



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



अनन्तनाग जिला
Anantnag District

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



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय 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 participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

Potential Linked Credit Plan

Year: 2025-26

District: Anantnag

UT: Jammu and Kashmir



**National Bank for Agriculture and Rural Development
Jammu and Kashmir Regional Office, Jammu**

प्राक्कथन

जम्मू और कश्मीर प्रभाव परक समग्र और सतत विकास की दिशा में आगे बढ़ रहा है। आजीविका पैटर्न, कृषि-जलवायु प्रणालियों, आधारभूत संरचना विस्तार और सामाजिक-आर्थिक सहयोगों में क्षितिज में ऊपर की ओर परिवर्तन हो रहे हैं। निजी संस्थान भी एक वाणिज्यिक उद्यम के रूप में कृषि में प्रवेश कर रहे हैं। कृषि के अलावा, हस्तशिल्प और पर्यटन केंद्र शासित प्रदेश की ग्रामीण जनसांख्यिकी के लिए आजीविका का प्राथमिक स्रोत बने हुए हैं। जीवन की गुणवत्ता को बढ़ाने हेतु और आजीविका को सतत जलवायु स्थिति में लाने में पूंजी निर्माण के लिए कृषि और ग्रामीण विकास गतिविधियों में शामिल ऊपर से नीचे तक सभी हितधारकों के सहयोग और समन्वय की आवश्यकता होती है।

नाबार्ड ने सरकार, भारतीय रिज़र्व बैंक (आरबीआई), वित्तीय संस्थानों, भागीदार एजेंसियों और अन्य हितधारकों के मार्गदर्शन और सहयोग के साथ ग्रामीण भारत की ऋण आवश्यकताओं, संस्थागत विकास और जलवायु संधारणीयता में आधार स्तर के सहयोगों हेतु ग्रामीण लोगों की आवश्यकताओं को पूरा करने के लिए पारिस्थितिकी तंत्र का व्यवस्थित रूप से विस्तार किया है। अपनी मुख्य जिम्मेदारी के रूप में नाबार्ड 1989 से प्रत्येक जिले के लिए संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार कर रहा है।

वित्तीय वर्ष 2025-26 के लिए नाबार्ड ने कृषि, एमएसएमई क्षेत्र और ग्रामीण विकास से संबंधित विभिन्न हितधारकों के साथ विस्तृत परामर्श के बाद जम्मू और कश्मीर के जिलों के लिए पीएलपी अभ्यास शुरू किया है। संबंधित जिलों में उपलब्ध संसाधनों और आधारभूत संरचना को ध्यान में रखते हुए वित्तीय वर्ष 2025-26 के लिए ऋण संभाव्यता का अनुमान प्राथमिकता वाले क्षेत्रों के तहत विभिन्न गतिविधियों के लिए लगाया गया है।

पीएलपी जिले में विभिन्न क्षेत्रों के लिए ऋण संभाव्यता का विस्तृत वैज्ञानिक आकलन प्रदान करता है। इसमें क्षेत्र विशिष्ट आधारभूत संरचना अंतरालों और प्राथमिकता प्राप्त क्षेत्र के अंतर्गत उपलब्ध क्षमता का दोहन करने के लिए राज्य सरकारों और वित्तीय संस्थाओं द्वारा किए जाने वाले महत्वपूर्ण सहयोगों पर प्रकाश डाला गया है।

इस वर्ष, नाबार्ड ने कुशल ऋण अनुमानों हेतु डिजिटल पीएलपी तैयार करने के लिए प्रौद्योगिकी का लाभ उठाया है। नई पीढ़ी के इस दस्तावेज में संरचना, कवरेज और डेटा सूचकांकों का मानकीकरण किया गया है। इसने मैनुअल हस्तक्षेपों को लगभग समाप्त कर दिया है, जो डेटा संचालित वातावरण का संस्थापक ब्लॉक है। हमारा मानना है कि यह डिजिटल पीएलपी ग्रामीण भारत को सशक्त बनाने और ग्रामीण इको-सिस्टम में सभी हितधारकों की जरूरतों को पूरा करने के लिए उत्प्रेरक होगा।

मुझे इस पीएलपी पर भरोसा है जो जिला ऋण योजना को गति देने में एक सूचनात्मक और रेफरल दस्तावेज के रूप में खुद को साबित करेगा जिसका उपयोग जिले के ऋण, गैर ऋण और एकीकृत सामाजिक-आर्थिक विकास में प्रभाव परक वृद्धि के लक्ष्य को प्राप्त करने के लिए किया जा सकता है।

विभिन्न सरकारी विभागों और बैंकों के अधिकारियों द्वारा निभाई गई महत्वपूर्ण भूमिका को स्वीकार करते हुए, मैं कलेक्टर और जिला मजिस्ट्रेट, भारतीय रिज़र्व बैंक के अग्रणी जिला अधिकारी और अग्रणी जिला प्रबंधक को परामर्श प्रक्रिया में उनके अमूल्य निविष्टि, सहयोग और भागीदारी के लिए निष्कपट सराहना और हार्दिक आभार व्यक्त करता हूं। मैं ग्रामीण समृद्धि सुनिश्चित करने और ग्रामीण भारत को आगे ले जाने के लिए विभिन्न पहलों और सहयोगों के प्रभावी कार्यान्वयन और अनुप्रवर्तन के लिए उनके निरंतर सहयोग और मार्गदर्शन की भी आशा करता हूं।

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

Jammu and Kashmir is moving forward on its trajectory towards impact-making holistic and sustainable growth. Changes in the horizon are taking place upwardly in livelihood patterns, agro-climatic systems, infrastructural expansion and socio-economic interventions. Private institutions are also entering into agriculture as a commercial venture. Apart from agriculture, handicrafts and tourism continues to be the primary source of livelihood for its rural demography of the Union Territory. Capital formation for furtherance of quality of life, livelihood on a sustainable climatic condition requires cooperation and coordination of all the stake holders, from top to bottom, involved in agriculture and rural developmental activities.

NABARD has systematically expanded the ecosystem to meet the requirements of rural people for base level interventions in credit requirements, institutional growth and climatic sustainability of rural India with guidance and support from the Government, Reserve Bank of India (RBI), Financial Institutions, Partner Agencies and other Stakeholders. As its core responsibility NABARD has been preparing the Potential Linked Credit Plan (PLP) for each district since 1989.

For the financial year 2025-26 NABARD has taken up the PLP exercise for districts of Jammu and Kashmir after elaborate consultation with various stakeholders concerned with Agriculture, MSME sector and Rural Development. Keeping in view the resources and infrastructure available in respective districts estimate of the credit potential for the FY 2025-26 has been made for various activities under priority sectors.

The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardized structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I have confidence in this PLP which will prove itself as an informative and referral document in giving pace to the District Credit Plan which can be used for achieving the goal for impact-making growth in credit, non-credit and integrated socio-economic development of the district.

While recognising the vital role played by the officials of different government departments and banks, I hereby place on record my sincere appreciation and heartfelt gratitude to the Collector and District Magistrate, Lead District Officer of RBI and the Lead District Manager for their invaluable inputs, support and participation in the consultative process. I also look forward to their continued cooperation and guidance for effective implementation and monitoring of various initiatives and interventions for securing rural prosperity and taking rural India forward.

(Bhallamudi Sridhar)

Chief General Manager

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Anantnag

PLP Document finalized by: Jammu and Kashmir Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Geographically the district lies between 33° 20" to 34° 15" North latitude and 74° 30" to 75° 35" East longitude.
2	Type of soil	The types of soil available in the district are dark brown silt and clay-loam. As regards mineral resources, Limestone, Quartz etc, are available
3	Primary occupation	Agriculture is the primary occupation in the district, as most of the population resides in rural areas and are involved directly or indirectly in cultivation.
4	Land holding structure	The district has 94% landholdings with 1.146 lakh marginal farmers (having less than 1 ha. land).

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The District Credit Plan target for previous year stood at ₹3435.91 Crore, against which the financial institutions in the district have made an achievement of ₹2464.23 Crore. Thus recording an achievement of 72% of targets.
2	CD Ratio	The CD ratio of the district as on 31 March 2024 stood high at 78.43%.
3	Investment credit in agriculture	There has been an achievement of 17% in Investment credit in agriculture Out of total credit flow in Agriculture sector.
4	Credit flow to MSMEs	There has been achievement of 260% under the MSME sector against the annual target .
5	Other significant credit flow, if any	There has been a significant credit flow in plantation and horticulture activities especially in HD apple plantation.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total projection for the year under priority sector is ₹365172.62 Lakhs
2	Projection for agriculture and its components	The total projection for for agriculture and its components is ₹168049.49 Lakhs
3	Projection for MSMEs	The projection for MSMEs stands at ₹156082.40 Lakhs
4	Projection for other purposes	The projection for other purposes stands at ₹41040.73 Lakhs

5. Developmental Initiatives

1. Union Budgets over the years have 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 FY 2023-24, GoI has set the lending target under agriculture at ₹20 lakh crore.
2. GoI also introduced new schemes in the recent past 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.
3. The UT Government has given a major thrust to Agriculture and allied sector through its program “Holistic Agriculture Development Program” with 29 credit linked interventions in agriculture and allied activities.

6. Thrust Areas

1. Thrust areas for upcoming year shall be FPOs, Skill Development initiatives, Off-farm initiatives and livelihood based programmes which require optimum coordination among all agencies and stakeholders in the district including participation of the rural people.
2. Effective monitoring and review of implementation of DCP through DCC/ DLRC and BLBC meetings is required to achieve the stated objective of inclusive growth in the district.
3. The Holistic Agriculture Development Program with 29 credit linked interventions shall be one of the key thrust area.
4. Collectivization of the farmers produce and streamlining the supply chain through FPOs shall be the focus area.

7. Major Constraints and Suggested Action Points

1. Major constraints in banking in Anantnag district are dispersed branch network, low spread of BCs, lack of quality NGOs, lack of basic rural infrastructure facilities and apathy of farmers/ rural people towards banks
2. Additionally there are other constraints such as lack of coordination among agencies, absence of Crop Insurance facilities due to poor infrastructure and

awareness, lack of off-farm skills and facilities for rural industrial entrepreneurship, etc.

8. Way Forward

1. The way forward for upcoming year shall be focus on credit linkage of FPOs, more skill development initiatives, focus on livelihood based programmes with focus on rural population.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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.

2. Objectives

The objectives of PLP are:

- to enable 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, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, 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 natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing 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 conducive to development of agriculture and rural areas.

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

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

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

1. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- 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 Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on 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 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 taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught 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 unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.

4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of 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; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- 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; 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; and
		- 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.

1. Agency wise Use Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

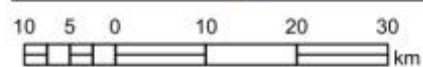
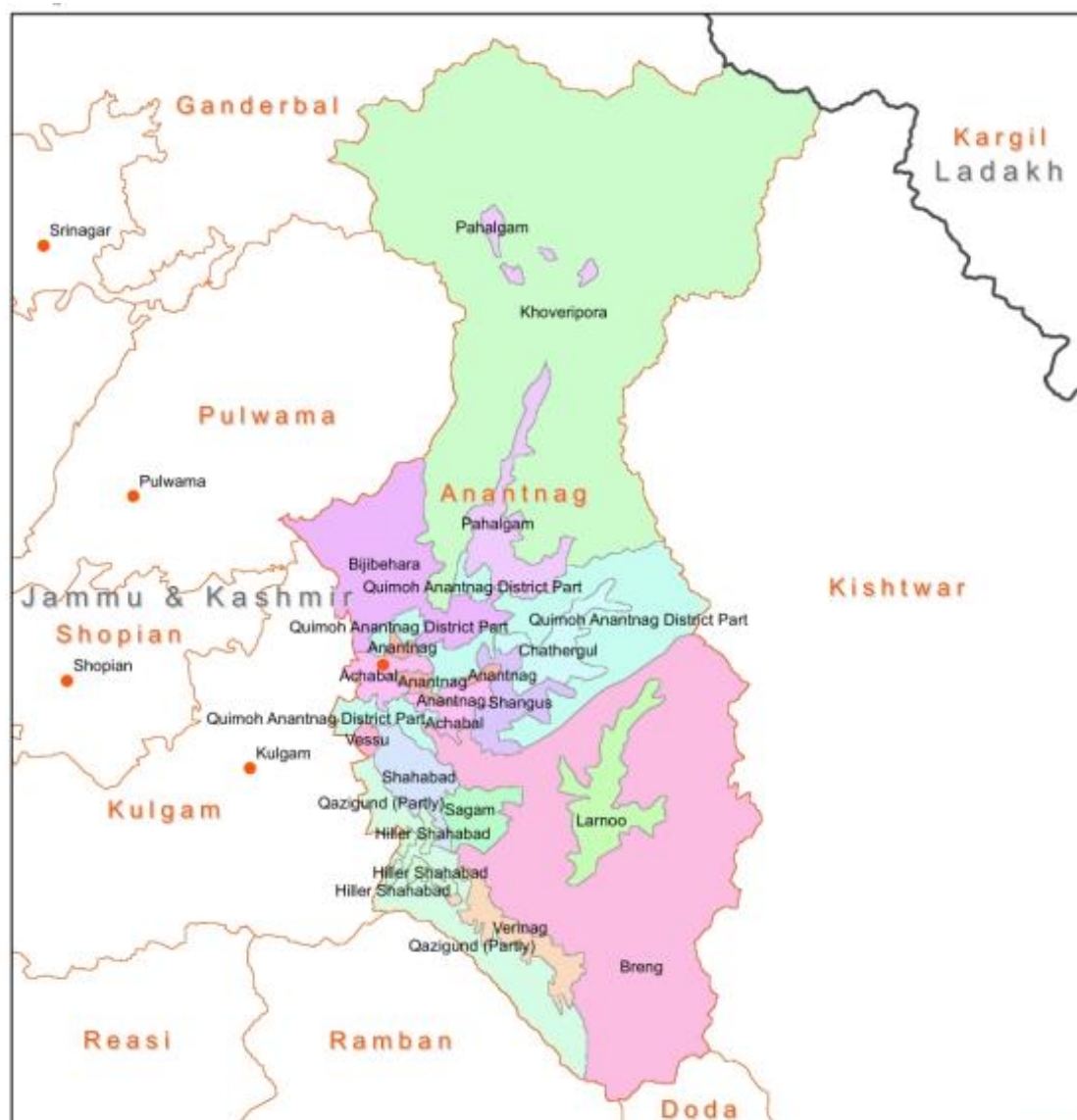
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required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

2. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	156928.31
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	108126.83
2	Term Loan for agriculture and allied activities	48801.48
B	Agriculture Infrastructure	5289.61
C	Ancillary activities	5831.57
I	Credit Potential for Agriculture A+B+C)	168049.49
II	Micro, Small and Medium Enterprises	156082.40
III	Export Credit	1781.25
IV	Education	6340.00
V	Housing	10224.00
VI	Social Infrastructure	15840.00
VII	Renewable energy	1950.48
VIII	Others	4905.00
	Total Priority Sector	365172.62

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	104064.30
2	Water Resources	2252.64
3	Farm Mechanisation	2572.46
4	Plantation & Horticulture with Sericulture	16681.96
5	Forestry & Waste Land Development	2597.60
6	Animal Husbandry - Dairy	9289.11
7	Animal Husbandry - Poultry	2586.28
8	Animal Husbandry - Sheep, Goat, Piggery	4403.24
9	Fisheries	5688.06
10	Farm Credit- Others	6792.66
	Sub total	156928.31
B	Agriculture Infrastructure	
1	Construction of storage	2486.23
2	Land development, Soil conservation, Wasteland development	1521.78
3	Agriculture Infrastructure - Others	1281.60
	Sub total	5289.61
C	Ancillary activities	
1	Food & Agro. Processing	5381.57
2	Ancillary activities - Others	450.00
	Sub Total	5831.57
II	Micro, Small and Medium Enterprises	
	Total MSME	156082.40
III	Export Credit	1781.25
IV	Education	6340.00
V	Housing	10224.00
VI	Social Infrastructure	15840.00
VII	Renewable energy	1950.48
VIII	Others	4905.00
	Total Priority Sector	365172.62

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Jammu & Kashmir Bank Ltd

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3574.00
2	No. of Sub Divisions	3
3	No. of Blocks	16
4	No. of revenue villages	386
5	No. of Gram Panchayats	335

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu And Kashmir
2	District	Anantnag
3	Agro-climatic Zone 1	Mid to high altitude temperate zone (JK-3).
4	Climate	Warm sub humid to cool humid
5	Soil Type	Silty Clay Loam Dark Brown

3. Land Utilization [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	357400
2	Forest Land	128391

3	Area not available for cultivation	9890
4	Barren and Unculturable land	2199
5	Permanent Pasture and Grazing Land	6218
6	Land under Miscellaneous Tree Crops	1915
7	Cultivable Wasteland	4592
8	Current Fallow	1527
9	Other Fallow	371

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	16
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	16

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	hectares	% to Total
1	<= 1 ha	114650	94.44	29646	76.50
2	>1 to <=2 ha	5686	4.68	5970	15.40
3	>2 to <=4 ha	907	0.75	2371	6.12
4	>4 to <=10 ha	152	0.13	768	1.98
5	>10 ha	0	0.00	0	0.00
6	Total	121395	100	38755	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	140.00
2	Of the above, Small/ Marginal Farmers	124.00
3	Agricultural Labourers	76.00
4	Workers engaged in Household Industries	16.00

5	Workers engaged in Allied agro activities	28.00
6	Other workers	156.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1079.00	560.00	519.00	796.00	283.00
2	Scheduled Caste	1.82	1.81	0.01	1.38	0.04
3	Scheduled Tribe	116.00	60.99	55.01	11.35	2.43
4	Literate	545.53	324.41	221.11	169.67	375.85
5	BPL	118.00	65.00	53.00	103.00	15.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	163.00
2	Rural Households	131.00
3	BPL Households	32.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	85.00
2	Having source of drinking water	49.00
3	Having electricity supply	115.00
4	Having independent toilets	89.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	386
2	Villages having Agriculture Power Supply	373
3	Villages having Post Offices	102
4	Villages having Banking Facilities	378
5	Villages having Primary Schools	219
6	Villages having Primary Health Centres	203
7	Villages having Potable Water Supply	102
8	Villages connected with Paved Approach Roads	365

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	District Statistical Handbook
2. Soil & Climate	KVK Manual/ ICAR Contingency Plan
3. Land Utilisation [Ha]	Agriculture Deptt Handbook
4. Ground Water Scenario (No. of blocks)	CGWB Report 2022-23
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	District Statistical Handbook
8. Households [In '000]	District Statistical Handbook
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	2229
2	Primary Health Centres	62
3	Primary Health Sub-Centres	141
4	Dispensaries	37
5	Hospitals	07
6	Hospital Beds	1310

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	360
2	Registered FPOs	17
3	Agro Service Centres	36
4	Soil Testing Centres	05
5	Approved nurseries	06
6	Agriculture Pumpsets	1210
7	Pumpsets Energised	38
8	Krishi Vigyan Kendras	01

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	51.97
2	Irrigation Potential Created	4.20
3	Net Irrigated Area (Total area irrigated at least once)	28.55
4	Area irrigated by Canals/ Channels	26.43
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.33
7	Area irrigated by Other Sources	1.78
8	Irrigation Potential Utilized (Gross Irrigated Area)	49.71

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1510
2	Railway Line [km]	35

3	Public Transport Vehicle [Nos]	564
4	Goods Transport Vehicles [Nos.]	669

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	14	2400
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	3	0
4	Spices (Masala Powders/ Pastes)	32	1700
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	11	3200
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	5	1100
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	110
10	Others	0	0

16. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	170000	Breakup not available.	
2	Cattle - Indigenous	45000		
3	Buffaloes	4610		
4	Sheep - Cross bred	188000		
5	Sheep - Indigenous	44000		
6	Goat	1080000		
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	6100		
10	Rabbit	0		
11	Poultry - Improved	291000		
12	Poultry - Indigenous	0		

17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	19
3	Disease Diagnostic Centres	15

4	Artificial Insemination Centers	2
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	2
8	Dairy Cooperative Societies	6
9	Milk Collection Centres	1
10	Fishermen Societies	3
11	Animal Husbandry Training Centres	38
12	Animal Markets	0
13	Fish Markets	7
14	Livestock Aid Centers (No.)	38
15	Licensed Slaughter houses [Nos.]	1

18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	268.00	MT	24.30	gm/day
2	Egg	29.40	Lakh Nos.	10.50	nos/p. a.
3	Milk	7.25	Lakh LPD	716.75	gm/day
4	Meat	945.00	MT	11.07	gm/day
5	Wool	389.00	MT		

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Administration NIC Website
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Department & Cooperative Department
13. Irrigation Coverage ['000 Ha]	FC Revenue Handbook
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Processing Units	Yearly Handbook- District Industries Centre.
16. Animal Population as per Census [Nos.]	District Statistical Handbook
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook

