



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



डोडा जिला
Doda 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: Doda

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

PLP Document Prepared by:

Rakesh Kumar

District Development Manager NABARD

Doda

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 stakeholder 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.'

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4
	Part A		7
4	District Map		8
5	Broad Sector wise PLP projection for the year 2025-26		9
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		10
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		
8	District profile		11
9	Banking Profile		34
	Part B		39
10	Chapter 1	Important Policies and Developments	40
11	Chapter 2	Credit Potential for Agriculture	53
12	2.1	Farm Credit	53
13	2.1.1	Crop Production, Maintenance & Marketing	53
14	2.1.2	Water Resources	53
15	2.1.3	Farm Mechanization	54
16	2.1.4	Plantation & Horticulture, including Sericulture	55
17	2.1.5	Forestry & Waste Land Development	55
18	2.1.6	Animal Husbandry – Dairy	56
19	2.1.7	Animal Husbandry – Poultry	57
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	57
21	2.1.9	Fisheries	58
22	2.1.10	Farm Credit – Others	58
23	2.1.11	Sustainable Agricultural Practices	59
24	2.2	Agriculture Infrastructure	60
25	2.2.1	Construction of Storage and Marketing Infrastructure	60
26	2.2.2	Land Development, Soil Conservation and Watershed Development	60
27	2.2.3	Agri. Infrastructure – Others	60
28	2.3	Agriculture – Ancillary Activities	61
29	2.3.1	Food & Agro Processing	61
30	2.3.2	Agri Ancillary Activities – Others	62
31	Chapter 3	Credit potential for MSMEs	63

32	Chapter 4	Credit Potential for Export Credit, Education & Housing	64
33	Chapter 5	Credit Potential for Infrastructure	67
34	5.1	Infrastructure – Public Investments	67
35	5.2	Social Infrastructure involving Bank Credit	68
36	5.3	Renewable Energy	68
37	Chapter 6	Informal Credit Delivery System	71
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	72
39	Chapter 8	Status and prospects of Cooperatives	77
40	Chapter 9	NABARD's Projects and Interventions in the District	80
41	Success Stories		83
42	Appendix 1a	Climate Action - Scenario at Global & National Level	87
43	Appendix 1b	Climate Change Scenario – At the State Level	89
44	Appendix 1c	Climate Change Scenario - At the District Level	91
45	Appendix 2	Potential for Geographical Indication (GI) in the district	92
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	93
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	106
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	109
49	Annexure 4	Unit costs for major activities fixed by NABARD	112
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	117
51	Abbreviations		119
52	Name and address of DDM		124

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 sector.

2. District characteristics

1	Location	Doda lies between 33.1833 N latitude and 75.5667 E longitude, located in the scenic region of Jammu and Kashmir. The district is located in the eastern part of the UT, bordered by Anantnag and Kishtwar to the north, Udhampur to the south, Himachal Pradesh to the east, and Ramban to the west.
2	Type of soil	The soil composition varies significantly due to the district's mountainous terrain. In the district, the soil is predominantly loose and sandy, exhibiting low moisture retention. This results in a high rate of soil erosion, with frequent road blockages occurring during the rainy season.
3	Primary occupation	The primary occupation of Doda district is agriculture, with many residents engaged in farming activities. Key crops include rice, maize, and various fruits and vegetables. Additionally, horticulture and livestock rearing are significant sources of livelihood.
4	Land holding structure	In Doda district, there are 60,481 landholdings, with 86% classified as marginal. These small-scale farmers primarily engage in subsistence agriculture, relying on their limited land to meet household needs.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total flow of Ground Level Credit (GLC) in Doda district under the priority sector was ₹44,420.61 lakh, ₹37,468.67 lakh, and ₹54,783.81 lakh during 2021-22, 2022-23, and 2023-24, respectively.
2	CD Ratio	The Credit to Deposit Ratio (CDR) of Doda district was 62.2% for 2021-22, 72.6% for 2022-23, and 77.2% for 2023-24 respectively.
3	Investment credit in agriculture	Investment in agriculture in Doda district was ₹1,642.85 lakh during the year 2021-22, ₹637.60 lakh during 2022-23, and ₹673.67 lakh during 2023-24.
4	Credit flow to MSMEs	The credit flow to the MSME sector in Doda district was ₹18,026.60 lakh during the FY 2021-22, ₹14,053.87 lakh during 2022-23, and ₹35,047.02 lakh during 2023-24.

