



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



बडगाम जिला
Budgam 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: Budgam

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

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PLP Document finalized by: Jammu and Kashmir Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Budgam district is situated in the central part of the division with a total geographical area of 1361 Sq. Kms and total population of 7.53 lakh as per census 2011, which works to around 6.5% of the total population of the UT.
2	Type of soil	Clay and sandy loam type.
3	Primary occupation	Agriculture
4	Land holding structure	The landholding is a combination of small agricultural landholding and urban property. Main are Small agricultural holdings, urbanization and residential land, horticulture land, Government and public land and common land.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	3393.44
2	CD Ratio	107.33
3	Investment credit in agriculture	482.23
4	Credit flow to MSMEs	1314.18
5	Other significant credit flow, if any	155.99

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP Projections for 2025-26 are estimated at ₹226306.06 lakh under priority sector.
2	Projection for agriculture and its components	The PLP projections are estimated at ₹79533.68 lakh for total agriculture.
3	Projection for MSMEs	The PLP Projections for the MSME are estimated at Rs. 131633.60 lakh.
4	Projection for other purposes	Total projections for others are Rs. 15138.75 lakh i.e. Rs. 168.75 lakh for export credit, Rs. 2244 lakh for education, Rs. 6800 lakh for housing, Rs. 1173 lakh for social infrastructure, Rs. 928.03 lakh for renewable energy and Rs. 3825 lakh for others.

5. Developmental Initiatives

1. Union Budgets over the years have presented a clear blueprint for ensuring the overall development of agricultural sector, improving the economic conditions of the farmers and all-round development of rural India. For the FY 2023-24, GoI has set the lending target under agriculture at ₹20.00 lakh cr
2. Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.
3. Further the UT Government has given thrust to Agriculture and Allied sector through its programme, “Holistic Agriculture Development Programme”, with 29 credit linked interventions over the next five years.
4. The Prime Ministers Gram Sadak Yojana (PMGSY) has played an essential role in improving road access to remote areas. Several villages in Budgam have been brought under the Sahaj Bijli Har Ghar Yojana Saubhagya Scheme to provide electricity to every household which is crucial for enhancing the quality
5. Initiatives under the Jal Jeevan Mission aim to provide clean and potable drinking water to every household in the district. Additionally, the Swachh Bharat Abhiyan is actively working to improve sanitation facilities by promoting the construction of toilets and proper waste management.
6. The implementation of the Kisan Credit Card scheme has enabled farmers to access easier credit for agricultural activities. This scheme has been crucial for providing financial support for crop production, horticulture, and livestock.

7. The Saffron Mission in Budgam focuses on enhancing saffron production and quality, improving the economic conditions of saffron growers, and ensuring sustainable farming practices.
8. Initiatives to promote traditional Kashmiri handicrafts such as Pashmina shawls, carpets, and papier-mâché have been supported through various schemes under the Ministry of Textiles. The promotion of Geographical Indications (GI) for local crafts is also gaining attention.
9. Efforts have been made to improve the district's educational infrastructure, including the establishment of new schools, the renovation of existing facilities, and the introduction of e-learning tools in schools to improve the quality of education.
10. The Department of Tourism Jammu & Kashmir has initiated various projects to develop infrastructure such as resorts, roadways, and amenities to cater to tourists. There is also focus on heritage tourism and promoting the district's rich cultural heritage.

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. The UT Government has given thrust to Agriculture and Allied sector through its programme, Holistic Agriculture Development Programme, with 29 credit linked interventions over the next five years.
3. For this financial year, the development priorities for Budgam district in Jammu & Kashmir are likely to be shaped by ongoing efforts to boost economic growth, improve infrastructure, enhance social welfare, and ensure sustainable development in the region.
4. Continued emphasis on improving transparency and efficiency through e-Governance platforms such as M-Governance, Jammu & Kashmir e-District, and digital public service portals will make governance more accessible and reduce bureaucratic delays.
5. Saffron, particularly from the Pampore region, is a globally recognized product. Continuing support for saffron growers, including better irrigation facilities, quality control measures, and certification under Geographical Indication (GI), will be a key thrust area.
6. Budgam is known for its apple, walnut, and cherry orchards. In the coming years, there will be a stronger push to modernize orchard management, introduce high-density planting, improve post-harvest processing, and develop better market linkages.
7. Improving the quality of dairy farming and increasing milk production will be a priority. Support for dairy cooperatives and poultry farming can help improve the livelihoods of rural households.
8. With a significant youth population, skill development programs under schemes like DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

and PMKVY (Pradhan Mantri Kaushal Vikas Yojana) will be critical to equip youth with employable skills in sectors like IT, hospitality, handicrafts etc.

7. Major Constraints and Suggested Action Points

1. Major constraints likely to affect the translation of potential into actual GLC flow are low spread of BCs, lack of SHPI/JLGPI promoting institutes, lack of rural infrastructure facilities, apathy of farmers/ rural people towards banks, lack of coordination among agencies, absence of crop insurance
2. facilities, poor infrastructure and awareness, lack of off-farm skills and facilities, etc. 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.
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

8. Way Forward

1. To enhance productivity and stability of 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	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

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

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 - Budgam



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	75668.79
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	50703.73
2	Term Loan for agriculture and allied activities	24965.06
B	Agriculture Infrastructure	1247.38
C	Ancillary activities	2617.51
I	Credit Potential for Agriculture A+B+C)	79533.68
II	Micro, Small and Medium Enterprises	131633.60
III	Export Credit	168.75
IV	Education	2244.00
V	Housing	6800.00
VI	Social Infrastructure	1173.00
VII	Renewable energy	928.03
VIII	Others	3825.00
	Total Priority Sector	226306.06

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	49724.34
2	Water Resources	790.61
3	Farm Mechanisation	3053.22
4	Plantation & Horticulture with Sericulture	8347.79
5	Forestry & Waste Land Development	1038.56
6	Animal Husbandry - Dairy	5279.26
7	Animal Husbandry - Poultry	14.59
8	Animal Husbandry - Sheep, Goat, Piggery	3753.43
9	Fisheries	496.29
10	Farm Credit- Others	3170.70
	Sub total	75668.79
B	Agriculture Infrastructure	
1	Construction of storage	776.82

2	Land development, Soil conservation, Wasteland development	195.16
3	Agriculture Infrastructure - Others	275.40
	Sub total	1247.38
C	Ancillary activities	
1	Food & Agro. Processing	1627.51
2	Ancillary activities - Others	990.00
	Sub Total	2617.51
II	Micro, Small and Medium Enterprises	
	Total MSME	131633.60
III	Export Credit	168.75
IV	Education	2244.00
V	Housing	6800.00
VI	Social Infrastructure	1173.00
VII	Renewable energy	928.03
VIII	Others	3825.00
	Total Priority Sector	226306.06

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)	1361.00
2	No. of Sub Divisions	3
3	No. of Blocks	17
4	No. of revenue villages	474
5	No. of Gram Panchayats	283

1.a Additional Information

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

1. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu And Kashmir
2	District	Budgam
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Warm sub-humid to Cool humid
9	Soil Type	Silty Clam Loam

2. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	76079
2	Forest Land	588
3	Area not available for cultivation	9536
4	Barren and Unculturable Land	4849
5	Permanent Pasture and Grazing Land	1572
6	Land under Miscellaneous Tree Crops	5411
7	Cultivable Wasteland	4343
8	Current Fallow	8542
9	Other Fallow	2035

3. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	17
2	Critical	NA
3	Total	17

4. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	109013	92.11	32904	67.37
2	>1 to <=2 ha	6794	5.74	9043	18.52
3	>2 to <=4 ha	2538	2.14	6891	14.11
4	Total	118345	99.99	48838	100

5. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	55.00
2	Of the above, Small/ Marginal Farmers	23.00
3	Agricultural Labourers	36.00
4	Workers engaged in Household Industries	14.00
5	Workers engaged in Allied agro activities	14.00
6	Other workers	71.00

6. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	753.00	398.00	355.00	603.00	150.00
2	Scheduled Caste	368.00	343.00	25.00	86.00	282.00
3	Scheduled Tribe	239.00	123.00	115.00	232.00	619.00
4	Literate	58.00	66.00	45.00	Nil	Nil
5	BPL	38.00	0.00	0.00	Nil	Nil

7. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	103.00
2	Rural Households	89.00
3	BPL Households	54.00

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	37.00
2	Having electricity supply	473.00

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	473
2	Villages having Post Offices	82
3	Villages having Primary Schools	717
4	Villages having Primary Health Centres	44
5	Villages having Potable Water Supply	475

Sources

Table Name	Source(s) and reference year of data
1. Soil & Climate	District statistical handbook 2022-23
2. Land Utilisation [Ha]	District statistical handbook 2022-23
3. Ground Water Scenario (No. of blocks)	District statistical handbook 2022-23
4. Distribution of Land Holding	District statistical handbook 2022-23
5. Workers Profile [In '000]	District statistical handbook 2022-23
6. Demographic Profile [In '000]	District statistical handbook 2022-23
7. Households [In '000]	District statistical handbook 2022-23
8. Household Amenities [Nos. in '000 Households]	District statistical handbook 2022-23
9. Village-Level Infrastructure [Nos.]	District statistical handbook 2022-23

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1689
2	Primary Health Centres	209
3	Primary Health Sub-Centres	33
4	Dispensaries	38
5	Hospitals	10
6	Hospital Beds	760

2. Infrastructure & Support Services for Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	31
2	Registered FPOs	14
3	Soil Testing Centres	1
4	Approved nurseries	5
5	Pumpsets Energised	44
6	Krishi Vigyan Kendras	1

3. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	46176.00
2	Irrigation Potential Created	2066.00
3	Net Irrigated Area (Total area irrigated at least once)	28777.00
4	Area irrigated by Canals/ Channels	29218.00
5	Area irrigated by Wells	1388.00
6	Area irrigated by Tanks	1288.00
7	Area irrigated by Other Sources	3289.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	33914.00

4. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1905
2	Railway Line [km]	60

5. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross breed	145153	NA	NA
2	Buffaloes	730	NA	NA
3	Sheep - Cross breed	178790	NA	NA
4	Goat	16193	NA	NA
5	Rabbit	1	NA	NA
6	Poultry	763606	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	140
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	14
4	Artificial Insemination Centers	12
5	Animal Breeding Farms	5

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Egg	125.00	MT	16.60	gm/day
2	Milk	240700.00	MT	875.60	gm/day
3	Fish	1171.8	MT	4.26	gm/day
4	Meat	1395.00	MT	5.08	gm/day

Sources

Table Name	Source(s) and reference year of data
1. Infrastructure Relating to Health & Sanitation [Nos.]	District statistical handbook 2022-23
2. Infrastructure & Support Services for Agriculture [Nos.]	District statistical handbook 2022-23
3. Irrigation Coverage ['000 Ha]	District statistical handbook 2022-23
4. Infrastructure For Storage, Transport & Marketing	District statistical handbook 2022-23
5. Animal Population as per Census [Nos.]	District statistical handbook 2022-23
6. Infrastructure for development of allied activities	District statistical handbook 2022-23
7. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District statistical handbook 2022-23

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: 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	Maize	5.45	21.80	0.00	5.53	24.48	0.00	5.34	26.61	0.00
2	Oat	7.65	17.84	0.00	7.57	17.61	0.00	7.60	18.47	0.00
3	Pea	1.23	2.42	0.00	1.24	2.44	0.00	1.25	2.48	0.00
4	Pulses	2.06	2.40	0.00	1.99	2.36	0.00	2.41	2.42	0.00
5	Rapeseed	3.72	2.04	0.00	3.56	1.97	0.00	3.64	2.04	0.00
6	Rice	14.95	93.40	6247.49	13.80	94.98	6882.61	13.24	98.24	7419.94

Table 2: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Landholdings- SF (%age)	6.94	6.94	6.94
2	Landholdings-MF	10.90	10.90	10.90
3	Rainfall	291	383	404

Table 3 : Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.66	0.65	0.64
2	Net sown area (lakh ha)	0.38	0.37	0.35
3	Cropping intensity (%)	173.68	175.68	182.86

Table 4 : Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	2	2	2

Table 5 : KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	6665	965	14347
2	GLC through KCC (Rs. lakh)	599.23	154.00	2278.90

Table 6: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	2423	1667	2723
2	State Govt Sponsored Schemes Coverage (No.)	265	352	376

Table 7: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	0	0
2	Soil Health Cards Issued (No.)	7369	17152	3350

Table 8: Crop Insurance

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Major Crops, Area, Production, Productivity	Agriculture department Budgam
Table 2: Status	District Statistics Handbook
Table 3: Irrigated Area, Cropping Intensity	Agriculture department Budgam
Table 4: Trend in procurement/ marketing	Digest of Statistics
Table 5: KCC Coverage	Agriculture department Budgam
Table 6: PM Kisan & Other DBTs	Agriculture department Budgam
Table 7: Soil testing facilities	Agriculture department Budgam
Table 8. Crop Insurance	Not implemented in the district

Water Resources
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('000 ha)	32539	36756	33876
2	Gross Irrigated Area ('000 ha)	46969	52183	46176

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District statistical handbook 2022-23

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		BNA	BNA	BNA

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	32	22	10
2	Power Tillers	10	22	15
3	Threshers/Cutters	18	10	20

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	2	0	0
2	Other minor repair & service centers (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 2: Mechanisation in District	Agriculture department Budgam
Table 3: Service Centers	Agriculture department Budgam

Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Budgam	B.K.Pora	Safe	Safe	Safe
2	Jammu And Kashmir	Budgam	Badgam	Safe	Safe	Safe
3	Jammu And Kashmir	Budgam	Beerwah	Safe	Safe	Safe
4	Jammu And Kashmir	Budgam	Chadoora	Safe	Safe	Safe
5	Jammu And Kashmir	Budgam	Charisharief	Safe	Safe	Safe
6	Jammu And Kashmir	Budgam	Khag	Safe	Safe	Safe
7	Jammu And Kashmir	Budgam	Khan-Sahib	Safe	Safe	Safe
8	Jammu And Kashmir	Budgam	Nagam	Safe	Safe	Safe
9	Jammu And Kashmir	Budgam	Narbal	Safe	Safe	Safe
10	Jammu And Kashmir	Budgam	Pakherpora	Safe	Safe	Safe
11	Jammu And Kashmir	Budgam	Parnewa	Safe	Safe	Safe
12	Jammu And Kashmir	Budgam	Rathsun	Safe	Safe	Safe
13	Jammu And Kashmir	Budgam	S K Pora	Safe	Safe	Safe
14	Jammu And Kashmir	Budgam	Soibugh	Safe	Safe	Safe
15	Jammu And Kashmir	Budgam	Sukhnag Hard Panzoo	Safe	Safe	Safe
16	Jammu And Kashmir	Budgam	Surasyar	Safe	Safe	Safe
17	Jammu And Kashmir	Budgam	Waterhail	Safe	Safe	Safe

Table 3 : Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop identified	Milk	Milk	Milk

Table 4: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under Sericulture	230.10	230.10	230.10
2	Production	14700	15505	17438

Table 5: Weavers Cluster

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular Variety	Silk Cocoon	Silk Cocoon	Silk Cocoon
2	Weaver Population	286	293	305
3	Reeling Unit	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 3: Crop Identified for One District-One Product	Food Processing Industries Govt. of India
Table 4: Sericulture	Department of Sericulture, Budgam
Table 5: Weaver Production	Department of Sericulture, Budgam

Forestry & Waste Land Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow	BNA	BNA	BNA

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)	48019	48019	48019
2	Waste Land ('000 ha)	4343	4343	4343

Table 3: NTFP

Sr. No.	Item/Variety	31/03/2022	31/03/2023	31/03/2024
1	Nil	Not Available	Not Available	Not Available

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Fruit Plant	04	04	04

Sources

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook 2022-23
Table 3: NTFP	Not Available
Table 4: Nurseries (No.)	District Statistical Handbook 2022-23

Table: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)
1	Walnut	3191.28	8950.259	3212.47	899608	3234.35	9614.22
2	Almond	1255.00	1873.15	1249.20	1939.52	1225.80	2145.98

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	KCC for working capital (No.)	617	2777	15506

Table 2: Processing Infrastructure

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Animal Husbandry Department Budgam
Table 2: Processing Infrastructure	Animal Husbandry Department Budgam

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (No.)	1	3	1

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	110500	115062	137253
2	Of the above, male (No.)	33150	34518	41176
3	Of the above, female (No.)	77350	80543	96077
4	Broiler Farms (No.)	308	356	402
5	Popular breeds	KCL, GP, Vanraj, Chabroo	KCL, GP, Vanraj, Chabroo	KCL, GP, Vanraj, Chabroo

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Animal Husbandry Department, Budgam
Tabel 2: Poultry	Animal Husbandry Department, Budgam

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		BNA	BNA	BNA

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	1.788
2	Popular goat breed(s)	0.162
3	Popular pig breed(s)	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not Available
Table 2: Popular Breed(s)	Digest of Statistics.

Fisheries**Table 1: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Reservoirs (No.)	3	3	3
2	Cage Culture/ Bio-floc technology (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1 : Inland Fisheries Facilities	Department of Fisheries Budgam

Land Development, Soil Conservation & Watershed Development

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed projects (No)	0	0	0
2	Watershed projects – area treated	0	0	0
3	Wadi projects (No)	0	0	0
4	Wadi Projects – area treated	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: NABARD Intervention	No watershed and Wadi projects have been sanctioned to Budgam district.