District Profile
Key Insights into Agriculture and Allied Sectors
Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	34	34	34
2	Land Holdings - SF (%)	4.68	4.68	4.68
3	Land Holdings - MF (%)	94.00	94.00	94.00
4	Rainfall - Normal (mm)	1050	1050	1050
5	Rainfall - Actual (mm)	1066	1310	835
6	Cropping Pattern	The district is primarily mono-cropped, with the main summer crops being paddy and maize	The district is primarily mono-cropped, with the main summer crops being paddy and maize	The district is primarily mono-cropped, with the main summer crops being paddy and maize

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	94485.87	89690.38	65022.03

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	21.81	146.88	6734.53	24	165	6875.00	23.22	161.23	6943.58
2	Maize	10.28	24.76	2408.56	14.92	48.73	3266.09	15.34	43.77	2853.32
4	Pulses	0.33	1.27	0.00	1.68	2.17	0.00	1.21	2.43	0.00
5	Indian Mustard	11.73	12.23	1042.63	17.60	19.66	1117.05	16.34	20.34	1244.80

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.67	0.67	0.67
2	Net sown area (lakh ha)	0.45	0.45	0.45
3	Cropping intensity (%)	148.89	148.89	148.89

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	163.00	195.00	233.00
2	Fertilizer consumption - Rabi (kg/ha)	106.81	125.81	116.81
3	Total (kg/ha)	269.81	320.81	349.81

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	0	1	1
2	Volume of marketing through RMCs/eNAM platforms (MT)	0	0	0

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	118776	128526	131922
2	GLC through KCC (₹ lakh)	81023.87	97577.90	99823.33

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	143744	123655	112441
2	State Govt Sponsored Schemes Coverage (No.)	0	0	0

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	4	5
2	Soil Health Cards Issued (No.)	133	2000	2500

Table 10: Crop Insurance:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	4600	5200	6000
2	Crop Loss Compensation, if any (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District NIC Website/ Economics & Statistical Development Department
Table 2: GLC under Agriculture	Lead Bank Annual Data 2023-24
Table 3: Major Crops, Area, Production, Productivity	Agriculture Department Handbook
Table 4: Irrigated Area, Cropping Intensity	Agriculture Department Handbook
Table 5: Input Use Pattern	Agriculture Department Handbook
Table 6: Trend in procurement/ marketing	Agriculture Department Handbook
Table 7: KCC Coverage	Lead Bank Annual Data 2023-24
Table 8: PM Kisan & Other DBTs	Lead Bank Annual Data 2023-24
Table 9: Soil testing facilities	Agriculture Department Handbook
Table 10: Crop Insurance	Agriculture Department and Lead Bank

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	51	51	51
2	Net Irrigated Area ('000 ha)	28	28	28
3	Gross Irrigated Area ('000 ha)	49	49	49

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
---------	-------	----------	------------	------------	------------	------------

1	Jammu And Kashmir	Anantnag	Anantnag	Safe	Safe	Safe
2	Jammu And Kashmir	Anantnag	Achbal	Safe	Safe	Safe
3	Jammu And Kashmir	Anantnag	Bijbehara	Safe	Safe	Safe
4	Jammu And Kashmir	Anantnag	Breng	Safe	Safe	Safe
5	Jammu And Kashmir	Anantnag	Chittergul	Safe	Safe	Safe
6	Jammu And Kashmir	Anantnag	Dachnipora	Safe	Safe	Safe
7	Jammu And Kashmir	Anantnag	Hiller	Safe	Safe	Safe
8	Jammu And Kashmir	Anantnag	Shahabad	Safe	Safe	Safe
9	Jammu And Kashmir	Anantnag	Khoveripora	Safe	Safe	Safe
10	Jammu And Kashmir	Anantnag	Larnoo	Safe	Safe	Safe
11	Jammu And Kashmir	Anantnag	Pahalgam	Safe	Safe	Safe
12	Jammu And Kashmir	Anantnag	Sagam	Safe	Safe	Safe
13	Jammu And Kashmir	Anantnag	Shangas	Safe	Safe	Safe
14	Jammu And Kashmir	Anantnag	Verinag	Safe	Safe	Safe
15	Jammu And Kashmir	Anantnag	Vessu	Safe	Safe	Safe
16	Jammu And Kashmir	Anantnag	Qazigund	Safe	Safe	Safe

Source

Table Name	Source(s) and reference year of data
Table 1: GLC	GLC figures not available with Lead Bank
Table 2: Irrigated Area & Potential	FC Revenue and Irrigation & Flood Control Deptt.
Table 3: Block level water exploitation status	CGWA Ground Water Yearbook 2021-22

IFarm Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	380	471	650

2	Power Tillers	157	252	433
3	Threshers/Cutters	90	118	210

Table 3: Service Centers

Sr. No.	State	31/03/22	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	27	36	48
2	Other minor repair & service centers (No.)	27	36	48

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data on GLC in Agri-Allied activities not available.
Table 2: Mechanisation in District	Agriculture Department Handbook
Table 3: Service Centers	Agriculture Department Handbook

Plantation & Horticulture including Sericulture**Table 1: GLC**

Sr.No	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: High Tech Orchards

Sr. N o.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Apple	2	0	1430	19	1	11	23	1	14

Table 3: Production and Productivity

Sr. N o.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Apple	18.76	216.3	19.01	217.6	19.05	218.23
2	Walnut	11.94	44.67	11.08	45.12	11.08	44.96
3	Pear	0.53	3.24	0.53	3.24	0.53	3.24
4	Peach	0.14	0.47	0.14	0.47	0.14	0.47
5	Cherry	0.09	0.18	0.09	0.18	0.09	0.18

4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
	Data N/A	Data N/A	Data N/A	Data N/A

Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	6	6	6

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area cultivated (Ha)	0	0	0
2	Processing Units (No.)	0	0	0
3	Value of products (₹)	0.00	0.00	0.00

The ODOP identified for the district is Trout Fish

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	260	26	26
2	Production - kg	59908	52650	58400

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Pashmina shawl, Gabba, Dussa	Pashmina shawl, Gabba, Dussa	Pashmina shawl, Gabba, Dussa
2	Weavers' population (No.)	713	713	713
3	Reeling Units (No.)	34	34	34

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	GLC Data not compiled by Lead Bank
Table 2: High Tech Orchards	Horticulture Department
Table 3: Production and Productivity	Agriculture/Horticulture Department

Table 4: NHM Schemes (Cumulative Nos.)	District Statistical Handbook
Table 5: Production Clusters	Agriculture/Horticulture Department
Table 6: Crop Identified for One District-One Product	(Fish Based Products)
Table 7: Sericulture	District Statistical Handbook
Table 8: Weavers Clusters	Handloom Department

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	128	128	128
2	Waste Land ('000 ha)	4	4	4
3	Degraded Land ('000 ha)	12	12	12

Table 4: Nurseries:

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Conifer	5	5	5
2	Junifer	3	3	3
3	Medicinal and Broad Leaved	2	2	2

Source

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not maintained by Lead Bank
Table 2: Area under Forest Cover & Waste Land	Forest Department Report/ District Statistical Handbook
Table 3: NTFP	DFO Anantnag
Table 4: Nurseries (No.)	Forest Department

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of HGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Medicinal plants	300	0	300	0	300	0
2	Mushrooms, edible fruits, flowers	400	0	400	0	400	0
3	Fuelwood, small wood for agricultural implements	1000	0	1000	0	1000	0
4	Fodder, fiber,	400	0	400	0	400	0

District Profile
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	KCC for working capital (₹ lakh)	234.55	330.27	453.87
3	KCC for working capital (No.)	334	544	711
4	Finance under group mode (₹ lakh) (JLG)	34.00	56.00	72.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	2	2	2

Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	KCC Data by Lead Bank
Table 2: Processing Infrastructure	Data N/A
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Data N/A

Animal Husbandry - Poultry Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12.50	38.00	70.00
2	KCC for working capital (₹ lakh)	12.50	38.00	70.00
3	KCC for working capital (No.)	07	22	37
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	29100	29100	29100
2	Hatcheries (No.)	8	11	11
3	Popular breeds	Favorella, Van Raja, Desi, Anz, Batuk	Favorella, Van Raja, Desi, Anz, Batuk	Favorella, Van Raja, Desi, Anz, Batuk

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	KCC Data by Lead Bank
Table 2: Poultly	District Statistical Handbook

Animal Husbandry - SGP
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	78.55	144.21	200.09
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Gurezi, Bakerwali Changthangi and Kashmiri Merino
2	Popular goat breed(s)	Gaddi, Bakharwali

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	KCC Data provided by Lead Bnak
Table 2: Popular Breed(s)	Sheep Husbandry Handbook

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	2.30	4.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	2	3
4	KCC for working capital (₹ lakh)	0.00	2.30	4.00

Table 2: Inland Fisheries Facilities;

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	25	27	33
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc tech (No.)	2	2	3
4	Fish Seed Hatchery (No.)	2	2	2

Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	0	0	0
2	Mechanised/ non-mechanised boats	0	0	0
3	Marine Fishing Equipment Service Centers	0	0	0

Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	0	0	0
2	Area developed (ha)	0	0	0
3	Area available for development (ha)	0	0	0

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	KCC Data by Lead Bank
Table 2: Inland Fisheries Facilities	District Statistical Handbook
Table 3 : Marine Fisheries (No.)	Data N/A
Table 4 : Brackish Water Fisheries	Assistant Director Fisheries Anantnag
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Assistant Director Fisheries Anantnag

Farm Credit - Others & Integrated Farming**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A

2	Credit to bullocks (₹ lakh)	Data N/A	Data N/A	Data N/A
3	Credit to bullock carts (₹ lakh)	Data N/A	Data N/A	Data N/A
4	Credit to Two wheelers (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	0
2	Area under homestead based IF ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available.
Table 2: Area under Integrated Farming	Data not available.

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	160.00	280.00	364.00
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	160.00	280.00	364.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	2	2
2	Cold Storages (Capacity - '000 MT)	5	12	12
3	Storage Godowns (No.)	76	80	80
4	Storage Godowns (Capacity - '000 MT)	4	5	5
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	0	0
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	260	260	260

Source:

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Agri Storage Infrastructure	Horticulture Planning Marketing Department /Cooperative Department.

Land Development, Soil Conservation & Watershed Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data N/A	Data N/A	Data N/A
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	Data N/A	Data N/A	Data N/A

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	11000	12000	12000
2	Area treated for soil & water conservation treatment ('000 ha)	6200	7400	7680
3	Gap ('000 ha)	4800	4600	4320

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	1	1
2	Watershed Projects - Area treated ('000 ha)	0	120	180
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data N/A
Table 2: Area requiring Soil Treatment & Area Treated	IWMP/ Soil and Land Use Survey of India data
Table 3: NABARD's interventions	NABARD Springshed Project in Anantnag

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	Data N/A	Data N/A	Data N/A

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	2804.00	2464.00	2365.00
2	Pesticides Consumption ('000 kg)	0.00	0.00	0.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	02	02	02
2	Bio-Fertilizers ('000 kg)	0	0	0
3	Bio-Pesticides ('000 kg)	0	0	0
4	Vermi Compost ('000 kg)	12	13	12

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	2	2	2
2	Seed Processing Capacity ('000 kg)	0	0	0
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	46	54	62
5	Food Quality Testing Labs	2	2	2
6	Food Parks (No.)	01	01	01
7	Ripening chambers	01	01	01
8	Agri-Economic Zones (No.)	0	0	0
9	Cashew Processing Units (No.)	0	0	0
10	Agri Start-Ups (No.)	12	26	33
11	Cashew Processing Capacity ('000 MT)	12	26	33

Sources

Table Name	Source(s) and reference year of data
Table 1 GLC Data	Data N/A

Table 2: Fertilizer Consumption	Cooperative Department
Table 3: Production of inputs	Data N/A
Table 4: Facilities Available	District Statistical Handbook

Agri Ancilliary Activities - Food & Agro Processing & Others**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1389.00	1455.00	1768.00
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)	0.00	0.00	0.00
3	MUDRA Loans (₹ lakh)	71.00	101.50	165.23

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	440	450	456
2	Procurement through PACS and LAMPS (MT)	0	0	0

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	14	14	14
2	ACABCs (No.)	9	12	14

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Data 2023-24
Table 2: Procurement	CAPD (F&S) Office Anantnag
Table 3: Other Ancilliary Services	Cooperative Department

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	43622.00	51871.00	155079.00
2	No. of units financed	1566	1791	3428
3	Loans under Stand Up India Scheme (₹ lakh)	160.00	250.00	390.00
4	Loans to weavers' Coop. Societies (₹ lakh)	0.00	0.00	0.00

Table 2: MSME Units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	2	2
2	Micro Units (No.)	2966	3011	3103
3	Small Units (No.)	344	362	393
4	Medium Units (No.)	2	2	2
5	Udyog Aadhar Registrations (No.)	0	0	0

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	40	42	42
2	Handicrafts Clusters (No.)	311	320	1323
3	Weavers' Coop. Societies (No.)	40	42	42

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Data N/A	Data N/A	Data N/A

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	3350	1400	1250
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	744	811	937

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Data
Table 2: MSME units - Cumulative	DIC Annual Data 2023-24
Table 3: Traditional activities	DIC Annual Data 2023-24
Table 4: DIC interventions	DIC Annual Data 2023-24
Table 5: Skill Development Trainings	RSETI/ JKSDC/DIC/NABARD

Export/ Education/ Housing Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹ lakh)	0.00	0.00	0.00
2	GLC under Education (₹ lakh)	712.55	655.22	500.13
3	GLC under Housing (₹ lakh)	4452.00	4346.77	5100.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	3079	2788	2677
2	Amt of subsidy released (₹ lakh)	0.00	0.00	0.00

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	74432	10440	12014
2	Amt of subsidy released (₹ lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Data
Table 2: Progress under PMAY	District Statistical Handbook
Table 3: Progress under SBM	https://sbm.gov.in/sbmgdashboard

Public Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (₹ lakh)	4451.51	6239.01	6177.22

Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt investments/ Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
		Data N/A	Data N/A	Data N/A

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD SPD J&K Regional Office
Table 2: Progress under Govt. investments (Type and number of projects)	Data N/A

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (₹ lakh)	0.00	0.00	0.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
	Data N/A	Data N/A	Data N/A	Data N/A

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Data (GLC Achievements 2023-24)
Table 2: Projects (Cumulative)	Data N/A

Renewable Energy Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (₹ lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (₹ lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (₹ lakh)	34.65	53.20	38.20

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1.	Nil	0	0	0

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	200	0	230	0	0	2230
Developed	0	0	0	0	0	0
Under Developed	1	0	0	0	0	1
Planned	1	0	0	0	0	1
Gap	1998	0	230	0	0	2228

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Report (GLC data 2023-24)
Table 2: Go Green Initiatives	Data N/A
Table 3: Renewable Energy Potential	JK Energy Development Authority Report

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	1244.00	1732.00	2263.00
2	JLG Bank Linkage (₹ lakh)	121.33	143.45	153.81
3	Loans through SHPIs (₹ lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (₹ lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	0.44	0.37	0.00
2	Mission Shakti (SRLM) (₹ lakh)	0.00	0.00	0.00
3	NRLM (₹ lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	0.00	1.67	2.33

5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)	0.00	0.00	0.00
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Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	11	16	16
2	No. of SHGs formed	1698	1911	2133
3	No. of SHGs credit linked (including repeat finance)	982	1167	1346
4	Bank loan disbursed (₹ lakh)	2423.00	2867.00	3647.00
5	Average loan per SHG (₹ lakh)	2.50	2.45	2.70
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank GLC Data (2023-24)
Table 2: Promotional Interventions	NABARD J&K
Table 3: Status of SHGs	DPM JKRLM Anantnag

Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	89	94	117
2	Consumer Stores (No.)	3	3	3
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	42	42	42
5	Marketing Societies (No.)	8	8	8
6	Labour Societies (No.)	1	1	1
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0

9	Agro Processing Societies (No.)	07	07	11
10	Others (No.)	26	31	37
11	Total (No)	177	187	220

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	22	22	22
2	Multi state cooperative societies (No.)	0	0	0

Table 4: Status/ progress under various schemes of MoC in the district

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)

Sources:

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	DR Cooperatives / National Cooperative Database Portal
Table 2: Details of credit cooperative societies	DR Cooperatives / DCCB
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DR Cooperatives / National Cooperative Database Portal
Table 4: Status/ progress under various schemes of MoC in the district	DR Cooperatives

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/m F Os	SHGs/JLGs	BCs/BFs	Village s	Househol ds
Commercial Banks	9	89	62	16	11	0	1611	116	13	9023
Regional Rural Bank	1	20	14	4	2	0	211	24	10	6770
District Central Coop. Bank	1	15	13	2	0	0	24	0	8	8233
Coop. Agr. & Rural Dev. Bank	1	4	0	3	1	0	0	0	0	0
Primary Agr. Coop. Society	1	22	19	3	0	0	0	0	0	0
Others	6	6	0	3	3	0	0	0	0	0
All Agencies	19	156	108	31	17	0	1846	140	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	0	0	0	0	0	641465.00	692668.00	765818.00	10.6	95.40
Regional Rural Bank	0	0	0	0	0	13600.00	14620.00	15344. 00	5.0	1.91

Cooperative Banks	0	0	0	0	0	14872.00	16611.00	15554.00	-6.4	1.94
Others	0	0	0	0	0	5082.00	5719.00	6007.00	5.0	0.75
All Agencies	0	0	0	0	0	675019.00	729618.00	802723.00	10.0	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	62484	62388	63455	1.7	89.7	457948.00	527353.00	593223.00	12.5	95.07
Regional Rural Bank	7010	6382	6784	6.3	9.6	14100.00	15322.00	15988.00	4.3	2.56
Cooperative Banks	330	142	332	133.8	0.5	9612.00	10404.00	11021.00	5.9	1.77
Others	108	118	136	15.3	0.2	3600.00	3571.00	3723.00	4.3	0.60
All Agencies	69932	69030	70707	2.4	100.0	485260.00	556650.00	623955.00	12.1	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	71.4	76.1	77.5
Regional Rural Bank	103.7	104.8	104.2

Cooperative Banks	64.6	62.6	70.9
Others	70.8	62.4	62.0
All Agencies	71.9	76.3	77.7

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	197455	38765	21933	3211
Regional Rural Bank	34232	12876	5423	432
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	231687	51641	27356	3643

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	227680.45	38.4	57077.69	9.6	85960.97	14.5	1121.35	0.2	974.75	0.2
Regional Rural Bank	15460.26	96.7	7617.61	47.6	8354.27	52.3	232.50	1.5	82.50	0.5

Cooperative Banks	3282.92	29.8	324.73	2.9	1132.11	10.3	0.00	0.0	0.00	0.0
Others	0.00	0.0	2.00	0.1	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	246423.63	39.5	65022.03	10.4	95447.35	15.3	1353.85	0.2	1057.25	0.2

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	235344.12	133370.36	56.7	276275.10	138492.23	50.1	288771.90	227680.45	78.8	61.9
Regional Rural Bank	28542.55	12942.63	45.3	31397.92	10580.94	33.7	31417.90	15460.26	49.2	42.7
Cooperative Banks	21334.16	1619.75	7.6	23467.85	1695.46	7.2	23401.58	3282.92	14.0	9.6
Others	689.31	0.00	0.0	1111.00	0.00	0.0	0.00	0.00	0	0.0
All Agencies	285910.14	147932.74	51.7	332251.87	150768.63	45.4	343591.38	246423.63	71.7	56.3

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	121407.89	92023.52	75.8	174388.36	85096.54	48.8	182549.49	61132.77	33.5	52.7

Term Loan (Agri.)	92702.95	2462.35	2.7	77772.01	4593.84	5.9	80484.98	3889.26	4.8	4.5
Total Agri. Credit	214110.84	94485.87	44.1	252160.37	89690.38	35.6	263034.47	65022.03	24.7	34.8
MSME	53628.62	43622.17	81.3	58991.74	51871.48	87.9	59316.64	155079.65	261.4	143.5
Other Priority Sectors*	18170.68	9824.70	54.1	19988.76	9206.77	46.1	21240.27	26321.95	123.9	74.7
Total Priority Sector	285910.14	147932.74	51.7	331140.87	150768.63	45.5	343591.38	246423.63	71.7	56.3

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹lakh]	NPAamt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPAamt. [₹ lakh]	NPA %	Total o/s [₹lakh]	NPAamt. [₹ lakh]	NPA %	
Commercial Banks	0.00	0.00	0	0.00	0.00	0	595708.00	10033.00	1.71	0.0
Regional Rural Bank	0.00	0.00	0	0.00	0.00	0	17586.00	2399.00	13.64	0.0
Cooperative Banks	0.00	0.00	0	0.00	0.00	0	15205.00	1240.00	8.16	0.0
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	628499.00	13672.00	2.18	0.00

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	District Credit Plan by Lead Bank.
2	DLRC Agenda and background papers of 4th Quarter DLRC
3	NPA Position: SLBC Report 2023-24

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations

iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13

States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

vii. Co-operative Education – Setting up of World’s Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World’s Largest Cooperative Training Scheme. This aims at revamping existing cooperative training structure in the country.

ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi. To provide facilities at par with FPOs for existing PACS

xii. Establishment of National Cooperative Database Digital Agriculture Mission:
The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for

setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be

allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. 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 Commercial banks cooperative banks and RRBs.

2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

3. Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

4. Credit-linked subsidy schemes of GoI

4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The

scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women

SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

8. Farm Sector Development

9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

9.e. National FPO Policy:

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

9. Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

10. Off Farm Sector Development

10.i. Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

10.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

11. Agriculture Credit during 2023-24:

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

12. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

Policy Initiatives – State Govt. (including Cooperatives)

Holistic Agriculture Development Programme (HADP)

Agriculture & allied sectors contribute to 18% of the GDP of J&K, amounting to ₹37600 crore per year and provides livelihood to

13 lakh families. In order to provide the necessary thrust to this sector, J&K Govt. has commenced the Holistic Agriculture Development Programme (HADP) across the UT, with an outlay of ₹5013 crore over a period of 5 years. The 29 projects under the programme are expected to transform the agrarian economy of J&K through doubling of output, boosting exports and making the sectors sustainable & commercially viable.

Aspirational Panchayat Development Programme (APDP)

The UT Govt. has launched the "Aspirational Panchayat Development Programme (APDP)" for the development of 285 backward panchayats. A total of 100 indicators have been identified across 9 Sectors

i.e. Agriculture & allied (06), Health & Nutrition (11), Education (13), Rural Development & Sanitation (07), Beneficiary-Oriented Schemes (04), Skill Development (04), Basic Infrastructure (17), Environment (05) & Good Governance (33).

Digital Villages

The UT Govt. has implemented "Back to Village via Digital Means" in 44 villages of 20 districts of J&K on pilot basis. Each digital village is an administrative unit, connected to the Block, District and UT administration.

Status of Co-operatives in J&K

The UT has a mixed Short Term Co-operative Credit Structure comprising of one State Co-operative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier co-operative structures. The JKStCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2023.

The Apex Bank i.e. J&K State Co-operative Bank and three District Central Co-operative Banks viz., Anantnag CCB, Baramulla CCB and Jammu CCB are operational in the UT of J&K.

As per NCD portal, there are 4288 Panchayats in the UT, out of which 1587 panchayats (37%) are covered by PACS and 2701 (63%) are not covered. There are a total of 599 PACS in the UT with highest concentration in Jammu (118).

- J&K government has ensured the adoption of model bye-laws in all the PACS of the UT.
- The UT government is implementing the PACS computerization project across the state for 537 PACS. Apart from this, other schemes/projects of the Ministry of Cooperation like the World's Largest Grain Storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.
- The UT government is also engaged in the upgradation of assets of Co-operative Institutions and Departmental offices on a regular basis.

Jammu and Kashmir New Industrial Policy

The policy is operational from 01.04.2021 to 31.03.2030 and aims to transform the UT into an industry friendly territory. The Govt. intends to develop Industrial Land Bank across the UT. The focus sectors include Manufacturing, Agri. and food processing, Medicinal Plants, Milk, Poultry and Wool Production, Horticulture, Post Harvest management, Handloom and Handicrafts. Benefits available under the Policy are subsidy on DG Sets @100% Exemption in Subsidy @100% on Stamp duty and Court fee on land transactions in Govt Industrial estates Subsidy on Procurement of Quality Certificate and subsidy on automation @25%. As regards Marketing Support, the UT Govt. has initiated the process for industrial trade fairs and marketing events for MSMEs. An Entrepreneur and Skill Development Fund shall be created for incorporating entrepreneurial skills to the local youths.

Mission Yuva

The Government of J&K is in the process of implementing Mission YUVA project in the UT. This programme encompasses to establish Jammu and Kashmir as a hub of

enterprises and employment. The programme aims to create gainful livelihood opportunities across sectors over a period of five years through entrepreneurship by:

- Creating over 250000 new enterprises across various sectors.
- Generating over 750000 new employment opportunities through these enterprises.
- Creating a cross-sectoral business support ecosystem at the ground level.
- Developing a skilled workforce equipped with 21st-century skills.

1. State Budget

1.1. Important Announcements

New initiative for development of infrastructure and basic amenities in 12 off-beat tourist destinations, 6 each in Jammu and Kashmir divisions, with objective of enhancing tourism appeal and expanding local business and job opportunities.

Planting of 190 lakh native trees and 100 lakh low cost greening interventions aimed to restore ecosystems, prevent soil erosion and enhance biodiversity.

10 lakh saplings of local, medicinal and economic importance species to be distributed among the farmers for planting to augment trees outside forests and improve livelihood.

Implementation of Van se Jal, Jal se Jeevan, an innovative water conservation technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.

Construction of 6 Grain storage units in 6 districts which are deficit in grain storage facility under the Scheme "Worlds Largest Grain Storage".

Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25.

AIIMS, Awantipora to be made functional by March 2025.

Infrastructure of 389 schools to be upgraded under Pradhan Mantri Schools for Rising India (PM SHRI) Scheme.

186 villages, having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.

75 lakh youth engagement in various sports events to be held at the Panchayat, Block, District, UT and National level during 2024-25.

New initiative to create ecosystem for promotion of enterprises and self-employment, generate over 5 lakh opportunities for self-employment and expand investments through

credit support.

Additional 10 kg of rice per month to Priority Households will be provided under Prime Ministers Food Supplementation Scheme.

Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (Baltal and Pahalgam).

Out of 3,256 water supply schemes under Jal Jeevan Mission (JJM), 776 schemes have been completed and remaining 2,480 schemes have been targeted for completion for coverage of balance 4.26 lakh households with Household Tap Functional Connections (FHTCs) to achieve 100% coverage under tap water connections.

450 water supply schemes under languishing programme and 159 water supply schemes under National Bank for Agriculture and Rural Development (NABARD) loan assistance are targeted for completion in 2024-25.

Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25.

Under Jammu and Kashmir Rural Employment Generation Programme (J&K REGP), 1,372 units are targeted to be setup during 2024-25.

4000 AC agriculture pumps to be replaced by Solar Pumps in phased manner under PMKUSUM Component "C".

Around 04 MW rooftop solar power plants to be installed on the Government buildings. 22,494 Government buildings to be 100% solarized in phased manner.

1.2. Highlights related Agriculture & Farm Sector

1. Establishment of 2,000 Kisan Khidmat Ghars (KKGs) for providing facilities to the farming community at their door step. Reinvigorating Agriculture and allied sectors through Holistic Agriculture Development Programme (HADP) by strengthening seed systems, boosting production and productivity, creating agri-business ecosystems and securing livelihoods through enhanced jobs and income creation.

2. Strengthening of Departmental Seed Multiplication Farms.

Competitiveness Improvement of Agriculture and Allied Sectors project in Jammu and Kashmir (JKCIP) to be implemented with an estimated value of USD 100 million loan from International Fund for Agricultural Development (IFAD). The goal of the project is to contribute to the sustained increase in income of rural households by improving the competitiveness of farming operations.

3. 20 agriculture and allied sector products have been identified, out of which 05 products (Saffron, Sulai Honey, Muskhbudgi Rice, Bhaderwah Rajmash and Udhampur Kalari) have got geographical indication (GI) registration and rest are under process.

4. Distribution of farm machinery benefitting 70,000 farmers.
5. 25,000 MTs of Controlled Atmosphere (CA) storage capacity to be added.
6. Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.
7. 3,000 dairy units to be established providing direct employment to around 4,000 people.
8. Increase in milk production from 25 to 45 lakh Metric Ton and increase in milk collection/chilling from 2.0 to 8.5 lakh Litres Per Day (LLPD) over a period of five years.
9. 100 satellite heifer rearing units will be established in the private sector.
10. 1,800 Pashu Sakhis will receive incentives for ration balancing for 6,00,000 cows and for the milk recording programme of 30,000 dairy cows.
11. 60,000 backyard poultry units will be established in rural areas.
12. Hybrid fodder seed kits will be provided for 3,600 hectare of land.
13. 100 hydroponic fodder units and 60 silage-making units, along with 6 fodder depots to be established to ensure availability in fodder-deficient areas.
14. Fish Production to be enhanced from 30,670 MT to 35,250 MT with technological interventions.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture and allied sectors constitute the mainstay of the UTs economy and contribute nearly 50 percent of the GSDP. As per latest Situation Assessment Survey of Agriculture Households conducted by NSO, J&K ranks 5th in average monthly income per agriculture household (₹ 18918). Over 70 percent of the population of the UT depends directly or indirectly on agriculture and its allied sectors. Agriculture is the main source of livelihood in Anantnag and the district has a predominantly agriculture-based economy. In Anantnag district, paddy is the main crop. There are 1,20,107 land holdings in the district, out of which 1,13,325 land holdings are less than 1 ha. 5,608 land holdings are between 1-2 ha, 990 land holdings between 2-4 ha. and 70 land holdings are more than 2 ha. The average holding size in the district is 0.42 ha. It may be seen that 94% of the land holdings are of small and marginal farmers in the district who rely on institutional finance. Credit plays a major role in adoption of latest farming practices to increase the production and productivity and, therefore the provision of adequate credit under annual credit plan needs more emphasis. Despite the local production, the district has deficit of food grains which is met by procurement from outside states like Punjab and Haryana by PDS (Public Distribution Department) and stored at Food Corporation of India Godowns. The district generally follows a mono-cropping system due to low temperature during winters.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- 1 The Agriculture Department in the district is headed by Chief Agriculture Officer with the support of Extension Officers and supporting staff.
- 2 The Agriculture Department is providing quality seeds under various Extension Programmes. In the NMSA (National Mission for sustainable Agriculture), the distribution of inputs and plant protection machinery is done by the department under various programmes.
- 3 More area was covered under hybrid vegetable production and oilseed crop and the beneficiaries were provided with quality seeds by the Agriculture department under Technology Mission.
- 4 The Department of Agriculture has created additional infrastructure such as Seed Farms, Nurseries, Training centres etc under RKVY (Rashtriya Krishi Vikas Yojana).
- 5 One Rice Research Institute at Khudwani (Mountain Research Center for Field Crops) and one Krishi Vigyan Kendra (KVK) at Kreeri Nowpora in Anantnag district are present to provide the research & extension support to farmers.
- 6 An area of 11,054 Ha under various crops in the district has been notified to be covered under High Yielding Programme of Govt of Jammu & Kashmir.

6.1.1 Water Resources

6.1.1.1 Status of the Sector in the District

The district has a net sown area of 45292 ha. and the net irrigated area is 28551 ha. The exploitation of wells and tube wells needs to be focused. The important source of irrigation is through canals which are locally called Zamindari Khuls or Private Khuls, these canals are usually maintained by farmers themselves. Besides rains, there are two main sources of water for irrigation viz. surface water and ground water. A vast area of Anantnag district is irrigated by surface water where potential of credit for pumpsets, pipeline, small lift points, sprinklers, drip irrigation sets etc. exists.

Ground water is available and its stage of development is less than 1%, which is being exploited in a few pockets of the district through dugwells/ tubewells by tapping only shallow water aquifers. Thus, there is huge scope for ground water development in the district through digging of Deep & Shallow Tube wells, Dug wells etc

6.1.1.2 Infrastructure and linkage support available, planned and gaps

1. The district is having plenty of springs and stream water is available throughout the year, which is adequate to meet the irrigation needs of the district. About 90 percent of the area is irrigated by surface water through canals. In order to further tap the stream water, it is imperative that water storage tanks may be constructed.

2. Pumpset dealers, repairers, other electrical equipment suppliers are available in the district. The Agriculture Department also supplies pump sets at subsidized prices. There is a need to establish the Groundwater Department in Anantnag for imparting technical guidance, in the absence of which it would be difficult to exploit the ground water potential in the district.

3. All 386 villages are electrified and there is an ample scope for installing electric pump sets at wells, canals and water lifting points. As per the Power Development Department, there is no backlog in the energization of Tube wells/Pump sets. Sufficient quantity of diesel is available in the UT/Districts for diesel pump sets.

4. Agriculture Deptt has provided pumpsets and tube wells to farmers under Rashtriya Krishi Vikas Yojna (RKVY) and Pradhan Mantri Krishi Sinchayi Yojna (PMKSY).

6.1.2 Farm Mechanization

6.1.2.1 Status of the Sector in the District

Though the land holding pattern in the District offers limited scope for tractors as most of the farmers are having land below 1 hectare. However, this enhances the scope for power tiller and small implements. While the tractors may also be used on hire purchase basis, for farm mechanization.

Farm mechanization in the district is low, as farmers need to adopt farm mechanization by purchasing tractors, trolleys, power tillers, threshers & chaff cutters, power sprayers, etc. Many farmers, who own tractors are using them for various economic activities and also for transportation of farm input/produce/crops, running flour mill, chaff cutting, transporting livestock, etc. Tractors are also being used in Non-farm sector activities like road and building construction, etc.

6.1.2.2 Infrastructure and linkage support available, planned and gaps

1. Infrastructure for Farm Mechanization in the district has improved as many dealers for power tillers as well as tractors have come up. In view of this, the farm mechanization is

going to be intensified in the entire district.

During the year 2022-23, horticulture department issued 42 power tillers and 66 power sprayers to the farmers in the district.

2. As per the data maintained by Assistant Regional Transport office, 471 tractors have been issued registrations till March 2024.

3. The Agriculture Production Department of Government of Jammu & Kashmir is implementing following central sponsored schemes and provides 25% to 40 % subsidy on Irrigation Pump sets, Tube Wells and Power tillers and power sprayers. 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).

a) Prime Minister Development Package (PMDP).

b) Rashtriya Krishi Vikas Yojana (RKVY)

c) Agriculture Technology Management Agency (ATMA)

d) National Food Security Mission (NFSM)

e) National Mission for Sustainable Agriculture (NMSA). (Source: www.jkapd.nic.in/Schemes).

4. The farm equipment dealers are mainly located nearby Awantipora town and there are adequate repairing centers in the district. There is no dearth of diesel supply.

6.1.3 Plantation & Horticulture, including Sericulture

6.1.3.1 Status of the Sector in the District

Out of the total reported area of 72199 hectare in district, 31982 hectare (about 44%) is covered under various fresh and dry fruits with annual production of 2.66 lakh MT out of which 20012.53 ha. is covered by fresh fruits and 11970.12 ha. is under dry fruits. The Sericulture Development Department is raising high quality mulberry plants (Japanese and Chinese varieties) in its 09 nurseries covering an area of 523 Kanals (26.15 ha). As reported by Sericulture

Deptt, 59908.94 Kg of cocoon was produced in year 2021-22 contributing 166.00 Lakhs revenue to gross district domestic product.

6.1.3.2 Infrastructure and linkage support available, planned and gaps

1. The Horticulture Department is headed by District Horticulture Officer to look after the interests of horticulture in the district. It has 10 horticulture zones/ centres manned by horticulture officers to provide technical guidance. However, there is a need to increase the technical staff. Besides there is a separate department of Horticulture Planning and Marketing headed by Area Marketing officer.

2. Annually 25-30 Ha of dry land has been covered under horticulture by the department.

3. As per the data provided by Horticulture Planning & Marketing, 95.5 Lakh boxes of fresh fruits are exported outside UT from Anantnag district during 2023-24.

4. There is a fruit and vegetable mandi at Batengoo Anantnag functioning since 2013 and has transacted a business of around 42 cr during 2021-22. Besides, a satellite mandi is being constructed at Jablipora under NABARDs RIDF assistance.

5. The latest techniques of High Density Apple Cultivation (HDAC) is being promoted

in the district by horticulture department. A total area of 144 ha has been brought under HD apple cultivation till March 2024.

6. Horticulture Department has a regular programme of growing nursery and distributing plants to farmers from its nurseries. Tool kits are also provided by the Department at subsidized prices. Private nurseries also sell planting material in the market

7. There are 09 fruit plant nurseries in the district managed by Department of Horticulture with 1.2 lakh unbudded plants available.

6.1.4 Forestry & Waste Land Development

6.1.4.1 Status of the Sector in the District

The forest ranges in Anantnag are covered with thick and dense forests of Coniferous and Deodar trees. The total area in the district under the forest is 128391 Ha, which is about 35.92% of the total geographical area of the district. The area under forest cover has decreased over past three years and there is decrease in cultivable wasteland and fallow land during the same period. Conifer, Poplar, Robania, Ulmus and Ash are the main tree species growing in the forest areas.

There is tremendous potential for agro forestry and wasteland development, but no organised effort has been made for extending finance for this purpose. The fast growing species, viz., Poplar, Robania, Ulmus and Ash, which give quick return in the form of fodder, fuel, wood and small timber are promoted in the district. Due to demand of wood for housing sector, paper manufacturing units and for production of cricket bats, the activity can be taken up on a large scale with bank loan.

6.1.4.2 Infrastructure and linkage support available, planned and gaps

1. The Forest Department is the nodal agency for forestry and wasteland development in the District and is headed by Divisional Forest Officers for two divisions viz: Bijbehara and Anantnag.

2. There are 06 forest ranges in Anantnag and 03 in Bijbehara

3. The forest depots are managed by UT Forest Corporation which provides wood and timber to general public.

4. Divisional Forest Offices can provide the necessary guidance. In order to involve people in the regeneration of degraded forests and increase the tree coverage on vacant lands, planting materials, fencing materials and expert guidance to the beneficiaries may be provided as per latest scientific procedures. The existing infrastructure is considered adequate.

5. The district is suitable for growing various species like Poplar, Robania, Ulmus and Ash. The planting material can be provided by the Forest Department. The existing infrastructure is considered adequate.

6.1.5 Animal Husbandry – Dairy

6.1.5.1 Status of the Sector in the District

In District Anantnag there are 188661 cattle, 4681 buffaloes and 378 yaks, 6102 horses/ponies, 33 rabbits and 291153 poultry birds (Data: 2019 livestock census). The annual milk production in the district during the year 2023-24 was 2.26 Lakh tons. A big

portion of the cattle in the district are of indigenous origin and milk yield from these cattle is low. However, the dairy sector is characterized by low yielding non-descript cows and buffaloes, hundreds of small producers with little or no land holdings, use of crop residues and natural herbage and roughage with or without supplementation of appropriate concentrates as feed and scarce fodder production.

6.1.5.2 Infrastructure and linkage support available, planned and gaps

1. The Animal Husbandry Department is headed by Chief Animal Husbandry Officer at district level and is assisted by Block Level veterinary officers.
2. The department is providing the facilities for various preventive measure such as vaccination, dosing and castration at the village level.
3. Animal Husbandry Department is supplying fodder development kits.
4. Milk production is highly unorganised with little existing marketing channels, milk routes, milk processing plants, bulk cooling unit.
5. There is little milk surplus for conversion to other profitable derived products like cheese, kaladi, khoya, butter, etc., for outside supply.
6. MILKFED has established milk cooperative societies in the district and is procuring milk for its Srinagar plant.

6.1.6 Animal Husbandry – Poultry

6.1.6.1 Status of the Sector in the District

Poultry farming is best suited to the district as it requires limited land and water use. Presently, most of the poultry farms (Broiler or Layer) are located in the neighboring districts of Pulwama and Srinagar. Most of the population of the district is non-vegetarian and consumption of poultry products is considerably high. As per the data provided by department, 40% of rural families have a back yard poultry unit of the size of 12+2. There is a good demand of eggs and chicken, but, no poultry farm on commercial lines has been set up in the district so far. The demand for local consumption of broiler is met by import from Jammu, Kathua and districts of Punjab. The poultry bird population in district as per livestock census is 2.91 lakh birds. Annual Egg production in the district during 2023-24 was recorded at 29.40 Lakh eggs.

6.1.6.2 Infrastructure and linkage support available, planned and gaps

1. The extension services are available from District Poultry Officer assisted by Poultry Extension Officers which in turn have Senior Poultry Assistants.
2. There are 11 Poultry extension centers in the district. 3. Presently there are 197 privately owned and 02 Govt owned poultry farms in the district.
4. Poultry Development Department provides vaccines, medicines, etc. at nominal charges through its poultry development centers.
5. There are need based veterinarians posted with Animal Husbandry Department which look after the poultry division.
6. With the inclusion of poultry activity under KCC working capital, the activity has become more lucrative with availability of bank loan for meeting the working capital requirements of poultry farmers

6.1.7 Animal Husbandry – Sheep, Goat, Piggery

6.1.7.1 Status of the Sector in the District

In view of the agro-climatic conditions, topography, grazing lands, etc. sheep rearing is a suitable activity in the district. The activity is primarily in the hands of the poor and the illiterate nomads (bakarwal community), the landless and to a small extent, small and marginal farmers which rear their animals mostly on natural vegetation and stubbles supplemented by tree toppings. Small ruminants contribute meat, skin, fiber, milk and manure, which are often the sole or subsidiary source of subsistence to the rural poor. Considering the demand in Kashmir valley region for meat, the suitable agro-climatic conditions and the presence of a very huge number of small holdings, the provision of credit for sheep/goat rearing assumes importance in the district credit planning. Wool production also offers scope for employment opportunities. Anantnag stands at 5th position in J&K UT in Sheep/Goat population at 2.32 lakh animals.