5	Other significant credit flow, if any	The credit flow under Other Priority Sector was ₹8992.86 lakh, ₹6076.55 lakh and ₹7536.74 lakh during the FY 2021-22, 2022-23 & 2023-24 respectively.
---	---------------------------------------	---

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential for each sector/sub-sector under priority sector for the financial year 2025-26 has been assessed and presented in Annexure-1. The Potential Linked Credit Plan has been estimated at ₹85752.90 lakh.
2	Projection for agriculture and its components	The potential for agriculture sector for the FY 2025-26 is estimated at ₹40822.03 lakh.
3	Projection for MSMEs	The potential for Micro, Small and Micro Enterprises (MSME) sector for the FY 2025-26 is estimated at ₹37564.80 lakh.
4	Projection for other purposes	The potential for Other Priority Sectors including Export Credit, Education, Housing, etc. is estimated at ₹7366.07 lakh.

5. Developmental Initiatives

1. NABARD has undertaken various developmental programs in the district such as formation and credit linkage of Self Help Groups, Joint Liability Groups, Skill based entrepreneurship development programs for unemployed youths, formation of Farmer Producer Organizations and their market linkage.
2. There are 44 ongoing RIDF projects in the district, supported by a soft loan of ₹16,241.52 lakh by NABARD. These projects have been sanctioned for the creation of rural infrastructure, including rural roads, bridges, drinking water facilities, and irrigation systems.
3. NABARD has sanctioned three Farmer Producer Organizations (two under PODF- ID and one under CSS for 10,000 FPOs) in the district. These FPOs are engaged in the collection of lavender flowers, extraction of oils from lavender, and the manufacturing of value-added products such as lavender soap etc.
4. NABARD has played a pivotal role in facilitating the Geographical Indication (GI) registration of Bhaderwah Rajmash, a unique variety of kidney beans native to the Doda district. This initiative aims to protect the identity of the Rajmash, which is renowned for its distinct flavor, nutritional value

7. Major Constraints and Suggested Action Points

1. The hilly terrain of the district poses a major constraint to agricultural development. The challenging landscape limits access to arable land, complicates irrigation efforts, and increases the difficulty of transporting goods.
2. 92.03% of Doda district's population lives in rural areas, with agriculture as their primary income source. Reliant on rainfall, only 10% of the agricultural land is irrigated. This lack of irrigation significantly hinders agricultural growth and

- productivity, impacting livelihoods.
3. Poor performance of Primary Agricultural Cooperative Societies (PACS) in the district limits the farmers' access to essential resources. These cooperatives hinder access to credit, quality inputs, and market information, which are vital for enhancing agricultural productivity.
 4. The lack of banking facilities in some blocks of Doda district significantly hinders ground-level credit access for farmers and other villages. With few banks available, they struggle to secure loans, limiting their ability to invest in agricultural inputs and improve productivity.

8. Way Forward

1. To achieve the total estimated credit potential in the district, and especially to increase capital formation in agriculture, coordinated efforts by all stakeholders such as banks, government departments, and NGOs are required.
2. Effective monitoring and review of the implementation of the PLP and Annual Credit Plan through DCC, DLRC, and BLBC meetings are required to achieve the stated objective of inclusive growth.
3. To ensure inclusive growth, the district requires adequate capital formation in priority sectors to meet the aspirations and needs of the local population. This can be achieved by fostering partnerships among stakeholders, enhancing access to credit and promoting skill development.
4. NABARD is paying special attention to ensuring adequate credit flow through banks in the district and supporting development-oriented programs such as watershed development, rural haats (markets), rural marts, training programs for self-help groups (SHGs), the formation of FPOs.
5. NABARD acts as the nodal agency in the district for various capital subsidy schemes/ government-sponsored programs of the Government of India. NABARD is constantly striving for the all-round development of the district through its various programs.