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		BNA	BNA	BNA

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption	1.65	1.65	1.65
2	Pesticides consumption	9.20	9.20	9.20

Table 3: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food parks	4	4	4
2	Agri start ups	57	96	109
3	Ripening chambers	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 2: Fertilizer consumption	Digest of Statistics
Table 3: Facilities available	District Statistical Handbook

Agri Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mudra Loans	317.19	240.02	31.84

Table 2: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	8	8	8

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	District Statistical Handbook
Table 2: Other Ancillary Services	District Statistical Handbook

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow	1314.00	261.00	355.00
2	No. of units financed	32024	7107	10650

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	32024	7107	10650

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Cluster (No.)	423	299	239
2	Handicrafts Cluster (No.)	220	541	616

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Department, Budgam
Table 2: MSME units	Lead Bank Department, Budgam
Table 3: Traditional Activities	Lead Bank Department, Budgam

Exports/Education/Housing:

Table 1:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Export Credit	0.00	0.00	0.00
2	Education (₹ in lakhs)	256.00	489.00	425.00
3	Housing (₹ in lakhs)	4682.00	5096.00	3983.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	2259	2070	2070

Sources

Table Name	Source(s) and reference year of data
Table 1: Export/Housing/Education	Digest of Statistics
Table 2: Progress under PMAY	Digest of Statistics

Public Infrastructure Investments**Table 1: RIDF**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amount of RIDF Assistance	72727.3	80097.67	92291.15

Sources

Table Name	Source(s) and reference year of data
Table 1: RIDF	NABARD J&K, Regional Office

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	2290.00	2450.00	2850.00
2	GLG Bank Linkage (Rs. lakh)	50.00	54.00	60.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	11	11	11
2	No. of SHGs promoted	591	591	591

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Department of Cooperative
Table 2: Status of SHGs	Department of Cooperative

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	Marketing Societies	8	8	8
2	AH Sector – Milk/ Fisheries/ Poultry (No.)	63	63	63
3	Others	456	456	456
4	Total (No.)	527	527	527

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS	73	73	73

Table 3: Status/ progress under various schemes of MoC in the district

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)
1	Computerisation of PACS	54	

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	District Statistical Handbook
Table 2: Details of credit cooperative societies	Department of Cooperative
Table 3: Status/ progress under various schemes of MoC in the district	Department of Cooperative

Table 4: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	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	J&K	Budgam	Khan Sahib	Dairy	25	11	Dairy	25	11	Dairy	25	11
2	J&K	Budgam	Magam	Dairy	18	9	Dairy	18	9	Dairy	18	9

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	6	65	44	21	0	0	2425	84	0	0
Regional Rural Bank	1	14	12	2	0	0	250	8	0	0
District Central Coop. Bank	1	15	10	5	0	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0
Primary Agr. Coop. Society	54	54	54	0	0	0	0	0	0	0
Others	1	1	1	0	0	0	0	0	0	0
All Agencies	63	149	121	28	0	0	2675	92		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	340706.00	395108.00	498948.00	26.3	96.57
Regional Rural Bank				0	0	9987.00	10800.00	8753.00	-19.0	1.69
Cooperative Banks				0	0	19120.00	20358.00	8976.00	-55.9	1.74
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	369813.00	426266.00	516677.00	21.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	70305	71476	114361	60	94.3	361015.00	429477.00	327103.00	-23.8	96.39
Regional Rural Bank	3684	3618	5269	45.6	4.3	5538.00	7175.00	9523.00	32.7	2.81
Cooperative Banks	1386	1521	1684	10.7	1.4	8484.00	8693.00	2718.00	-68.7	0.80
Others				0	0.0				0	0.00
All Agencies	75375	76615	121314	58.3	100.0	375037.00	445345.00	339344.00	-23.8	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	106.0	108.7	65.6
Regional Rural Bank	55.5	66.4	108.8
Cooperative Banks	44.4	42.7	30.3
Others	0	0	0
All Agencies	101.4	104.5	65.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	118807	24040	8980	2838
Regional Rural Bank	17288	9015	2091	612
Cooperative Banks	13334	4204	1075	1
Others				
All Agencies	149429	37259	12146	3451

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	187570.00	57.3	46809.00	14.3	50334.75	15.4		0.0		0.0
Regional Rural Bank	5683.00	59.7	877.00	9.2	2246.15	23.6		0.0		0.0
Cooperative Banks	1987.00	73.1	537.00	19.8	99.68	3.7		0.0		0.0
Others		0		0		0		0		0
All Agencies	195240.00	57.5	48223.00	14.2	52680.58	15.5	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	101940.24	105773.19	103.8	118116.10	137660.55	116.5	158047.00	327103.00	207.0	142.4
Regional Rural Bank	25062.55	1605.79	6.4	27568.67	1807.56	6.6	27554.00	9523.00	34.6	15.9
Cooperative Banks	22469.36	5318.52	23.7	24716.24	4847.16	19.6	30359.00	2718.00	9.0	17.4
Others			0		27.43	0			0	0.0
All Agencies	149472.15	112697.50	75.4	170401.01	144342.70	84.7	215960.00	339344.00	157.1	105.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	67193.51	65443.98	97.4	74247.41	63329.32	85.3	99252.00	434007.00	437.3	206.7
Term Loan (Agri.)	24061.83	2716.24	11.3	32115.54	1418.56	4.4	11028.00	48223.00	437.3	151.0
Total Agri. Credit	91255.34	68160.22	74.7	106362.95	64747.88	60.9	110280.00	482230.00	437.3	191.0
MSME	39813.94	35512.99	89.2	43795.19	69468.36	158.6	43795.00	131418.00	300.1	182.6
Other Priority Sector	18402.87	9024.29	49.0	20242.87	10126.46	50.0	7463.00	11144.00	149.3	82.8
Total Priority Sector	149472.15	112697.50	75.4	170401.01	144342.70	84.7	161538.00	624792.00	386.8	182.3

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks			0			0			0	0.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks			0			0			0	0.0
Others			0			0		19719.00	0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
Banking Profile	Lead Bank, Budgam

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026. Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

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

2. Union Budget

2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakhs from the current 10 lakhs under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women- specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

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:

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

9.e. National FPO Policy:

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

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 Govt. (including Cooperatives)

Holistic Agriculture Development Programme (HADP)

Agriculture & allied sectors contribute to 18% of the GDP of J&K, amounting to Rs.37600 crore per year and provides livelihood to 13 lakh families. In order to provide the necessary thrust to this sector, J&K Govt. has commenced the Holistic Agriculture Development Programme (HADP) across the UT, with an outlay of Rs.5013 crore over a period of 5 years. The 29 projects under the programme are expected to transform the agrarian economy of J&K through doubling of output, boosting exports and making the sectors sustainable & commercially viable.

Aspirational Panchayat Development Programme (APDP)

The UT Govt. has launched the "Aspirational Panchayat Development Programme (APDP)" for the development of 285 backward panchayats. A total of 100 indicators have been identified across 9 Sectors i.e. Agriculture & allied (06), Health & Nutrition (11), Education (13), Rural Development & Sanitation (07), Beneficiary-Oriented Schemes (04), Skill Development (04), Basic Infrastructure (17), Environment (05) & Good Governance (33).

Digital Villages

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

Status of Co-operatives in J&K

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

March 2023.

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

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

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

Jammu and Kashmir New Industrial Policy

The policy is operational from 01.04.2021 to 31.03.2030 and aims to transform the UT into an industry friendly territory. The Govt. intends to develop Industrial Land Bank across the UT. The focus sectors include Manufacturing, Agri. and food processing, Medicinal Plants, Milk, Poultry and Wool Production, Horticulture, Post Harvest management, Handloom and Handicrafts. Benefits available under the Policy are subsidy on DG Sets @100% Exemption in Subsidy @100% on Stamp duty and Court fee on land transactions in Govt Industrial estates Subsidy on Procurement of Quality Certificate and subsidy on automation @25%. As regards Marketing Support,

the UT Govt. has initiated the process for industrial trade fairs and marketing events for MSMEs. An Entrepreneur and Skill Development Fund shall be created for incorporating entrepreneurial skills to the local youths.

Mission Yuva

The Government of J&K is in the process of implementing Mission YUVA project in the UT. This programme encompasses to establish Jammu and Kashmir as a hub of enterprises and employment. The programme aims to create gainful livelihood opportunities across sectors over a period of five years through entrepreneurship by:

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

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.

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 Liters 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 hectares 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 man-days 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

Agriculture is the backbone of the economy of the district. Therefore, infusion of credit to this sector is vital, the National Agricultural Policy has emphasized on increasing the production and productivity of crops, which is possible only by using modern techniques of farming, use of good quality inputs like fertilizers, hybrid variety of seeds and providing irrigation facilities. However, this will require adequate credit by the banks and to some extent assistance from the Government agencies in the form of extension services as well as assistance by way of subsidies. In Budgam, district agriculture is the main activity of the rural people more than 80% of the population lives in villages, of the total geographical area of 1361 sq. km, net sown area and irrigated area are approximately 45704 ha and 30395 ha respectively, farming especially of Paddy, Maize and Oilseeds are the main source of livelihood. Average size of holding in Budgam district was 0.50 ha, Total cultivable area is 60066 ha, and total number of operational holdings is 118345.

NABARD in pursuit to enhance the productivity of Saffron in Pulwama has sanctioned different pilot projects viz., Improved Saffron technologies (high density plantation) and Indoor Saffron cultivation a novel concept to improve the productivity. The results of these projects would be published separately, the farmers have started adoption of these new technologies and are benefiting.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department has field functionaries to provide extension services in the district. Minor irrigation projects for boosting the agriculture scenario of the district were sanctioned like Munshi and KHUL Canals. However, the same is not harnessed to the optimum level, leading to reduced levels of production. Krishi Vigyan Kendra, Budgam imparts vocational training programs for agriculture and allied activities such as On-farm testing (on farmers fields) in crop production, horticulture, livestock production, conducting front line demonstration of major cereal crops, oilseeds, pulses and other enterprises related to agriculture and also in-service training of field level extension officials is also taken up. Additional trainings in activities like Bee-Keeping, Mushroom Farming, Seed Production, Dairy Farming and vermi-composting is taking place in the district considering the immense potential of the activities. Lack of adequate demonstration plots in the district is hampering production and productivity. • Necessary seed materials should be made available by the Department. They should facilitate and arrange drip irrigation implements, pesticides, etc. for systematic changes. Agriculture Department should arrange for farmer's exposure visits to University and KVK for popularization of latest technologies.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. The proposed District Irrigation Plan (DIP) of district Budgam under Prime Ministers Krishi Sinchayee Vikas Yojna has been prepared as a joint exercise by all line departments. Viz., Department of Agriculture, Horticulture, Irrigation, Animal Husbandry, Command Area and Rural development. The main emphasis is on deriving potential benefit like extending coverage of water source through effective distribution and application, reducing the gap between potential created and utilized in an efficient manner after taking holistic irrigation perspective into consideration. Budgam 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. The cost of strategic action plan of DIP works about to ₹97307.53 lakh.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

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

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agriculture is the main occupation of the population. A variety of crops are grown in the district. The land holding pattern shows that most of the farmers are having land below 1 hectare. This enhances the scope for power tiller and small implements though tractors may also be used on hire purchase basis, for farm mechanization. Farm Mechanisation is important as it leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping patterns, completion of farm works in accordance with the agricultural seasons etc. Post-harvest machinery helps in value addition and is a source of employment. Farm mechanisation refers to a wide range of mechanized farming activities which are helpful in increasing productivity for the purpose of credit planning. Utilization of farm mechanisation equipment’s may be considered as tractors, power tillers and other agricultural implements which are used and beneficial for enhancing productivity. Due to its benefits more farmers are attracted towards purchasing tractors power tillers, power sprayers, etc. Farmers are using tractors in various economic day-to-day activities viz., transportation of farm produce/crops, bringing input farm from far off places (manure), transporting livestock etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The infrastructure developed during the last few years in terms of fuel pumps, dealers for tractors, spare parts etc. will certainly boost the use of automation in agriculture. Infrastructure for Farm Mechanisation in the district has improved, especially in block, Budgam where repair shops/dealers for Power tiller/Tractor have come up. In view of these, farm mechanisation is going to develop in the near future. The development of agriculture and adoption of intensive cropping patterns, the use of farm machinery like tractors is more pronounced in the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

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

Sericulture:

Sericulture is an agro-based industry, which has been an important activity and practiced as a subsidiary occupation by rural population. Jammu & Kashmir state is one of the leading producers of Bivoltine Silk in Northern India. About 15% of the families are directly or indirectly associated with the silk rearing thereby earning their livelihood in a shorter period. Annually about 0.30 to 0.40 lakh numbers of plants are distributed to the farmers in the districts. Beekeeping is another activity, which could generate additional income for

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Extension Services are being provided by the state government agencies with limited outreach to the farmers. Besides technology mission scheme, the Department is having four nurseries in the district. No Agri-clinic and Agri-business center has been established in the district. Pre-cooling and packaging houses are required at least in every block headquarter.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forest plays an important role in the maintenance of ecological balance and help in meeting our basic requirements of fuel, fodder, timber. With the growing demand for fuel replace firewood and agricultural implements, the interface between forestry and agriculture is necessary. Hence, it is necessary to bring the vast stretches of wastelands under forestry and to raise trees on farmlands. Farm Forestry is also one of the important economic activities. As per the National Policy, one-third of the total geographical area should be under forest cover. The forest cover in Budgam district is to the extent of 477 Sq. Kms out of available total area of 1361 Sq. Kms (2018-19 data) which comes to 34.79%. Agroforestry is an old age practice of growing trees on farms for

the benefit of farm family. It is defined as “any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and eco-logical conditions of the area”.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most suitable activities for the district and the climatic/topographical conditions are favorable for the production of milk. Livestock activities, dairy development are most popular, provide supplementary employment to many persons and supplement their income. Livestock rearing is an important occupation for village folk in general and migratory population in particular. Farmers with minimum training requirement undertake the activity which is traditional in nature. The availability of fodder in the fields also supports the viability of dairy development. It fetches good returns because of available market of Srinagar in the adjacent district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Department of Animal Husbandry headed by Chief Animal Husbandry Officer is the nodal department for development of dairy and other activities in the district. A modern state-of-the-art Liquid Nitrogen Plant has been installed in Budgam, which would provide a boost to the livestock up gradation programmes. The plant also caters to the needs of the neighboring Srinagar district. The Department is extending extension services and training facilities to dairy farmers besides health cover to Milch cattle. As per the norms laid down by National Commission on Agriculture, there has to be one Veterinarian for every 5000 livestock population. Although both green and dry fodder is available in the district, the quantity is not enough to support the livestock population.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is an important allied activity to agriculture, which has ample scope for development in the district. Rearing poultry birds provides good scope for economic development, Poultry meat and eggs are good source of nutrient food and agro-climatic conditions is also suitable for the activity. The activity however has not noticed large scale due to lack of entrepreneurship and deficient infrastructure facilities. Poultry farming is a fast-growing activity, which can generate good employment opportunities in the district particularly for unemployed youth and small/marginal farmers. About 60% of the demand for poultry products is met from outside, it indicates the vast potential for Poultry Development in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Department of Animal Husbandry is the nodal agency for development of Poultry Farming in the district. Health care facilities for poultry birds are available from the 108 poultry extension centers. Extension and training facilities are provided by the department. However, there is a need to strengthen these basic inputs to promote this activity. Marketing of eggs and poultry meat is no problem in view of the enormous demand both in the district and in the adjoining city of Srinagar. The department is supplying day-old-chicks to poultry farmers. Poultry feed like maize, paddy husk, wheat-bran, ground-nut cakes etc. are easily available. The infrastructure available with animal husbandry department is also available for poultry development which is sufficient to provide health cover to poultry birds also.

The banks are not inclined to provide finance due to high risk and lack of Insurance from Insurance companies. The banks may be encouraged to finance big units on commercial lines. Poultry Department also needs to take lead in organizing extension camps for the benefit of prospective poultry farmers in specific service areas in cooperation with respective branches.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

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

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Sheep Husbandry Department headed by District Sheep Husbandry Officer is the nodal department for development of Sheep and Goat Rearing in the district, 08 Block Officers/Veterinary Surgeons assist him. The district has 66 Sheep Extension Centers headed by Supervisors, besides a Sheep Breeding Farm at Kralpathri in Khansahib block.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish farming is quite popular in the district, Budgam district has a good scope for development of inland fisheries. Nearly 1700 people are engaged in fishing and 400 laborers are engaged in this activity (Source: Asst. Director Fisheries, Budgam). The district has a water body of 2,115 ha with many private fishponds. The district is divided into two water circles, viz., Chadoora and Beerwah, which have two fast flowing snow-fed streams that are ideal for Trout Farming. The district is also characterized by numerous small streams and reservoirs, which are suitable for inland fisheries. There is a demand for the fish in the district for local consumption. The snow fed streams can

be used for rearing trout, which is an exotic variety of fish and fetches good price in the markets. District Budgam is teemed with snow and spring fed water resources. The District has a vast potential for development of both cold and warm water Fisheries. The department of Fisheries has created and developed infrastructure for the development of trout and carp fisheries.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Department of Fisheries is the nodal department for development of Inland Fisheries in the district. The Fish Farmers Development Agency (FFDA) working under the department is engaged in promoting the activity. The department renders extension and training services as well. Department also constructs dry boulder across trout streams during the winter months for the safety of livestock.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The work animals and carts provide vast employment opportunities to the unemployed youth. It is also an avenue for the farmers, particularly small and medium farmers to remain gainfully employed in the lean period and raise their income. The work animals/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for a short distance.

