70	0.34	1.70	3.40	0.34	0.34	0.34	0.34	0.34	0.34	0.34	11.22
	Sub Total	Ha		Phy.	15	10	2	15	30	2	2	2	2	2	2	2	86
				B.L.	7.14	4.42	0.88	7.14	14.28	0.88	0.88	0.88	0.88	0.88	0.88	0.88	40.05
F)	ANIMAL HUSBANDRY- DAIRY																
1	Cow (CBC) (2 Animals)	No.		Phy.	25	25	10	15	30	15	5	5	5	25	5	10	175
		2.30	0.90	B.L.	51.75	51.75	20.70	31.05	62.10	31.05	10.35	10.35	10.35	51.75	10.35	20.70	362.25
2	Cows/Buffaloe (Mini Dairy 5+5 animals)	No.		Phy.	15	20	2	20	15	2	1	1	1	5	2	2	86
		11.10	0.85	B.L.	141.53	188.70	18.87	188.70	141.53	18.87	9.44	9.44	9.44	47.18	18.87	18.87	811.41
3	Refrigerated Vans	No.		Phy.	1	1	0	1	1	1	0	0	0	0	0	0	5
		8.00	0.75	B.L.	6.00	6.00	0.00	6.00	6.00	6.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00
4	Milk Parlour	No.		Phy.	2	5	1	5	5	2	1	1	1	5	1	1	30
		3.00	0.75	B.L.	4.50	11.25	2.25	11.25	11.25	4.50	2.25	2.25	2.25	11.25	2.25	2.25	67.50
5	Buffaloe (2 Animals)	No.		Phy.	25	20	2	15	30	2	0	0	0	0	0	0	94
		1.75	0.90	B.L.	39.38	31.50	3.15	23.63	47.25	3.15	0.00	0.00	0.00	0.00	0.00	0.00	148.05
6	Commercial Cattle Feed Plant	No.		Phy.	1	0	0	0	0	0	0	0	0	0	0	0	1
		35.00	0.50	B.L.	17.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50
7	Small Cattle Feed Plant	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		4.00	0.50	B.L.	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	24.00
8	KCC - AH (Unit - 1 Animal)	No.		Phy.	200	200	100	150	250	150	100	100	100	200	100	100	1750
		0.32	1.00	B.L.	64.00	64.00	32.00	48.00	80.00	48.00	32.00	32.00	32.00	64.00	32.00	32.00	560.00
	Sub Total	No.		Phy.	270	272	116	207	332	173	108	108	108	236	109	114	2153
				B.L.	326.65	355.20	78.97	310.63	350.13	113.57	56.04	56.04	56.04	176.18	65.47	75.82	2020.71
G)	ANIMAL HUSBADRY: POULTRY																