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 year. 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;

		<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and

		- Estimation of potential for rejuvenation of existing plantations.
5	Animal	- Collection of data on number of milch animals as per the latest
	Husbandry – Dairy	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:

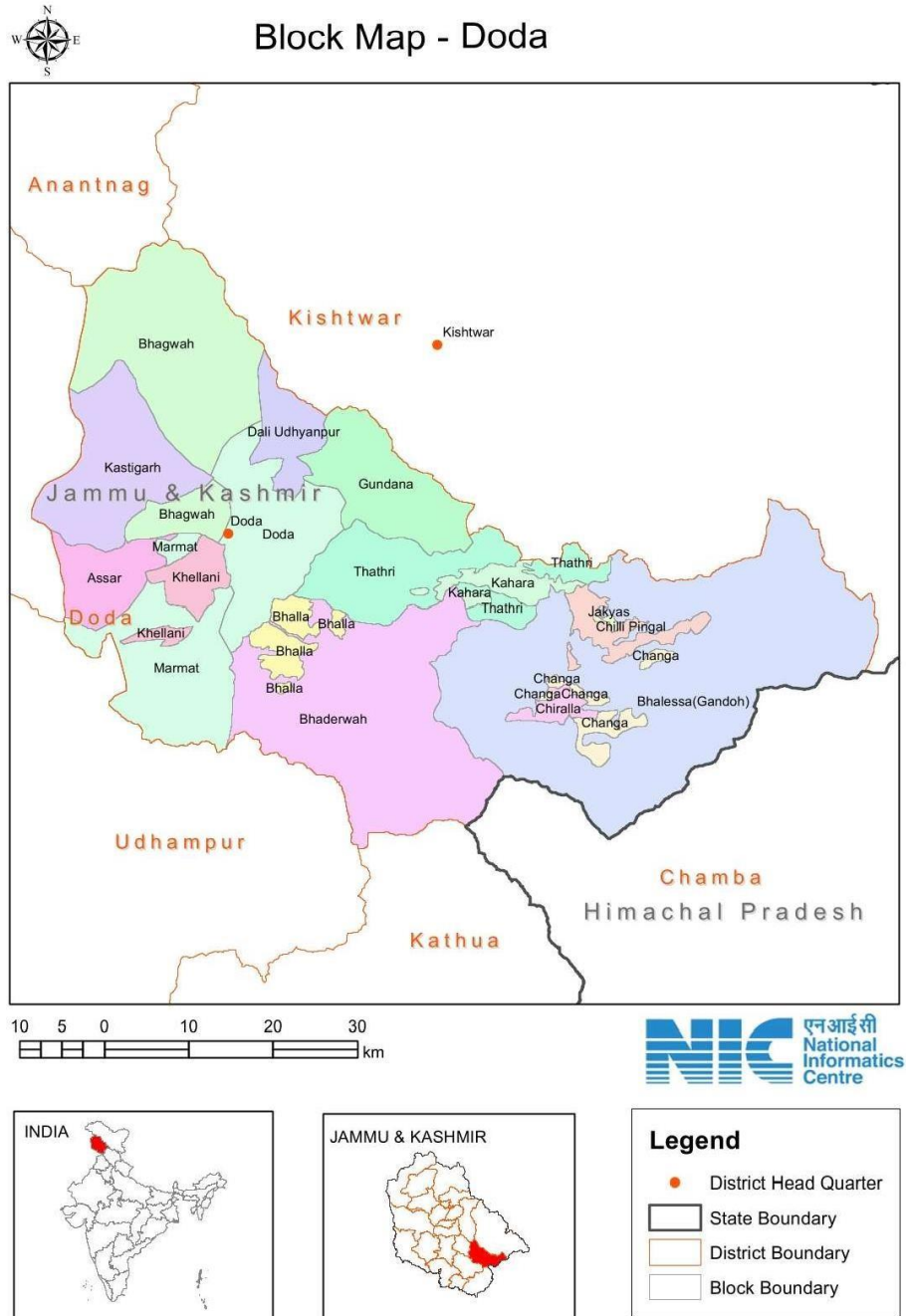
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a- vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required 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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	39502.03
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	34996.27
2	Term Loan for agriculture and allied activities	4505.76
B	Agriculture Infrastructure	767.70
C	Ancillary activities	552.30
I	Credit Potential for Agriculture (A+B+C)	40822.03
II	Micro, Small and Medium Enterprises	37564.80
III	Export Credit	0.00
IV	Education	784.00
V	Housing	3860.00
VI	Social Infrastructure	525.00
VII	Renewable energy	172.62
VIII	Others	2024.45
	Total Priority Sector	85752.90