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 Animal Husbandry Department. During the last few years, many rural road projects have been sanctioned under RIDF assistance, which have provided link to district/ village roads and demand for vehicles for transportation has increased.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present concentrate mainly on crop production which is subject to uncertainty in income and 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. The various components of IFS are crops, like stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and tree components include fruits, timber, fuel and fodder.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

Cold storage and godowns are an integral part of the efficient marketing infrastructure as they offer scope for future consumption and act as a regulator to check price variations arising out of sheer economics of demand and supply. Budgam district has an area of approx. 26648 ha under various fresh and dry fruit crops. The area under vegetable cultivation is around 700 ha. Area under vegetable cultivation in the district is increasing with the successful experiment of Potato cultivation at far flung areas of the district. This has resulted in increase in potato/vegetables cultivation area. At present the district produces about 58242 MT fresh fruits and 12650 MT dry fruits every year. It is estimated that nearly one-third of horticulture produce especially fruit and vegetables, is wasted due to lack of post harvesting facilities such as cold storage and other storage facilities. To overcome such a situation, it would be necessary to create cold storage and proper marketing facilities especially for horticulture produce. Though there is one cold storage in private sector at Srinagar but no facility is available in Budgam.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The Govt. should extend necessary incentives to the entrepreneurs/Growers Associations and NGOs to set up cold storage facilities in the district. Awareness about the multi chamber cold storage has not percolated amongst the entrepreneurs where vegetables, flowers, fruits as also poultry and milk products can be stored at the desired temperature. At present, the district has no cold storage facilities for increasing the shelf life of the perishable commodities.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development, Soil Conservation and Watershed development are essential for raising the production and productivity of land. In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, these measures assume a great importance. The land development by way of land leveling, on-farm development works, reclamation and soil improvement, water management, soil and water conservation, wasteland development etc. is being taken up in the district. The activity has wide scope / potential in the district but these programs are being run by State Govt. through its budgetary support and as such institutional finance has not much role to play.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

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

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

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced Agri-products. This is making organic farming a growing business. Further, plant tissue culture has in recent years, become of major industrial importance in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department is the nodal department for developmental activities. The Department of Soil conservation and Engineering wing of agriculture department are executing various works in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

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

2.3.1.2 Infrastructure and linkage support available, planned and gaps

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

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

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

- 1) Extension and consultancy service.
- 2) Soil and water Quality Cum Inputs Testing Laboratories.

- 3) Crop Protection Service Including Pest Surveillance, Diagnostic and Control service
- 4) Micro-propagation including plant tissue culture labs and hardening Units.

The activities under other sector relate to the consumption and generally needs of the people. In terms of revised RBI guidelines on Priority Sector Lending, loans not exceeding ₹50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, loans to distressed persons to prepay their debt to non-institutional lenders and overdrafts extended by banks up to ₹5,000/- under PMJDY besides loans sanctioned to State Sponsored Organizations for SC/ ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations are covered under the sector "Others".

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 MEs can be formed into Producer organizations in both Farmers Producer Companies and Producer Companies. The SHG movement needs to be scaled up in the District to cover the entire rural poor families under the SHG movement to eradicate poverty. The following strategies/ actions points may be considered for future:. 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 J&K and outside is also planned. All stakeholders would be involved in revival of dormant SHGs. These dormant SHGs provide a ready platform for micro finance but only needs coordinated efforts of agencies concerned. • All efforts would be made to converge SHG-BLP with NRLM in future so that the SHGs members can avail maximum benefits under the scheme.

Chapter 3

Credit potential for MSMEs

3.1 Status of the Sector in the District

Jammu & Kashmir New Industrial Policy is a vision to transform J and K from an aspirational to an Industrialised Territory by unlocking UT potential through convergence and collaboration. The policy is operational from 01.04.2021 to 31.03.2030 and envisages to attract investment in the manufacturing and services sectors,

Classification Micro Small Mfg. Enterprise and Services Investment <1 cr. & Investment<10 cr. And Turnover<5 cr. and Turnover <50 cr. In Medium Investment<50 cr. And Turnover <250 cr.

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3.2 Infrastructure and linkage support available, planned and gaps

District Industries Center (DIC) headed by General Manager is the nodal agency for development of industries in the district. DIC registers traditional units and the units based on local raw materials and provide various facilities to the entrepreneurs besides counseling, consultancy and escort services. Rural Non-Farm Sector (RNFS) covers all activities outside agriculture and allied sector. It covers wide range of activities under manufacturing, processing and service segments, encompassing modern, intermediate, and traditional activities. Food processing is a link between primary sector (agriculture) and secondary sector (manufacturing). Therefore, in addition to general infrastructure facilities like power, water, transport, the infrastructure like storage/warehousing, silo, cold storage & cold chain, APMC markets for raw material availability, quality control laboratories, machinery and equipments play an important role for growth and development of the food industry. In Non-Farm Sector, Small Scale units, tiny, village and cottage industries, located in rural areas have assumed importance in view of their potential for generating sizeable and sustainable self-employment and income generation opportunities. There are also several other direct and indirect benefits accruing to the economy from the development of rural non-farm sector. Expansion in employment opportunities through labor-intensive rural non-farm sector is considered a major strategy to tackle unemployment and under-employment issues of rural and semi urban youth besides arresting migration to urban areas. Non-Farm sector has been a major thrust area for Govt. of India, NABARD and Govt. of J&K. A number of policy initiatives have been taken to give boost to the activities under non-farm sector. The district is rich in the hereditary skills in various traditional rural crafts. Some people have the rare natural talent to create some of the most astonishing pieces of arts like kani shawl.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

4.1.2 Infrastructure and linkage support available, planned and gaps

Namdass are made of wool of inferior quality and old woolen blankets are used for making gabbas. The art of felting wool into namdass has come from Yarkand. Namdass and gabbas are embroidered with thread, which gives colour, beauty and strength to them. This cottage industry is concentrated in Anantnag, Rainawari and Baramulla. The Kangri making is a cottage industry concentrated in the areas on the banks of Wullar lake near Watlab and at Tsrar and Botingo villages.

- Pashmina shawl industry is an old industry of Kashmir. Pashmina wool used to come from Tibet via Ladakh but since the invasion of China in 1962 and closing of the Leh-Yark and route, Pashmina shawl and carpet industries have been affected greatly. Now the raw material comes from Ladakh only.

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4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education in India is provided by the public sector as well as the private sector, with control and funding coming from three levels: central, state, and local. Under various articles of the Indian Constitution, free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. India has made progress in terms of increasing the primary education attendance rate and expanding literacy to approximately three-quarters of the population in the 7-10 age group, by 2011. India's improved education system is often cited as one of the main contributors to its economic development. Much of the progress, especially in higher education and scientific research, has been credited to various public institutions. Loans to individuals for educational purposes including vocational courses up to ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. At the primary

and secondary level, India has a large private school system complementing the government run schools, with 29% of students receiving private education in the 6 to 14 age group. Certain post-secondary technical schools are also private.

4.2.2 Infrastructure and linkage support available, planned and gaps

Changing preferences in design and type of material is also impacting demand. Up-gradation of Middle Schools to Higher Secondary Schools. Need more primary schools to cater the ever-growing education needs of the villages. Need to stress upon SWACH Bharat Abiyan toilet facility in schools.

- Sports to be recognized as an additional subject in the curriculum of the schools.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The focus of GoI, is to improve living conditions of the people by providing adequate and timely finance facility at the doorsteps, so that the HDI is improved. The focus is on serving housing needs of all segments of the population and promote low and moderate housing facilities across the country. Bank loans for affordable housing projects using at least 50% of FAR / FSI for dwelling units with carpet area of not more than 60 sq. m. Loans to individuals upto 35 lakh in metropolitan centres (with population of ten lakhs and above) and upto 25 lakh in other centres for purchase / construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed 45 lakh and 30 lakhs respectively. Bank loans to any Govt. agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq. m.

4.3.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the district

Development of infrastructure is a crucial aspect for the development of rural areas as it has implications for productivity gains and reduction in poverty. Wherever rural infrastructure is non-existent, the cost of marketing farm produce can be prohibitive for poor farmers. Poor rural infrastructure also limits the ability of the traders to travel and communicate with remote farming areas, limiting market access from these areas and eliminating competition for their produce. Construction of rural roads almost inevitably leads to increases in agricultural production and productivity by bringing in new land into cultivation or by intensifying existing land use to take advantage of expanded market opportunities.

5.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure projects, including those in rural sector, involve huge initial investments, long gestation periods, high incremental capital output ratio, high risk and low rate of returns on investment. All these factors are not conducive for private sector entry into infrastructure. Further there are many attributes of infrastructure that make it difficult for individuals to design, construct, operate and maintain these services effectively and efficiently. As a result of this, infrastructure services, the world over, are largely provided by the public sector. Thus, there are ample reasons for public sector involvement in the provision of rural infrastructure services, however, in provision of such services there exists a role for other than public sector entities also.

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

Govt. of India created the RIDF in NABARD in 1995-96, with an initial corpus of 2000.00 crore. The corpus under RIDF is announced every year by GoI/RBI. The annual corpus has now reached to 50000 crores under RIDF XXIX for the year 2023-24. UT Govt., UT owned corporations/UT Govt. Undertaking, UT Govt. sponsored/supported organisations, PRIs/NGOs/SHGs are eligible institution for availing loan from RIDF. 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 Government 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. At present, there are 39 eligible activities under RIDF as approved by GoI. Since inception of RIDF, NABARD has sanctioned 4497 projects with bank loan amounting to 100047.47 crore under Tranches I to XXVIII to the UT of J&K.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

essential to enable, sustain, or enhance societal living conditions.

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

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

India is currently experiencing the much-needed low-carbon transition and with the second highest population in the world combined with a positive Gross Domestic Growth (GDP) growth rate of around 8%, the demand for energy is ever increasing. There is a need to address the future energy security of supply of India in a sustainable manner and this requires greater need to develop and harness the vast renewable energy potential. Renewable energy (RE) will be an important part of India's plan to add new capacity and also increase energy security, address environmental concerns, and lead the massive market for RE.

It revealed that Jammu and Kashmir can generate a total of 112803 megawatts of energy from renewable sources including solar, wind, hydro, and biomass. Of the 112803 megawatts, Jammu and Kashmir can generate 111050 megawatts of solar energy. 1707 megawatt from small hydropower projects, 43 megawatts from biomass and 3 megawatts of energy through windmills. Jammu and Kashmir currently has a cumulative installed capacity of 184.32 small hydropower in addition to 54.73 megawatts of solar energy. Jammu & Kashmir has a hydropower potential of the order of 20,000 MW against which only about 1707 MW has been harnessed so far.

5.3.2 Infrastructure and linkage support available, planned and gaps

All the suppliers of solar systems are situated in other districts. There are a few retailers but no repair or service provider is available in the district. According to estimates, by 2030, 40% of the country's population is projected to live in urban areas, which has alarming implications for the ecosystem. Migration combined with a depleting resource base to address growing urban housing and infrastructural needs is a real and continued challenge for India. As per the Government's 2012 estimates, India's urban housing deficit stands at 18.78 million units, of which 96% pertain to economically weaker 56% population and lower income groups of society. The lack of affordable housing options for economically weaker segments could hamper the country's growth trajectory and poverty alleviation efforts.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	242	457.085100	401.991
B	Ongoing tranches	105	578.670200	520.9204
	Total (A + B)	347	1035.755300	922.9114

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	24	39.009400	36.3086
B	Rural roads & bridges	286	848.094300	754.8788
C	Social Sector	37	148.651600	131.7241
	Total (A + B + C)	347	1035.755300	922.9115

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	16	Irrigation potential	ha	
B	Rural roads	257	Road length	km	
C	Bridges	29	Bridge Length	m	

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

Sr.No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry/sheep	5	753000	o	275
2	Command Area development	3	89500	ha	3240
3	Rural educational Institution	1	o	o	o
4	Public Health Institution	15	105000	sq.m	23702
5	Rural Drinking Water	21	112642	o	169206

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

6.2 Infrastructure and linkage support available, planned and gaps

Government's Initiatives to promote microfinance activities: WSHG/NRLM Programme in select backward districts Govt. of India (GoI) has launched a scheme for promotion and support of women SHGs in select backward districts of the country. The objective of the programme is to provide access to banking services to rural poor households by formation of WSHGs. National Rural Livelihood Mission (NRLM) was launched in Khansahib block of Budgam district during 2013-14 wherein SRLM has also started working in Chadoora, Khag, Narbal & Magam block of the district capacity building and training of SHG members is taken care of under NRLM.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The district faces some specific challenges in agriculture due to unique geographical and climatic conditions. Harsh climatic conditions leading to limited growing season, water scarcity, limited land, limited crop diversity. etc. In addition, due to a greater number of small and marginal landholdings, low level of mechanization leading to low level of production. Some of the suggested interventions for making agriculture more vibrant in the district
- 2 Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system. 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. Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale.
- 4 Interventions for farm credit in the district should focus on addressing the unique challenges faced by farmers in the region, while leveraging available resources for financial inclusion. Improve the physical accessibility of financial institutions in rural areas of Budgam. This will reduce the dependence on informal lenders and usurious rates. Providing training and guidance on timely loan repayment to avoid over-indebtedness, which is common in many rural areas.
- 5 Implement government-backed schemes like the PM-Kisan Credit Scheme, which offers low-interest loans to farmers. Ensuring better access to such programs can make farm credit more affordable. Provide farmers with access to crop insurance, like the Pradhan Mantri Fasal Bima Yojana (PMFBY), in conjunction with credit products. This ensures a safety net in case of crop failure or natural calamities. Use innovative credit scoring models that rely on non-traditional data such as crop yield, land quality, and past loan repayment behavior.
- 6 Strengthening rural infrastructure (like storage facilities, cold chains, and transportation) can boost farm productivity, improve loan repayment capacity, and increase the overall profitability of farmers. Provide incentives or subsidies to private sector banks and lenders to work in rural areas and support farmers with tailor-made loan products.

2. Water Resources

- 1 Providing reliable and sustainable water resources in Budgam District, which is part of the Jammu and Kashmir region, can significantly improve agricultural productivity, improve quality of life, and ensure long-term sustainability. Given the regions agricultural dependence, water scarcity issues, and climatic challenges, a comprehensive approach to water resource management is required. Encourage households, schools, and public buildings to install rainwater harvesting systems to collect and store rainwater for domestic and agricultural use.
- 2 Initiate educational campaigns at the community level to raise awareness about sustainable water management, particularly focused on reducing overuse and wastage. Develop water management plans that allocate water fairly and equitably between agricultural, domestic, and industrial uses. Prioritizing water for agriculture in Budgam, especially for crop irrigation, should be a key consideration.
- 3 In rural areas, especially those with overexploited wells, recharge through rainwater or diverting surface water can increase the long-term sustainability of groundwater resources. Construct recharge wells and pits in areas with declining groundwater levels. These structures help in replenishing groundwater levels by allowing rainwater to seep into the ground. Construct recharge wells and pits in areas with declining groundwater levels. These structures help in replenishing groundwater levels by allowing rainwater to seep into the ground.
- 4 Focus on the restoration of natural water bodies such as wetlands, lakes, and ponds to ensure they continue to serve as natural water storage systems. These bodies can also help mitigate flooding during monsoon seasons. Encourage the installation of solar-powered pumps for irrigation. This is particularly useful in remote areas where electricity access is limited, ensuring sustainable and eco-friendly irrigation practices.
- 5 Build small check dams and ponds in strategic locations to capture and store surface water during the monsoon. These check dams can help reduce soil erosion, increase groundwater recharge, and provide water during drier periods. Provide subsidies or support for the construction of water storage tanks at the farm level, which will allow farmers to store water for irrigation during off-seasons or dry spells.

3. Farm Mechanisation

- 1 Farm mechanization in the district can significantly boost agricultural productivity, reduce labor costs, and improve efficiency, especially in the regions primary sectors such as horticulture, paddy cultivation, and vegetable farming. Given the region's diverse agricultural practices and the challenges posed by traditional farming methods, a comprehensive approach to promoting farm mechanization is essential.
- 2 Farm Mechanization schemes need to be popularized among farmers. Need for popularizing small farm implements among farmers regarding its usefulness on a cluster basis especially to small and marginal farmers. FPO formed may be provide with custom hiring centres. Facilitate easy access to loans or credit for purchasing agricultural machinery. Collaboration with banks and financial institutions can help provide low-interest loans or installment payment options for farmers.
- 3 Farm mechanization in the district, like in other parts of India, typically involves government initiatives aimed at modernizing agriculture to improve productivity, reduce labor dependency, and enhance efficiency. Farmers in the district can avail of subsidies on agricultural machinery through the Department of Agriculture in Jammu and Kashmir. Equipment such as power tillers, seed drills, and threshers may be offered at subsidized rates to increase affordability.
- 4 The district administration or state agricultural departments conduct awareness programs to educate farmers about the benefits of mechanization. Skill development and training are often included to ensure proper handling and maintenance of machines. Farmer cooperatives and self-help groups (SHGs) in Budgam may play a significant role in collective purchasing or renting of farm equipment, reducing individual financial burdens.
- 5 The district administration often aligns its agricultural development goals with state initiatives, focusing on mechanizing traditional farming practices in crops such as paddy, maize, and horticulture products (apples, almonds, etc.). Focus may also be on encouraging youth participation in agriculture through mechanized and modern techniques.

