



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बारामूला जिला  
**Baramulla 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: Baramulla

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

**PLP Document Prepared by:**

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District Development Manager

NABARD

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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 UT Administration of India and State UT Administration, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

### 2. District characteristics

1	Location	Baramulla district occupies 2nd positions in regard to size among the Districts in Jammu and Kashmir. It is one of the Aspirational Districts of the J&K UT. The district has its headquarters at Baramulla Block, is administratively divided into 16 tehsils, 26 CD blocks.
2	Type of soil	Baramulla district is situated in the Western Himalyan Zone with Cold to Arid Climate Condition. The Soil of the district is mostly hill soil, mountain meadow skeltel soil.
3	Primary occupation	The District offers ample scope for various types of economic activities, prominent among them being is Horticulture, Joinery wood work, Carpet Weaving and shawl work Dairy development, sheep and goat rearing, poultry farming, are the important allied agricultural activities.
4	Land holding structure	Total Number of Landholdings in the district are 129659 with total land area available is 67165 ha. 88% are small and marginal landholders with an average land holding of less than 1 ha.



### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As on 31 March 2024, an amount of ₹222410 lakh has been disbursed under priority sector. During 2023-24, commercial banks, JKGB and Coop Banks have disbursed an amount of ₹188571 lakh, ₹30452 lakh and ₹3387 lakh respectively under priority sector.
2	CD Ratio	As on 31 March 2023, the CD ratio of the district stood at 100.26%, which has increased to 103.46% as on 31 March 2024. The CD ratio of commercial banks stood at 105.56%, J&KGB stood at 97.67%, and Cooperative bank stood at 92%.
3	Investment credit in agriculture	Investment credit in agriculture during the FY 2023-24 was ₹88627 lakhs achieving 32% in the target set up in ACP during the FY 2023-24.
4	Credit flow to MSMEs	Investment credit flow under MSME during the FY 2023-24 was ₹112697 lakhs achieving 204% in the target set up in ACP during the FY 2023-24.
5	Other significant credit flow, if any	Investment credit flow under other priority sectors during the FY 2023-24 was ₹21086lakhs achieving 72% in the target set up in ACP during the FY 2023-24.

### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	PLP projection for the year 2025-26 is assessed at ₹350023.98 lakh
2	Projection for agriculture and its components	Sector wise coverage of credit potential is ₹187530.40 lakh for Total Agriculture (Farm credit, Agriculture infrastructure and Ancillary activities).
3	Projection for MSMEs	Projection for the MSME for the year 2025-26 is ₹147423.60 lakh

4	Projection for other purposes	Projection for the other priority sector for the year 2025-26 is ₹15069.98 lakh
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## 5. Developmental Initiatives

1. Union Budgets over the years have presented a clear blueprint for ensuring the overall development of agricultural sector, improving the economic conditions of the farmers and all round development of rural India.
2. UT Administration 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.
3. Further the UT administration has given thrust to Agriculture and Allied sector through its programme, “Holistic Agriculture Development Program”, (HADP) with 29 credit linked interventions over the next five years

## 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. Further skill development of the rural youth to create suitable skill force shall also augment the bank credit disbursement.

## 7. Major Constraints and Suggested Action Points

1. Major constraints likely to affect the translation of potential into actual GLC flow are lack of rural infrastructure facilities, apathy of farmers/ rural people towards banks, poor infrastructure and awareness, lack of off-farm skills and facilities, etc.
2. Suggested action points to circumvent the adverse impacts of constraints may be explored through social mobilization, creation of awareness, 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. 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

## 8. Way Forward

1. To enhance productivity and remunerative price for the produce, farmers need to be provided with information on soil health, appropriate technological inputs, adequate credit/insurance facilities, opportunities for remunerative and assured markets.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

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

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

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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- Distribution of Gross Cropped Area between Small 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State UT Administration etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> </ul>

		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- Estimation of milch animals for the reference year by 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</li> <li>- 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.</li> </ul>

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

## 6. Limitations and constraints

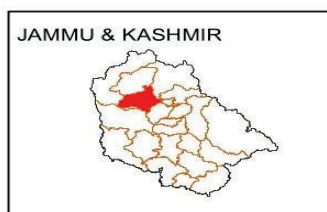
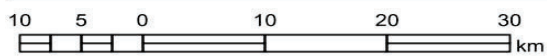
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

# Part A

## District Map



### Block Map - Baramulla



#### 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	179745.34
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>134973.06</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>44772.28</b>
B	Agriculture Infrastructure	3450.78
C	Ancillary activities	4334.28
I	Credit Potential for Agriculture A+B+C)	187530.40
II	Micro, Small and Medium Enterprises	147423.60
III	Export Credit	131.25
IV	Education	2326.40
V	Housing	5564.00
VI	Social Infrastructure	802.50
VII	Renewable energy	1975.08
VIII	Others	4270.75
	Total Priority Sector	350023.98

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	120883.90
2	Water Resources	3838.54
3	Farm Mechanisation	15921.72
4	Plantation & Horticulture with Sericulture	4664.20
5	Forestry & Waste Land Development	1851.20
6	Animal Husbandry - Dairy	19147.41
7	Animal Husbandry - Poultry	2501.08
8	Animal Husbandry - Sheep, Goat, Piggery	6119.49
9	Fisheries	1959.27
10	Farm Credit- Others	2858.53
	<b>Sub total</b>	<b>179745.34</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1417.93
2	Land development, Soil conservation, Wasteland development	832.25
3	Agriculture Infrastructure - Others	1200.60
	<b>Sub total</b>	<b>3450.78</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3119.28
2	Ancillary activities - Others	1215.00
	<b>Sub Total</b>	<b>4334.28</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>147423.60</b>
<b>III</b>	<b>Export Credit</b>	<b>131.25</b>
<b>IV</b>	<b>Education</b>	<b>2326.40</b>
<b>V</b>	<b>Housing</b>	<b>5564.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>802.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1975.08</b>
<b>VIII</b>	<b>Others</b>	<b>4270.75</b>
	<b>Total Priority Sector</b>	<b>350023.98</b>



## 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)	4190.00
2	No. of Sub Divisions	5
3	No. of Blocks	26
4	No. of revenue villages	544
5	No. of Gram Panchayats	402

#### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
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	Baramulla
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
8	Climate	Humid to Cold Arid
9	Soil Type	Hill Soil, Mountain Meadow Skeltel tarai

**3. Land Utilisation [Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	419000
2	Forest Land	1534
3	Area not available for cultivation	21238
4	Barren and Unculturable land	11241
5	Permanent Pasture and Grazing Land	5099
6	Land under Miscellaneous Tree Crops	482
7	Cultivable Wasteland	11893
8	Current Fallow	3834
9	Other Fallow	410

**4. Ground Water Scenario (No. of blocks)**

Sr. No.	Stage	Nos.
1	Safe	14
2	Critical	0
3	Semi Critical	2
4	Over Exploited	0
5	Saline	0
6	Not Assessed	10
7	Total	16

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	112916	87.09	36864	54.88
2	>1 to <=2 ha	12253	9.45	16669	24.82
3	>2 to <=4 ha	2490	1.92	7190	10.70
4	>4 to <=10 ha	1300	1.00	4090	6.09
5	>10 ha	700	0.54	2359	3.51
6	Total	129659	100.00	67172	100.00

## 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	57.00
2	Of the above, Small/ Marginal Farmers	55.00
3	Agricultural Labourers	62.00
4	Workers engaged in Household Industries	15.00
5	Workers engaged in Allied agro activities	32.00
6	Other workers	169.00

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1008.00	534.00	474.00	826.00	182.00
2	Scheduled Caste	1.50	1.30	0.20	0.40	1.10
3	Scheduled Tribe	37.00	20.00	17.00	35.00	2.00
4	Literate	545.00	423.00	121.00	385.00	155.00
5	BPL	237.00			222.00	15.00

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	173.00
2	Rural Households	110.00
3	BPL Households	63.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	162.00
2	Having source of drinking water	141.00
3	Having electricity supply	128.00
4	Having independent toilets	141.00

## 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	524
2	Villages having Agriculture Power Supply	524
3	Villages having Post Offices	389

4	Villages having Banking Facilities	442
5	Villages having Primary Schools	412
6	Villages having Primary Health Centres	298
7	Villages having Potable Water Supply	507
8	Villages connected with Paved Approach Roads	509

### Sources

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

## District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2366
2	Primary Health Centres	32
3	Primary Health Sub-Centres	190
4	Dispensaries	42
5	Hospitals	7
6	Hospital Beds	549

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	34
2	Registered FPOs	28
3	Agro Service Centres	219
4	Soil Testing Centres	6
5	Approved nurseries	3
6	Agriculture Pumpsets	589
7	Pumpsets Energised	24
8	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	66.43
2	Irrigation Potential Created	30.64
3	Net Irrigated Area (Total area irrigated at least once)	30.87
4	Area irrigated by Canals/ Channels	29.35
5	Area irrigated by Wells	0.84
6	Area irrigated by Tanks	0.09
7	Area irrigated by Other Sources	0.08
8	Irrigation Potential Utilized (Gross Irrigated Area)	52.00



**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2621
2	Railway Line [km]	42
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	13	210
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	4	4
4	Spices (Masala Powders/ Pastes)	2	14
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	0	0
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2	
10	Others		

**16. Animal Population as per Census [Nos.]**

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	157000	60800	96200
2	Cattle - Indigenous	31000	14000	17000
3	Buffaloes	57000	18900	38100
4	Sheep - Cross bred	218000	84000	134000
5	Sheep - Indigenous	39000	12000	27000
6	Goat	73000	23000	50000
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	BNA	BNA	BNA
10	Rabbit	BNA	BNA	BNA
11	Poultry - Improved	282000	132000	150000
12	Poultry - Indigenous	421000	120000	301000

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	7
2	Veterinary Dispensaries	20
3	Disease Diagnostic Centres	6
4	Artificial Insemination Centers	11
5	Animal Breeding Farms	60
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	6
9	Milk Collection Centres	3
10	Fishermen Societies	5
11	Animal Husbandry Training Centres	2
12	Animal Markets	
13	Fish Markets	1
14	Livestock Aid Centers (No.)	
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	1819.70	MT	4.7	gm/day
2	Egg	99.17	Lakh Nos.	10	nos/p. a.
3	Milk	148000.00	MT	442	gm/day
4	Meat	72.33	MT	184	gm/day
5	Wool	13.00	MT		

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book 2022-23
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Book 2022-23
13. Irrigation Coverage ['000 Ha]	Digestive Statisitcs J&K 2022-23
14. Infrastructure For Storage, Transport & Marketing	Economic Year Book 2022-23
15. Processing Units	website District Industries
16. Animal Population as per Census [Nos.]	Animal Census 19th J&K
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book 2022-23
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Animal Husbandry

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars		31/03/2022	31/03/2023	31/03/2024
1	Share of	agri to district GDP	32.30	32.00	33.00
2	Land Holdings - SF (%)		94.00	94.50	95.00
3	Land Holdings - MF (%)		5.00	5.00	5.00
4	Rainfall	-Normal (mm)	1220	1274	1274
5	Rainfall	- Actual (mm)	1189	1292	1262
6	Cropping	Pattern	Fruit Crops are major Crop cultivated in the district covering 20482 ha of land. Rice the staple crop is harvested in Sept. Corn, Millet and Legume plants are main summer crops	Fruit Crops are major Crop cultivated in the district covering 0482 ha of land. Rice the staple crop is harvested in Sept. Corn, Millet and Legume plants are main summer crops	Fruit Crops are major Crop cultivated in the district covering 20482 ha of land. Rice the staple crop is harvested in Sept. Corn Millet and Legume plants are main summer Crops

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	123257.70	122881.00	88627.00

**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	21	151	7190.48	21	151	7190.48	21	151	7190.48
2	Maize	16	56	3500.00	16	56	3500.00	16	56	3500.00
3	Pea	1	9	9000.00	1	9	9000.00	1	9	9000.00
4	Oat	1	3	3000.00	1	3	3000.00	1	3	3000.00
5	Indian Mustard	1	28	28000.00	1	28	28000.00	1	28	28000.00
6	Stylo Hamata	1	8	8000.00	1	8	8000.00	1	8	8000.00
7	Wheat	2	10	5000.00	2.00	8.00	4000.00	2.00	9.00	4500.00

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.73	0.74	0.74
2	Net sown area (lakh ha)	0.64	0.65	0.65
3	Cropping intensity (%)	114.06	113.85	113.85

**Table 5 : Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	688	701	701
2	Volume of marketing through RMCs/eNAM platforms (MT)	0	0	0

**Table 6 : KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	96480	102100	107381
2	GLC through KCC (₹. lakh)	88910.00	92116.00	95834.00

**Table 7 : PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)		110968	105116
2	State Govt Sponsored Schemes Coverage (No.)	BNA	BNA	BNA

**Table 8 : Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	5	5	6
2	Soil Health Cards Issued (No.)	BNA	100890	120729

## Sources

Table Name	Source(s) and reference year of data
Table 1: Status	
Table 2: GLC under Agriculture	J&K UTSLBC Data for the FY 2023-24 and FY 2022-23
Table 3: Major Crops, Area, Production, Productivity	Agriculture Production Department website
Table 4: Irrigated Area, Cropping Intensity	ICAR Contingency Plan Baramulla district 2022-23
Table 5 : Input Details	Agriculture Department district Baramulla
Table 6: KCC Coverage	J&K UTSLBC Data for the FY 2023-24 and FY 2022-23
Table 7: PM Kisan & Other DBTs	Agriculture Production Department website
Table 8: Soil testing facilities	Agriculture Department district Baramulla

## Water Resources

**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	31	31	31
2	Net Irrigated Area ('000 ha)	30	30	30
3	Gross Irrigated Area ('000 ha)	52	52	52

**Table 3: Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Baramulla	Baramulla	Safe	Safe	Safe
2	Jammu And Kashmir	Baramulla	Bijhama	Safe	Safe	Safe
3	Jammu And Kashmir	Baramulla	Boniyar	Semi-critical	Semi-critical	Semi-critical
4	Jammu And Kashmir	Baramulla	Chandil Wangam	Safe	Safe	Safe
5	Jammu And Kashmir	Baramulla	Hardaboora	Semi-critical	Semi-critical	Semi-critical
6	Jammu And Kashmir	Baramulla	Kandi Rafiabad	Semi-critical	Semi-critical	Semi-critical
7	Jammu And Kashmir	Baramulla	Khaipora	Safe	Safe	Safe
8	Jammu And Kashmir	Baramulla	Kunzer	Safe	Safe	Safe
9	Jammu And Kashmir	Baramulla	Lalpura	Semi-critical	Semi-critical	Semi-critical
10	Jammu And Kashmir	Baramulla	Nadihal	Safe	Safe	Safe
11	Jammu And Kashmir	Baramulla	Narwah	Semi-critical	Semi-critical	Semi-critical
12	Jammu And Kashmir	Baramulla	Noorkah	Safe	Safe	Safe
13	Jammu And Kashmir	Baramulla	Paranpeela	Semi-critical	Semi-critical	Semi-critical
14	Jammu And Kashmir	Baramulla	Pattan	Semi-critical	Semi-critical	Semi-critical
15	Jammu And Kashmir	Baramulla	Rafiabad	Safe	Safe	Safe
16	Jammu And Kashmir	Baramulla	Rohama	Safe	Safe	Safe
17	Jammu And Kashmir	Baramulla	Sangrama	Safe	Safe	Safe
18	Jammu And Kashmir	Baramulla	Sherabad Khore	Semi-critical	Semi-critical	Semi-critical
19	Jammu And Kashmir	Baramulla	Singhpura	Safe	Safe	Safe



Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
20	Jammu And Kashmir	Baramulla	Sopore	Semi-critical	Semi-critical	Semi-critical
21	Jammu And Kashmir	Baramulla	Tangmarag	Safe	Safe	Safe
22	Jammu And Kashmir	Baramulla	Tujjar Sharief	Safe	Safe	Safe
23	Jammu And Kashmir	Baramulla	Uri	Semi-critical	Semi-critical	Semi-critical
24	Jammu And Kashmir	Baramulla	Wagoora	Safe	Safe	Safe
25	Jammu And Kashmir	Baramulla	Wailoo	Safe	Safe	Safe
26	Jammu And Kashmir	Baramulla	Zaingeer	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Irrigated Area & Potential	Digestive Statistics J&K UT 2022-23
Table 3: Block level water exploitation status	Ground Water Year Book J&K 2022-23

### Farm

### Mechanisation

**Table 1: GLC**

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

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	568	568	588
2	Power Tillers		1120	1120
3	Threshers/Cutters			

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	19	23	23
2	Other minor repair & service centers (No.)	119	152	152

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Mechanisation in District	Digestive Statistics J&K UT 2022- 23
Table 3: Service Centers	Agriculture Department District Baramulla

### Plantation & Horticulture including Sericulture Table

**1: GLC**

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

**Table 2: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000MT)	Area('000 ha)	Prod. ('000MT)	Area('000 ha)	Prod. ('000 MT)
1	Apple	25.30	479.50	27.00	488.10	29.00	501.00
2	Pear	0.66	11.20	0.66	11.20	0.66	11.20
3	Apricot	0.12	2.02	0.12	2.02	0.12	2.02
4	Peach	0.05	1.00	0.05	1.00	0.05	1.00
5	Pumpkin	0.04	1.00	0.04	1.00	0.04	1.00
6	Cherry	0.10	1.40	0.10	1.40	0.10	1.40
7	Grapes	1.28	1.89	1.28	1.89	1.28	1.89
8	Lemon	1.29	1.00	1.29	1.00	1.29	1.00
9	Strawberry	0.12	0.50	0.12	0.50	0.12	0.50
10	Walnut	3.15	10.89	3.15	10.89	3.15	10.89
11	Almond	0.35	1.00	0.35	1.00	0.35	1.00

**Table 3 : Production Clusters**

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

**Table 4: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Apple	Apple	Apple
2	Area cultivated (Ha)	20023	22450	23100
3	Processing Units (No.)	1	3	3
4	Value of products (₹.)			

**Table 5: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	BNA	BNA	BNA
2	Production - kg	28900	32000	33100

**Table 6: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	BNA	BNA	BNA
2	Weavers' population (No.)	BNA	BNA	BNA
3	Reeling Units (No.)	BNA	BNA	BNA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Production and Productivity	Horticulture Department District Baramulla
Table 3: Production Clusters	
Table 4: Crop Identified for One District-One Product	ODOP Website
Table 5: Sericulture	Sericulture Department District Baramulla
Table 6: Weavers Clusters	

### Forestry & Waste Land Development

**Table 1: GLC**

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

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	89	89	89
2	Waste Land ('000 ha)	12	11	12
3	Degraded Land ('000 ha)			

**Table 3: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
		3	3	3

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Forest Cover & Waste Land	District Statistical Booklet 2022-23
Table 3: Nurseries (No.)	Website Forest Department J&K UT

**District Profile**  
**Key Insights into Livestock, Fisheries and Land Development**

**Animal Husbandry -**

**Dairy Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹ lakh)	566.90	890.45	1018.36
3	KCC for working capital (No.)	1390	1980	2999
4	Finance under group mode (₹ lakh)	23.00	50.00	12.00

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	2	2	3

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

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Achievement Data
Table 2: Processing Infrastructure	DAHD Website
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Department of Animal Husbandry District Baramulla

**Animal Husbandry -**

**Poultry Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹ lakh)	25.00	46.40	23.70
3	KCC for working capital (No.)	12	21	11
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	703000	703000	703000
2	Of the above, male (No.)	252000	252000	252000
3	Of the above, female (No.)	451000	451000	451000
4	Broiler Farms (No.)	29	36	36
5	Hatcheries (No.)	3	3	3
6	Popular breeds	Kadakhnath Vanraja Desi Hen	Kadakhnath Vanraja Desi Hen	Kadakhnath Vanraja Desi Hen

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Achievement data
Table 2: Poultry	Animal Husbandry Department Baramulla Data

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	89.00	118.00	123.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Gurezi Sheep Hybrid Merino
2	Popular goat breed(s)	Changthangi Kashmiri Pashmina Goat
3	Popular pig breed(s)	

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Achievement Data
Table 2: Popular Breed(s)	Sheep Husbandry Department District Baramulla

**Fisheries**
**Table 1: GLC**

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

2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	11	12	4
4	KCC for working capital (₹ lakh)	13.00	14.40	4.50

**Table 2: Inland Fisheries Facilities**

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

**Table 3 : Fisheries Infrastructure Development Fund(FIDF)**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Achievement Data
Table 2: Inland Fisheries Facilities	Fisheries Website
Table 3: Fisheries Infrastructure Development Fund (FIDF)	Department of Fisheries district Baramulla

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	BNA	BNA	BNA
2	Credit to bullocks (₹ lakh)	BNA	BNA	BNA
3	Credit to bullock carts (₹ lakh)	BNA	BNA	BNA
4	Credit to Two wheelers (₹ lakh)	BNA	BNA	BNA

**Table 2: Area under Integrated Farming**

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

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Integrated Farming	

### Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	107.00	110.00	164.00
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	107.00	110.00	164.00

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	5	5	8
2	Cold Storages (Capacity - '000 MT)	24	24	42
3	Storage Godowns (No.)	5	5	5
4	Storage Godowns ( Capacity - '000 MT)	5	5	5
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2	2	2
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Achievement data
Table 2: Agri Storage Infrastructure	District Statistical Booklet 2022-23



## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

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

**Table 2: Fertilizer Consumption**

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

**Table 3: Production of inputs**

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

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Quality Testing Labs	1	1	1
2	Food Parks (No.)	1	1	1
3	Ripening chambers	1	1	1

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Fertilizer Consumption	
Table 3: Production of inputs	
Table 4: Facilities Available	Statistical Booklet Baramulla district 2023-24

### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	71100.00	89000.00	33059.00
2	Loans to MFIs for Agri. & Non- Agri activities (₹. lakh)	0.00	0.00	0.00
3	MUDRA Loans (₹. lakh)	71100.00	89000.00	33059.00

**Table 2: Procurement**

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

**Table 3: Other Ancilliary Services**

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

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DLRC Data district Baramulla
Table 2: Procurement	
Table 3: Other Ancilliary Services	KVK Baramulla Data

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹. lakh)	29123.28	27467.00	112697.00
2	No. of units financed	11890	13190	27648
3	Loans under Stand Up India Scheme (₹. lakh)	0.00	39.00	67.00
4	Loans to Weavers' Coop. Societies (₹. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1

2	Micro Units (No.)	27610	31450	35685
3	Small Units (No.)	210	241	269
4	Medium Units (No.)	6	6	6
5	Udyog Aadhar Registrations (No.)	30670	31900	35690

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	8	8	8

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	2	2	2

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	60	90	120

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UT SLBC Data
Table 2: MSME units - Cumulative	MSME Dashboard J&K UT Udhayam Registration
Table 3: Traditional activities	District Website Data
Table 4: DIC interventions	
Table 5: Skill Development Trainings	NABARD Jammu RO

**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 (₹. lakh)	689.00	770.81	1003.00
3	GLC under Housing (₹. lakh)	6230.00	6118.97	6647.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	2190	2411
2	Amt of subsidy released (₹ lakh)	NA	686.00	783.00

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	BNA	BNA	89700
2	Amt of subsidy released (₹ lakh)	BNA	BNA	9000.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Baramulla district 2024-25 2023-24
Table 2: Progress under PMAY	Website of Department of Rural Department J&K UT
Table 3: Progress under SBM	Website of Department of Rural Department J&K UT

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)	2043.00	12506.00	6279.00

**Table 2: Progress under UT Administration investments (Type and number of projects)**

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Flyover	0	0	2
2	Four lane Highway	0	0	1

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Progress under UT Administration investments (Type and number of projects)	NABARD RO

### Renewable Energy

**Table 1: Renewable Energy Potential**

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	25	0	55	0	0	80
Developed	2	0	15	0	0	17
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	23	0	40	0	0	63

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Renewable Energy Potential	MNRE Website

## Informal Credit Delivery Table

### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	2660.00	3169.00	2471.00
2	JLG Bank Linkage (Rs. lakh)	104.00	93.00	86.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹. lakh)	BNA	BNA	BNA
2	Mission Shakti (SRLM) (₹. lakh)	BNA	BNA	BNA
3	NRLM (₹. lakh)	BNA	BNA	BNA
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹. lakh)	2.89	7.29	12.89
5	Assistance for marketing support/ Exhibitions/ Melas (₹. lakh)	BNA	BNA	BNA

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	14	26	26
2	No. of SHGs formed	3990	4110	1361
3	No. of SHGs credit linked (including repeat finance)	3100	2891	1061
4	Bank loan disbursed (₹. lakh)	2660.00	3169.00	2471.00
5	Average loan per SHG (₹. lakh)	1.00	1.00	1.00
6	Percentage of women SHGs %	99.0	99.0	99.0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Annual Credit Plan District Baramulla
Table 2: Promotional Interventions	NRLM data sheet
Table 3: Status of SHGs	J&K NRLM Data Sheet

## 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.)	78	89	119
2	Consumer Stores (No.)	7	7	7
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	8	8	8
5	Marketing Societies (No.)	7	7	7
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	4	4	4
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	7	7	7
10	Others (No.)	56	56	56
11	Total (No)	171	182	212