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	33773.88
2	Water Resources	234.88
3	Farm Mechanisation	603.94
4	Plantation & Horticulture with Sericulture	646.36
5	Forestry & Waste Land Development	137.60
6	Animal Husbandry - Dairy	1710.68
7	Animal Husbandry - Poultry	745.40
8	Animal Husbandry - Sheep, Goat, Piggery	667.50
9	Fisheries	348.91
10	Farm Credit- Others	632.88
	Sub total	39502.03
B	Agriculture Infrastructure	
1	Construction of storage	469.43
2	Land development, Soil conservation, Wasteland development	154.27
3	Agriculture Infrastructure - Others	144.00
	Sub total	767.70
C	Ancillary activities	
1	Food & Agro. Processing	273.30
2	Ancillary activities - Others	279.00
	Sub Total	552.30
II	Micro, Small and Medium Enterprises	
	Total MSME	37564.80
III	Export Credit	0.00
IV	Education	784.00
V	Housing	3860.00
VI	Social Infrastructure	525.00
VII	Renewable energy	172.62
VIII	Others	2024.45
	Total Priority Sector	85752.90

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2758.95
2	No. of Sub Divisions	4
3	No. of Blocks	17
4	No. of revenue villages	402
5	No. of Gram Panchayats	237

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	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Doda
3	Agro-climatic Zone 1	AZ2 - Intermediate
4	Climate	Humid to Cold Arid
5	Soil Type	Dodas soil is loose and sandy with low moisture. Soil erosion is common leading to frequent road blockades on the National Highway especially between Batote-Doda and Doda-Thathri during rains.

3. Land Utilisation [ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	187797
2	Forest Land	99788
3	Area not available for cultivation	14908
4	Barren and Unculturable land	19334
5	Permanent Pasture and Grazing Land	1813
6	Land under Miscellaneous Tree Crops	6222
7	Cultivable Wasteland	10194
8	Current Fallow	4255
9	Other Fallow	1301

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	17
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	17

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	48130	79.58	16951	44.60
2	>1 to <=2 ha	9225	15.25	12375	32.56
3	>2 to <=4 ha	2905	4.80	7581	19.95
4	>4 to <=10 ha	221	0.37	1096	2.88
5	>10 ha	0	0.00	0	0.00
6	Total	60481	100.00	38003	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	69.95
2	Of the above, Small/ Marginal Farmers	57.35
3	Agricultural Labourers	12.20
4	Workers engaged in Household Industries	1.93

5	Workers engaged in Allied agro activities	NA
6	Other workers	67.83

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	409.93	213.64	196.30	377.24	32.69
2	Scheduled Caste	53.40	27.20	26.19	52.33	1.06
3	Scheduled Tribe	39.21	20.37	18.83	38.60	0.61
4	Literate	219.08	138.62	80.46	194.55	24.53
5	BPL	102.71	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	78.62
2	Rural Households	72.05
3	BPL Households	20.54

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	NA
2	Having source of drinking water	NA
3	Having electricity supply	66.00
4	Having independent toilets	78.62

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	402
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	60
4	Villages having Banking Facilities	384
5	Villages having Primary Schools	46
6	Villages having Primary Health Centres	381
7	Villages having Potable Water Supply	402
8	Villages connected with Paved Approach Roads	223

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Directorate of Economics and Statistics J&K 2022-23
1.a Additional Information	Directorate of Economics and Statistics J&K 2022-23
2. Soil & Climate	Directorate of Economics and Statistics J&K 2022-23
3. Land Utilisation [Ha]	Directorate of Economics and Statistics J&K 2022-23
4. Ground Water Scenario (No. of blocks)	Central Ground Water Board 2023
5. Distribution of Land Holding	Directorate of Economics and Statistics J&K 2022-23
6. Workers Profile [In '000]	Directorate of Economics and Statistics J&K 2022-23
7. Demographic Profile [In '000]	Directorate of Economics and Statistics J&K 2022-23
8. Households [In '000]	Directorate of Economics and Statistics J&K 2022-23
9. Household Amenities [Nos. in '000 Households]	Directorate of Economics and Statistics J&K 2022-23
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook Doda 2020

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1401
2	Primary Health Centres	11
3	Primary Health Sub-Centres	167
4	Dispensaries	37
5	Hospitals	1
6	Hospital Beds	430

