



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



बांडीपोरा जिला
Bandipora 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: Bandipora

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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Bandipora

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	Bandipora district is located in the northern part of J&K positioned on the eastern bank of Wular Lake, one of Asia's largest freshwater lakes.
2	Type of soil	The predominant soil types in Bandipora include alluvial soil, loamy soil and mountain soil.
3	Primary occupation	The primary occupation in Bandipora is agriculture, which employs large portion of the districts population. Given the region's fertile soils, abundant water sources from the nearby Wular Lake, and favorable climatic conditions, Bandipora has become a significant agricultural area in J&K.
4	Land holding structure	Out of the total 44,687 farm households, 98% (43931) of them are small and marginal farmers with the ownership of about 86% of the district's land.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The Annual Credit Plan under priority sector showed achievement of Rs. 52840.91 lakh against a target of Rs. 92271.40 lakh thus registering an achievement of 57.30%.
2	CD Ratio	The CD ratio of the district was 81.8%, 92.2% and 96.0% during the financial year 2021-22 and 2022-23 and 2023-24 respectively.

3	Investment credit in agriculture	The share of agriculture credit in total GLC was 60.22%, 57.56% and 37.68% during 2021-22, 2022-23 and 2023-24 respectively.
4	Credit flow to MSMEs	The total flow of Ground Level Credit (GLC) under priority sector was Rs. 52840.91 lakh during 2023-24 out of which Rs. 28896.55 lakh (54.68%) was investment in the MSME sector.
5	Other significant credit flow, if any	During the FY 2023-24 there was a GLC flow of Rs. 4057.22 lakh under other priority sector.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	PLP projection for the year 2025-26 is assessed at Rs. 84259.24 lakh under priority sector lending.
2	Projection for agriculture and its components	Sector wise coverage of credit potential is Rs. 47077.09 lakh for Total Agriculture. Out of which Rs. 45891.57 lakh is the potential for Farm credit, Rs. 765.16 lakh is the credit potential for Agriculture Infrastructure and Rs. 420.36 lakh is the potential for ancillary activities.
3	Projection for MSMEs	The credit potential for Micro, small and Medium Enterprises is estimated at Rs. 30504.00 lakh.
4	Projection for other purposes	The credit potential for export credit, education, housing, social infrastructure, renewable energy and others is estimated at Rs. 168.75 lakh, Rs. 2448.00 lakh, Rs. 1392.00lakh, Rs. 675.00 lakh, Rs. 464.40 lakh and Rs. 1530.00 lakh respectively.

5. Developmental Initiatives

1. Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.
2. The UT Government has given thrust to Agriculture and Allied sector through its programme, Holistic Agriculture Development Program, with 29 credit linked interventions over the next five years.
3. NABARD has initiated various development programs in the District Bandipora. The various developmental programs include promotion of 03 Farmer Producer Organization (FPOs) under CSS/PODF-ID program, 01 TDF project, support under FSPF, FIF and RIDF.

6. Thrust Areas

1. The concept of Farmers Producers Organization which focusses on collectivization of the farmers produce and streamlining the supply chain for the farmers shall be the focus area for which GoI has also launched 10000 FPO scheme where in an FPO is expected to be promoted in each block of the country.
2. NABARD in collaboration with Cooperative department and other stakeholders shall be establishing fresh M-PACS, Dairy and Fisheries Cooperatives Societies in the district under the Central Sector Scheme.

7. Major Constraints and Suggested Action Points

1. Major constraints likely to affect the translation of potential into actual GLC flow are low spread of BCs, lack of SHPI/JLG promoting institutes, lack of rural infrastructure facilities, lack of coordination among agencies, absence of crop insurance.
2. Suggested action points to circumvent the adverse impacts of constraints may be explored through social mobilization, enhancing coordination among agencies, financial literacy camps, etc.
3. The district requires adequate capital formation to meet the requirement of the local population and to ensure inclusive growth.
4. Effective monitoring mechanism for review of the implementation of Annual Credit Plan through BLBC, DCC and DLRC forums is very important to achieve the objective of inclusive growth.

8. Way Forward

1. Promotion of high-density plantations for walnuts and apples with modern practices to enhance productivity is the need of hour. There is a need to construct CA storage and grading infrastructure in the district as the district produces around 70590 MT of apple annually with no local CA storage facilities.
2. There is a need to prioritize KCC issuance to reach all eligible farmers. Need to saturate enrolment in PMJJBY and PMSBY through targeted awareness campaigns and utilizing CFL and FLC programmes. Need to upscale village-level financial literacy drives to enhance usage of banking products.
3. Need to modernize PACS to act as Multi-Service Centers (MSCs) for input supply and marketing.
4. Formation of new PACS, dairy and fishery cooperatives may be undertaken in uncovered and under-served GPs. Farmers may be trained on organic farming and crop rotation to combat climate vulnerability.

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:

1. 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,
2. To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
3. 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.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<p>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</p> <p>- 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;</p>

		<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 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.

5. 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - Private investment opportunities available in each sector; - Availability of commercial infrastructure; and - Information on various schemes of Govt. & Banks

6. Limitations and constraints

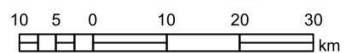
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Bandipora



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	45891.57
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	41585.03
2	Term Loan for agriculture and allied activities	4306.54
B	Agriculture Infrastructure	765.16
C	Ancillary activities	420.36
I	Credit Potential for Agriculture A+B+C)	47077.09
II	Micro, Small and Medium Enterprises	30504.00
III	Export Credit	168.75
IV	Education	2448.00
V	Housing	1392.00
VI	Social Infrastructure	675.00
VII	Renewable energy	464.40
VIII	Others	1530.00
	Total Priority Sector	84259.24

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	39322.39
2	Water Resources	618.36
3	Farm Mechanisation	383.76
4	Plantation & Horticulture with Sericulture	1023.64
5	Forestry & Waste Land Development	124.80
6	Animal Husbandry - Dairy	2272.65
7	Animal Husbandry - Poultry	253.44
8	Animal Husbandry - Sheep, Goat, Piggery	1007.08
9	Fisheries	649.47
10	Farm Credit- Others	235.98
	Sub total	45891.57
B	Agriculture Infrastructure	
1	Construction of storage	352.00
2	Land development, Soil conservation, Wasteland development	240.36
3	Agriculture Infrastructure - Others	172.80
	Sub total	765.16
C	Ancillary activities	
1	Food & Agro. Processing	357.36
2	Ancillary activities - Others	63.00
	Sub Total	420.36
II	Micro, Small and Medium Enterprises	
	Total MSME	30504.00
III	Export Credit	168.75
IV	Education	2448.00
V	Housing	1392.00
VI	Social Infrastructure	675.00
VII	Renewable energy	464.40
VIII	Others	1530.00
	Total Priority Sector	84259.24

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)	2676.00
2	No. of Sub Divisions	7
3	No. of Blocks	12
4	No. of revenue villages	190
5	No. of Gram Panchayats	151

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	Low
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Bandipora
3	Agro-climatic Zone 3	AZ3 - Valley Temperate
4	Climate	Cold Arid Climate
5	Soil Type	Hilly Soil Clay Sandy Loam

3. Land Utilisation (ha)		
Sr. No.	Particulars	Nos.
1	Total Geographical Area	267600
2	Forest Land	88405
3	Area not available for cultivation	4772
4	Barren and Unculturable land	3000
5	Permanent Pasture and Grazing Land	2513
6	Land under Miscellaneous Tree Crops	215
7	Cultivable Wasteland	963
8	Current Fallow	251
9	Other Fallow	206

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	12

5. Distribution of Land Holding

Classification of Holding		Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	41470	92.80	12796	68.76
2	>1 to <=2 ha	2461	5.51	3284	17.65
3	>2 to <=4 ha	650	1.45	1717	9.23
4	>4 to <=10 ha	95	0.21	540	2.90
5	>10 ha	11	0.02	274	1.47
6	Total	44687	100	18611	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	45
2	Of the above, Small/ Marginal Farmers	44

3	Agricultural Labourers	33
4	Workers engaged in Household Industries	20
5	Workers engaged in Allied agro activities	29
6	Other workers	67

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	392	207.50	184.50	326	66.00
2	Scheduled Caste	0.40	0.38	0.02		
3	Scheduled Tribe	75	39	36		
4	Literate	186	117	69	78	108
5	BPL	120			114	6

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	58
2	Rural Households	42
3	BPL Households	20

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	43.07
2	Having source of drinking water	44.08
3	Having electricity supply	53.84
4	Having independent toilets	43

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	119
2	Villages having Agriculture Power Supply	100
	Villages having Post Offices	54
4	Villages having Banking Facilities	98
5	Villages having Primary Schools	107
6	Villages having Primary Health Centres	83
7	Villages having Potable Water Supply	334
8	Villages connected with Paved Approach Roads	490

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Digest of Statistics J&K (2022-23) and Survey of India (2019)
1.a Additional Information	Digest of Statistics J&K (2022-23)
2. Soil & Climate	Digest of Statistics J&K (2022-23)
3. Land Utilisation [Ha]	Digest of Statistics J&K (2022-23)
4. Ground Water Scenario (No. of blocks)	Digest of Statistics J&K (2022-23)
5. Distribution of Land Holding	Digest of Statistics J&K (2022-23)
6. Workers Profile [In '000]	Digest of Statistics J&K (2022-23)
7. Demographic Profile [In '000]	Digest of Statistics J&K (2022-23)
8. Households [In '000]	Digest of Statistics J&K (2022-23)
9. Household Amenities [Nos. in '000 Households]	Digest of Statistics J&K (2022-23)
10. Village-Level Infrastructure [Nos.]	Digest of Statistics J&K (2022-23)

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	802
2	Primary Health Centres	6
3	Primary Health Sub-Centres	70
4	Dispensaries	21
5	Hospitals	4
6	Hospital Beds	1100

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	18
2	Registered FPOs	14
3	Agro Service Centres	0
4	Soil Testing Centres	4
5	Approved nurseries	4
6	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	16.51
2	Irrigation Potential Created	14.97
3	Net Irrigated Area (Total area irrigated at least once)	14.97
4	Area irrigated by Canals/ Channels	13.24
5	Area irrigated by Wells	0.21
6	Area irrigated by Tanks	0.07
7	Area irrigated by Other Sources	1.45
8	Irrigation Potential Utilized (Gross Irrigated Area)	16.51

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1158
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	2116
4	Goods Transport Vehicles [Nos.]	2543

15. Processing Units			
Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	22	865
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	0	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	0	0
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	0	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	56080	11216	44864
2	Cattle - Indigenous	24035	4807	19228
3	Buffaloes	731	146	585
4	Sheep - Cross bred	195000		
5	Sheep - Indigenous	24000		
6	Goat	50000		
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	3560	1958	1598
10	Rabbit	0		
11	Poultry - Improved	206571	82628	123943
12	Poultry - Indigenous	50320	20128	30192

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	
3	Disease Diagnostic Centres	3
4	Artificial Insemination Centers	59
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	79
9	Milk Collection Centres	0
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	2206.00	MT	15	gm/day
2	Egg	130.00	Lakh Nos.	33	nos/p. a.
3	Milk	119000.00	MT	832	gm/day
4	Meat	1800.00	MT	12	gm/day
5	Wool	162			

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	Digest of Statistics, J&K 2022-23
12. Infrastructure & Support Services for Agriculture [Nos.]	Digest of Statistics, J&K 2022-23
13. Irrigation Coverage ['000 Ha]	Digest of Statistics, J&K 2022-23
14. Infrastructure For Storage, Transport & Marketing	Digest of Statistics, J&K 2022-23
15. Processing Units	Digest of Statistics, J&K 2022-23
16. Animal Population as per Census [Nos.]	Department of Animal Husbandry, Bandipora
17. Infrastructure for Development of Allied Activities [Nos.]	Digest of Statistics, J&K 2022-23
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Animal Husbandry, Bandipora

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	Land Holdings - SF (%)	6.00	6.00	6.00
2	Land Holdings - MF (%)	93.00	93.00	93.00
3	Rainfall -Normal (mm)	774	774	774
4	Rainfall - Actual (mm)	565	477	NA

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	24068.74	23287.00	19887.14

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	12.81	39.48	3081.97	12.81	44.19	3449.65	12.81	45.86	3580.02
2	Maize	6.65.	18.40	0.00	6.65.	14.80	0.00	6.68.	15.65	0.00
3	Indian Mustard	1.52.	1.55.	0.00	1.52.	1.57.	0.00	1.52.	2.12.	0.00
4	Wheat	0.10.	3.41.	0.00	0.10.	3.45.	0.00	0.18.	6.12.	0.00
5	Pulses	1.79.	1.90.	0.00	1.79.	1.92.	0.00	1.79.	1.88.	0.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.24	0.29	0.29
2	Net sown area (lakh ha)	0.21	0.25	0.25
3	Cropping intensity (%)	114.29	116.00	116.00

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Total (kg/ha)	4.41	3.39	7.80

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	49521	52191	55489
2	GLC through KCC (Rs. lakh)	22428.20	21294.00	17604.27

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	36600	38400	38400

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	4
2	Soil Health Cards Issued (No.)	7437	19610	3365

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	0	0	0
2	Crop Loss Compensation, if any (Rs. lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Department of Agriculture, Bandipora
Table 2: GLC under Agriculture	UTLBC and Lead Bank
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture/Horticulture Bandipora
Table 4: Irrigated Area, Cropping Intensity	Digest of Statistics, J&K
Table 5: Input Use Pattern	Digest of Statistics, J&K
Table 6: Trends in Procurement marketing	Digest of Statistics, J&K
Table 7: KCC Coverage	Digest of Statistics, J&K
Table 8: PM Kisan & Other DBTs	Department of Agriculture, Bandipora
Table 9: Soil testing facilities	Digest of Statistics, J&K
Table 10: Crop Insurance	

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	16	16	16
2	Net Irrigated Area ('000 ha)	15	15	15
3	Gross Irrigated Area ('000 ha)	16	16	16

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Digest of Statistics, J&K
Table 2: Block level water exploitation status	Central Ground Water Board

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Bandipora	Aloosa	Safe	Safe	Safe
2	Jammu And Kashmir	Bandipora	Arin	Safe	Safe	Safe
3	Jammu And Kashmir	Bandipora	Baktoor	Safe	Safe	Safe
4	Jammu And Kashmir	Bandipora	Bandipora	Safe	Safe	Safe
5	Jammu And Kashmir	Bandipora	Ganstan	Safe	Safe	Safe
6	Jammu And Kashmir	Bandipora	Gurez	Safe	Safe	Safe
7	Jammu And Kashmir	Bandipora	Hajin	Safe	Safe	Safe
8	Jammu And Kashmir	Bandipora	Naidkhay	Safe	Safe	Safe
9	Jammu And Kashmir	Bandipora	Nowgam	Safe	Safe	Safe
10	Jammu And Kashmir	Bandipora	Sumbal	Safe	Safe	Safe
11	Jammu And Kashmir	Bandipora	Tulail	Safe	Safe	Safe
12	Jammu And Kashmir	Bandipora	Bonkoot	Safe	Safe	Safe