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	31	31	31
2	Multi state cooperative societies (No.)	7	7	7

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Cooperative Department District baramulla
Table 2: Details of credit cooperative societies	Cooperative Department District baramulla
Table 3: Block wise, sector wise distribution of cooperative societies in the district	Cooperative Department District baramulla

**Table 3: Block wise, sector wise distribution of cooperative societies in the district**

Sr. No.	UT	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Jammu And Kashmir	Baramulla	Baramulla	Consumer Stores	2	Average	Consumer Stores	2	Average	Consumer Stores	2	Average
2	Jammu And Kashmir	Baramulla	Boniyar	Marketing Societies	8	Average	Marketing Societies	8	Average	Marketing Societies	8	Average
3	Jammu And Kashmir	Baramulla	Kunzer	Milk Societies	40	Average	Milk Societies	40	Average	Milk Societies	40	Average
4	Jammu And Kashmir	Baramulla	Pattan	Industrial Societies	12	Average	Industrial Societies	12	Average	Industrial Societies	12	Average
5	Jammu And Kashmir	Baramulla	Narwah	Food Processing Societies	4	Average	Food Processing Societies	4	Average	Food Processing Societies	4	Average
6	Jammu And Kashmir	Baramulla	Zaingeer	Poultry Societies	2	Average	Poultry Societies	2	Average	Poultry Societies	2	Average
7	Jammu And Kashmir	Baramulla	Sopore	Agro Processing Societies	6	Average	Agro Processing Societies	6	Average	Agro Processing Societies	6	Average
8	Jammu And Kashmir	Baramulla	Baramulla	Salary Earners Societies	1	Average	Salary Earners Societies	1	Average	Salary Earners Societies	1	Average



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	11	92	64	28	0	1	6390	81	10	0
Regional Rural Bank	1	53	46	7	0	0	2091	96	11	0
District Central Coop. Bank	1	17	16	1	0	0	0	0	32	0
Coop. Agr. & Rural Dev. Bank	1	8	3	5	0	0	0	0	86	0
Primary Agr. Coop. Society	31	31	31	0	0	0	0	0	0	0
Others	0	1	1		0	0	0	0	0	0
All Agencies	45	202	161	41	0	1	8481	177		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	702110	722118	751180	4.0	65.2	538591.0	552673.0	614836.00	11.2	88.03
Regional Rural Bank	250990	259109	268100	3.5	23.3	57908.00	58801.00	61813.00	5.1	8.85
Cooperative Banks	114091	114091	114091	-0.0	9.9	16314.00	16980.00	16083.00	-5.3	2.30
Others	15010	17667	18190	3.0	1.6	4979.00	5902.00	5728.00	-2.9	0.82
All Agencies	1082201	1112985	1151561	3.5	100.0	617792.00	634356.00	698460.00	10.1	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount [₹. 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	68900	76190	86190	13.1	68.3	494752.00	555632.00	649554.00	16.9	89.76
Regional Rural Bank	19670	22341	23180	3.8	18.4	55172.00	64246.00	60165.00	-6.4	8.31
Cooperative Banks	14233	14667	14989	2.2	11.9	10358.00	11788.00	10572.00	-10.3	1.46
Others	1510	1710	1890	10.5	1.5	2884.00	4355.00	3335.00	-23.4	0.46
All Agencies	104313	114908	126249	9.9	100.0	563166.00	636021.00	723626.00	13.8	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	91.9	100.5	105.6
Regional Rural Bank	95.3	109.3	97.3
Cooperative Banks	63.5	69.4	65.7
Others	57.9	73.8	58.2
All Agencies	91.2	100.3	103.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	297118	97884	65931	7180
Regional Rural Bank	76489	73890	10677	4419
Cooperative Banks	0	0	0	0
Others	0	1123	0	0
All Agencies	373607	172897	76608	11599

**6. Performance on National Goals**

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹.lakh]	% of Total Loans	Amount [₹.lakh]	% of Total Loans	Amount [₹.lakh]	% of Total Loans	Amount [₹.lakh]	% of Total Loans	Amount [₹.lakh]	% of Total Loans
Commercial Banks	284478.00	43.8	110410.00	17.0	93122.00	14.3	237.00	0.0	68255.00	10.5
Regional Rural Bank	34414.00	57.2	19565.00	32.5	6791.00	11.3	0.00	0.0	9855.00	16.4
Cooperative Banks	6697.00	63.3	1148.00	10.9	0.00	0.0	0.00	0.0	155.00	1.5
Others	2313.00	69.4	196.00	5.9	341.00	10.2	0.00	0.0	300.00	9.0
All Agencies	327902.00	45.3	131319.00	18.1	100254.00	13.9	237.00	0.0	78565.00	10.9

### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	
Commercial Banks	252594.53	133388.87	52.8	223664.81	128054.77	57.3	274105.00	188571.00	68.8	59.6
Regional Rural Bank	53732.02	35292.65	65.7	74136.59	29657.35	40.0	74775.00	30452.00	40.7	48.8
Cooperative Banks	1739.78	1859.6	106.9	16795.40	1506.38	9.0	16804.00	1804.00	10.7	42.2
Others	717.22	530.07	73.9	1465.34	1391.5	95.0	1475.00	1583.00	107.3	92.1
All Agencies	308783.55	171071.19	55.4	316062.14	160610.00	50.8	367159.00	222410.00	60.6	55.6

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	Target [₹.lakh]	Ach'ment [₹.lakh]	Ach'ment [%]	
Crop Loan	162920.07	86280.4	53.0	135591.02	117366.00	86.6	249494.00	77991.00	31.3	57.0
Term Loan (Agri.)	69822.88	36977.30	53.0	65596.62	5515.00	8.4	34022.00	10636.00	31.3	30.9
Total Agri. Credit	232742.95	123257.70	53.0	201187.64	122881.00	61.1	283516.00	88627.00	31.3	48.5
MSME	49571.00	29123.38	58.8	92670.00	27467.00	29.6	54527.00	112697.00	206.7	98.4
Other Priority Sectors*	26469.60	18690.11	70.6	22204.50	10262.00	46.2	29116.00	21086.00	72.4	63.1
Total Priority Sector	308783.55	171071.19	55.4	316062.14	160610.00	50.8	367159.00	222410.00	60.6	55.6

**9. NPA Position (Outstanding)**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹.lakh]	NPA amt. [₹. lakh]	NPA %	Total o/s [₹.lakh]	NPA amt. [₹. lakh]	NPA %	Total o/s [₹.lakh]	NPA amt. [₹. lakh]	NPA %	
Commercial Banks	494752.00	13820.00	2.6	555632.00	14764.00	2.7	649554.00	16417.00	2.52	2.60
Regional Rural Bank	55172.00	7277.00	13.18	64246.00	7946.00	12.36	60165.00	8169.00	13.58	13.04
Cooperative Banks	10358.00	3277.00	31.63	11788.00	3438.00	29.16	10572.00	2734.00	25.86	28.90
Others	2884.00	1577.00	54.70	4355.00	1652.00	37.93	4335.00	3757.00	86.70	59.80
All Agencies	563166.00	25951.00	4.60	636021.00	27800.00	4.38	723626.00	31077.00	4.30	4.42

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

Source(s)	
1	04th Quarter 2023-24 DLRC meeting Data
2	UT SLBC data for the 04th Quarter 2023-24
3	Lead Bank Office Baramulla

# 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 UT Administrations 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)

UT Administration 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 UT Administration. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

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

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

viii. World’s Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

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

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

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

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

i. Agri Stack:

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

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.



iv. Enhanced Credit Guarantee Coverage:

The UT Administration 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): UT Administration 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 UT Administration 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: UT Administration 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 UT Administrations and Multilateral Development Banks UT Administration 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
- x. 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.

### 4. Policy Initiatives - NABARD

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

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

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

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

4. Credit-linked subsidy schemes of GoI

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

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of

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

## 5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

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

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) UT Administration 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 UT Administrations 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. Farm Sector Development

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

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

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

#### 9.e. National FPO Policy:

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

#### 10. 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).

#### 11. Off Farm Sector Development

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

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

#### 12. 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.

#### 13. 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

### 5. Govt Sponsored Programmes linked with Bank Credit

#### 1. Policy Initiatives – State UT Administration (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 UT Administration 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 Administration 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 Administration has implemented "Back to Village via Digital Means" in 44 villages of 20 districts of J&K on pilot basis. Each digital village is an administrative unit, connected to the Block, District and UT administration.

#### Status of Co-operatives in J&K

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

March 2023.

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

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

- J&K UT Administration has ensured the adoption of model bye-laws in all the PACS of the UT.
- The UT Administration 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 Administration.

- The UT Administration 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 UT Administration 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 Administration 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 UT Administration 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 "World's 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), 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 UT Administration buildings. 22,494 UT Administration 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

Baramulla district has 60148.75 ha of land under different crops, with 64781 ha is net sown and while 30087 ha is net-irrigated, 36000 ha of land remains unirrigated or rain fed. The requirement of food grains per capita per day is 400gm, i.e for a population of 10.08 Lakh people. The total production of food grains is 104.72 MT against the annual requirement of 174.19 MT, thus showing a deficit of 69.47 MT. There is total of 126440 nos of existing farm operating families in the district and KCC have been issued to 109289 farm operating families. Against the 109289 no's of KCCs sanctioned, banks have disbursed credit to 104201 nos' of KCC holders amounting to ₹939.83 Crore upto the end of March, 2024. Rupay KCC Cards issued in the District as on 31st March 2024 is 59670 KCC Rupay cards. A Holistic Agriculture Development Plan has been developed comprising of 29 Project Proposals recommended by the UT Level Apex Committee for its implementation in the next 5 years with a financial commitment of ₹5012.74 crore.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture is the nodal agency in the district having 06 Agriculture Sub Divisions, 35 agri-zones. The district is having 31 Primary Agricultural Co-operative societies, mostly being defunct. KCC has played a major role in fulfilling the short term credit needs of the farmers. The district had sanctioned the KCC cards vis-à-vis the number of Farm household families thus achieved the 100% saturation of KCC as on 31st March 2024. Storage facilities of the perishable fruit crops require immediate attention so as to prevent distress sale by farmers. As on 31st March 2024, the district had only 08 cold storages with a capacity of 34000 MT against the requirement of 120000 MT capacity of Cold storage. Farmers need to be encouraged to produce organic manure using vermi-compost

##### 2.1.2 Water Resources

###### 2.1.2.1 Status of the Sector in the District

The potential for minor irrigation in the district includes surface water irrigation and ground water exploitation through construction of irrigation structures. Out of 65938 ha of gross cropped area, only 30087 ha is irrigated. Irrigation is provided mostly by canals and Channels. Traditional resources such as spring channels, tanks are utilized for irrigating considerable areas as well. Out of 30087 ha of total irrigated area, 29350 ha is irrigated through canals while 737 ha is irrigated through tanks and other resources. The ground water is also being exploited in few pockets of the district through dug wells/tube wells by tapping only shallow water aquifers. Total exploitable ground water balance in the district has worked out by CGWB was 24657 ha/m. Baramulla district has good potential in Agriculture sector and Horticulture and fruit industry have very high potential for expansion and economic upliftment of the farming community. The final outcome of PMKSY may ensure access to efficient delivery and application of water to every farm "Har Khet ko Pani" for full cropping period without any break especially at the critical stages of crop growth and More crop per drop of water with focus to have end to end solution, so that production and productivity of the crops is enhanced which finally may lead to rural prosperity.

#### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

The district offers good potential for the exploitation of groundwater potential. The bank are expected to persuade farmers to avail loans for creating water lifting structures, water conservation using sprinklers, drip irrigation and poly lined farm ponds for runoff water harvesting structures out of bank credit. The district has no dearth of ground water but it is not exploited for the irrigational purpose. To make optimum use of available water and to bring more areas under irrigation, replacement of lift devices i.e. pump sets and lifting irrigation is required. Water lifting devices may be provided to farmers on subsidized rates.

### **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 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 significant 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 inputs and reduce the losses.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

Infrastructure for Farm Mechanization in the district has improved specially in Sopore area where many dealers for Power tiller as well as Tractor have come up. In view of this development the farm mechanization is going to be developed in other areas. All the renowned makes of tractors and repair facilities are available in the district. Financing by banks at a large / required scale is not taking place. Collective efforts by farmers and bankers may accelerate the activity. There is a Lack of awareness amongst farmers to match the capacity of the tractor with their operational holdings and break-even level of capacity utilization of farm machinery.

### **2.1.4 Plantation & Horticulture, including Sericulture**

#### **2.1.4.1 Status of the Sector in the District**

Baramulla district provides good scope for plantation and horticulture activities 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 significant contribution to the State Domestic Product. 80% of the fruit produced is accounted for apple. The remaining 20% consists of pear, almond apricot, walnut, etc. Bee keeping activity is additionally looked after by both Horticulture and Agriculture department in the district. The average yearly production of honey in the district is 121 Qtls. There is a potential for producing about 400 Qtls honey each year. The district has more than 1450 Sericulture rearing families spreading over in 220 villages. There are 06 mulberry nurseries in the district with an area covered up to 30 ha. During the year 2022-23, total cocoon crop harvested was 39000Kgs with revenue earned as ₹119.56 lakh.

#### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

The department is having 9 Fruit Plant Nurseries in the district. Horticulture department has started supplying healthy saplings for raising of nurseries. Marketing arrangements have also made by UT Administration/NGOs. Besides Horticulture Mission, there are number of schemes like RKVY, etc. being implemented by the department. The district is considered to be the basket of Apple of Valley. However, the post-harvest aspects and agro processing activities need to be exploited to supplement the production of crop. Keeping in view of huge production of fresh fruit and production of dry fruit in the district, there is needed to establish cold storage/godown at the district level. At present there are only 08 Cold storages with a capacity of 32,000 MT against a demand of 120,000 MT.

### **2.1.5 Forestry & Waste Land Development**

#### **2.1.5.1 Status of the Sector in the District**

Baramulla is a partly hilly, agrarian district and has 1384 ha area under forest cover constitutes 1.26% of the geographical area of the District. Deodar, Kail and Fir are the main tree species in the forest areas. The district has 11241 ha barren-uncultivable land, 8249 ha cultivable wastelands and 1816 ha current fallow lands which offer adequate potential for forestry development. There is also some scope for diversification of agriculture to agro-forestry. The district has one Forest Division (Jhelum Valley) which consists 4 territorial Forest Ranges viz Baramulla, Doabgah, Boniyar and Uri. There is also a wing of soil conservation Division which works with Agriculture department.

#### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

Private nurseries for horticultural plants also produce poplar planting material. The department also has its own nurseries and provides saplings at reasonable costs. The major constraint in the development of the sector is that the farmers do not prefer to divert their irrigated and fertile land for the cultivation of trees and plants having long gestation period under the forestry and wasteland development schemes. The waste lands of the district can be developed for production of forest crops like Willow and Poplar.

### **2.1.6 Animal Husbandry – Dairy**

#### **2.1.6.1 Status of the Sector in the District**

In Baramulla district, live-stock rearing is an important occupation for the village folk in general & migratory population in particular. Among the live-stock, as per the 20th Animal Census cattle and buffaloes accounts for a population of 1.58 lakhs and others 0.26 lakhs. The total milk production in the district is 1.44lakh metric tons. The per capita milk availability in the district is 412 ML per 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. As on 31st March 2024, total dairy KCC sponsored by the animal husbandry Department is 25916 KCC, in which 19978 KCC cases are sanctioned and 19278 dairy KCC are disbursed with a disbursed amount of ` 11499.18 lakh during the FY 2023-24.



#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

Majority of the milk production of Jammu and Kashmir is from small farmers who own a herd size in the range of 1-3 animals. Shortage of manpower and other constraints limits commercialization of the dairy. The crossbreeding program for cattle is operational, using Artificial Insemination (A.I) as the main tool. While the objective is to achieve up to 50% to 62.5% exotic blood levels; however, exceeding the exotic blood level beyond this has not been advised by the experts. A small fraction of local cattle population in its original form is also envisaged to be maintained in some pockets of the UT, so as to ensure disease free status of future cross bred generations. Feed and fodder situation in the J&K UT is grim. Only 4% arable land is under fodder production, and the UT is 67% deficit in green fodder and 27.31% in dry fodder. Most of the concentrates for livestock and poultry feeding is imported. There is no approved and implemented pasture management strategy. No policy is in place to regenerate over used pastures. Animal Husbandry Department, in collaboration with Agriculture Department may initiate necessary action to encourage fodder cultivation by providing fodder seed of High Yielding Varieties (HYV) to farmers.

### **2.1.7 Animal Husbandry – Poultry**

#### **2.1.7.1 Status of the Sector in the District**

Baramulla has a good potential for broiler units while the layer units have limited scope due to climatic conditions. These units can be sustained through sufficient heating arrangements with local low cost methods of controlled conditions. The annual production of poultry (broiler) in Baramulla district is approx. 70 lakhs. birds with poultry meat production of approx. 105 lakh Kgs. The district has a human population of around 10.85 lakh., thus per capita availability of poultry meat in the district is 96.8 gms/person which is better than the national average. The Backyard Poultry Population of the district is 4.36 Lakh as on 2019-20. As on 31st March 2024, total KCC sponsored in Poultry sector by the Animal Husbandry Department is 309, in which 198 KCC cases are sanctioned and 181 Poultry KCC are disbursed with a disbursed amount of ₹263.82 lakh as on 31st March 2024.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

The district has adequate infrastructure with 2 poultry farms, 5 poultry extension centers and 3 poultry sale centers. Although Jammu and Kashmir has an enormous potential and conducive environment for poultry development on commercial lines as well as backyard poultry still there is significant gap between requirement and production of poultry and poultry products. Poultry feed is being imported into the district to supplement the local production. Therefore, setting up of more poultry/animal feed units within the district may be encouraged by the administration. Insurance to poultry is an issue that needs to be sorted out with insurance companies. Banks may rope-in insurance companies to provide insurance cover to poultry units financed.

### **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

#### **2.1.8.1 Status of the Sector in the District**

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. In Baramulla district the total Sheep Population is 2.78 lakh and mutton production during the FY 2023-24 is 74.83 MT.

#### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

The Sheep Husbandry Department is working separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep. The small/marginal farmers can be engaged in rearing of goat/sheep under national Livestock mission (NLM). Banks may as such be supportive to this sector. Although Jammu and Kashmir has an enormous potential and conducive environment for mutton production on commercial lines, still there is significant gap between requirement and production of Sheep breed in the district.

### **2.1.9 Fisheries**

#### **2.1.9.1 Status of the Sector in the District**

The Baramulla district has a water spread area of 12000 ha and fish production of 0.91 MT during 2020-21. There are 1021 registered fishermen/Societies with the district. The extension agency provides necessary guidance, makes arrangement for fish seed and sponsors application for loan. There is a demand for fish in the district for local consumption. The snow fed streams can be used for rearing Trout which is an exotic variety of fish and fetches good price. As on 31st March 2024, total KCC sponsored in Fisheries sector by the Fisheries Department is 134, in which 128 KCC cases are sanctioned and 89 Fisheries KCC are disbursed with a disbursed amount of ₹134.67 lakh.

#### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

The Fisheries Department has established the 46 fish ponds, 16 trout beats and 4 seed production centers under RKVY scheme of GoI. The Department of Fisheries has constructed has taken up the cage culture in different water bodies of the state under National Mission Protein Supplements (NMPS) Scheme. In the first phase cage culture was introduced in Ranjit Sagar Reservoir in Jammu Province and Dal, Manasbal Lakes in Kashmir Province. There is a demand for the fish in the district for local consumption. The snow fed streams can be used for rearing Trout which fetches good price. Rearing of fish under controlled condition i.e. pisciculture would increase the fish production. Baramulla district has a large number of community and private ponds which may be used for promoting pisciculture

### **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 sub-mountainous to hilly regions, the main transport system to the scattered villages is pack animals and mules. In remaining areas of the district also pack animals and mules play a major role in local transportation of goods. 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.

#### **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. During



the last few years many rural road projects have been sanctioned under RIDF/PMGSY assistance which have provided links to district headquarters. Extension facilities at far off/backward places and genetic improvement is required. A mule breeding center is required in the district which will ensure availability of good quality mules/ponies.

## **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.

### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

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

GoI has introduced capital investment subsidy schemes for construction of Rural Godowns and Cold Storages which are expected to bridge the requirements of the farmers as well as the consumers. Some of the infrastructure that are essential in reducing post-harvest losses are cold storages (mostly for perishable agricultural and horticultural produce), rural godowns, market yards etc. In order to ensure that the benefits of various development programmes accrue to the producers, it is equally essential to ensure adequate market infrastructure and remunerative prices according to different agricultural products and non-farm products.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

In the private sector, 02 rural godowns with a capacity of 2500 MT each are being constructed in Sopore area of the District. There are no adequate cold storages in the district, except for few private cold storages. As on 31st March 2023, there are 08 Cold storages in the Baramulla district with a capacity of 32,000 MT against the demand of 120,000 MT. Construction of modern cold storage facility by private Entrepreneur or under PPP model may be promoted. A Medium to large godowns may also be set up by the UT Administration agencies.

## **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 and alkalinity, 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. With a view to deepening institutional credit to beneficiaries in NABARD project areas, it has been decided to extend concessional long term refinance support to all eligible banks/FI's at 3% to enable them for financing additional economic activities covering primary, secondary and tertiary sectors in NABARD watershed project areas and micro food processing activities in NABARD wadi project areas. The refinance will be provided under automatic refinance facility (ARF) which shall enable banks to obtain financial accommodation from NABARD without going through the detailed pre-sanction procedure formalities.

#### **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 under some centrally sponsored schemes. The District, being the hilly area, there is need for land leveling/scraping to make it suitable for agriculture purpose. Thus there is scope for financing land leveling/scraping in the district and the banks need to support the activity on priority basis and existing borrowers of minor irrigation/crop loan can be potential borrowers for this investment.

## **2.2.3 Agri. Infrastructure – Others**

### **2.2.3.1 Status of the Sector in the District**

Seed, pesticide, and fertilizer are vital for improving the production and productivity of the crops. Seed is the most critical input for sustainable agriculture and response of all other inputs depends on the quality of seeds. Better seed replacement coupled with high quality seeds can improve productivity. Use of compost is an approach for sustenance of soil fertility and soil life under all agricultural systems. With the increasing awareness of organic farming, use of compost is receiving much higher attention. 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. The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

Horticulture products include fruits, vegetables, flowers, nuts, plantation crops, spices, mushrooms and honey. Horticulture accounts for 7% of the gross cropped area and about 20% of the agricultural output of the country. Fruits and vegetables are the major horticultural products, which amount to 45 and 94 million tonnes respectively. GoI plans to increase the horticultural production to 350 million tonnes in the near future. India is the second largest producer of fruits and vegetables in the World and accounts for 9% fruit and 12% vegetable production. However, less than 2% of the fruits and vegetables produced are processed with Post-harvest losses of 30-40%. India has a share of less than 1% in World trade in agricultural products. The major processed products include fruit pulp, fruit juices, ready to serve beverages, canned fruits and vegetables, jams, chutneys, pickles and dehydrated vegetables. In the recent years, frozen fruit pulp and vegetables, frozen dry fruits and vegetables, juices, concentrates, canned mushrooms, dehydrated mushrooms, dry mushrooms and vegetable curries are being produced.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

At present only 2 fruit processing units are established in the Industrial area located at Sopore. These units have started production. Only one designated food park is situated at Dobgauh Baramulla which is designated food park as per MOFPI GoI. While the required facilities like roads, communication, and electricity are available in main town and tehsils, however these units are difficult to set up in far areas. Construction of modern cold storages and cold chain facilities including mobile vans for transportation are required. J&K UT Administration may either re-instate ban on export of surplus food grains (paddy, wheat) to other states from J&K or promote import of these agri-commodities and other basic raw material for local processing along with private capital for investment in J&K.

### **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. HO Vide Circular No 89/DoR 33/2022 dated: 21st April 2022 has intimated Continuation of implementation of the ACABC Scheme upto 30th September 2024.

#### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

The banks can find new business in lending to these markets, these small micro enterprises can be formed into Producer organizations in both Farmers Producer Companies and Producer Companies. The SHG movement needs to be scaled up in the District to cover the entire rural poor families under SHG movement to eradicate poverty. Capacity building of various stakeholders on an ongoing basis is the key to success of SHG-BLP. District level/block level and village level programs have been planned to address this issue. Further, deputing various stakeholders to training institutions, both in the state and outside the state, is also planned.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

##### 3.1 Status of the Sector in the District

The UT of Jammu and Kashmir has abundant natural resources which could be Utilized for setting up of industries. The vision behind the new Industrial policy is to transform Jammu and Kashmir from an aspirational to an Industrialized territory and unlocking its potential through convergence and collaboration driven by the slogan “Jammu and Kashmir - Tradition, Growth and Transformation. The policy is operational from 01.04.2021 to 31.03.2030. The envisaged goal is to attract investment in the manufacturing and services sector. The UT Administration intends to develop State of the art Industrial Land bank across Jammu and Kashmir. Baramulla District had in total 02 industrial estates measuring 140 Kanal of land where 241 industrial units are running. Most of them are Agri based units and other units are into cardboard industry and ready Made Industries.