6.1.7.2 Infrastructure and linkage support available, planned and gaps

1. The Sheep Husbandry Department is working separately from Animal Husbandry Department and is headed by Dist. Sheep Husbandry Officer and 6 Block Veterinary officers.
2. As per the data of Sheep Husbandry Department, the sheep and goat population of Anantnag is 2.32 lakh and 0.108 lakh, respectively. The annual mutton and wool production is 14.54 lakh kg and 4.76 lakh kg, respectively.
3. The UT of J&K has launched Integrated Sheep Development Scheme, providing 50% subsidy for establishment of Sheep/Goat units and on procurement of shearing machine and the other equipments. It also a provision for setting up of sheep/goat unit, free of cost under participatory mode.
4. National Livestock Mission (NLM) having a component Establishment of Entrepreneur for breed development in small ruminant sector (sheep and goat farming), wherein the beneficiaries can avail up to 50% back ended subsidy on capital cost.
5. The Sheep Husbandry Department has 66 Sheep Extension Centres and 05 Govt Sheep Farms to provide health and extension services.
6. The district is having one Sheep Breeding Farm at Daksum headed by Dy. Director and one fodder farm of 97 Kanals at Ranbirpora. In addition, these centres also distribute crossbred rams and bucks for breeding purposes.
7. There is a need to develop mobile health clinics on the way to ragelands/pastures for animal treatment.
8. Department may make arrangements for sheep shearing and bathing sheds.

6.1.8 Fisheries

6.1.8.1 Status of the Sector in the District

District Anantnag is also called Anglers Paradise. Fish culture is being developed in streams like the Lidder, the Brengi, the Arapath and in springs of Kokernag, Achabal, Panzath Nag and Verinag., 10 Sale/Rearing units have come up at Kokernag, Akad, Pahalgam, Nambal, Verinag, Panzath, Achabal, Wanpora, Dandipora & Khull Chohar Shangus.

During the year 2023-24, the district recorded a total fish production of 799.63 quintals with a realized revenue of 377.23 Lakh. There are 930 fishing license holders in Anantnag. A total of 254 fish units have been established in the district which has helped to provide self employment to rural enterprising and intending households.

The district has listed trout as selected product under One District One Product (ODOP) scheme and it is expected that fish farmers will get the supporting linkages and the infrastructure required under ODOP scheme. There is lack of awareness at the ground level, despite having an enormous potential due to numerous streams and nallahs. As the district has flourishing tourism sector there's ample scope for ornamental fish farming. Efforts are needed to motivate beneficiaries may come forward to set up fisheries units on commercial lines.

6.1.8.2 Infrastructure and linkage support available, planned and gaps

1. As per the data of fisheries department (2023-24), the total fishermen population in the district is 3380 persons, covering 561 Households.
2. As on March 2024, the department has issued 930 licenses to fishermen. While 122 boats are used for fishing and 765 fishermen are covered under Group Accidental Insurance Scheme (GAIS) with cover of 1 lakh and 0.50 Lakh for death and disability.
3. The total fish production of the district was 799.63 quintals in year 2023-24. The revenue realized from sale proceeds was to the tune of ₹377.23 lakh. Fisheries Department is providing training to the traditional fishermen. Fish seed is being provided at highly subsidized rate and gear-material is distributed free of cost.
4. There are 11 trout rearing units and 03 trout hatcheries in Anantnag district owned by department.
5. Two FPO in trout fisheries have recently been sanctioned by NABARD under PODF and more than 100 fish farmers have been enrolled in these FPOs.
6. There is a National trout fishery farm in the district, set up in 1987 Asia's largest, right next to the Kokernag Botanical Garden producing 45-50 lakh fish seed annually for over 600 farmers.
7. There are 07 trout rearing cum sale centres as well as 08 angler lodges in the district. The District Fisheries Department and the National Fish Seed Farm officers provide extension/guidance. The existing infrastructure is considered adequate as there is very less credit flow for the sector.

6.1.9 Farm Credit – Others

6.1.9.1 Status of the Sector in the District

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. In the sub-mountainous to hilly regions, the main transport system to the scattered villages is pack

animals and mules. In remaining areas of the District also pack animals and mules play a major role in local transportation of goods. Use of motorcycles by farmers and village-men is also an emerging option. It is also an avenue for the farmers particularly small and marginal farmers to remain gainfully employed in the lean period and raise their income. The work animal/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for a short distance.

6.1.9.2 Infrastructure and linkage support available, planned and gaps

1. The draught animals are available in sufficient number in the District. Veterinary facilities are also available for these animals from the Veterinary Department.
2. During the last few years many rural road projects have been sanctioned under NABARDs RIDF assistance which have provided links to District headquarters.
3. In hilly areas, pony driven carts being cheap and easily available are preferred to other transport.
4. In today's modern times, use of motorcycles by farmers is a preferred option to reach to markets and buy goods/ agricultural inputs.

6.1.10 Sustainable Agricultural Practices

6.1.10.1 Status of the Sector in the District

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. 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 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.

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, fodder development under MGNREGA, etc.

6.1.10.2 Infrastructure and linkage support available, planned and gaps

1. Finance for various components of IFS simultaneously is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
2. 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.
3. Banks may explore possibility of financing IFS models in cluster mode.

6.2 Agriculture Infrastructure

6.2.1 Construction of Storage and Marketing Infrastructure

6.2.1.1 Status of the Sector in the District

The district is producing ample quantity of fruits and other vegetables. Annual production of various commodities in the district is 216399 MT of apple, 3247 MT of pear, 654 MT of cherry and 124568 MT of vegetables. There is ample scope of storage / cold storage in the district. In terms of the existing production of potato, fruit and the vegetables grown and the anticipated increase in production, there is a huge scope for this activity.

6.2.1.2 Infrastructure and linkage support available, planned and gaps

1. There is a dearth of cold storages to store the fruits/vegetables with an objective to increase the shelf life of these products. Presently, there is only one Cold store in the district in Achbal area with a storage capacity of 4000 MT. However, in the adjacent district of Pulwama, there are a few cold storages at Lassipora Industrial area.
2. Capital Investment Subsidy scheme for Construction / Expansion/ Modernization of Cold Storages /Storages is available from National Horticulture Board.
3. A central Scheme on Agri Infrastructure Fund is available for post-harvest facilities.
4. There are no regulated or wholesale markets, Rural Godowns, Commercial Grading Centres in the District for catering to the needs of farming community.

6.2.2 Land Development, Soil Conservation and Watershed Development

6.2.2.1 Status of the Sector in the District

A vast area of the district is under the threat of soil erosion owing to heavy rainfall and deforestation. An area of more than 16,000 hectares falls under rainfed crops mostly on hilly slopes which is under the threat of soil erosion and even pasture land and cultivated land is facing erosion hazards. The activity has wide potential in the district but these programmes are run by UT Govt. through budgetary support and as such institutional finance is limited. In watershed development all the concerned departments are doing their activities out of their budget only. Besides, package of practices for improving dry land cultivation like inter-bund land treatment, dry land horticulture, improved farm implements, etc. are being provided by the concerned departments with technical support of SKUAST.

NABARD has recently undertaken a springshed based watershed project in Khiram Area of Anantnag district under its watershed development programme. The total area to be treated is 300 Ha with development of

12 springs. The project is in its first year of implementation and is expected to be completed in a period of 04 years.

6.2.2.2 Infrastructure and linkage support available, planned and gaps

1. The Agriculture Department is the nodal department for land development activities. Besides there are some activities on Land Development being taken up by Rural Development Department under some centrally sponsored schemes. Tractors, bulldozers and other machinery required for land development works are also available in the District.
2. There is one NABARD assisted pilot project on Springshed based watershed project in Khiram village. The project covers an area of
3. 300 Ha to revive and rejuvenate springs and minimize the adverse impact of climate change on water availability.
4. The department of Soil conservation and Engineering wing of Agriculture Deptt. is

executing various works in the District viz. Land leveling /Bench terracing, Gully plugging, Retention wall/check dams and erosion protection etc.

5. IWMP is managing Watershed activities and various soil conservation activities have been taken under MGNREGA such as protection bunding, land levelling, check dams etc.

6.2.3 Agri. Infrastructure – Others

6.2.3.1 Status of the Sector in the District

The district is witnessing increasing demand for organically produced agri products. This is making organic farming a growing business. Further, plant tissue culture has in recent years, become of major industrial importance in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality.

For promotion of organic farming identification of potential areas and crop is crucial. Governments priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, cotton, wheat and basmati rice. Plant tissue culture is a collection of techniques used to maintain or grow plant cells and tissues. In Anantnag, tulip cultivation along with vermin-composting as an activity can be promoted, as there is one tulip nursery in the adjoining Kulgam district.

6.2.3.2 Infrastructure and linkage support available, planned and gaps

1. Some vermicomposting units have been set up by agriculture department under RKVY and through Krishi Vigyan Kendra.
2. Agriculture department is promoting use of bio-fertilizers under various field level programmes and demonstrations programmes.
3. Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.

6.3 Agriculture – Ancillary Activities

6.3.1 Food & Agro Processing

6.3.1.1 Status of the Sector in the District

The district has a number of products like amla, turmeric, walnut, apple, etc., that may be taken up for further processing. The district has a good number of women SHGs, especially under NRLM (UMEED in J&K), which are already engaged in agro processing activity on a small scale, that may be further taken up with the help of PM Formalization of Micro Enterprises Scheme (PMFME) launched by GoI. The Department of Fisheries is the nodal department for this scheme in the district.

GoI as well as UT of J&K have accorded high priority for development of Agro/ Food processing sector. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularisation of Agro/ Food processing sector in India. Investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and as a sequel, linkages between production, post-harvest management, processing and marketing including

export largely remain weak. This is in spite of a large production base available in the agriculture and allied sectors.

Major portion, about 60 per cent of fruits are exported outside the district. Negligible quantity of fruits and vegetables are processed locally. There exists good possibility of linking production and processing to food processing industries in the district, especially for apple and walnut which are the major horticulture crops in the district.

6.3.1.2 Infrastructure and linkage support available, planned and gaps

1. There is a large area under cultivation of apple, pears, walnut and cherry. The produce from these areas may be processed to increase the shelf life, income levels and to reduce wastage.
2. There are some small food processing units being run in the district., involved in the making of pickle, jam and jelly, etc. The SHGs from NRLM are also working as groups from homes in this sector, on relatively small scale.
3. As per the Ministry of Food Processing, womens share of employment in registered food processing industry is at 12.6% of the total employment, whereas in the unregistered industry the share is almost double at 25%.
4. This sector holds strong potential for employment generation for women. The women mobilized under NRLM (UMEED) may be channelized towards processing of fallen grade B/C apple into juice/jam products.
5. Training & capacity building arrangements for the development of entrepreneurship in this sector is required to be given.

6.3.2 Agri Ancillary Activities – Others

6.3.2.1 Status of the Sector in the District

This sector includes loans to cooperative societies, LAMPs, PACS, MFs, SHGs, JLGs and other related groups. Loans for establishment of Agri Clinics and Agri business centres are also included in this sector

The Primary Agricultural Credit Societies (PACS) are a village level banking structures which works as sale points of fertilizers, seeds and providing loans to its members. There are 28 PACS registered with Anantnag Central Cooperative Bank, which are in the process of computerization. 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 is implementing a scheme of Agriclincs and Agribusiness centres.

6.3.2.2 Infrastructure and linkage support available, planned and gaps

1. There are 41233 PMJDY accounts in the district opened in different phases out of which 48% accounts are active.
2. There are 311 agro-based SSIs/Units in Anantnag District till March 2022, providing employment opportunities to 3240 people. (Source DIC Anantnag)
3. While the required facilities like roads, communication, and electricity are available in

main town and tehsils, however due to lack of such facilities in rural areas, these units are difficult to set up in far areas.

4. Rail Link acts a crucial component in shifting processed food from one place to another in the quickest time which is now available.
5. The subsidy scheme by MoAFW, GoI, namely Agri-Clinics and
6. Agri-Business Centres (ACABC) provides the subsidy component is 44% in J&K.
7. As per the website of MANAGE, there are 12 ACABCs setup and functional in the district. These units have been established in collaboration with Agriculture Deptt and SKUAST.
8. There are 28 functional PACS in the district which have been considered for computerization under PACS Computerization scheme of Govt of India.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The District has good potential for the development of MSME Sector activities like Handloom, Handicraft, Wood carving, Wood(Bat) work, etc. In Handicrafts different crafts like crewel Embroidery, Gabba Embroidery, Zari Embroidery, Stale Embroidery, Tapestry, Woodcarving, Calico printing are the main activities. Due to natural resources available in the district, it has a good scope of non-farm units. Carpet weaving, Namda making, Shawl making and Embroidery by hand, making of fur and leather items like coat, jacket, hat/cap, gloves, toys, etc. are some of the activities which needed credit support for the development.

The district has 04 functioning industrial estates and is ideally situated for industrial development of the State. One more industrial estate is coming up at Dooru. Increased demand for industrial products, its locational advantage in terms of National Highway, efficient road transport and communication systems and water supply, availability of labour, favorable UT industrial policy, provide an environment for industrial sector to flourish in the district.

In district Anantnag, entrepreneurs are engaged in following activities as per the Industries Department (DIC):

- (i) Agro industry (Food and non-food based)
- (ii) Building Material (Brick kiln, stone crushing, etc.)
- (iii) Forest based (Timber, ply, bat making, minor forest produce etc.)
- (iv) Handloom (Reeling and spinning units, weaving, etc.)
- (v) Handicraft (Papier Machie, Crewl, Shawl, arts)
- (vi) Engineering/ tools and implements
- (vii) Service industry (Hotel and tourism, SRTTO etc)

3.2 Infrastructure and linkage support available, planned and gaps

1. There are 05 Industrial Estates in Anantnag and 01 more are coming up at Dooru.
2. The district has more than 620 families associated with NFS activities like weaving, wooden, willow craft, handicraft etc but lack of better markets and forward linkages hinders the development of such industries in the District.
3. The district has 28 handicrafts and 06 Handloom centers run by respective departments.
4. There are 16000 Household industry workers in Anantnag district
5. Government Departments like DIC, PMEGP, JKEDI, SC/ST/OBC Corporation etc., sponsor the loan applications of entrepreneurs to the banks for meeting their long term and working capital requirements in coordination with Lead Bank and RSETI for the required training for PMEGP candidates.
6. The schemes like PM SVANIDHI for Street Vendors, MUMKIN Scheme for Youth for purchase of small commercial vehicles, Subsidy Scheme Tejaswini The Radiant for the Women for setting up of self employment ventures, Stand Up India, etc., such schemes shall be helpful in employment generation through bank finance and the same shall be promoted well among the targeted population.



7. Prospective entrepreneurs may file their 'Udyam' Registration online on portal: [https:// www.udyamregistration.gov.in](https://www.udyamregistration.gov.in)
8. Bat Making industry is very prominent in the district with as many as 188 units registered with DIC. The activity has gained popularity over the years and more units have come up keeping in view the demand from locals and tourists
9. The road network connectivity in the district is good. The transportation of goods from outside to villages is quite feasible.

Chapter 4

Credit Potential for Export Credit, Education & Housing

1.1 Credit Potential for Export Credit

1.1.1 Status of the Sector in the District

. The main exports from Jammu & Kashmir are mainly Handicrafts, Handlooms and Dry Fruits like walnuts & almonds. While the major agricultural exports include apples, barley, cherries, corn, millet, oranges, rice, peaches, pears, plums, walnuts, almonds, saffron, sorghum, wheat, and vegetables. The exotic vegetables propagated for export to Europe include broccoli, brussels sprouts, asparagus, lettuce, and red cabbage.

The District Export Hub is an initiative of Ministry of Commerce and Industry, GOI in coordination with DGFT and State/UT Governments for formulation of Robust District action plan. The Initiative highlights the need to channelize the potential and diverse identity in each district of the country to make them export hubs and facilitate exports of identified products/services from the districts. Under this initiative, products and services with export potential have been identified in 734 districts of the country in consultation with all the stakeholders including the States/UTs

The ODOP has been merged with Districts as Export Hubs Initiative (DEH) programme. The programme will focus on manufacturers/producers across districts along verticals like design, production, manufacturing, packaging, and market creation to boost sales both in the domestic as well as international market.

1.1.2 Infrastructure and linkage support available, planned and gaps

1. In district Anantnag there is no data on exports available. While local shopkeepers are sending consignments abroad on the demand of tourists from other centres but this type of export is not being recorded officially. This credit facility is mainly extended to Export Houses and Businessmen engaged in exports. The potential suggest that there is a scope of lending in export credit but provided necessary infrastructure is in place.
2. District is also known for its horticulture/fruit (wet and dry) /spices/ Handloom/ Handicraft activities.
3. Earlier export houses from Delhi or Mumbai used to buy from Kashmiris and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves.
4. Apart from handicrafts, a group of young Kashmiri entrepreneurs have been exporting spices worth millions to many countries in Europe and Middle East.
5. Most of the produce is sold in local markets and some find its way outside valley, from where it is exported to other countries.

1.2 Credit Potential for Education

1.2.1 Status of the Sector in the District

Anantnag has a total of 1974 educational institutes in both Govt and Private sector with a

total teaching staff strength of 13,210 teachers as of march 2024.

There is a South University Campus of Kashmir University, one Govt Medical College in Dooru, one Govt. polytechnic college in Larkipora providing degree in science, academics, medicine and diplomas in engineering. There is no other such institute in the district, not even a privately owned.

For want of quality education, a large number of parents send their wards to outside UT for quality education.

1.2.2 Infrastructure and linkage support available, planned and gaps

1. Banks need to organize workshops/ loan melas for imparting awareness and familiarization programme for Schools/Colleges about Education Loan Schemes.
2. Education Department may identify potential institutions and organize awareness/counselling about the advantages and availability of loan.
3. There is a need to step up credit flow to this sector in view of indirect benefits to individuals and society at large.
4. The department may take necessary steps to propagate the scheme, ensure proper commissioning and assist in the recovery of over-dues.

1.3 Credit Potential for Housing

1.3.1 Status of the Sector in the District

As per the reports published in District Statistical Handbook, Anantnag has 1.53 lakh Households registered. There are 0.78 lakh concrete pucca houses and 0.48 lakh Semi pucca houses and remaining households are Gujjar/nomads living in kachha/makeshift wooden shelters. Household wise, 60.74 percent households live in permanent houses, while as 35 percent live in semi-permanent houses and 4 percent in temporary houses. The housing sector is fairly better in the district.

1.3.2 Infrastructure and linkage support available, planned and gaps

1. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Considering the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector.
2. 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.
3. Housing and urban development department is implementing the Pradhan Mantri Awas Yojana (Housing) scheme in the district.
4. There is a good scope for increasing ground level credit to housing sector as 35% households are living in Semi- Pakka houses and 4% live in temporary houses

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district has availability of all the basic amenities/services like irrigation structures, roads, bridges, piped water supply, sanitation & sewerage, mandis, educational institutions, health, communication, information technology, power, telecommunications, etc.

The initiatives of Government to create infrastructure with the aim to create new economic opportunities has generated additional employment and income and curbing the migration from rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district is seeing a pace of urbanization and more immigration to lower areas for education, employment and permanent settlement. The migration for employment is more towards the main town thus putting more pressure on social resources. All these need to be aided with the creation of necessary social infrastructure by both the government and private sector.

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

There are 70 RIDF projects ongoing in the district with loan assistance of ₹3201.13 Lakhs sanctioned by NABARD.

Under these projects, an amount of ₹ 1887.02 Lakhs has been disbursed till September 2024.

With the increase in the pace of creation of Rural Infrastructure under RIDF like Roads, Bridges, Water Supply Schemes, Schools, Hospitals, etc., the lives of the rural population are being relieved from the hardships. The mobility of people for education, employment, medical treatment, etc., also eases and the same ultimately results in more economic opportunities and scope for development

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development is 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 centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. The banks have not achieved much breakthrough in convincing the investors to invest in social infrastructure other than schools and private hospitals.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district is seeing a pace of urbanization. This has led to the immigration of people to lower areas for education, employment and permanent settlement.

The migration for employment is more towards the main town thus putting more pressure on social resources. This needs to be supported with the creation of necessary social infrastructure by both the government and private sector.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

As per the reports of JK Energy Development Authority, Anantnag district a potential of the order of 2500 MW generation through wind, hydro and solar against which only about 2 MW has been harnessed so far.

Bank loans are available upto a limit of 30 crores to large borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants, etc.