4. Plantation and Horticulture

- 1 Government may develop integrated training and extension programmes, which will enable training of existing staff to promote them as specialized technicians for Agri-equipment. 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.
- 2 Plantation and horticulture initiatives in Budgam district are integral to the agricultural economy, given the region's rich potential for producing high-value horticultural crops like apples, cherries, walnuts, almonds, and saffron. Provides financial assistance to farmers, covering up to 50% of the cost for high-density saplings and the necessary infrastructure.
- 3 A Government of India scheme implemented by the Jammu and Kashmir Horticulture Department. Focuses on expanding and modernizing horticultural practices, providing subsidies for plantation, irrigation, and storage infrastructure. Promotes high-density apple orchards, which yield more fruit and are easier to manage. Includes technical support for drip irrigation systems and modern pruning techniques.
- 4 Regular plantation drives are conducted by the Department of Horticulture in Budgam to increase green cover and establish new orchards. Farmers receive subsidized saplings of apple, walnut, almond, and cherry trees, along with technical support for plantation. Financial support is provided under schemes like the Horticulture Infrastructure Development Scheme to develop pack houses, grading units, and cold chains.
- 5 Regular workshops and training programs for farmers in Budgam to educate them on: (1) Best practices for orchard management (2) Use of organic fertilizers and pest control (3) Scientific pruning and grafting techniques.
Financial aid is available to set up these systems in orchards. Efficient irrigation methods, like drip irrigation, are being promoted under horticulture schemes to address water scarcity and optimize water use in plantations.

5. Forestry/ Waste Land Development

- 1 The initiatives for forestry and wasteland management in Budgam district aim to improve green cover, restore degraded land, and enhance the ecological balance. These initiatives are typically spearheaded by the Department of Forests, Jammu and Kashmir, in collaboration with local administrations and communities. District requires wasteland schemes and extension services in the field of agro/farm forestry
- 2 Afforestation and Reforestation Programs (1) Regular plantation drives on degraded forest lands and wastelands to increase forest cover. (2) Indigenous species such as pine, deodar, and medicinal plants are prioritized for planting to maintain ecological balance. (3) Special drives under programs like the Green India Mission (GIM).

- 3 Under the Integrated Wasteland Development Program (IWDP), efforts are made to convert wastelands into productive assets through afforestation, agroforestry, and soil conservation techniques. Emphasis is on restoring the biodiversity of degraded lands. Farmers and landowners in Budgam are encouraged to grow trees alongside crops on wasteland, improving soil fertility and providing additional income sources. Financial support and technical assistance are often provided for agroforestry practices.
- 4 Community Participation Initiatives: (1) Formation of Joint Forest Management Committees (JFMCs) to involve local communities in protecting and regenerating forests and wastelands. (2) Members are often provided with training and financial incentives.
- 5 Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), labor is employed for forestry-related activities, including plantation and soil conservation on wastelands.

6. Animal Husbandry - Dairy

- 1 Farmers may be encouraged to set up modern commercial dairy units. 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. Non-availability of quality fodder is one of the major constraints, fodder development under improved conditions may be promoted.
- 2 The initiatives for animal husbandry and dairy unit development in the district are part of broader efforts by the Jammu and Kashmir Animal Husbandry Department and the Union Government to boost rural livelihoods, improve milk production, and ensure the preservation and growth of livestock-related enterprises. Provides financial assistance for establishing or upgrading dairy units in the district. Subsidies of up to 50% are offered for purchasing equipment like milking machines, milk chillers, and cattle feed storage units.
- 3 National Livestock Mission (NLM): (1) A central government scheme implemented to improve livestock productivity and sustainability. (2) Emphasizes genetic upgradation of cattle through artificial insemination and quality breeding programs. (3) Provides assistance for setting up fodder banks, ensuring availability of nutritious feed.
- 4 Dairy Entrepreneurship Development Scheme (DEDS): (1) Aims to create modern dairy farms and upgrade traditional systems. (2) Provides up to 33% capital subsidy for dairy units, particularly for small-scale entrepreneurs. (3) Supports milk processing, packaging, and marketing efforts in Budgam.
- 5 Breed Improvement Programs: (1) Artificial Insemination (AI) centers in Budgam provide free or subsidized AI services for cattle and sheep to enhance breed quality. (2) Introduction of exotic and crossbreeds for higher milk yield and adaptability.

7. Animal Husbandry – Poultry

- 1 The preservation and promotion of poultry units in Budgam district are part of a broader strategy under the Jammu and Kashmir Animal Husbandry Department to support rural livelihoods, enhance poultry production, and meet the growing demand for eggs and poultry meat. Below are the key initiatives for preserving and promoting poultry units in the district.
- 2 Integrated Poultry Development Program: (1) Promotes the establishment of commercial poultry farms and hatcheries in the district. (2) Provides subsidies on infrastructure development, equipment like incubators, and operational expenses for large-scale poultry units. (3) Technical assistance and training are offered for modern poultry farming practices.
- 3 Insurance cover at reasonable rates may be made available for poultry birds. Department needs to provide training to the potential entrepreneurs. Reintroducing backyard poultry can help in increasing the farmers income.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a scope and need for establishing modern slaughterhouses, dressing units, marketing outlets with approved standard design, equipped with modern tools, machines and other necessary infrastructure to ensure supply of hygienic, quality animal products to protect consumers from facing health hazards. Focus should be on improving the productivity of the animals.
- 2 The preservation and promotion of sheep, goat, and piggery units in Budgam district are supported by a range of initiatives under the Jammu and Kashmir Animal Husbandry Department and related schemes. These initiatives aim to enhance livestock productivity, improve farmer incomes, and ensure sustainable management of these units.
- 3 Specially targets sheep farmers involved in pashmina wool production. Provides support for better breeding, nutrition, and disease management of pashmina goats.

9. Fisheries

- 1 Fishing as a commercial activity has not developed so far in the district. Awareness needs 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. Latest scientific skills need to be imparted to the farmers.
- 2 Fisheries initiatives in Budgam focus on sustainable aquaculture, infrastructure development, and resource conservation. Key programs include PMMSY, Blue Revolution, and RKVY, offering subsidies for fish ponds, hatcheries, cold storage, and modern techniques like bio flocc and trout farming. Challenges include pollution, lack of infrastructure, and limited market access. Interventions required include strict pollution control, market linkage, advanced training, and private sector engagement.
- 3 Authorities like the Fisheries Department, Pollution Control Board, and NABARD are tasked with implementing measures. Way forward includes digital tools, community participation, eco-friendly practices, and strengthening cooperatives to make Budgam a model for fisheries and livelihood development.

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. Govt. departments viz. Agriculture, Horticulture, etc. may take necessary steps to create awareness among big farmers, cooperative societies etc. for establishing storage godowns, cold storage structures etc.
- 2 Budgam district's agricultural and horticultural produce requires robust storage and marketing infrastructure to reduce post-harvest losses and improve farmer incomes. Key initiatives include PMKSY, MIDH, and the Agricultural Infrastructure Fund (AIF), which provide subsidies and loans for constructing cold storages, warehouses, and logistics hubs. Specialized schemes under the National Horticulture Board (NHB) and RKVY focus on climate-controlled facilities for crops like saffron, apples, and cherries.
- 3 Interventions needed include expanding modern cold storages near production centers, improving logistics for perishable goods, and building aggregation centers for sorting and packaging. Digital platforms like E-NAM should be extended for better pricing transparency. Training programs for farmers and FPOs are essential to enhance their awareness of post-harvest management. Financial support under AIF and PMKSY must be simplified for small farmers, alongside introducing risk mitigation schemes.
- 4 Way forward includes strengthening cooperatives, promoting sustainable practices like solar-powered storage, and attracting private investment through tax incentives. Implementation agencies include J&K Horticulture and Agriculture Departments, NABARD, and district administration, with private sector participation to ensure Budgam's transformation into a model for agricultural development.

11. Land Development, Soil Conservation and Watershed Development

- 1 Interventions required include improving soil health through organic farming practices, establishing water harvesting systems, and implementing soil erosion control measures in vulnerable areas. Creating rainwater harvesting ponds, promoting agroforestry, and utilizing contour farming can enhance water retention and soil quality. 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.
- 2 In Budgam district, land development, soil conservation, and watershed management are vital for sustainable agriculture and natural resource preservation. Key initiatives include Watershed Development Programs under the National Mission for Sustainable Agriculture (NMSA), which focus on conserving soil and water through community-based watershed management. Programs like Soil Health Management (SHM) aim to improve soil fertility, while land development schemes under the Rashtriya Krishi Vikas Yojana (RKVY) support infrastructure development for better irrigation and land use.
- 3 Way forward includes enhancing farmer awareness through training on soil conservation techniques, introducing community-led watershed management, and improving irrigation infrastructure. Strengthening collaboration between J&K

Agriculture, Horticulture, and Forest Departments, Watershed Development Agencies, and local bodies is crucial for successful implementation. Financial support through schemes like PMKSY and AIF should be encouraged for better resource management and sustainability.

- 4 These efforts will ensure improved land productivity, water conservation, and soil health, boosting agricultural output and environmental sustainability in Budgam.

12. Agriculture Infrastructure: Others

- 1 In the district, agricultural infrastructure is essential for enhancing productivity and ensuring efficient post-harvest management. Key initiatives include Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), which focuses on irrigation infrastructure, and the National Agricultural Market (eNAM), which promotes digital platforms for better market access. Rashtriya Krishi Vikas Yojana (RKVY) and Agricultural Infrastructure Fund (AIF) provide financial support for storage, processing units, and warehousing.
- 2 The marketing linkages for quality seeds and bio fertilizers need to be strengthened. Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers may encourage and finance liberally for these activities
- 3 Interventions needed include expanding irrigation facilities, building modern cold storage units, and improving rural connectivity for better transportation of agricultural produce. Additionally, the creation of aggregation centers for sorting, grading, and packaging would help in value addition. The way forward involves strengthening collaboration between government bodies like the J&K Agriculture and Horticulture Departments, District Administration, and NABARD. Increased focus should be on providing easy access to subsidies and financial schemes for small farmers and cooperatives.

13. Food and Agro. Processing

- 1 Food and agro processing in District Budgam, involves the transformation of raw agricultural products into consumable food items and other value-added products. This sector plays a crucial role in enhancing the local economy, providing employment, and ensuring food security.
- 2 Agro processing creates job opportunities for local farmers and workers, contributing to rural development and improving livelihoods. Various government schemes aim to promote agro-based industries, offering financial assistance, training, and infrastructure development to boost this sector.
- 3 Small and medium-sized enterprises often engage in processing activities, which can include fruit juice production, saffron processing, rice milling, and the production of packaged foods. With the right investment and quality control, products from Budgam can be marketed beyond local and national boundaries, enhancing the region's economic prospects.
- 4 Overall, food and agro processing in Budgam is vital for leveraging local agricultural strengths, improving economic conditions, and promoting sustainable development in the region.

14. Agri. Ancillary Activities: Others

- 1 Interventions required include providing training and financial support to entrepreneurs for setting up food processing units and agro-industrial ventures. Enhancing access to markets for processed products, both locally and nationally, is also vital. Promoting organic farming and integrating it with agro-processing can open new avenues for growth.
- 2 In the district, agriculture ancillary activities, including food processing, agro-based industries, and value addition, play a crucial role in boosting the local economy and improving farmer incomes. Key initiatives include Pradhan Mantri Kisan Sampada Yojana (PMKSY), which supports the establishment of agro-processing units, cold storage, and packaging facilities. The National Food Processing Mission promotes processing of local crops like saffron, apples, and vegetables, adding value and extending shelf life.
- 3 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. Agri Clinics and Agri Business Centres (ACABC) need to be set up in the district, which can help farmers in a big way.
- 4 The way forward includes establishing more Farmer Producer Organizations (FPOs) to encourage collective processing and marketing, improving infrastructure for transportation and cold storage, and facilitating easier access to government schemes. Collaboration between J&K Agriculture Department, J&K Industries Department, NABARD, and District Administration will be crucial for providing technical support, subsidies, and financial aid to stakeholders.

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employment. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. Starting a Craft Management Course would be helpful also. Efforts for mobilization of artisans into Self Help Groups, Joint Liability Groups. Development of improved, modern tools for artisans, craftsmen for better productivity.
- 2 There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employment. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. Starting a Craft Management Course would be helpful also.
- 3 The intervention required for Micro, Small, and Medium Enterprises (MSMEs) involves a multi-faceted approach aimed at addressing the unique challenges faced by MSMEs. These enterprises are crucial for economic growth, employment generation, and poverty reduction, especially in a region like Budgam where economic activities are influenced by factors such as geography, infrastructure, political instability, and seasonal fluctuations.

- 4 Skill Development and Capacity Building needs to be done by
 - (1) Conduct workshops and training programs focused on entrepreneurship, financial management, marketing, and digital literacy.
 - (2) Provide training in sectors where MSMEs are concentrated, such as handicrafts, agriculture-based products, textiles, and tourism-related services.
 - (3) Partner with universities and vocational institutes to offer courses relevant to local industries, like traditional handicrafts or IT services.

16. Export Credit

- 1 There is a need to organize artisans /weavers into collectives such as OFPOs. Trial shipment of fresh fruits by farmers in collaboration with agencies like APEDA, EXIM Bank are of vital importance.
- 2 Export credit is crucial for promoting international trade, as it provides businesses with the financial support necessary to engage in exports. For Micro, Small, and Medium Enterprises (MSMEs) in Budgam district to expand their exports, several initiatives can be taken to boost export credit availability, reduce risks, and enhance access to global markets. There is a need to organize artisans /weavers into collectives such as OFPOs.
- 3 Work with the government to offer subsidies or reduced interest rates on export credit loans, especially for MSMEs in industries such as handicrafts, textiles, and agro-products. Facilitate access to duty drawback schemes that refund certain duties or taxes paid by exporters. This would reduce the financial burden on MSMEs and increase their competitiveness in international markets.

17. Education

- 1 The Government machinery may take necessary steps to propagate the scheme, ensure proper commissioning and assist in the recovery of over-dues. Education Department may identify potential institutions and organize awareness about the advantages and availability of loan. Extension Services may be strengthened to avoid the failure. The Government may hire experts to provide counseling services.
- 2 In the district, education initiatives aim to improve access to quality education and reduce dropout rates. Key initiatives include the Samagra Shiksha Abhiyan, which provides financial support for infrastructure development, teacher training, and the provision of learning materials. The district also focuses on Rashtriya Madhyamik Shiksha Abhiyan (RMSA) to enhance secondary education facilities and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) for skill development.
- 3 Interventions needed include upgrading school infrastructure, providing digital learning tools, and training teachers in modern pedagogical methods. Increasing awareness about the importance of education in rural areas is crucial to reduce dropout rates, especially among girls. Enhancing vocational education and integrating skill development programs with academic curricula can better equip students for employment.
- 4 The way forward involves strengthening public-private partnerships to improve educational facilities and promote skill training centers. Establishing more Model Schools and Smart Classrooms can enhance learning experiences. Collaboration between J&K Education Department, District Administration, and NGOs working in education will be essential for implementing these initiatives effectively.

- 5 Improving the overall quality of education, focusing on inclusive education, and leveraging technology for remote learning will help Budgam achieve higher educational outcomes, empowering students and promoting sustainable development in the district.

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. 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.
- 2 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.
- 3 In the district, housing initiatives aim to provide affordable housing, improve living conditions, and promote rural development. Key initiatives include the Pradhan Mantri Awas Yojana (PMAY), which supports the construction of houses for economically weaker sections, and Rural Housing Schemes, aimed at providing safe and durable homes in rural areas. The State Urban Development Agency also plays a role in promoting housing for urban populations.
- 4 Interventions required include addressing gaps in infrastructure like road connectivity, sanitation, and electricity, alongside ensuring the availability of land for construction. A key challenge is the need for proper planning to avoid urban sprawl while focusing on sustainable development. The way forward includes strengthening partnerships between the J&K Housing and Urban Development Department, District Administration, and Rural Development Department to ensure effective implementation.
- 5 Financial support and subsidies for low-income families, coupled with construction of community amenities, are essential. The introduction of eco-friendly and cost-effective building materials can further reduce construction costs and improve sustainability. The establishment of affordable housing colonies with integrated infrastructure, including water supply, sanitation, and roads, will significantly enhance the quality of life for the residents of Budgam.

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.
- 2 In the district, initiatives for social infrastructure focus on improving public services, healthcare, education, and community facilities. Key initiatives include the Pradhan Mantri Gram Sadak Yojana (PMGSY) for road connectivity, National Rural Health Mission (NRHM) for healthcare facilities, and the Swachh Bharat Mission for sanitation. Additionally, the Samagra Shiksha Abhiyan is working towards enhancing education infrastructure, and the National Livelihood Mission supports social empowerment programs.

- 3 Interventions required include expanding healthcare facilities, building new primary health centers (PHCs), and upgrading existing ones with modern medical equipment. Strengthening the education system with better school infrastructure, smart classrooms, and vocational training centers is also crucial. Improved community spaces such as sports facilities, parks, and cultural centers would further enhance the district's social infrastructure.
- 4 The way forward involves ensuring better coordination between J&K Rural Development Department, Health and Medical Education Department, Education Department, and District Administration. A focus on Public-Private Partnerships (PPP) can drive infrastructure development. Financial support for infrastructure projects should be streamlined through schemes like RKVY and PMGSY. By prioritizing these interventions, Budgam can achieve balanced development, improve living standards, and enhance social well-being, benefiting all sections of society.