##### 3.2 Infrastructure and linkage support available, planned and gaps

Presently there are two functional Industrial units at Baramulla and Sopore. SIDCO has established a Food Park at Doabgah Sopore for providing land on lease to the prospective entrepreneurs who intend to set up their food based units. The railway link between Baramulla city to Srinagar and Banihal is providing only passenger service to the district and not the goods transfer from one district to other. As of March 2024, total 2593 industrial units have been formally registered since the inception 1978. Employment generated is 6652 persons. Out of total units 1719 units are functional and 873 are non-functional. Critical Gaps involved Development of secondary sector through establishment of small scale industries, setting up of agro-based industries in the private sector which have high growth expectation in district and encouraging private investment in setting up of industries in the district. A District Level Advanced training Centre needs to be established at district headquarter for providing advanced trainings to skilled people.

## 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

Jammu & Kashmir's exports remain too heavily focused on primary commodities and its share of total trade in India remains low, despite numerous economic measures and domestic market liberalization. UT Administration has established Jammu Kashmir Trade Promotion Organization (JKTPO) having International Trade Promotion Organization (ITPO) & Export Promotion Council for Handicrafts (EPCH) as equity partners to build, support, maintain, increase and promote trade related activities and infrastructure and bring in more professionalism into the system in the interest of promoting domestic and export trade from the State. Export enhancement strategy including identification of focus products, focus markets and market linked focus products shall be adopted. Focus products can be Basmati Rice from Jammu Division, Saffron, Handicrafts & Handloom products and Horticulture produce from Kashmir Division. Baramulla District is exporting major products like Hand Made Carpets, Sozni Work and Horti based products like Apple and Walnut.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

Baramulla district is known for its horticulture and Dry fruit production and has abundant natural resources which could be utilized for setting up of fruit industry, particularly apple and walnut. 60% of the walnut and 80 % of apple produce is sold outside valley, from where it is exported to other countries. The walnut are graded and packed locally. There is huge demand for walnut "giri" from exporters for various food processing industries. Districts Export Action Plans for all the districts of J&K have been prepared for identified products and services for overseas markets, which includes specific actions required to support local exporters / manufacturers in producing/manufacturing identified products in adequate quantity and with the requisite quality, for reaching potential buyers outside India. The aim is to benefit both producers and manufacturers by addressing challenges for exports of such identified products/services, identifying infrastructural bottlenecks, supply chain gaps, improving market accessibility and handholding for increasing exports. Two off-Farm producer Companies are being set up in the district to promote the Handicraft products like Hand Made Carpet and Kashmiri Sozni Products.

#### 4.2 Credit Potential for Education

##### 4.2.1 Status of the Sector in the District

As per Master Direction of RBI dated 04th September 2020, loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 20.00 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity. UGC has introduced Vidya Lakshmi - first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA). The portal also provides linkages to National Scholarship Portal. The scheme envisages loans up to Rs.7.5 lakh for studies in India

and up to Rs. 15 lakh for studies abroad. The loans are to be repaid over a period of 5 to 7 years with provision of grace period of one year after completion of studies. The present status of availability of quality education facilities in the district is inadequate. Availability of quality professional education is not only scarce, but also costly. It is in order to address this problem, that the banks have been encouraged to lend for education purposes.

#### **4.2.2 Infrastructure and linkage support available, planned and gaps**

Baramulla district has 08 Degree Colleges and 43 higher secondary schools. The district also has 20 private colleges. There is polytechnic college in the district and 5 Industrial Training Institutes (ITI's) and one medical college in the district. The District is having Center for invention, Innovation, Incubation and Training (CIIT) Institute for providing the skill based training to the students and is Incubation center for start Ups for setting up the mechanical lab. Critical Gap includes Lack of awareness about GoI. Scheme is the major factor, which has blocked the development of this sector. Since this is not an income generating activity, banks are apprehensive about loan repayment but are not aware/sensitized fully about benefits and other real social benefits of the scheme. Hence banks need to be sensitized immediately.

### **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 UT Administration 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 HFC's (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. Few of the flagship programs available are: Pradhan Mantri Awas Yojana (PMAY): Credit-Linked Subsidy Scheme and Pradhan Mantri Awas Yojana (Urban)

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

The housing sector is developed in the district. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Taking into account the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector. Proper Planning: There is a felt need for State UT Administrations, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, internal 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.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

Since inception of RIDF, NABARD has sanctioned 4497 projects with loan amounting to ₹10007.47 crore under Tranches I to XXVIII to the UT of Jammu and Kashmir as on 31 March 2023. The UT Administration has availed loan of ₹6904.20 crore up to 31 March 2023 for different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, rural market yards, seed farms, etc. In district Baramulla, 365 NABARD RIDF projects worth ₹751.78 crore have been sanctioned up to 31 March 2024 since inception and an amount of ₹580.17 crore has been disbursed. The sectors covered in the district includes Roads, Bridges, New type Public Health Centers, Drinking water supply projects, Irrigation projects, animal husbandry, water harvesting, rural market yards, Seed farms.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

All weather road to facilitate access, approach to all parts of Baramulla district 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 the district. Further the internal road network in Hilly zones of Baramulla district should be strengthened. New works should be taken up connecting all villages/hamlets to respective block headquarter. Animal Husbandry/Sheep Husbandry Department may take up farm strengthening projects/ breeding farm project/ vet. Hospitals under RIDF. Baramulla district has been taken as Aspirational district by NITI AYOJ, much emphasis is taken in various activities like Drinking water facility to all habitats, Road Connectivity, and Veterinary facility to untapped areas. Departments need to do a basic survey and submit the detailed project report to finance department for further financial assistance under RIDF.

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

Infrastructure indicates the basic physical and organizational structures and facilities needed for the operation of a society or enterprise. Rural infrastructure covers the basic facilities, services and installations needed for the functioning of a community or society residing in rural areas. NABARD releases the sanctioned amount on reimbursement basis except for the initial mobilization advance @30% to NER & Hilly states and 20% for others states. Keeping up with the commitment of rural prosperity, NABARD has been financing various activities under RIDF. The UT Administration may consider formulating and submitting projects under different sectors to NABARD. The eligible activities are classified under three broad categories i.e., Agriculture and related sector, Social Sector and Rural economy. Various Infrastructure had been set up in the district with the help of financial support under RIDF of NABARD.

## **5.2 Social Infrastructure involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

Investments in schools, health centers, and drinking water and sanitation facilities are examples of sectors, which can be termed as Social Infrastructure. Though investments in this sector have been the prerogative of the UT Administration, 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 Bank loan upto a limit of ₹5 crores for the building of social infrastructure for activities like schools, drinking water facilities and sanitation facilities and loan upto a limit of ₹10 crore per borrower for building health care facilities including 'Ayushman Bharat in tier II and tier VI centres.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

The banks can find new business in lending to these markets, Comparison between the education infrastructure indicators district and the UT level are given below. 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 and rural areas. Convergence between drinking water supply and sanitation schemes need to be strengthened for maximum benefit to people.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

Ministry of New and Renewable Energy (MNRE), UT Administration of India supports the programmes under the sector. It provides support to promote the sector and its usage through-out the country through various nodal agencies at the State level. Jammu & Kashmir Energy Development Agency (JKEDA) is the nodal agency for development of renewable sources of energy in the UT of J&K. In the district solar energy can be alternative to the hydel electricity; however, the alternative source of energy is not popular in the district. As per new master Direction from RBI dated 04th September 2020, bank loans up to limit of ₹30 crore to borrowers for purposes like Solar based power generators, biomass based power generators, wind mills, micro hydel plants and for non-conventional energy based public utilities viz; street lighting systems and remote village electrification etc. will be eligible for priority sector classification. For individual households, the loan limit will be ₹10 lakhs per borrower.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

Subsidy linked credit schemes are available to attract investments in this sector. Investment and credit support for the activity have shown declining trend due to various reasons like easy availability of LPG connection, failure of plants due to poor maintenance by the borrowers or lack of post installation services. Creating awareness among the bankers and rural population about solar home light systems, designing suitable credit products, reduction in per unit cost through adequate subsidy to make it competitive with traditional sources.



**RIDF**

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	142	310.166700	279.1503
B	Ongoing tranches	71	383.613700	342.5515
	Total (A + B)	213	693.780400	621.7018

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	21	118.064000	104.479
B	Rural roads & bridges	189	566.134900	510.9818
C	Social Sector	3	9.581500	6.241
	Total (A + B + C)	213	693.780400	621.7018

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	4	Irrigation potential	Ha	7890
B	Rural roads	46	Road length	Km	108
C	Bridges	8	Bridge Length	M	4096

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Construction of 2500 MT CA Cold Store at Mazbug Sopore, J&K	290	Horticulture farmers	CA Store	1808
2	Upgradation of Infrastructure in F&V market Baramulla	2523	Market for Farmers	F&V Market	500

## **Chapter 6**

### **Informal Credit Delivery System**

#### **6.1 Status of the Sector in the District**

Baramulla district being an Aspirational District, the SHG movement has started with NRLM and few NGOs have come forward in association with NABARD. All the blocks are covered under SHG movement in the district. The main effort would be on scaling up the movement through the NGOs as also by Banks. The partner NGOs in the district will be encouraged to expand their association so as to further the movement through alternative channels. Banks would need to be sensitized so as to become proactive partners from the present passive credit purveyors to groups. Total SHG Formed in the district are around 6100 as on 31st March 2024 in which SHG which are saving linked are 6100 in no. Total SHG's Credit Linked as on 31st March 2024 are 3639 SHG Groups. Major Focus is on Women Empowerment and all the SHG's formed and saving linked are Women Based SHG's in the District Baramulla.

#### **6.2 Infrastructure and linkage support available, planned and gaps**

With an objective of giving push to the SHG movement, National Rural Livelihood Mission (NRLM) was launched in Block Singhpora, Wagoora and Kunzer of Baramulla district. Baramulla district being an aspirational district, the whole district has been taken under the ambit of NABARD for formation of SHG in all the blocks of the district Baramulla. The issue of capacity building and training of SHG members is taken care of under NRLM. Women Empowerment is still not up to the mark viz a viz Number of Credit Dosage received by the SHG's under UMEED of J&K.

## 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 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.
- 3 The Allied sector can help farmers increase their income through revival of livestock based integrating farming system.
- 4 Formation of the Farmer producer Organisation (FPO) to gain maximum productivity and market linkage of the agriculture produce.
- 5 Setting Up Buyer Seller Meets in the district for providing the Marketing intervention to the farmers for their produce.
- 6 Establishment of special agriculture zones based on climate/physiographic factors.
- 7 Promotion of Integrated Farming system:+Composting+Fisheries+Protected cultivation.
- 8 Promotion of Polyhouse technology

#### 2. Water Resources

- 1 Improving already existing irrigation facilities, harnessing groundwater through drip and sprinkler systems would improve the production and productivity
- 2 Reliability of power supply, quality of power, etc.in the district.
- 3 Promotion of Energy-efficient/Solar Pump sets.The Irrigation Dept. needs to popularize low-cost, energy-neutral, and innovative irrigation structures like diversion-based irrigation systems to exploit the available surface water.
- 4 Setting up of WUAs at the village level.
- 5 Training on Irrigation management, water conservation by the KVK and RSETI.

#### 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 provide with custom hiring centers.
- 4 Mechanization for increasing farm efficiency by establishing custom hiring centres and providing subsidized farm equipment. Usage of tractors and power tillers can be maximized. Financing mini- tractors with matching equipments may be explored for smallholders through SHG/JLG mode.
- 5 Power tillers are better suited for small holdings, hilly regions and small orchards. A trolley can be attached to the power tiller for transporting agricultural produce.
- 6 Proper quality control in manufacturing of farm machinery and equipment.
- 7 Skill development trainings may be provided to rural youth on operation, maintenance, repairs & services of farm machinery.

#### **4. Plantation and Horticulture**

- 1 J&K UT administration may develop integrated training and extension programmes, which will enable training of existing staff to promote them as specialized technicians for Agri-equipment.
- 2 Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized among the farmers to get enhanced returns from selling quality produce.
- 3 Critical constraining factors for each crops in the district may be identified keeping in view the availability of planting material, training arrangements, technical guidance, marketing facilities, and transportation etc.
- 4 Promotion of intensive cultivation-High density plantation, multiple cropping.
- 5 Establishment of High tech nurseries.
- 6 Establishment of centre of excellence for production of quality plantation material.

#### **5. Forestry/ Waste Land Development**

- 1 District requires wasteland schemes and extension services in the field of agro/farm forestry
- 2 Policy reforms to incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration.
- 3 Capacity building initiatives to enhance technical skills, knowledge transfer and entrepreneurship among forest-dependent communities and stakeholders.
- 4 Investment in research and development to promote innovation in forest management, Sericulture techniques, and value-added processing of forest products.

## 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 district 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
- 4 Establishment of fodder banks.

## 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 Reintroducing backyard poultry can help in increasing the farmer's income.

## 8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a scope and need for establishing modern slaughter houses, 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.
- 3 Devising pilot projects for artificial insemination for sheep/goat.

## 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.
- 3 Increasing hatching and rearing space for production of fisheries

## 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 UT Administration 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 Development of cold chain for fruits and vegetables.

- 4 Establishment of mini apple grading machines at block level.
- 5 Creation of modern infrastructure for storage and processing at panchayat level.
- 6 Use of ICT in marketing.
- 7 Banks can avail support under Agriculture Infrastructure Fund(AIF) for financing of post-harvest facilities.

#### **11. Land Development, Soil Conservation and Watershed Development**

- 1 Special refinance facility of ₹5000 crore across India has been earmarked during 2020- 21 to 2024-25 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 linkages 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 adequately for these activities.

#### **13. Food and Agro. Processing**

- 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

#### **14. Agri. Ancillary Activities: Others**

- 1 Agri Clinics and Agri Business Centres (ACABC) need to be set up in the district, which can help the farmers in a big way.
- 2 The agriculture department may take necessary steps to sponsor the eligible candidates for financing under the scheme.

#### **15. Micro, Small and Medium Enterprises (MSME)**

- 1 There is a need to preserve, propagate and professionalize the handicraft sector, which could generate huge employment. Measures such as digitization of handicraft 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.
- 4 Skill Training of Youth under DDU-GKY as per the market demand of the MSMEs in the district.
- 5 Kashmir valley is likely to be connected with Railways with rest of the country by January 2025 after which there will be further increase in the tourist

footfall. To meet the increased foot fall of tourists, Home Stays and providing end -to -end facilities for tourist to be promoted.

- 6 Promotion of Handloom and Handicraft clusters in the district.

## 16. Export Credit

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

## 17. Education

- 1 The J&K UT Administration 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 UT administration may hire experts to provide counseling services.

## 18. Housing

- 1 Lack of awareness about schemes is the single most factor, which has blocked the development of this sector. Banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The following descriptions of loans are to be considered under priority sector.
- 2 The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed ₹10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of ₹2 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 operated in a sort of seclusion and isolation as repeatedly pointed out in DLRC meetings of district. Senior officials of each agency/bank may visit each other to ensure smoothening of the process of implementation.

## 20. Renewable Energy

- 1 There is an urgent need for creating awareness among the public about the existing schemes viz., PM-KUSUM
- 2 Much Awareness is to be given on Roof Top Solar Based Schemes.

## 21. 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 SHG's 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.
- 3 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, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### 2. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS).

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

- The MoC has, in consultation, coordination and partnership with state UT Administrations, 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 and 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 UT Administration in strengthening the outreach and activities of cooperatives**

1. The UT of J&K has a mixed Short Term Cooperative Credit Structure comprising of one State Cooperative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier cooperative structures. The StCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2024.
2. As per NCD portal, there are 4288 Panchayats in the UT of J&K, out of which 1587 panchayats (36.30%) are covered by PACS and 2701 are not covered. There are a total of 599 PACS in the UT with highest concentration in Jammu (118).
3. The UT Administration had ensured the adoption of model bye-laws in all the PACS in the state.
4. The UT Administration has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like World's largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT Administration.
5. The UT Administration had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
6. The UT Administration of J&K released the entire amount of recapitalization assistance aggregating to ₹255.71 crore to the 03 DCCBs during 2022.

#### **5. Status of Cooperatives in the District**

1. The cooperative sector in Baramulla district comprises a total of 157 cooperatives, covering 126 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 31 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have 5864 members, spread across 152 panchayats.
2. All the PACS functional in the district had adopted the model bye-laws.
3. Under Mardarshika for formation of new Multipurpose PACS, dairy and fisheries Cooperative Societies in every panchayat of the district Baramulla. Number of new MPACS which can be formed in uncovered GP's will be 09 and formed in underserved GP's will be 115

#### **6. Potential for formation of cooperatives**

1. Potential for formation of cooperatives: There is fair potential for cooperative activity in the dairy sector, as elucidated in the chapter on dairy sector.
2. The distribution is not uniform in the main Baramulla, Sopore, Sangrama and Zaingeer blocks and are not under the area of operation of any cooperative society.

3. Therefore, there is potential for creation of cooperative societies in Dairy, Agriculture and Sheep sectors in Baramulla, Sopore and Zaingeer blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
4. There is fair potential for cooperative activity in Cooperative Societies like Jan Aushadi Kendras, Petrol Pumps, Guests Houses and Restaurant, Mini Super Bazar and procurement centers. The department is already working on such projects.

## 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	SHEJAAR Vegetables Farmer Producer Organization (FPO)	Khanpeth Singhpora Baramulla	NABARD released a grant support of Rs. 11.50 lakh under PODF with a business development assistance of Rs. 4.50 lakh	CSR Convergence with HDFC parivarin providing the Green Houses for Seed Multiplication	10	The FPO is registered under Company act. Total asset created after forming the FPO valued at Rs. 14.50 lakh in the banner of FPO. The FPO in-collaboration with department of agriculture signed an MOU for Farm Machinery Centre Establishment worth 10 lakh.
2	Collectivisation	Sehar Carpet Off Farm Producer Company Limited(OFPO)	Pattan Singhpora Baramulla	The OFPO was sanctioned to IGSSS and the sanctioned amount was Rs.24.45 lakh for a period of 03 years under Major OFPO category Phase-I. Total amount utilized as on 31st March 2024 is Rs. 21.35 lakh.	CSR Convergence with HDFC parivarin providing the Modern Looms and Carpet washing Machine	10	The OFPO had successfully achieved Product diversification and the GI certificate and is the only OFPO as a Company which is having GI Certificate in J&K . The Sehar Carpet is having its own Website as a platform for direct selling of its produce through Online Mode. The Sehar Carpet OFPO is a registered member of ONDC platform. Sehar Carpet OFPO had devise its own Raw material and Design Bank.

3	Skill Training	DPR mode Project: Sericulture a Viable source of Income and Employment generation in border areas of north Kashmir	Uri Baramulla	Total Financial Outlay of the Project was Rs. 14.00 Lakh with NABARD Grand Support of Rs. 12.00 lakh	NO CSR Convergence	10	The Increase in Cocoon Production has increased the average income of farmer from Cocoon rearing to the tune of Rs. 34,000.00 per year during the 01st year of Rearing. The Disease Outbreak was reduced to Minimum due to Silk Worms when they were reared in the house which were effecting the children of the Sericulture farmers.
4	Skill Training	Skill development Projects in Baramulla district through Right Track Institute Baramulla	Main Chowk Baramulla	Sanctioned 5 batches of Skill development Project with NABARD Grant assistance of Rs. 16.50 lakh in providing the Skill based training on Accounting with tally and Repair of Domestic Appliances	NO CSR Convergence	10	In the Skill Domain of Accounting with tally and repair of domestic Appliances the placement rate was seen as 64% The average income in the Skill domain of Accounting with Tally ranges from 10,000- 13,000. The average Income in the Skill domain of Repairing of Domestic Appliances with AC Installation was 8000-11,000 per month.

## Success Story 1: Shejaar Vegetable FPO



1. Scheme :	PODF_ID
2. Project Implementing Agency :	Indo Global Social Service Society
3. Duration of the project :	03 years with 02 years Extension
4. No. of beneficiaries :	510
5. Community :	2
6. State :	Jammu And Kashmir
7. District :	Baramulla
8. Block :	Singhpura
9. Village :	Khanpeth

### 21.1 Support provided

- BDA-(₹ lakh) : 4.50 lakh
- Support for 4th & 5th Year-(₹ lakh) : 5.10 lakh
- Financial Support for first 03 years was Rs. 11.50 lakh
- Marketing Linkages with UT Administration Departments.

### 1.2 Pre-implementation status

- Despite huge production of vegetable in the area the community was unable to get reasonable price for the raw material they sell and were exploited by the middlemen. The price was not negotiated and the farmers were not getting much benefit with this model of business.
- FPO was able to successfully market its produce to neighboring districts and the farmers are getting multiple opportunities to sell off their produce. The farmers are adding the value to their produce and are selling their processed products with better market price.

### 1.3 Challenges faced

- Mobilization of farmers and acceptance of FPO concept at beginning phase of the Project
- Collectivization of Produce from the farmer's land
- Share Capital Mobilization

#### **1.4 Impact**

- The FPO was able to mobilize the 510 members with Share Capital of ₹6.00 lakh during the first 03 years' period.
- The FPO is having its well established office with Desktop and other office infrastructure for doing its work.
- The FPO had established well maintained Custom Hiring Centre with the support of Agriculture Department for ₹13.50 lakh and had a machinery component of ₹12.50 lakh
- The FPO was given the Machinery Component for processing of Spices and Red Chili through financial assistance of POPI- IGSSS
- The FPO had a Mobile Rural mart with the support of NABARD
- The FPO established farm field school and installed 12 poly-houses with the BDA assistance support of NABARD of ₹4.50 lakh
- Collective Synchronization between FPO Department and the district administration support is the key success point for the Shejaar Vegetable FPO
- The groups have been now exposed to exposure visits and modern techniques of agriculture and following the concept of improved practices at their farming fields. They have started cultivating vegetables premature.

## Success Story 2: Promotion of OFPO-Sehar Carpet Off Farm Producer Company Limited



1. Scheme :	Major OFPO Formation
2. Project Implementing Agency :	Indo Global Social Service Society
3. Duration of the project :	03 Years with 02 Years Extension
4. No. of beneficiaries :	385
5. Community :	1
6. State :	Jammu And Kashmir
7. District :	Baramulla
8. Block :	Singhpura
9. Village :	Nowgam

### 2.1 Support provided

- A Major Support of ₹24.65 lakh was sanctioned for formation of Major OFPO to IGSSS
- A Working capital support of ₹5.00 lakh was given during COVID period as financial assistance to the OFPO for raw material bank formation

### 2.2 Pre-implementation status

- Most of the Artisans worked with the Middlemen as a labourers and the average income of the artisan was ₹110 per day
- There was No Raw material and Design Collection to the artisans and they were mostly dependent on the Middlemen for their Work
- The artisans were not at all the owners of their produce and most of the benefits were taken by the middlemen

### 2.3 Challenges faced

- Adverse impact of COVID pandemic on global economy
- Lack of domestic customers given high costs of the products
- Fluctuating GST on raw materials and products.
- Spurious products being sold in the name of Kashmir carpets at very less price which hampers the sale of the authentic Kashmir carpets.
- Opposition from traditional contractors/middlemen and existing exploitative trade relations in and around the cluster.



## 2.4 Impact

- Sehar Carpet starts its journey in the year 2020 with 287 Shareholder members and a paid up capital of ₹4.10 lakh. The Members were increased to 387 in a span of 03 years
- The Economic change was seen in the quality of work of the Artisans. They were able to upgrade of Carpet weaving from 18 knots per inch to 24 knots per inch which result in the increase in the quality of the produce and resulted in better price.
- During the last three Years it was found that in total 212 Artisans were in Debt trap of middlemen. After completion of the three years they were able to cover up their Debt and were able to produce their own Carpets and sold them under the Umbrella of Sehar Carpet OFPO.
- The OFPO members were able to increase their income after selling their carpets through OFPO and were able to change their living standard.
- New marketing Channels were also introduced for the OFPO members which include Offline through exporters local Buyers and through IICT. And Online selling through web-portal of Sehar Carpet OFPO.
- The average income of artisan who are the active members of the Sehar Carpet OFPO had increased from Rs. 110 per day to Rs. 385 per day due to profit sharing of the Carpet with the Artisan

## Appendix 1a

### Climate Action & Sustainability

#### 1. Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

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

##### 1.2 Climate Finance and Challenges

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

### 1.3 Initiatives of UT Administration 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 UT Administration of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

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

a pivotal player in India's transition towards a resilient and sustainable economy.

#### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

##### 2.2 Any specific Climate Change initiative in the State by

**UT Administration of India:** The UT Administration 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 UT Administration 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 UT Administration:** The Jammu and Kashmir UT Administration 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 UT Administration 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 UT Administration 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 Baramulla 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 UT Administration 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

To promote low carbon sustainable growth, the UT Administration has planned to promote green energy by increasing share of renewable energy in generation mix scaling up decentralized renewable energy application. In this direction promotion of cities as solar and carbon neutral has been planned through implementation of pilot solar city project in phases-

Phase I: Jammu Katra and Srinagar

PhaseII: Kupwara and Udhampur

Phae III: Rajouri, Poonch and Baramulla

NABARD is implementing an Integrated Tribal Development Fund Project and Watershed Projects. The Proposed area of intervention in Baramulla district includes Tehsil Uri and Block Boniyar of district Baramulla. The project has many components involving development of climate resilient activities in the area like wadi development inter-cropping with resistant varieties and creating infrastructure for rain water harvesting/storage.