For individual households, the loans up to 10 lakhs under Renewable Energy for solar rooftop and pump sets are available with banks. These loans in renewable energy sector are classified under priority lending

5.3.2 Infrastructure and linkage support available, planned and gaps

1. For bio gas, Agriculture department, the nodal agency for executing the work. For solar energy, UT owned JKEDA is the nodal agency.
2. Govt. Agency i.e JKEDA and some private players (TATA BP solar) are providing subsidy linked solar home lighting system.
3. For setting up small biogas plants, the raw material is available in most of the rural households.
4. The District has 1.3 Lakh cattle population. This offers potential for setting up of bio-gas plants in rural areas in terms of space and dung.
5. SHGs under NRLM in various villages can be trained for such activities and they can propagate it among other SHGs.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	366	1733.873500	1560.4861
B	Ongoing tranches	70	320.130000	283.39
	Total (A + B)	436	2054.003500	1843.8761

1. The sector-wise details of RIDF projects sanctioned in the district various categories are as given as:

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	28	67.425000	61.6363
B	Rural roads & bridges	251	635.219700	560.5116
C	Social Sector	62	186.948100	164.2136
	Total (A + B + C)	341	889.592800	786.3615

2. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	15	Irrigation potential	ha	2643
B	Rural roads	228	Road length	km	1077
C	Bridges	23	Bridge Length	m	220

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture	18	N/A	36.56	N/A
2.	SH/AH	16	N/A	19.21	N/A
3.	Health	6	N/A	11.223	N/A

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement has begun to pick up in the district with expansion of NRLM to all blocks. As per data, 2453 SHGs (under NRLM) have been formed & saving linked to the banks as on 31.03.2024 in the district. A total of 1123 SHGs under NRLM have been credit linked. JK Bank has played a major role in credit linking of these SHGs. Joint Liability Groups: A Joint Liability Group (JLG) is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mode mechanism against mutual guarantee. As on 31 March 2024, there are a total of 364 JLGs formed and credit linked, most of them with JK Bank, with cumulative credit disbursal of 834.50 lakh

6.2 Infrastructure and linkage support available, planned and gaps

1. Banks need to adopt SHG financing as mainstream activity, particularly in clusters with females.
2. Leaders of good performing SHGs may act as banking service facilitators.
3. Involvement of Anganwadi workers of the UT Govt in formation and nurturing of SHGs may be looked at.
4. Capacity building of NGOs / SHG members at RSETI and FLCC institutions should be done.
5. Publicity through short videos, hoardings, media, highlighting the success stories and Posters, etc.,
6. There is a need for effective monitoring of progress of SHGs in DCC/DLRC meetings and maintenance of proper database at LDM Office. 7. Controlling offices of banks may set targets for their branches for credit linkage of SHGs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The concept of Farmers Producers Organizations may be well popularized among the farmers.
- 2 Storage facilities for certain perishable fruit crops need to be created in the district.
- 3 Farmers need to be guided to produce organic manure using vermin-compost.
- 4 The Department of Agriculture may facilitate the setting up of rice mill in the district.
- 5 integrated Farming Systems may be promoted to make the agriculture more self-sustainable thereby reducing dependence on the input purchase costs.
- 6 Credit linkage of existing FPOs must be done by the banks for meeting their working capital requirements.

2. Water Resources

- 1 Catch the rain campaign of GoI with tag line “Catch the rain where it falls, when it falls to create suitable water harvesting structures shall help replenish ground water recharge and may be promoted for effective water conservation.
- 2 Farmers need to be made aware about the benefits of sprinkler, drip irrigation systems, lift irrigation etc.
- 3 Irrigation tributaries emanating from existing nallahs/streams need to be remodeled to cover more area for irrigation. Besides, the existing zamindhari khuls need to be rejuvenated and widened for effective output.
- 4 Government may create more irrigation infrastructure under RIDF

3. Farm Mechanization

- 1 Hiring of farm equipment rather than individual ownership may be popularized among farmers with small land holdings.
- 2 Cooperative ownership of tractors may be encouraged through cooperatives, FPOs etc..
- 3 Promotion of custom hiring centers farm machineries under ACABC scheme should be encouraged.
- 4 Use of modern farm implements like paddy reapers, ripples binders, rotavators, etc., may be encouraged in the district

4. Plantation and Horticulture

- 1 Rejuvenation of senile orchards needs to be taken on priority.
- 2 The Productivity of the orchards needs to be improved by providing root stock for high density plantation.
- 3 Keeping in view the huge production of fresh fruit and dry fruit in the District, there is a need to establish multiple cold storages/godowns in the district at tehsil level.
- 4 Green house cultivation of off-season vegetables and raising nurseries should be

supported by the UT Government.

- 5 Creation of FPOs of growers may also help in improving their economic condition, reducing their cost of cultivation and overall development of horticulture sector.
- 6 Agro processing units for post-harvest handling of horticulture produce & vegetables may be promoted in the district.
- 7 Value addition may be promoted like pulp making, jam, jellies, juices, etc., as shelf life of horticulture produce is less.

5. Forestry/ Waste Land Development

- 1 The concerned department may develop and promote a suitable agro forestry model for the farmers.
- 2 The waste lands of the district can be developed for production of forest crops, such as, fast growing species, viz., Poplar, Robania, Ulmus and Ash.
- 3 To meet the huge demand of wood for construction purposes, plantations under farm forestry on unutilized lands may be emphasized.
- 4 The forest farms can generate fodder, fuel wood and small timber which can farmers a good income without much investment.

6. Animal Husbandry - Dairy

- 1 Milk Chilling plants need to be set up in the district and milk routes may be established.
- 2 Farmers may also be motivated to take up fodder cultivation which will not only cater to the needs of their animals, but the surplus fodder can be supplied outside the district.
- 3 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.
- 4 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 There is a need to establish a veterinary clinical laboratory at the district level.
- 6 Most of the units under dairy sector are being financed under Government sponsored programs and direct finance is extended for establishing very limited mini-dairy units. There is a need to finance commercial dairy units directly by banks

7. Animal Husbandry – Poultry

- 1 A Hatchery needs to be established in the district. Day old chicks are being procured either from Jammu or Punjab, which increases the cost.
- 2 Animal Feed units may be promoted in the district.
- 3 Insurance to poultry sector may be looked into. Insurance companies may be roped in as direct tie-up with banks.
- 4 As area under Maize is shrinking which is the main ingredient in poultry feed and whose cost decides the economics of the poultry units. Thus maize cultivation needs to be encouraged.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Sheep Farms set up by the department need to be equipped with adequate and quality rams.
- 2 Unemployed youth may be targeted to take up sheep rearing activity as it offers a good potential and provides additional income for livelihood throughout the year.
- 3 Existing sheep rearers who have not availed the KCC facility under otherwise for cropping, should be identified and covered under KCC WC scheme.
- 4 Sheep rearers FPOs need to be promoted in the district for mutton and wool processing.

9. Fisheries

- 1 There is a demand for the fish in the district for local consumption. The snow fed streams can be used for rearing Trout which fetches good price.
- 2 Processing and packaging centre for trout fish farmers needs to be setup through the Trout Fish FPO.
- 3 Rearing of fish under controlled conditions i.e. pisciculture can be promoted.
- 4 Fish varieties which could be reared in the district, such as, Trout, Common Carp, Schizothorax, Grass Carp and Silver Carp should be encouraged in the private ponds on commercial lines.
- 5 Modern day Pisciculture / Aquaculture should also be encouraged as it has been widely recognized as potential source of employment.
- 6 Fish farming along with dairy, poultry or such allied activities may be integrated to get additional benefit of the investments.

10. Construction of Storage and Marketing Infrastructure

- 1 Keeping in view the huge production of fresh fruit and dry fruit in the District, there is need to establish cold storage/godown at the District level.
- 2 SHGs under NRLM (UMEED) may be channelized in apple processing activities.
- 3 Skill Training & capacity building arrangements for the development of entrepreneurship in food processing sector is needed.
- 4 The PM Formalization of Micro Food Processing Enterprise Scheme (PMFME) needs to be promoted widely in the district.

11. Land Development, Soil Conservation and Watershed Development

- 1 In hilly areas, the water runoff is high and this takes away the valuable nutritious soil. This needs to be checked by way of various soil conservation measures.
- 2 Agriculture department may formulate a bankable scheme for Land Development activities in convergence with Rural Development department under Land Development activities.
- 3 Krishi Vigyan Kendra and Agriculture Department may identify the watershed areas and guide the farmers regarding growing the suitable crops in watershed treated areas under IWMP.
- 4 pilot project on Springshed Development in Khiram area by NABARD needs to be taken as full fledged watershed project.

12. Agriculture Infrastructure: Others

- 1 There is need for construction of modern cold storage facility by private entrepreneurs or under PPP model.
- 2 CAPD(PDS) may construct Medium sized godowns at Tehsil levels under UT Sector.
- 3 There is need to augment power supply which is backbone for the cold storage activity.
- 4 Central Scheme on Agri Infrastructure Fund needs to be popularized among the entrepreneurs/ farmers in order to create storage facilities.
- 5 Banks may provide finance to individual entrepreneurs under NHB capital investment Scheme for setting up food storage facilities.

13. Food and Agro. Processing

- 1 SHGs under NRLM (UMEED) may be channelized in apple processing activities.
- 2 Skill Training & capacity building arrangements for the development of entrepreneurship in food processing sector is needed.
- 3 The PM Formalization of Micro Food Processing Enterprise Scheme (PMFME) needs to be promoted widely in the district.

14. Agri. Ancillary Activities: Others

- 1 The existing Industrial Estates need to be equipped with uninterrupted power supply and road connectivity. The new ones identified need to be commissioned at the earliest.
- 2 There is a need to introduce legal reforms in land leasing sector by relaxations so that land is made available (by lease/purchase) for setting up agro-processing units by private investment expected to come/imported from outside of UT.
- 3 It is imperative that separate area and funds may be demarcated in Industrial Estates for creation of food and agro-processing units.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The basic to any industrial development in an area is the presence of the suitable set of skilled man power. The skill training same should be focused over a period of time.
- 2 Development of secondary sector through establishment of small scale industries, setting up of agro-based industries in the private sector which have high growth expectation in UT and encouraging private investment in setting up of industries in the State.
- 3 Power supply to industrial areas and road connectivity may be improved and connection may be provided on priority basis

16. Export Credit

- 1 This credit facility is mainly extended to Export Houses and Businessmen engaged in exports. The potential suggest that there is scope of lending in export credit but provided necessary infrastructure is in place

- 2 District has good scope in export of horticulture/fruit (wet and dry) /spices/ Handloom/ Handicraft activities.
- 3 Young entrepreneurs need to be trained on Import / Export business with niche products in the district.

17. Education

- 1 Awareness for education loan may be spread all over the district.
- 2 Banks need to organize workshops/ loan melas for imparting awareness and familiarization programme for Schools/Colleges about Education Loan Schemes.
- 3 Coaching centers may be used for awareness/counselling about the advantages and availability of loan.

18. Housing

- 1 Banks need to collaborate with Rural Housing and Urban Development Department to promote Housing Loans in the district.
- 2 Revenue department may digitize the land revenue records for easy access of beneficiaries and banks so that the loan sanction process can be expedited.
- 3 As there are around 70000 semi pucca houses in district, there is good potential for housing finance in the district under renovation purpose.

19. Social Infrastructure

- 1 Bankers may proactively take up financing of these activities to full fill their priority sector obligations.
- 2 Where ever possible toilet constructions may be dovetailed to PMAY, Swachh Bharat Abhiyan and Urban Housing Schemes.
- 3 Availability of manpower for the operating the infrastructure is essential. This may require skill up-gradation of manpower and in case of hospitals professionals.
- 4 Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.

20. Renewable Energy

- 1 There is need for creating awareness among the bankers and rural population about renewable energy, solar home light systems.
- 2 Designing suitable credit products as per the requirement of the consumer.
- 3 Popularization of use and application of solar energy in agriculture for irrigation purpose.
- 4 Subsidy linked credit schemes are available to attract investments under this sector.
- 5 Investment and the credit support for the activity has been on the declining trend due to various reasons like easy availability of LPG connection, failure of plants due to poor maintenance by borrowers.

21. Informal Credit Delivery System



- 1 SHG financing may be adopted as mainstream activity in rural areas, particularly in clusters with females.
- 2 Leaders of good performing SHGs may act as banking service facilitators.
- 3 Involvement of Anganwadi workers of the State Govt in formation and nurturing of SHGs may be looked at.
- 4 Capacity building of NGOs / SHG members may be done at RSETI and FLCC institutions.
- 5 Publicity through short videos, hoardings, media, highlighting the success stories and Posters, etc.,
- 6 Effective monitoring of progress of SHGs in DCC/DLRC meetings and maintenance of proper database at LDM Office.

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

3. Latest initiatives by Ministry of Cooperation (MoC), GoI

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.



- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. The UT government had ensured the adoption of model bye-laws in all the PACS in the state.
2. The new scheme under MARGDARSHITA for formation of 2.0 lakh new M-PACS to cover all Gram Panchayats is being implemented in UT with a target formation of 326 new M-PACS.
3. The UT government has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like Worlds largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.
4. The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
5. The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to ₹255.71 crore to the 03 DCCBs during 2022.

5. Status of Cooperatives in the District

1. In the district there are 62 functional cooperative societies registered under the J&K Cooperative Societies Act 1989.
2. There are 231 cooperative societies registered under J&K Self Reliant Cooperative act 1999.
3. There are 22 primary agricultural cooperative societies (PACS) who are into credit and non credit business affiliated to the respective DCCB.
4. The cooperative societies in the district have operated in diverse economic activities like sale of essential commodities, fertilizer, poultry, dairy, sheep, timber, medicines and services through CSC centers and credit business to the tune of 1894.15 lakhs in 2023-24.
5. There is one district consumer cooperative wholesale store known as Superbazar in Anantnag
6. Out of 22 PACS, only 3 PACS have disbursed the credit in the form of KCC to the tune of 1.70 crore in financial year 2023-24.
7. The cooperative societies in the district have the assets in the shape of land worth 62 Kanals and 49 buildings / godowns. Besides there are 191 shops owned by cooperative societies in different locations.
8. All the 22 PACS Are functioning as CSC centres after their computerization. 6 PACS are onboarded as Kisan Sampark Kendras and 5 PACS have established as Jan Aushidhi Kendras. %PACS have been enlisted under Worlds Largest Grain Storage Programme.

6. Potential for formation of cooperatives

1. presently there are 22 PACS covering 335 Gram Panchayats in the district with each PACS covering an average of 10-15 panchayats.
2. Under the new Margdarshita scheme regarding formation of 2 Lakh new multipurpose PACS in the country, there is a potential of formation 86 new multipurpose PACS in multipurpose activities such as animal husbandry, dairy and poultry.
3. The district has very less cooperative societies formed in Agriculture and allied sectors. Considering the demand for Vegetables, Fruits, Dairy, Sheep & Goat, there is potential to form one Cooperative Society in each village under different activities.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. N o.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Women Empowerment	My Pad My Right	Narupora Village, Block Breng Anantnag	Support to SHG for establishment of sanitary pad unit.	No	10 SHG members	Improvement of Menstrual Hygiene among rural women
2	Collectivisation	Breng Vegetable FPO under CSS FPO Scheme	Breng Block	Farmers producers company promoted by NABARD under the central Sector FPO Scheme.	No	204	Improved the income level of vegetable farmers in village.
3	Collectivisation	Larnoo Vegetable FPO under CSS FPO Scheme	Larnoo Block	Farmers producers company promoted by NABARD under the central Sector FPO Scheme.	No	126	Improved the income level of farmers in village.
4	Collectivisation	Shahabad Bee Keepers Company promoted by NABARD under the central Sector FPO Scheme.	Shahabad Block	Farmers producers company promoted by NABARD under the central Sector FPO Scheme.	No	168	Improved the income level of farmers in village.
5	Collectivisation	Sagam Mushqbudji Farmers Company Ltd	Sagam Block	Farmers producers company promoted by NABARD under PODF Grant.	No	446	Improved the income level of farmers in village.
6	Collectivisation	Wyeth Sheep Producer Company promoted by NABARD under PODF Grant.	Khoveripora Block	Farmers producers company promoted by NABARD under PODF Grant.	No	42	Improved the income level of Sheep reares in village.
7	Collectivisation	Glacial Trout Producer Company promoted by NABARD under PODF Grant.	Khoveripora Block	Glacial Trout Producer Company promoted by NABARD under PODF Grant.	No	60	Improved the income level of fish farmers in village.

8	Financial Inclusion	PoS terminals to Airtel and PayTm payments Bank under DFIBT	Anantnag district	Grant Assistance for deployment of Biometric fingerprint scanner (BMD Device) under PoS/mPoS	No	Data N/A	Greater financial inclusion among the rural populace
9	Financial Inclusion	Financial & Digital Literacy Camps by EDB and ACCB under FIF	Anantnag district	Grant Assistance for conducting Financial and Digital Literacy Camps by branches and through Financial Literacy Centres	No	Data N/A	Greater financial inclusion among the rural populace
10	Financial Inclusion	Demo Vans to ACCB and EDB for Financial Literacy	Anantnag district	Vans provided to Banks for disseminating the financial literacy.	No	Data N/A	Greater financial inclusion among the rural populace
11	Skill Training	30 days SDP training on Jelly, pickle and Jam Making	Anantnag District	Grant assistance provided to NGO (PIA) for skill training of 30 rural females on food processing activity	No	30	Skill based Employment opportunity for rural females.
12	Watershed Development	Springshed based watershed project	Khiram Village of Dachnipora Block	Grant support towards the treatment of 300 ha springshed area in Khiram village.	Data N/A	1200	Water conservation and soil conservation measures in the village.
13	Infrastructure Development	Construction of 3X35 Mtr Span Bridge at Sakdas across Lidder Nallah.	Lidder Pahalgam	RIDF Bridge project sanctioned with total financial outlay of 1000 Cr. The project has been sanctioned under RIDF XXIX.	Data N/A	13000 souls	Rural Connectivity infrastructure for 6 village catering to 13000 souls.

Success Stories

Success Story 1: The Aromatic Success of Mushqbudji Rice in Anantnag



Scheme : An FPO promoted under NABARDs POD Fund.

1. Project Implementing Agency : Human Welfare Foundation
2. Duration of the project : 4 years (Including 2 years extension period)
3. Beneficiary: Mushqbudji rice farmers from Sagam and its adjacent villages.
4. No. of beneficiaries: 476
5. Community : Farmers
6. State : Jammu And Kashmir
7. District : Anantnag
8. Block : Sagam
9. Village : Sagam, Tangpawa, Danwetto, Sayan, Nagam, Lisser, Bahie, Chawlgam

1.1 Support provided

- DPR project sanctioned by DEAR NABARD in year 2014 for revival of Mushqbudji Rice. FPO Project sanctioned under PODF in year 2020 to POPI Human Welfare Foundation. GI Tagging project sanctioned by NABARD.

1.2 Pre-implementation status

- The said variety was at the verge of extinction with the variety being cultivated by a handful of farmers numbering just 50-60. The revival of the crop was much required. Besides there were challenges in Marketing as there was no farmer club/cooperative or any FPO.

1.3 Challenges faced

- The major challenge that the farmers faced was the marketing of the product.

1.4 Impact

- These interventions have brought a huge recognition to Mushqbudji. the expansion of area has now reached to around 400 hectares. The productivity has reached to 6 tonnes/ha. The FPO with a member base of around 500 farmers has set up its own sale and storage center at Sagam Kokernag Road.

Success Story 2: 'Padwomen' SHG of Kashmir breaks taboo, manufacture sanitary pads in their village.



Scheme	:	LEDP- MyPad MyRight
Project Implementing Agency	:	NABFoundation
Duration of the project	:	2 Years
Beneficiary	:	Alkaria SHG
No. of beneficiaries	:	10.00
Community	:	Female
State	:	Jammu And Kashmir
District	:	Anantnag
Block	:	Breng
Village	:	Narupora

2.1 Support provided

- Support provided for setting up of pad manufacturing unit. The support towards machinery, transportation, raw material, rent, packaging and wages were borne under the project.

2.2 Pre-implementation status

- The females belonging to SHGs would opt for traditional unsafe means of hygiene.

2.3 Challenges faced

- Lack of awareness regarding menstrual hygiene and health due to deep social taboo

2.4 Impact

The project provides a dignified way for women to earn a living by manufacturing and selling sanitary pads. The intervention has led to improved menstrual hygiene in rural areas

Success Story 3: Springshed Project In Khiram Anantnag



- 1 Scheme : Springshed Development
- 2 Project Implementing Agency : VOESEP (NGO)
- 3 Duration of the project : 04 years
- 4 Beneficiary : 03 Villages of Khiram
- 5 No. of beneficiaries : 03 Villages of Khiram
- 6 Community : Farmers, Villagers, ST community
- 7 State : Jammu And Kashmir
- 8 District : Anantnag
- 9 Block : Dachnipora
- 10 Village : Khiram

3.1 Support provided

- The project was sanctioned by NABARD J&K RO with a grant assistance of 44.981 Lakh for treatment of 300 through various project measures such as water conservation and soil conservation measures. In addition to these the project has livelihood component of establishment of SHG community based units.

3.2 Pre-implementation status

- The area is mountainous in nature without proper vegetation with low levels of crop yields and severity of land degradation. The area has many springs which contribute to main ridge / basin. The farmers are dependent on these springs. These springs had degraded over the period.