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(**₹ lakh**)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
1	Broilers (1000 Birds)	No.		Phy.	10	0	1	5	5	2	1	1	1	1	1	1	29
		5.80	0.85	B.L.	49.30	0.00	4.93	24.65	24.65	9.86	4.93	4.93	4.93	4.93	4.93	4.93	142.97
2	Layers (1000 birds)	No.		Phy.	1	0	0	1	1	0	0	0	0	0	0	0	3
		11.00	0.85	B.L.	9.35	0.00	0.00	9.35	9.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.05
3	KCC - Poultry (Unit-1000 birds)	No.		Phy.	5	0	0	0	5	0	0	0	0	0	0	0	10
		0.77	1.00	B.L.	3.85				3.85								7.70
		No.		Phy.	16	0	1	6	11	2	1	1	1	1	1	1	42
		No.		B.L.	62.50	0.00	4.93	34.00	37.85	9.86	4.93	4.93	4.93	4.93	4.93	4.93	178.72
	Sub Total			B.L.	62.50	0.00	4.93	34.00	37.85	9.86	4.93	4.93	4.93	4.93	4.93	4.93	178.72
H)	ANIMAL HUSBANDRY: SHEEP, GOAT, PIGGERY																
1	Sheep/Goat (10+1)	No.		Phy.	15	10	5	10	20	10	5	5	5	20	10	10	125
		1.26	0.90	B.L.	17.01	11.34	5.67	11.34	22.68	11.34	5.67	5.67	5.67	22.68	11.34	11.34	141.75
2	Sheep/Goat (50+2)	No.		Phy.	5	5	1	2	5	2	1	1	1	5	2	2	32
		5.92	0.85	B.L.	25.16	25.16	5.03	10.06	25.16	10.06	5.03	5.03	5.03	25.16	10.06	10.06	161.02
3	Retail Meat Shop	No.		Phy.	5	0	1	2	5	2	1	1	1	5	1	1	25
		1.50	0.85	B.L.	6.38	0.00	1.28	2.55	6.38	2.55	1.28	1.28	1.28	6.38	1.28	1.28	31.88
4	KCC- Sheep/Goat (1 Unit=5+1)	No.		Phy.	200	50	125	50	250	150	150	150	150	250	150	150	1825
		0.084	1.00	B.L.	16.80	4.20	10.50	4.20	21.00	12.60	12.60	12.60	12.60	21.00	12.60	12.60	153.30
		No.		Phy.	225	65	132	64	280	164	157	157	157	280	163	163	2007
		No.		B.L.	65.35	40.70	22.48	28.15	75.22	36.55	24.58	24.58	24.58	75.22	35.28	35.28	487.95
I)	FISHERIES																
1	Pond Fishery-(20m*2.5m*1.4m)	No.		Phy.	5	5	5	5	5	2	2	2	2	2	2	2	39
		4.80	0.85	B.L.	20.40	20.40	20.40	20.40	20.40	8.16	8.16	8.16	8.16	8.16	8.16	8.16	159.12
				Phy.	5	5	5	5	5	2	2	2	2	2	2	2	39
				B.L.	20.40	20.40	20.40	20.40	20.40	8.16	8.16	8.16	8.16	8.16	8.16	8.16	159.12
J)	FARM CREDIT - OTHERS																
1	Mules / Pack Animals	No.		Phy.	5	25	2	2	10	2	2	2	2	2	2	2	58
		1.60	0.90	B.L.	7.20	36.00	2.88	2.88	14.40	2.88	2.88	2.88	2.88	2.88	2.88	2.88	83.52
2	Bullock Cart/Horse Cart	No.		Phy.	5	10	0	5	10	0	0	0	0	0	0	0	30
		0.95	0.90	B.L.	4.28	8.55	0.00	4.28	8.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.65
3	Hand Cart	No.		Phy.	5	5	0	2	5	0	0	0	0	0	0	0	17
		0.25	0.90	B.L.	1.13	1.13	0.00	0.45	1.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.83
4	Two Wheelers to Farmers /Milk/Vegetable Vendors	No.		Phy.	10	10	1	5	15	2	2	2	2	2	2	2	55
		0.60	0.90	B.L.	5.40	5.40	0.54	2.70	8.10	1.08	1.08	1.08	1.08	1.08	1.08	1.08	29.70
				Phy.	25	50	3	14	40	4	4	4	4	4	4	4	160
				B.L.	18.00	51.08	3.42	10.31	32.18	3.96	3.96	3.96	3.96	3.96	3.96	3.96	142.70
	TOTAL FARM CREDIT			Phy.	3555	2120	1473	2171	4853	1856	1574	1535	1535	2542	1690	1738	26642