Forestry and Wasteland**Table 1: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	88	88	88
2	Waste Land ('000 ha)	3	3	3

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Forest Nursery	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Digest of Statistics, J&K 2022-23
Table 2: Nurseries (No.)	Digest of Statistics, J&K 2022-23

Plantation & Horticulture including Sericulture

Table 1: Production and Productivity

Sr. No.	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	5.77	51.56	5.82	70.39	5.83	70.59
2	Pear	0.17	1.11	0.17	1.44	0.17	2.01
3	Apricot	0.03	0.16	0.03	0.16	0.03	0.19
4	Cherry	0.07	0.28	0.07	0.29	0.07	0.32
5	Walnut	0.64	1.30	0.64	3.07	0.65	3.08

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - SGP

Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Kashmir Merino, Bakerwal, Karakul and Poonchi
2	Popular goat breed(s)	Gaddi and Beetal

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Department of Sheep Husbandry, Bandipora

Table: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	24	24	24
4	Storage Godowns (Capacity - '000 MT)	0.276	0.276	0.276
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	02	02	02

Table Name	Source(s) and reference year of data
Table: Agri Storage Infrastructure	Digest of Statistics, J&K 2022

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	114.00	150.00	100.00
2	Pesticides Consumption ('000 kg)	250.00	285.00	300.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Digest of Statistics, J&K 2022-23

Agri Ancilliary Activities - Food & Agro Processing & Others Table

Table: Other Ancilliary Services

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

Sources

Table Name	Source(s) and reference year of data
Table : PACS as MSC (No.)	Department of Cooperatives, Bandipora

Table 1: GLC (MSME)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	12210.00	6860.00	28896.00
2	No. of units financed	4356	2876	9831

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Udyog Aadhar Registrations (No.)	2400	5610	14273

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC & Lead Bank
Table 2: MSME units - Cumulative	Digest of Statistics, J&K 2022-23

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	269.00	136.00	159.00
3	GLC under Housing (Rs. lakh)	2420.00	1656.00	1816.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4524	5117	6754

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC & Lead Bank
Table 2: Progress under PMAY	Digest of Statistics, J&K

Public Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	2354.65	2440.42	5597.43

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD, J&K RO

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	3824.67	4832.00	5657.50

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed	1865	2456	2870
3	No. of SHGs credit linked (including repeat finance)	1865	2456	2870
4	Bank loan disbursed (Rs. lakh)	3824.67	4832.00	5657.50
5	Average loan per SHG (Rs. lakh)	2.05	1.97	1.97
6	Percentage of women SHGs %	96.00	96.00	96.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank and UTLBC
Table 2: Status of SHGs	Lead Bank and UTLBC

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.)	09	09	09
2	Consumer Stores (No.)	05	05	05
3	Housing Societies (No.)			
4	Weavers (No.)	05	05	05
5	Marketing Societies (No.)	05	05	05
6	Others (No.)	08	08	08
7	Total (No)	32	32	32

Table 2: Details of credit cooperative societies

1	Primary Agriculture Credit Societies (No.)	12	12	12
2	Multi state cooperative societies (No.)	01	01	01

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Digest of Statistics, J&K 2022-23
Table 2: Details of credit cooperative societies	Department of Cooperatives, Bandipora

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated			Per Branch Outreac h	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLG s	BCs/BFs	Village s	Houseo lds
Commercial Banks	6	28	16	7	5	0	2150	58	135	
Regional Rural Bank	1	11	7	3	1	0	760	10	77	
District Central Coop. Bank	1	5	3	1	1	0	30	0	18	
Coop. Agr. & Rural Dev. Bank	1	2	2	0	0	0	0	0	5	
Primary Agr. Coop. Society	12	0	0	0	0	0	0	0	12	
Others	1	1			1	0		0	3	
All Agencies	22	47	28	11	8	0	2940	68		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. 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	334256	366947	386684	5.4	79.1	144638.00	146314.00	159012.00	8.7	90.26
Regional Rural Bank	85631	90341	89630	-0.8	18.3	10703.00	10974.00	11234.00	2.4	6.38

Cooperative Banks	12034	12509	12683	1.4	2.6	6111.00	6012.00	5928.00	-1.4	3.36
Others				0	0.0				0	0.00
All Agencies	431921	469797	488997	4.1	100.0	161452.00	163300.00	176174.00	7.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					[Rs. 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						119724.00	137543.00	154798.00	12.5	91.48
Regional Rural Bank						10365.00	10934.00	11909.00	8.9	7.04
Cooperative Banks						1991.00	2023.00	2506.00	23.9	1.48
Others									0	0.00
All Agencies						132080.00	150500.00	169213.00	12.4	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	82.8	94.0	97.3
Regional Rural Bank	96.8	99.6	106.0
Cooperative Banks	32.6	33.6	42.3
Others	0	0	0
All Agencies	81.8	92.2	96.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	84781	37289	20491	4729
Regional Rural Bank	13454	6212	5016	2363
Cooperative Banks	1666	192	351	0
Others				
All Agencies	99901	43693	25858	7092

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 [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	46078.63	29.8	16931.74	10.9	17912.75	11.6		0.0	396.49	0.3
Regional Rural Bank	5870.31	49.3	2941.80	24.7	3265.54	27.4		0.0	1260.62	10.6
Cooperative Banks	891.97	35.6	13.60	0.5	13.20	0.5		0.0	2.70	0.1
Others		0		0		0		0		0
All Agencies	52840.91	31.2	19887.14	11.8	21191.49	12.5	0.00	0.0	1659.81	1.0

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 [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	52535.90	34628.41	65.9	62536.45	34296.71	54.8	65288.26	46099.63	70.6	63.8
Regional Rural Bank	21494.68	4508.47	21.0	23644.03	5220.34	22.1	23644.03	5876.31	24.9	22.7
Cooperative Banks	3035.79	828.23	27.3	3339.11	793.07	23.8	3339.11	864.97	25.9	25.7
Others			0			0			0	0.0
All Agencies	77066.37	39965.11	51.9	89519.59	40310.12	45.0	92271.40	52840.91	57.3	51.4

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 [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	45491.95	22428.20	49.3	50266.25	21294.00	42.4	52239.61	17604.27	33.7	41.8
Term Loan (Agri.)	16290.54	1640.54	10.1	22441.39	1993.00	8.9	23219.84	2282.87	9.8	9.6
Total Agri. Credit	61782.49	24068.74	39.0	72707.64	23287.00	32.0	75459.45	19887.14	26.4	32.5
MSME	9118.58	12209.13	133.9	10030.37	13150.00	131.1	10030.37	28896.55	288.1	184.4
Other Priority Sectors*	6165.37	3687.24	59.8	6781.58	3873.12	57.1	6781.58	4057.22	59.8	58.9

Total Priority Sector	77066.44	39965.11	51.9	89519.59	40310.12	45.0	92271.40	52840.91	57.3	51.4
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	NA	137514	2761	2.01	154798	2888	1.86	NA
Regional Rural Bank	NA	NA	NA	10934	2175	19.89	11909	2149	18.04	NA
Cooperative Banks	NA	NA	NA	2023	368	18.19	2506	228	9.09	NA
Others										
All Agencies	NA	NA	NA	150471	5304	3.52	169213	5265	3.11	NA

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

Source(s)	
1	Lead Bank and UTLBC
2	Lead Bank and UTLBC
3	Lead Bank and UTLBC

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 the 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 Indias 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. RBI's 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.

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.

8. 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:

9.a. Farm Sector Development

9.b. 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.c. 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.d. 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.e. 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.f. 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).

9.i. Off Farm Sector Development

9.ii. 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.

9.iii. 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.

10. 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.

11. 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

4. Govt Sponsored Programmes linked with Bank Credit

1. 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 Rs.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 Rs.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). The 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.

2. State Budget

2.1. 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 techniques 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.

2.2. Highlights related Agriculture & Farm Sector

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.

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.

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.

Distribution of farm machinery benefitting 70,000 farmers. 25,000 MTs of Controlled Atmosphere (CA) storage capacity to be added. Development of Chrysanthemum theme Park at Cheshmashahi Srinagar. 3,000 dairy units to be established providing direct employment to around 4,000 people.

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.

100 satellite heifer rearing units will be established in the private sector.

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.

60,000 backyard poultry units will be established in rural areas.

Hybrid fodder seed kits will be provided for 3,600 hectare of land.

100 hydroponic fodder units and 60 silage-making units, along with 6 fodder depots to be established to ensure availability in fodder-deficient areas.

Fish Production to be enhanced from 30,670 MT to 35,250 MT with technological interventions.

2.3. Highlights related to Rural Development & Non-Farm Sector

Under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 400 lakh mandays to be generated.

12,000 additional Self Help Groups (SHGs) to be formed during 2024-25.

600 new panchayat ghars to be constructed under Rashtriya Gram Swaraj Abhiyan (RGSA) with 100% internet connectivity.

2.60 lakh mandays of training to Panchayati Raj Institution (PRI) members under Rashtriya Gram Swaraj Abhiyan (RGSA).

80,000 houses to be constructed under Pradhan Mantri Awas Yojana Gramin (PMAY-G).

06 Villages to have solid/liquid waste management facilities in order to become clean with litter and plastic free.

26,000 hectare area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25.

Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".

Enhancing avenues of livelihood generation through involvement of the Panchayat level Biodiversity Management Committees (BMCs) and integrating them with Self Help Groups (SHGs) registered with NRLM for sustainable collection and disposal of forest produce.

653 Anganwadi Centres (AWCs) have been targeted for upgrading as Bal Vidyalayas.

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

Training of 6,000 women Self Help Groups registered with NRLM to be completed.

Rs. 1000 crore new road and bridge projects to be taken up under NABARD loan assistance under RIDF Tranche XXX during 2024-25.

5,000 improved biomass cook-stoves to be provided in the tribal areas to reduce indoor air pollution and fuel use.

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/Handloom Sector

Wool Processing, Handicrafts and Handloom Policy, 2020 The Policy aims at sustainable development of wool, silk, handloom and handicraft sectors in the UT and employment generation. The policy is valid for a period of 10 years from the date of Notification.

The major objectives of the policy are to maximize the net income, set up wool processing restructure the wool sector, conduct of Handicraft/ Handlooms census, establishment of Mega Craft Cities and welfare measures for weavers and craftsmen. Incentives for Handicrafts sector

Incentives for Handicrafts Sector include capital subsidy @10% of the working capital for one year not exceeding Rs.5.00 lakh, 50% marketing support for registration of crafts on e-platforms, promotion of GI certified units, enhancement of loan amount under Artisan Credit Scheme, enhanced financial support under Managerial Subsidy, stipend for advance training, promotion of hand-made products, Jammu Haat, with the support of financial institutions and banks.

Incentives for Handloom Sector

Incentives for Handloom Sector include capital subsidy @10% of the working capital for one year not exceeding Rs. 5.00 lakh, enhancement of loan amount under Micro Credit Plan scheme, increase in interest subvention from 3% to 5% on working capital, improvement in scholarships for weaver families, marketing support for registration of crafts on e-platforms websites, with the support of financial institutions in the UT.

Jammu and Kashmir Poultry Policy 2020 has been announced to promote the establishment of poultry units.

The policy envisages self-sufficiency in the production of poultry and poultry products, creation of employment opportunities for local unemployed

educated youth and promotion of backyard poultry. The objectives of the scheme are production of 146 Crores of Table eggs and 1.25 lakh MT poultry meat per annum, establish poultry feed manufacturing units, promote backyard poultry, increase the local production, poultry diversification, sustainable commercial broiler and layer production, registration of Poultry Farms, development of a dual purpose breed and improvement of indigenous poultry germplasm. Incentives under the Scheme include capital investment incentives, interest incentive @3% on working capital, 100% insurance premium, 100% subsidy on DG sets for Commercial layer/Broiler farming purpose for eligible units, 50% subsidy on incinerator etc.

Incentives/Schemes for Dairy Sector

The incentives/schemes provided by the UT Govt for dairy sector is as follows:

- i) Integrated Dairy Development Scheme (IDDS) for dairy units, milk collection units, market infrastructure, Milk ATMs.
- ii) Feed & Fodder Development Scheme (2020-21) for quality fodder production.

Incentives/Schemes for Fisheries Sector

GoI is implementing various schemes for the development of fisheries sector.

The following Centrally Sponsored Schemes are operational in the UT:

- i) Development of Inland Fisheries and Aquaculture for development of fisheries in natural waters.
- ii) PMs Package for creation of employment opportunities for propagation of fish culture in the private sector
- iii) Fisheries Training and extension for providing technical know-how, fish seed etc. to progressive fish farmers.
- iv) National Welfare Scheme for Fishermen for low-cost houses.
- v) Accident Insurance scheme for active Fishermen for insurance cover to professional fishermen
- vi) Rashtriya Krishi Vikas Yojana (RKVY) for establishment of Carp and Trout Rearing units.

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

Bandipora district is generally mountainous terrain, and the agriculture of the district is mostly rainfed. There are 12 agricultural zones and 3 agricultural subdivisions in the district. The prevailing climatic conditions allow crops like paddy, maize, pulses in most parts of the district. 85% of the population of Bandipora district lives in villages and agriculture is the mainstay of most of the people of the district. The geographical area of the district is 267600 ha. The gross cropped area is 29467 ha and the net sown area is 25923 ha.

There are 44687 farm families as per Agriculture Census 2015-16 and 99% are small and marginal farmers. The average land holding is 0.42 ha. The district is suitable for cultivation of paddy, maize, pulses, vegetables and fodder during Kharif season, whereas oilseed, wheat, vegetables and fodder during Rabi season. The district has gross cropped area of 29467 ha, the net sown area of 25923 ha and 14970 ha is net irrigated area. The area under paddy cultivation is 12811 hectares, area under maize is 6655, area under mustard is 1520 ha, area under pulses is 1792 ha and 975 ha under are under vegetable cultivation.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

1. Department of Agriculture in the district has 03 Agriculture sub divisions viz: Bandipora, Sumbal and Gurez. Besides there are Agricultural extension centers in each sub division.
2. The district is having 12 Primary Agricultural Cooperative societies. The PACS are not in a position to provide short term credit to farmers. The commercial banks are extending crop loan facilities to the farmers in horticulture, agriculture and A.H. As on 31st March 2024, there are 55489 active KCC accounts in the district.
3. Presently there are 18 fertiliser/pesticide/seed outlets and 03 vegetable mandis with 02 satellite markets in the district. Besides there is one organic vegetable cluster sale outlet at Trigam village in Sumbal block. The district needs storage facilities for vegetable crops as well as fruit crops.
4. KCC has played a major role in fulfilling the short-term credit needs of the farmers.
5. There are 02 Krishi Vigyan Kendras (KVKs) functional in Bandipora and are located at Potushahi and Gurez. KVK plays a major role in disseminating the information related to farm practices.
6. There is no APMC regulated market in the district and there is no institutionalized arrangement for procuring and selling of food grain produce.
7. Storage facilities for certain perishable vegetable crops require immediate attention so as to prevent distress sale by farmers.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

As per the Central Ground Water Report 2021-22, the stage of ground water development in Bandipora district is around 30% and falls under the safe category. The potential for minor irrigation in the district includes surface water irrigation and ground water exploitation by construction of irrigation structures. Out of 25923 hectares of net sown area, only 14970 hectares are irrigated. Irrigation is provided mostly by canals and channels. Traditional resources such as spring channels and tanks are utilized for irrigating considerable areas as well. Out of 14970 ha net irrigated area, 13240 ha is irrigated through canals, 210 ha is irrigated through wells, 70 ha is irrigated through tanks while 1450 ha is irrigated through other resources. The ground water is also being exploited in a few pockets of the district through dug wells/tube wells by tapping only shallow water aquifers.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

1. Several Lift Irrigation schemes are under implementation in the district in public as well as private sector. However, use of modern irrigation techniques like drip, sprinklers, deep tube-wells and other modern water saving devices are yet to be popularized for the benefit of the farmers.