3.3 Challenges faced

- With the implementation of spring shed project measures in first two years the project beneficiaries have expanded and upgraded the infrastructure of drinking water capacity, irrigation storage capacity through these activities.

3.4 Impact

- Khiram area has largely benefited from the project measures in terms of drinking water through development of springs, enhanced irrigation potential by construction of water harvesting structures and promotion of organic farming. The area has seen increase in production of crops.

Appendix 1a

Climate Action & Sustainability

1.5 Climate Action - Scenario at Global & National Level

1.1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts. (Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change)

1.1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle

for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to

expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

The State Action Plan for Climate Change (SAPCC) primarily aims to strategize initiatives for adaptation and mitigation, focusing on stabilizing emissions, enhancing ecosystem resilience, climate-proofing the livelihood sector, and diversifying dependency on natural resources. To achieve these objectives, the SAPCC identifies several key sectors for targeted action. These include the Sustainable Energy Mission, Enhanced Energy Efficiency, Water Mission, Sustainable Habitat, Sustainable Agriculture, Tourism, Sustainable Himalayan Ecosystem, Health, Disaster Management, Strategic Knowledge Mission, and the Green India Mission. By addressing these areas, the SAPCC seeks to create a comprehensive framework for combating climate change and promoting sustainable development across the state.

2.2 Any specific Climate Change initiative in the District by

- a. **Govt. of India:** The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience. Key actions include the Jammu and Kashmir Climate Action Plan, which covers agriculture, water, and disaster management; afforestation and reforestation programs to boost forest cover; improved water resource management; and disaster resilience measures. The region is also investing in renewable energy projects, sustainable agriculture, and climate-smart infrastructure. Public awareness and collaboration with NGOs and international organizations further support these efforts. The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience.
- b. **ICAR Institutions:** In the Kashmir and Ladakh regions, the Centre for Climate Change and Mountain Agriculture at SKUAST-K focuses on climate change impacts on crops like apples and walnuts. They work on improving farming practices with resilient technologies and support local farmers in vulnerable districts. Their Vision 2030 includes using advanced models and tools, like AI and GIS, to predict and manage pests and diseases effectively.
- c. **State Government:** The Jammu and Kashmir government launched the Har Gaon Hariyali program in November 2021 to increase forest and tree cover across two-thirds of the region, aligning with the Green Jammu and Kashmir vision. They plan to promote solar and carbon-neutral cities through a phased pilot project, with Jammu, Srinagar, and Katra starting first. For the 2024-25 budget, they announced planting 190 lakh native trees, creating urban eco-parks, and distributing 10 lakh saplings to farmers. Key initiatives also include the Green J&K Drive, Har Gaon Hariyali, and other flagship programs.
- d. **NABARD:** NABARD has approved several projects to enhance climate resilience in India. A ₹ 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a ₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹ 11.44 lakh for

two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering ₹ 22,000 per hectare for plains and ₹ 25,000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with ₹ 200 crore, supports 10 projects in J&K and Ladakh, alongside a ₹ 50 crore Tribal Development Fund for 5 additional projects.

- e. **Other Agencies:** The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience. Key actions include the Jammu and Kashmir Climate Action Plan, which covers agriculture, water, and disaster management; afforestation and reforestation programs to boost forest cover; improved water resource management; and disaster resilience measures. The region is also investing in renewable energy projects, sustainable agriculture, and climate-smart infrastructure. Public awareness and collaboration with NGOs and international organizations further support these efforts. The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Climate change has set to show some slight impacts in the district and the region as whole, including: Rising temperatures as the region has seen record-breaking temperatures in recent years. The temperature is expected to increase even further, with some projections suggesting that there could be three degrees warmer by the end of the century. Rising temperatures are causing glaciers to melt faster, which can impact access to freshwater and ecosystems. More severe rainstorms and higher precipitation could increase the risk of flooding and landslides. Droughts and water logging could affect agriculture and lead to food insecurity. Climate change could alter species composition and migration patterns, which could impact ecosystems and livelihoods.

To tackle the climate change effects, the following strategies could be adopted:

1. Building human and institutional capacities in the different existing / new Institutions in the region.
2. Identification of national knowledge institutions and development of a self sustaining knowledge network.
3. Development and adoption of new methods for assessing the health of the eco system including those of glaciers and create a data base of the same.
4. Assessment and quantification of the changes in the Himalayan eco system attributable to the climate change as a result of global emissions and human activities in the region and model for future projections
5. Exploration of linking of traditional and formal knowledge systems through strategic mechanism of formalization for mutual benefit and value for the sustainability of the Himalayan ecosystem.
6. Identification of most-desirable Adaptation Policies to Improve Regional Sustainability

3.2 Any specific Climate Change initiative in the District by Govt of India : No Information available

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 With the efforts of NABARD, the famous Mushqbudji rice grown in Anantnag was successfully awarded the the GI tag in August 2023. With the award of GI, the product has got the worldwide recognition and attracted consumers seeking authentic rice. GI has been instrumental in facilitating market expansion for primary producers.
- 4 There is scope for GI tagging of some products in the district for their distinctive nature such as : Okaai Kangri, Wicker Basket, Garlic, Red Chilies and walnut woodwork .

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	I.Agriculture										
	A. Farm Credit										
	A.1 Crop Production, Maintenance, Marketing										
1	Almond/ Badam__	100	Acre	152152	Phy	30	30	35	45	30	33
					BL	45.65	45.65	53.25	68.47	45.65	50.21
2	Apple/ Seb__	100	Acre	394080	Phy	900	870	1100	1050	1020	1100
					BL	3546.72	3428.5	4334.88	4137.8	4019.62	4334.88
3	Apple/ Seb_High Density	100	Acre	583832	Phy	70	20	65	45	55	75
					BL	408.68	116.77	379.49	262.72	321.11	437.87
4	Fodder Oats/ Jai__	100	Acre	29752	Phy	20	20	20	20	20	20
					BL	5.95	5.95	5.95	5.95	5.95	5.95
5	Maize/ Makka_Irrigated	100	Acre	46984	Phy	105	110	125	130	115	105
					BL	49.33	51.68	58.73	61.08	54.03	49.33
6	Other Vegetables__	100	Acre	61056	Phy	55	60	55	50	54	60
					BL	33.58	36.63	33.58	30.53	32.97	36.63
7	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	770	560	600	550	520	550
					BL	373.3	271.49	290.88	266.64	252.1	266.64
8	Sericulture_Mulberry	100	Acre	41400	Phy	3	2	4	2		3
					BL	1.24	0.83	1.66	0.83		1.24
9	Tomato/ Tamatar__	100	Acre	72000	Phy	10	10	10	10	10	10
					BL	7.2	7.2	7.2	7.2	7.2	7.2
10	Walnut/ Akhrot__	100	Acre	115104	Phy	40	45	45	50	35	30
					BL	46.04	51.8	51.8	57.55	40.29	34.53
						4517.69	4016.5	5217.42	4898.8	4778.92	5224.48
	Post-harvest/HH Consumption (10%)					451.77	401.65	521.74	489.88	477.89	522.45
	Repairs & maintenance of farm assets (20%)					903.54	803.3	1043.48	979.76	955.78	1044.9
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	A.2 Water Resources										
1	Bore Well-New-	90	No.	600000	Phy	20	10	8	10	7	8
					BL	108	54	43.2	54	37.8	43.2
2	Drip Irrigation--	90	ha	165000	Phy	30	30	25	30	20	35
					BL	44.55	44.55	37.13	44.55	29.7	51.98
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy	10	8	10	10	8	15
					BL	16.2	12.96	16.2	16.2	12.96	24.3
4	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	21	20	21	20	20	18
					BL	18.9	18	18.9	18	18	16.2
5	Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	Phy	5	6	5	5	4	5
					BL	18.68	22.41	18.68	18.68	14.94	18.68
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	A.3 Farm Mechanisation										
1	Other machinery--power weeder	80	No.	97000	Phy	25	32	28	20	25	20
					BL	19.4	24.83	21.73	15.52	19.4	15.52
2	Other machinery--Trolley single axle	80	No.	150000	Phy	24	24	24	22	22	24
					BL	28.8	28.8	28.8	26.4	26.4	28.8

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
I.Agriculture										
A. Farm Credit										
A.1 Crop Production, Maintenance, Marketing										
Almond/ Badam___	100	Acre	152152	33	40	45	33	30	32	30
				50.21	60.86	68.47	50.21	45.65	48.69	45.65
Apple/ Seb___	100	Acre	394080	1080	1020	1050	1100	1200	1150	1180
				4256.06	4019.62	4137.8	4334.88	4728.96	4531.9	4650.14
Apple/ Seb_High Density	100	Acre	583832	58	63	55	28	51	51	52
				338.62	367.81	321.11	163.47	297.75	297.75	303.59
Fodder Oats/ Jai___	100	Acre	29752	20	20	20	20	20	20	20
				5.95	5.95	5.95	5.95	5.95	5.95	5.95
Maize/ Makka_Irrigated	100	Acre	46984	110	130	125	110	110	130	140
				51.68	61.08	58.73	51.68	51.68	61.08	65.78
Other Vegetables___	100	Acre	61056	65	50	60	65	60	60	65
				39.69	30.53	36.63	39.69	36.63	36.63	39.69
Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	600	550	610	500	540	550	510
				290.88	266.64	295.73	242.4	261.79	266.64	247.25
Sericulture_Mulberry	100	Acre	41400	1	2	4			2	3
				0.41	0.83	1.66			0.83	1.24
Tomato/ Tamatar___	100	Acre	72000	10	10	10	10	10	10	10
				7.2	7.2	7.2	7.2	7.2	7.2	7.2
Walnut/ Akhrot___	100	Acre	115104	40	45	35	30	40	35	30
				46.04	51.8	40.29	34.53	46.04	40.29	34.53
				5086.74	4872.32	4973.6	4930.01	5481.65	5297	5401.02
Post-harvest/HH Consumption (10%)				508.67	487.23	497.36	493	548.16	529.7	540.1
Repairs & maintenance of farm assets (20%)				1017.35	974.46	994.72	986	1096.33	1059.4	1080.2
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.2 Water Resources										
Bore Well-New-	90	No.	600000	8	11	9	10	7	8	8
				43.2	59.4	48.6	54	37.8	43.2	43.2
Drip Irrigation--	90	ha	165000	20	30	30	20	35	20	30
				29.7	44.55	44.55	29.7	51.98	29.7	44.55
Electric Pump Sets--5-10hp	90	No.	180000	8	15	10	8	10	8	10
				12.96	24.3	16.2	12.96	16.2	12.96	16.2
Electric Pump Sets--upto 5hp	90	No.	100000	21	20	24	18	21	20	22
				18.9	18	21.6	16.2	18.9	18	19.8
Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	5	5	3	3	4	5	5
				18.68	18.68	11.21	11.21	14.94	18.68	18.68
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.3 Farm Mechanisation										
Other machinery--power weeder	80	No.	97000	22	21	30	26	25	28	28
				17.07	16.3	23.28	20.18	19.4	21.73	21.73
Other machinery--Trolley single axle	80	No.	150000	24	22	24	24	22	22	24
				28.8	26.4	28.8	28.8	26.4	26.4	28.8

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
I.Agriculture							
A. Farm Credit							
A.1 Crop Production, Maintenance, Marketing							
Almond/ Badam___	100	Acre	152152	28	30	33	537
				42.6	45.65	50.21	817.08
Apple/ Seb___	100	Acre	394080	1130	1070	1140	17160
				4453.1	4216.66	4492.5	67624.13
Apple/ Seb_High Density	100	Acre	583832	63	56	60	867
				367.81	326.95	350.3	5061.8
Fodder Oats/ Jai___	100	Acre	29752	20	20	20	320
				5.95	5.95	5.95	95.2
Maize/ Makka_Irrigated	100	Acre	46984	120	110	110	1885
				56.38	51.68	51.68	885.63
Other Vegetables___	100	Acre	61056	60	62	65	946
				36.63	37.85	39.69	577.58
Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	580	600		8590
				281.18	290.88		4164.44
Sericulture_Mulberry	100	Acre	41400	2		1	29
				0.83		0.41	12.01
Tomato/ Tamatar___	100	Acre	72000	10	10	10	160
				7.2	7.2	7.2	115.2
Walnut/ Akhrot___	100	Acre	115104	40	35	30	605
				46.04	40.29	34.53	696.39
				5297.72	5023.11	5032.5	80049.46
Post-harvest/HH Consumption (10%)				529.77	502.31	503.25	8004.95
Repairs & maintenance of farm assets (20%)				1059.54	1004.62	1006.5	16009.89
Sub Total							104064.3
A.2 Water Resources							
Bore Well-New-	90	No.	600000	10	8	7	149
				54	43.2	37.8	804.6
Drip Irrigation--	90	ha	165000	30	20	20	425
				44.55	29.7	29.7	631.14
Electric Pump Sets--5-10hp	90	No.	180000	10	8	8	156
				16.2	12.96	12.96	252.72
Electric Pump Sets--upto 5hp	90	No.	100000	20	20	22	328
				18	18	19.8	295.2
Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	4	5	3	72
				14.94	18.68	11.21	268.98
Sub Total							2252.64
A.3 Farm Mechanisation							
Other machinery--power weeder	80	No.	97000	25	24	25	404
				19.4	18.62	19.4	313.51
Other machinery--Trolley single axle	80	No.	150000	22	22	24	370
				26.4	26.4	28.8	444

3	Power Tiller--	80	No.	95000	Phy	24	24	24	22	22	24
					BL	18.24	18.24	18.24	16.72	16.72	18.24
4	Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	Phy	8	7	6	6	6	7
					BL	8.7	7.62	6.53	6.53	6.53	7.62
5	Tractor--35-40 hp	75	No.	700000	Phy	22	15	15	20	15	24
					BL	115.5	78.75	78.75	105	78.75	126
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
A.4 Plantation & Horticulture											
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	10	18	12	12	14	10
					BL	49.5	89.1	59.4	59.4	69.3	49.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy	18	36	16	12	12	12
					BL	16.2	32.4	14.4	10.8	10.8	10.8
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	20	24	20	32	20	32
					BL	708.84	850.61	708.84	1134.1	708.84	1134.14
4	Medicinal & Aromatic Crops-Aloevera-Aloe Vera	90	ha	200000	Phy	5	7	5	4	6	5
					BL	9	12.6	9	7.2	10.8	9
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy	10	12	24	12	12	12
					BL	36	43.2	86.4	43.2	43.2	43.2
6	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy	6	4	3	3	3	4
					BL	81	54	40.5	40.5	40.5	54
7	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	15	16	13	15	14	15
					BL	36.45	38.88	31.59	36.45	34.02	36.45
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
A.5 Working Capital - Bee Keeping											
1	Apiculture_Others_	1	No.	6713	Phy	110	40	100	112	114	110
					BL	7.38	2.69	6.71	7.52	7.65	7.38
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
A.6 Forestry											
1	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy	12	12	10	15	11	11
					BL	163.2	163.2	136	204	149.6	149.6
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
A.7 Animal Husbandry - Dairy											
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	1	2	1			
					BL	2.7	5.4	2.7			
2	Breed Multiplication Farm--	90	200	40100000	Phy		2				
					BL		721.8				
3	Bulk Milk Cooling Unit--	90	No.	1500000	Phy		2				1
					BL		27				13.5
4	Crossbred Cattle Farming--	90	3+2	805000	Phy	8	13	8	9	9	8
					BL	57.96	94.19	57.96	65.21	65.21	57.96
5	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer--	90	2	2000000	Phy	12	14	11	13	14	13

Power Tiller--	80	No.	95000	24	22	24	24	22	22	24
				18.24	16.72	18.24	18.24	16.72	16.72	18.24
Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	5	7	6	5	8	6	7
				5.44	7.62	6.53	5.44	8.7	6.53	7.62
Tractor--35-40 hp	75	No.	700000	15	15	18	15	15	17	15
				78.75	78.75	94.5	78.75	78.75	89.25	78.75
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.4 Plantation & Horticulture										
Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	12	10	15	12	14	11	12
				59.4	49.5	74.25	59.4	69.3	54.45	59.4
Floriculture-Cut Flowers-	90	Ha	100000	12	14	12	30	12	14	14
				10.8	12.6	10.8	27	10.8	12.6	12.6
High density plantation-Apple-HD Apple Plantation	90	ha	3938000	22	30	20	20	25	22	20
				779.72	1063.26	708.84	708.84	886.05	779.72	708.84
Medicinal & Aromatic Crops-Aloevera-Aloe Vera	90	ha	200000	7	3	5	7	4	4	6
				12.6	5.4	9	12.6	7.2	7.2	10.8
Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	14	12	14	14	10	12	14
				50.4	43.2	50.4	50.4	36	43.2	50.4
Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	4	4	2	1	3	2	4
				54	54	27	13.5	40.5	27	54
Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	13	15	16	15	12	14	15
				31.59	36.45	38.88	36.45	29.16	34.02	36.45
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.5 Working Capital - Bee Keeping										
Apiculture_Others_	1	No.	6713	112	105	130	140	120	100	90
				7.52	7.05	8.73	9.4	8.06	6.71	6.04
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.6 Forestry										
Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	12	14	14	14	12	12	10
				163.2	190.4	190.4	190.4	163.2	163.2	136
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.7 Animal Husbandry - Dairy										
Automatic Milk Collection Unit--	90	No.	300000				1			
							2.7			
Breed Multiplication Farm--	90	200	40100000							
Bulk Milk Cooling Unit--	90	No.	1500000				1			
							13.5			
Crossbred Cattle Farming--	90	3+2	805000	8	9	9	9	8	8	9
				57.96	65.21	65.21	65.21	57.96	57.96	65.21
Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-	90	2	2000000	15	16	12	13	15	13	12

Power Tiller--	80	No.	95000	22	22	24	370
				16.72	16.72	18.24	281.2
Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	7	6	5	102
				7.62	6.53	5.44	111
Tractor--35-40 hp	75	No.	700000	20	15	15	271
				105	78.75	78.75	1422.75
Sub Total							2572.46
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.4 Plantation & Horticulture							
Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	15	14	12	203
				74.25	69.3	59.4	1004.85
Floriculture-Cut Flowers-	90	Ha	100000	12	23	14	263
				10.8	20.7	12.6	236.7
High density plantation-Apple-HD Apple Plantation	90	ha	3938000	24	22	20	373
				850.61	779.72	708.84	13219.85
Medicinal & Aromatic Crops-Aloevera-Aloe Vera	90	ha	200000	3	4	5	80
				5.4	7.2	9	144
Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	12	12	11	207
				43.2	43.2	39.6	745.2
Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	2	2	2	49
				27	27	27	661.5
Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	13	14	15	230
				31.59	34.02	36.45	558.9
Sub Total							16571
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.5 Working Capital - Bee Keeping							
Apiculture_Others_	1	No.	6713	100	80	90	1653
				6.71	5.37	6.04	110.96
Sub Total							110.96
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.6 Forestry							
Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	11	10	11	191
				149.6	136	149.6	2597.6
Sub Total							2597.6
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.7 Animal Husbandry - Dairy							
Automatic Milk Collection Unit--	90	No.	300000				5
							13.5
Breed Multiplication Farm--	90	200	40100000				2
							721.8
Bulk Milk Cooling Unit--	90	No.	1500000	1			5
				13.5			67.5
Crossbred Cattle Farming--	90	3+2	805000	8	8	9	140
				57.96	57.96	65.21	1014.34
Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-	90	2	2000000	11	13	12	209

					BL	216	252	198	234	252	234
6	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	25	30	27	29	30	32
					BL	24.75	29.7	26.73	28.71	29.7	31.68
7	Refrigerated Tanker Van--	90	No.	2500000	Phy	1	3	2	1	1	1
					BL	22.5	67.5	45	22.5	22.5	22.5
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.8 Working Capital - AH - Dairy/Drought animal										
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	310	325	300	270	240	320
					BL	197.08	206.62	190.73	171.65	152.58	203.44
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.9 Animal Husbandry - Poultry										
1	Breeder Unit--	90	1000	11000000	Phy		1				
					BL		99				
2	Breeder Unit-Broiler-	90	1000	899000	Phy	10	12	13	11	11	13
					BL	80.91	97.09	105.18	89	89	105.18
3	Breeder Unit-Layer-	90	1000	2575000	Phy	3	5	4	3	2	3
					BL	69.53	115.88	92.7	69.53	46.35	69.53
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.10 Working Capital - AH - Poultry										
1	Broiler Farming_Others_	100	1000	144043	Phy	2	3	2	3	1	2
					BL	2.88	4.32	2.88	4.32	1.44	2.88
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.11 Animal Husbandry - SGP										
1	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy	2	4	3	2	2	3
					BL	5.4	10.8	8.1	5.4	5.4	8.1
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy	8	8	7	9	8	8
					BL	144.58	144.58	126.5	162.65	144.58	144.58
3	Sheep - Rearing Unit--	90	10+1	252000	Phy	28	25	26	25	22	26
					BL	63.5	56.7	58.97	56.7	49.9	58.97
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.12 Working Capital - AH - Others/SR										
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	200	130	250	300	200	240
					BL	64.16	41.7	80.2	96.24	64.16	76.99
	Sub Total										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.13 Fisheries										