## 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 GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 4 In Phase-I NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. The details of these products includes Basholi Painting and Basholi pashmina from district Kathua Chikri Wood craft from district Rajouri Baderwah Rajma from district Doda Mushkbudji rice from district Anantnag Kaladi from district Udampur Sulai Honey and Anardana from District Ramban and Ladakh Shingskos from district Leh of J&K and Ladakh UT.
- 5 Further in Phase-II NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh. Currently applications for the GI tags for these products are pending with the GI Registry at Chennai.



**Annexure 1 District Baramulla**

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>I.Agriculture</b>																		
	<b>A. Farm Credit</b>																		
	<b>A.1 Crop Production, Maintenance, Marketing</b>																		
1	Aloe Vera/ Ghrithumari__	100	Acre	40400	Phy BL			55 22.22	68 27.47									89 35.96	
2	Apple/ Seb__	100	Acre	49260	Phy BL	3000 1477.8	2850 1403.91	1400 689.64	2400 1182.24	2200 1083.72	2500 1231.5	2200 1083.72	2400 1182.24	2400 1182.24	2600 1280.76	2650 1305.39	2200 1083.72	2500 1231.5	2700 1330.02
3	Apple/ Seb_High Density	100	Acre	72979	Phy BL	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9
4	Broccoli__	100	Acre	74608	Phy BL	50 37.3	40 29.84	10 7.46	25 18.65	25 18.65	25 18.65	40 29.84	50 37.3	40 29.84					
5	Carnation__	100	Acre	2325816	Phy BL	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58	10 232.58		
6	Cherry__	100	Acre	69737	Phy BL	12 8.37	15 10.46	18 12.55	20 13.95	35 24.41	12 8.37	15 10.46	10 6.97	25 17.43	20 13.95	12 8.37	10 6.97		12 8.37
7	Chilli/ Mirch_Irrigated	100	Acre	68600	Phy BL	20 13.72	25 17.15	25 17.15	26 17.84	30 20.58	24 16.46	30 20.58	20 13.72	20 13.72	25 17.15	25 17.15	25 17.15	20 13.72	30 20.58
8	Fodder Oats/ Jai__	100	Acre	29752	Phy BL	250 74.38	300 89.26	350 104.13	400 119.01	450 133.88	300 89.26	250 74.38	300 89.26	400 119.01	450 133.88	400 119.01	250 74.38	300 89.26	400 119.01
9	French Beans/ Green Beans/ Fansi/ Common Beans_High Density	100	Acre	64520	Phy BL	50 32.26	45 29.03	40 25.81	40 25.81	35 22.58	30 19.36	30 19.36	30 19.36	30 19.36	30 19.36	30 19.36	30 19.36	25 16.13	25 16.13
10	Garlic/ Lahasun_Irrigated	100	Acre	63200	Phy BL	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32
11	Ginger/ Adrak_Irrigated	100	Acre	75400	Phy BL	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31
12	Grapes/ Angur_Irrigated	100	Acre	47920	Phy BL								10 4.79	5 2.4					
13	Indian Bean__	100	Acre	31872	Phy BL	30 9.56	30 9.56	30 9.56	25 7.97	25 7.97	25 7.97	20 6.37	20 6.37	30 9.56	30 9.56	25 9.56	25 7.97	25 7.97	25 7.97
14	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	66032	Phy BL	10 6.6	20 13.21	20 13.21	40 26.41	30 19.81	30 19.81	10 6.6	20 13.21	20 13.21	40 26.41	30 19.81	10 6.6	20 13.21	20 13.21
15	Japanese Plum/ Plum__	100	Acre	75000	Phy BL	30 22.5													
16	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	66936	Phy BL	30 20.08	40 26.77	30 20.08	30 20.08	30 20.08	30 20.08	30 20.08	40 26.77	30 20.08	30 20.08	30 20.08	30 20.08	40 26.77	30 20.08
17	Lily/ Lilium__	100	Acre	2531632	Phy BL	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74
18	Mandarin/ Santra/Citrus/ Sweet Orange_Kinnow	100	Acre	46356	Phy BL														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	I.Agriculture																	
	A. Farm Credit																	
	A.1 Crop Production, Maintenance, Marketing																	
1	Aloe Vera/ Ghrithumari__	100	Acre	40400	Phy BL							248 100.19		560 226.24				1020 412.08
2	Apple/ Seb__	100	Acre	49260	Phy BL	2600 1280.76	2500 1231.5	2700 1330.02	2700 1330.02	2600 1280.76	2600 1280.76	2400 1182.24	2800 1379.28	1500 738.9	2700 1330.02	2600 1280.76	2700 1330.02	64400 31723.44
3	Apple/ Seb_High Density	100	Acre	72979	Phy BL	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	500 364.9	13000 9487.4
4	Broccoli__	100	Acre	74608	Phy BL		40 29.84	30 22.38		40 29.84								415 309.59
5	Carnation__	100	Acre	2325816	Phy BL		10 232.58	10 232.58		10 232.58					10 232.58	10 232.58		160 3721.28
6	Cherry__	100	Acre	69737	Phy BL			12 8.37	3 2.09	15 10.46		26 18.13						272 189.68
7	Chilli/ Mirch_Irrigated	100	Acre	68600	Phy BL	20 13.72	20 13.72	20 13.72	10 6.86	35 24.01	10 6.86	20 13.72	20 13.72		30 20.58	30 20.58	30 20.58	590 404.74
8	Fodder Oats/ Jai__	100	Acre	29752	Phy BL	350 104.13	400 119.01	250 74.38	300 89.26	250 74.38	200 59.5	250 74.38	300 89.26	150 44.63	400 119.01	300 89.26	250 74.38	8200 2439.69
9	French Beans/ Green Beans/ Fansi/ Common Beans_High Density	100	Acre	64520	Phy BL	25 16.13	25 16.13	20 12.9	25 16.13	20 12.9	20 12.9	20 12.9	20 12.9	10 6.45	25 16.13	20 12.9	20 12.9	720 464.54
10	Garlic/ Lahasun_Irrigated	100	Acre	63200	Phy BL	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	10 6.32	260 164.32
11	Ginger/ Adrak_Irrigated	100	Acre	75400	Phy BL	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	15 11.31	390 294.06
12	Grapes/ Angur_Irrigated	100	Acre	47920	Phy BL				10 4.79			20 9.58						45 21.56
13	Indian Bean__	100	Acre	31872	Phy BL	20 6.37	30 9.56	30 9.56	30 9.56	25 7.97	25 7.97	30 9.56	30 9.56	30 9.56	25 7.97	25 7.97	25 7.97	695 221.5
14	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	66032	Phy BL	40 26.41	30 19.81	10 6.6	20 13.21	20 13.21	40 26.41	30 19.81	30 19.81	10 6.6	20 13.21	20 13.21	40 26.41	630 416.01
15	Japanese Plum/ Plum__	100	Acre	75000	Phy BL													30 22.5
16	Kidney Beans/ Rajma/ Kholar/ Bhatt_Irrigated	100	Acre	66936	Phy BL	30 20.08	30 20.08	30 20.08	40 26.77	30 20.08	30 20.08	30 20.08	40 26.77	30 20.08	30 20.08	30 20.08	30 20.08	830 555.53
17	Lily/ Lilium__	100	Acre	2531632	Phy BL	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	15 379.74	390 9873.24
18	Mandarin/ Santra/Citrus/ Sweet Orange_Kinnow	100	Acre	46356	Phy BL									20 9.27				20 9.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
19	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	342888	Phy	5	5	5	5	5	5	5	5	5		5	5	5	
					BL	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14		17.14	17.14	17.14	
20	Medicinal And Aromatic Plants__	100	Acre	237712	Phy	20	20	20	20	15	15	20	20	10	10	20	15	15	20
					BL	47.54	47.54	47.54	47.54	35.66	35.66	47.54	47.54	23.77	23.77	47.54	35.66	35.66	47.54
21	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	29320	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93
22	Mushroom/ Kukaramutta__	100	Bag	408	Phy	30	30	40	30	35	35	30	40	40	30	40	40	40	50
					BL	0.12	0.12	0.16	0.12	0.14	0.14	0.12	0.16	0.16	0.12	0.16	0.16	0.16	0.2
23	Onion/ Piyaz/ Kanda__	100	Acre	72000	Phy	25	20	20	10	10	10	10	20	10	10	10	10	10	10
					BL	18	14.4	14.4	7.2	7.2	7.2	7.2	14.4	7.2	7.2	7.2	7.2	7.2	7.2
24	Other Flowers__	100	Acre	149320	Phy	20	10	20	20	20	10	10	20	20	20	10	10	20	20
					BL	29.86	14.93	29.86	29.86	29.86	14.93	14.93	29.86	29.86	29.86	14.93	14.93	29.86	29.86
25	Other Vegetables__	100	Acre	61056	Phy	90	90	90	90	90	90	90	90	90	90	90	90	90	90
					BL	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95
26	Pear/ Nashpati__	100	Acre	62045	Phy	60	70	70	80	90	80	70	70	70	90	80	80	70	90
					BL	37.23	43.43	43.43	49.64	55.84	49.64	43.43	43.43	43.43	55.84	49.64	49.64	43.43	55.84
27	Pomegranate/ Anar_Irrigated	100	Acre	47449	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74
28	Potato/ Aloo_Irrigated	100	Acre	77600	Phy	60	50	40	60	60	60	60	50	60	50	40	60	60	60
					BL	46.56	38.8	31.04	46.56	46.56	46.56	46.56	38.8	46.56	38.8	31.04	46.56	46.56	46.56
	Potato/ Aloo_Irrigated	100	Acre	91200	Phy	50	60	50	40	60	60	60	50	60	50	40	60	60	60
					BL	45.6	54.72	45.6	36.48	54.72	54.72	54.72	45.6	54.72	45.6	36.48	54.72	54.72	54.72
29	Pumpkin/ Kaddu/ Gummadi__	100	Acre	59792	Phy	60	60	60	60	50	60	50	40	60	60	60	60	50	60
					BL	35.88	35.88	35.88	35.88	29.9	35.88	29.9	23.92	35.88	35.88	35.88	35.88	29.9	35.88
30	Radish/ Mooli__	100	Acre	66296	Phy	60	60	50	60	50	40	60	60	60	60	50	60	50	40
					BL	39.78	39.78	33.15	39.78	33.15	26.52	39.78	39.78	39.78	39.78	33.15	39.78	33.15	26.52
31	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	28520	Phy	20	10	10	10	10	10	20	10	10	10	20	10	10	10
					BL	5.7	2.85	2.85	2.85	2.85	2.85	5.7	2.85	2.85	2.85	5.7	2.85	2.85	2.85
32	Rice/ Chaval/ Dhan_Irrigated	100	Acre	96000	Phy	200	250	110	200	250	220	210	150	200	210	200	200	200	200
					BL	192	240	105.6	192	240	211.2	201.6	144	192	201.6	192	192	192	192
33	Rose/ Gulab__	100	Acre	1642304	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23
34	Round Melon/ Indian Squash/ Tinda__	100	Acre	82136	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21
35	Sericulture_Mulberry	100	Acre	41400	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14
36	Spinach/ Palak_High Density	100	Acre	66176	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62
37	Stone fruits__	100	Acre	49800	Phy	50	60	50	40	60	60	60	60	50	60	50	40	50	60
					BL	24.9	29.88	24.9	19.92	29.88	29.88	29.88	29.88	24.9	29.88	24.9	19.92	24.9	29.88
38	Strawberry__	100	Acre	62704	Phy														
					BL														
39	Tomato/ Tamatar__	100	Acre	72000	Phy	90	80	75	70	70	90	30	90	80	75	70	70	90	30
					BL	64.8	57.6	54	50.4	50.4	64.8	21.6	64.8	57.6	54	50.4	50.4	64.8	21.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
19	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	342888	Phy	5	5	5				5				5		85
					BL	17.14	17.14	17.14				17.14				17.14		291.38
20	Medicinal And Aromatic Plants__	100	Acre	237712	Phy	20	20	20	15	20	10	20	20	15	20	20	20	460
					BL	47.54	47.54	47.54	35.66	47.54	23.77	47.54	47.54	35.66	47.54	47.54	47.54	1093.45
21	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	29320	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	76.18
22	Mushroom/ Kukaramutta__	100	Bag	408	Phy	50	60	70	70	90	60	90	90	90	90	70	90	1430
					BL	0.2	0.24	0.29	0.29	0.37	0.24	0.37	0.37	0.37	0.37	0.29	0.37	5.81
23	Onion/ Piyaz/ Kanda__	100	Acre	72000	Phy	20	10	10	10	10	10	10	10	20	10	10	10	325
					BL	14.4	7.2	7.2	7.2	7.2	7.2	7.2	7.2	14.4	7.2	7.2	7.2	234
24	Other Flowers__	100	Acre	149320	Phy	20	10	20	20	20	10	20	20	20	10	20	20	440
					BL	29.86	14.93	29.86	29.86	29.86	14.93	29.86	29.86	29.86	14.93	29.86	29.86	656.92
25	Other Vegetables__	100	Acre	61056	Phy	90	90	90	90	90	80	90	90	90	90	90	90	2340
					BL	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	54.95	1428.7
26	Pear/ Nashpati__	100	Acre	62045	Phy	90	90	80	90	90	80	90	90	50	90	90	80	2080
					BL	55.84	55.84	49.64	55.84	55.84	49.64	55.84	55.84	31.02	55.84	55.84	49.64	1290.55
27	Pomegranate/ Anar_Irrigated	100	Acre	47449	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	123.24
28	Potato/ Aloo_Irrigated	100	Acre	77600	Phy	60	50	60	50	40	60	60	60	50	60	50	40	1410
					BL	46.56	38.8	46.56	38.8	31.04	46.56	46.56	46.56	38.8	46.56	38.8	31.04	1094.16
	Potato/ Aloo_Irrigated	100	Acre	91200	Phy	60	50	60	50	40	60	50	60	50	40	60	50	1390
					BL	54.72	45.6	54.72	45.6	36.48	54.72	45.6	54.72	45.6	36.48	54.72	45.6	1267.68
29	Pumpkin/ Kaddu/ Gummadi__	100	Acre	59792	Phy	50	40	60	60	60	60	50	60	50	40	60	60	1440
					BL	29.9	23.92	35.88	35.88	35.88	35.88	29.9	35.88	29.9	23.92	35.88	35.88	861.12
30	Radish/ Mooli__	100	Acre	66296	Phy	60	60	60	60	50	60	50	40	60	60	60	60	1440
					BL	39.78	39.78	39.78	39.78	33.15	39.78	33.15	26.52	39.78	39.78	39.78	39.78	954.72
31	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	28520	Phy	10	20	10	10	10	20	10	10	10	20	10	20	330
					BL	2.85	5.7	2.85	2.85	2.85	5.7	2.85	2.85	2.85	5.7	2.85	5.7	94.05
32	Rice/ Chaval/ Dhan_Irrigated	100	Acre	96000	Phy	150	200	100	100	100	100	150	100	50	120	120	100	4190
					BL	144	192	96	96	96	96	144	96	48	115.2	115.2	96	4022.4
33	Rose/ Gulab__	100	Acre	1642304	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	164.23	4269.98
34	Round Melon/ Indian Squash/ Tinda__	100	Acre	82136	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	213.46
35	Sericulture_Mulberry	100	Acre	41400	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	107.64
36	Spinach/ Palak_High Density	100	Acre	66176	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	172.12
37	Stone fruits__	100	Acre	49800	Phy	50	40	50	60	50	40	60	60	60	60	70	60	1410
					BL	24.9	19.92	24.9	29.88	24.9	19.92	29.88	29.88	29.88	29.88	34.86	29.88	702.18
38	Strawberry__	100	Acre	62704	Phy							20	10				10	40
					BL							12.54	6.27				6.27	25.08
39	Tomato/ Tamatar__	100	Acre	72000	Phy	90	80	75	70	90	80	75	70	70	90	30	20	1850
					BL	64.8	57.6	54	50.4	64.8	57.6	54	50.4	50.4	64.8	21.6	14.4	1332

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
40	Tulip__	100	Acre	1915856	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15
					BL	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38
41	Turnip/ Shaljam__	100	Acre	63200	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32
42	Walnut/ Akhrot__	100	Acre	53036	Phy	90	80	90	80	90	80	70	90	90	80	90	80	90	90
					BL	47.73	42.43	47.73	42.43	47.73	42.43	37.13	47.73	47.73	42.43	47.73	42.43	47.73	47.73
	Walnut/ Akhrot__	100	Acre	61840	Phy	90	80	70	90	90	80	90	80	90	80	70	90	90	80
					BL	55.66	49.47	43.29	55.66	55.66	49.47	55.66	49.47	55.66	49.47	43.29	55.66	55.66	49.47
43	Walnut/ Akhrot_Irrigated	100	Acre	77240	Phy	90	90	90	80	90	80	90	80	70	90	90	90	80	90
					BL	69.52	69.52	69.52	61.79	69.52	61.79	69.52	61.79	54.07	69.52	69.52	69.52	61.79	69.52
44	Wheat/ Gehu_Irrigated	100	Acre	67200	Phy	10	10					10	20	20	10				
					BL	6.72	6.72					6.72	13.44	13.44	6.72				
						4021.68	3968.77	3102.27	3701.58	3719.73	3716.64	3534.89	3658.07	3698.85	3797.96	3768.92	3254.23	3483.82	3554.53
	Post-harvest/HH Consumption (10%)					402.17	396.88	310.23	370.16	371.97	371.66	353.49	365.81	369.88	379.8	376.89	325.42	348.38	355.45
	Repairs & maintenance of farm assets (20%)					804.34	793.75	620.45	740.32	743.95	743.33	706.98	731.61	739.77	759.59	753.78	650.85	696.76	710.91
	Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
40	Tulip__	100	Acre	1915856	Phy	15	15	15	15	15	15	15	15	15	15	15	15	390
					BL	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	287.38	7471.88
41	Turnip/ Shaljam__	100	Acre	63200	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	164.32
42	Walnut/ Akhrot__	100	Acre	53036	Phy	80	90	80	90	90	80	90	80	90	80	70	90	2200
					BL	42.43	47.73	42.43	47.73	47.73	42.43	47.73	42.43	47.73	42.43	37.13	47.73	1166.78
	Walnut/ Akhrot__	100	Acre	61840	Phy	90	80	90	80	70	90	90	80	90	80	70	90	2170
					BL	55.66	49.47	55.66	49.47	43.29	55.66	55.66	49.47	55.66	49.47	43.29	55.66	1341.97
43	Walnut/ Akhrot_Irrigated	100	Acre	77240	Phy	80	90	90	90	80	90	80	90	80	70	90	90	2220
					BL	61.79	69.52	69.52	69.52	61.79	69.52	61.79	69.52	61.79	54.07	69.52	69.52	1714.78
44	Wheat/ Gehu_Irrigated	100	Acre	67200	Phy				10	10				20				120
					BL				6.72	6.72				13.44				80.64
						3501.76	3726.95	3706.35	3441.96	3633.42	3335.82	3483.99	3504.4	2938.66	3695.54	3630.63	3406.2	92987.62
	Post-harvest/HH Consumption (10%)					350.18	372.7	370.64	344.2	363.34	333.58	348.4	350.44	293.87	369.55	363.06	340.62	9298.76
	Repairs & maintenance of farm assets (20%)					700.35	745.39	741.27	688.39	726.68	667.16	696.8	700.88	587.73	739.11	726.13	681.24	18597.52
	Sub Total																	120883.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabad	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.2 Water Resources</b>																			
1	Bore Well-Deepening-	90	No.	300000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5
2	Bore Well-New-	90	No.	600000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3
					BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2
3	Drip Irrigation--	90	ha	165000	Phy	15	15	15	15	15	10	10	15	15	10	10	15	15	15
					BL	22.28	22.28	22.28	22.28	22.28	14.85	14.85	22.28	22.28	14.85	14.85	22.28	22.28	22.28
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy	10	15	10	15	15	15	10	10	10	15	15	15	15	15
					BL	16.2	24.3	16.2	24.3	24.3	24.3	16.2	16.2	16.2	24.3	24.3	24.3	24.3	24.3
5	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	10	15	15	15	15	15	15	15	15	15	10	10	15	15
					BL	9	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	9	9	13.5	13.5
6	Lift Irrigation Schemes- Individual/ River Lift Points-	90	No.	415000	Phy	5	3	2	2	2	3	3	2	3	3	2	2	2	3
					BL	18.68	11.21	7.47	7.47	7.47	11.21	11.21	7.47	11.21	11.21	7.47	7.47	7.47	11.21
7	Sprinkler Irrigation - Micro-	90	ha	120000	Phy	2	2	3	2	2	5	5	5	5	10	15	15	15	10
					BL	2.16	2.16	3.24	2.16	2.16	5.4	5.4	5.4	5.4	10.8	16.2	16.2	16.2	10.8
8	Sprinkler Irrigation - Portable-	90	ha	100000	Phy	15	5	2	2	2	3	2	2	5	5	5	5	10	15
					BL	13.5	4.5	1.8	1.8	1.8	2.7	1.8	1.8	4.5	4.5	4.5	4.5	9	13.5
9	Sprinkler Irrigation - Rain Gun-	80	ha	100000	Phy	10	10	10	15	5	2	2	2	3	2	2	5	5	5
					BL	8	8	8	12	4	1.6	1.6	1.6	2.4	1.6	1.6	4	4	4
10	Tube Well-Shallow-	90	No.	340000	Phy	5	5	5	5	5	5	15	10	10	10	10	5	5	5
					BL	15.3	15.3	15.3	15.3	15.3	15.3	45.9	30.6	30.6	30.6	30.6	15.3	15.3	15.3
11	Water Harvesting/ Recharge structure-Roof Top-	90	No.	150000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
	Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.2 Water Resources</b>																		
1	Bore Well-Deepening-	90	No.	300000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	351
2	Bore Well-New-	90	No.	600000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	78
					BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	421.2
3	Drip Irrigation--	90	ha	165000	Phy	10	10	10	15	15	15	15	15	15	15	15	15	355
					BL	14.85	14.85	14.85	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	527.27
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy	15	15	15	15	10	15	10	15	15	15	10	10	345
					BL	24.3	24.3	24.3	24.3	16.2	24.3	16.2	24.3	24.3	24.3	16.2	16.2	558.9
5	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	15	10	10	10	15	15	15	15	15	15	15	15	360
					BL	13.5	9	9	9	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	324
6	Lift Irrigation Schemes- Individual/ River Lift Points-	90	No.	415000	Phy	3	3	4	3	2	5	3	3	2	2	3	2	72
					BL	11.21	11.21	14.94	11.21	7.47	18.68	11.21	11.21	7.47	7.47	11.21	7.47	268.99
7	Sprinkler Irrigation - Micro-	90	ha	120000	Phy	25	10	10	10	15	15	15	10	15	10	10	10	251
					BL	27	10.8	10.8	10.8	16.2	16.2	16.2	10.8	16.2	10.8	10.8	10.8	271.08
8	Sprinkler Irrigation - Portable-	90	ha	100000	Phy	15	15	10	25	10	10	10	15	15	15	10	15	243
					BL	13.5	13.5	9	22.5	9	9	9	13.5	13.5	13.5	9	13.5	218.7
9	Sprinkler Irrigation - Rain Gun-	80	ha	100000	Phy	5	10	15	15	15	10	25	10	10	10	15	15	233
					BL	4	8	12	12	12	8	20	8	8	8	12	12	186.4
10	Tube Well-Shallow-	90	No.	340000	Phy	5	5	5	5	5	5	5	5	5	5	15	10	175
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	45.9	30.6	535.5
11	Water Harvesting/ Recharge structure-Roof Top-	90	No.	150000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	175.5
	Sub Total																	3838.54