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(₹ lakh)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
				B.L.	4066.82	2574.75	1556.99	2649.31	5474.88	1967.48	1603.96	1570.56	1570.56	2693.94	1756.98	1826.23	29312.49
K)	AGRICULTURAL INFRASTRUCTURE																
K-i)	Construction of Storage Facilities																
1	New Cold Storge (Mini)	No.		Phy.	1	1	0	1	1	0	0	0	0	1	0	0	5
		25.00	0.75	B.L.	18.75	18.75	0.00	18.75	18.75	0.00	0.00	0.00	0.00	18.75	0.00	0.00	93.75
2	Godowns / Mkt.yard	No.		Phy.	1	1	0	1	1	1	0	0	0	1	1	1	8
		5.00	0.75	B.L.	3.75	3.75	0.00	3.75	3.75	3.75	0.00	0.00	0.00	3.75	3.75	3.75	30.00
3	Rural Godowns (upto 5000 MT)	No.		Phy.	1	1	0	0	0	0	0	0	0	1	0	0	3
		50.00	0.75	B.L.	37.50	37.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.50	0.00	0.00	112.50
	Sub Total			Phy.	3	3	0	2	2	1	0	0	0	3	1	1	16
				B.L.	60.00	60.00	0.00	22.50	22.50	3.75	0.00	0.00	0.00	60.00	3.75	3.75	236.25
K-ii)	Land Development, Soil Conservation and Wasteland Development																
1	Land Development	Ha		Phy.	20	20	5	20	35	10	5	5	5	30	5	5	165
		1.55	0.90	B.L.	27.90	27.90	6.98	27.90	48.83	13.95	6.98	6.98	6.98	41.85	6.98	6.98	230.18
2	Land Bunding	Ha		Phy.	0	0	0	0	0	0	0	0	0	0	0	0	0
		0.00	0.90	B.L.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Fencing, Protection and other works	Ha		Phy.	10	10	1	10	20	5	1	1	1	10	1	1	71
		2.50	0.90	B.L.	22.50	22.50	2.25	22.50	45.00	11.25	2.25	2.25	2.25	22.50	2.25	2.25	159.75
	Sub Total			Phy.	30	30	6	30	55	15	6	6	6.00	40.00	6.00	6.00	236
				B.L.	50.40	50.40	9.23	50.40	93.83	25.20	9.23	9.23	9.23	64.35	9.23	9.23	389.93
K-iii)	Agricultural Infrastructure-Others																
1	Vermi compost unit(30*8*2.5 ft)	No.		Phy.	10	5	1	5	10	2	1	1	1	1	1	1	39
		0.80	0.90	B.L.	7.20	3.60	0.72	3.60	7.20	1.44	0.72	0.72	0.72	0.72	0.72	0.72	28.08
	Sub Total			Phy.	10	5	1	5	10	2	1	1	1	1	1	1	39
				B.L.	7.20	3.60	0.72	3.60	7.20	1.44	0.72	0.72	0.72	0.72	0.72	0.72	28.08
	Total Agricultural Infrastructure			Phy.	43	38	7	37	67	18	7	7	7	44	8	8	291
				B.L.	117.60	114.00	9.95	76.50	123.53	30.39	9.95	9.95	9.95	125.07	13.70	13.70	654.26
L)	ANCILLARY ACTIVITIES																
L-i)	Food and Agro Processing																
1	Rice & other mills- Small Enterprise	No.		Phy.	1	1	0	1	1	0	0	0	0	0	0	0	4
		10.00	0.75	B.L.	7.50	7.50	0.00	7.50	7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00
2	Atta Chakki/other chakki	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		4.24	0.75	B.L.	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	38.16
3	Fruit/Vegetables Processing/Small Enterprises	No.		Phy.	1	2	1	2	5	1	1	1	1	1	1	1	18
		8.00	0.75	B.L.	6.00	12.00	6.00	12.00	30.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	108.00