2. The Irrigation and Agriculture Departments are nodal agencies for development of irrigation facilities. The Agriculture Department supplies pumpsets at subsidized rates for promoting irrigated farming. The district has adequate pumpset dealers, repairers, bore well digging machines which support development of water resources.

Critical Gaps :

1. There is a need to identify and tap various lift irrigation points. Further, new points may be identified.
2. UT government may promote rainwater harvesting structures like farm ponds and artificial recharge structures.

Infrastructure thus created will be very helpful in increasing the production and productivity of the crops thus having a positive impact on the income of the farmers.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization has been helpful to bring about a significant improvement in agricultural productivity. Thus, there is a strong need for mechanization of agricultural operations. The factors that justify the strengthening of farm mechanization in the country can be numerous. The timeliness of operations has assumed greater significance in obtaining optimal yields from different crops, which has been possible by way of mechanization. The various operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses.

The tractors, power tillers, combine harvesters and rice trans-planters are some of the equipment for which a surge in demand has been witnessed over the past few years.

Under the HADP scheme, a total number of 752 power sprayers, 17 tractors, 72 tillers and 70 weeders have been distributed by the Agriculture Production Department as on 31st March 2024.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

All the renowned makes of tractors and repair facilities are available in the district. Farm machinery, spare parts and diesel oil are also available. After sale service is satisfactory in block headquarters. Infrastructure for Farm Mechanization in the district has improved from past eight years, especially in Bandipora town where few dealers for Power tiller as well as Tractor have come up. In view of the small and fragmented land holding, the tractors are taken on rent for various operations. The Agriculture Production Department has been facilitating financial grants under the HADP programme to promote farm mechanization in the district.

Critical Gaps:

Banks may come forward to finance the farm mechanization equipment. Replacement of existing tractors, trolley, power tiller, thresher/reaper and others (Agriculture implements), etc., at periodical intervals and beneficiaries may be encouraged to reap optimum usage of tractors by introducing buy back arrangements of old tractors by the tractor companies at a reasonable price.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district Bandipora provides good scope for many activities of plantation and horticulture as the agro-climatic conditions and topography of the district is suitable for plantation and horticulture crops. Horticulture has assumed great importance in the district and makes a handsome contribution to the district domestic product. The total area under horticulture crops is 6851 Ha with a total fruit production of 76676 MT.

92% of the fruit produced is apples. The remaining 8% consists of pears, apricot, plum, cherry, strawberry, walnut and almond. The walnuts and almonds are the only two dry horticulture crops produced in the district. Walnut is the major dry horticulture produce of the district.

Apple being the major horticulture crop in the district is cultivated in an area of 5825 Ha with a production of 70590 MT. The walnut is grown in an area of 646 Ha with a production of 3080 MT.

Bee-Keeping is another subsistence occupation in the district. Bee keeping activity is additionally looked after by both Horticulture and Agriculture department in the district. Bee-keeping has good potential in this district. As on 31st March 2024, in Bandipora district there are 5583 functional beehives with a total production of 218 Qtls of honey. 700 families are engaged in this activity directly or indirectly. This activity leads to employment generation in rural areas.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The horticulture department has developed 04 Fruit Plant Nurseries in the district. The department has started supplying healthy saplings for raising of nurseries. A total of 35000 plants were available in these nurseries as on 31 March 2023. Besides Holistic Agriculture Development Programme (HADP), there are number of schemes like MIDH being implemented by the Agriculture Production Department. The district does not have an established Fruit Mandi Market Yard as such the fruit is directly purchased by commissioning agents from Delhi and other states.

The district is not having any CA storage facilities leading to the distress sale by the farmers especially Apple. Keeping in view of huge production of fresh fruit and production of dry fruit in the district, there is needed to establish a minimum 30,000 MT capacity of CA storage in the district.

There is 01 FPO namely Aloosa Apple Agro producers Cooperative Ltd. working in horticulture sector in the district. There is a potential to promote similar FPOs in the sector.

Lack of High Density Plantation and demonstration plots in the district is hampering production and productivity.

Necessary plant materials of high density plantation should be made available by the department.

The PACS in the district are doing routine retail business. There is a need to develop these PACS into multi service centres offering opportunities of storage and marketing of the produce.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Bandipora has 88405 ha of land under forest (33%) out of the total geographical area of 267600 ha and area under social forestry is 1326 ha. The forests in the district are classified into coniferous, non-coniferous and reserved forests. The Social Forestry Department is promoting the plantation of Poplar, Willow, Rabiania, Acanthus, etc in wasteland.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department is the nodal agency for forestry and wasteland development in the district. In the district the department is represented by one Divisional Forest Officer.

There are 02 forest nurseries in the district with an area of 3.30 ha, with a capacity to produce nearly 4.00 lakh seedlings/saplings. The department has supplied a total of 2.86 lakh plants and rehabilitated around 11 ha of wasteland with afforestation as on 31st March 2023.

Farmers may be educated on the type of species that can be grown on different types of wastelands, sources of good quality seedlings, age of maturity of trees, average return per ha. of land, Cultural Operations (Scientific Management), etc.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The total cattle population in the district as on 31-03-2024 is 80115 out of which 56080 are cross bred. The buffaloes constitute a very meagre population of 731. The horses/donkeys/camel used for draft purposes are 3560 in number. Of all the livestock activities, dairy development is most popular and is providing partial employment to many persons.

The total milk production in the district in 2023-24 was 119 thousand metric tons. The per capita milk availability in the district is approx. 832 gm/day for the human population of 3.92 lakh which is more than the ICMR recommendations of 283 ml/day. In view of the food habits and low nutritional contents in the food of rural people there is a need to encourage dairy development. Further the dairy activity has cow dung as by product, which is used as fuel, as manure and can also be used in vermicomposting. The government is operating an Integrated Dairy Development Scheme (IDDS) to provide incentive to the farmers for establishing small dairy units.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 16 veterinary hospitals/dispensaries 03 disease diagnostic centres, 59 artificial insemination centres and 01 animal breeding farm operating in the district. These centers cater the health care of animal population of the district. A total of 79 dairy cooperative societies have also been promoted in the district.

The district offers good infrastructure in terms of availability of milch cattle, veterinary facilities, milk procurement etc. Although both green and dry fodder are available in the district, the quantity is not enough to support the livestock population.

Considering the number of animals in the district the present infrastructure in the form of veterinary facilities are insufficient. There is no major unit for milk processing and marketing.

There is a need to finance commercial dairy units of ten or more animals to young farmers and ex-servicemen who can adopt dairy as a full-time occupation. The activity remains to be commercialized. Milk processing and storage facilities need to be created in the district as there is ample scope for dairy products in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is a fast growing segment in agriculture sector which can generate a good number of employment opportunities and income levels of farmers in the district particularly for small and marginal farmers. Nearly, 60% of the demand for poultry products is presently met from outside which indicates that there is vast potential for poultry development in the district. As on 31st March 2024, the population of the poultry was 2.06 lakh in the district. There are also around 50320 number of indigenous poultry birds which are mostly reared under backyard conditions.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are a total of 77 poultry farms in the district producing around 1.22 lakh broiler birds annually. The import bill for broiler birds costs around Rs. 21.50 lakh annually for the district. Poultry feed like maize, paddy husk, wheat-bran, ground-nut cakes etc. are easily available. As there is only one government hatchery located at district nearby district of Baramulla, the day old chicks are being procured either from Srinagar, Jammu or from Punjab/Delhi which increases the cost.

There is great possibility of development for the district economy in this sector and can provide job opportunities to the un-employed youth.

One of the reasons for the low take off of the activity is lack of finance and high feed costs which accounts for about 75% of the total production cost.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/Goat rearing is one of the most predominant activities in the Bandipora. In view of the agro-climatic conditions, topography, grazing lands, etc. sheep rearing is the most predominant activity in the district. The sheep are reared for wool and meat purpose. Rural population is dependent on this activity as this activity provides them additional income for their livelihood. People are rearing goats for meat, skin and milk purposes. Kandi/ Gurez valley area is ideally suited for sheep & goat rearing as it provides good pasture land throughout the year. The small/marginal farmers which constitute two thirds of the total population of the district can be engaged in the rearing of Goat/ Sheep. The district of Bandipora being in the temperate zone is ideally suited for rearing of all types of livestock particularly sheep, which plays an important role in its rural economy. The district has also been identified as a potential district for sheep and goat husbandry by the UT Government.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

As on 31st March 2024, the district had a total sheep population of 2.19 lakh out of which 1.95 lakh are cross bred. The total goat population in the district is 0.50 lakh. The total meat production in the district is 1800 MT. The wool production in the district is 1.62 lakh kg.

There are 44 Sheep Extension Centres (SEC) in the district. Three veterinary centres have come up in the district under support from NABARDs RIDF.

All activities related to sheep rearing namely treatment, dosing, vaccination, dipping/foot bath, castration, branding, etc. are executed by experts in these units.

Non availability of fodder is posing a serious problem as the development of the pasture lands and fodder resources has not been commensurate with the increase in the flock population. The district offers good potential for development of sheep/goat development activities; it provides additional income for their livelihood throughout the year.

The small/marginal farmers can be engaged in rearing of Goat / Sheep under National livestock mission (NLM). Banks may go for aggressive financing of Sheep units on the pattern of NLM scheme.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

the river Jehlum flows through the district into Wullar lake and many habitations have dwelled on the banks of these water bodies. There are a total of 4115 licensed fishermen in the district. These fishermen are involved in the occupation of fish catching in and around the wullar lake. The total fish catch in the district is around 2206 MT per annum generating an income of around Rs. 17.00 crore annually. In addition to this, there are 118 commercial fish farms in the district. These fish farms produce around 34.15 MT of fish annually.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The department of fisheries is supporting the sector under various schemes like HADP and PMMSY.

The sector is facing very critical issue viz. over all control over the water bodies, proper housing scheme for fishermen community, lack of seed for stocking in trout streams, proper cold storage and marketing facility at the district headquarter, creation of a mini laboratory at district level.

There is a need of establishment of hatchery to provide fish seed locally as there is a big gap in demand and local supply of fish seed.

The banks need to finance working capital requirement of fishing boat, nets etc. to fishermen surviving on fishing at Wullar lake in the district.

2.1.10 Farm Credit – Others

2.1.10.1 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 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. It is also an avenue for the farmers particularly small and medium 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 distances. Though the agriculture practices are improving and new technology is being adopted gradually, the pack animals are still in demand. Two wheelers to farmers certainly increases the mobility of farmers to attend to their fields and helps them to carry small agricultural implements to their farms.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The work animals are available in sufficient number in the district. The veterinary facilities are also available for these animals from the veterinary department.

The mules/horses are used to carry construction material to hilltops and higher reaches as there are no motor able roads in the far flung areas of the district.

Lack of village roads and linkage with local markets and nearby towns and poor maintenance of the roads. Besides there is a lack of availability of quality animals.

Critical Gaps:

Extension facilities at far off/backward places and genetic improvement is required.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 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. An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple

goals.

The advantages of IFS are indicated below:

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

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.

There is a requirement of a Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries to give impetus to integrated farming systems approach.

Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Bandipora district has around 975 Ha of land under vegetable cultivation and 6851 Ha under fruit cultivation. Many areas are adopting seasonal vegetable cultivation by replacing the traditional crops of paddy and maize. This has resulted in increase in potato/vegetables production.

It is estimated that nearly one-third of the horticulture produce especially fruit and vegetables, is wasted mainly for lack of cold storage and other storage facilities. Cold storage and proper marketing facilities especially for horticulture produce will be helpful in providing remunerative price of crops to the producers. There are no CA storage facilities in the district. However, cold storage facilities in private sector at Srinagar exist.

In this context, it is essential that attention is paid to creation of infrastructure that support and sustain the predominant economic activities on a larger scale.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are a total of 24 godowns with a storage capacity of 276 MT in the district. As a result, the district lags behind in godowns for storage of food grains.

Banks may finance under the GoI subsidy schemes for Cold storage facilities for fruits, vegetables and other milk and milk products, etc.

Further, there are no regulated or wholesale markets, commercial grading centres in the district for catering to the needs of farming community.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In view of the hilly and undulating topography and the related problems of soil erosion, land development assumes great importance in the district. The land development by way of land levelling, on-farm development works, reclamation and soil improvement, watershed management, soil & water conservation, waste land development etc., is being taken up in the district. The activity has wide scope / potential in the district and these programmes are being run by UT govt. through its schemes but with budgetary constraints. As such the land levelling, bench terracing, gully plugging can be promoted through bank finance. Bandipora district is having 25923 ha net sown area and 3000 ha as barren and uncultivable land and 963 ha as cultivable wasteland which can be reclaimed for the agriculture purpose and watershed activities can thus be taken. NABARD has announced Rs. 5,000 crore of refinance scheme for banks and financial institutions for providing finance to the beneficiaries of its 2,150 watershed development projects.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

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 and Soil Conservation Department under some centrally sponsored schemes. Tractors, bulldozers and other machinery required for land development works are also available in the district. The department of Soil conservation and Engineering wing of Agriculture Department, is executing various works in the district, viz., Land leveling/Bench terracing, Gully plugging, Retention

wall/check dams, erosion protection.

Rural Development Department is also doing soil conservation activities under MGNREGA such as protection bundling, land levelling, check dams, etc.

Better 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 departments with technical and monitoring support of SKUAST-K and KVK Bandipora. At present, there is adequate staff available with the Agriculture Department for extension, monitoring and implementation of land development activities. However, extension services need to be strengthened.

Critical Gaps:

Organic manure can definitely make the land stronger and hold its major constituents. Over a period of time, the practice of application of organic manure has declined and the application of chemical fertilisers.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Growing awareness about health and environmental issues is paving the way for 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 plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality.

Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming identification of potential areas and crop is crucial. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems would be the best farming strategy.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

Demonstration, training on vermicomposting should be taken up at large scale level preferably through SHGs and NGOs.