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniya	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.3 Farm Mechanisation</b>																			
1	Combine harvester--	75	No.	290000	Phy		1									1			
					BL		21.75									21.75			
2	Crop Planter-Potato/ Vegetable Planter-	80	No.	79000	Phy	10	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	6.32	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16
3	Crop Planter-Potato/ Vegetable Planter- Tractor operated potato planter	80	No.	90000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
4	Other machinery--disc plough	80	No.	80000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	16	16	16	16	16	16	16	16	16	16	16	16	16	16
5	Other machinery--grass cutter	80	No.	47000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
6	Other machinery-- grinding machine	80	No.	7000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
7	Other machinery--hand grinding unit	80	No.	12000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
8	Other machinery--kedut automatic seed drill	80	No.	125000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15
					BL	15	15	15	15	15	15	15	15	15	15	15	15	15	15
9	Other machinery-- monoblock pump	80	No.	30000	Phy	35	35	40	40	35	40	40	40	15	15	15	15	15	15
					BL	8.4	8.4	9.6	9.6	8.4	9.6	9.6	9.6	3.6	3.6	3.6	3.6	3.6	3.6
10	Other machinery-- muliplanter seed drill	80	No.	85000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
11	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	15	15	15	15	5	5	5	5	5	5	5	5	5	15
					BL	5.28	5.28	5.28	5.28	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	5.28
12	Other machinery--offset disc harrow trailer type	80	No.	120000	Phy	15	15	15	15	15	15	35	35	5	5	5	5	5	6
					BL	14.4	14.4	14.4	14.4	14.4	14.4	33.6	33.6	4.8	4.8	4.8	4.8	4.8	5.76
13	Other machinery-Other Machinery & Equipments- Brush Cutter	80	No.	95000	Phy	6	6	6	6	6	6	6	6	7	7	7	7	7	7
					BL	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	5.32	5.32	5.32	5.32	5.32	5.32
14	Other machinery-Other Machinery & Equipments- Diesel operated grain cleaner	80	No.	90000	Phy	7	7	6	6	6	6	6	6	6	6	6	6	6	6
					BL	5.04	5.04	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32
15	Other machinery-Other Machinery & Equipments- Grain cleaner	80	No.	62000	Phy	7	7	7	7	7	7	6	6	6	5	5	5	5	6
					BL	3.47	3.47	3.47	3.47	3.47	3.47	2.98	2.98	2.98	2.48	2.48	2.48	2.48	2.98
16	Other machinery-Other Machinery & Equipments- Puddler	80	No.	105000	Phy	15	7	8	8	7	7	6	6	6	7	6	5	5	5
					BL	12.6	5.88	6.72	6.72	5.88	5.88	5.04	5.04	5.04	5.88	5.04	4.2	4.2	4.2
17	Other machinery-Other Machinery & Equipments- Rotavator	80	No.	130000	Phy	4	5	5	5	4	4	5	6	6	5	4	4	4	4
					BL	4.16	5.2	5.2	5.2	4.16	4.16	5.2	6.24	6.24	5.2	4.16	4.16	4.16	4.16
18	Other machinery--potato digger	75	No.	220000	Phy	7	7	6	6	6	5	5	5	3	3	3	3	3	3
					BL	11.55	11.55	9.9	9.9	9.9	8.25	8.25	8.25	4.95	4.95	4.95	4.95	4.95	4.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.3 Farm Mechanisation</b>																		
1	Combine harvester--	75	No.	2900000	Phy	1					1	1					1	6
					BL	21.75					21.75	21.75					21.75	130.5
2	Crop Planter-Potato/ Vegetable Planter-	80	No.	79000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	135
					BL	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	85.32
3	Crop Planter-Potato/ Vegetable Planter- Tractor operated potato planter	80	No.	90000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	93.6
4	Other machinery--disc plough	80	No.	80000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	16	16	16	16	16	16	16	16	16	16	16	16	416
5	Other machinery--grass cutter	80	No.	47000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	244.4
6	Other machinery-- grinding machine	80	No.	7000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	36.4
7	Other machinery--hand grinding unit	80	No.	12000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	62.4
8	Other machinery--kedut automatic seed drill	80	No.	125000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	390
					BL	15	15	15	15	15	15	15	15	15	15	15	15	390
9	Other machinery-- monoblock pump	80	No.	30000	Phy	35	35	40	40	35	40	40	40	15	15	15	15	760
					BL	8.4	8.4	9.6	9.6	8.4	9.6	9.6	9.6	3.6	3.6	3.6	3.6	182.4
10	Other machinery-- multiplanter seed drill	80	No.	85000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	88.4
11	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	15	15	15	15	35	35	40	40	35	40	40	40	485
					BL	5.28	5.28	5.28	5.28	12.32	12.32	14.08	14.08	12.32	14.08	14.08	14.08	170.72
12	Other machinery--offset disc harrow trailer type	80	No.	120000	Phy	7	7	8	8	7	6	7	7	8	8	8	8	280
					BL	6.72	6.72	7.68	7.68	6.72	5.76	6.72	6.72	7.68	7.68	7.68	7.68	268.8
13	Other machinery-Other Machinery & Equipments- Brush Cutter	80	No.	95000	Phy	7	7	6	6	6	6	6	7	7	7	7	6	168
					BL	5.32	5.32	4.56	4.56	4.56	4.56	4.56	5.32	5.32	5.32	5.32	4.56	127.68
14	Other machinery-Other Machinery & Equipments- Diesel operated grain cleaner	80	No.	90000	Phy	7	7	7	7	6	6	6	6	6	6	7	7	164
					BL	5.04	5.04	5.04	5.04	4.32	4.32	4.32	4.32	4.32	4.32	5.04	5.04	118.08
15	Other machinery-Other Machinery & Equipments- Grain cleaner	80	No.	62000	Phy	5	5	5	5	6	4	4	4	4	4	4	15	151
					BL	2.48	2.48	2.48	2.48	2.98	1.98	1.98	1.98	1.98	1.98	1.98	7.44	74.88
16	Other machinery-Other Machinery & Equipments- Puddler	80	No.	105000	Phy	5	4	4	5	4	4	5	4	4	5	4	4	150
					BL	4.2	3.36	3.36	4.2	3.36	3.36	4.2	3.36	3.36	4.2	3.36	3.36	126
17	Other machinery-Other Machinery & Equipments- Rotavator	80	No.	130000	Phy	4	5	6	6	5	4	6	5	4	4	5	5	124
					BL	4.16	5.2	6.24	6.24	5.2	4.16	6.24	5.2	4.16	4.16	5.2	5.2	128.96
18	Other machinery--potato digger	75	No.	220000	Phy	3	3	3	3	3	3	3	3	3	3	3	5	103
					BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	8.25	169.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
19	Other machinery--Potato ridger	80	No.	17000	Phy	5	6	6	5	5	5	5	5	8	6	7	7	8	8
					BL	0.68	0.82	0.82	0.68	0.68	0.68	0.68	0.68	1.09	0.82	0.95	0.95	1.09	1.09
20	Other machinery--power weeder	80	No.	97000	Phy	8	8	8	9	9	8	6	6	6	6	6	6	6	6
					BL	6.21	6.21	6.21	6.98	6.98	6.21	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66
21	Other machinery--smart seeder	75	No.	250000	Phy	6	4	4	4	4	5	4	4	4	4	4	5	5	5
					BL	11.25	7.5	7.5	7.5	7.5	9.38	7.5	7.5	7.5	7.5	7.5	9.38	9.38	9.38
22	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy	4	4	4	4	3	3	3	3	3	3	3	3	3	4
					BL	2.98	2.98	2.98	2.98	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.98
23	Other machinery--Trolley single axle	80	No.	150000	Phy	8	8	7	7	7	7	8	8	8	8	8	8	8	8
					BL	9.6	9.6	8.4	8.4	8.4	8.4	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6
24	Other machinery--water tanker double axle	80	No.	67000	Phy	7	8	8	7	7	6	6	7	7	8	8	8	8	7
					BL	3.75	4.29	4.29	3.75	3.75	3.22	3.22	3.75	3.75	4.29	4.29	4.29	4.29	3.75
25	Other machinery--water tanker single axle	80	No.	95000	Phy	8	8	7	7	7	7	6	6	5	6	7	7	7	4
					BL	6.08	6.08	5.32	5.32	5.32	5.32	4.56	4.56	3.8	4.56	5.32	5.32	5.32	3.04
26	Other machinery--welding unit	80	No.	39000	Phy	6	5	5	5	6	7	7	7	7	7	6	6	6	6
					BL	1.87	1.56	1.56	1.56	1.87	2.18	2.18	2.18	2.18	2.18	1.87	1.87	1.87	1.87
27	Others-Maize Sheller-	80	No.	190000	Phy	4	5	4	6	6	5	5	4	4	4	4	5	4	4
					BL	6.08	7.6	6.08	9.12	9.12	7.6	7.6	6.08	6.08	6.08	6.08	7.6	6.08	6.08
28	Paddy Transplanter--	80	No.	180000	Phy	3	3	4	3	3	4	4	4	3	3	3	4	4	4
					BL	4.32	4.32	5.76	4.32	4.32	5.76	5.76	5.76	4.32	4.32	4.32	5.76	5.76	5.76
29	Power Tiller--	80	No.	95000	Phy	35	30	20	25	25	25	20	24	25	26	35	30	20	25
					BL	26.6	22.8	15.2	19	19	19	15.2	18.24	19	19.76	26.6	22.8	15.2	19
30	Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	Phy	15	15	20	20	20	15	15	15	20	15	15	15	20	20
					BL	16.32	16.32	21.76	21.76	21.76	16.32	16.32	16.32	21.76	16.32	16.32	16.32	21.76	21.76
31	Seed Drill-Happy Seeder-	80	No.	158000	Phy	10	5	5	5	10	10	10	10	10	5	5	5	10	10
					BL	12.64	6.32	6.32	6.32	12.64	12.64	12.64	12.64	12.64	6.32	6.32	6.32	12.64	12.64
32	Seed Drill-Seed cum Fertilizer Drill-	80	No.	75000	Phy	5	5	10	10	10	10	10	5	5	5	10	10	10	10
					BL	3	3	6	6	6	6	6	3	3	3	6	6	6	6
33	Seed Drill--Super Seeder	75	No.	245000	Phy	10	10	10	5	5	5	10	10	10	10	10	5	5	5
					BL	18.38	18.38	18.38	9.19	9.19	9.19	18.38	18.38	18.38	18.38	18.38	9.19	9.19	9.19
34	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	5	5	5	10	15	15	15	10	25	10	10	10	15	15
					BL	0.12	0.12	0.12	0.24	0.36	0.36	0.36	0.24	0.6	0.24	0.24	0.24	0.36	0.36
35	Sprayer--Boom Sprayer	75	No.	594000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91
36	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy	2	2	5	5	5	5	10	15	15	15	10	25	10	10
					BL	3.75	3.75	9.38	9.38	9.38	9.38	18.75	28.13	28.13	28.13	18.75	46.88	18.75	18.75
37	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy	15	10	15	10	10	10	15	5	2	2	2	3	2	2
					BL	23.63	15.75	23.63	15.75	15.75	15.75	23.63	7.88	3.15	3.15	3.15	4.73	3.15	3.15
38	Tractor--20-35 hp	75	No.	650000	Phy	15	15	10	10	5	5	15	10	5	5	5	5	5	5
					BL	73.13	73.13	48.75	48.75	24.38	24.38	73.13	48.75	24.38	24.38	24.38	24.38	24.38	24.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
19	Other machinery--Potato ridger	80	No.	17000	Phy	8	7	6	7	8	8	9	9	9	15	15	15	202
					BL	1.09	0.95	0.82	0.95	1.09	1.09	1.22	1.22	1.22	2.04	2.04	2.04	27.48
20	Other machinery--power weeder	80	No.	97000	Phy	7	6	6	6	6	6	6	7	7	6	6	6	173
					BL	5.43	4.66	4.66	4.66	4.66	4.66	4.66	5.43	5.43	4.66	4.66	4.66	134.31
21	Other machinery--smart seeder	75	No.	250000	Phy	5	4	4	4	4	4	4	4	4	4	5	4	112
					BL	9.38	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	9.38	7.5	210.03
22	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy	3	3	3	3	3	4	5	6	6	6	6	6	101
					BL	2.23	2.23	2.23	2.23	2.23	2.98	3.72	4.46	4.46	4.46	4.46	4.46	75.12
23	Other machinery--Trolley single axle	80	No.	150000	Phy	8	8	7	7	7	7	7	7	7	7	7	7	194
					BL	9.6	9.6	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	232.8
24	Other machinery--water tanker double axle	80	No.	67000	Phy	7	6	6	6	6	6	7	7	8	8	8	8	185
					BL	3.75	3.22	3.22	3.22	3.22	3.22	3.75	3.75	4.29	4.29	4.29	4.29	99.19
25	Other machinery--water tanker single axle	80	No.	95000	Phy	4	4	5	5	4	4	4	4	5	6	7	6	150
					BL	3.04	3.04	3.8	3.8	3.04	3.04	3.04	3.04	3.8	4.56	5.32	4.56	114
26	Other machinery--welding unit	80	No.	39000	Phy	6	6	5	5	5	5	8	6	6	6	6	6	156
					BL	1.87	1.87	1.56	1.56	1.56	1.56	2.5	1.87	1.87	1.87	1.87	1.87	48.63
27	Others-Maize Sheller-	80	No.	190000	Phy	4	4	4	5	4	4	4	4	4	4	5	4	114
					BL	6.08	6.08	6.08	7.6	6.08	6.08	6.08	6.08	6.08	6.08	7.6	6.08	173.28
28	Paddy Transplanter--	80	No.	180000	Phy	4	3	3	3	3	3	3	4	4	3	3	4	89
					BL	5.76	4.32	4.32	4.32	4.32	4.32	4.32	5.76	5.76	4.32	4.32	5.76	128.16
29	Power Tiller--	80	No.	95000	Phy	25	25	20	24	25	26	35	30	20	25	25	25	670
					BL	19	19	15.2	18.24	19	19.76	26.6	22.8	15.2	19	19	19	509.2
30	Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	Phy	20	15	15	15	15	15	20	20	20	15	15	15	440
					BL	21.76	16.32	16.32	16.32	16.32	16.32	21.76	21.76	21.76	16.32	16.32	16.32	478.72
31	Seed Drill-Happy Seeder-	80	No.	158000	Phy	10	10	10	5	5	5	10	10	10	10	10	5	210
					BL	12.64	12.64	12.64	6.32	6.32	6.32	12.64	12.64	12.64	12.64	12.64	6.32	265.44
32	Seed Drill-Seed cum Fertilizer Drill-	80	No.	75000	Phy	10	5	5	5	10	10	10	10	10	5	5	5	205
					BL	6	3	3	3	6	6	6	6	6	3	3	3	123
33	Seed Drill--Super Seeder	75	No.	245000	Phy	10	10	10	10	10	5	5	5	10	10	10	10	215
					BL	18.38	18.38	18.38	18.38	18.38	9.19	9.19	9.19	18.38	18.38	18.38	18.38	395.17
34	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	15	10	15	10	10	10	15	5	2	2	2	3	264
					BL	0.36	0.24	0.36	0.24	0.24	0.24	0.36	0.12	0.05	0.05	0.05	0.07	6.34
35	Sprayer--Boom Sprayer	75	No.	594000	Phy	2	2	2	2	2	2	2	2	3	2	2	5	56
					BL	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	13.37	8.91	8.91	22.28	249.49
36	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy	10	15	15	15	10	15	10	10	10	15	5	2	266
					BL	18.75	28.13	28.13	28.13	18.75	28.13	18.75	18.75	18.75	28.13	9.38	3.75	498.82
37	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy	5	5	5	5	10	15	15	15	10	25	10	10	233
					BL	7.88	7.88	7.88	7.88	15.75	23.63	23.63	23.63	15.75	39.38	15.75	15.75	367.04
38	Tractor--20-35 hp	75	No.	650000	Phy	15	10	10	10	10	5	5	5	5	5	5	5	205
					BL	73.13	48.75	48.75	48.75	48.75	24.38	24.38	24.38	24.38	24.38	24.38	24.38	999.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
39	Tractor--35-40 hp	75	No.	700000	Phy	5	5	5	5	5	5	15	5	5	5	5	5	5	15
					BL	26.25	26.25	26.25	26.25	26.25	26.25	78.75	26.25	26.25	26.25	26.25	26.25	26.25	78.75
40	Tractor--42 hp	75	No.	780000	Phy	5	5	5	5	5	15	10	10	10	10	5	5	5	5
					BL	29.25	29.25	29.25	29.25	29.25	87.75	58.5	58.5	58.5	58.5	29.25	29.25	29.25	29.25
41	Tractor--45 hp	75	No.	850000	Phy	5	5	5	15	10	10	10	10	5	5	5	5	5	5
					BL	31.88	31.88	31.88	95.63	63.75	63.75	63.75	63.75	31.88	31.88	31.88	31.88	31.88	31.88
42	Tractor--46 hp	75	No.	900000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	15
					BL	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	33.75	101.25
43	Tractor--58 hp	75	No.	1150000	Phy	5	5	5	5	5	15	10	10	10	10	5	5	5	5
					BL	43.13	43.13	43.13	43.13	43.13	129.38	86.25	86.25	86.25	86.25	43.13	43.13	43.13	43.13
44	Tractor--upto 20 hp	75	No.	380000	Phy	10	10	5	5	5	5	5	5	5	5	5	5	5	5
					BL	28.5	28.5	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25
45	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy	5	5	15	10	10	10	10	5	5	5	5	5	5	5
					BL	30	30	90	60	60	60	60	30	30	30	30	30	30	30
46	Weeder-Power Weeder-Self propelled power weeder	80	No.	85000	Phy	25	25	30	35	50	35	35	30	25	25	30	35	50	35
					BL	17	17	20.4	23.8	34	23.8	23.8	20.4	17	17	20.4	23.8	34	23.8
	Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
39	Tractor--35-40 hp	75	No.	700000	Phy BL	10 52.5	10 52.5	10 52.5	10 52.5	5 26.25	5 26.25	5 26.25	5 26.25	5 26.25	5 26.25	5 26.25	5 26.25	170 892.5
40	Tractor--42 hp	75	No.	780000	Phy BL	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	5 29.25	160 936
41	Tractor--45 hp	75	No.	850000	Phy BL	5 31.88	5 31.88	5 31.88	5 31.88	5 31.88	5 31.88	5 31.88	15 95.63	10 63.75	10 63.75	10 63.75	10 63.75	190 1211.34
42	Tractor--46 hp	75	No.	900000	Phy BL	10 67.5	10 67.5	10 67.5	10 67.5	5 33.75	5 33.75	5 33.75	5 33.75	5 33.75	5 33.75	5 33.75	5 33.75	160 1080
43	Tractor--58 hp	75	No.	1150000	Phy BL	5 43.13	5 43.13	5 43.13	5 43.13	5 43.13	5 43.13	5 43.13	5 43.13	5 43.13	15 129.38	10 86.25	10 86.25	180 1552.6
44	Tractor--upto 20 hp	75	No.	380000	Phy BL	5 14.25	15 42.75	10 28.5	10 28.5	10 28.5	10 28.5	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	170 484.5
45	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy BL	5 30	5 30	5 30	5 30	5 30	5 30	15 90	10 60	10 60	10 60	10 60	5 30	190 1140
46	Weeder-Power Weeder-Self propelled power weeder	80	No.	85000	Phy BL	35 23.8	30 20.4	25 17	25 17	30 20.4	35 23.8	50 34	35 23.8	35 23.8	30 20.4	25 17	25 17	845 574.6
	Sub Total																	15921.72

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabab
<b>A.4 Plantation &amp; Horticulture</b>																				
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	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75	5 24.75
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy BL	12 10.8	10 9	5 4.5	5 4.5	5 4.5	10 9	10 9	5 4.5	5 4.5	3 2.7	4 3.6	4 3.6	4 3.6	6 5.4	10 9
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	5 177.21	2 70.88	3 106.33	2 70.88	1 35.44	1 35.44	1 35.44	2 70.88	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44	1 35.44
4	Medicinal & Aromatic Crops-Aloe vera-Aloe Vera	90	ha	200000	Phy BL	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL	5 18	5 18	5 18	5 18	5 18	5 18	5 18	5 18	3 10.8	5 18	5 18	5 18	5 18	5 18	5 18
6	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	7 38.74	7 38.74	4 22.14	7 38.74	7 38.74	4 22.14	4 22.14	5 27.67	4 22.14	4 22.14	5 27.67	4 22.14	4 22.14	3 16.6	4 22.14
7	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy BL	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27
8	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy BL	8 19.44	7 17.01	8 19.44	8 19.44	8 19.44	8 19.44	8 19.44	8 19.44	8 19.44			6 14.58	7 17.01	7 17.01	6 14.58
<b>Sub Total</b>																				
<b>A.5 Working Capital - Bee Keeping</b>																				
1	Apiculture_Others_	1	No.	6713	Phy BL	10 0.67	15 1.01	20 1.34	10 0.67	10 0.67	20 1.34	10 0.67	20 1.34	15 1.01	15 1.01	15 1.01	10 0.67	10 0.67	20 1.34	10 0.67
<b>Sub Total</b>																				
<b>A.6 Forestry</b>																				
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy BL	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy BL	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6
3	Processing Unit-Edible Fruits-	80	No.	1000000	Phy BL	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16
<b>Sub Total</b>																				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.4 Plantation &amp; Horticulture</b>																	
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	5 24.75	5 24.75	5 24.75	5 24.75	130 643.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy BL	10 9	10 9	10 9	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	10 9	10 9	10 9	183 164.7
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	1 35.44	2 70.88	1 35.44	1 35.44	2 70.88	1 35.44	2 70.88	1 35.44	2 70.88	1 35.44	1 35.44	39 1382.18
4	Medicinal & Aromatic Crops-Aloe vera-Aloe Vera	90	ha	200000	Phy BL	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	5 9	130 234
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL	5 18	5 18	5 18	5 18	5 18	5 18	5 18	5 18	5 18	5 18	5 18	128 460.8
6	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	4 22.14	5 27.67	5 27.67	4 22.14	4 22.14	4 22.14	4 22.14	4 22.14	6 33.2	5 27.67	5 27.67	123 680.74
7	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy BL	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	2 27	52 702
8	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy BL	7 17.01	7 17.01				8 19.44	8 19.44	7 17.01	7 17.01	6 14.58	6 14.58	153 371.79
Sub Total																	4639.71
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.5 Working Capital - Bee Keeping</b>																	
1	Apiculture_Others_	1	No.	6713	Phy BL	10 0.67	10 0.67	15 1.01	15 1.01	15 1.01	10 0.67	20 1.34	20 1.34	20 1.34	10 0.67	10 0.67	365 24.49
Sub Total																	24.49
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.6 Forestry</b>																	
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy BL	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	1 41.6	26 1081.6
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy BL	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	1 13.6	26 353.6
3	Processing Unit-Edible Fruits-	80	No.	1000000	Phy BL	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	2 16	52 416
Sub Total																	1851.2