20. Renewable Energy

- 1 In the district, renewable energy initiatives focus on promoting sustainable energy sources such as solar, wind, and biomass to reduce dependency on traditional energy sources and enhance rural development. The J&K Energy Development Agency (JAKEDA) implements programs under the National Solar Mission, which includes installing solar panels for households, schools, and government buildings. Additionally, the district benefits from Kissan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM), which encourages solar irrigation systems for farmers.
- 2 Interventions required include increasing the installation of solar energy systems in both urban and rural areas, along with establishing small-scale wind and biomass energy projects. Ensuring better energy storage solutions for renewable sources is also essential to address intermittency issues. The way forward includes providing financial incentives and subsidies to encourage the adoption of renewable energy systems, particularly in remote areas.
- 3 Promoting awareness and training programs for local communities on the benefits and installation of renewable energy technologies can facilitate widespread adoption. The J&K Renewable Energy Development Agency (JAKEDA), along with the District Administration and Local Panchayats, should play a key role in driving these initiatives. By enhancing the renewable energy infrastructure, Budgam can reduce energy costs, promote environmental sustainability, and create new employment opportunities in the renewable energy sector.

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 SHGs with formal banking system before the extensive coverage of the district under SRLM. T
- 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

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co- operation is a watershed moment for the overall development of co- operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path- breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

c. Computerization of Primary Agriculture Cooperative Societies

This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

- d. Computerization of Agriculture and Rural Development Banks (ARDBs) SCARDBs & PCARDBs
- e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- f. Launching of world's largest food grain storage scheme for cooperatives
- g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

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

1. The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives:
2. 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.
3. World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme. To provide facilities at par with FPOs for existing PACS. Establishing Multipurpose PACS/ Dairy/ Fisheries cooperatives in every World's largest food grain storage scheme for cooperatives. Revival and computerization of PCARDBs/ SCARDBs.
4. 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.

5. Status of Cooperatives in the District

1. Status of cooperative societies in the district is as under: Budgam district has a rich cooperative profile with 120 Sector wise, cooperatives in the district and cover Dairy, Poultry, Transport, Seed, Vegetable etc.
2. The Number of Cooperative Societies in district is 529 which consist of 421 functional societies and 108 nonfunctional societies. Number of PACS functional in the district as on 31st March 2024 is 73.

6. Potential for formation of cooperatives

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

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	Promotional Activity	DPR propogation of Elite Backyard birds for enhancingegg production in Rural areas	Wadwan Budgam	sanctioned Rs. 7.22 lakh	No	40	A new variety of elite backyard layer birds (poultry) introduced in the area, which has an average laying capacity of 170 to 180 eggs. It has been reported that on an average the eggs sell at about Rs. 8 to 10 per egg.
2	Promotional Activity	DPR creation of seed Hub in maize by strengthening of local seed system for enhancing farmers income	Sitharan Khag Budgam	Rs. 4.26 lakh	No	10	30 ha of land converted form traditionally grown seed varieties to improved varieties in one of the remotest areas of Sitharan Khag
3	Promotional Activity	DPR Indoor saffron cultivation	Hapatan d Chrari- sharif Budgam	Rs. 5.71 lakh	No	5	Revival of saffron growing activities in the area of Budgam/Pulwama

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
4	Promotional Activity	Technological intervention for economic and nutritional security of vegetable growers in high altitude	Bonen Sursyar Budgam	Rs. 0.89 lakh	No	20	Economic security through technological intervention in the remote areas of district
5	Promotional Activity	PODF ID - The Khag Kisan Farmer Producer Cooperative Ltd	Dairy FPO for the ST belt	Rs. 7.025	No	120	The project aims at providing better marketability of the milk being produced in the belt

Success Stories

Success Story 1: The Khag Kisan Farmer Producer Organization Cooperative Ltd., Drung Khag Budgam



- | | |
|---------------------------------|-----------------------------|
| 1. Scheme: | FPO |
| 2. Project Implementing Agency: | KVK Budgam, SKUAST Kashmir |
| 3. Duration of the Project: | 3 years. |
| 4. Beneficiary: | |
| No. of beneficiaries: | more than 100 Dairy farmers |
| 5. Community: | Rural |
| 6. State: | Jammu and Kashmir |
| 7. District: | Budgam |
| 8. Block: | Khag |
| 9. Village: | Khag : Drung |

1.1 Support provided

- ₹ 7.025 lakh

1.2 Pre-implementation status

- Independent sale of Milk Dairy Farmers to local vendors Baseline survey of 100 dairy farmers in Khag Block of district Budgam to assess the potential of formation of FPO

1.3 Challenges faced

- Low production and productivity. Under evaluation of produce and absence of market linkages. Untapped Govt service due to poor awareness and outreach.
- Lack of knowledge and awareness about scientific methods of livestock rearing. Lack of working capital to maximize livelihood base

1.4 Impact

- Community leadership: formation of a commercially viable group of dairy farmers giving them community identity. The produce identified for promotion under FPO are milk and wool. Sale of milk initially facilitated by KVK Budgam where linkage was established with Khyber Agro farms (Khyber milk)
- Assets generated by FPO availing Govt assistance under HADP.
 1. Bulk Milk Cooler
 2. Automated milk collecting units
 3. Wool shearing machines
 4. Wool weighing scales
 5. Fat Analyser
 6. Van

Success Story 2: Technological Interventions for Economic and Nutritional Security of Vegetable Growers in High Altitude Areas of District Budgam



- | | |
|---------------------------------|--|
| 1. Scheme: | DPR mode |
| 2. Project Implementing Agency: | Division of Vegetable Science SKUAST-K |
| 3. Duration of the Project: | 3 years |
| 4. Beneficiary: | |
| No. of beneficiaries: | 20 beneficiaries for distribution of agricultural inputs and 50 for hands-on training. |
| 5. Community: | Farmers |
| 6. State: | Jammu and Kashmir |
| 7. District: | Budgam |
| 8. Block: | Budgam, Chadura |
| 9. Village: | Bonen, Gogji Patheri, Brenwar of Block Surasyar, Subdivision Chadura of district Budgam. |

2.1 Support provided

- ₹ 8,82,000.00 for 3 years.

2.2 Challenges faced

- *Motivating Beneficiaries to Transition Away from Traditional Vegetable Growing Practices:*

Beneficiaries showed resistance to adopting new agricultural practices due to their familiarity and comfort with traditional methods. Many were hesitant to embrace changes that required altering long-established practices, fearing potential risks to their livelihood and production stability. This resistance necessitated additional efforts to build trust, demonstrate the benefits of modern methods, and provide adequate training and support.



- *Promoting the Use of Social Media for Marketing by Women Beneficiaries:*

Encouraging women beneficiaries to use social media platforms for marketing their produce posed significant challenges. These included a lack of digital literacy, limited access to smartphones or internet connectivity, and cultural or societal restrictions on women's active participation in public-facing roles. Moreover, some beneficiaries were skeptical about the effectiveness of social media as a marketing tool, requiring tailored capacity-building sessions to highlight its potential.



- *Extracting Accurate Economic Data from Beneficiaries:*

Collecting reliable and detailed information from the beneficiaries to analyze the economics of vegetable production was a time-intensive process. Many beneficiaries were unfamiliar with maintaining detailed financial records or hesitant to disclose their earnings and expenditures. This created gaps in data collection, impacting the precision of the economic analysis. Building rapport and simplifying data collection tools were necessary to address this challenge.

2.3 Impact

Although the project is only in its second year of implementation, the results so far have been highly encouraging. We successfully motivated the beneficiaries to adopt off-season pea cultivation and potato seed production, introducing them to innovative agricultural practices. To support this transition, we provided high-quality planting materials, essential inputs, and, most importantly, technical training to ensure they could grow vegetables effectively.

As a result of these interventions, beneficiaries have achieved significant milestone such as:

- Increase in farm income by earning premium prices for their off-season pea and potato seed production for the first time.
- Established nutritional gardens with exotic vegetables enhancing their nutritional security and contributing to a diversified and healthier diet.
- Establishment of clientele linkages using social media.

This progress underscores the dual benefits of improved economic stability and better nutrition for the beneficiaries and their families

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

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 Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate

change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 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

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

2.2) Any specific Climate Change initiative in the State by

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

- d. NABARD:** NABARD has approved several projects to enhance climate resilience in India. A 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 crores, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.
- e. Other Agencies:** The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience. Key actions include the Jammu and Kashmir Climate Action Plan, which covers agriculture, water, and disaster management; afforestation and reforestation programs to boost forest cover; improved water resource management; and disaster resilience measures. The region is also investing in renewable energy projects, sustainable agriculture, and climate- smart infrastructure. Public awareness and collaboration with NGOs and international organizations further support these efforts. The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience.

Appendix 1c

Climate Action & Sustainability

3. Climate Change Scenario - At the District Level

3.1) Prospects of Climate Action in the District

- a. The district is highly vulnerable to the impact of climate change. The region is characterized by a temperate climate with cold winters and moderate summers and it is already experiencing noticeable change in weather patterns. The region has seen a shift in the rainfall pattern, with an increase in the intensity of rainfall events, causing flash floods and soil erosion. This can lead to loss of fertile land and increased vulnerability to landslides. The region especially the areas near the Jhelum River, faces the risk of floods, which have been exacerbated by climate change. Flash floods and waterlogging during the monsoon season have become more frequent. Despite the challenges, there are several avenues for climate action in the district. The district could focus on promoting drip irrigation and other water saving technologies, especially in the face of fluctuation rainfall patterns. The district with its agrarian economy, diverse ecosystems and vulnerability to climate change, faces significant challenges. However, with proactive climate action, focusing on sustainable agriculture, water management disaster resilience and renewable energy - the district can reduce its vulnerabilities and increase its capacity to cope with the changing climate. With the right combination of local, regional and national efforts, district has the potential to build a more climate-resilient future.
- b. Strengthening early warning systems for floods and creating better infrastructure to manage floodwaters can help reduce the damage caused by heavy rains and flooding event. Knowing the region's solar potential, solar energy systems for households and farms can help reduce dependence on traditional biomass and improve local energy access. Small scale wind power could also be explored especially in higher altitudes. Effective watershed management practices can help maintain water flow and reduce flood risks. Reforestation and the restoration of wetlands can also help regulate water systems. Integrating trees with agricultural crops can provide benefits such as improved soil, quality better water retention and enhanced biodiversity. This can help farmers adapt to changing rainfall patterns.

3.2) Any specific Climate Change initiative in the district by:

- a. As of latest available information, there is no specific district level climate change initiative in this district under GoI. However, being part of J&K and a region vulnerable to the impacts of climate change, benefits from broader national and state level initiatives aimed at addressing climate change challenges.

(1) NAFCC: This fund could be used for projects related to agriculture (promoting climate resilient crops) water conservation, flood control.

(2) SAPCC: The district being a rural, agrarian district is directly impacted by climate change. Under the SAPCC action that could benefit the district are Sustainable farming practices, Watershed management, Afforestation programme, Improved disaster risk management.

(3) PMKSY: This initiative aims to enhance irrigation coverage. In this district where agriculture is highly dependent on water resources, farmers can benefit from water efficient technologies under this scheme.

(4) Green India Mission: This aims on increasing forest cover. This district is home to diverse forests and wetlands which can play a role in maintaining ecological balance. Under this scheme, initiatives like afforestation programme and wetland restoration could be promoted in district to enhance the climate resilience. To fully benefit from these programmes, local authorities and stakeholders in district would need to engage with state and central government agencies to implement district specific projects under these broader schemes.

- b. ICAR as the premier national body overseeing agricultural research and development in India, has initiated several programmes and projects that focus on climate change adaption and mitigation in agriculture. While there may not be a specific district level initiative by ICAR in the district alone. ICARs broader regional and national programmes often benefit areas like Budgam, especially given its rural, agrarian economy. these initiatives aim to promote climate-resilient agricultural practices, improve water use efficiency, and enhance farmers capacity to adapt to changing climate conditions.

Although there may not be a specific district level ICAR initiative dedicated exclusively to Budgam for climate change, the district is likely to benefit from ICARs nationwide programmes, especially those related to climate resilient agriculture, water management agro meteorological advisories and capacity building for farmers. The KVK in Budgam plays a pivotal role in translating ICARs research and innovations into actionable practices at the local level. Furthermore, ICARs programme like NICRA, AICRPAM and NMSA are directly relevant to improving agricultural resilience in Budgam, helping farmers adapt to changing climatic conditions and improve sustainability.

- c. The government of Jammu & Kashmir has been focusing on addressing climate change through various initiatives at the district level, including in Budgam. While specific programs may vary over time, the following are some of the key efforts that have been either implemented or proposed in districts like Budgam to tackle climate change: Jammu & Kashmir Green Development Project (J&KGDP): It aims to mitigate climate change impacts by increasing carbon sequestration and promoting environmental health. Water Resource Management Projects: The government has been taking steps to protect and preserve water resources in the region, which are becoming increasingly vulnerable to changing climatic patterns.

In Budgam, several water conservation projects have been launched, including the rehabilitation of traditional water bodies, promoting rainwater harvesting, and improving irrigation systems. Agricultural Extension Services: Programs to promote climate-smart agriculture practices in Budgam have been established. Promotion of Solar Energy: To reduce reliance on fossil fuels and minimize carbon emissions, solar energy projects have been promoted across various districts, including Budgam. District- Level Climate Action Plans: The Jammu & Kashmir government, in collaboration with the Ministry of Environment, Forest, and Climate Change (MoEFCC), has been developing local climate action plans that are tailored to the specific needs of regions like Budgam.

- d. NABARD has undertaken several initiatives to address climate change and promote sustainable development in rural areas, including Budgam district in J&K. Specially, NABARD has been involved in financing and implementing various climate resilient projects in different parts of India including Budgam. The district is highly vulnerable to the impacts of climate change, including erratic rainfall, drought and floods. To mitigate these risks and enhance the adaptive capacity of local communities, NABARD has worked with local farmers, Government bodies and NGOs on several fronts. NABARD provides financial support to implementing climate adaptation and mitigation projects.

This includes funding for the installation of micro irrigation systems, rainwater harvesting structures, and greenhouses to help farmers overcome the challenges posed by climate change. To ensure the effectiveness of these climate resilient practices, NABARD has been involved in training local farmers on sustainable farming techniques disaster preparedness and how to make better use of water and other natural resources in the face of changing climatic conditions. As part of the broader NAFCC, NABARD has been a key player in financing and implementing climate change adaptation programmes in rural areas. In Budgam district, such programmes might include initiatives aimed at protecting local ecosystems, improving water management practices and enhancing community-based approaches to resilience.

- e. In addition to above, several other government and non-governmental agencies have taken initiative to address climate change in Budgam district of J&K. These initiatives aim to enhance resilience to climate impacts, improve agricultural practices, conserve water and promote sustainable development in the region. The JKCCC, under the Department of Ecology, Environment and Remote sensing (J&K) is a key player in tackling climate change in the region. They conduct research and assessments to understand the specific climate vulnerabilities of different regions, including Budgam. This helps tailor climate adaptation strategies for agriculture water resources and biodiversity. The centre organizes workshops, trainings and awareness programmes to help local communities understand the impacts of climate change and how they can adapt. The J&K Forest Department promotes afforestation in the Budgam district to combat soil erosion, reduce greenhouse gases, and maintain biodiversity. These programmes help in carbon sequestration, which is a key climate change mitigation strategy. The NMSA has supported efficient irrigation technologies like drip and sprinkler irrigation in regions where water scarcity or erratic rainfall is a concern. WWF has been working on several conservation and climate adaptation projects in the region including Budgam. WWF supports the adoption of sustainable agricultural practices and alternative livelihoods to reduce pressure on natural resources.

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 The district is known for its diverse natural resources, traditional crafts, and distinctive products that can be tied to its geographical origin. Here are some areas where GI can be leveraged in Budgam:
 - Kashmiri Saffron: Saffron from Pampore has already been granted Geographical Indication status in 2007, and it is a significant product with high economic and cultural value. The GI tag can further help protect the authenticity and reputation of Kashmiri saffron, ensuring better market access and fair pricing for local farmers.
 - Kashmiri Pashmina Wool and Pashmina Shawls: The Pashmina wool from the region can benefit from a GI tag, distinguishing it from other types of wool used in the production of shawls and textiles. The high- quality Pashmina, which is handwoven into intricate designs, can be marketed as a unique, authentic product from the region.
 - Kashmiri Apples (Chilli, Kashmiri Seedless Apples): A GI tag could elevate the status of Kashmiri apples, ensuring recognition for their distinct flavor, texture, and aroma. It would also help in market differentiation, providing access to both domestic and international markets.
 - Kashmiri Walnut: The Kashmiri walnut can be given GI status to prevent imitation and enhance its market value. The GI tag would recognize its distinctive characteristics tied to the unique soil, weather, and cultivation methods in Budgam.
 - Kashmiri Carpets and Handloom Products: Kashmiri carpets and textiles, due to their unique designs and techniques, can benefit from a GI tag, protecting the local artisans from unfair practices and imitations. A GI tag can help in preserving traditional craftsmanship while increasing their global recognition and demand.
 - Kashmiri Rice (e.g., "Kashmiri Basmati"): A GI tag for Kashmiri Basmati rice would enable it to be marketed as a premium product, and would ensure protection against counterfeit basmati rice from other regions, which often dilutes the brand value.