Integrated models for organic farming may be promoted. Involvement of scientists/specialists from KVK and SKUAST may be made at village level.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management plays a crucial role in value addition to agriculture. Investments in Agro & Food processing sector have not been commensurate with the large potential available in the country and as a sequel, linkages between productions, post-harvest management, processing and marketing including export largely remain weak despite a large production base available under the agriculture and allied sectors.

A big push to this sector will create large scale employment, enhance farm income

and combat agri-wastes. GoI has created, corpus of 2000 crores in the budget for 2014-15, to create food parks, agro-processing industry, etc. The Indian corporates are keenly exploring the present scenario to seize new opportunities in the rural sector.

In Bandipora, dairy, sheep, poultry, goat, fisheries etc. are popular activities. Thus there is good scope for dairy processing units, mutton processing, etc. Refinance facilities are offered by NABARD to banks against their lending to agro/food processing sector under investment credit for processing of raw materials from all agricultural crops including food grains, horticulture and plantation products, forest produce, livestock fisheries.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

At present there is no adequate infrastructure available to promote agro processing units in the district. Though surplus raw material is available for processing.

On account of good agriculture production, there is enough scope for setting up the agro-based industries in the district.

District and its surrounding districts are endowed with the livestock resources. Based on the livestock population, availability of poultry, sheep, goat and fisheries, the products like milk, meat, poultry products, fish, etc., are available for industrial use.

Critical Gaps:

Being an apple producing district, there is good potential for setting up of agro processing units for apple produce which is currently being marketed transported to other markets without any value addition. Therefore, there is good scope for setting up of agro processing units.

Construction of modern cold storage and cold chain including mobile vans for transportation.

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 state.

It is imperative that separate area and funds may be demarcated in Industrial Estates for creation of food and agro-processing units.

Amendment of APMC Act for private sector participation in agri-markets and marketing.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Main Objective of Agri Clinic and Agri Business centre is to supplement efforts of public extension by necessarily providing extension and other service to the farmers on payment basis or free of cost as per Business Model of agri- entrepreneur and local needs and affordability of target group of farmers.

Some of the eligible activities under Agri- clinic and Agri-business centre are:

- 1) Extension Consultancy Service.
- 2) Soil and water Quality Cum Inputs Testing Laboratories.
- 3) Crop Protection Service Including Pest Surveillance, diagnostic and Control service
- 4) Micro-propagation including plant tissue culture labs and hardening Units.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Under the scheme of ACABC, banks are financing the interested entrepreneurs upto 20 lakh. NABARD is channelizing the subsidy under the scheme of Ministry of Agriculture and Farmers Welfare.

Critical Gaps:

The mindset of the Agriculture Graduates should be motivated and diverted to take these activities in a big way and the UT Govt. should also offer some incentives, which is presently, towards Govt. jobs and are not willing to set up their own business.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Union cabinet in 2020 has changed the definition of micro, small and medium enterprises. As per the new definition:

Micro units can have up to Rs. 1 crore investments and turnover of up to Rs. 5 crore.

A business entity with an investment of up to Rs. 10 crore and turnover of up to Rs. 50 crore will be classified as small.

A company with up to Rs. 50 crore investments and up to Rs. 250 crore turnovers is classified as a medium enterprise.

Bandipora district has good potential for development of NFS activities like handloom, wooden/handicraft, embroidery work, tailoring, carpentry, village artisans, petty trades, agro/food processing, crafts like carpet weaving, wood carving, chain stitch, staple, etc. In the district Bandipora a total number of 12323 MSME units have been registered on Udyog portal as on 31-03-2024. There are also 178 Handloom/Handicraft societies. A small number of 2017 business entities have been registered on GST portal as on 31st March 2024.

3.2 Infrastructure and linkage support available, planned and gaps

Bandipora district has more than 3000 families associated with NFS activities like handloom, wooden/handicraft.

Due to the topographic difficulties, the development of bigger industries has not happened in the district.

More Entrepreneurship training establishments and Industrial Estates need to be established.

Banks may encourage private investment in setting up of industries in the district. Banks may come forward to support the entrepreneurs and startups.

The Govt. Department and agencies should look beyond subsidy oriented cases and sponsor good cases to the financing banks though these are not eligible for any subsidy. They should adopt a proactive approach and strengthen and gear up their extension and training facilities.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

4.1.2 Infrastructure and linkage support available, planned and gaps

Bandipora is known for its handloom and handicraft industry, especially in Sumbal and Hajin Blocks. 60% of the products are sold outside valley, from where it is exported to other countries. There is huge demand for specialized shawls and crewl handwoven/embroidered clothes.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The education sector in J&K has embraced the National Education Policy 2020 and J&K Education Investment Policy 2020, leading to significant advancements and new initiatives. Under the effective implementation of programs like Samagra Shiksha, PM POSHAN (Mid Day Meal), and NIPUN BHARAT, has transformed educational landscape of the UT aligning with national policies and fostering holistic development among students.

In the district Bandipora there are a total number of 509 schools in Govt. sector and 131 schools in private sector upto the higher secondary school level. The district also has 03 degree colleges and 03 ITIs.

4.2.2 Infrastructure and linkage support available, planned and gaps

There is 01 polytechnic college in the district but there is no medical college in the district. In the absence of adequate facilities for technical education within the district, students seek admissions in cities outside Kashmir valley. As such there is huge potential under this sector. Loans up to Rs. 20 lakh including that for vocational courses is classified under priority sector.

Critical Gaps:

Lack of awareness about GoI Scheme is the single most factors, which has blocked the credit uptake in this sector. Since this is not an income generating activity, banks are apprehensive about loan repayment but are not aware/sensitized fully about benefits and other real social benefits of the scheme. Hence banks need to be sensitized immediately. Awareness for education loan may be spread all over the district particularly through school/ college staff or counselors.

4.2.3 Infrastructure and linkage support available, planned and gaps

The bandipora district has achieved 100% success in the number of households having access to sanitation with improved facility. There are a total of 61710 houses having access to sanitation with improved facility. Considering the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector. 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.

Critical Gaps:

Proper Planning: There is a felt need for UT Government, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter alia, adequately provide for housing and basic services for all.

Increase flow of Funds: Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.

Increased availability of Land: Facilitating availability of serviced land and housing with focus on EWS and LIG groups.

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

Upgradation of skills: Upgradation of construction skills and accelerated development of housing and infrastructure sectors. **Public-Private Partnerships:**

Forging strong partnerships between public, private and cooperative sectors.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the basic human needs, next to food and clothing. It serves as an engine of growth for an economy since it has a direct impact on employment and income generation.

As per revised Priority sector guidelines 2020, loans up to 35.00 lakh for housing in metropolitan centres and 25.00 lakh at other centres, loans for housing projects exclusively for economically weaker sections and low-income groups, up to 10.00 lakh per dwelling unit are classified as Priority Sector Advance. Assistance is given to any government agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of 6.00 lakh per dwelling unit would also qualify. Bank loans to HFCs (Approved by NHB for their refinance) for on lending up to

20.00 lakh for individual borrowers, for purchases/construction/reconstruction of individual dwelling units for slum clearance and rehabilitation.

Under PMAY (Urban and Grameen) a total number of 5117 houses have been sanctioned for construction out of which 3877 houses have been constructed as on 31st March 2023.

Chapter 5

Credit Potential for Infrastructure Public investments

5.1.1 Status of the Infrastructure in the District

NABARD has been financing various activities under Rural Infrastructure Development Fund (RIDF). The Union Government has announced 40475 crore corpus for funding under RIDF for 2023-24. The UT Government may consider formulating and submitting projects under different sectors to NABARD under following activities:

1. Minor Irrigation/ Micro Irrigation
2. Soil Conservation
3. Flood Protection
4. Watershed Development/ Reclamation of waterlogged areas
5. Drainage
6. Forest Development
7. Market Yard, Godown, Mandi, rural haat, marketing infrastructure
8. Cold storage, Public/Joint sector cold storage at various exit points
9. Seed/Agriculture/Horticulture Farms
10. Plantation and Horticulture
11. Grading/certifying Financial Year mechanisms; testing laboratories
12. Community irrigation wells for village as a whole
13. Fishing harbor/ jetties
14. Riverine Fisheries
15. Animal Husbandry
16. Modern Abattoir
17. Medium Irrigation Projects
18. Mini Hydel Projects/ Small Hydel Projects (up to 10 MW)
19. Major Irrigation Projects (already sanctioned and under execution)
20. Village Knowledge Centres
21. Desalination plants (in coastal areas)
22. Infrastructure for Information Technology in rural areas
23. Infrastructure Work related with alternate source of energy
24. 5/10 MW solar photovoltaic power plant
25. Mechanization of Farm operation and Related Services
26. Separate Feeder Plant
27. Establishment of dedicated rural industrial estates
28. Drinking Water
29. Infrastructure for Rural Education Institutions
30. Public Health Institutions
31. Construction of Anganwadi Centres
32. Pay & use toilets in rural areas
33. Construction of toilet blocks in existing schools, especially for girls
34. Setting up of KVIC industrial estates/ centers
35. Solid Waste management
36. Rural Roads
37. Ropeway
38. Rural Bridges
39. Road Over Bridge (ROB) on railway crossings

5.1.2 Infrastructure and linkage support available, planned and gaps

A few major and important infrastructural amenities which need attention of the UT authorities are as under:

1. All weather surface road to facilitate access, approach to all parts of district Bandipora throughout the year. This will help in economic activities during the rainy and winter season and to increase flow of local and foreign tourists to various places in Bandipora district. Further the internal road network in Hilly zones of Bandipora district should be strengthened. New works should be taken up connecting all villages/hamlets to respective block headquarters.
2. Assured and stable supply of electricity. Harnessing of micro/mini hydel power and solar power
3. Development of local market yards and improved speedier access to markets out of the state.
4. Construction and availability of cold & dry storages.
5. Improvement in health services with construction of Public Health centre in each block.

Animal Husbandry/Sheep Husbandry Department may take up farm strengthening projects/ breeding farm project/ vet. Hospitals under RIDF.

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

There are 13 ongoing RIDF projects with a financial outlay of Rs. 5054.19 lakh consisting of 08 rural drinking water schemes, 02 seed farms, 02 rural horticulture markets/godowns and 1 goat farm in the district. These projects shall play a critical role in improving public health, promote self sufficiency in quality seeds, improve market linkages and reduce post-harvest losses thereby supporting income stability.

In summary, the ongoing RIDF projects in Bandipora are poised to bring comprehensive benefits, ranging from improved health and agricultural productivity to enhanced economic development and sustainability.

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. Though investments for this sector has been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. This chapter attempts to make an estimate of the potential under social infrastructure sector that can be financed through bank credit.

5.2.2 Infrastructure and linkage support available, planned and gaps

The banks can find new business in lending to these markets especially the education infrastructure. Construction of schools may be spread over a five year period and 50% of the schools may be constructed with bank finance. Skill development of rural youths in non-farm employment opportunities in rural area, has to be taken up in mission mode to bridge inequalities in access of education between urban/rural areas and people dependent on agriculture/industry and services. Convergence between drinking water supply and sanitation schemes need to be strengthened for maximum benefit to people. Capacity building of members of the Village Water and Sanitation Committees is of critical importance here. Operation and Maintenance of assets created needs to be ensured to control the problem of slippage and optimum use of water resources.

5.3.1 Status of the Sector in the District

Renewable energy plays a pivotal role in fulfilling the energy demand through Solar energy and small hydro power projects. The UT Government through JKEDA has allocated 35 Mini Hydel Projects (MHPs) with a total capacity of 103.05 MW to be developed under the Independent Power Producer (IPP) mode.

Government is actively promoting solar energy adoption through various initiatives:

1. Grid Tied Rooftop Solar Power Plants
2. PM-KUSUM Scheme
3. PM Surya Ghar-Muft Bijli Yojana

5.3.2 Infrastructure and linkage support available, planned and gaps

The departments of Renewable Energy, Science & Technology, Agriculture and Animal Husbandry etc. may come up with a joint strategy together for popularizing the usage of renewable energy.

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	53	130.54	117.39
B	Ongoing tranches	47	236.88	210.12
	Total (A + B)	100	367.43	327.51

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	15	33.67	31.39
B	Rural roads & bridges	64	283.69	254.39
C	Social Sector	21	50.06	41.72
	Total (A + B + C)	100	367.43	327.51

3. 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	2	Irrigation potential	ha	400
B	Rural roads	61	Road length	km	134
C	Bridges	3	Bridge Length	m	64

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector	21	Around 1.25 lakh individuals are estimated to benefit from the 21 RIDF projects under social sector.	Individuals	125000
2	Agriculture	13	Increase in the income of households In agriculture and allied sector	Households	1700

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The informal credit delivery system, more precisely the Self Help Group-Bank Linkage Programme (SHG-BLP) has come a long way since its modest beginnings during 1992-93 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of rural poor with a view to end their dependence on money lenders, have, over the years, developed as the strongest tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. It is now increasingly recognized as an effective mechanism for reaching a large number of the hitherto unbanked sections of the rural poor with minimal transaction and risk costs. Due to this, micro credit has come to stay as an integral part of every strategy planned for rural development. There are a total of 2870 SHGs working in the district. These SHGs have been credit linked to the tune of Rs. 5657.50 lakh as on 31st March 2024. There is a further potential to promote SHGs in the handloom and handicraft sector in the district.

6.2 Infrastructure and linkage support available, planned and gaps

As most of the rural women members of SHGs are illiterate and not aware about bookkeeping, the SHGs become dormant after the departments stop handholding support to SHGs. It has repercussions on SHG formation in future and financing of SHGs by banks.

Sustainability of SHGs is dependent on proper hand-holding in the initial years and training of SHG members in conducting meetings, regular savings, inter-banking and handling of books of accounts.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system.
- 2 Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale. Banks may adequately finance the FPOs for their better business viability.
- 3 Technical inputs like high yielding varieties, quality seeds, suitable agro-techniques, mixing of traditional crops with newer ones and moderate farm mechanization to compensate the labour shortage at farm.
- 4 Livestock based integrating farming.
- 5 Development of CA storage facilities in the district to prevent post-harvest losses in horticulture and prevent distress sale by farmers.

2. Water Resources

- 1 Improving already existing irrigation facilities, harnessing groundwater through drip and sprinkler systems would improve the production and productivity.

3. Farm Mechanization

- 1 Farm Mechanization schemes need to be popularized among farmers.
- 2 Need for popularizing small farm implements among farmers regarding its usefulness on a cluster basis especially to small and marginal farmers.
- 3 FPO formed may be facilitated with custom hiring centres.

4. Plantation and Horticulture

- 1 Popularization of high-density apple plantation in the district for increased productivity.
- 2 Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized.
- 3 Development of CA storage facilities in the district to reduce post-harvest losses.

5. Forestry/ Waste Land Development

- 1 District needs wasteland schemes and extension services in the field of agro/farm forestry.