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.7 Animal Husbandry - Dairy</b>																			
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	15	20	25	25	25	20	30	25	25	25	20	35	30	35
					BL	40.5	54	67.5	67.5	67.5	54	81	67.5	67.5	67.5	54	94.5	81	94.5
2	Automatic Silage Bailer & Wrapping Mahine--	90	No.	200000	Phy	2	1	1	1	1	1	1	1	1	1	1	1	1	1
					BL	36	18	18	18	18	18	18	18	18	18	18	18	18	18
3	Breed Multiplication Farm--	90	200	40100000	Phy	1													1
					BL	360.9													360.9
4	Bulk Milk Cooling Unit--	90	No.	1500000	Phy	1	1	1											1
					BL	13.5	13.5	13.5											13.5
5	Chaff Cutter-Electric-	90	No.	35000	Phy	10	15	15	15	15	20	20	15	15	15	30	20	10	15
					BL	3.15	4.73	4.73	4.73	4.73	6.3	6.3	4.73	4.73	4.73	9.45	6.3	3.15	4.73
6	Chaff Cutter-Manual-	90	No.	20000	Phy	15	15	30	20	10	15	15	15	15	20	20	15	15	15
					BL	2.7	2.7	5.4	3.6	1.8	2.7	2.7	2.7	2.7	3.6	3.6	2.7	2.7	2.7
7	Crossbred Cattle Farming -	90	1+1	395000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78
	Crossbred Cattle Farming -	90	3+2	805000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3
					BL	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74
	Crossbred Cattle Farming -	90	5+5	1775000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95
8	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-	90	2	2000000	Phy	1			1	1					1	1	1		2
					BL	18			18	18					18	18	18		36
9	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy	1													
					BL	4.5													
10	Integrated Dairy Farming Vermi-Compost-	90	No.	110000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95
11	Integrated Dairy Farming With Bio-gas-	90	No.	400000	Phy	2	1	2	2	2	1	1	2	2	2	2	2	3	2
					BL	7.2	3.6	7.2	7.2	7.2	3.6	3.6	7.2	7.2	7.2	7.2	7.2	10.8	7.2
12	Milking Machine-Double Bucket-	90	No.	50000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
13	Milking Machine-Single Bucket-	90	No.	30000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25
					BL	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75
14	Refrigerated Tanker Van-	90	No.	2500000	Phy	1	1	2	1	1	1	1							1
					BL	22.5	22.5	45	22.5	22.5	22.5	22.5							22.5
15	Veterinary Clinc-Fixed-	90	No.	1000000	Phy	5	5	2	2	2	2	2	2	2	2	2	2	2	2
					BL	45	45	18	18	18	18	18	18	18	18	18	18	18	18
	Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.7 Animal Husbandry - Dairy</b>																		
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	20	30	25	25	25	30	35	25	30	20	20	20	660
					BL	54	81	67.5	67.5	67.5	81	94.5	67.5	81	54	54	54	1782
2	Automatic Silage Bailer & Wrapping Mahine--	90	No.	200000	Phy	1	1	1	1	1	2	1	1	1	1	1	1	28
					BL	18	18	18	18	18	36	18	18	18	18	18	18	504
3	Breed Multiplication Farm--	90	200	40100000	Phy					1	1							4
					BL					360.9	360.9							1443.6
4	Bulk Milk Cooling Unit--	90	No.	150000	Phy						1			1				6
					BL						13.5			13.5				81
5	Chaff Cutter-Electric-	90	No.	35000	Phy	15	15	15	20	20	15	15	15	30	20	20	20	450
					BL	4.73	4.73	4.73	6.3	6.3	4.73	4.73	4.73	9.45	6.3	6.3	6.3	141.82
6	Chaff Cutter-Manual-	90	No.	20000	Phy	30	20	20	20	15	15	30	20	10	15	15	15	460
					BL	5.4	3.6	3.6	3.6	2.7	2.7	5.4	3.6	1.8	2.7	2.7	2.7	82.8
7	Crossbred Cattle Farming -	90	1+1	395000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	462.28
	Crossbred Cattle Farming -	90	3+2	805000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	78
					BL	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	565.24
	Crossbred Cattle Farming -	90	5+5	1775000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	52
					BL	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	830.7
8	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-	90	2	2000000	Phy		2	2			2	1	1			2	2	20
					BL		36	36			36	18	18			36	36	360
9	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy													1
					BL													4.5
10	Integrated Dairy Farming Vermi-Compost-	90	No.	110000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	130
					BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	128.7
11	Integrated Dairy Farming With Bio-gas-	90	No.	400000	Phy	3	3	3	2	3	3	2	2	3	3	3	2	58
					BL	10.8	10.8	10.8	7.2	10.8	10.8	7.2	7.2	10.8	10.8	10.8	7.2	208.8
12	Milking Machine-Double Bucket-	90	No.	50000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	292.5
13	Milking Machine-Single Bucket-	90	No.	30000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	650
					BL	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	175.5
14	Refrigerated Tanker Van-	90	No.	2500000	Phy	1	1	2	2	2	1	1	1					20
					BL	22.5	22.5	45	45	45	22.5	22.5	22.5					450
15	Veterinary Clinc-Fixed-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	58
					BL	18	18	18	18	18	18	18	18	18	18	18	18	522
	Sub Total																	8035.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>																			
1	Draught Animals_Others_Zomo	100	Per Animal	64089	Phy	150	100	100	100	150	150	100	100	100	150	150	100	100	100
					BL	96.13	64.09	64.09	64.09	96.13	96.13	64.09	64.09	64.09	96.13	96.13	64.09	64.09	64.09
2	Indigenous Cattle Farming_Others_Desiper year	100	Per Animal	42972	Phy	150	200	150	150	200	250	150	200	150	150	200	150	200	150
					BL	64.46	85.94	64.46	64.46	85.94	107.43	64.46	85.94	64.46	64.46	85.94	64.46	85.94	64.46
3	Indigenous Cattle Farming_Others_HF Cow-per year	100	Per Animal	80000	Phy	150	200	250	150	200	150	150	200	250	150	200	150	150	200
					BL	120	160	200	120	160	120	120	160	200	120	160	120	120	160
4	Indigenous Cattle Farming_Others_Jersey Cow	100	Per Animal	90000	Phy	250	100	100	100	150	100	100	100	150	100	100	100	150	100
					BL	225	90	90	90	135	90	90	90	135	90	90	90	135	90
5	Indigenous Cattle Farming_Others_Sindhi	100	Per Animal	50000	Phy	100	100	50	50	40	30	40	30	40	30	30	40	30	30
					BL	50	50	25	25	20	15	20	15	20	15	15	20	15	15
Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.9 Animal Husbandry - Poultry</b>																			
1	Breeder Unit--	90	1000	1100000	Phy	1										1		1	
					BL	99										99		99	
2	Breeder Unit-Broiler-	90	1000	899000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18
3	Breeder Unit-Layer-	90	1000	2575000	Phy	2	1	1	1	1									1
					BL	46.35	23.18	23.18	23.18	23.18									23.18
4	Indigenous Poultry Farming--	90	500	1000000	Phy	2	1	1		2	1								2
					BL	18	9	9		18	9								18
Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.10 Working Capital - AH - Poultry</b>																			
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy	8	5	5	5	4	5	4	4	4	4	5	4	5	5
					BL	11.52	7.2	7.2	7.2	5.76	7.2	5.76	5.76	5.76	5.76	7.2	5.76	7.2	7.2
2	Draught Animals_Others_Geese per unit of 10 souls per year	100	Per Bird	900	Phy	500	500	300	250	500	500	300	250	500	500	300	250	500	500
					BL	4.5	4.5	2.7	2.25	4.5	4.5	2.7	2.25	4.5	4.5	2.7	2.25	4.5	4.5
3	Layer Farming_Others_Commercial Layer Birds (per unit	100	1000	361632	Phy	10	10	3	2	5	5	5	3	3	4	1	1	1	1
					BL	36.16	36.16	10.85	7.23	18.08	18.08	18.08	10.85	10.85	14.47	3.62	3.62	3.62	3.62
Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
A.8 Working Capital - AH - Dairy/Drought animal																		
1	Draught Animals_Others_Zomo	100	Per Animal	64089	Phy	150	150	100	100	100	150	150	100	100	100	150	150	3150
					BL	96.13	96.13	64.09	64.09	64.09	96.13	96.13	64.09	64.09	64.09	96.13	96.13	2018.78
2	Indigenous Cattle Farming_Others_Desiper year	100	Per Animal	42972	Phy	150	200	250	150	200	150	150	200	250	150	200	150	4650
					BL	64.46	85.94	107.43	64.46	85.94	64.46	64.46	85.94	107.43	64.46	85.94	64.46	1998.19
3	Indigenous Cattle Farming_Others_HF Cow-per year	100	Per Animal	80000	Phy	250	150	200	150	150	200	250	150	200	150	150	200	4750
					BL	200	120	160	120	120	160	200	120	160	120	120	160	3800
4	Indigenous Cattle Farming_Others_Jersey Cow	100	Per Animal	90000	Phy	100	100	150	100	150	100	150	100	100	100	150	100	3100
					BL	90	90	135	90	135	90	135	90	90	90	135	90	2790
5	Indigenous Cattle Farming_Others_Sindhi	100	Per Animal	50000	Phy	30	40	30	30	30	30	30	30	30	30	30	30	1010
					BL	15	20	15	15	15	15	15	15	15	15	15	15	505
Sub Total																		11111.97
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
A.9 Animal Husbandry - Poultry																		
1	Breeder Unit--	90	1000	1100000	Phy	1		1		1	1	1				1	1	10
					BL	99		99		99	99	99				99	99	990
2	Breeder Unit-Broiler-	90	1000	899000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	52
					BL	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	420.68
3	Breeder Unit-Layer-	90	1000	2575000	Phy	2	1	1			2	2	1					16
					BL	46.35	23.18	23.18			46.35	46.35	23.18					370.84
4	Indigenous Poultry Farming--	90	500	1000000	Phy	2	1	1	1	1	2	2					2	21
					BL	18	9	9	9	9	18	18					18	189
Sub Total																		1970.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
A.10 Working Capital - AH - Poultry																		
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy	4	5	5	5	5	5	5	5	6	5	5	5	127
					BL	5.76	7.2	7.2	7.2	7.2	7.2	7.2	7.2	8.64	7.2	7.2	7.2	182.88
2	Draught Animals_Others_Geese per unit of 10 souls per year	100	Per Bird	900	Phy	300	250	500	500	300	250	500	500	300	250	700	500	10500
					BL	2.7	2.25	4.5	4.5	2.7	2.25	4.5	4.5	2.7	2.25	6.3	4.5	94.5
3	Layer Farming_Others_Commercial Layer Birds (per unit	100	1000	361632	Phy	1	2	1	1	1	1	1	1	1	1	3	2	70
					BL	3.62	7.23	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	10.85	7.23	253.18
Sub Total																		530.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.11 Animal Husbandry - SGP</b>																			
1	Goat - Breeding Unit-New Shed-	90	500+25	1000000	Phy			1											
					BL			90											
2	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy			2		2	2								
					BL			20.16		20.16	20.16								
3	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy	5	2	3	3	4	4	3	3	4	3	3	3	3	2
					BL	13.5	5.4	8.1	8.1	10.8	10.8	8.1	8.1	10.8	8.1	8.1	8.1	8.1	5.4
4	Sheep - Breeding Unit--	90	100+5	2008000	Phy	4	3	3	2	2	1	1	1	1	1	1	1	1	1
					BL	72.29	54.22	54.22	36.14	36.14	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07
5	Sheep - Breeding Unit-New Shed-	90	500+25	1000000	Phy	1										1	1		
					BL	90										90	90		
6	Sheep - Rearing Unit--	90	10+1	252000	Phy	10	10	10	15	15	15	10	25	10	10	10	15	15	5
					BL	22.68	22.68	22.68	34.02	34.02	34.02	22.68	56.7	22.68	22.68	22.68	34.02	34.02	11.34
	Sheep - Rearing Unit--	90	25+1	472000	Phy	10	15	10	10	10	15	15	5	10	15	15	15	10	15
					BL	42.48	63.72	42.48	42.48	42.48	63.72	63.72	21.24	42.48	63.72	63.72	63.72	42.48	63.72
	Sheep - Rearing Unit--	90	50+2	827000	Phy	5	5	2	2	2	2	3	2	2	2	2	3	3	2
					BL	37.22	37.22	14.89	14.89	14.89	14.89	22.33	14.89	14.89	14.89	14.89	22.33	22.33	14.89
Sub Total																			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
<b>A.12 Working Capital - AH - Others/SR</b>																			
1	Sheep Farming_Rearing Unit - Semi-intensive_Ladakh Pashmina Goats-25+1	100	9+1	32080	Phy	150	100	140	100	140	150	140	150	100	140	100	140	150	150
					BL	48.12	32.08	44.91	32.08	44.91	48.12	44.91	48.12	32.08	44.91	32.08	44.91	48.12	48.12
	Goat Farming_Turkey_Crossbreed Goat-25+1	100	Per Bird	60000	Phy	15	15	25	15	15	15	25	15	10	15	10	15	15	25
					BL	9	9	15	9	9	9	15	9	6	9	6	9	9	15
	Goat Farming_Rearing Unit - Semi-intensive_Max of 2 cycle	100	250	90000	Phy	100	100	100	60	5	30	5	5	5	5	5	5	5	5
					BL	90	90	90	54	4.5	27	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.11 Animal Husbandry - SGP</b>																		
1	Goat - Breeding Unit-New Shed-	90	500+25	1000000	Phy							1		1				3
					BL							90		90				270
2	Goat - Rearing Unit-- Boer Goat	90	10+1	1120000	Phy				2			2		2				12
					BL				20.16			20.16		20.16				120.96
3	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy	2	2	3	2	2	2	2	2	2	2	2	2	70
					BL	5.4	5.4	8.1	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	189
4	Sheep - Breeding Unit--	90	100+5	2008000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	35
					BL	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	632.48
5	Sheep - Breeding Unit-New Shed-	90	500+25	10000000	Phy					1	1	1						6
					BL					90	90	90						540
6	Sheep - Rearing Unit--	90	10+1	252000	Phy	10	15	15	15	10	25	10	10	10	15	15	15	340
					BL	22.68	34.02	34.02	34.02	22.68	56.7	22.68	22.68	22.68	34.02	34.02	34.02	771.12
	Sheep - Rearing Unit--	90	25+1	472000	Phy	10	10	10	15	15	15	10	15	10	10	10	15	315
					BL	42.48	42.48	42.48	63.72	63.72	63.72	42.48	63.72	42.48	42.48	42.48	63.72	1338.12
	Sheep - Rearing Unit--	90	50+2	827000	Phy	3	2	3	2	2	2	2	3	2	2	2	2	64
					BL	22.33	14.89	22.33	14.89	14.89	14.89	14.89	22.33	14.89	14.89	14.89	14.89	476.44
Sub Total																		4338.12
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
<b>A.12 Working Capital - AH - Others/SR</b>																		
1	Sheep Farming_Rearing Unit - Semi-intensive_Ladakh Pashmina Goats-25+1	100	9+1	32080	Phy	100	140	100	140	150	150	100	140	100	150	100	140	3360
					BL	32.08	44.91	32.08	44.91	48.12	48.12	32.08	44.91	32.08	48.12	32.08	44.91	1077.87
	Goat Farming_Turkey_Crossbreed Goat-25+1	100	Per Bird	60000	Phy	15	10	15	15	25	15	15	15	25	15	10	10	415
					BL	9	6	9	9	15	9	9	9	15	9	6	6	249
	Goat Farming_Rearing Unit - Semi-intensive_Max of 2 cycle	100	250	90000	Phy	5	5	5	5	5	5	5	5	20			10	505
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	18			9	454.5
Sub Total																		1781.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Kunzer	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad	Rohama	Sangrama	Sherabadd Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Wagoora	District Total
<b>A.13 Fisheries</b>																						
1	Aquaculture inputs production-Fish Feed Mill-	90	No.	3000000	Phy BL	2 54		2 54				2 54						2 54				8 216
2	Fish Culture -Village Pond/Tank-Carp hatchery 10-15 million fry	90	Acre	5000000	Phy BL	1 45	1 45	1 45				1 45					1 45	1 45	1 45			7 315
3	Intensive Fish farming-Biofloc technology-	90	No.	1500000	Phy BL	2 27		1 13.5							1 13.5	2 27	1 13.5	1 13.5	1 13.5			9 121.5
4	Intensive Fish farming-Recirculatory Aquaculture System (RAS) Large	90	No.	5000000	Phy BL	1 45	1 45	1 45	1 45									1 45	1 45			6 270
5	Intensive Fish farming-Recirculatory Aquaculture System (RAS) Medium	90	No.	2500000	Phy BL	1 22.5						1 22.5			1 22.5			1 22.5	1 22.5			5 112.5
6	Intensive Fish farming-Recirculatory Aquaculture System (RAS) Small	90	No.	750000	Phy BL	2 13.5	1 6.75	2 13.5		1 6.75	1 6.75	2 13.5	1 6.75	1 6.75	1 6.75	1 6.75	1 6.75	2 13.5	1 6.75	1 6.75		18 121.5
7	Pond construction-Earthen Pond-	90	ha	3000000	Phy BL	1 27								1 27	1 27			1 27	1 27		1 27	6 162
<b>Sub Total</b>																						<b>1318.5</b>

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad
<b>A.14 Working Capital - Fisheries</b>																				
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy	2	2	2	2	2	2	2	2			1	1	1	1	1
					BL	3	3	3	3	3	3	3	3			1.5	1.5	1.5	1.5	1.5
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	140000	Phy	1				2			1	2						
					BL	14				28			14	28						
3	Fish Culture - Others_Trout - Raceway_Trout of unit	100	Per unit	300000	Phy	2	1						1	1	1		1	1		
					BL	6	3						3	3	3		3	3		
4	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Phy	2	1	1	1	1								1		1
					BL	14.34	7.17	7.17	7.17	7.17								7.17		7.17
	Fish Culture - RAS_Others_	100	4 ton per cycle	1140000	Phy	1														
					BL	11.4														
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Per unit	67955	Phy	5	3	3	3	3	3	3	3	3	3	3	4	3	4	3
					BL	3.4	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.72	2.04	2.72	2.04
6	Marketing Activities_Others_	100	Per unit	40416	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
					BL	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06
	Sub Total																			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad
<b>A.15 Farm Credit</b>																				
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport	90	No.	500000	Phy	10	5	5	5	5	4	3	4	4	5	4	4	4	4	3
					BL	45	22.5	22.5	22.5	22.5	18	13.5	18	18	22.5	18	18	18	18	13.5
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy	2	1	1	1									2	1	1
					BL	45	22.5	22.5	22.5									45	22.5	22.5
3	Integrated Farming--	90	Per Unit	3180000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
					BL	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36
5	Protected Structures-Shadenets-	90	No.	35000	Phy	15	25	15	25	20	20	15	15	15	15	20	20	20	15	15
					BL	4.73	7.88	4.73	7.88	6.3	6.3	4.73	4.73	4.73	4.73	6.3	6.3	6.3	4.73	4.73
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	10	10	10	5	5	5	5	5	5	5	5	5	5	5	5
					BL	9	9	9	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
	Sub Total					168.35	126.5	123.35	122	97.92	93.42	87.35	91.85	91.85	96.35	93.42	93.42	138.42	114.35	109.85
	Total Farm Credit (sum of A.1 to A.15)																			



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad
	<b>B. Agriculture Infrastructure</b>																			
	<b>B.1 Storage Facilities</b>																			
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1							1		1					
					BL	70.4							70.4		70.4					
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy	1							1		1				1	
					BL	16							16		16				16	
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2				1					1					1
					BL	40				20					20					20
6	Godown-Renovation/Expansion-	80	No.	3500000	Phy	2													1	
					BL	56													28	
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85
5	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy	2							1	1					1	
					BL	23.46							11.73	11.73					11.73	
7	Rural Haat-Pakka Shops-	80	No.	5000000	Phy	1											1		1	
					BL	40											40		40	
	Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad
	<b>B.2 Land Development</b>																			
1	Bunding--Farm Bunding-	90	ha	15000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68
2	Compost Pit--	90	No.	30000	Phy	30	20	35	25	25	20	35	24	35	25	25	20	25	40	35
					BL	8.1	5.4	9.45	6.75	6.75	5.4	9.45	6.48	9.45	6.75	6.75	5.4	6.75	10.8	9.45
3	Cultivable Wasteland Development--	90	ha	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	15	10	15	10	15	15	15	10	10	10	15	15	15	15	15
					BL	8.78	5.85	8.78	5.85	8.78	8.78	8.78	5.85	5.85	5.85	8.78	8.78	8.78	8.78	8.78
5	Seed Production and Processing --	80	No.	2000000	Phy	1														
					BL	160														
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	5	2	2	2	3	2	2	2	3	3	3	2	2	3	2
					BL	1.35	0.54	0.54	0.54	0.81	0.54	0.54	0.54	0.81	0.81	0.81	0.54	0.54	0.81	0.54
	Sub Total																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>B. Agriculture Infrastructure</b>																
	<b>B.1 Storage Facilities</b>																
1	Cold Storage--1000 MT	80	No.	8800000	Phy		1		1	1						1	7
					BL		70.4		70.4	70.4						70.4	492.8
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy	1	1			2		1		1	1	1	12
					BL	16	16			32		16		16	16	16	192
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy		1			1	1					1	9
					BL		20			20	20					20	180
6	Godown-Renovation/Expansion-	80	No.	3500000	Phy					1							4
					BL					28							112
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy	5	5	5	5	5	5	5	5	5	5	5	130
					BL	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	152.1
5	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy	1	1		1	1	1		1				11
					BL	11.73	11.73		11.73	11.73	11.73		11.73				129.03
7	Rural Haat-Pakka Shops-	80	No.	5000000	Phy						1						4
					BL						40						160
	<b>Sub Total</b>																1417.93

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>B.2 Land Development</b>																
1	Bunding-Farm Bunding-	90	ha	15000	Phy	5	5	5	5	5	5	5	5	5	5	5	130
					BL	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	17.68
2	Compost Pit--	90	No.	30000	Phy	25	25	25	25	35	35	25	25	25	35	35	734
					BL	6.75	6.75	6.75	6.75	9.45	9.45	6.75	6.75	6.75	9.45	9.45	198.18
3	Cultivable Wasteland Development--	90	ha	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	130
					BL	9	9	9	9	9	9	9	9	9	9	9	234
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	15	15	15	15	10	15	10	15	15	15	10	350
					BL	8.78	8.78	8.78	8.78	5.85	8.78	5.85	8.78	8.78	8.78	5.85	204.84
5	Seed Production and Processing --	80	No.	2000000	Phy												1
					BL												160
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	2	2	3	3	3	2	3	3	2	2	2	65
					BL	0.54	0.54	0.81	0.81	0.81	0.54	0.81	0.81	0.54	0.54	0.54	17.55
	<b>Sub Total</b>																832.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad
	<b>B.3 Agriculture Infrastructure - Others</b>																			
1	Compost/ Vermi Compost- Vermicompost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	10	5	5	5	5	5	5	5	5	5	5	5	5	5	5
					BL	36	18	18	18	18	18	18	18	18	18	18	18	18	18	18
2	Compost/ Vermi Compost- Vermicompost- Commercial Vermicompost	90	No.	700000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6
3	Seed Processing-All Seed Types-	90	No.	2000000	Phy	2	1						1							
					BL	36	18						18							
4	Seed Processing-Seed Storage-	90	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
5	Tissue Culture-Tissue Culture Plant Production and Sale-	90	No.	1500000	Phy	5	2	2												3
					BL	67.5	27	27												40.5
	Sub Total																			
	Total (B.1+B.2+B.3)																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>																
1	Compost/ Vermi Compost- Vermicompost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	5	5	5	5	5	5	5	5	5	5	135
					BL	18	18	18	18	18	18	18	18	18	18	18	486
2	Compost/ Vermi Compost- Vermicompost- Commercial Vermicompost	90	No.	700000	Phy	2	2	2	2	2	2	2	2	2	2	2	52
					BL	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	12.6	327.6
3	Seed Processing-All Seed Types-	90	No.	2000000	Phy		1	1									6
					BL		18	18									108
4	Seed Processing-Seed Storage-	90	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	26
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	117
5	Tissue Culture-Tissue Culture Plant Production and Sale-	90	No.	1500000	Phy												12
					BL												162
	Sub Total																1200.6
	Total (B.1+B.2+B.3)																3450.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniya	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan	Rafiabad	Rohama
	<b>C. Ancillary Activities</b>																				
	<b>C.1 Food &amp; Agro Processing</b>																				
1	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No.	1000000	Phy BL	4 36	3 27	1 9	3 27	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9
2	Dairy Processing Unit-- Pasteurized Compost Making Unit	80	No.	1500000	Phy BL	1 12	1 12	1 12	2 24	2 24	1 12	1 12	1 12	2 24	2 24	1 12	1 12	1 12	1 12	2 24	2 24
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy BL	2 17.6	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8
4	Fruit Processing -Pickle-	90	No.	500000	Phy BL	2 9	1 4.5	1 4.5	2 9	1 4.5	1 4.5	1 4.5	2 9	2 9	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5
5	Fruit Processing -Pulp Making-	90	No.	1000000	Phy BL					1 9	1 9	1 9	1 9	1 9	1 9	2 18	1 9	1 9	1 18	2 18	2 18
6	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL	2 18	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9
7	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy BL	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16
8	Honey & Honey Products-- Honey collection center	80	No.	250000	Phy BL	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4
9	Honey & Honey Products-- Honey Processing Unit	80	No.	250000	Phy BL	2 4	1 2	1 2	1 2	1 2	2 4	1 2	2 4	2 4	1 2	1 2	2 2	2 2	2 2	2 2	2 2
10	Meat & Poultry Processing--	90	No.	75000	Phy BL	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38
11	Rice Processing - Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)	80	No.	1600000	Phy BL	1 12.8							1 12.8					1 12.8	1 12.8		
12	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy BL	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18
	Sub Total																				
	<b>C.2 Ancillary Activities -</b>																				
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL	1 9	1 9				1 9		1 9	1 9	1 9				1 9	1 9	
2	Custom Service Units/ Custom Hiring Centers-Medium-	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	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5	1 13.5
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy BL	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18
4	Loans to Agri. Start-ups -- Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy BL	1 90													1 90		
	Sub Total																				
	Total (C.1+C2)																				
	Total (A+B+C)																				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>C. Ancillary Activities</b>															
	<b>C.1 Food &amp; Agro Processing</b>															
1	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No.	1000000	Phy BL	1 9	1 9	3 27	1 9	4 36	1 9	1 9	1 9	1 9	1 9	38 342
2	Dairy Processing Unit-- Pasteurized Compost Making Unit	80	No.	1500000	Phy BL	1 12	1 12	1 12	2 24	1 12	1 12	1 12	1 12	2 24	1 12	34 408
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy BL	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	27 237.6
4	Fruit Processing -Pickle-	90	No.	500000	Phy BL	1 4.5	1 4.5	1 4.5	1 4.5	2 9	2 9	1 4.5	1 4.5	1 4.5	1 4.5	32 144
5	Fruit Processing -Pulp Making-	90	No.	1000000	Phy BL	1 9	2 18	1 9	1 9	2 18	1 9	1 9	2 18	2 18	2 18	31 279
6	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	27 243
7	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy BL	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	8 16	208 416
8	Honey & Honey Products-- Honey collection center	80	No.	250000	Phy BL	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	2 4	52 104
9	Honey & Honey Products-- Honey Processing Unit	80	No.	250000	Phy BL	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	30 60
10	Meat & Poultry Processing--	90	No.	75000	Phy BL	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	5 3.38	130 87.88
11	Rice Processing - Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)	80	No.	1600000	Phy BL				25.6	25.6	12.8	12.8	12.8			11 140.8
12	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy BL	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	52 468
	<b>Sub Total</b>															<b>2930.28</b>
	<b>C.2 Ancillary Activities -</b>															
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL	1 9			1 9	1 9	1 9	1 9			1 9	14 126
2	Custom Service Units/ Custom Hiring Centers- Medium-	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	1 13.5	1 13.5	1 13.5	26 351
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy BL	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	52 468
4	Loans to Agri. Start-ups -- Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy BL				1 90							3 270
	<b>Sub Total</b>															<b>1215</b>
	<b>Total (C.1+C2)</b>															<b>4145.28</b>
	<b>Total (A+B+C)</b>															<b>187341.4</b>