- **Kashmiri Mushkbudji Rice:** The fragrance and distinctive taste of Mushkbudji rice can be safeguarded through a GI tag, which would help farmers access higher prices for their unique product, and ensure traceability of the rice to its region of origin.
- **Traditional Kashmiri Handicrafts (Wood Carving and Papier-Mache):** Kashmiri wood carvings and papier-mâché work can be granted GI status to protect artisans from mass-produced imitations, ensuring the survival of these traditional crafts and benefiting the local economy.
- **Kashmiri Chai (Noon Chai):** A GI tag could protect the cultural identity of Kashmiri Chai and promote it as a unique, authentic product for tourists and international markets. Budgam district holds significant potential for developing and promoting a range of products under the Geographical Indication framework. The establishment of a GI tag can not only protect these products' authenticity but also help improve the livelihoods of local farmers, artisans, and producers by offering them better market access, fair pricing, and a means of combating imitation. However, for successful implementation, it is crucial to raise awareness, improve infrastructure for product quality control, and create strong branding strategies.



Annexure-1

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
	I.Agriculture															
	A. Farm Credit															
	A.1 Crop Production, Maintenance, Marketing															
1	Almond/ Badam__	100	Acre	152152	Phy BL		10 15.22	10 15.22	10 15.22	10 15.22		10 15.22			10 15.22	
2	Apple/ Seb__	100	Acre	394080	Phy BL	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4	500 1970.4
3	Apple/ Seb_High Density	100	Acre	583832	Phy BL	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57	15 87.57
4	Cherry__	100	Acre	127288	Phy BL	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73
5	Fodder Oats/ Jai__	100	Acre	29752	Phy BL	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93	30 8.93
6	Indian Mustard/Bharatiya Sarsa_Irrigated	100	Acre	28520	Phy BL	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26
7	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49
8	Other Vegetables__	100	Acre	61056	Phy BL	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06	100 61.06
9	Pear/ Nashpati__	100	Acre	181904	Phy BL			20 36.38	20 36.38	50 90.95	20 36.38	50 90.95			50 90.95	
10	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	100 48.48	100 48.48	100 24.24	100 48.48	100 48.48	50 24.24	50 24.24	100 48.48	100 48.48	50 24.24	100 48.48
11	Saffron/ Kesar__	100	Acre	354088	Phy BL					5 17.7						
12	Sericulture_Mulberry	100	Acre	41400	Phy BL	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14
13	Walnut/ Akhrot__	100	Acre	115104	Phy BL	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02	20 23.02
	Post-harvest/HH Consumption (10%)					2254.08	2269.3	2220.38	2305.68	2377.95	2205.16	2274.95	2254.08	2254.08	2274.95	2193.02
	Repairs & maintenance of farm assets (20%)					450.82	453.86	444.08	461.14	475.59	441.03	454.99	450.82	450.82	454.99	438.6
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
	A.2 Water Resources															
1	Bore Well-Deepening-	90	No.	300000	Phy BL	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4
2	Drip Irrigation--	90	ha	165000	Phy BL	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1
4	Electric Pump Sets--upto Shp	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5
5	Lift Irrigation Schemes- Individual/ River Lift	90	No.	415000	Phy BL			2 7.47	2 7.47	5 18.68	2 7.47	2 7.47				
6	Sprinkler Irrigation -Micro-	90	ha	120000	Phy BL	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8	10 10.8
	Sub Total															

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
I.Agriculture												
A. Farm Credit												
A.1 Crop Production, Maintenance, Marketing												
1	Almond/ Badam__	100	Acre	152152	Phy							60
					BL							91.32
2	Apple/ Seb__	100	Acre	394080	Phy	500	500	500	500	500	500	8500
					BL	1970.4	1970.4	1970.4	1970.4	1970.4	1970.4	33496.8
3	Apple/ Seb_High Density	100	Acre	583832	Phy	15	15	15	15	15	15	270
					BL	87.57	87.57	87.57	87.57	87.57	175.15	1576.27
4	Cherry__	100	Acre	127288	Phy	10	10	10	10	10	10	170
					BL	12.73	12.73	12.73	12.73	12.73	12.73	216.41
5	Fodder Oats/ Jai__	100	Acre	29752	Phy	30	30	30	30	30	30	510
					BL	8.93	8.93	8.93	8.93	8.93	8.93	151.81
6	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy	50	50	50	50	50	50	850
					BL	14.26	14.26	14.26	14.26	14.26	14.26	242.42
7	Maize/ Makka_Irrigated	100	Acre	46984	Phy	50	50	50	50	50	50	850
					BL	23.49	23.49	23.49	23.49	23.49	23.49	399.33
8	Other Vegetables__	100	Acre	61056	Phy	100	100	100	100	100	100	900
					BL	61.06	61.06	61.06	61.06	61.06	61.06	549.54
9	Pear/ Nashpati__	100	Acre	181904	Phy							210
					BL	100	100	100	20	50	100	381.99
10	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	48.48	48.48	48.48	9.7	24.24	48.48	1370
					BL							664.18
11	Saffron/ Kesar__	100	Acre	354088	Phy							5
					BL							17.7
12	Sericulture_Mulberry	100	Acre	41400	Phy	10	10	10	10	10	10	170
					BL	4.14	4.14	4.14	4.14	4.14	4.14	70.38
13	Walnut/ Akhrot__	100	Acre	115104	Phy	20	20	20	20	20	20	340
					BL	23.02	23.02	23.02	23.02	23.02	23.02	391.34
	Post-harvest/HH Consumption (10%)					2254.08	2193.02	2254.08	2154.24	2229.84	2280.6	38249.49
	Repairs & maintenance of farm assets (20%)					225.41	219.3	225.41	215.42	222.98	228.06	3824.95
	Sub Total					450.82	438.6	450.82	430.85	445.97	456.12	7649.9
												49724.34

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.2 Water Resources												
1	Bore Well-Deepening-	90	No.	300000	Phy	2	2	2	2	2	2	34
					BL	5.4	5.4	5.4	5.4	5.4	5.4	91.8
2	Drip Irrigation--	90	ha	165000	Phy	10	10	10	10	10	10	170
					BL	14.85	14.85	14.85	14.85	14.85	14.85	252.45
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy	5	5	5	5	5	5	85
					BL	8.1	8.1	8.1	8.1	8.1	8.1	137.7
4	Electric Pump Sets--upto Shp	90	No.	100000	Phy	5	5	5	5	5	5	85
					BL	4.5	4.5	4.5	4.5	4.5	4.5	76.5
5	Lift Irrigation Schemes- Individual/ River Lift	90	No.	415000	Phy							13
					BL							48.56
6	Sprinkler Irrigation -Micro-	90	ha	120000	Phy	10	10	10	10	10	10	170
					BL	10.8	10.8	10.8	10.8	10.8	10.8	183.6
	Sub Total											790.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.3 Farm Mechanisation																
1	Combine harvester--	75	No.	2900000	Phy		1									
					BL		21.75									
2	Crop Planter-Potato/ Vegetable Planter-	80	No.	79000	Phy				2	2			2	2		
					BL				1.26	1.26			1.26	1.26		
3	Crop Planter-Potato/ Vegetable Planter-Tractor operated potato planter	80	No.	90000	Phy		2									
					BL		1.44									
4	Leveller-Laser Guided-	75	No.	280000	Phy		2							2		
					BL		4.2							4.2		
5	Other machinery--disc plough	80	No.	80000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	32	32	32	32	32	32	32	32	32	32	32
6	Other machinery--grass cutter	80	No.	47000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8
7	Other machinery-- muliplanter seed drill	80	No.	85000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8
8	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
9	Other machinery-Other Machinery & Equipments- Brush Cutter	80	No.	95000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6
10	Other machinery--power weeder	80	No.	97000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88
11	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy		2									
					BL		1.49									
12	Other machinery--water tanker double axle	80	No.	67000	Phy		5	5		5						
					BL		2.68	2.68		2.68						
13	Other machinery--welding unit	80	No.	39000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
14	Others-Maize Sheller--	80	No.	190000	Phy			5		5	5	5			5	
					BL			7.6		7.6	7.6	7.6			7.6	
15	Paddy Transplanter--	80	No.	180000	Phy		1									
					BL		1.44									
16	Power Tiller--	80	No.	95000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	38	38	38	38	38	38	38	38	38	38	38
17	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
18	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	60	60	60	60	60	60	60	60	60	60	60
Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.3 Farm Mechanisation												
1	Combine harvester--	75	No.	2900000	Phy							1
					BL							21.75
2	Crop Planter-Potato/ Vegetable Planter-	80	No.	79000	Phy			2				10
					BL			1.26				6.3
3	Crop Planter-Potato/ Vegetable Planter-Tractor operated potato planter	80	No.	90000	Phy			2				4
					BL			1.44				2.88
4	Leveller-Laser Guided-	75	No.	280000	Phy							4
					BL							8.4
5	Other machinery--disc plough	80	No.	80000	Phy	50	50	50	50	50	50	850
					BL	32	32	32	32	32	32	544
6	Other machinery--grass cutter	80	No.	47000	Phy	50	50	50	50	50	50	850
					BL	18.8	18.8	18.8	18.8	18.8	18.8	319.6
7	Other machinery-- multiplanter seed drill	80	No.	85000	Phy	10	10	10	10	10	10	170
					BL	6.8	6.8	6.8	6.8	6.8	6.8	115.6
8	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	10	10	10	10	10	10	170
					BL	3.52	3.52	3.52	3.52	3.52	3.52	59.84
9	Other machinery-Other Machinery & Equipments- Brush Cutter	80	No.	95000	Phy	10	10	10	10	10	10	170
					BL	7.6	7.6	7.6	7.6	7.6	7.6	129.2
10	Other machinery--power weeder	80	No.	97000	Phy	5	5	5	5	5	5	85
					BL	3.88	3.88	3.88	3.88	3.88	3.88	65.96
11	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy							2
					BL							1.49
12	Other machinery--water tanker double axle	80	No.	67000	Phy							15
					BL							8.04
13	Other machinery--welding unit	80	No.	39000	Phy	10	10	10	10	10	10	170
					BL	3.12	3.12	3.12	3.12	3.12	3.12	53.04
14	Others-Maize Sheller--	80	No.	190000	Phy				5			30
					BL				7.6			45.6
15	Paddy Transplanter--	80	No.	180000	Phy							1
					BL							1.44
16	Power Tiller--	80	No.	95000	Phy	50	50	50	50	50	50	850
					BL	38	38	38	38	38	38	646
17	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	10	10	10	10	10	10	170
					BL	0.24	0.24	0.24	0.24	0.24	0.24	4.08
18	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy	10	10	10	10	10	10	170
					BL	60	60	60	60	60	60	1020
Sub Total												3053.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.4 Plantation & Horticulture																
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy	1	1									
					BL	0.9	0.9									
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	354.42	354.42	354.42	354.42	354.42	354.42	354.42	354.42	354.42	354.42	354.42
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	55.34	55.34	55.34	55.34	55.34	55.34	55.34	55.34	55.34	55.34	55.34
5	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy		10	10	10	10	10	10			10	10
					BL		30.53	30.53	30.53	30.53	30.53	30.53			30.53	30.53
6	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy		5		5							
					BL		67.5		67.5							
Sub Total																
A.5 Working Capital - Bee Keeping																
1	Apiculture_Others_	1	No.	6713	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34
Sub Total																
A.6 Forestry																
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy	2	3		5			2				
					BL	83.2	124.8		208			83.2				
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2
3	Plantation-Poplar-	80	ha	130000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08
Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.4 Plantation & Horticulture												
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	10	10	10	10	10	10	170
					BL	49.5	49.5	49.5	49.5	49.5	49.5	841.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy			1				3
					BL			0.9				2.7
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	10	10	10	10	10	10	170
					BL	354.42	354.42	354.42	354.42	354.42	354.42	6025.14
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	10	10	10	10	10	10	170
					BL	55.34	55.34	55.34	55.34	55.34	55.34	940.78
5	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy	10		10	10	10	10	130
					BL	30.53		30.53	30.53	30.53	30.53	396.89
6	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy							10
					BL							135
Sub Total												8342.01
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.5 Working Capital - Bee Keeping												
1	Apiculture_Others_	1	No.	6713	Phy	5	5	5	5	5	5	85
					BL	0.34	0.34	0.34	0.34	0.34	0.34	5.78
Sub Total												5.78
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.6 Forestry												
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy			1				13
					BL			41.6				540.8
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy	2	2	2	2	2	2	34
					BL	27.2	27.2	27.2	27.2	27.2	27.2	462.4
3	Plantation-Poplar-	80	ha	130000	Phy	2	2	2	2	2	2	34
					BL	2.08	2.08	2.08	2.08	2.08	2.08	35.36
Sub Total												1038.56



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B. K. Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.7 Animal Husbandry - Dairy																
1	Automatic Milk Collection Unit--	90	No.	300000	Phy		2		2			2				
					BL		5.4		5.4			5.4				
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy		1									
					BL		13.5									
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	30	30	30	30	30	30	30	30	30	30	30
					BL	106.65	106.65	106.65	106.65	106.65	106.65	106.65	106.65	106.65	106.65	106.65
	Crossbred Cattle Farming--	90	3+2	805000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88
4	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer	90	2	2000000	Phy		1				1					
					BL		18				18					
5	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
6	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
7	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	18	18	18	18	18	18	18	18	18	18	18
8	Milking Machine-Double Bucket-	90	No.	50000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
9	Milking Machine-Single Bucket-	90	No.	30000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
Sub Total																
A.8 Working Capital - AH - Dairy/Drought animal																
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79
Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.7 Animal Husbandry - Dairy												
1	Automatic Milk Collection Unit--	90	No.	300000	Phy							6
					BL							16.2
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy							1
					BL							13.5
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	30	30	30	30	30	30	510
					BL	106.65	106.65	106.65	106.65	106.65	106.65	1813.05
	Crossbred Cattle Farming--	90	3+2	805000	Phy	5	5	5	5	5	5	85
					BL	36.23	36.23	36.23	36.23	36.23	36.23	615.91
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	5	5	5	5	5	5	85
					BL	79.88	79.88	79.88	79.88	79.88	79.88	1357.96
4	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer	90	2	2000000	Phy							2
					BL							36
5	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy	5	5	5	5	5	5	85
					BL	22.5	22.5	22.5	22.5	22.5	22.5	382.5
6	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	10	10	10	10	10	10	170
					BL	9.9	9.9	9.9	9.9	9.9	9.9	168.3
7	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy	5	5	5	5	5	5	85
					BL	18	18	18	18	18	18	306
8	Milking Machine-Double Bucket-	90	No.	50000	Phy	5	5	5	5	5	5	85
					BL	2.25	2.25	2.25	2.25	2.25	2.25	38.25
9	Milking Machine-Single Bucket-	90	No.	30000	Phy	5	5	5	5	5	5	85
					BL	1.35	1.35	1.35	1.35	1.35	1.35	22.95
	Sub Total											4770.62
A.8 Working Capital - AH - Dairy/Drought animal												
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	50	50	50	50	50		800
					BL	31.79	31.79	31.79	31.79	31.79		508.64
	Sub Total											508.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badgam	District Total
A.9 Animal Husbandry - Poultry							
1	Breeder Unit-Broiler-	90	1000	899000	Phy	1	1
					BL	8.09	8.09
	Sub Total						8.09