6. Animal Husbandry - Dairy

- 1 Farmers may be encouraged to set up modern commercial dairy units.
- 2 The Department needs to organize cattle mandis in the and also encourage the calf rearing farms to ensure availability of good quality animals at local level.
- 3 Non- availability of quality fodder is one of the major constraints, fodder development under improved conditions may be promoted.

7. Animal Husbandry – Poultry

- 1 Insurance cover at reasonable rates may be made available for poultry birds.
- 2 Department needs to provide training to the potential entrepreneurs.
- 3 Re-introducing backyard poultry can help in increasing the farmers income.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a scope and need for establishing modern slaughterhouses, dressing units, marketing outlets with approved standard design, equipped with modern tools, machines and other necessary infrastructure to ensure supply of hygienic, quality animal products to protect consumers from facing health hazards.
- 2 Focus should be on improving the productivity of the animals.

9. Fisheries

- 1 Fishing as a commercial activity has not developed so far in the district. Awareness need to be created among the farming community regarding taking up this activity on a large scale or on a small scale along with agriculture operations.
- 2 Latest scientific skills need to be imparted to the farmers.

10. Construction of Storage and Marketing Infrastructure

- 1 Storage, dry as well as cold will prove much beneficial for the farmers as there could be better price post holding of their produce from the market. As such, there is not much storage infrastructure available in the district.
- 2 Govt. departments viz. Agriculture, Horticulture, etc. may take necessary steps to create awareness among big farmers, cooperative societies etc. for establishing storage godowns, cold storage structures etc.
- 3 There is a need to take steps for the creation of storage facilities in the PACS.

11. Land Development, Soil Conservation and Watershed Development

- 1 Special refinance facility of 5000 crore across India has been earmarked during 2020- 21 to 2023-24 by NABARD for Watershed and Wadi Project areas, which will help beneficiaries to take up additional economic activities.

12. Agriculture Infrastructure: Others

- 1 The marketing linkage for quality seeds and bio fertilizers need to be strengthened.
- 2 Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers may encourage and finance liberally for these activities.

13. Food and Agro. Processing

- 1 The uptake of units under the PMFME scheme has been low. Steps may be taken to sensitize the people about the scheme to develop food and agro processing sector in the district.

14. Agri. Ancillary Activities: Others

- 1 The post-harvest infrastructure viz., quality testing labs, cold chain, etc., are not available in the district and needs to be strengthened to enable the agro and food processing industry to grow.
- 2 Agri Clinics and Agri Business Centres (ACABC) needs to be set up in the district, which can help farmers in a big way.

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is a need to preserve, propagate and professionalize the handi crafts sector, which could generate huge employment. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. Starting a Craft Management Course would be helpful also.

- 2 Efforts for mobilization of artisans into Self Help Groups, Joint Liability Groups.
- 3 Development of improved, modern tools for artisans, craftsmen for better productivity.

16. Export Credit

- 1 There is a need to organize artisans /weavers into collectives such as OFPOs. Trial shipment of fresh fruits by farmers in collaboration with agencies like APEDA, EXIM Bank are of vital importance.

17. Education

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

18. Housing

1. Banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The loans may be sanctioned by banks for the purpose of construction of houses to economically weaker sections and low income groups, the total cost of which does not exceed 10 lakhs per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of 2 lakhs per annum, irrespective of the location, is prescribed.

19. Social Infrastructure

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

19. Renewable Energy

- 1 There is an urgent need for creating awareness among the public about the existing schemes viz., PM-KUSUM.

20. Informal Credit Delivery System

- 1 The SHG projects can facilitate purchase of inputs for agriculture and Non - Farm sector activities. This may further help in self-employing poor rural people and can further graduate into formal and informal organizations. There were two NABARD projects sanctioned in the district for formation, nurturing and linkages of SHGs with formal banking system before the extensive coverage of the district under SRLM.
- 2 The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to 10 lakhs, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans. For loans to SHGs above 10 lakhs and up to 20 lakhs, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, entire loan (irrespective of the loan outstanding, even if it subsequently goes below 10 lakh) would be eligible for coverage under Credit Guarantee Fund.

Chapter 8

Status and prospects of Cooperatives

1. Background

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’.

a. 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 cooperative sector in Jammu and Kashmir comprises a total of 9794 cooperatives, covering about 8874 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 920 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 892841 lakh members spread across 6850 villages. Likewise, long-term rural co-operative credit institutions include one State Co-operative Agriculture and Rural Development Banks (SCARDB), which has a unitary structure with 51 branches. It has a membership of nearly 0.99 lakh members. Further, there is one MSCS having their registered office in the state. Besides, there are about 59 district level federations, 3 state level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC, GoI

2. The State Government has undertaken several recent initiatives to enhance the outreach and activities of cooperatives, reflecting a commitment to fostering economic growth and community engagement. These initiatives aim to empower local communities, improve service delivery, and promote sustainable development through cooperative models.

Dairy Development Scheme

The Dairy Development Scheme, approved by the J&K Government, aims to enhance the region's dairy sector through a structured funding framework. NCDC provides a 70% loan to the J&K Government, which offers a 50% loan to cooperative societies, along with a 25% Central Government subsidy and a 5% owners' contribution. The UT Government allocates 20% of the loan as share capital. With an eight-year repayment plan, this initiative supports local farmers, improves milk production quality, and promotes sustainable practices, ultimately fostering economic development in Jammu and Kashmir.

3. Ayushman Sahakar Scheme
The Ayushman Sahakar scheme enhances healthcare services through cooperatives in Jammu and Kashmir. By providing financial assistance for healthcare needs, it improves access to quality services, particularly in underserved areas. The scheme offers favorable interest rates for women-led societies, promoting gender equity in healthcare management. It aligns with the National Digital Health Mission's goals of improving health infrastructure and personnel training. By leveraging the cooperative model, Ayushman Sahakar fosters community participation, emphasizing preventive care and education, and creating sustainable health systems that empower communities for long-term health benefits.

4. Food Processing Units Initiative
The initiative to establish 80 food processing units in Jammu and Kashmir aims for equitable agricultural development, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of Rs 75 lakhs or less, it enhances local food production and processing. Local authorities will aid in preparing Detailed Project Reports (DPRs), which will undergo technical evaluation. Cooperative Banks will provide up to 90% of project costs, capped at Rs 9 lakhs, with manageable repayment terms. This initiative boosts local economies, creates jobs, and reduces post-harvest losses, contributing to food security and improved livelihoods.

5. Status of Cooperatives in the District

1. The Cooperative Movement in Jammu and Kashmir was first institutionalized in 1913. The legal framework further updated in 1936, 1960, 1989, 1999. In tune with the National Policy, the State Govt. has introduced reforms both legal and structural in the Cooperative Movement from time to time. there are 8763 Cooperative Societies in J&K, of which, 3611 have been registered by Registrar Cooperative Societies J&K, 4421 by Director Handloom and Handicrafts Kashmir and 672 by Director, H&H Jammu.

2. Status of cooperative societies in the district is as under: Bandipora district has a rich cooperative profile with 32 cooperatives in the district and cover Dairy, Poultry, Transport, Seed, Vegetable etc. The total membership of the societies stands at 22000 as on 31st March 2023. The societies have a net owned funds of 81.36 lakhs and working capital of 221.52 lakhs.

Number of Societies

A. Details of Non Credit Cooperative Societies

a. AH Sector (Milk/Fishery/Poultry etc.): 09

b. Consumer Stores: 05

c. Weavers, Marketing and Industrial Societies: 05

B. Details of Credit Cooperative Societies

a. Primary Agriculture Credit Societies: 12

C. Details of Multi-State Cooperative Societies No. of MSCS: 01

Total cooperative societies: 32

5. Potential for formation of cooperatives

There are a total of 12 PACS covering 141 gram panchayats in the district. The number of uncovered gram panchayats are 10. Hence, there is a potential to form 10 new PACS in the uncovered gram panchayats. In addition, there is a potential to form 35 MPACS in the underserved Gram panchayats.

There is also potential for creation of cooperative societies in dairy, agriculture and handloom/handicraft sectors in Bandipora, Gurez and Tulail blocks. This can have immense multiplier effect in giving a filip to economic activities in these areas.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1.	Collectivisation	CSS FPO – Buthoo Shallot FPC Ltd	Bankoot block in district Bandipora	Central Sector Scheme for formation of 10,000 FPOs implemeted by NABARD.	Department of Agriculture	110	The FPO is involved in the marketing of a niche crop Shallot which has widespread domestic and international market.
2.	Collectivisation	CSS FPO- FPO Sumblistan Agro Producers Coop. Ltd.	Sumbal Block in district Bandipora	Central Sector Scheme for formation of 10,000 FPOs implemeted by NABARD.	Department of Agriculture	115	The FPO is doing the business of organic and exotic vegetables. The FPO has been able to market its produce to the district Kargil in UT of Ladakh.
3	Collectivisation	CSS FPO- Aloosa Apple Agro Producers Coop. Ltd.	Aloosa Block in district Bandipora	The Central Sector Scheme for formation of 10,000 FPOs implemented by NABARD	Department of Horticulture	120	The FPO is the first of its kind in horticulture sector in the district involved in input business and aggregation of apple and its marketing.FPO has been able to market its produce to the district Kargil in UT of Ladakh.
4	Collectivisation	Off-farm Producer Organization (OFPOo	Odina in block Sumbal of district Bandipora	The OFPO is support under Gramin Vikas Nidhi (GVN) by NABARD with a total support of Rs.	Nil	155	The OFPO is involved in the production of Kani and Sozini shawls. The OFPO has provided competitive rates with high quality products, to the member artisans with enhanced

Bandipora, PLP 2025-26

				45.50 lakh			bargaining power through direct marketing channels including the e-commerce.
5	Financial Inclusion	Grant under Financial Inclusion Fund (FIF) for capital expenditure of RSETIs	RSETI Bandipora	Purchase of training equipment and maintenance thereof for the RSETI	Collaboration with J&K Bank	1000	The training equipment will provide the RSETI the much needed leverage for providing the market oriented skill and training to the eligible beneficiaries.
6	Banking Technology	Sanction for grant assistance for deployment of Solar Power Units/UPS in UT of J&K	Bandipora	The scheme is meant for Customer Service Points managed by banking correspondents (BCs).	Collaboration with J&K Bank	5000	Improvement in the services of customer service points for the general public for round the clock banking services and other social security services.
7	Micro Finance	Joint Liability Groups (JLGs)	Bandipora	Promotion and nurturing of JLGs	Collaboration with J&K Bank and J&K Grameen Bank	400	Credit linkage of marginalized sections of the society and livelihood creation.
8	Promotional Activity	DPR Project on Technological Interventions and Fisher Producer Organization	Bandipora	Hybrid Drying equipment provided to the beneficiaries to promote marketing of scientifically dried and packaged fish in addition to the capacity building training.	Collaboration with SKUAST-K	100	4 groups of fisher communities are availing benefit under the project through scientific drying of their fish produce leading to the increase in their income.

Success Stories

Success Story 1: Kanisoz Shawl Producer Company Limited



1. Scheme :	Off-fam Producer Organisation under Gramin Vikas Nidhi
2. Project Implementing Agency :	Indo Global Social Service Society
3. Duration of the project :	3
4. Beneficiary :	Artisans including women artisans involved in Kani and Sozini shawl weaving.
No. of beneficiaries:	150
Community :	Below Poverty Line
State :	Jammu And Kashmir
District :	Bandipora
Block :	Sumbal
Village :	Odina

1.1 Support provided

- Grant Assistance of Rs. 45.61 lakh for 03 years.

1.2 Pre-implementation status

- The artisans in the OFPO cluster faced a severe shortage of working capital, primarily due to economic hardships and accumulated debts.

- Before implementation of the project, the existing trade relationships with contractors, though exploitative, met artisans' immediate credit and raw material needs. These relationships presented a complex barrier since contractors fulfilled both market and credit role for artisans.
- The artisans in the OFPO cluster relied on contractors for design input, which limited creative independence and market responsiveness.

1.3 Challenges faced

- Artisans had deeply rooted connections with traditional trade networks, which, despite being exploitative, provided consistent credit and market access. Convincing artisans to leave these established networks in favor of a new OFPO model required overcoming skepticism and building trust.
- Many artisans had little formal training in modern production, design, and marketing techniques. Bridging this skill gap required continuous training, which demanded investment in trainers, materials, and that added to the initial costs and complexity of the OFPOs operations.

1.4 Impact

- Through skill upgradation training programs focused on Kani shawl production, the OFPO equipped 130 artisans with advanced weaving techniques, new designs, color combinations, and dyeing methods, as well as knowledge about quality control and market demands.
- This skill enhancement enabled artisans to meet quality standards, diversify their product offerings, and cater to changing market preferences. The trainings particularly empowered women in the sector, with 85 female participants out of 130, thus enhancing their role and presence in the industry.
- The OFPO facilitated access to new markets by educating artisans on customer preferences, innovative branding, and direct-to-customer (B2C) strategies.
- The OFPO has fostered a collective identity, encouraging the shareholders to work together to tackle issues such as raw material procurement and design development.

Success Story 2: Technological interventions & Fisher producer Organization: A step to enhance Fisher's Livelihoods in Kashmir Himalayas



1. Scheme :	Farm Sector Promotion Fund (FSPF)
2. Project Implementing Agency :	SKUAST-K
3. Duration of the project :	2 years
4. Beneficiary :	Fishermen communities
No. of beneficiaries :	100.00
Community :	Below Poverty Line
State :	Jammu And Kashmir
District :	Bandipora
Block :	Bandipora
Village :	Zoorimanz

2.1 Support provided

- Rs. 8.45 lakhs under Farm Sector Promotion Fund (FSPF).

2.2 Pre-implementation status

- In the summer months, fishers experienced a surplus in fish catch, creating the need to preserve excess stock. However, due to limited access to modern preservation techniques, they relied on traditional drying methods, such as sun-drying fish on open surfaces.

- This approach exposed the fish to environmental contaminants, pests, and inconsistent drying, resulting in lower quality and reduced shelf life. Consequently, the fish products were less appealing in the market, limiting the income fishers could earn from their harvest.
- Fishers lacked knowledge of scientific fish drying, packaging, and financial management. The absence of organized groups or training programs on effective business.

2.3 Challenges faced

- Access to scientific equipment like the solar-electrical dryer was essential but unavailable due to financial constraints.

2.4 Impact

- With the introduction of scientific fish drying methods, including the use of a Solar-Electrical dryer, fishers are now able to dry fish in a controlled, hygienic manner. This shift has significantly reduced fish spoilage, particularly in summer, and enabled fishers to produce high- quality produce
- Fishers, organized into JLGs, are now better equipped to manage finances, operate efficiently as a cooperative, and negotiate with market entities independently, reducing their reliance on middlemen and also inculcating sense of financial literacy in them.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

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

1 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

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.

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.

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.

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.

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 State 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.

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.

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.