				270	288	216	234	270	234	216
				31	32	30	28	29	28	30
Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	30.69	31.68	29.7	27.72	28.71	27.72	29.7
Refrigerated Tanker Van--	90	No.	2500000	1	1	1	3	1	1	1
Sub Total				22.5	22.5	22.5	67.5	22.5	22.5	22.5

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.8 Working Capital - AH - Dairy/Drought animal										
Indigenous Cattle Farming_Others_	100	Per Animal	63575	220	280	290	240	250	230	280
Sub Total				139.87	178.01	184.37	152.58	158.94	146.22	178.01

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.9 Animal Husbandry - Poultry										
Breeder Unit--	90	1000	11000000							
Breeder Unit-Broiler-	90	1000	899000	9	10	11	9	11	10	13
Breeder Unit-Layer-	90	1000	2575000	72.82	80.91	89	72.82	89	80.91	105.18
Sub Total				2	3	2	2	4	2	3
				46.35	69.53	46.35	46.35	92.7	46.35	69.53

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.10 Working Capital - AH - Poultry										
Broiler Farming_Others_	100	1000	144043	1	3	1	1	3	2	2
Sub Total				1.44	4.32	1.44	1.44	4.32	2.88	2.88

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.11 Animal Husbandry - SGP										
Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	2	2	2	4	2	2	2
Sheep - Breeding Unit--	90	100+5	2008000	5.4	5.4	5.4	10.8	5.4	5.4	5.4
Sheep - Rearing Unit--	90	10+1	252000	7	7	9	9	8	8	7
Sub Total				126.5	126.5	162.65	162.65	144.58	144.58	126.5
				24	30	23	30	25	24	30
				54.43	68.04	52.16	68.04	56.7	54.43	68.04

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.12 Working Capital - AH - Others/SR										
Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	200	230	300	180	200	150	200
Sub Total				64.16	73.78	96.24	57.74	64.16	48.12	64.16

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.13 Fisheries										

				198	234	216	3762
Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	31	30	31	473
				30.69	29.7	30.69	468.27
Refrigerated Tanker Van--	90	No.	2500000	2	2	1	23
				45	45	22.5	517.5
Sub Total							6564.91
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.8 Working Capital - AH - Dairy/Drought animal							
Indigenous Cattle Farming_Others_	100	Per Animal	63575	270	210	250	4285
				171.65	133.51	158.94	2724.2
Sub Total							2724.2
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.9 Animal Husbandry - Poultry							
Breeder Unit--	90	1000	11000000				1
							99
Breeder Unit-Broiler-	90	1000	899000	12	8	10	173
				97.09	64.73	80.91	1399.73
Breeder Unit-Layer-	90	1000	2575000	2	2	3	45
				46.35	46.35	69.53	1042.91
Sub Total							2541.64
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.10 Working Capital - AH - Poultry							
Broiler Farming_Others_	100	1000	144043	2	1	2	31
				2.88	1.44	2.88	44.64
Sub Total							44.64
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.11 Animal Husbandry - SGP							
Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	3	3	2	40
				8.1	8.1	5.4	108
Sheep - Breeding Unit--	90	100+5	2008000	8	7	8	126
				144.58	126.5	144.58	2277.09
Sheep - Rearing Unit--	90	10+1	252000	24	26	28	416
				54.43	58.97	63.5	943.48
Sub Total							3328.57
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.12 Working Capital - AH - Others/SR							
Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	160	200	210	3350
				51.33	64.16	67.37	1074.67
Sub Total							1074.67
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.13 Fisheries							

1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy	5	4	7	5	4	5
					BL	225	180	315	225	180	225
2	Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry	90	Acre	5000000	Phy	2	2	2	2	2	2
					BL	90	90	90	90	90	90
3	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	Phy	1	1	1	1	1	1
					BL	22.5	22.5	22.5	22.5	22.5	22.5
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.14 Working Capital - Fisheries										
1	Fish Culture - Others_ Trout - Hatchery_	100	Per unit	1400000	Phy	1		1	1		
					BL	14		14	14		
2	Marketing Activities_Others_	100	Per unit	40416	Phy	3	1		3	1	1
					BL	1.21	0.4		1.21	0.4	0.4
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	A.15 Farm Credit										
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	10	10	10	10	10	10
					BL	45	45	45	45	45	45
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy	1	3	2	2	1	1
					BL	22.5	67.5	45	45	22.5	22.5
3	Integrated Farming--	90	Per Unit	3180000	Phy	4	5	4	5	4	5
					BL	114.48	143.1	114.48	143.1	114.48	143.1
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	11	12	11	13	12	13
					BL	198	216	198	234	216	234
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	20	24	18	20	21	23
					BL	18	21.6	16.2	18	18.9	20.7
	Sub Total					397.98	493.2	418.68	485.1	416.88	465.3
	Total Farm Credit (sum of A.1 to A.15)										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	B. Agriculture Infrastructure										
	B.1 Storage Facilities										
1	Cold Storage--1000 MT	80	No.	8800000	Phy	3	4	3	2	1	1
					BL	211.2	281.6	211.2	140.8	70.4	70.4
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2	3	2	2	1	2
					BL	40	60	40	40	20	40
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy	7	8	6	7	5	7
					BL	8.19	9.36	7.02	8.19	5.85	8.19
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	B.2 Land Development										
1	Bunding-Farm Bunding-	90	ha	15000	Phy	11	6	12	10	8	10
					BL	1.49	0.81	1.62	1.35	1.08	1.35
2	Cultivable Wasteland Development--	90	ha	200000	Phy	40	40	40	50	35	40
					BL	72	72	72	90	63	72
3	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy	1	2	4	2	1	1
					BL	9	18	36	18	9	9
	Sub Total										

Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	4	5	5	9	4	4	5
				180	225	225	405	180	180	225
Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry	90	Acre	5000000	2	2	2	2	2	2	2
				90	90	90	90	90	90	90
Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	1	3	1	2	1	1	1
				22.5	67.5	22.5	45	22.5	22.5	22.5
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.14 Working Capital - Fisheries										
Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	1	1	1				
				14	14	14				
Marketing Activities_Others_	100	Per unit	40416	1	3	1	3	1	1	1
				0.4	1.21	0.4	1.21	0.4	0.4	0.4
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
A.15 Farm Credit										
Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	10	10	10	10	10	10	10
				45	45	45	45	45	45	45
Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	1	1	1		1	1	1
				22.5	22.5	22.5		22.5	22.5	22.5
Integrated Farming--	90	Per Unit	3180000	4	5	4	4	5	3	4
				114.48	143.1	114.48	114.48	143.1	85.86	114.48
Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	11	12	12	13	12	11	12
				198	216	216	234	216	198	216
Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	20	19	20	18	21	20	21
				18	17.1	18	16.2	18.9	18	18.9
Sub Total				397.98	443.7	415.98	409.68	445.5	369.36	416.88
Total Farm Credit (sum of A.1 to A.15)										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
B. Agriculture Infrastructure										
B.1 Storage Facilities										
Cold Storage--1000 MT	80	No.	8800000	1	1	1	2	1	1	1
				70.4	70.4	70.4	140.8	70.4	70.4	70.4
Cold Storage-Refrigerated Van-	80	No.	2500000	1	2	1	2	1	2	1
				20	40	20	40	20	40	20
Godown--Rural godown - 100 MT	80	No.	146300	4	6	5	7	4	8	5
				4.68	7.02	5.85	8.19	4.68	9.36	5.85
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
B.2 Land Development										
Bunding-Farm Bunding-	90	ha	15000	8	6	12	11	6	7	6
				1.08	0.81	1.62	1.49	0.81	0.95	0.81
Cultivable Wasteland Development--	90	ha	200000	40	40	50	45	50	40	40
				72	72	90	81	90	72	72
Watershed Treaments-Check Dams-	90	cum.	1000000	2	3	1	2	1	2	1
				18	27	9	18	9	18	9
Sub Total										

Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	5	7	4	82
				225	315	180	3690
Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry	90	Acre	5000000	2	2	2	32
				90	90	90	1440
Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	1	2	1	20
				22.5	45	22.5	450
Sub Total							5580

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.14 Working Capital - Fisheries							
Fish Culture - Others_ Trout - Hatchery_	100	Per unit	1400000		1		7
					14		98
Marketing Activities_Others_	100	Per unit	40416	2	2	1	25
				0.81	0.81	0.4	10.06
Sub Total							108.06

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
A.15 Farm Credit							
Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	10	10	10	160
				45	45	45	720
Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	1			17
				22.5			382.5
Integrated Farming--	90	Per Unit	3180000	3	5	4	68
				85.86	143.1	114.48	1946.16
Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	11	13	13	192
				198	234	234	3456
Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	20	18	17	320
				18	16.2	15.3	288
Sub Total				369.36	438.3	408.78	6792.66
Total Farm Credit (sum of A.1 to A.15)							156928.31

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
B. Agriculture Infrastructure							
B.1 Storage Facilities							
Cold Storage--1000 MT	80	No.	8800000	2	1	1	26
				140.8	70.4	70.4	1830.4
Cold Storage-Refrigerated Van-	80	No.	2500000	2	1	2	27
				40	20	40	540
Godown--Rural godown - 100 MT	80	No.	146300	6	7	7	99
				7.02	8.19	8.19	115.83
Sub Total							2486.23

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
B.2 Land Development							
Bunding-Farm Bunding-	90	ha	15000	10	8	8	139
				1.35	1.08	1.08	18.78
Cultivable Wasteland Development--	90	ha	200000	50	40	45	685
				90	72	81	1233
Watershed Treaments-Check Dams-	90	cum.	1000000	2	3	2	30
				18	27	18	270
Sub Total							1521.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	20	25	21	23	22	24
					BL	72	90	75.6	82.8	79.2	86.4
	Sub Total										
	Total (B.1+B.2+B.3)										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	C. Ancillary Activities										
	C.1 Food & Agro Processing										
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	10	20	15	18	15	12
					BL	90	180	135	162	135	108
2	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	2	3	2	2	2	2
					BL	17.6	26.4	17.6	17.6	17.6	17.6
3	Fruit Processing -Pickle-	90	No.	500000	Phy	3	4	2	1	2	1
					BL	13.5	18	9	4.5	9	4.5
4	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	3	4	2	3	2	3
					BL	27	36	18	27	18	27
5	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	7	12	8	9	8	10
					BL	63	108	72	81	72	90
6	Meat & Poultry Processing--	90	No.	75000	Phy	3	5	2	3	3	2
					BL	2.03	3.38	1.35	2.03	2.03	1.35
7	Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)	80	No.	1600000	Phy	1	2		1		1
					BL	12.8	25.6		12.8		12.8
8	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy	8	14	9	8	9	8
					BL	72	126	81	72	81	72
	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	C.2 Ancillary Activities -										
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy	2	3	2	1	2	1
					BL	18	27	18	9	18	9
2	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy	1	2	1	1	1	1
					BL	9	18	9	9	9	9
	Sub Total										
	Total (C.1+C2)										
	Total (A+B+C)										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
	II. Micro, Small and Medium Enterprises (MSME)										
1	Manufacturing Sector - Term Loan-Medium- Others	80	No.	250000000	Phy	1	1	1			
					BL	400	400	400	0	0	0
2	Manufacturing Sector - Term Loan-Micro-FP-Fruit processing, etc	80	No.	160000000	Phy	20	28	22	16	12	16
					BL	1600	2240	1760	1280	960	1280
3	Manufacturing Sector - Term Loan-Micro-FP-Grading Sorting, etc.	80	No.	120000000	Phy	20	28	22	16	12	16
					BL	1200	1680	1320	960	720	960
4	Manufacturing Sector - Term Loan-Micro-FP-Grain Processing, etc	80	No.	80000000	Phy	4	6	4	4	4	4
					BL	160	240	160	160	160	160
5	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	32000000	Phy	42	60	50	58	44	50
					BL	672	960	800	928	704	800

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
B.3 Agriculture Infrastructure - Others										
Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	4000000	22	24	21	22	23	21	24
				79.2	86.4	75.6	79.2	82.8	75.6	86.4
Sub Total										
Total (B.1+B.2+B.3)										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
C. Ancillary Activities										
C.1 Food & Agro Processing										
Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	10000000	10	12	10	16	10	10	10
				90	108	90	144	90	90	90
Food Grain Processing-Flour Mill-	80	No.	11000000	2	2	2	2	2	2	2
				17.6	17.6	17.6	17.6	17.6	17.6	17.6
Fruit Processing -Pickle-	90	No.	5000000	2	2	3	2	3	2	3
				9	9	13.5	9	13.5	9	13.5
Fruit Processing -Pulp Making-	90	No.	10000000	2	3	2	3	2	3	2
				18	27	18	27	18	27	18
Fruit Processing -Sorting, grading & Packing-	90	No.	10000000	8	7	8	9	8	8	10
				72	63	72	81	72	72	90
Meat & Poultry Processing--	90	No.	750000	2	3	2	3	2	3	2
				1.35	2.03	1.35	2.03	1.35	2.03	1.35
Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)	80	No.	16000000						1	
									12.8	
Spice Processing-Powder & Packaging-	90	No.	10000000	9	10	8	12	9	10	8
				81	90	72	108	81	90	72
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
C.2 Ancillary Activities -										
Agri Clinic & Agri Business Centers-Medium-	90	No.	10000000	2	2	3	1	2	2	3
				18	18	27	9	18	18	27
Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	10000000	1	1	1	1	1	1	1
				9	9	9	9	9	9	9
Sub Total										
Total (C.1+C2)										
Total (A+B+C)										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
II. Micro, Small and Medium Enterprises (MSME)										
Manufacturing Sector - Term Loan-Medium-Others	80	No.	2500000000				1	1		
				0	0	0	400	400	0	0
Manufacturing Sector - Term Loan-Micro-FP-Fruit processing, etc	80	No.	1600000000	14	12	16	12	14	12	16
				1120	960	1280	960	1120	960	1280
Manufacturing Sector - Term Loan-Micro-FP-Grading Sorting, etc.	80	No.	1200000000	14	12	16	12	14	12	16
				840	720	960	720	840	720	960
Manufacturing Sector - Term Loan-Micro-FP-Grain Processing, etc	80	No.	800000000	4	4	4	4	4	4	4
				160	160	160	160	160	160	160
Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	320000000	48	48	58	36	40	40	36
				768	768	928	576	640	640	576

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
B.3 Agriculture Infrastructure - Others							
Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	21	22	21	356
				75.6	79.2	75.6	1281.6
Sub Total							1281.6
Total (B.1+B.2+B.3)							5289.61
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
C. Ancillary Activities							
C.1 Food & Agro Processing							
Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	11	12	10	201
				99	108	90	1809
Food Grain Processing-Flour Mill-	80	No.	1100000	2	2	2	33
				17.6	17.6	17.6	290.4
Fruit Processing -Pickle-	90	No.	500000	2	3	2	37
				9	13.5	9	166.5
Fruit Processing -Pulp Making-	90	No.	1000000	3	2		39
				27	18		351
Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	12	10	11	145
				108	90	99	1305
Meat & Poultry Processing--	90	No.	75000	3	2	3	43
				2.03	1.35	2.03	29.07
Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)	80	No.	1600000		1		7
					12.8		89.6
Spice Processing-Powder & Packaging-	90	No.	1000000	9	10	8	149
				81	90	72	1341
Sub Total							5381.57
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
C.2 Ancillary Activities -							
Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	2	2	3	33
				18	18	27	297
Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	1	1	1	17
				9	9	9	153
Sub Total							450
Total (C.1+C2)							5831.57
Total (A+B+C)							168049.49
Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
II. Micro, Small and Medium Enterprises (MSME)							
Manufacturing Sector - Term Loan-Medium-Others	80	No.	250000000				5
				0	0	0	2000
Manufacturing Sector - Term Loan-Micro-FP-Fruit processing, etc	80	No.	160000000	14	12	12	248
				1120	960	960	19840
Manufacturing Sector - Term Loan-Micro-FP-Grading Sorting, etc.	80	No.	120000000	17	12	12	251
				1020	720	720	15060
Manufacturing Sector - Term Loan-Micro-FP-Grain Processing, etc	80	No.	80000000	4	4	4	66
				160	160	160	2640
Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	32000000	40	44	40	734
				640	704	640	11744



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6	Manufacturing Sector - Term Loan-Micro- Others	80	No.	32000000	Phy	40	80	45	50	40	44
					BL	640	1280	720	800	640	704
7	Manufacturing Sector - Term Loan-Small- Others	80	No.	80000000	Phy	10	16	10	6	6	8
					BL	400	640	400	240	240	320
8	Manufacturing Sector - Term Loan-Small- Sports goods	80	No.	200000000	Phy	2	10	20	4	3	6
					BL	200	1000	2000	400	300	600
9	Manufacturing Sector - Working Capital- Medium-Others	80	No.	150000000	Phy	3	10	4			
					BL	1200	4000	1600	0	0	0
10	Manufacturing Sector - Working Capital-Micro- FP- Fruit processing, etc	80	No.	16000000	Phy	40	48	32	10	12	10
					BL	320	384	256	80	96	80
11	Manufacturing Sector - Working Capital-Micro- FP- Grading Sorting, etc.	80	No.	16000000	Phy	10	14	8	6	8	12
					BL	80	112	64	48	64	96
12	Manufacturing Sector - Working Capital-Micro- Handloom Handicraft	80	No.	3200000	Phy	60	50	66	54	48	54
					BL	96	80	105.6	86.4	76.8	86.4
13	Manufacturing Sector - Working Capital-Micro- Others	80	No.	32000000	Phy	60	80	48	60	60	60
					BL	960	1280	768	960	960	960
14	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	48000000	Phy	40	48	32	36	32	40
					BL	960	1152	768	864	768	960
15	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	16000000	Phy	50	68	58	50	54	50
					BL	400	544	464	400	432	400
16	Service Sector - Term Loan-Micro-Food & Bvng - Restu (Big)	80	No.	160000000	Phy	6	10	8	6	8	6
					BL	480	800	640	480	640	480
17	Service Sector - Term Loan-Micro-Others	80	No.	19200000	Phy	40	50	36	30	36	40
					BL	384	480	345.6	288	345.6	384
18	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	8000000	Phy	20	24	20	16	20	16
					BL	80	96	80	64	80	64
19	Service Sector - Working Capital-Micro- Automobile- Repair	80	No.	8000000	Phy	40	60	50	40	48	46
					BL	160	240	200	160	192	184
20	Service Sector - Working Capital-Micro-Food & Bvng -Restu (small)	80	No.	3200000	Phy	20	36	30	24	28	24
					BL	32	57.6	48	38.4	44.8	38.4
21	Service Sector - Working Capital-Micro-Others	80	No.	19200000	Phy	16	20	16	16	18	14
					BL	153.6	192	153.6	153.6	172.8	134.4
22	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	160000000	Phy	4	8	4	4	5	4
					BL	320	640	320	320	400	320
23	Trading Units - Working Capital-Micro- Automobile- Sale	80	No.	160000000	Phy	6	10	6	5	4	3
					BL	480	800	480	400	320	240
Total	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	10	20	10	10	4	2
					BL	112.5	225	112.5		45	22.5
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy	1	10	20	10	4	4
					BL	18.75	187.5	375	187.5		75
	Total Export Credit										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijbehara	Breng	Chathergul	Dachnipora
IV. Education											
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	4	12	8	4	4	4
					BL	64	192	128	64	64	64
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	30	40	35	30	30	35
					BL	180	240	210	180	180	210