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(₹ lakh)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
	Sub Total			Phy.	3	4	2	4	7	2	2	2	2	2	2	2	34
				B.L.	16.68	22.68	9.18	22.68	40.68	9.18	9.18	9.18	9.18	9.18	9.18	9.18	176.16
L-ii)	Ancillary Ancillary Activities - Others																
1	Loans to JLGs	No.		Phy.	5	5	5	5	5	5	5	5	5	5	5	5	60
		1.00	0.90	B.L.	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	54.00
2	Loans to SHGs	No.		Phy.	149				342	272	0	0	0	471	0	0	1234
		1.80	1.00	B.L.	267.58	0.00	0.00	0.00	614.17	488.46	0.00	0.00	0.00	845.83	0.00	0.00	2216.04
3	Overdraft under PMJDY	No.		Phy.	100	100	100	100	100	100	100	100	100	100	100	100	1200
		0.10	1.00	B.L.	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
4	Misc.	No.		Phy.	52	52	26	32	32	26	26	26	26	36	26	26	386
		5.50	0.85	B.L.	243.10	243.10	121.55	149.60	149.60	121.55	121.55	121.55	121.55	168.30	121.55	121.55	1804.55
	Sub Total			Phy.	306	157	131	137	479	403	131	131	131	612	131	131	2880
				B.L.	525.18	257.60	136.55	164.10	778.27	624.51	136.05	136.05	136.05	1028.63	136.05	136.05	4195.09
	TOTAL AGRICULTURE			Phy.	3907	2319	1613	2349	5406	2279	1714	1675	1723	3200	1831	1879	29895
				B.L.	4726.28	2969.03	1712.66	2912.59	6417.35	2631.57	1759.14	1725.74	1725.74	3856.82	1915.90	1985.15	34338.00
M	MICRO, SMALL AND MEDIUM ENTERPRISES																
M-i)	Manufacturing Sector-Term Loan																
1	Micro Enterprises	No.		Phy.	24	26	5	13	25	8	8	8	8	18	13	12	168
		15.00	0.90	B.L.	324.00	351.00	67.50	175.50	337.50	108.00	108.00	108.00	108.00	243.00	175.50	162.00	2268.00
2	Small Enterprises	No.		Phy.	1	1	0	0	0	0	0	0	0	0	0	0	2
		100.01	0.80	B.L.	80.01	80.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160.02
	Sub Total			Phy.	25	27	5	13	25	8	8	8	8	18	13	12	170
				B.L.	404.01	431.01	67.50	175.50	337.50	108.00	108.00	108.00	108.00	243.00	175.50	162.00	2428.02
M-ii)	Service Sector - Term Loan																
1	Micro Enterprises	No.		Phy.	60	65	25	40	60	25	15	15	15	25	20	20	385
		13.50	0.90	B.L.	729.00	789.75	303.75	486.00	729.00	303.75	182.25	182.25	182.25	303.75	243.00	243.00	4677.75
2	Small Enterprises	No.		Phy.	1	1	0	1	1	0	0	0	0	1	0	0	5
		100.01	0.80	B.L.	80.01	80.01	0.00	80.01	80.01	0.00	0.00	0.00	0.00	80.01	0.00	0.00	400.04
3	Medium Enterprises	No.		Phy.	0	0	0	0	0	0	0	0	0	0	0	0	0
		500.00	0.75	B.L.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total			Phy.	61	66	25	41	61	25	15	15	15	26	20	20	390
				B.L.	809.01	869.76	303.75	566.01	809.01	303.75	182.25	182.25	182.25	383.76	243.00	243.00	5077.79
	Total MSME Investment			B.L.	1213.02	1300.77	371.25	741.51	1146.51	411.75	290.25	290.25	290.25	626.76	418.50	405.00	7505.81
	MSME-Working Capital				1940.83	2081.23	594.00	1186.41	1834.41	658.80	464.40	464.40	464.40	1002.81	669.60	648.00	12009.29
	Total MSME (INV+WC)			B.L.	3153.84	3381.99	965.25	1927.92	2980.92	1070.55	754.65	754.65	754.65	1629.57	1088.10	1053.00	19515.10
N)	EDUCATION																
1	Education Loan	No.		Phy.	15	15	5	10	10	5	5	5	5	5	5	5	90
		10.00	0.90	B.L.	135.00	135.00	45.00	90.00	90.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	810.00

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2021-22

District: Reasi

UT of J&K

(₹ lakh)