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	District Total
A.10 Working Capital - AH - Poultry								
1	Broiler Farming_Others_	100	1000	144043	Phy	1	1	2
					BL	1.44	1.44	2.88
2	Layer Farming_Others_	100	1000	361632	Phy	1	1	1
					BL		3.62	3.62
	Sub Total							6.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.11 Animal Husbandry - SGP																
1	Sheep - Rearing Unit--	90	10+1	252000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36
	Sheep - Rearing Unit--	90	25+1	472000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	84.96	84.96	84.96	84.96	84.96	84.96	84.96	84.96	84.96	84.96	84.96
	Sheep - Rearing Unit--	90	50+2	827000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	74.43	74.43	74.43	74.43	74.43	74.43	74.43	74.43	74.43	74.43	74.43
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.12 Working Capital - AH - Others/SR																
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa
A.13 Fisheries																
1	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5
2	Pond construction-Earthen Pond-	90	ha	3000000	Phy	1	1	1	1							
					BL	27	27	27	27							
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.11 Animal Husbandry - SGP												
1	Sheep - Rearing Unit--	90	10+1	252000	Phy	20	20	20	20	20	20	340
					BL	45.36	45.36	45.36	45.36	45.36	45.36	771.12
	Sheep - Rearing Unit--	90	25+1	472000	Phy	20	20	20	20	20	20	340
					BL	84.96	84.96	84.96	84.96	84.96	84.96	1444.32
	Sheep - Rearing Unit--	90	50+2	827000	Phy	10	10	10	10	10	10	170
					BL	74.43	74.43	74.43	74.43	74.43	74.43	1265.31
Sub Total												3480.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.12 Working Capital - AH - Others/SR												
1	Sheep Farming Rearing Unit - Semi-intensive__	100	10	32080	Phy	50	50	50	50	50	50	850
					BL	16.04	16.04	16.04	16.04	16.04	16.04	272.68
Sub Total												272.68
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Rathsun	S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
A.13 Fisheries												
1	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy	2	2	2	2	2	2	34
					BL	13.5	13.5	13.5	13.5	13.5	13.5	229.5
2	Pond construction-Earthen Pond-	90	ha	3000000	Phy							3
					BL							81
Sub Total												310.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Badgam	Beerwah	Chadoora	Charisharief	Khan-Sahib	Narbal	Parnewa	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total	
A.14 Working Capital - Fisheries																	
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy	2	2			2		2				8	
					BL	3	3			3		3			12		
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	2	2	2	1	1		1			1	10	
					BL	28	28	28	14	14		14			14	140	
3	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy		1			1			1	1		4	
					BL		2.39			2.39		2.39	2.39		9.56		
4	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Phy	1	1		1							3	
					BL	7.17	7.17		7.17						21.51		
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Per unit	67955	Phy	1		1	1		1					4	
					BL	0.68		0.68	0.68		0.68				2.72		
Sub Total															185.79		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
A.15 Farm Credit																	
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	9	9	9	9	9	9	9	9	9	9	9	
2	Finance to FPOs/FPCs- Procurement & Marketing-	90	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	
3	Integrated Farming--	90	Per Unit	3180000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	2	2		2								
					BL	36	36		36								
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	
Sub Total						215.1	215.1	179.1	215.1	179.1	179.1	179.1	179.1	179.1	179.1	179.1	
Total Farm Credit (sum of A.1 to A.15)																	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	A.15 Farm Credit										
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	2	2	2	2	2	34
					BL	9	9	9	9	9	153
2	Finance to FPOs/FPCs- Procurement & Marketing-	90	No.	2500000	Phy	1	1	1	1	1	17
					BL	22.5	22.5	22.5	22.5	22.5	382.5
3	Integrated Farming--	90	Per Unit	3180000	Phy	5	5	5	5	5	85
					BL	143.1	143.1	143.1	143.1	143.1	2432.7
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy		1				7
					BL		18				126
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	5	5	5	5	85
					BL	4.5	4.5	4.5	4.5	4.5	76.5
	Sub Total					179.1	197.1	179.1	179.1	179.1	3170.7
	Total Farm Credit (sum of A.1 to A.15)										75668.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	B. Agriculture Infrastructure																
	B.1 Storage Facilities																
1	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy	2	2										
					BL	32	32										
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	40	40	40	40	40	40	40	40	40	40	40	40
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy	2	2		2								
					BL	2.34	2.34		2.34								
4	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy		2										
					BL		23.46										
	Sub Total																
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	B.2 Land Development																
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	10	10	10	10	10	10	10	10	10	10	10
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
2	Compost Pit--	90	No.	30000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4
3	Cultivable Wasteland Development--	90	ha	200000	Phy	1	1	1	1	1	1	1	1	1	1	1	1
					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
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					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
	Sub Total																
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	B.3 Agriculture Infrastructure - Others																
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	1	1	1	1	1	1	1	1	1	1	1	1
					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
2	Compost/ Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	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
	Sub Total																
	Total (B.1+B.2+B.3)																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	B. Agriculture Infrastructure										
	B.1 Storage Facilities										
1	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy						4
					BL						64
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2	2	2	2	2	34
					BL	40	40	40	40	40	680
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy		2				8
					BL		2.34				9.36
4	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy						2
					BL						23.46
	Sub Total										776.82
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	B.2 Land Development										
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	10	10	10	10	170
					BL	1.35	1.35	1.35	1.35	1.35	22.95
2	Compost Pit--	90	No.	30000	Phy	20	20	20	20	20	340
					BL	5.4	5.4	5.4	5.4	5.4	91.8
3	Cultivable Wasteland Development--	90	ha	200000	Phy	1	1	1	1	1	17
					BL	1.8	1.8	1.8	1.8	1.8	30.6
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	5	5	5	5	5	85
					BL	2.93	2.93	2.93	2.93	2.93	49.81
	Sub Total										195.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	1	1	1	1	1	17
					BL	3.6	3.6	3.6	3.6	3.6	61.2
2	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	2	2	2	2	2	34
					BL	12.6	12.6	12.6	12.6	12.6	214.2
	Sub Total										275.4
	Total (B.1+B.2+B.3)										1247.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	C. Ancillary Activities																
	C.1 Food & Agro Processing																
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy		2		1			1					
					BL		18		9			9					
2	Dairy Processing Unit--Pasteurized Compost Making Unit	80	No.	1500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1
					BL	12	12	12	12	12	12	12	12	12	12	12	12
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy		2										
					BL		17.6										
4	Fruit Processing -Pickle-	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
5	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18	18
6	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18	18
7	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	4	4	4	4	4	4	4	4	4	4	4	4
8	Honey & Honey Products--Honey collection center	80	No.	250000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	4	4	4	4	4	4	4	4	4	4	4	4
9	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	4	4	4	4	4	4	4	4	4	4	4	4
10	Meat & Poultry Processing--	90	No.	75000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38
11	Oil Extraction--	80	No.	150000	Phy		5										
					BL		6										
12	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35
	Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	C. Ancillary Activities										
	C.1 Food & Agro Processing										
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy						4
					BL						36
2	Dairy Processing Unit-- Pasteurized Compost Making Unit	80	No.	1500000	Phy	1	1	1	1	1	17
					BL	12	12	12	12	12	204
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy						2
					BL						17.6
4	Fruit Processing -Pickle-	90	No.	500000	Phy	5	5	5	5	5	85
					BL	22.5	22.5	22.5	22.5	22.5	382.5
5	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	2	2	2	2	2	34
					BL	18	18	18	18	18	306
6	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	2	2	2	2	2	34
					BL	18	18	18	18	18	306
7	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	2	2	2	2	2	34
					BL	4	4	4	4	4	68
8	Honey & Honey Products-- Honey collection center	80	No.	250000	Phy	2	2	2	2	2	34
					BL	4	4	4	4	4	68
9	Honey & Honey Products-- Honey Processing Unit	80	No.	250000	Phy	2	2	2	2	2	34
					BL	4	4	4	4	4	68
10	Meat & Poultry Processing--	90	No.	75000	Phy	5	5	5	5	5	85
					BL	3.38	3.38	3.38	3.38	3.38	57.46
11	Oil Extraction--	80	No.	150000	Phy						5
					BL						6
12	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	2	2	2	2	2	34
					BL	6.35	6.35	6.35	6.35	6.35	107.95
	Sub Total										1627.51

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	C.2 Ancillary Activities -																
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy		2	1	1			1					
					BL		18	9	9			9					
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	27	27	27	27	27	27	27	27	27	27	27	27
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18	18
4	Loans to Agri. Start-ups -- Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	1000000	Phy		2										
					BL		180										
	Sub Total																
	Total (C.1+C2)																
	Total (A+B+C)																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	C.2 Ancillary Activities -										
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy						5
					BL						45
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy	2	2	2	2	2	34
					BL	27	27	27	27	27	459
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy	2	2	2	2	2	34
					BL	18	18	18	18	18	306
4	Loans to Agri. Start-ups -- Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy						2
					BL						180
	Sub Total										990
	Total (C.1+C2)										2617.51
	Total (A+B+C)										79533.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	II. Micro, Small and Medium Enterprises (MSME)																
	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	15000000	Phy		2		2								
					BL		2400		2400								
	Manufacturing Sector - Term Loan-Medium-Others	80	No.	5000000	Phy	2	5		2								
					BL	800	2000		800								
	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	7500000	Phy		2		2			2					
					BL		120		120			120					
	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	2500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100	100
	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	2000000	Phy												
					BL												
	Manufacturing Sector - Term Loan-Micro-Others	80	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	80	80	80	80	80	80	80	80	80	80	80	80
	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	1500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	60	60	60	60	60	60	60	60	60	60	60	60
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	2500000	Phy		2		2			2					
					BL		40		40			40					
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	20	20	20	20	20	20	20	20	20	20	20	20
	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	5000000	Phy		5										
					BL		2000										
	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	10000000	Phy		2										
					BL		1600										
	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	12500000	Phy		2										
					BL		200										
	Manufacturing Sector - Term Loan-Small-Others	80	No.	5000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	200	200	200	200	200	200	200	200	200	200	200	200
	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	5000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	200	200	200	200	200	200	200	200	200	200	200	200
	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	II. Micro, Small and Medium Enterprises (MSME)										
	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	15000000	Phy						4
					BL						4800
	Manufacturing Sector - Term Loan-Medium-Others	80	No.	5000000	Phy						9
					BL						3600
	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	7500000	Phy						6
					BL						360
	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680
	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	2500000	Phy	5	5	5	5	5	85
					BL	100	100	100	100	100	1700
	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	2000000	Phy					5	5
					BL						80
	Manufacturing Sector - Term Loan-Micro-Others	80	No.	2000000	Phy	5	5	5	5	5	85
					BL	80	80	80	80	80	1360
	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	1500000	Phy	5	5	5	5	5	85
					BL	60	60	60	60	60	1020
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	2500000	Phy						6
					BL						120
	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	500000	Phy	5	5	5	5	5	85
					BL	20	20	20	20	20	340
	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	5000000	Phy						5
					BL						2000
	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	10000000	Phy						2
					BL						1600
	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	1250000	Phy						2
					BL						200
	Manufacturing Sector - Term Loan-Small-Others	80	No.	5000000	Phy	5	5	5	5	5	85
					BL	200	200	200	200	200	3400
	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	5000000	Phy	5	5	5	5	5	85
					BL	200	200	200	200	200	3400
	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	II. Micro, Small and Medium Enterprises (MSME)																
1	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Manufacturing Sector - Working Capital-Micro-FP-Grain Processing, etc	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	500000	Phy	30	30	30	30	30	30	30	30	30	30	30	30
					BL	120	120	120	120	120	120	120	120	120	120	120	120
	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	200000	Phy	100	100	100	100	100	100	100	100	100	100	100	100
					BL	160	160	160	160	160	160	160	160	160	160	160	160
	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10	10
					BL	16	16	16	16	16	16	16	16	16	16	16	16
	Manufacturing Sector - Working Capital-Small-FP-Fruit processing, etc	80	No.	5000000	Phy		2										
					BL		80										
	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	1000000	Phy		2										
					BL		160										
	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	5000000	Phy		2										
					BL		80										
	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	2000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2
					BL	32	32	32	32	32	32	32	32	32	32	32	32
	Service Sector - Term Loan-Medium-Others	80	No.	10000000	Phy		2										
					BL		160										
	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	3000000	Phy		2										
					BL		48										
	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	3000000	Phy		2										
					BL		48										
	Service Sector - Term Loan-Micro-e Governance	80	No.	500000	Phy		2										
					BL		8										
	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	1000000	Phy		2										
					BL		16										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	II. Micro, Small and Medium Enterprises (MSME)										
1	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680
	Manufacturing Sector - Working Capital-Micro-FP-Grain Processing, etc	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680
	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	500000	Phy	30	30	30	30	30	510
					BL	120	120	120	120	120	2040
	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	200000	Phy	100	100	100	100	100	1700
					BL	160	160	160	160	160	2720
	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	200000	Phy	10	10	10	10	10	170
					BL	16	16	16	16	16	272
	Manufacturing Sector - Working Capital-Small-FP-Fruit processing, etc	80	No.	5000000	Phy						2
					BL						80
	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	10000000	Phy						2
					BL						160
	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	5000000	Phy						2
					BL						80
	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	2000000	Phy	2	2	2	2	2	34
					BL	32	32	32	32	32	544
	Service Sector - Term Loan-Medium-Others	80	No.	10000000	Phy						2
					BL						160
	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	3000000	Phy						2
					BL						48
	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680
	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	3000000	Phy						2
					BL						48
	Service Sector - Term Loan-Micro-e Governance	80	No.	500000	Phy						2
					BL						8
	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	1000000	Phy						2
					BL						16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	II. Micro, Small and Medium Enterprises (MSME)																
	Service Sector - Term Loan-Micro-Food & Bev- Eatery, Dhaba	80	No.	500000	Phy	30	30	30	30	30	30	30	30	30	30	30	30
					BL	120	120	120	120	120	120	120	120	120	120	120	120
	Service Sector - Term Loan-Micro-Food & Bev- Restu (Big)	80	No.	1000000	Phy		2										
					BL		160										
	Service Sector - Term Loan-Micro-Food & Bev- Restu (small)	80	No.	500000	Phy		2										
					BL		80										
	Service Sector - Term Loan-Micro-Food & Bev- Street	80	No.	100000	Phy	50	50	50	50	50	50	50	50	50	50	50	50
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Service Sector - Term Loan-Micro-Household Repair	80	No.	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	8	8	8	8	8	8	8	8	8	8	8	8
	Service Sector - Term Loan-Micro-Others	80	No.	1200000	Phy	500	500	400	500	500	500	400	400	500	400	400	400
					BL	4800	4800	3840	4800	4800	4800	3840	3840	4800	3840	3840	3840
	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	80	80	80	80	80	80	80	80	80	80	80	80
	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	500000	Phy	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
	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	500000	Phy		5										
					BL		200										
	Service Sector - Working Capital-Micro-e Governance	80	No.	50000	Phy	10	10	10	10	10	10	10	10	10	10	10	10
					BL	4	4	4	4	4	4	4	4	4	4	4	4
	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	32	32	32	32	32	32	32	32	32	32	32	32
	Service Sector - Working Capital-Micro-Food & Bev- Eatery, Dhaba	80	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	50	50
					BL	20	20	20	20	20	20	20	20	20	20	20	20
	Service Sector - Working Capital-Micro-Food & Bev - Restu (Big)	80	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	80	80	80	80	80	80	80	80	80	80	80	80
	Service Sector - Working Capital-Micro-Food & Bev - Restu (small)	80	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	32	32	32	32	32	32	32	32	32	32	32	32
	Service Sector - Working Capital-Micro-Food & Bev- Street	80	No.	50000	Phy	50	50	50	50	50	50	50	50	50	50	50	50
					BL	20	20	20	20	20	20	20	20	20	20	20	20
	Service Sector - Working Capital-Micro-Household Repair	80	No.	200000	Phy		2		2								
					BL		3.2		3.2								

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	II. Micro, Small and Medium Enterprises (MSME)										
	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	500000	Phy	30	30	30	30	30	510
					BL	120	120	120	120	120	2040
	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	1000000	Phy						2
					BL						160
	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	500000	Phy						2
					BL						80
	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	100000	Phy	50	50	50	50	50	850
					BL	40	40	40	40	40	680
	Service Sector - Term Loan-Micro-Household Repair	80	No.	200000	Phy	5	5	5	5	5	85
					BL	8	8	8	8	8	136
	Service Sector - Term Loan-Micro-Others	80	No.	1200000	Phy	400	400	400	400	400	7400
					BL	3840	3840	3840	3840	3840	71040
	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	500000	Phy	20	20	20	20	20	340
					BL	80	80	80	80	80	1360
	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	500000	Phy	10	10	10	10	10	170
					BL	40	40	40	40	40	680
	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	500000	Phy						5
					BL						200
	Service Sector - Working Capital-Micro-e Governance	80	No.	50000	Phy	10	10	10	10	10	170
					BL	4	4	4	4	4	68
	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	200000	Phy	20	20	20	20	20	340
					BL	32	32	32	32	32	544
	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	50000	Phy	50	50	50	50	50	850
					BL	20	20	20	20	20	340
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (Big)	80	No.	500000	Phy	20	20	20	20	20	340
					BL	80	80	80	80	80	1360
	Service Sector - Working Capital-Micro-Food & Bevg - Restu (small)	80	No.	200000	Phy	20	20	20	20	20	340
					BL	32	32	32	32	32	544
	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	50000	Phy	50	50	50	50	50	850
					BL	20	20	20	20	20	340
	Service Sector - Working Capital-Micro-Household Repair	80	No.	200000	Phy						4
					BL						6.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	II. Micro, Small and Medium Enterprises (MSME)																
	Service Sector - Working Capital-Micro- Others	80	No.	1200000	Phy		2										
					BL		19.2										
	Service Sector - Working Capital-Small-Food& Bev - Restu (very Big)	80	No.	1000000	Phy	40	40	40	40	40	40	40	40	40	40	40	40
					BL	320	320	320	320	320	320	320	320	320	320	320	320
	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	1000000	Phy		2										
					BL		160										
	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	5000000	Phy		2		2					2			
					BL		80		80					80			
	Trading Units - Term Loan-Micro- Others	80	No.	1000000	Phy		2		2								
					BL		160		160								
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	5000000	Phy	2	2		2								
					BL	800	800		800								
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	10000000	Phy		2										
					BL		1600										
	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	1000000	Phy		5										
					BL		400										
	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy		2										
					BL		80										
	Trading Units - Working Capital-Micro- Others	80	No.	2000000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	320	320	320	320	320	320	320	320	320	320	320	320
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	5000000	Phy		2										
					BL		800										
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	10000000	Phy		2										
					BL		1600										
Total	Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	II. Micro, Small and Medium Enterprises (MSME)										
	Service Sector - Working Capital-Micro- Others	80	No.	1200000	Phy						2
					BL						19.2
	Service Sector - Working Capital-Small-Food& Bev& - Restu (very Big)	80	No.	1000000	Phy	40	40	40	40	40	680
					BL	320	320	320	320	320	5440
	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	10000000	Phy						2
					BL						160
	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	5000000	Phy						6
					BL						240
	Trading Units - Term Loan-Micro- Others	80	No.	10000000	Phy						4
					BL						320
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	50000000	Phy						6
					BL						2400
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	100000000	Phy						2
					BL						1600
	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	10000000	Phy						5
					BL						400
	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy						2
					BL						80
	Trading Units - Working Capital-Micro- Others	80	No.	2000000	Phy	20	20	20	20	20	340
					BL	320	320	320	320	320	5440
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	50000000	Phy						2
					BL						800
	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	100000000	Phy						2
					BL						1600
Total	Sub Total										131633.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Chadoora	District Total
III. Export Credit									
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	5	5	5	15
					BL	56.25	56.25	56.25	168.75
	Total Export Credit								168.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
IV. Education																	
1	Education Loans-Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs-	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40	40	40	40
	Education Loans-Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	10	10	10	10	10	10	10	10	10	10	10	10
					BL	32	32	32	32	32	32	32	32	32	32	32	32
	Education Loans-Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	10	10	10	10	10	10	10	10	10	10	10	10
					BL	60	60	60	60	60	60	60	60	60	60	60	60
	Total Education																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
V. Housing																	
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	100	100	100	100	100	100	100	100	100	100	100	100
					BL	80	80	80	80	80	80	80	80	80	80	80	80
	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	30	30	30	30	30	30	30	30	30	30	30	30
					BL	240	240	240	240	240	240	240	240	240	240	240	240
	Repair of Dwelling Units- Other Centre-	80	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	20	20
					BL	80	80	80	80	80	80	80	80	80	80	80	80
	Total Housing																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
IV. Education											
1	Education Loans-Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs-	80	No.	1000000	Phy	5	5	5	5	5	85
					BL	40	40	40	40	40	680
	Education Loans-Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	10	10	10	10	10	170
					BL	32	32	32	32	32	544
	Education Loans-Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	10	10	10	10	10	170
					BL	60	60	60	60	60	1020
Total Education											2244
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
V. Housing											
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	100	100	100	100	100	1700
					BL	80	80	80	80	80	1360
	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	30	30	30	30	30	510
					BL	240	240	240	240	240	4080
	Repair of Dwelling Units- Other Centre-	80	No.	500000	Phy	20	20	20	20	20	340
					BL	80	80	80	80	80	1360
Total Housing											6800