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	II. Micro, Small and Medium Enterprises (MSME)																		
	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	15000000	Phy BL	1 1200													
	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	20000000	Phy BL	1 1600													
	Manufacturing Sector - Term Loan-Medium-Others	80	No.	50000000	Phy BL	1 400					1 400						1 400		
	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	10000000	Phy BL	1 80						1 80	1 80	1 80					
	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	7500000	Phy BL	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60
	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	1000000	Phy BL	1 8	1 8	1 8	1 8	2 16	1 8	1 16	2 16	2 16	1 8	2 16	3 24	2 16	2 16
	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	2500000	Phy BL	2 40	3 60	2 40	2 40	2 40	2 40	1 20	1 20	1 20	2 40	3 60	1 20	1 20	1 20
	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	2000000	Phy BL	1 16	1 16	2 32	3 48	1 16	1 16	2 32	3 48	3 48	2 32	2 32	2 32	3 48	2 32
	Manufacturing Sector - Term Loan-Micro-Others	80	No.	2000000	Phy BL	3 48	2 32	2 32	2 32	3 48	2 32	2 32	2 32	2 32	1 16	1 16	1 16	2 32	3 48
	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	1500000	Phy BL	2 24	1 12	1 12	1 12	1 12	1 12	1 12							
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	2500000	Phy BL	1 20	2 40	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	500000	Phy BL	2 8	2 8	2 8	2 8	1 4	1 4	1 4	2 8	3 12	1 4	1 4	2 8	3 12	3 12
	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	50000000	Phy BL	1 400													
	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	100000000	Phy BL	1 800					1 800	1 800			1 800	1 800			
	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	12500000	Phy BL	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100
	Manufacturing Sector - Term Loan-Small-Others	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>																	
	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	15000000	Phy BL													1 1200
	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	20000000	Phy BL						1 1600							2 3200
	Manufacturing Sector - Term Loan-Medium-Others	80	No.	50000000	Phy BL			1 400			1 400							5 2000
	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	10000000	Phy BL		1 80	1 80					1 80				1 80	8 640
	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	7500000	Phy BL	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	1 60	26 1560
	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	26 1040
	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	1000000	Phy BL	1 8	2 16	3 24	2 16	2 16	2 16	1 8	2 16	3 24	3 24	2 16	2 16	47 376
	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	2500000	Phy BL	2 40	3 60	3 60	2 40	2 40	2 40	3 60	2 40	2 40	2 40	2 40	1 20	50 1000
	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	2000000	Phy BL	2 32	2 32	2 32	1 16	1 16	1 16	2 32	3 48	1 16	1 16	2 32	3 48	49 784
	Manufacturing Sector - Term Loan-Micro-Others	80	No.	2000000	Phy BL	1 16	1 16	2 32	1 16	1 16	2 32	2 32	2 32	1 16	2 32	2 32	2 32	47 752
	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	1500000	Phy BL													8 96
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	2500000	Phy BL	1 20	2 40	3 60	1 20	1 20	2 40	3 60	3 60	2 40	2 40	2 40	3 60	40 800
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	500000	Phy BL	2 8	2 8	2 8	3 12	2 8	2 8	2 8	2 8	1 4	1 4	1 4	2 8	48 192
	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	50000000	Phy BL			1 400			1 400							3 1200
	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	100000000	Phy BL		1 800	1 800				1 800						8 6400
	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	12500000	Phy BL	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	1 100	26 2600
	Manufacturing Sector - Term Loan-Small-Others	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	26 1040

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
1	Manufacturing Sector - Working Capital-Medium-FP-Fruit processing, etc	80	No.	5000000	Phy BL	4 160	1 40	1 40	1 40	2 80	2 80	2 80	2 80	2 80	2 80	2 80	2 80	2 80	1 40
	Manufacturing Sector - Working Capital-Medium-FP-Grading Sorting, etc.	80	No.	10000000	Phy BL	2 160	2 160	2 160	2 160	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80
	Manufacturing Sector - Working Capital-Medium- Others	80	No.	50000000	Phy BL	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	2 800	2 800	2 800	2 800	1 400	1 400
	Manufacturing Sector - Working Capital-Micro-FP-Fruit processing, etc	80	No.	1000000	Phy BL	2 16	2 16	2 16	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8
	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	1000000	Phy BL	4 32	4 32	4 32	4 32	4 32	4 32	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40
	Manufacturing Sector - Working Capital-Micro-FP-Grain Processing, etc	80	No.	1000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	4 32	4 32	4 32	4 32	4 32	4 32
	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
	Manufacturing Sector - Working Capital-Micro-FP-Seeds, etc	80	No.	500000	Phy BL	4 16	4 16	4 16	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	200000	Phy BL	25 40	25 40	25 40	25 40	20 32	20 32	25 40	25 40	20 32	20 32	20 32	36 57.6	35 56	30 48
	Manufacturing Sector - Working Capital-Micro- Others	80	No.	2000000	Phy BL	10 160	5 80	5 80	5 80	5 80	10 160	10 160	5 80	5 80	5 80	5 80	5 80	5 80	5 80
	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	200000	Phy BL														
	Manufacturing Sector - Working Capital-Small-FP-Fruit processing, etc	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	10000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80
	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
	Manufacturing Sector - Working Capital-Small- Others	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
	Service Sector - Term Loan-Medium- Others	80	No.	10000000	Phy BL	2 160	1 80	1 80	2 160	1 80	1 80	1 80	1 80	1 80	2 160	1 80	1 80	1 80	1 80
	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	3000000	Phy BL	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24
	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	1000000	Phy BL	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 8	1 16	2 16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
1	Manufacturing Sector - Working Capital-Medium-FP-Fruit processing, etc	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	38 1520
	Manufacturing Sector - Working Capital-Medium-FP-Grading Sorting, etc.	80	No.	10000000	Phy BL	1 80	1 80	1 80	2 160	2 160	2 160	2 160	1 80	1 80	1 80	1 80	1 80	34 2720
	Manufacturing Sector - Working Capital-Medium-Others	80	No.	50000000	Phy BL	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	1 400	30 12000
	Manufacturing Sector - Working Capital-Micro-FP-Fruit processing, etc	80	No.	1000000	Phy BL	1 8	1 8	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	69 552
	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	1000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	124 992
	Manufacturing Sector - Working Capital-Micro-FP-Grain Processing, etc	80	No.	1000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	124 992
	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	4 16	4 16	4 16	127 508
	Manufacturing Sector - Working Capital-Micro-FP-Seeds, etc	80	No.	500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	25 100	147 588
	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	200000	Phy BL	20 32	20 32	20 32	20 32	20 32	25 40	25 40	25 40	25 40	25 40	25 40	25 40	626 1001.6
	Manufacturing Sector - Working Capital-Micro-Others	80	No.	2000000	Phy BL	5 80	10 160	10 160	5 80	5 80	5 80	5 80	5 80	5 80	5 80	5 160	10 160	165 2640
	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	200000	Phy BL						2 3.2	2 3.2	1 1.6	2 3.2	2 3.2	2 3.2	2 3.2	13 20.8
	Manufacturing Sector - Working Capital-Small-FP-Fruit processing, etc	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	26 1040
	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	10000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	26 2080
	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	26 1040
	Manufacturing Sector - Working Capital-Small-Others	80	No.	5000000	Phy BL	1 40	2 80	2 80	1 40	1 40	2 80	2 80	1 40	1 40	1 40	2 80	2 80	32 1280
	Service Sector - Term Loan-Medium-Others	80	No.	10000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	29 2320
	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	3000000	Phy BL	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	26 624
	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	1000000	Phy BL	1 8	1 8	1 8	2 16	2 16	2 16	1 8	2 16	2 16	1 8	1 8	1 8	33 264

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	3000000	Phy BL	1 24	1 24	1 24	1 24	1 24	2 48	2 48	2 48	1 24	1 24	1 24	1 24	1 24	1 24
	Service Sector - Term Loan-Micro-e Governance	80	No.	500000	Phy BL	5 20	5 20	5 20	2 8	3 12	2 8	2 8	2 8	2 8	2 8	2 8	3 12	3 12	3 12
	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	1000000	Phy BL	5 40	5 40	5 40	2 16	3 24	2 16	2 16	2 16	2 16	2 16	2 16	3 24	3 24	3 24
	Service Sector - Term Loan-Micro-Food & Bevgs- Eatery, Dhaba	80	No.	500000	Phy BL	1 4	1 4	1 4	1 4	1 4	1 4	1 4	1 4	1 4	2 8	2 8	3 12	1 4	1 4
	Service Sector - Term Loan-Micro-Food & Bevgs -Restu (Big)	80	No.	10000000	Phy BL	2 160	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80
	Service Sector - Term Loan-Micro-Food & Bevgs -Restu (small)	80	No.	5000000	Phy BL	1 40	1 40	1 40	1 40	1 40	2 80	2 80	2 80	2 80	2 80	2 80	1 40	3 120	1 40
	Service Sector - Term Loan-Micro-Food & Bevgs- Street	80	No.	100000	Phy BL	5 4	5 4	5 4	2 1.6	3 2.4	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	3 2.4	3 2.4	3 2.4
	Service Sector - Term Loan-Micro-Household Repair	80	No.	200000	Phy BL	5 8	5 8	5 8	2 3.2	3 4.8	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8
	Service Sector - Term Loan-Micro-Others	80	No.	1200000	Phy BL	5 48	5 48	5 48	2 19.2	3 28.8	2 19.2	2 19.2	2 19.2	2 19.2	2 19.2	2 19.2	3 28.8	3 28.8	3 28.8
	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	30000000	Phy BL	1 240				1 240						1 240	1 240		
	Service Sector - Term Loan-Small-Food& Bevgs -Restu (very Big)	80	No.	100000000	Phy BL	1 800													1 800
	Service Sector - Term Loan-Small-Others	80	No.	2700000	Phy BL	5 108	5 108	5 108	2 43.2	3 64.8	2 43.2	2 43.2	2 43.2	2 43.2	2 43.2	2 43.2	3 64.8	3 64.8	3 64.8
	Service Sector - Working Capital-Medium-Others	80	No.	10000000	Phy BL	2 160	2 160	2 160	2 160	2 160	2 160	2 160	2 160	2 160	1 80	1 80	1 80	1 80	1 80
	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	500000	Phy BL	5 20	5 20	5 20	2 8	3 12	2 8	2 8	2 8	2 8	2 8	2 8	3 12	3 12	3 12
	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	500000	Phy BL	5 20	5 20	5 20	2 8	3 12	2 8	2 8	2 8	2 8	2 8	2 8	3 12	3 12	3 12
	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	5000000	Phy BL	2 80	2 80	1 40	1 40	1 40	1 40	2 80	1 40	1 40	1 40	1 40	1 40	1 40	3 120
	Service Sector - Working Capital-Micro-e Governance	80	No.	50000	Phy BL	1 0.4	1 0.4	1 0.4	2 0.8	3 1.2	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	3 1.2	3 1.2	3 1.2
	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	200000	Phy BL	5 8	5 8	5 8	2 3.2	3 4.8	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8
	Service Sector - Working Capital-Micro-Food & Bevgs- Eatery, Dhaba	80	No.	50000	Phy BL	5 2	5 2	5 2	2 0.8	3 1.2	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	3 1.2	3 1.2	3 1.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	3000000	Phy BL	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	1 24	29 696
	Service Sector - Term Loan-Micro-e Governance	80	No.	500000	Phy BL	3 12	3 12	3 12	3 12	3 12	3 12	3 12	2 8	2 8	3 12	3 12	3 12	75 300
	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	1000000	Phy BL	3 24	3 24	3 24	3 24	3 24	3 24	3 24	2 16	2 16	3 24	3 24	3 24	75 600
	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	500000	Phy BL	1 4	1 4	1 4	1 4	3 12	3 12	3 12	2 8	2 8	3 12	3 12	3 12	44 176
	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	10000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	27 2160
	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	5000000	Phy BL	3 120	1 40	3 120	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	38 1520
	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	100000	Phy BL	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	2 1.6	2 1.6	3 2.4	3 2.4	3 2.4	75 60
	Service Sector - Term Loan-Micro-Household Repair	80	No.	200000	Phy BL	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8	75 120
	Service Sector - Term Loan-Micro-Others	80	No.	1200000	Phy BL	3 28.8	3 28.8	3 28.8	3 28.8	3 28.8	3 28.8	3 28.8	2 19.2	2 19.2	3 28.8	3 28.8	3 28.8	75 720
	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	30000000	Phy BL				1 240				1 240					6 1440
	Service Sector - Term Loan-Small-Food& Bevg -Restu ( very Big)	80	No.	100000000	Phy BL		1 800				1 800	1 800				1 800		6 4800
	Service Sector - Term Loan-Small-Others	80	No.	2700000	Phy BL	3 64.8	3 64.8	3 64.8	3 64.8	3 64.8	3 64.8	3 64.8	2 43.2	2 43.2	3 64.8	3 64.8	3 64.8	75 1620
	Service Sector - Working Capital-Medium-Others	80	No.	10000000	Phy BL	1 80	1 80	2 160	2 160	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	37 2960
	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	500000	Phy BL	3 12	3 12	3 12	3 12	3 12	3 12	3 12	2 8	2 8	3 12	3 12	3 12	75 300
	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	500000	Phy BL	3 12	3 12	3 12	3 12	3 12	3 12	3 12	2 8	2 8	3 12	3 12	3 12	75 300
	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	5000000	Phy BL	3 120	3 120	3 120	3 120	2 80	2 80	1 40	2 80	1 40	1 40	3 120	1 40	44 1760
	Service Sector - Working Capital-Micro-e Governance	80	No.	50000	Phy BL	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	2 0.8	2 0.8	3 1.2	3 1.2	3 1.2	63 25.2
	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	200000	Phy BL	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	3 4.8	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8	75 120
	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	50000	Phy BL	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	3 1.2	2 0.8	2 0.8	3 1.2	3 1.2	3 1.2	75 30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniya	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (Big)	80	No.	500000	Phy BL	5 20	5 20	5 20	2 8	3 12	2 8	2 8	2 8	2 8	2 8	2 8	3 12	3 12	3 12
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (small)	80	No.	200000	Phy BL	5 8	5 8	5 8	2 3.2	3 4.8	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8
	Service Sector - Working Capital-Micro-Food & Bevg-Street	80	No.	50000	Phy BL	5 2	5 2	5 2	2 0.8	3 1.2	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	2 0.8	3 1.2	3 1.2	3 1.2
	Service Sector - Working Capital-Micro-Household Repair	80	No.	200000	Phy BL	5 8	5 8	5 8	2 3.2	3 4.8	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	2 3.2	3 4.8	3 4.8	3 4.8
	Service Sector - Working Capital-Micro-Others	80	No.	1200000	Phy BL	5 48	5 48	5 48	2 19.2	3 28.8	2 19.2	2 19.2	2 19.2	2 19.2	2 19.2	2 19.2	3 28.8	3 28.8	3 28.8
	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	5000000	Phy BL	1 400						1 400							1 400
	Service Sector - Working Capital-Small-Food& Bevg - Restu ( very Big)	80	No.	1000000	Phy BL	5 40	5 40	5 40	2 16	3 24	2 16	2 16	2 16	2 16	2 16	2 16	3 24	3 24	3 24
	Service Sector - Working Capital-Small-Others	80	No.	2700000	Phy BL	5 108	5 108	5 108	2 43.2	3 64.8	2 43.2	2 43.2	2 43.2	2 43.2	2 43.2	2 43.2	3 64.8	3 64.8	3 64.8
	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	10000000	Phy BL	1 80							1 80						1 80
	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	5000000	Phy BL	2 80	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
	Trading Units - Term Loan-Micro-Others	80	No.	10000000	Phy BL	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80	1 80
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	50000000	Phy BL	2 800	2 800	1 400	2 800	1 400	1 400	1 400	1 400	1 400	1 400	1 400			
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	100000000	Phy BL	1 800					1 800					1 800			
	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	10000000	Phy BL	2 160	2 160	1 80	2 160	1 80	1 80	1 80	1 80	1 80	1 80	1 80	2 160	2 160	2 160
	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy BL	2 80	2 80	1 40	2 80	1 40	1 40	1 40	1 40	1 40	1 40	1 40	2 80	2 80	2 80
	Trading Units - Working Capital-Micro-Others	80	No.	2000000	Phy BL	2 32	2 32	1 16	2 32	1 16	1 16	1 16	1 16	1 16	1 16	1 16	2 32	2 32	2 32
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	50000000	Phy BL	1 400	1 400							1 400	1 400	1 400			
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	100000000	Phy BL	2 1600		2 1600	2 1600	1 800		1 800	1 800	2 1600	1 800	1 800	2 800	2 1600	2 800
Total	Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (Big)	80	No.	500000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	12	12	12	12	12	12	12	8	8	12	12	12	300
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (small)	80	No.	200000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	4.8	4.8	4.8	4.8	4.8	4.8	4.8	3.2	3.2	4.8	4.8	4.8	120
	Service Sector - Working Capital-Micro-Food & Bevg-Street	80	No.	50000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	0.8	0.8	1.2	1.2	1.2	30
	Service Sector - Working Capital-Micro-Household Repair	80	No.	200000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	4.8	4.8	4.8	4.8	4.8	4.8	4.8	3.2	3.2	4.8	4.8	4.8	120
	Service Sector - Working Capital-Micro-Others	80	No.	1200000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	28.8	28.8	28.8	28.8	28.8	28.8	28.8	19.2	19.2	28.8	28.8	28.8	720
	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	5000000	Phy		1	1	1	1	1	1						9
					BL		400	400	400	400	400	400						3600
	Service Sector - Working Capital-Small-Food& Bevg - Restu ( very Big)	80	No.	1000000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	24	24	24	24	24	24	24	16	16	24	24	24	600
	Service Sector - Working Capital-Small-Others	80	No.	2700000	Phy	3	3	3	3	3	3	3	2	2	3	3	3	75
					BL	64.8	64.8	64.8	64.8	64.8	64.8	64.8	43.2	43.2	64.8	64.8	64.8	1620
	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	10000000	Phy	1	1	1	1	1	1	1						10
					BL	80	80	80	80	80	80	80						800
	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	27
					BL	40	40	40	40	40	40	40	40	40	40	40	40	1080
	Trading Units - Term Loan-Micro-Others	80	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	26
					BL	80	80	80	80	80	80	80	80	80	80	80	80	2080
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	50000000	Phy				2	2	2	2	2	2				24
					BL				800	800	800	800	800					9600
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	100000000	Phy		1	1	1			1	1			2	2	12
					BL		800	800	800			800	800			1600	1600	9600
	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	10000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	44
					BL	160	160	160	160	160	160	160	160	160	160	160	160	3520
	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	44
					BL	80	80	80	80	80	80	80	80	80	80	80	80	1760
	Trading Units - Working Capital-Micro-Others	80	No.	2000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	44
					BL	32	32	32	32	32	32	32	32	32	32	32	32	704
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	50000000	Phy			2	2	2	2	2	2	2	2	3	2	26
					BL			800	800	800	800	800	800	800	800	1200	800	10400
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	100000000	Phy	2	2	1			2	1	1	1	1	1	1	30
					BL	1600	1600	800			1600	800	800	800	800	800	800	24000
Total	Sub Total																	147423.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Kunzer	Pattan	Sangrama	Sopore	District Total
	<b>III. Export Credit</b>										
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	1	1	2	1	1	5
					BL	11.25		22.5	11.25	11.25	56.25
	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy	1	1	1	1	1	4
					BL	18.75	18.75	18.75		18.75	75
	Total Export Credit										131.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>IV. Education</b>																		
1	Education Loans-Education Loan above ₹7.50 lakhs and upto ₹10.00 lakhs-	80	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	16	16	16	16	16	16	16	16	16	16	16	16	16	16
	Education Loans-Education Loan above ₹ 10.00 lakhs for Abroad-	80	No.	2000000	Phy	10	5	5	3	2	2	2	2	2	2	2	1	2	5
					BL	160	80	80	48	32	32	32	32	32	32	32	16	32	80
	Education Loans-Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2
					BL	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4
	Education Loans-Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	2	2	5	2	5	2	2	2	5	2	2	3	4	5
					BL	12	12	30	12	30	12	12	12	30	12	12	18	24	30
	Total Education																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpura	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>V. Housing</b>																		
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	25	25	25	25	20	20	25	25	25	25	25	20	15	15
					BL	20	20	20	20	16	16	20	20	20	20	20	16	12	12
	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	25	25	25	20	20	20	20	20	20	20	20	20	20	20
					BL	200	200	200	160	160	160	160	160	160	160	160	160	160	160
	Repair of Dwelling Units- Other Centre-	80	No.	500000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10
					BL	40	40	40	40	40	40	40	40	40	40	40	40	40	40
	Total Housing																		



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>IV. Education</b>																	
1	Education Loans-Education Loan above ₹7.50 lakhs and upto ₹10.00 lakhs-	80	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	52
					BL	16	16	16	16	16	16	16	16	16	16	16	16	416
	Education Loans-Education Loan above ₹ 10.00 lakhs for Abroad-	80	No.	2000000	Phy	5	2	2	2	2	2	5	3	2	2	2	2	76
					BL	80	32	32	32	32	32	80	48	32	32	32	32	1216
	Education Loans-Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	52
					BL	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	166.4
	Education Loans-Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	4	3	4	4	4	5	4	3	3	4	4	3	88
					BL	24	18	24	24	24	30	24	18	18	24	24	18	528
	<b>Total Education</b>																	2326.4
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpore	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>V. Housing</b>																	
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	15	15	15	15	15	15	15	15	15	25	15	15	505
					BL	12	12	12	12	12	12	12	12	12	20	12	12	404
	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	20	20	20	20	20	20	20	20	20	20	20	10	515
					BL	160	160	160	160	160	160	160	160	160	160	80	80	4120
	Repair of Dwelling Units- Other Centre-	80	No.	500000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	260
					BL	40	40	40	40	40	40	40	40	40	40	40	40	1040
	<b>Total Housing</b>																	5564

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpora	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>VI. Social Infrastructure</b>																		
1	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	2	1	1	1	1	1	1	1	1	1	1	1	1	1
					BL	15	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
	Healthcare-Nursing Home-	75	No.	1200000	Phy	1													
					BL	90													
	Education-Schools-Secondary	75	No.	1500000	Phy	1													
					BL	112.5													
	Drinking Water-RO Plant-	75	No.	2500000	Phy	1													1
					BL	18.75													18.75
1	Healthcare-Primary Health Centre-	75	No.	3000000	Phy	1													
					BL	22.5													
	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1													1
					BL	37.5													37.5
1	Education-Schools-Primary	75	No.	9500000	Phy	1													
					BL	71.25													
	<b>Total Social Infrastructure</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpora	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>VII. Renewable Energy</b>																		
1	Biomass Energy-Portable-	90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1
					BL	9	9	9	9	9	9	9	9	9	9	9	9	9	9
	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	10	20	15	15	20	10	10	10	20	10	20	15	15	20
					BL	2.25	4.5	3.38	3.38	4.5	2.25	2.25	2.25	4.5	2.25	4.5	3.38	3.38	4.5
	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	20	15	15	20	10	10	10	20	10	20	15	15	20	10
					BL	5.4	4.05	4.05	5.4	2.7	2.7	2.7	5.4	2.7	5.4	4.05	4.05	5.4	2.7
	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	35	40	40	20	20	20	25	10	25	20	10	20	15	15
					BL	100.8	115.2	115.2	57.6	57.6	57.6	72	28.8	72	57.6	28.8	57.6	43.2	43.2
	<b>Total Renewable Energy</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baramulla	Bijhama	Boniyar	Chandil Wangam	Hardaboora	Kandi Rafiabab	Khaipora	Kunzer	Lalpora	Nadihal	Narwah	Noorkah	Paranpeela	Pattan
	<b>VIII. Others</b>					Physical	Physical	Physical	Physical	Physical Unit	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical
1	Loans to Distressed Persons To Repay Non Institutional borrowings-	100	No.	100000	Phy	14	15	15	20	20	15	25	14	15	15	20	20	15	15
					BL	14	15	15	20	20	15	25	14	15	15	20	20	15	15
	Differential Rate of Interest Scheme--	100	No.	15000	Phy	45	50	60	45	45	60	60	55	50	60	45	50	60	45
					BL	6.75	7.5	9	6.75	6.75	9	9	8.25	7.5	9	6.75	7.5	9	6.75
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	70	85	85	85	75	70	75	80	60	40	40	45	70	65
					BL	140	170	170	170	150	140	150	160	120	80	80	90	140	130
	<b>Total Others</b>																		
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>VI. Social Infrastructure</b>																	
1	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	27
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	202.5
	Healthcare-Nursing Home-	75	No.	1200000	Phy													1
					BL													90
	Education-Schools-Secondary	75	No.	1500000	Phy													1
					BL													112.5
	Drinking Water-RO Plant-	75	No.	2500000	Phy													2
					BL													37.5
	Healthcare-Primary Health Centre-	75	No.	3000000	Phy			1			1							3
					BL			22.5			22.5							67.5
	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy			1						1				4
					BL			37.5						37.5				150
	Education-Schools-Primary	75	No.	9500000	Phy						1							2
					BL						71.25							142.5
	<b>Total Social Infrastructure</b>																	802.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>VII. Renewable Energy</b>																	
1	Biomass Energy-Portable-	90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	26
					BL	9	9	9	9	9	9	9	9	9	9	9	9	234
	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	10	10	10	20	10	20	15	15	20	10	10	10	370
					BL	2.25	2.25	2.25	4.5	2.25	4.5	3.38	3.38	4.5	2.25	2.25	2.25	83.28
	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	10	10	20	10	20	15	15	20	10	10	10	20	380
					BL	2.7	2.7	5.4	2.7	5.4	4.05	4.05	5.4	2.7	2.7	2.7	5.4	102.6
	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	20	20	25	20	20	10	25	20	10	25	20	10	540
					BL	57.6	57.6	72	57.6	57.6	28.8	72	57.6	28.8	72	57.6	28.8	1555.2
	<b>Total Renewable Energy</b>																	1975.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rafiabad	Rohama	Sangrama	Sherabad Khore	Singhpura	Sopore	Tangmarag	Tujjar Sharief	Uri	Wagoora	Wailoo	Zaingeer	District Total
	<b>VIII. Others</b>					Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	Physical	
1	Loans to Distressed Persons To Repay Non Institutional borrowings-	100	No.	100000	Phy	15	15	15	15	14	15	15	20	20	15	25	14	436
					BL	15	15	15	15	14	15	15	20	20	15	25	14	436
	Differential Rate of Interest Scheme--	100	No.	15000	Phy	45	60	60	55	50	60	45	50	60	45	45	60	1365
					BL	6.75	9	9	8.25	7.5	9	6.75	7.5	9	6.75	6.75	9	204.75
	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	90	80	80	75	75	75	65	85	60	65	60	60	1815
					BL	180	160	160	150	150	150	130	170	120	130	120	120	3630
	<b>Total Others</b>																	4270.75
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>																	349834.98