Sr. No.	ACTIVITY	Unit Size/ Unit cost	Loan Margin		Reasi	Katra	Bhamag	Panthal	Pouni	Arnas	Thakra kote	Jij Bagli	Thuroo	Mahore	Gulab garh	Chassan a	Total Bank Loan
O) HOUSING																	
1	Construction of New Houses	No.		Phy.	50	40	15	25	35	16	15	15	15	20	18	18	282
		27.00	0.90	B.L.	1215.00	972.00	364.50	607.50	850.50	388.80	364.50	364.50	364.50	486.00	437.40	437.40	6852.60
2	Repairs/Renovation of Houses	No.		Phy.	40	40	25	25	25	25	25	25	25	25	25	25	330
		2.50	0.80	B.L.	80.00	80.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	660.00
	Sub Total Hosusing			Phy.	90	80	40	50	60	41	40	40	40	45	43	43	612
				B.L.	1295.00	1052.00	414.50	657.50	900.50	438.80	414.50	414.50	414.50	536.00	487.40	487.40	7512.60
P) SOCIAL INFRASTRUCTURE																	
1	Educational Institutions	No.		Phy.	2	2	0	1	1	1	0	0	0	1	0	0	8
		125.00	0.75	B.L.	187.50	187.50	0.00	93.75	93.75	37.50	0.00	0.00	0.00	37.50	0.00	0.00	637.50
2	Hospital/Clinic	No.		Phy.	1	1	0	1	1	0	0	0	0	1	0	0	5
		175.00	0.75	B.L.	131.25	131.25	0.00	131.25	131.25	0.00	0.00	0.00	0.00	37.50	0.00	0.00	562.50
3	Veterinary Clinic	No.		Phy.	2	1	1	1	1	1	1	1	1	1	1	1	13
		10.00	0.75	B.L.	15.00	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	97.50
4	Pathological Lab	No.		Phy.	1	1	0	1	1	1	0	0	0	1	0	0	6
		25.00	0.75	B.L.	18.75	18.75	0.00	18.75	18.75	18.75	0.00	0.00	0.00	18.75	0.00	0.00	112.50
	Sub Total			Phy.	6	5	1	4	4	3	1	1	1	4	1	1	32
				B.L.	352.50	345.00	7.50	251.25	251.25	63.75	7.50	8	7.50	101.25	7.50	7.50	1410.00
Q) RENEWABLE ENERGY																	
1	Bio Gas (1000 cum)	No.		Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12
		0.60	0.90	B.L.	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	6.48
2	Solar Lighting Commercial	No.		Phy.	0	10	0	0	1	0	0	0	0	0	0	0	11
		2.50	0.90	B.L.	0.00	22.50	0.00	0.00	2.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.75
3	Solar Water Heater Commercial	No.		Phy.	1	10	0	0	1	0	0	0	0	0	0	0	12
		2.00	0.90	B.L.	1.80	18.00	0.00	0.00	1.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.60
	Sub Total			Phy.	2	21	1	1	3	1	1	1	1	1	1	1	35
				B.L.	2.34	41.04	0.54	0.54	4.59	0.54	0.54	0.54	0.54	0.54	0.54	0.54	52.83
	Total Priority Sector			B.L.	9664.96	7924.07	3145.45	5839.80	10644.61	4250.21	2981.33	2947.93	2947.93	6169.18	3544.44	3578.59	63638.53

Note: A target of 9 % of ANBC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher, has been prescribed for small & marginal farmers with in agriculture for 2021-22

Annexure-II

An overview of ground level credit flow- agency-wise and sector-wise for 2017-18, 2018-19 , 2019-20 and target for 2020-21

District: Reasi

(₹ in lakh)