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	VI. Social Infrastructure																
1	Education-Schools-Secondary	75	No.	1500000	Phy BL		2 225		2 225		2 225						
	Sanitation-Toilets-	75	No.	20000	Phy BL	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5	10 1.5
	Healthcare-Primary Health Centre-	75	No.	3000000	Phy BL		2 45										
	Education-Schools-Primary	75	No.	9500000	Phy BL		2 142.5		2 142.5		2 142.5						
	Total Social Infrastructure																
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	VII. Renewable Energy																
1	Biomass Energy-Portable-	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
	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy BL	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6	20 3.6
	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy BL	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
	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy BL	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35
	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy BL	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76	2 5.76
	Solar Energy-Stand Alone Solar Power Plants-Small -- on barren/fallow land	90	No.	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
	Total Renewable Energy																
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		B.K.Pora	Badgam	Beerwah	Chadoora	Charisharief	Khag	Khan-Sahib	Nagam	Narbal	Pakherpora	Parnewa	Rathsun
	VIII. Others					Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit
1	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy BL	50 50	50 50	50 50	50 50	50 50	50 50	50 50	50 50	50 50	50 50	50 50	50 50
	Differential Rate of Interest Scheme -	100	No.	15000	Phy BL	100 15	100 15	100 15	100 15	100 15	100 15	100 15	100 15	100 15	100 15	100 15	100 15
	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy BL	80 160	80 160	80 160	80 160	80 160	80 160	80 160	80 160	80 160	80 160	80 160	80 160
	Total Others																
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	VI. Social Infrastructure										
1	Education-Schools-Secondary	75	No.	1500000	Phy						6
					BL						675
	Sanitation-Toilets-	75	No.	20000	Phy	10	10	10	10	10	170
					BL	1.5	1.5	1.5	1.5	1.5	25.5
	Healthcare-Primary Health Centre-	75	No.	3000000	Phy						2
					BL						45
	Education-Schools-Primary	75	No.	9500000	Phy						6
					BL						427.5
	Total Social Infrastructure										1173
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	VII. Renewable Energy										
1	Biomass Energy-Portable-	90	No.	1000000	Phy	2	2	2	2	2	34
					BL	18	18	18	18	18	306
	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy	20	20	20	20	20	340
					BL	3.6	3.6	3.6	3.6	3.6	61.2
	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	5	5	5	5	5	85
					BL	1.13	1.13	1.13	1.13	1.13	19.21
	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	5	5	5	5	5	85
					BL	1.35	1.35	1.35	1.35	1.35	22.95
	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	2	2	2	2	2	34
					BL	5.76	5.76	5.76	5.76	5.76	97.92
	Solar Energy-Stand Alone Solar Power Plants-Small -- on barren/fallow land	90	No.	550000	Phy	5	5	5	5	5	85
					BL	24.75	24.75	24.75	24.75	24.75	420.75
	Total Renewable Energy										928.03
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		S K Pora	Soibugh	Sukhnag Hard Panzoo	Surasyar	Waterhail	District Total
	VIII. Others					Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	
1	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy	50	50	50	50	50	850
					BL	50	50	50	50	50	850
	Differential Rate of Interest Scheme -	100	No.	15000	Phy	100	100	100	100	100	1700
					BL	15	15	15	15	15	255
	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	80	80	80	80	80	1360
					BL	160	160	160	160	160	2720
	Total Others										3825
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										226306.06

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	46061.97	63066.90	51002.73	61408.32	53948.97	44641.79	67802.42
RCBs	11193.28	234.94	12312.60	175.32	12312.60	295.07	12570.40
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	9938.26	2142.14	10932.08	1741.68	10932.08	2042.19	10578.40
Others				4.00			
Subtotal (A)	67193.51	65443.98	74247.41	63329.32	77193.65	46979.05	90951.22

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	16494.68	2585.49	23791.69	1051.11	20716.39	428.66	16294.85
RCBs	4008.28	130.42	4409.10	253.27	3143.73	317.03	3142.60
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3558.87	0.33	3914.75	114.18	2783.46	0.00	2644.60
Others							
Subtotal (A)	24061.83	2716.24	32115.54	1418.56	26643.58	745.69	22082.05

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	62556.65	65652.39	74794.42	62459.43	74665.36	45070.45	84097.27
RCBs	15201.56	365.36	16721.70	428.59	15456.33	612.10	15713.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	13497.13	2142.47	14846.83	1855.86	13715.54	2042.19	13223.00
Others	0.00	0.00	0.00	4.00	0.00	0.00	0.00
Subtotal (A)	91255.34	68160.22	106362.95	64747.88	103837.23	47724.74	113033.27

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	26627.92	31520.21	29290.61	65435.19	29290.61	124310.04	45050.00
RCBs	6940.83	1233.43	7634.89	1353.62	7634.89	1421.82	13082.50
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6245.19	2759.35	6869.69	2679.55	6869.69	5682.66	11272.50
Others							
Subtotal (A)	39813.94	35512.99	43795.19	69468.36	43795.19	131414.52	69405.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12755.67	8600.59	14031.07	9765.93	14031.07	15473.27	8632.50
RCBs	2920.16	7.00	3212.08	25.35	3212.08	28.80	1765.00
SCARDB	0.00	0.00	0.00	0.00	0.00	132.78	0.00
RRBs	2727.04	416.70	2999.72	311.75	2999.72	95.20	1439.50
Others				23.43			
Subtotal (A)	18402.87	9024.29	20242.87	10126.46	20242.87	15730.05	11837.00

Table 6: Grand Total (Table 3+Table 4+Table5)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	101940.24	105773.19	118116.10	137660.55	117987.04	184853.76	137779.77
RCBs	25062.55	1605.79	27568.67	1807.56	26303.30	2062.72	30560.50
SCARDB	0.00	0.00	0.00	0.00	0.00	132.78	0.00
RRBs	22469.36	5318.52	24716.24	4847.16	23584.95	7820.05	25935.00
Others	0.00	0.00	0.00	27.43	0.00	0.00	0.00
Subtotal (A)	149472.15	112697.50	170401.01	144342.70	167875.29	194869.31	194275.27

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** (₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	63066.90	234.94	0.00	2142.14		65443.98	61408.32	175.32	0.00	1741.68	4.00	63329.32

Table 1: Crop Loan (₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	44641.79	295.07	0.00	2042.19		46979.05	67802.42	12570.40	0.00	10578.40		90951.22

Table 2: Term Loan (₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M					0.00	0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00

Table 2: Term Loan												(₹ lakh)
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	2585.49	130.42	0.00	0.33		2716.24	1051.11	253.27	0.00	114.18		1418.56
Sub total	2585.49	130.42	0.00	0.33	0.00	2716.24	1051.11	253.27	0.00	114.18		1418.56
Grand Total (Table I + Table II)	65652.39	365.36	0.00	2142.47	0.00	68160.22	62459.43	428.59	0.00	1855.86	4.00	64747.88

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00

Table 2: Term Loan												(₹ lakh)
	2023-24						2024-25					
Particulars	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
A & F						0.00						0.00
OTH	428.66	317.03	0.00	0.00		745.69	16294.85	3142.60	0.00	2644.60		22082.05
Sub total	428.66	317.03	0.00	0.00	0.00	745.69	16294.85	3142.60	0.00	2644.60		22082.05
Grand Total (Table I +Table II)	45070.45	612.10	0.00	2042.19	0.00	47724.74	84097.27	15713.00	0.00	13223.00	0.00	113033.27

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Biomass Energy	Portable		No.	1000000
7	Bore Well	Deepening		No.	300000
8	Breeder Unit	Broiler		1000	899000
9	Bulk Milk Cooling Unit			No.	1500000
10	Bunding	Farm Bunding		ha	15000
11	Cold Storage	Controlled Atmosphere Storage		No.	2000000
12	Cold Storage	Refrigerated Van		No.	2500000
13	Combine harvester			No.	2900000
14	Compost Pit			No.	30000
15	Compost/ Vermi Compost	Vermi Compost		No.	400000
16	Compost/ Vermi Compost	Vermi Compost		No.	700000
17	Crop Planter	Potato/Vegetable Planter		No.	79000
18	Crop Planter	Potato/Vegetable Planter		No.	90000
19	Crossbred Cattle Farming			1+1	395000
20	Crossbred Cattle Farming			3+2	805000
21	Crossbred Cattle Farming			5+5	1775000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
22	Cultivable Wasteland Development			ha	200000
23	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
24	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
25	Dairy Processing Unit			No.	1500000
26	Differential Rate of Interest Scheme			No.	15000
27	Drip Irrigation			ha	165000
28	Education	Schools		No.	15000000
29	Education	Schools		No.	9500000
30	Education Loans	Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs		No.	750000
31	Education Loans	Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs		No.	1000000
32	Education Loans	Education Loan upto ₹ 4.00 lakhs		No.	400000
33	Electric Pump Sets			No.	100000
34	Electric Pump Sets		5	No.	180000
35	Export Credit	Post Shipment Export Credit		No.	1500000
36	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
37	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
38	Floriculture	Cut Flowers		Ha	100000
39	Fodder Cultivation	Hydroponic Unit		No.	500000
40	Food Grain Processing	Flour Mill		No.	1100000
41	Fruit Processing	Pickle		No.	500000
42	Fruit Processing	Pulp Making		No.	1000000
43	Fruit Processing	Sorting, grading & Packing		No.	1000000
44	Godown		Rural godown	No.	146300
45	Godown		Storage godown	No.	1466300

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
46	Healthcare	Primary Health Centre		No.	3000000
47	High density plantation	Apple		ha	3938000
48	Honey & Honey Products			No.	250000
49	Integrated Dairy Farming	Vermi	Compost	No.	110000
50	Integrated Dairy Farming	With Bio	gas	No.	400000
51	Integrated Farming			Per Unit	3180000
52	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
53	Leveler	Laser Guided		No.	280000
54	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
55	Loan for Affordable Housing Projects			No.	100000
56	Loan to PACS/ FSS/ LAMPS for On-lending			No.	1000000
57	Loans to Agri. Start	ups		No.	10000000
58	Loans to Distressed Persons	To Repay Non-Institutional borrowings		No.	100000
59	Manufacturing Sector	Term Loan	Medium	No.	150000000
60	Manufacturing Sector	Term Loan	Medium	No.	50000000
61	Manufacturing Sector	Term Loan	Micro	No.	1000000
62	Manufacturing Sector	Term Loan	Micro	No.	1500000
63	Manufacturing Sector	Term Loan	Micro	No.	2000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
64	Manufacturing Sector	Term Loan	Micro	No.	2500000
65	Manufacturing Sector	Term Loan	Micro	No.	500000
66	Manufacturing Sector	Term Loan	Micro	No.	7500000
67	Manufacturing Sector	Term Loan	Small	No.	100000000
68	Manufacturing Sector	Term Loan	Small	No.	12500000
69	Manufacturing Sector	Term Loan	Small	No.	5000000
70	Manufacturing Sector	Term Loan	Small	No.	50000000
71	Manufacturing Sector	Working Capital	Medium	No.	5000000
72	Manufacturing Sector	Working Capital	Micro	No.	1000000
73	Manufacturing Sector	Working Capital	Micro	No.	200000
74	Manufacturing Sector	Working Capital	Micro	No.	500000
75	Manufacturing Sector	Working Capital	Small	No.	10000000
76	Manufacturing Sector	Working Capital	Small	No.	2000000
77	Manufacturing Sector	Working Capital	Small	No.	5000000
78	Meat & Poultry Processing			No.	75000
79	Milking Machine	Double Bucket		No.	50000
80	Milking Machine	Single Bucket		No.	30000
81	New Orchard	Temperate Fruits	Apple	ha	614900
82	New Orchard	Temperate Fruits	Pear	ha	339200
83	Nursery	Fruit Crops		Ha	1500000
84	Nursery/ Propagation unit	Hitech Nursery		ha	5200000
85	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
86	Oil Extraction			No.	150000
87	Oil Extraction	Mustard Oil		No.	397000
88	Other machinery			No.	39000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
89	Other machinery			No.	44000
90	Other machinery			No.	47000
91	Other machinery			No.	67000
92	Other machinery			No.	80000
93	Other machinery			No.	85000
94	Other machinery			No.	93000
95	Other machinery			No.	97000
96	Other machinery	Other Machinery & Equipment		No.	95000
97	Others	Maize Sheller		No.	190000
98	Paddy Transplanter			No.	180000
99	Plantation	Poplar		ha	130000
100	Poly House	Tubular Structure	Small	No.	2000000
101	Pond construction	Earthen Pond		ha	3000000
102	Power Tiller			No.	95000
103	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
104	Repair of Dwelling Units	Other Centre		No.	500000
105	Sanitation	Toilets		No.	20000
106	Service Sector	Term Loan	Medium	No.	10000000
107	Service Sector	Term Loan	Micro	No.	100000
108	Service Sector	Term Loan	Micro	No.	1000000
109	Service Sector	Term Loan	Micro	No.	10000000
110	Service Sector	Term Loan	Micro	No.	1200000
111	Service Sector	Term Loan	Micro	No.	200000
112	Service Sector	Term Loan	Micro	No.	3000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
113	Service Sector	Term Loan	Micro	No.	500000
114	Service Sector	Term Loan	Micro	No.	5000000
115	Service Sector	Working Capital	Micro	No.	1200000
116	Service Sector	Working Capital	Micro	No.	200000
117	Service Sector	Working Capital	Micro	No.	50000
118	Service Sector	Working Capital	Micro	No.	500000
119	Service Sector	Working Capital	Micro	No.	5000000
120	Service Sector	Working Capital	Small	No.	1000000
121	Sheep	Rearing Unit		10+1	252000
122	Sheep	Rearing Unit		25+1	472000
123	Sheep	Rearing Unit		50+2	827000
124	SHGs/ JLGs	Others		No.	200000
125	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
126	Solar Energy	Solar Pump Sets		No.	30000
127	Solar Energy	Solar Water Heater System		No.	25000
128	Solar Energy	Stand Alone Solar Power Plants	Small	No.	550000
129	Solar Energy	Street Lighting System		No.	20000
130	Sprayer	Battery Operated Sprayer		No.	3000
131	Sprinkler Irrigation	Micro		ha	120000
132	Tractor	Without Implements & Trailer		No.	800000
133	Trading Units	Term Loan	Micro	No.	10000000
134	Trading Units	Term Loan	Micro	No.	5000000
135	Trading Units	Term Loan	Small	No.	100000000
136	Trading Units	Term Loan	Small	No.	50000000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
137	Trading Units	Working Capital	Micro	No.	10000000
138	Trading Units	Working Capital	Micro	No.	2000000
139	Trading Units	Working Capital	Micro	No.	5000000
140	Trading Units	Working Capital	Small	No.	100000000
141	Trading Units	Working Capital	Small	No.	50000000
142	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Almond/ Badam		Acre	152152
2	Apiculture	Others_	No.	6713
3	Apple/ Seb		Acre	394080
4	Apple/ Seb	High Density	Acre	583832
5	Broiler Farming	Others_	1000	144043
6	Cherry		Acre	127288
7	Fish Culture	RAS_Others_	2 ton per cycle	717000
8	Fish Culture	Bio floc_Others_	6 tanks	150000
9	Fish Culture	Others_Trout_Hatchery_	Per unit	1400000
10	Fish Culture	Others_Trout_Raceway_	Per unit	238694
11	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_	Per unit	67955
12	Fodder Oats/ Jai		Acre	29752
13	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
14	Indigenous Cattle Farming	Others_	Per Animal	63575
15	Layer Farming	Others_	1000	361632
16	Maize/ Makka	Irrigated	Acre	46984
17	Other Vegetables		Acre	61056
18	Pear/ Nashpati		Acre	181904
19	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
20	Saffron/ Kesar		Acre	354088
21	Sericulture	Mulberry	Acre	41400
22	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
23	Walnut/ Akhrot		Acre	115104

Abbreviations

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

HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
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
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
NRLM	National Rural Livelihood Mission
NWDPPRA	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental 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
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
HADP	Holistic Agriculture Development Plan
IFAD	International Fund for Agricultural Development
JKCIP	Competitive Improvement of Agriculture and Allied Sectors Project J&K

Name and address of DDM

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NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> 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 Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
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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"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
|--|--|

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, 7th 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 |     / [nabardonline](https://nabardonline.org)