NABARD: NABARD has approved several projects to enhance climate resilience in India. A Rs. 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a Rs.16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated Rs. 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 Rs. 22,000 per hectare for plains and Rs. 25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

The prospects of climate action in Bandipora district are promising given the comprehensive approach outlined in the micro-planning report prepared by International Institute for Energy Conservation. The district characterized by its rainfed agriculture and reliance on natural resources faces significant challenges due to climate variability. However, the report highlights several adaptive strategies to enhance resilience. These include promoting mixed cropping introducing climate-resilient crops and implementing organic farming practices. Additionally the focus on water conservation through watershed development, rainwater harvesting and drip irrigation along with afforestation and soil conservation measures aims to mitigate the adverse effects of climate change. The integration of community-led initiatives and government schemes like MGNREGA further strengthens the districts capacity to adapt to changing climatic conditions ensuring sustainable livelihoods and improved socio-economic conditions for its residents.
 - 3.2 Any specific Climate Change initiative in the district by

Wular Conservation Project: This significant project aims to restore and manage Wular Lake, which is the largest freshwater lake in India. The project includes efforts for biodiversity conservation, eco-tourism development, and infrastructure improvements around the lake. The GoI has sanctioned Rs. 200 crore for various conservation efforts, including dredging and the construction of tourist facilities. The primary goal of the Wular Conservation Project is to restore the lake's ecological balance. This includes dredging to remove sediment and restore water depth, which is crucial for maintaining the aquatic ecosystem and supporting local biodiversity. The project emphasizes the protection of various species that inhabit the lake and its surrounding areas. Efforts include habitat restoration for migratory birds and other wildlife, aiming to enhance the lake's biodiversity.

In Bandipora, the solar power initiative is part of a broader effort by the Jammu and Kashmir government to promote renewable energy and reduce dependence on fossil fuels. Approximately 17% of government buildings in J&k have been solarized, with plans for a total of 22,494 buildings. The goal is to install solar systems that will generate a cumulative capacity of 70 MW under a capital expenditure model, and an additional 175 MW under a renewable energy service company (RESCO) model.

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 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.
- 4 NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. The details of these products are Basohli Paintings of Kathua, Basholi Pashmina of Kathua, Chikri Wood Craft of Rajouri, Bhaderwa Rajma of Doda, Mushkbudji Rice of Anantnag, Kaladi of Udhampur, Sulai Honey of Ramban, Anardhana of Ramban and Ladakh wood carving
- 5 Kala Zeera or black cumin is one such crop that fulfills the definition of a 'Heritage crop' and grown in abundance in places like Baktoor Izmar and Davar in Gurez valley North Kashmir's Bandipora district bordering the Line of control with Pakistan. The Kaala Zeera (black cumin) is a potential crop having GI potential. Kaala Zeera (black cumin) is a prized crop used in variety of cuisines and medicinal products. This spice is highly valued and has great market and scope for production expansion in Kashmir. The Kaala Zeera is mostly organic and if GI tagged and promoted as such could fetch much more price for farmers and help in their economic upliftment.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
I.Agriculture												
A. Farm Credit												
A.1 Crop Production, Maintenance, Marketing												
1	Almond/ Badam___	100	Acre	152152	Phy BL	1 1.52	1 1.52		1 1.52	1 1.52	1 1.52	
2	Apple/ Seb___	100	Acre	394080	Phy BL	600 2364.48	500 1970.4	50 197.04	500 1970.4	400 1576.32	400 1576.32	50 197.04
3	Apple/ Seb_High Density	100	Acre	583832	Phy BL	20 116.77	20 116.77		20 116.77	15 87.57	20 116.77	
4	Cherry___	100	Acre	127288	Phy BL	10 12.73	10 12.73	5 6.36	10 12.73	5 6.36	8 10.18	
5	Fodder Oats/ Jai___	100	Acre	29752	Phy BL	120 35.7	100 29.75	20 5.95	120 35.7	110 32.73	85 25.29	50 14.88
6	Indian Bean___	100	Acre	31872	Phy BL	10 3.19	20 6.37	15 4.78	20 6.37	12 3.82	12 3.82	4 1.27
7	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	200 57.04	200 57.04	50 14.26	200 57.04	200 57.04	150 42.78	100 28.52
8	Japanese Plum/ Plum___	100	Acre	125896	Phy BL	8 10.07	7 8.81		10 12.59	7 8.81	8 10.07	7 8.81
9	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	400 187.94	400 187.94	400 187.94	400 187.94	400 187.94	400 187.94	400 187.94
10	Mushroom/ Kukaramutta___	100	Bag	408	Phy BL	100 0.41	150 0.61	50 0.2	250 1.02	200 0.82	150 0.61	150 0.61
11	Other Vegetables___	100	Acre	61056	Phy BL	200 122.11	200 122.11	200 122.11	200 122.11	200 122.11	200 122.11	200 122.11
12	Peach/ Aadoo___	100	Acre	125896	Phy BL	5 6.29	6 7.55	5 6.29	6 7.55	5 6.29	7 8.81	
13	Pear/ Nashpati___	100	Acre	181904	Phy BL	20 36.38	18 32.74		20 36.38	15 27.29	15 27.29	
14	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	900 436.32	1500 727.2	100 48.48	1400 678.72	1200 581.76	1400 678.72	400 193.92
15	Walnut/ Akhrot___	100	Acre	115104	Phy BL	115 132.37	100 115.1	5 5.76	110 126.61	80 92.08	50 57.55	
						3523.32	3396.64	599.17	3373.45	2792.46	2869.78	755.1
	Post-harvest/HH Consumption (10%)					352.33	339.66	59.92	337.34	279.25	286.98	75.51
	Repairs & maintenance of farm assets (20%)					704.66	679.33	119.83	674.69	558.49	573.96	151.02
	Sub Total											
A.2 Water Resources												
1	Bore Well-New-	90	No.	600000	Phy BL	3 16.2	3 16.2	3 16.2	3 16.2	3 16.2	3 16.2	3 16.2
2	Drip Irrigation--	90	ha	165000	Phy BL	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1
4	Electric Pump Sets--upto 5hp	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5
5	Tube Well-Shallow-	90	No.	340000	Phy BL	5 15.3	5 15.3	5 15.3	5 15.3	5 15.3	5 15.3	5 15.3
	Sub Total											
A.3 Farm Mechanisation												
1	Power Tiller--	80	No.	95000	Phy BL	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6
2	Tractor--20-35 hp	75	No.	650000	Phy BL	5 24.38	5 24.38	5 24.38	5 24.38	5 24.38	5 24.38	5 24.38
	Sub Total											
A.4 Plantation & Horticulture												
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200)	90	1000 Kg. per Cycle	400000	Phy BL	2 7.2	2 7.2	2 7.2	2 7.2	2 7.2	2 7.2	2 7.2
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	4 22.14	4 22.14	4 22.14	4 22.14	4 22.14	4 22.14	4 22.14
	Sub Total											
A.5 Working Capital - Bee Keeping												
1	Apiculture_Others_	1	No.	6713	Phy BL	25 1.68	25 1.68	25 1.68	25 1.68	25 1.68	25 1.68	25 1.68
	Sub Total											
A.6 Forestry												
1	Plantation-Poplar-	80	ha	130000	Phy BL	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4
	Sub Total											
A.7 Other Activities												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez

Annexure-1											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	I.Agriculture										
	A. Farm Credit										
	A.1 Crop Production, Maintenance, Marketing										
1	Almond/ Badam__	100	Acre	152152	Phy BL	1 1.52					6 9.12
2	Apple/ Seb__	100	Acre	394080	Phy BL	400 1576.32	400 1576.32	500 1970.4	500 1970.4		4300 16945.44
3	Apple/ Seb_High Density	100	Acre	583832	Phy BL	20 116.77	10 58.38	20 116.77	20 116.77		165 963.34
4	Cherry__	100	Acre	127288	Phy BL	12 15.27	8 10.18	7 8.91	10 12.73		85 108.18
5	Fodder Oats/ Jai__	100	Acre	29752	Phy BL	105 31.24	115 34.21	95 28.26	100 29.75	50 14.88	1070 318.34
6	Indian Bean__	100	Acre	31872	Phy BL	12 3.82	15 4.78	20 6.37	25 7.97	5 1.59	170 54.15
7	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	200 57.04	200 57.04	200 57.04	200 57.04	20 5.7	1920 547.58
8	Japanese Plum/ Plum__	100	Acre	125896	Phy BL	8 10.07	5 6.29	7 8.81	9 11.33		76 95.66
9	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	400 187.94	400 187.94	400 187.94	400 187.94	400 187.94	4800 2255.28
10	Mushroom/ Kukaramutta__	100	Bag	408	Phy BL	350 1.43	400 1.63	200 0.82	400 1.63	50 0.2	2450 9.99
11	Other Vegetables__	100	Acre	61056	Phy BL	200 122.11	200 122.11	200 122.11	200 122.11	200 122.11	2400 1465.32
12	Peach/ Aadoo__	100	Acre	125896	Phy BL	5 6.29	6 7.55	5 6.29	5 6.29		55 69.2
13	Pear/ Nashpati__	100	Acre	181904	Phy BL	15 27.29	10 18.19	15 27.29	12 21.83		140 254.68
14	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	1500 727.2	1400 678.72	1200 581.76	1600 775.68	300 145.44	12900 6253.92
15	Walnut/ Akhrot__	100	Acre	115104	Phy BL	40 46.04	100 115.1	80 92.08	100 115.1		780 897.79
						2930.35	2878.44	3214.85	3436.57	477.86	30247.99
	Post-harvest/HH Consumption (10%)					293.04	287.84	321.48	343.66	47.79	3024.8
	Repairs & maintenance of farm assets (20%)					586.07	575.69	642.97	687.31	95.57	6049.6
	Sub Total										39322.39
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	A.2 Water Resources										
1	Bore Well-New-	90	No.	600000	Phy BL	3 16.2	3 16.2	3 16.2	3 16.2	3 16.2	36 194.4
2	Drip Irrigation--	90	ha	165000	Phy BL	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	60 89.16
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	60 97.2
4	Electric Pump Sets--upto 5hp	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	60 54
5	Tube Well-Shallow-	90	No.	340000	Phy BL	5 15.3	5 15.3	5 15.3	5 15.3	5 15.3	60 183.6
	Sub Total										618.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	A.3 Farm Mechanisation										
1	Power Tiller--	80	No.	95000	Phy BL	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	120 91.2
2	Tractor--20-35 hp	75	No.	650000	Phy BL	5 24.38	5 24.38	5 24.38	5 24.38	5 24.38	60 292.56
	Sub Total										383.76
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	A.4 Plantation & Horticulture										
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	60 297
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	1 35.44	1 35.44	1 35.44	1 35.44		10 354.4
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200	90	1000 Kg. per Cycle	400000	Phy BL	2 7.2	2 7.2	2 7.2	2 7.2	2 7.2	24 86.4
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	4 22.14	4 22.14	4 22.14	4 22.14	4 22.14	48 265.68
	Sub Total										1003.48
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	A.5 Working Capital - Bee Keeping										
1	Apiculture_Others__	1	No.	6713	Phy BL	25 1.68	25 1.68	25 1.68	25 1.68	25 1.68	300 20.16
	Sub Total										20.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	A.6 Forestry										
1	Plantation-Poplar-	80	ha	130000	Phy BL	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4	120 124.8
	Sub Total										124.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
A.7 Animal Husbandry - Dairy												
1	Automatic Milk Collection Unit--	90	No.	300000	Phy BL	1 2.7	1 2.7	1 2.7	1 2.7	1 2.7	1 2.7	1 2.7
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy BL	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5
3	Crossbred Cattle Farming--	90	1+1	395000	Phy BL	5 17.78	5 17.78	5 17.78	5 17.78	5 17.78	5 17.78	5 17.78
	Crossbred Cattle Farming--	90	5+5	1775000	Phy BL	2 31.95	2 31.95	2 31.95	2 31.95	2 31.95	2 31.95	2 31.95
	Sub Total											
A.8 Working Capital - AH - Dairy/Drought animal												
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy BL	100 63.58	100 63.58	100 63.58	300 190.73	100 63.58	100 63.58	100 63.58
	Sub Total											
A.9 Animal Husbandry - Poultry												
1	Breeder Unit-Broiler-	90	1000	899000	Phy BL	2 16.18	2 16.18	2 16.18	2 16.18	2 16.18	2 16.18	2 16.18
	Sub Total											
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_	100	1000	144043	Phy BL	1 1.44	1 1.44	2 2.88	1 1.44	1 1.44	1 1.44	1 1.44
2	Layer Farming_Others_	100	1000	361632	Phy BL	1 3.62	1 3.62	1 3.62	1 3.62	1 3.62	1 3.62	1 3.62
	Sub Total											
A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy BL	4 40.32	4 40.32	4 40.32	4 40.32	4 40.32	4 40.32	4 40.32
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy BL	1 18.07	1 18.07	1 18.07	1 18.07	1 18.07	1 18.07	1 18.07
3	Sheep - Rearing Unit--	90	10+1	252000	Phy BL	10 22.68	10 22.68	10 22.68	10 22.68	10 22.68	10 22.68	10 22.68
	Sub Total											
A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy BL	2 0.64	3 0.96	4 1.28	5 1.6	3 0.96	4 1.28	4 1.28
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy BL	5 1.6	5 1.6	5 1.6	5 1.6	5 1.6	5 1.6	5 1.6
	Sub Total											
A.13 Fisheries												
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy BL	1 45	1 45	2 45	2 45	2 45	2 45	2 45
	Sub Total											
A.14 Working Capital - Fisheries												
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy BL	1 14	1 14	1 14	1 14	1 14	1 14	1 14
2	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy BL	1 2.39	1 2.39	2 4.77	1 2.39	1 2.39	1 2.39	1 2.39
3	Marketing Activities_Others_	100	Per unit	40416	Phy BL	40 16.17	30 12.12	30 12.12	200 80.83	50 20.21	100 40.42	50 20.21
	Sub Total											
A.15 Farm Credit												
1	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy BL	1 22.5	1 22.5	1 22.5	1 22.5	1 22.5	1 22.5	1 22.5
2	Integrated Farming--	90	Per Unit	3180000	Phy BL	1 28.62	1 28.62	1 28.62	1 28.62	1 28.62	1 28.62	1 28.62
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5
	Sub Total					55.62	4.5	4.5	55.62	4.5	4.5	33.12
	Total Farm Credit (sum of A.1 to A.15)											
B. Agriculture Infrastructure												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Bandipora	Sumbal	District Total			