Particulars	2017-18		2018-19		2019-20		2020-21
	Target	Achievement	Target	Achievement	Target	Achievement	Target
1. Crop loans							
CB	10709.23	4879.50	11478.74	5813.41	17944.56	10264.70	18820.69
RRB	2380.63	146.60	2737.72	185.65	2176.80	140.94	1171.94
CCB/SCB	2760.51	110.41	3174.59	1.98	2743.55	0.50	1341.80
OTHER AGENCIES							
TOTAL	15470.49	5136.51	17391.05	6001.04	22864.91	10406.14	21334.43
2. Term Loan(M.T,+L.T.) (AGRICULTURE &ALLIED)							
CB	1906.89	407.91	2192.92	848.79	2454.38	1920.01	8541.74
RRB	288.28	1.00	331.52	19.83	414.63	8.98	862.20
CCB/SCB	646.26	0.00	743.20	105.00	522.58	1.00	987.16
OTHER AGENCIES							
TOTAL	2841.43	408.91	3267.64	973.62	3391.59	1929.99	10391.10
3. Total Agriculture Credit(1+2)							
CB	12236.24	5287.41	13671.66	6662.20	20398.94	12184.71	27362.43
RRB	2668.91	147.60	3069.24	205.48	2591.43	149.92	2034.14
CCB/SCB	3406.77	110.41	3917.79	106.98	3266.13	1.50	2328.96
OTHER AGENCIES							
TOTAL	18311.92	5545.42	20658.69	6974.66	26256.50	12336.13	31725.53
4. Non - Farm -Sector							
CB	9293.67	8305.43	10887.69	7549.12	11668.92	9699.84	11935.51
RRB	341.56	432.78	392.80	1461.94	351.12	1512.40	351.12
CCB/SCB	395.45	0.00	454.77	0.00	401.43	0.00	401.43
OTHER AGENCIES							
TOTAL	10030.68	8738.21	11735.26	9011.06	12421.47	11212.24	12688.06
5. Other Priority Sector							
CB	13565.89	1546.50	15800.80	3088.31	15921.93	3862.50	16941.81
RRB	500.44	154.24	515.52	25.00	439.53	6.00	749.43
CCB/SCB	763.08	76.21	877.54	59.88	738.09	20.10	1358.07
OTHER AGENCIES							
TOTAL	14829.41	1776.95	17193.86	3173.19	17099.55	3888.60	19049.31
GRAND TOTAL (3+4+5)	43172.01	16060.58	49587.81	19158.91	55777.52	27436.97	63462.90

ANNEXURE-III

**Sector-wise and agency-wise credit flow under agriculture and allied activities during the year 2017-18, 2018-19 and 2019-20 & target for 2020-21
(₹ in lakh)**

Particulars	2017-18				2018-19				2019-20				2020-21
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	Target
Crop Loan (I)	4879.50	110.41	146.6	5136.51	5813.41	1.98	185.65	6001.04	10264.70	0.5	140.94	10406.14	21334.43
Term Loans (II)													
MI													
LD													
FM													
P & H													
DD													
Poultry													
S/G/P													
Fisheries													
Mules													
Mushroom													
Bee-keeping													
Sericulture													
Rural Godown													
Others	407.91	0.00	1.00	408.91	848.79	105	19.83	973.62	1920.01	1	8.98	1929.99	10391.10
Total (Sub Total of II)	5287.41	110.41	147.6	408.91	848.79	105	19.83	973.62	1920.01	1	8.98	1929.99	10391.10
Grand Total of I & II	5287.41	110.41	147.6	5545.42	6662.20	107	205.48	6974.66	12184.71	1.5	149.92	12336.13	31725.53

Annexure-IV

Indicative Unit Cost for Major Activities for the year 2021-22

UT : Jammu & Kashmir				(Rs. Lakh)
Sr. No.	Activity	Unit Size	Unit Cost for 2020-21	*Indicative Unit Cost for 2021-22
1	2	3	4	5
1	<u>Minor Irrigation</u>			
a	Pump Sets - Upto 3 HP	No.	0.50	0.50
	Pump Sets - >3 HP & Upto 5 HP	No.	1.00	1.00
	Pump Sets - Above 5 HP to 10 HP	No.	1.80	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
2	<u>Land Development</u>			
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
3	<u>Farm Mechanisation</u>			
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
b	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
	Seed Drill (tractor drawn)	9 tyne	0.40	0.40