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	142411.71	70882.28	100000.00	76287.90	167790.00	66338.00	130157.38
RCBs	1000.00	310.56	1000.00	290.00	1000.00	122.00	12735.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	19508.36	15087.56	34591.02	40788.10	80704.00	11531.00	46505.87
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	162920.07	86280.40	135591.02	117366.00	249494.00	77991.00	189398.25
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	54400.00	31172.10	52637.80	3584.50	26110.00	7188.00	62470.16
RCBs	2000.00	153.51	3000.00	167.90	500.00	79.00	4560.75
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	13422.88	5651.69	9958.82	1762.60	7412.00	3369.00	16653.79
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	69822.88	36977.30	65596.62	5515.00	34022.00	10636.00	83684.70

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	196811.71	102054.38	152637.80	79872.40	193900.00	73526.00	192627.54
RCBs	3000.00	464.07	4000.00	457.90	1500.00	201.00	17295.75
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	32931.24	20739.25	44549.84	42550.70	88116.00	14900.00	63159.66
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	232742.95	123257.70	201187.64	122881.00	283516.00	88627.00	273082.95

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32869.00	22796.27	55602.00	16480.00	36000.00	72388.00	45460.37
RCBs	1000.00	1839.74	4000.00	2100.00	4000.00	2300.00	299.06
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	15702.00	4487.37	33068.00	8887.00	14527.00	38009.00	8767.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	49571.00	29123.38	92670.00	27467.00	54527.00	112697.00	54526.43

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	19653.40	9697.62	16653.40	7157.00	21100.00	16889.00	21100.00
RCBs	500.00	85.86	500.00	110.00	500.00	122.00	500.00
SCARDB	0.00	0.00	0.00	0.00	60.00	0.00	0.00
RRBs	6316.20	8906.64	5051.10	2995.00	7456.00	4075.00	7516.81
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	26469.60	18690.12	22204.50	10262.00	29116.00	21086.00	29116.81

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	249334.11	134548.27	224893.20	103509.40	251000.00	162803.00	259187.91
RCBs	4500.00	2389.67	8500.00	2667.90	6000.00	2623.00	18094.81
SCARDB	0.00	0.00	0.00	0.00	60.00	0.00	0.00
RRBs	54949.44	34133.26	82668.94	54432.70	110099.00	56984.00	79443.47
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	308783.55	171071.20	316062.14	160610.00	367159.00	222410.00	356726.19

**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	70882.28	310.56	0.00	15087.56	0.00	86280.40	76287.90	290.00	0.00	40788.10	0.00	117366.00

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	66338.00	122.00	0.00	11531.00	0.00	77991.00	130157.38	12735.00	0.00	46505.87	0.00	189398.25

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	2700.00	0.00	0.00	450.00	0.00	3150.00	1000.00	27.60	0.00	250.00	0.00	1277.60
L D	1600.00	0.00	0.00	0.00	0.00	1600.00	350.00	25.00	0.00	110.00	0.00	485.00
F M	2500.00	0.00	0.00	800.00	0.00	3300.00	500.00	20.00	0.00	200.00	0.00	720.00
P & H	3300.00	53.10	0.00	0.00	0.00	3353.10	360.00	0.00	0.00	180.00	0.00	540.00
AH -D	4670.00	50.00	0.00	500.00	0.00	5220.00	110.00	0.00	0.00	130.00	0.00	240.00
AH -P	1000.00	0.00	0.00	0.00	0.00	1000.00	300.00	50.00	0.00	145.00	0.00	495.00
AH - S G P	3500.00	0.00	0.00	240.00	0.00	3740.00	350.00	0.00	0.00	0.00	0.00	350.00
F D	1000.00	0.00	0.00	0.00	0.00	1000.00	50.00	0.00	0.00	200.00	0.00	250.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	110.00	0.00	0.00	0.00	0.00	110.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	29.00	0.00	0.00	0.00	0.00	29.00
OTH	10902.10	50.40	0.00	3661.69	0.00	14614.19	425.50	45.30	0.00	547.60	0.00	1018.40
Sub total	31172.10	153.50	0.00	5651.69		36977.29	3584.50	167.90	0.00	1762.60	0.00	5515.00
Grand Total(I +II)	102054.38	464.06	0.00	20739.25	0.00	123257.69	79872.40	457.90	0.00	42550.70	0.00	122881.00

Table 2: Term Loan											(₹ lakh)	
	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	500.00	50.00	0.00	300.00	0.00	850.00	4500.00	300.00	0.00	1340.00	0.00	6140.00
L D	610.00	0.00	0.00	450.00	0.00	1060.00	5000.00	250.00	0.00	1400.00	0.00	6650.00
F M	700.00	29.00	0.00	290.00	0.00	1019.00	4610.00	150.00	0.00	1450.00	0.00	6210.00
P & H	400.00	0.00	0.00	400.00	0.00	800.00	6700.00	140.00	0.00	1600.00	0.00	8440.00
AH -D	560.00	0.00	0.00	450.00	0.00	1010.00	7500.00	120.00	0.00	1210.00	0.00	8830.00
AH -P	600.00	0.00	0.00	500.00	0.00	1100.00	6900.00	200.00	0.00	1500.00	0.00	8600.00
AH - S G P	550.00	0.00	0.00	210.00	0.00	760.00	4000.00	100.00	0.00	1200.00	0.00	5300.00
F D	400.00	0.00	0.00	230.00	0.00	630.00	5600.00	100.00	0.00	1530.00	0.00	7230.00
F & W	290.00	0.00	0.00	0.00	0.00	290.00	4000.00	100.00	0.00	1100.00	0.00	5200.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	3400.00	350.00	0.00	780.00	0.00	4530.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	5000.00	250.00	0.00	1100.00	0.00	6350.00
OTH	2578.00	0.00	0.00	539.00	0.00	3117.00	5260.16	2500.75	0.00	2443.79	0.00	10204.70
Sub total	7188.00	79.00	0.00	3369.00	0.00	10636.00	62470.16	4560.75	0.00	16653.79	0.00	83684.70
Grand Total (I+II)	73526.00	201.00	0.00	14900.00	0.00	88627.00	192627.54	17295.75	0.00	63159.66	0.00	273082.95

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



<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Automatic Milk Collection Unit			No.	300000
5	Automatic Silage Bailer & Wrapping Mahine			No.	2000000
6	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
7	Bee Keeping	Indian Bee Colony		ha	550000
8	Biomass Energy	Portable		No.	1000000
9	Bore Well	Deepening		No.	300000
10	Bore Well	New		No.	600000
11	Breed Multiplication Farm			200	40100000
12	Breeder Unit			1000	11000000
13	Breeder Unit	Broiler		1000	899000
14	Breeder Unit	Layer		1000	2575000
15	Bulk Milk Cooling Unit			No.	1500000
16	Bunding	Farm Bunding		ha	15000
17	Chaff Cutter	Electric		No.	35000
18	Chaff Cutter	Manual		No.	20000
19	Cold Storage			No.	8800000
20	Cold Storage	Controlled Atmosphere Storage		No.	2000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
21	Cold Storage	Refrigerated Van		No.	2500000
22	Combine harvester			No.	2900000
23	Compost Pit			No.	30000
24	Compost/ Vermi Compost	Vermi Compost		No.	400000
25	Compost/ Vermi Compost	Vermi Compost		No.	700000
26	Crop Planter	Potato/Vegetable Planter		No.	79000
27	Crop Planter	Potato/Vegetable Planter		No.	90000
28	Crossbred Cattle Farming			1+1	395000
29	Crossbred Cattle Farming			3+2	805000
30	Crossbred Cattle Farming			5+5	1775000
31	Cultivable Wasteland Development			ha	200000
32	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
33	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
34	Dairy Processing Unit			No.	1500000
35	Differential Rate of Interest Scheme			No.	15000
36	Drinking Water	RO Plant		No.	2500000
37	Drip Irrigation			ha	165000
38	Education	Schools		No.	15000000
39	Education	Schools		No.	9500000
40	Education Loans	Education Loan above ₹ 10.00 lakhs for Abroad		No.	2000000
41	Education Loans	Education Loan above ₹4.00 lakhs and upto ₹7.50 lakhs		No.	750000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
42	Education Loans	Education Loan above ₹7.50 lakhs and upto ₹10.00 lakhs		No.	1000000
43	Education Loans	Education Loan upto ₹4.00 lakhs		No.	400000
44	Electric Pump Sets			No.	100000
45	Electric Pump Sets		5	No.	180000
46	Export Credit	Post Shipment Export Credit		No.	1500000
47	Export Credit	Pre Shipment Export Credit		No.	2500000
48	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
49	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
50	Fish Culture	Village Pond/Tank	Carp hatchery	Acre	5000000
51	Floriculture	Cut Flowers		Ha	100000
52	Fodder Cultivation	Hydroponic Unit		No.	500000
53	Food Grain Processing	Flour Mill		No.	1100000
54	Fruit Processing	Pickle		No.	500000
55	Fruit Processing	Pulp Making		No.	1000000
56	Fruit Processing	Sorting, grading & Packing		No.	1000000
57	Goat	Breeding Unit	New Shed	500+25	10000000
58	Goat	Rearing Unit		10+1	1120000
59	Godown		Rural godown	No.	146300
60	Godown		Storage godown	No.	1466300
61	Godown	Renovation/ Expansion		No.	3500000
62	Healthcare	Diagnostic Lab		No.	5000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
63	Healthcare	Nursing Home		No.	12000000
64	Healthcare	Primary Health Centre		No.	3000000
65	Healthcare	Veterinary Clinic		No.	1000000
66	High density plantation	Apple		ha	3938000
67	Honey & Honey Products			No.	250000
68	Indigenous Poultry Farming			500	1000000
69	Integrated Dairy Farming	Vermi	Compost	No.	110000
70	Integrated Dairy Farming	With Bio	gas	No.	400000
71	Integrated Farming			Per Unit	3180000
72	Intensive Fish farming	Biofloc technology		No.	1500000
73	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000
74	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	5000000
75	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
76	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
77	Loan for Affordable Housing Projects			No.	100000
78	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
79	Loans to Agri. Start	Ups		No.	10000000
80	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
81	Manufacturing Sector	Term Loan	Medium	No.	150000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
82	Manufacturing Sector	Term Loan	Medium	No.	200000000
83	Manufacturing Sector	Term Loan	Medium	No.	50000000
84	Manufacturing Sector	Term Loan	Micro	No.	1000000
85	Manufacturing Sector	Term Loan	Micro	No.	10000000
86	Manufacturing Sector	Term Loan	Micro	No.	1500000
87	Manufacturing Sector	Term Loan	Micro	No.	2000000
88	Manufacturing Sector	Term Loan	Micro	No.	2500000
89	Manufacturing Sector	Term Loan	Micro	No.	500000
90	Manufacturing Sector	Term Loan	Micro	No.	5000000
91	Manufacturing Sector	Term Loan	Micro	No.	7500000
92	Manufacturing Sector	Term Loan	Small	No.	100000000
93	Manufacturing Sector	Term Loan	Small	No.	12500000
94	Manufacturing Sector	Term Loan	Small	No.	5000000
95	Manufacturing Sector	Term Loan	Small	No.	50000000
96	Manufacturing Sector	Working Capital	Medium	No.	10000000
97	Manufacturing Sector	Working Capital	Medium	No.	5000000
98	Manufacturing Sector	Working Capital	Medium	No.	50000000
99	Manufacturing Sector	Working Capital	Micro	No.	1000000
100	Manufacturing Sector	Working Capital	Micro	No.	200000
101	Manufacturing Sector	Working Capital	Micro	No.	2000000
102	Manufacturing Sector	Working Capital	Micro	No.	500000
103	Manufacturing Sector	Working Capital	Small	No.	10000000
104	Manufacturing Sector	Working Capital	Small	No.	5000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
105	Meat & Poultry Processing			No.	75000
106	Medicinal & Aromatic Crops	Aloevera		ha	200000
107	Milking Machine	Double Bucket		No.	50000
108	Milking Machine	Single Bucket		No.	30000
109	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
110	New Orchard	Temperate Fruits	Apple	ha	614900
111	Nursery	Fruit Crops		Ha	1500000
112	Nursery/ Propagation unit	Hitech Nursery		ha	5200000
113	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
114	Other machinery			No.	220000
115	Other machinery			No.	250000
116	Other machinery			No.	12000
117	Other machinery			No.	120000
118	Other machinery			No.	125000
119	Other machinery			No.	150000
120	Other machinery			No.	17000
121	Other machinery			No.	30000
122	Other machinery			No.	39000
123	Other machinery			No.	44000
124	Other machinery			No.	47000
125	Other machinery			No.	67000
126	Other machinery			No.	7000
127	Other machinery			No.	80000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
128	Other machinery			No.	85000
129	Other machinery			No.	93000
130	Other machinery			No.	95000
131	Other machinery			No.	97000
132	Other machinery	Other Machinery & Equipments		No.	105000
133	Other machinery	Other Machinery & Equipments		No.	130000
134	Other machinery	Other Machinery & Equipments		No.	62000
135	Other machinery	Other Machinery & Equipments		No.	90000
136	Other machinery	Other Machinery & Equipments		No.	95000
137	Others	Maize Sheller		No.	190000
138	Paddy Transplanter			No.	180000
139	Poly House	Tubular Structure	Small	No.	2000000
140	Pond construction	Earthen Pond		ha	3000000
141	Power Tiller			No.	95000
142	Processing Unit	Edible Fruits		No.	1000000
143	Protected Structures	Shadenets		No.	35000
144	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
145	Reapers, Binders and Balers			No.	136000
146	Refrigerated Tanker Van			No.	2500000
147	Repair of Dwelling Units	Other Centre		No.	500000
148	Retail Market outlet for Meat			No.	300000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
149	Rice Processing	Modernisation		No.	1600000
150	Rural Haat	Pakka Shops		No.	5000000
151	Seed Drill			No.	245000
152	Seed Drill	Happy Seeder		No.	158000
153	Seed Drill	Seed cum Fertilizer Drill		No.	75000
154	Seed Processing	All Seed Types		No.	2000000
155	Seed Processing	Seed Storage		No.	500000
156	Seed Production and Processing			No.	20000000
157	Sericulture	Reeling Unit		No.	270000
158	Service Sector	Term Loan	Medium	No.	10000000
159	Service Sector	Term Loan	Micro	No.	100000
160	Service Sector	Term Loan	Micro	No.	1000000
161	Service Sector	Term Loan	Micro	No.	10000000
162	Service Sector	Term Loan	Micro	No.	1200000
163	Service Sector	Term Loan	Micro	No.	200000
164	Service Sector	Term Loan	Micro	No.	3000000
165	Service Sector	Term Loan	Micro	No.	500000
166	Service Sector	Term Loan	Micro	No.	5000000
167	Service Sector	Term Loan	Small	No.	100000000
168	Service Sector	Term Loan	Small	No.	2700000
169	Service Sector	Term Loan	Small	No.	30000000
170	Service Sector	Working Capital	Medium	No.	10000000
171	Service Sector	Working Capital	Micro	No.	1200000
172	Service Sector	Working Capital	Micro	No.	200000
173	Service Sector	Working Capital	Micro	No.	50000



Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
174	Service Sector	Working Capital	Micro	No.	500000
175	Service Sector	Working Capital	Micro	No.	5000000
176	Service Sector	Working Capital	Small	No.	1000000
177	Service Sector	Working Capital	Small	No.	2700000
178	Service Sector	Working Capital	Small	No.	50000000
179	Sheep	Breeding Unit		100+5	2008000
180	Sheep	Breeding Unit	New Shed	500+25	10000000
181	Sheep	Rearing Unit		10+1	252000
182	Sheep	Rearing Unit		25+1	472000
183	Sheep	Rearing Unit		50+2	827000
184	SHGs/ JLGs	Others		No.	200000
185	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
186	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
187	Solar Energy	Solar Pump Sets		No.	30000
188	Solar Energy	Solar Water Heater System		No.	25000
189	Spice Processing	Powder & Packaging		No.	1000000
190	Sprayer			No.	594000
191	Sprayer	Battery Operated Sprayer		No.	3000
192	Sprayer	Tractor Mounted Sprayer		No.	250000
193	Sprinkler Irrigation	Micro		ha	120000
194	Sprinkler Irrigation	Portable		ha	100000
195	Sprinkler Irrigation	Rain Gun		ha	100000
196	Thresher	Multicrop Power Threshers		No.	210000
197	Tissue Culture	Tissue Culture Plant Production and Sale		No.	1500000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
198	Tractor			No.	1150000
199	Tractor			No.	380000
200	Tractor			No.	780000
201	Tractor			No.	850000
202	Tractor			No.	900000
203	Tractor		20	No.	650000
204	Tractor		35	No.	700000
205	Tractor	Without Implements & Trailer		No.	800000
206	Trading Units	Term Loan	Micro	No.	10000000
207	Trading Units	Term Loan	Micro	No.	5000000
208	Trading Units	Term Loan	Small	No.	100000000
209	Trading Units	Term Loan	Small	No.	50000000
210	Trading Units	Working Capital	Micro	No.	10000000
211	Trading Units	Working Capital	Micro	No.	2000000
212	Trading Units	Working Capital	Micro	No.	5000000
213	Trading Units	Working Capital	Small	No.	100000000
214	Trading Units	Working Capital	Small	No.	50000000
215	Tube Well	Shallow		No.	340000
216	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
217	Veterinary Cline	Fixed		No.	1000000
218	Water Harvesting/ Recharge structure	Roof Top		No.	150000
219	Weeder	Power Weeder		No.	85000

**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	Aloe Vera/ Ghritkumari		acre	40400
2	Apiculture	Others_	No.	6713
3	Apple/ Seb		acre	49260
4	Apple/ Seb	High Density	Acre	72979
5	Broccoli		Acre	74608
6	Broiler Farming	hers_ per cycle	1000	144043
7	Carnation		acre	2325816
8	Cherry		acre	69737
9	Chilli/ Mirch	Irrigated	acre	68600
10	Draught Animals	Others_ Zomo	No.	64089
11	Draught Animals	Others_ Geese per unit of 10 souls per year	No.	900
12	Fish Culture	RAS_ Others_	No.	2300000
13	Fish Culture	RAS_ Others_	No.	717000
14	Fish Culture	RAS_ Others_	No.	1140000
15	Fish Culture	Bio floc_ Others_	No.	150000
16	Fish Culture	Others_ Trout _ Hatchery_	No.	1400000
17	Fish Culture	Others_ Trout _ Raceway_ Trout of unit 4000 pices	No.	300000
18	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_	No.	67955
19	Fodder Oats/ Jai		acre	29752
20	French Beans/ Green Beans/ Fansi/ Common Beans	High Density	acre	64520
21	Garlic/ Lahasun	Irrigated	acre	63200
22	Ginger/ Adrak	Irrigated	acre	75400
23	Goat Farming	Rearing Unit _ Semi_intensive_ Ma x of 2 cycle	250	90000
24	Goat Farming	Turkey_ Crossbreed Goat_ 25+1	No.	60000
25	Grapes/ Angur	Irrigated	acre	47920
26	Indian Bean		acre	31872
27	Indian Mustard/ Bharatiya Sarso	Irrigated	acre	66032
28	Indigenous Cattle Farming	Others_ Desi_ per year	No.	42972
29	Indigenous Cattle Farming	Others_ Sindhi	No.	50000
30	Indigenous Cattle Farming	Others_ HF Cow_ per year	No.	80000

Sr. No.	Crop	Type	Unit	SoF
31	Indigenous Cattle Farming	Others_Jersey Cow	No.	90000
32	Japanese Plum/ Plum		acre	75000
33	Kidney Beans/ Rajma/ Kholar/ Bhatt	Irrigated	acre	66936
34	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
35	Lily/ Lilium		acre	2531632
36	Mandarin/ Santra/ Citrus/ Sweet Orange	Kinnow	acre	46356
37	Marigold/ Gende Ka Phool/ Zendu		acre	342888
38	Marketing Activities	Others_	No.	40416
39	Medicinal And Aromatic Plants		acre	237712
40	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	acre	29320
41	Mushroom/ Kukaramutta		No.	408
42	Onion/ Piyaz/ Kanda		acre	72000
43	Other Flowers		acre	149320
44	Other Vegetables		acre	61056
45	Pear/ Nashpati		acre	62045
46	Pomegranate/ Anar	Irrigated	acre	47449
47	Potato/ Aloo	Irrigated	acre	77600
48	Potato/ Aloo	Irrigated	acre	91200
49	Pumpkin/ Kaddu/ Gummadi		acre	59792
50	Radish/ Mooli		acre	66296
51	Rapeseed/ Toria/ Laahi	Irrigated	acre	28520
52	Rice/ Chaval/ Dhan	Irrigated	acre	96000
53	Rose/ Gulab		Acre	1642304
54	Round Melon/ Indian Squash		Acre	82136
55	Sericulture	Mulberry	acre	41400
56	Sheep Farming	Rearing Unit _ Goats_25+1	No.	32080
57	Spinach/ Palak	High Density	acre	66176
58	Stone fruits		acre	49800
59	Strawberry		acre	62704
60	Tomato/ Tamatar		acre	72000
61	Tulip		acre	1915856
62	Turnip/ Shaljam		acre	63200
63	Walnut/ Akhrot		acre	53036
64	Walnut/ Akhrot		acre	61840
65	Walnut/ Akhrot	Irrigated	acre	77240
66	Wheat/ Gehu	Irrigated	acre	67200

## 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
BGREI	Bringing Green Revolution to Eastern India
BNA	Break-Up Not Available
CISS	Capital Investment Subsidy Scheme
CRRRI	Central Rice Research Institute
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
DAO	District Agricultural Officer
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
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Ground Level Credit
GoI	UT Administration 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
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group

KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance
Agency Ltd. MPCs	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NA	Not Available
NABARD	National Bank for Agriculture and Rural
Development NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for
Rainfed Areas NBFC	Non-Banking Financial Company
NGO	Non-UT Administrative Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation
Programme RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
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
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
DTPC	District Tourism Promotion Council
EDP	Entrepreneurship Development Programme
GLC	Ground Level CreditGoI      UT Administration of India
HYV	High Yielding Variety
ICT	Information and Communications Technology
IWMS	Integrated Watershed Management Scheme
KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
KYC	Know Your Customer
RUDSETI	Rural Development & Self Employment Training
Institute RSETI	Rural Self Employment Training Institute
SAMIS	Service Area Monitoring and Information System
SDI	Skill Development Initiative
SF/MF	Small Farmer / Marginal Farmer
SFAC	Small Farmers' Agri-Business Consortium
SHG	Self Help Group
SHPI	Self Help Group Promotion Institution
SIDBI	Small Industries Development Bank of India

**Name and address of DDM**

Name	Zubare Ashraf Wasil
Designation	DDM, NABARD
Address 1	Singh bagh Opp to PHE Office
Address 2	Kwajha Bagh Baramulla
Post Office	Ushkura B.O
District	Baramulla
State	Jammu and Kashmir
Pincode	193101
Telephone No.	1952356149
Mobile No.	9906868756
Email ID	zubare.wasil@nabard.org





## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>Working Capital</li> <li>Term Loan</li> <li>Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
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#### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
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**Registered Office:** 3072, 14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

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"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: 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

☎: 022-26539149    ✉ : nabventure@nabard.org    🌐 : www.nabventure.in



## 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?

#### IF YOU ARE AN INDIVIDUAL

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.

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539404/9054    ✉ : nabfoundation@nabard.org    🌐 : www.nabfoundation.in





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

**Jammu & Kashmir Regional Office,  
NABARD TOWER, Railhead complex, Near Saraswati  
Dham, Railway Road, Jammu - 180 012.**

[www.nabard.org](http://www.nabard.org) |     / [nabardonline](https://www.nabardonline.org)