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	230
2	Registered FPOs	15
3	Agro Service Centres	16
4	Soil Testing Centres	1
5	Approved nurseries	0
6	Agriculture Pumpsets	0
7	Pumpsets Energised	0
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	33.93
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	2.28
4	Area irrigated by Canals/ Channels	2.24
5	Area irrigated by Wells	0.02
6	Area irrigated by Tanks	0.02
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	3.16

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1602.26
2	Railway Line [km]	0.00
3	Public Transport Vehicle [Nos]	2335
4	Goods Transport Vehicles [Nos.]	1943

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	39840	5606	34234
2	Cattle - Indigenous	125832	32078	93754
3	Buffaloes	18083	17375	708
4	Sheep - Cross bred	42755	17102	25653
5	Sheep - Indigenous	255091	102031	153060
6	Goat	68161	27265	40896
7	Pig - Cross bred	NA	NA	NA
8	Pig - Indigenous	NA	NA	NA
9	Horse/Donkey/Camel	2273	NA	NA
10	Rabbit	8	NA	NA
11	Poultry - Improved	79098	33315	45783
12	Poultry - Indigenous	91980	38953	53027

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	19
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	70
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	55
9	Milk Collection Centres	7
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	18
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	0.86	MT	NA	gm/day
2	Egg	117.2	Lakh Nos.	28	nos/p.a.
3	Milk	147300.00	MT	984.38	gm/day
4	Meat	2530.1	MT	16.90	gm/day
5	Wool	570.63	MT	NA	

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Directorate of Economics and Statistics J&K 2022-23
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Department Doda 2023-24
13. Irrigation Coverage ['000 ha]	Directorate of Economics and Statistics J&K 2022-23
14. Infrastructure For Storage, Transport & Marketing	Agriculture Department Doda 2023-24
15. Animal Population as per Census [Nos.]	Animal Husbandry Department Doda 2023- 24
16. Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Department Doda 2023-24
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Directorate of Economics and Statistics J&K 2022-23

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district	NA	NA	NA
2	Land Holdings - SF (%)	15.00	15.00	15.00
3	Land Holdings - MF (%)	80.00	80.00	80.00
4	Rainfall-Normal (mm)	1416	1416	NA
5	Rainfall- Actual (mm)	1200	1200	NA
6	Cropping Pattern	Paddy Wheat Maize Bajra Pulses Oilseeds Fodder Vegetables	Paddy Wheat Maize Bajra Pulses Oilseeds Fodder Vegetables	Paddy Wheat Maize Bajra Pulses Oilseeds Fodder Vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	17401.00	17338.25	12206.35

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	1.74	52.48	30160.92	1.48	41.38	27959.46	1.48	37.59	25398.65
2	Maize	21.03	479.21	22786.97	19.79	455.26	23004.55	19.79	385.98	19503.79
3	Wheat	5.36	93.95	17527.99	5.66	96.27	17008.83	5.55	14.52	2616.22
4	Lentil	2.57	24.68	9603.11	2.13	25.49	11967.14	3.13	29.59	9453.67
5	Indian Mustard	1.88	13.74	7308.51	4.80	13.74	2862.50	4.80	23.06	4804.17

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.37	0.37	0.38
2	Net sown area (lakh ha)	0.29	0.29	0.29
3	Cropping intensity (%)	127.59	127.59	131.03

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	1785.86	1436.39	1220.56
2	Fertilizer consumption - Rabi (kg/ha)	852.53	663.94	682.99

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	62107	62488	68836
2	GLC through KCC (₹lakh)	NA	NA	NA

Table 8: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	2
2	Soil Health Cards Issued (No.)	4541	3525	2613

Table 9: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	0	12983	11194
2	Crop Loss Compensation, if any (₹lakh)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	SBI Lead Bank Office Doda
Table 2: GLC under Agriculture	Department of Agriculture Doda 2023
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture Doda 2023
Table 4: Irrigated Area, Cropping Intensity	Directorate of Economics and Statistics J&K 2022
Table 5: Input Use Pattern	Department of Agriculture Doda 2023
Table 6: Trend in procurement/ marketing	Department of Agriculture Doda 2023
Table 7: KCC Coverage	Department of Agriculture Doda 2023
Table 8: Soil testing facilities	Department of Agriculture Doda 2023
Table 9: Crop Insurance	Department of Agriculture Doda 2023