Annexure-1											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.7 Animal Husbandry - Dairy											
1	Automatic Milk Collection Unit--	90	No.	300000	Phy BL	1 2.7	1 2.7	1 2.7	1 2.7	1 2.7	12 32.4
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy BL				13.5 5		4 60
3	Crossbred Cattle Farming--	90	1+1	395000	Phy BL	5 17.78	5 17.78	5 17.78	5 17.78	5 17.78	60 213.36
	Crossbred Cattle Farming--	90	5+5	1775000	Phy BL	2 31.95	2 31.95	2 31.95	2 31.95	2 31.95	24 383.4
Sub Total											683.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.8 Working Capital - AH - Dairy/Drought animal											
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy BL	100 63.58	100 63.58	100 63.58	100 63.58	100 63.58	1400 890.11
Sub Total											890.11
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.9 Animal Husbandry - Poultry											
1	Breeder Unit-Broiler-	90	1000	899000	Phy BL	2 16.18	2 16.18	2 16.18	2 16.18	2 16.18	24 194.16
Sub Total											194.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.10 Working Capital - AH - Poultry											
1	Broiler Farming_Others_	100	1000	144043	Phy BL	1 1.44	1 1.44	1 1.44	1 1.44	1 1.44	11 15.84
2	Layer Farming_Others_	100	1000	361632	Phy BL	1 3.62	1 3.62	1 3.62	1 3.62	1 3.62	12 43.44
Sub Total											59.28
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.11 Animal Husbandry - SGP											
1	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy BL	4 40.32	4 40.32	4 40.32	4 40.32	4 40.32	48 483.84
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy BL	1 18.07	1 18.07	1 18.07	1 18.07	1 18.07	12 216.84
3	Sheep - Rearing Unit--	90	10+1	252000	Phy BL	10 22.68	10 22.68	10 22.68	10 22.68	10 22.68	120 272.16
Sub Total											972.84
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.12 Working Capital - AH - Others/SR											
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy BL	3 0.96	5 1.6	5 1.6	4 1.28	5 1.6	47 15.04
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy BL	5 1.6	5 1.6	5 1.6	5 1.6	5 1.6	60 19.2
Sub Total											34.24
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.13 Fisheries											
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy BL						
Sub Total											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.14 Working Capital - Fisheries											
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy BL	1 14	1 14	1 14	1 14	1 14	11 154
2	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy BL	1 2.39	1 2.39	1 2.39	1 2.39	1 2.39	9 21.5
3	Marketing Activities_Others_	100	Per unit	40416	Phy BL	100 40.42	100 40.42	100 40.42	100 40.42	50 20.21	950 383.97
Sub Total											559.47
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
A.15 Farm Credit											
1	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy BL				1 22.5		3 67.5
2	Integrated Farming--	90	Per Unit	3180000	Phy BL				1 28.62		4 114.48
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	60 54
Sub Total						4.5	4.5	4.5	55.52	4.5	235.98
Total Farm Credit (sum of A.1 to A.15)											45192.19
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
B. Agriculture Infrastructure											

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
B.1 Storage Facilities												
1	Cold Storage--1000 MT	80	No.	8800000	Phy BL	1 70.4	2 140.8	2 140.8	5 352			
	Sub Total								352			
B.2 Land Development												
1	Bunding-Farm Bunding-	90	ha	15000	Phy BL	5 0.68	5 0.68	5 0.68	5 0.68	5 0.68	5 0.68	5 0.68
2	Cultivable Wasteland Development--	90	ha	200000	Phy BL	5 9	5 9	5 9	5 9	5 9	5 9	5 9
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy BL	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35
4	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	1 9	1 9
	Sub Total											
B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy BL	4 14.4	4 14.4	4 14.4	4 14.4	4 14.4	4 14.4	4 14.4
	Sub Total											
	Total (B.1+B.2+B.3)											
C. Ancillary Activities												
C.1 Food & Agro Processing												
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy BL	2 17.6	2 17.6	2 17.6	2 17.6	2 17.6	2 17.6	2 17.6
2	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	1 9	1 9
3	Oil Extraction-Mustard Oil-	80	No.	397000	Phy BL	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18
	Sub Total											
C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL	1 9	1 9	2 18	1 9	1 9	1 9	7 63
	Sub Total											63
	Total (C.1+C2)											420.36
	Total (A+B+C)											46377.71
II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Medium-Others	80	No.	150000000	Phy BL	1 400			2 800			
2	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	120000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80
3	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	90000000	Phy BL	2 120	2 120	2 120	2 120	2 120	2 120	2 120
4	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	60000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	5 200
5	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	12000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40
6	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	24000000	Phy BL	10 160	10 160	10 160	10 160	10 160	10 160	10 160
7	Manufacturing Sector - Term Loan-Micro-Others	80	No.	24000000	Phy BL	5 80	5 80	5 80	5 80	5 80	5 80	5 80
8	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	30000000	Phy BL	5 100	5 100	5 100	5 100	5 100	5 100	5 100
9	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	6000000	Phy BL	20 80	20 80	20 80	20 80	20 80	20 80	20 80
10	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	150000000	Phy BL	1 400			1 400			
11	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	100000000	Phy BL	1 800						
12	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	150000000	Phy BL	2 200	2 200	2 200	2 200	2 200	2 200	2 200
13	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	12000000	Phy BL	1 8	1 8	1 8	1 8	1 8	1 8	1 8
14	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	12000000	Phy BL	2 16	2 16	2 16	2 16	2 16	2 16	2 16
15	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	12000000	Phy BL	10 80	10 80	10 80	10 80	10 80	10 80	10 80
16	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	6000000	Phy BL	10 40	10 40	10 40	10 40	10 40	10 40	10 40
17	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	24000000	Phy BL	20 32	20 32	20 32	20 32	20 32	20 32	20 32
18	Manufacturing Sector - Working Capital-Micro-Others	80	No.	24000000	Phy BL	5 80	5 80	5 80	5 80	5 80	5 80	5 80
19	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	60000000	Phy BL	4 160	4 160	4 160	4 160	4 160	4 160	4 160
20	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	36000000	Phy BL	1 24	1 24	1 24	1 24	1 24	1 24	1 24
21	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	12000000	Phy BL	1 8	1 8	1 8	1 8	1 8	1 8	1 8
22	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	36000000	Phy BL	2 48	2 48	2 48	2 48	2 48	2 48	2 48
23	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	12000000	Phy BL	1 8	1 8	1 8	5 40	1 8	1 8	1 8
24	Service Sector - Term Loan-Micro-Food &	80	No.	6000000	Phy BL	5 5	5 5	5 5	5 5	5 5	5 5	5 5

Annexure-1											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
B.1 Storage Facilities											
1	Cold Storage--1000 MT	80	No.	8800000	Phy BL						
Sub Total											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
B.2 Land Development											
1	Bunding-Farm Bunding-	90	ha	15000	Phy BL	5 0.68	5 0.68	5 0.68	5 0.68	5 0.68	60 8.16
2	Cultivable Wasteland Development--	90	ha	200000	Phy BL	5 9	5 9	5 9	5 9	5 9	60 108
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy BL	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	60 16.2
4	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	12 108
Sub Total											240.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
B.3 Agriculture Infrastructure - Others											
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy BL	4 14.4	4 14.4	4 14.4	4 14.4	4 14.4	48 172.8
Sub Total											172.8
Total (B.1+B.2+B.3)											765.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
C. Ancillary Activities											
C.1 Food & Agro Processing											
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy BL	2 17.6	2 17.6	2 17.6	2 17.6	2 17.6	24 211.2
2	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	12 108
3	Oil Extraction-Mustard Oil-	80	No.	397000	Phy BL	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18	12 38.16
Sub Total											357.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)							
C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL						
Sub Total											
Total (C.1+C2)											
Total (A+B+C)											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
II. Micro, Small and Medium Enterprises (MSME)											
1	Manaufacturing Sector - Term Loan-Medium-Others	80	No.	150000000	Phy BL	0	0	0	1 400	0	4 1600
2	Manaufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	120000000	Phy BL	1 80	1 80	1 80	1 80	1 80	12 960
3	Manaufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	90000000	Phy BL	2 120	2 120	2 120	2 120	2 120	24 1440
4	Manaufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	60000000	Phy BL	5 200	5 200	5 200	5 200	5 200	60 2400
5	Manaufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	12000000	Phy BL	5 40	5 40	5 40	5 40	5 40	60 480
6	Manaufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	24000000	Phy BL	10 160	10 160	10 160	10 160	10 160	120 1920
7	Manaufacturing Sector - Term Loan-Micro-Others	80	No.	24000000	Phy BL	5 80	5 80	5 80	5 80	5 80	60 960
8	Manaufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	30000000	Phy BL	5 100	5 100	5 100	5 100	5 100	60 1200
9	Manaufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	6000000	Phy BL	20 80	20 80	20 80	20 80	20 80	240 960
10	Manaufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	150000000	Phy BL	0	0	0	1 400	0	3 1200
11	Manaufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	100000000	Phy BL	0	0	0	0	0	1 800
12	Manaufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	150000000	Phy BL	2 200	2 200	2 200	2 200	2 200	24 2400
13	Manaufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	12000000	Phy BL	1 8	1 8	1 8	1 8	1 8	12 96
14	Manaufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	12000000	Phy BL	2 16	2 16	2 16	2 16	2 16	24 192
15	Manaufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	12000000	Phy BL	10 80	10 80	10 80	10 80	10 80	120 960
16	Manaufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	6000000	Phy BL	10 40	10 40	10 40	10 40	10 40	120 480
17	Manaufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	2400000	Phy BL	20 32	20 32	20 32	20 32	20 32	240 384
18	Manaufacturing Sector - Working Capital-Micro-Others	80	No.	24000000	Phy BL	5 80	5 80	5 80	5 80	5 80	60 960
19	Manaufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	60000000	Phy BL	4 160	4 160	4 160	4 160	4 160	48 1920
20	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	36000000	Phy BL	1 24	1 24	1 24	1 24	1 24	12 288
21	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	12000000	Phy BL	1 8	1 8	1 8	1 8	1 8	12 96
22	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	36000000	Phy BL	2 48	2 48	2 48	2 48	2 48	24 576
23	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	12000000	Phy BL	1 8	1 8	1 8	1 16	1 8	17 136
24	Service Sector - Term Loan-Micro-Food & Beverage Processing	80	No.	6000000	Phy	5	5	5	5	5	60

Annexure-1												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
23	Bevg- Eatery, Dhaba			6000000	BL	20	20	20	20	20	20	20
24	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	5000000	Phy				1			
					BL	0	0	0	40	0	0	0
26	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	1200000	Phy	10	10	10	10	10	10	10
					BL	8	8	8	8	8	8	8
27	Service Sector - Term Loan-Micro-Household Repair	80	No.	2400000	Phy	10	10	10	10	10	10	10
					BL	16	16	16	16	16	16	16
28	Service Sector - Term Loan-Micro-Others	80	No.	14400000	Phy	4	4	4	4	4	4	4
					BL	38.4	38.4	38.4	38.4	38.4	38.4	38.4
29	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	6000000	Phy	5	5	5	5	5	5	5
					BL	20	20	20	20	20	20	20
30	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	6000000	Phy	5	5	5	5	5	5	5
					BL	20	20	20	20	20	20	20
31	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	20000000	Phy	1	1		4			
					BL	40	40	0	160	0	0	0
32	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	2400000	Phy	10	10	10	10	10	10	10
					BL	16	16	16	16	16	16	16
33	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	600000	Phy	20	20	20	20	20	20	20
					BL	8	8	8	8	8	8	8
34	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	600000	Phy	20	20	20	20	20	20	20
					BL	8	8	8	8	8	8	8
35	Service Sector - Working Capital-Micro-Household Repair	80	No.	2400000	Phy	20	20	20	20	20	20	20
					BL	32	32	32	32	32	32	32
36	Service Sector - Working Capital-Micro-Others	80	No.	14400000	Phy	10	2	2	2	2	2	2
					BL	96	19.2	19.2	19.2	19.2	19.2	19.2
37	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	30000000	Phy	1			4			
					BL	80	0	0	320	0	0	0
38	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	15000000	Phy	2			4			
					BL	80	0	0	160	0	0	0
39	Trading Units - Term Loan-Micro-Others	80	No.	40000000	Phy	1			2			
					BL	80	0	0	160	0	0	0
40	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	200000000	Phy				1			
					BL	0	0	0	800	0	0	0
41	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	20000000	Phy	1			4			
					BL	80	0	0	320	0	0	0
42	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	20000000	Phy	1			2		1	
					BL	40	0	0	80	0	40	0
43	Trading Units - Working Capital-Micro-Others	80	No.	24000000	Phy	1	1	1	1	1	1	1
					BL	16	16	16	16	16	16	16
44	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	100000000	Phy				2			
					BL	0	0	0	800	0	0	0
Total Sub Total												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bandipora	Gurez	Naidkhay	Nowgam	Sumbal	District Total
III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	4	2	1	1	2	10
					BL	45	22.5	11.25	11.25	22.5	112.5
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy	2	2	1	1	1	3
					BL	37.5				18.75	56.25
Total Export Credit											168.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
IV. Education												
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	5	5	5	5	5	5	5
					BL	80	80	80	80	80	80	80
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	10	10	10	10	10	10	10
					BL	60	60	60	60	60	60	60
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	4	4	4	4	4	4	4
					BL	32	32	32	32	32	32	32
4	Education Loans-Education Loan upto ? 4.00 lakhs-	80	No.	400000	Phy	10	10	10	10	10	10	10
					BL	32	32	32	32	32	32	32
Total Education												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
V. Housing												
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	20	20	20	20	20	20	20
					BL	16	16	16	16	16	16	16
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	15	15	15	15	15	15	15
					BL	60	60	60	60	60	60	60
Total Housing												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
VI. Social Infrastructure												
1	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5
2	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1
					BL				90			
3	Sanitation-Toilets-	75	No.	20000	Phy	25	25	25	25	25	25	25
					BL	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Total Social Infrastructure												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	10	10	10	10	10	10	10
					BL	28.8	28.8	28.8	28.8	28.8	28.8	28.8
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	20	20	20	20	20	20	20
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4
3	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	20	20	20	20	20	20	20
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5
Total Renewable Energy												

Annexure-1											
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
23	Bevg- Eatery, Dhaba		No.	5000000	Phy	20	20	20	20	20	240
24	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	5000000	BL	0	0	0	0	0	1
					Phy	10	10	10	10	10	40
26	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	1200000	BL	8	8	8	8	8	96
					Phy	10	10	10	10	10	120
27	Service Sector - Term Loan-Micro-Household Repair	80	No.	2400000	BL	16	16	16	16	16	192
					Phy	4	4	4	4	4	48
28	Service Sector - Term Loan-Micro-Others	80	No.	14400000	BL	38.4	38.4	38.4	38.4	38.4	460.8
					Phy	5	5	5	5	5	60
29	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	6000000	BL	20	20	20	20	20	240
					Phy	5	5	5	5	5	60
30	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	6000000	BL	20	20	20	20	20	240
					Phy						8
31	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	20000000	BL	0	0	0	80	0	320
					Phy	10	10	10	10	10	120
32	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	2400000	BL	16	16	16	16	16	192
					Phy	20	20	20	20	20	240
33	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	600000	BL	8	8	8	8	8	96
					Phy	20	20	20	20	20	240
34	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	600000	BL	8	8	8	8	8	96
					Phy	20	20	20	20	20	240
35	Service Sector - Working Capital-Micro-Household Repair	80	No.	2400000	BL	32	32	32	32	32	384
					Phy	2	2	2	2	2	32
36	Service Sector - Working Capital-Micro-Others	80	No.	14400000	BL	19.2	19.2	19.2	19.2	19.2	307.2
					Phy					1	6
37	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	30000000	BL	0	0	0	80	0	480
					Phy					2	8
38	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	15000000	BL	0	0	0	80	0	320
					Phy				1	1	5
39	Trading Units - Term Loan-Micro-Others	80	No.	40000000	BL	0	0	80	80	0	400
					Phy					1	2
40	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	200000000	BL	0	0	0	800	0	1600
					Phy						5
41	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	20000000	BL	0	0	0	0	0	400
					Phy					1	5
42	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	20000000	BL	0	0	0	40	0	200
					Phy	1	1	1	1	1	12
43	Trading Units - Working Capital-Micro-Others	80	No.	24000000	BL	16	16	16	16	16	192
					Phy				2	2	4
44	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	100000000	BL	0	0	0	800	0	1600
					Phy						30504
Total	Sub Total										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)							
	III. Export Credit										
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy						
					BL						
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy						
					BL						
	Total Export Credit										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	IV. Education										
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	5	5	5	5	5	60
					BL	80	80	80	80	80	960
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	10	10	10	10	10	120
					BL	60	60	60	60	60	720
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	4	4	4	4	4	48
					BL	32	32	32	32	32	384
4	Education Loans-Education Loan upto ? 4.00 lakhs-	80	No.	400000	Phy	10	10	10	10	10	120
					BL	32	32	32	32	32	384
	Total Education										2448