d		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
4	<u>Animal Husbandry</u>			
a	Dairy Development			
	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			
	Broilers (1000 birds unit)	No.	5.80	5.8
	Broilers (1500 birds unit)	No.	8.20	8.2
	Layers (1000 Birds unit)	No.	11.00	11
c	Sheep, Goat etc.			
	Sheep goat	10+1	1.25	1.26
	Sheep/goat	25+1	2.85	2.86
	Sheep/goat	50+2	5.90	5.92
	Sheep/goat	100+3	12.10	12.67
	Sheep/goat	100+5	12.35	12.94
d	Horse Cart	No.	0.95	1.61
e	Pony (2 animals unit)	No.	1.60	2.16
5	<u>Fisheries Development</u>			
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	Farm Equipments **			
	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 aluminium 24 sft	0.18	0.18
6	<u>Saffron Cultivation</u>	1 Kanal	0.35	0.35
4	<u>Plantation & Horticulture</u>			
a	Bee Keeping (8 Frames)	10 colonies	1.00	1.00
	Bee Keeping (8 Frames)	50 colonies	5.00	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
e	Walnut, Mango, Leechi	1 Ha	2.50	2.50
f1	Strawberry,	1 Ha	3.00	5.20
f2	Kiwi	1 Ha	3.00	3.00
g	Other Fruits (Guava, Citrus)	1 Ha	2.75	2.75
h	Fruit Nurseries (Mixed Fruit Crop)	1 Ha	15.00	15.00
i	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
l	High density plantation (Mango) *	Ha	4.50	4.50
m	Apple orchard (High density) - 1 Kanal (1 Ha=20 Kanal)	Ha	33.00	33.00
(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
(iii)	cost of plant material @500/plant for 2222 plants		11.00	11.00
(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
n	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
o	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	4.60	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)	Protected Cultivation		(Cost in Rs./sq.m)	
a	GreenHouse structures with Fan and Pad system		As per MIDH guidelines	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
		500 to 1008 sq. m	1684.75	1853.25
		1008 to 2080 sq. m	1633.00	1796.30
		2080 to 4000 sq. m	1610.00	1771.00
b	Naturally Ventilated System			
	Tubular structure			
		upto 500 sq. m	1219.00	1340.90
		500 to 1008 sq. m	1075.25	1182.80
		1008 to 2080 sq. m	1023.50	1125.80
		2080 to 4000 sq. m	970.60	1067.70
c	Wooden structures	40 sq. m	621.00	683.10
d	Bamboo structures	40 sq. m	518.00	569.80
e	Shade net House			
	(i) Tubular structure	40 sq. m	816.00	897.60
	(ii) Wooden structures	40 sq. m	566.00	622.60
	(iv) Plastic mulch	per hectare	36800.00	40480.00
	(v) Anti Bird/Anti hail Nets(per sq. m)	35/sq.m	-	38.50

Disclaimer: The cost and parameters suggested are based on the information available to NABARD and are indicative in nature. User discretion is strongly advised. NABARD is not responsible in any way whatsoever, for any act/s of commission or omission on the part of the user/s, relating or referring to the unit costs mentioned in NABARD's communication/publication.

ANNEXURE - V
Scale of Finance (in the district)
As fixed by District Level Technical Committee, District Reasi
For Crops (₹ /ha)

For 2020-21			Tentative SoF for 2021-22
Crop	Type	SoF	
Paddy		100000.00	110000
Maize		80000.00	88000
Wheat		80000.00	88000
Potato		100000.00	110000
Pulses		50000.00	55000
Bajra			
Oilseeds		60000.00	66000
Fodder		60000.00	66000
Vegetables	Open pollinated	100000.00	100000
	Hybrid	125000.00	125000

For Fruits (for 2020-21) (₹ /ha)

Kind of Fruit	SoF per hectare		SoF per hectare		No. of Plants/ Hectare
	(based on the age of the tree)		(based on the age of the tree)		
	up to 10 years	SoF per Tree	Above 10 years	SoF per Tree	
Apple / Pear	143500	575	211950	850	250
Walnut / Pecanut	119600	1200	119600	1200	100
Aonla	84150	840	84150	840	100
Stone Fruits (Peach, Plum, Apricot, Almond)	130550	525	162050	650	250
Guava	80423	320	97278	390	250
Lichi	80051	800	149990	1500	100
Mango	70000	700	100000	1000	100
Citrus	82185	330	106025	425	250
Strawberry	527760 per Ha				60000 runners

Working Capital For Fish (Tentative for 2021-22)		in ₹
Carp Fish I Unit (1200 Piece)		165000

Working Capital For Dairy (Tentative for 2021-22)		in ₹
Jersey Cow		31900
Buffalo		30470

Working Capital For Poultry (Tentative for 2021-22)		in ₹
1000 Birds Units		77000



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