Manufacturing Sector - Term Loan-Micro- Others	80	No.	32000000	40	44	40	40	44	40	44
				640	704	640	640	704	640	704
Manufacturing Sector - Term Loan-Small- Others	80	No.	80000000	6	6	6	8	6	4	4
				240	240	240	320	240	160	160
Manufacturing Sector - Term Loan-Small- Sports goods	80	No.	200000000	4	3	4	6	4	2	2
				400	300	400	600	400	200	200
Manufacturing Sector - Working Capital- Medium-Others	80	No.	150000000							
				0	0	0	0	0	0	0
Manufacturing Sector - Working Capital-Micro- FP- Fruit processing, etc	80	No.	16000000	16	12	8	16	12	8	12
				128	96	64	128	96	64	96
Manufacturing Sector - Working Capital-Micro- FP- Grading Sorting, etc.	80	No.	16000000	8	6	4	4	4	6	4
				64	48	32	32	32	48	32
Manufacturing Sector - Working Capital-Micro- Handloom Handicraft	80	No.	3200000	48	52	52	48	44	38	42
				76.8	83.2	83.2	76.8	70.4	60.8	67.2
Manufacturing Sector - Working Capital-Micro- Others	80	No.	32000000	60	65	60	55	60	48	60
				960	1040	960	880	960	768	960
Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	48000000	32	36	32	40	32	36	32
				768	864	768	960	768	864	768
Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	16000000	52	56	50	40	52	40	44
				416	448	400	320	416	320	352
Service Sector - Term Loan-Micro-Food & Bvg - Restu (Big)	80	No.	160000000	8	6	8	14	8	6	4
				640	480	640	1120	640	480	320
Service Sector - Term Loan-Micro-Others	80	No.	19200000	36	36	30	40	40	32	36
				345.6	345.6	288	384	384	307.2	345.6
Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	8000000	20	16	20	14	16	14	16
				80	64	80	56	64	56	64
Service Sector - Working Capital-Micro- Automobile- Repair	80	No.	8000000	48	50	48	46	45	44	48
				192	200	192	184	180	176	192
Service Sector - Working Capital-Micro-Food & Bvg -Restu (small)	80	No.	3200000	22	24	28	60	40	36	40
				35.2	38.4	44.8	96	64	57.6	64
Service Sector - Working Capital-Micro-Others	80	No.	19200000	17	18	16	24	16	18	15
				163.2	172.8	153.6	230.4	153.6	172.8	144
Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	160000000	5	4	5	4	5	4	5
				400	320	400	320	400	320	400
Trading Units - Working Capital-Micro- Automobile- Sale	80	No.	160000000	4	3	4	3	4	4	3
				320	240	320	240	320	320	240
Sub Total										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
III. Export Credit										
Export Credit -Post Shipment Export Credit-	75	No.	1500000	2	2	1	1	5	2	1
				22.5		11.25		56.25	22.5	11.25
Export Credit -Pre Shipment Export Credit-	75	No.	2500000	2	2	1	1	5	2	2
				37.5	37.5		18.75			37.5
Total Export Credit										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
IV. Education										
Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	4	4	4	4	4	4	4
				64	64	64	64	64	64	64
Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	30	30	30	30	35	30	30
				180	180	180	180	210	180	180

Manufacturing Sector - Term Loan-Micro- Others	80	No.	32000000	40	44	40	715
				640	704	640	11440
Manufacturing Sector - Term Loan-Small- Others	80	No.	80000000	4	6	4	110
				160	240	160	4400
Manufacturing Sector - Term Loan-Small- Sports goods	80	No.	200000000	2	3	8	83
				200	300	800	8300
Manufacturing Sector - Working Capital- Medium-Others	80	No.	150000000				17
				0	0	0	6800
Manufacturing Sector - Working Capital-Micro- FP- Fruit processing, etc	80	No.	16000000	12	10	14	272
				96	80	112	2176
Manufacturing Sector - Working Capital-Micro- FP- Grading Sorting, etc.	80	No.	16000000	6	4	4	108
				48	32	32	864
Manufacturing Sector - Working Capital-Micro- Handloom Handicraft	80	No.	3200000	60	50	40	806
				96	80	64	1289.6
Manufacturing Sector - Working Capital-Micro- Others	80	No.	32000000	48	45	55	924
				768	720	880	14784
Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	48000000	40	32	36	576
				960	768	864	13824
Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	16000000	48	44	40	796
				384	352	320	6368
Service Sector - Term Loan-Micro-Food & Bevg - Restu (Big)	80	No.	160000000	6	10	6	120
				480	800	480	9600
Service Sector - Term Loan-Micro-Others	80	No.	19200000	34	44	40	600
				326.4	422.4	384	5760
Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	8000000	14	16	14	276
				56	64	56	1104
Service Sector - Working Capital-Micro- Automobile- Repair	80	No.	8000000	56	48	46	763
				224	192	184	3052
Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	3200000	44	46	40	542
				70.4	73.6	64	867.2
Service Sector - Working Capital-Micro-Others	80	No.	19200000	16	20	16	276
				153.6	192	153.6	2649.6
Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	160000000	4	5	4	74
				320	400	320	5920
Trading Units - Working Capital-Micro- Automobile- Sale	80	No.	160000000	4	3	4	70
				320	240	320	5600
Sub Total							156082.4

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
III. Export Credit							
Export Credit -Post Shipment Export Credit-	75	No.	1500000	1	1	2	60
				11.25		22.5	675
Export Credit -Pre Shipment Export Credit-	75	No.	2500000	1	1	2	59
				18.75	18.75		1106.25
Total Export Credit							1781.25

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
IV. Education							
Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	6	4	4	78
				96	64	64	1248
Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	35	30	30	510
				210	180	180	3060

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3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	15	20	17	16	15	14
					BL	120	160	136	128	120	112
	Total Education										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	V. Housing										
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	50	80	64	40	52	54
					BL	400	640	512	320	416	432
2	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	66	87	60	53	57	54
					BL	264	348	240	212	228	216
	Total Housing										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	VI. Social Infrastructure										
1	Education-Schools-Primary	75	No.	9500000	Phy	4	8	6	4	5	4
					BL	285	570	427.5	285	356.25	285
2	Education-Schools-Secondary	75	No.	15000000	Phy	2	4	2	2	2	3
					BL	225	450	225	225	225	337.5
3	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	8	10	7	4	3	4
					BL	300	375	262.5	150	112.5	150
4	Healthcare-Nursing Home-	75	No.	12000000	Phy	3	4	3	2	1	2
					BL	270	360	270	180	90	180
	Total Social Infrastructure										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	VII. Renewable Energy										
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	20	25	20	20	20	20
					BL	57.6	72	57.6	57.6	57.6	57.6
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	100	80	120	140	120	140
					BL	27	21.6	32.4	37.8	32.4	37.8
3	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	100	80	110	140	120	140
					BL	22.5	18	24.75	31.5	27	31.5
	Total Renewable Energy										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achabal	Anantnag	Bijibehara	Breng	Chathergul	Dachnipora
	VIII. Others										
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	500	350	660	550	480	500
					BL	75	52.5	99	82.5	72	75
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	40	33	35	38	36	34
					BL	80	66	70	76	72	68
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	80	80	70	75	80	80
					BL	160	160	140	150	160	160
	Total Others										
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										

Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	15	16	14	14	18	15	18
				120	128	112	112	144	120	144
Total Education										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
V. Housing										
Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	44	47	44	55	58	50	52
				352	376	352	440	464	400	416
Repair of Dwelling Units-Other Centre-	80	No.	500000	45	48	53	60	45	51	50
				180	192	212	240	180	204	200
Total Housing										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
VI. Social Infrastructure										
Education-Schools-Primary	75	No.	9500000	7	5	7	6	5	5	6
				498.75	356.25	498.75	427.5	356.25	356.25	427.5
Education-Schools-Secondary	75	No.	15000000	2	2	1	2	2	2	2
				225	225	112.5	225	225	225	225
Healthcare-Diagnostic Lab-	75	No.	5000000	3	4	3	5	4	3	3
				112.5	150	112.5	187.5	150	112.5	112.5
Healthcare-Nursing Home-	75	No.	12000000	1	1	1	3	2	2	3
				90	90	90	270	180	180	270
Total Social Infrastructure										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
VII. Renewable Energy										
Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	20	20	25	22	20	20	25
				57.6	57.6	72	63.36	57.6	57.6	72
Solar Energy-Solar Pump Sets-	90	No.	30000	120	130	120	130	140	120	140
				32.4	35.1	32.4	35.1	37.8	32.4	37.8
Solar Energy-Solar Water Heater System-	90	No.	25000	120	130	120	130	140	120	140
				27	29.25	27	29.25	31.5	27	31.5
Total Renewable Energy										

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hiller Shahabad	Khoveripora	Larnoo	Pahalgam	Qazigund (Partly)	Sagam	Shahabad
VIII. Others										
Differential Rate of Interest Scheme--	100	No.	15000	480	530	580	460	510	500	480
				72	79.5	87	69	76.5	75	72
SHGs/ JLGs-Others-JLG	100	No.	200000	38	37	36	35	33	36	36
				76	74	72	70	66	72	72
SHGs/ JLGs-Others-SHG	100	No.	200000	90	80	70	75	70	85	80
				180	160	140	150	140	170	160
Total Others										
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										

Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	16	16	15	254
				128	128	120	2032
Total Education							6340

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
V. Housing							
Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	48	50	52	840
				384	400	416	6720
Repair of Dwelling Units-Other Centre-	80	No.	500000	45	54	48	876
				180	216	192	3504
Total Housing							10224

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
VI. Social Infrastructure							
Education-Schools-Primary	75	No.	9500000	4	6	4	86
				285	427.5	285	6127.5
Education-Schools-Secondary	75	No.	15000000	2	3	2	35
				225	337.5	225	3937.5
Healthcare-Diagnostic Lab-	75	No.	5000000	2	4	3	70
				75	150	112.5	2625
Healthcare-Nursing Home-	75	No.	12000000	2	3	2	35
				180	270	180	3150
Total Social Infrastructure							15840

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
VII. Renewable Energy							
Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	20	18	21	336
				57.6	51.84	60.48	967.68
Solar Energy-Solar Pump Sets-	90	No.	30000	140	120	130	1990
				37.8	32.4	35.1	537.3
Solar Energy-Solar Water Heater System-	90	No.	25000	140	120	130	1980
				31.5	27	29.25	445.5
Total Renewable Energy							1950.48

Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shangus	Verinag	Vessu	District Total
VIII. Others							
Differential Rate of Interest Scheme--	100	No.	15000	530	580	490	8180
				79.5	87	73.5	1227
SHGs/ JLGs-Others-JLG	100	No.	200000	39	37	36	579
				78	74	72	1158
SHGs/ JLGs-Others-SHG	100	No.	200000	80	85	80	1260
				160	170	160	2520
Total Others							4905
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)							365172.6

Annexure 2

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	96968.55	83786.91	139439.46	78105.78	147600.03	53251.48	147511.75
RCBs	5263.14	8.80	7526.26	45.76	7526.03	284.91	12390.08
SCARDB	3994.70	0.00	5712.32	0.00	5712.64	2.00	5612.20
RRBs	14450.50	8227.81	20664.43	6945.00	20664.89	7594.36	25719.23
Others	731.00	0.00	1045.89	0.00	1045.90	0.00	2050.00
Sub total (A)	121407.89	92023.52	174388.36	85096.54	182549.49	61132.75	193283.26
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	74175.51	2457.35	65457.62	4558.04	68170.90	3826.20	58992.16
RCBs	4029.82	1.00	2695.13	1.60	2695.17	39.80	6196.30
SCARDB	3058.12	0.00	2045.60	0.00	2045.48	0.00	2084.69
RRBs	10879.88	4.00	7199.30	34.20	7199.70	23.25	6725.19
Others	559.62	0.00	374.40	0.00	373.73	0.00	576.41
Sub total (A)	92702.95	2462.35	77772.05	4593.84	80484.98	3889.25	74574.75
Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	171144.06	86244.26	204897.08	82663.82	215770.93	57077.68	206503.91
RCBs	9292.96	9.80	10221.39	47.36	10221.20	324.71	18586.38
SCARDB	7052.82	0.00	7757.92	0.00	7758.12	2.00	7696.89
RRBs	25330.38	8231.81	27863.73	6979.20	27864.59	7617.61	32444.42
Others	1290.62	0.00	1420.29	0.00	1419.63	0.00	2626.41
Sub total (A)	214110.84	94485.87	252160.41	89690.38	263034.47	65022.00	267858.01
Table 4: MSME							

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	47535.95	37532.61	53047.70	46742.04	53421.10	144447.24	25403.64
RCBs	2252.68	496.55	2478.13	344.85	2445.54	1149.25	2183.57
SCARDB	551.19	0.00	606.33	0.00	600.00	2.00	595.33
RRBs	2335.04	4577.01	2568.26	3495.24	2587.50	7757.66	1487.13
Others	953.76	1016.00	291.32	1289.35	262.50	1723.50	357.67
Sub total (A)	53628.62	43622.17	58991.74	51871.48	59316.64	155079.65	30027.34

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	16664.11	9593.49	18330.32	9086.37	19579.87	26155.52	20304.67
RCBs	552.72	88.40	608.30	1.90	610.86	67.44	1921.89
SCARDB	30.75	0.00	33.82	0.00	34.98	0.00	33.00
RRBs	923.10	133.81	965.94	106.50	965.81	84.99	1629.58
Others	0.00	9.00	50.38	12.00	48.75	14.00	63.56
Sub total (A)	18170.68	9824.70	19988.76	9206.77	21240.27	26321.95	23952.70

Table 6: Grand Total (C+D+E)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	235344.12	133370.36	276275.10	138492.23	288771.90	227680.44	252212.22
RCBs	12098.36	594.75	13307.82	394.11	13277.60	1541.40	22691.84
SCARDB	7634.76	0.00	8398.07	0.00	8393.10	4.00	8325.22
RRBs	28588.52	12942.63	31397.93	10580.94	31417.90	15460.26	35561.13
Others	2244.38	1025.00	1761.99	1301.35	1730.88	1737.50	3047.64
Subtotal (A)	285910.14	147932.74	331140.91	150768.63	343591.38	246423.60	321838.05

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARRBs	Other	Total		CBs	RCBs	SCARRBs	Other	Total	
C L	83786.91	8.80	0.00	8227.81	0.00	92023.52	78105.78	45.76	0.00	6945.00	0.00	85096.54

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARRBs	Other	Total		CBs	RCBs	SCARRBs	Other	Total	
C L	53251.48	284.91	2.00	7594.36	0.00	61132.75	147511.75	12390.08	5612.20	25719.23	2050.00	193283.26

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARRBs	Other	Total		CBs	RCBs	SCARRBs	Other	Total	
C L	83786.91	8.80	0.00	8227.81	0.00	92023.52	78105.78	45.76	0.00	6945.00	0.00	85096.54
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	2457.35	1.00	0.00	4.00	0.00	2462.35	4558.04	1.60	0.00	34.20	0.00	4593.84

Sub total	2457.35	1.00	0.00	4.00	0.00	2462.35	4558.04	1.60	0.00	34.20	0.00	4593.84
Grand Total (I+II)	86244.26	9.80	0.00	8231.81	0.00	94485.87	82663.82	47.36	0.00	6979.20	0.00	89690.38

Table 2: Term Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RC Bs	SCA RDB	RR Bs	Oth ers	Tot al	CBs	RC Bs	SCA RDB	RR Bs	Oth ers	Tot al
C L	53251.48	284.91	2.00	7594.36	0.00	61132.75	147511.75	12390.08	5612.20	25719.23	2050.00	193283.26
W S	0.00	0.00	0.00	0.00	0.00	0.00	1916.18	0.00	0.00	0.00	0.00	1916.18
L D	0.00	0.00	0.00	0.00	0.00	0.00	4368.93	0.00	0.00	0.00	0.00	4368.93
F M	0.00	0.00	0.00	0.00	0.00	0.00	30074.22	0.00	0.00	0.00	0.00	30074.22
P & H	0.00	0.00	0.00	0.00	0.00	0.00	167.40	0.00	0.00	0.00	0.00	167.40
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	4647.59	0.00	0.00	0.00	0.00	4647.59
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	2250.22	0.00	0.00	0.00	0.00	2250.22
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	4410.19	0.00	0.00	0.00	0.00	4410.19
F D	0.00	0.00	0.00	0.00	0.00	0.00	759.65	0.00	0.00	0.00	0.00	759.65
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	3826.21	39.80	0.00	23.25	0.00	3889.26	171.40	0.00	0.00	0.00	0.00	171.40
Sub total	3826.21	39.80	0.00	23.25	0.00	3889.26	0.00	0.00	48765.78	0.00	0.00	48765.78
Grand Total (I +II)	57077.69	324.71	2.00	7617.61	0.00	65022.01	147511.75	12390.08	54377.98	25719.23	2050.00	242049.04

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV

Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Bore Well	New		No.	600000
7	Breed Multiplication Farm			200	40100000
8	Breeder Unit			1000	11000000
9	Breeder Unit	Broiler		1000	899000
10	Breeder Unit	Layer		1000	2575000
11	Bulk Milk Cooling Unit			No.	1500000
12	Bunding	Farm Bunding		ha	15000
13	Cold Storage			No.	8800000
14	Cold Storage	Refrigerated Van		No.	2500000
15	Compost/ Vermi Compost	Vermi Compost		No.	400000
16	Crossbred Cattle Farming			3+2	805000
17	Cultivable Wasteland Development			ha	200000
18	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
19	Differential Rate of Interest Scheme			No.	15000
20	Drip Irrigation			ha	165000
21	Education	Schools		No.	15000000
22	Education	Schools		No.	9500000
23	Education Loans	Education Loan above ? 10.00 lakhs for Abroad		No.	2000000
24	Education Loans	Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs		No.	750000
25	Education Loans	Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs		No.	1000000
26	Electric Pump Sets			No.	100000

27	Electric Pump Sets		5	No.	180000
28	Export Credit	Post Shipment Export Credit		No.	1500000
29	Export Credit	Pre Shipment Export Credit		No.	2500000
30	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
31	Fish Culture	Trout	Trout hatchery	Acre	5000000
32	Fish Culture	Village Pond/Tank	Carp hatchery	Acre	5000000
33	Floriculture	Cut Flowers		Ha	100000
34	Food Grain Processing	Flour Mill		No.	1100000
35	Fruit Processing	Pickle		No.	500000
36	Fruit Processing	Pulp Making		No.	1000000
37	Fruit Processing	Sorting, grading & Packing		No.	1000000
38	Godown		Rural godown	No.	146300
39	Healthcare	Diagnostic Lab		No.	5000000
40	Healthcare	Nursing Home		No.	12000000
41	High density plantation	Apple		ha	3938000
42	Integrated Dairy Farming	Vermi	Compost	No.	110000
43	Integrated Farming			Per Unit	3180000
44	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000
45	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
46	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
47	Manufacturing Sector	Term Loan	Medium	No.	50000000
48	Manufacturing Sector	Term Loan	Micro	No.	10000000
49	Manufacturing Sector	Term Loan	Micro	No.	2000000
50	Manufacturing Sector	Term Loan	Micro	No.	5000000
51	Manufacturing Sector	Term Loan	Micro	No.	7500000
52	Manufacturing Sector	Term Loan	Small	No.	12500000
53	Manufacturing Sector	Term Loan	Small	No.	5000000
54	Manufacturing Sector	Working Capital	Medium	No.	50000000
55	Manufacturing Sector	Working Capital	Micro	No.	1000000
56	Manufacturing Sector	Working Capital	Micro	No.	200000
57	Manufacturing Sector	Working Capital	Micro	No.	2000000
58	Meat & Poultry Processing			No.	75000
59	Medicinal & Aromatic Crops	Aloevera		ha	200000
60	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
61	Nursery	Fruit Crops		Ha	1500000

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62	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
63	Other machinery			No.	150000
64	Other machinery			No.	97000
65	Poly House	Tubular Structure	Small	No.	2000000
66	Power Tiller			No.	95000
67	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
68	Reapers, Binders and Balers			No.	136000
69	Refrigerated Tanker Van			No.	2500000
70	Repair of Dwelling Units	Other Centre		No.	500000
71	Retail Market outlet for Meat			No.	300000
72	Rice Processing	Modernisation		No.	1600000
73	Sericulture	Reeling Unit		No.	270000
74	Service Sector	Term Loan	Micro	No.	1000000
75	Service Sector	Term Loan	Micro	No.	10000000
76	Service Sector	Term Loan	Micro	No.	1200000
77	Service Sector	Term Loan	Micro	No.	3000000
78	Service Sector	Working Capital	Micro	No.	1200000
79	Service Sector	Working Capital	Micro	No.	200000
80	Service Sector	Working Capital	Micro	No.	500000
81	Sheep	Breeding Unit		100+5	2008000
82	Sheep	Rearing Unit		10+1	252000
83	SHGs/ JLGs	Others		No.	200000
84	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
85	Solar Energy	Solar Pump Sets		No.	30000
86	Solar Energy	Solar Water Heater System		No.	25000
87	Spice Processing	Powder & Packaging		No.	1000000
88	Tractor		35	No.	700000
89	Trading Units	Term Loan	Micro	No.	10000000
90	Trading Units	Working Capital	Micro	No.	10000000
91	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
92	Watershed Treatments	Check Dams		cum.	1000000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Almond/ Badam		Acre	152152
2	Apiculture	Others_	Acre	6713
3	Apple/ Seb		Acre	394080
4	Apple/ Seb	High Density	Acre	583832
5	Broiler Farming	Others_	1000	144043
6	Fish Culture	Others_Trout _ Hatchery_	Acre	1400000
7	Fodder Oats/ Jai		Acre	29752
8	Indigenous Cattle Farming	Others_	No's	63575
9	Maize/ Makka	Irrigated	Acre	46984
10	Marketing Activities	Others_	No's	40416
11	Other Vegetables		Acre	61056
12	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
13	Sericulture	Mulberry	Acre	41400
14	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
15	Tomato/ Tamatar		Acre	72000
16	Walnut/ Akhrot		Acre	115104

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation

FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NREGA	National Rural Employment Guarantee Act

NRLM	National Rural Livelihood Mission
NWDPA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and address of DDM

Name	Rouf Zargar
Designation	DDM, NABARD
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C/o NABARD, Tamil Nadu RO, Chennai

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🌐: www.nabkisan.in



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Pan India Presence
with offices in 31
State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
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🌐: www.nabcons.com



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Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

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- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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