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	V. Housing										
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	20	20	20	20	20	240
					BL	16	16	16	16	16	192
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	5	5	5	5	5	60
					BL	40	40	40	40	40	480
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	15	15	15	15	15	180
					BL	60	60	60	60	60	720
	Total Housing										1392

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	VI. Social Infrastructure										
1	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	12
					BL	37.5	37.5	37.5	37.5	37.5	450
2	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	2
					BL				90		180
3	Sanitation-Toilets-	75	No.	20000	Phy	25	25	25	25	25	300
					BL	3.75	3.75	3.75	3.75	3.75	45
	Total Social Infrastructure										675

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	VII. Renewable Energy										
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	10	10	10	10	10	120
					BL	28.8	28.8	28.8	28.8	28.8	345.6
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	20	20	20	20	20	240
					BL	5.4	5.4	5.4	5.4	5.4	64.8
3	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	20	20	20	20	20	240
					BL	4.5	4.5	4.5	4.5	4.5	54
	Total Renewable Energy										464.4

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aloosa	Arin	Baktoor	Bandipora	Bonkoot	Ganstan	Gurez
	VIII. Others											
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	50	50	50	50	50	50	50
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	50	50	50	50	50	50	50
					BL	100	100	100	100	100	100	100
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20
	Total Others											
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hajin	Naidkhay	Nowgam	Sumbal	Tulail	District Total
	VIII. Others										
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	50	50	50	50	50	600
					BL	7.5	7.5	7.5	7.5	7.5	90
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	50	50	50	50	50	600
					BL	100	100	100	100	100	1200
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	120
					BL	20	20	20	20	20	240
	Total Others										1530
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										83559.86

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	30850.82	21526.10	34161.45	20226.88	36134.41	16514.36	16106.55
RCBs	1766.18	15.50	1942.80	5.50	1942.80	0.00	3451.40
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	1150.47
RRBs	12874.91	886.60	14162.00	1061.62	14162.40	1089.91	6327.57
Others							
Sub total (A)	45491.91	22428.20	50266.25	21294.00	52239.61	17604.27	27035.99

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11047.59	551.37	16673.91	621.95	17452.76	417.38	1359.09
RCBs	632.49	25.90	695.58	12.15	695.58	13.60	291.23
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	97.08

RRBs	4610.46	1063.27	5071.90	1358.90	5071.50	1851.89	533.93
Others							
Sub total (A)	16290.54	1640.54	22441.39	1993.00	23219.84	2282.87	2281.33

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	41898.41	22077.47	50835.36	20848.83	53587.17	16931.74	17465.64
RCBs	2398.67	41.40	2638.38	17.65	2638.38	13.60	3742.63
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	1247.55
RRBs	17485.37	1949.87	19233.90	2420.52	19233.90	2941.80	6861.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	61782.45	24068.74	72707.64	23287.00	75459.45	19887.14	29317.32

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6232.62	9146.38	6855.85	10152.14	6855.85	25852.97	28897.79
RCBs	404.53	774.52	444.95	726.18	444.95	808.17	6192.38
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	2064.13
RRBs	2481.43	2288.23	2729.57	2271.68	2729.57	2235.41	11352.70
Others							
Sub total (A)	9118.58	12209.13	10030.37	13150.00	10030.37	28896.55	48507.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4404.87	3404.56	4404.87	3295.74	4845.24	3314.92	2843.39
RCBs	232.59	12.31	232.59	48.40	255.78	43.20	609.31
SCARDB	0.00	0.00	0.00	0.84	0.00	0.00	203.09
RRBs	1527.88	270.37	1527.88	528.14	1680.56	699.10	1117.05
Others							
Sub total (A)	6165.34	3687.24	6165.34	3873.12	6781.58	4057.22	4772.84

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	52535.90	34628.41	62096.08	34296.71	65288.26	46099.63	49206.82
RCBs	3035.79	828.23	3315.92	792.23	3339.11	864.97	10544.32
SCARDB	0.00	0.00	0.00	0.84	0.00	0.00	3514.77
RRBs	21494.68	4508.47	23491.35	5220.34	23644.03	5876.31	19331.25
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	77066.37	39965.11	88903.35	40310.12	92271.40	52840.91	82597.16

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	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	21526.10	15.50	0.00	886.60		22428.20	20226.88	5.50	0.00	1061.62		21294.00

Table 1: Crop Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	16514.36	0.00	0.00	1089.91		17604.27	16106.55	3451.40	1150.47	6327.57		27035.99

Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00

Bandipora, PLP 2025-26



F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	551.37	25.90	0.00	1063.27	0.00	1640.54	621.95	12.15	0.00	1358.90	0.00	1993.00
Sub total	551.37	25.90	0.00	1063.27	0.00	1640.54	621.95	12.15	0.00	1358.90	0.00	1993.00
Grand Total (I +II)	22077.47	41.40	0.00	1949.87	0.00	24068.74	20848.83	17.65	0.00	2420.52	0.00	23287.00

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	417.38	13.60	0.00	1851.89	0.00	2282.87	1359.09	291.23	97.08	533.93	0.00	2281.33
Sub total	417.38	13.60	0.00	1851.89	0.00	2282.87	1359.09	291.23	97.08	533.93	0.00	2281.33
Grand Total (I +II)	16931.74	13.60	0.00	2941.80	0.00	19887.14	17465.64	3742.63	1247.55	6861.50	0.00	29317.32

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

Abbreviations	Particulars
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	Automatic Milk Collection Unit			No.	300000
3	Bee Keeping	Indian Bee Colony		ha	550000
4	Bore Well	New		No.	600000
5	Breeder Unit	Broiler		1000	899000
6	Bulk Milk Cooling Unit			No.	1500000
7	Bunding	Farm Bunding		ha	15000
8	Cold Storage			No.	8800000
9	Compost/ Vermi Compost	Vermi Compost		No.	400000
10	Crossbred Cattle Farming			1+1	395000
11	Crossbred Cattle Farming			5+5	1775000
12	Cultivable Wasteland Development			ha	200000
13	Differential Rate of Interest Scheme			No.	15000
14	Drip Irrigation			ha	165000
15	Education Loans	Education Loan above ? 10.00 lakhs for Abroad		No.	2000000
16	Education Loans	Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs		No.	750000
17	Education Loans	Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs		No.	1000000

18	Education Loans	Education Loan upto ? 4.00 lakhs		No.	400000
19	Electric Pump Sets			No.	100000
20	Electric Pump Sets		5	No.	180000
21	Export Credit	Post Shipment Export Credit		No.	1500000
22	Export Credit	Pre Shipment Export Credit		No.	2500000
23	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
24	Fish Culture	Trout	Trout hatchery	Acre	5000000
25	Food Grain Processing	Flour Mill		No.	1100000
26	Fruit Processing	Sorting, grading & Packing		No.	1000000
27	Goat	Rearing Unit		10+1	1120000
28	Healthcare	Diagnostic Lab		No.	5000000
29	Healthcare	Nursing Home		No.	12000000
30	High density plantation	Apple		ha	3938000
31	Integrated Farming			Per Unit	3180000
32	Loan for Affordable Housing Projects			No.	100000
33	Manufacturing Sector	Term Loan	Medium	No.	50000000
34	Manufacturing Sector	Term Loan	Micro	No.	1000000
35	Manufacturing Sector	Term Loan	Micro	No.	10000000
36	Manufacturing Sector	Term Loan	Micro	No.	2000000
37	Manufacturing Sector	Term Loan	Micro	No.	2500000
38	Manufacturing Sector	Term Loan	Micro	No.	500000
39	Manufacturing Sector	Term Loan	Micro	No.	5000000

40	Manufacturing Sector	Term Loan	Micro	No.	7500000
41	Manufacturing Sector	Term Loan	Small	No.	100000000
42	Manufacturing Sector	Term Loan	Small	No.	12500000
43	Manufacturing Sector	Term Loan	Small	No.	50000000
44	Manufacturing Sector	Working Capital	Micro	No.	1000000
45	Manufacturing Sector	Working Capital	Micro	No.	200000
46	Manufacturing Sector	Working Capital	Micro	No.	2000000
47	Manufacturing Sector	Working Capital	Micro	No.	500000
48	Manufacturing Sector	Working Capital	Small	No.	5000000
49	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
50	New Orchard	Temperate Fruits	Apple	ha	614900
51	Oil Extraction	Mustard Oil		No.	397000
52	Plantation	Poplar		ha	130000
53	Power Tiller			No.	95000
54	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
55	Repair of Dwelling Units	Other Centre		No.	500000
56	Sanitation	Toilets		No.	20000
57	Service Sector	Term Loan	Micro	No.	100000
58	Service Sector	Term Loan	Micro	No.	1000000
59	Service Sector	Term Loan	Micro	No.	1200000
60	Service Sector	Term Loan	Micro	No.	200000
61	Service Sector	Term Loan	Micro	No.	3000000
62	Service Sector	Term Loan	Micro	No.	500000
63	Service Sector	Term Loan	Micro	No.	5000000

64	Service Sector	Working Capital	Micro	No.	1200000
65	Service Sector	Working Capital	Micro	No.	200000
66	Service Sector	Working Capital	Micro	No.	50000
67	Service Sector	Working Capital	Micro	No.	500000
68	Service Sector	Working Capital	Micro	No.	5000000
69	Sheep	Breeding Unit		100+5	2008000
70	Sheep	Rearing Unit		10+1	252000
71	SHGs/ JLGs	Others		No.	200000
72	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
73	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
74	Solar Energy	Solar Pump Sets		No.	30000
75	Solar Energy	Solar Water Heater System		No.	25000
76	Tractor		20	No.	650000
77	Trading Units	Term Loan	Micro	No.	10000000
78	Trading Units	Term Loan	Micro	No.	5000000
79	Trading Units	Term Loan	Small	No.	100000000
80	Trading Units	Working Capital	Micro	No.	10000000
81	Trading Units	Working Capital	Micro	No.	2000000
82	Trading Units	Working Capital	Micro	No.	5000000
83	Trading Units	Working Capital	Small	No.	50000000
84	Tube Well	Shallow		No.	340000
85	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
86	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			152152
2	Apiculture	Others_		6713
3	Apple/ Seb			394080
4	Apple/ Seb	High Density		583832
5	Broiler Farming	Others_	1000	144043
6	Cherry			127288
7	Fish Culture	Others_Trout _ Hatchery_		1400000
8	Fish Culture	Others_Trout _ Raceway_		238694
9	Fodder Oats/ Jai			29752
10	Goat Farming	Rearing Unit _ Semi_intensive_	10	32080
11	Indian Bean			31872
12	Indian Mustard/Bharatiya Sarso	Irrigated		28520
13	Indigenous Cattle Farming	Others_		63575
14	Japanese Plum/ Plum			125896
15	Layer Farming	Others_	1000	361632
16	Maize/ Makka	Irrigated		46984
17	Marketing Activities	Others_		40416
18	Mushroom/ Kukaramutta			408
19	Other Vegetables			61056
20	Peach/ Aadoo			125896
21	Pear/ Nashpati			181904
22	Rice/ Chaval/ Dhan	Irrigated		48480
23	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
24	Walnut/ Akhrot			115104

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme AHIDF Animal Husbandry Infrastructure Development Fund ACP Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
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
FPO	Farmer Producer Organisation
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres FLC Financial Literacy Centre
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology



IoT

JNNSM

JLG

KVI

KCC

KVK

LDM

LI

LAC

MNREGS

MF

MEDP

MI

MUDRA

MoFPI

MNRE

MIDH

NHM

NLM

NMFP

NRLM

NWDPPRA

NBFC

NGO

PKVY

PAIS

PLP

PMFBY

PMJDY

PMJJBY

PMKSY

PMSBY

PACS

PHC

PWCS

PMEGP

RWHS

RKVY

RRB

Internet of Things

Jawaharlal Nehru National Solar Mission

Joint Liability Group

Khadi and Village Industries

Kisan Credit Card

Krishi Vigyan Kendra

Lead District Manager

Lift Irrigation

Livestock Aid Centre

Mahatma Gandhi National Rural Employment Guarantee Scheme

Marginal Farmer

Micro Enterprises Development Programme

Micro Irrigation

Micro Units Development & Refinance Agency Ltd. MPCS

Milk Producers Co-operative Society

Ministry of Food Processing Industries

Ministry of New and Renewable Energy

Mission for Integrated Development of Horticulture NABARD

National Bank for Agriculture and Rural Development NFSM

National Food Security Mission

National Horticulture Mission

National Livelihood Mission

National Mission on Food Processing

National Rural Livelihood Mission

National Watershed Development Project for Rainfed Areas

Non-Banking Financial Company

Non-Governmental Organization

Paramparagat Krishi Vikas Yojana

Personal Accident Insurance Scheme

Potential Linked Credit Plan

Pradhan Mantri Fasal Bima Yojana

Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jeevan Jyoti Bima Yojana

Pradhan Mantri Krishi Sinchayee Yojana

Pradhan Mantri Suraksha Bima Yojana

Primary Agricultural Cooperative Society

Primary Health Centre

Primary Weavers Cooperative Society

Prime Minister's Employment Generation Programme

Rainwater Harvesting Structure

Rashtriya Krishi Vikash Yojana

Regional Rural Bank

Bandipora, PLP 2025-26

RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
HADP	Holistic Agriculture Development Plan
IFAD	International Fund for Agricultural Development
JKCIP	J&K Competitiveness Improvement of Agriculture and Allied Sectors Project

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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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--	--

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A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

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



NABSanrakshan Trustee Private Limited

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

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- 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.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

WHAT DOES NABFOUNDATION WANT FROM YOU?

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Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

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