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	Break up Not Available	Break up Not Available	Break up Not Available

Table 2: Irrigated Area & Potential

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

Source

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Irrigated Area & Potential	Economic Survey J&K 2022-23 & 2023-24
Table 3: Block level water exploitation status	CGWB 2023

Farm Mechanization**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	Break up Not Available	Break up Not Available	Break up Not Available

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	9	5	1
2	Power Tillers	115	126	82
3	Threshers/Cutters	11	14	14

Table 3: Service Centers

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Mechanisation in District	Agriculture & Horticulture Department Doda, 2023
Table 3: Service Centers	Agriculture Department Doda 2023

Plantation & Horticulture including Sericulture
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	Break up Not Available	Break up Not Available	Break up Not Available

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	Doda	Assar	Safe	Safe	Safe
2	Jammu and Kashmir	Doda	Bhaderwah	Safe	Safe	Safe
3	Jammu and Kashmir	Doda	Bhagwah	Safe	Safe	Safe
4	Jammu and Kashmir	Doda	Bhalessa (Gandoh)	Safe	Safe	Safe
5	Jammu and Kashmir	Doda	Bhalla	Safe	Safe	Safe
6	Jammu and Kashmir	Doda	Changa	Safe	Safe	Safe
7	Jammu and Kashmir	Doda	Chilli Pingal	Safe	Safe	Safe
8	Jammu and Kashmir	Doda	Chiralla	Safe	Safe	Safe
9	Jammu and Kashmir	Doda	Dali Udhyampur	Safe	Safe	Safe
10	Jammu and Kashmir	Doda	Doda	Safe	Safe	Safe
11	Jammu and Kashmir	Doda	Gundana	Safe	Safe	Safe
12	Jammu and Kashmir	Doda	Jakyas	Safe	Safe	Safe
13	Jammu and Kashmir	Doda	Kahara	Safe	Safe	Safe
14	Jammu and Kashmir	Doda	Kastigarh	Safe	Safe	Safe
15	Jammu and Kashmir	Doda	Khellani	Safe	Safe	Safe
16	Jammu and Kashmir	Doda	Marmat	Safe	Safe	Safe
17	Jammu and Kashmir	Doda	Thathri	Safe	Safe	Safe

Table 3: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	0	1	1

Table 4: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	NA	NA	Lavender
2	Area cultivated (Ha)	NA	NA	350
3	Processing Units (No.)	NA	NA	4
4	Value of products (₹)	NA	NA	NA

Table 5: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	9	9	9
2	Production - kg	2741	2967	3715

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Production and Productivity	Department of Horticulture Doda 2023
Table 3: Production Clusters	Sericulture Department Doda 2023
Table 4: Crop Identified for One District-One Product	Department of Floriculture Doda 2023
Table 5: Sericulture	Sericulture Department Doda 2023

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	Break up Not Available	Break up Not Available	Break up Not Available

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)	99	99	99
2	Waste Land ('000 ha)	10.23	10.23	10.23

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000MT)	Area('000 ha)	Prod. ('000MT)	Area ('000ha)	Prod. ('000MT)
1	Apple	5.59	3.03	5.75	8.27	5.83	8.85
2	Apricot	0.25	0.15	0.26	0.17	0.26	0.24
3	Cherry	0.01	0.00	0.01	0.00	0.01	0.00
4	Fig	0.00	0.00	0.04	0.03	0.04	0.03
5	Grapes	0.00	0.00	0.02	0.00	0.02	0.01
6	Kiwifruit; Chinese Gooseberry; Woody Vine	0.00	0.00	0.00	0.00	0.00	0.00
7	Pomegranate	0.00	0.00	0.09	0.04	0.09	0.06
8	Strawberry	0.00	0.00	0.01	0.00	0.01	0.00
9	Lemon	0.05	0.02	0.04	0.02	0.06	0.03
10	Pear	1.30	1.41	1.33	1.55	1.33	1.64
11	Peach	0.09	0.06	0.09	0.06	0.09	0.09
12	Walnut	6.51	20.11	6.55	22.48	6.55	24.10
13	Almond	0.02	0.00	0.02	0.00	0.02	0.00

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	11	6	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Area under Forest Cover & Waste Land	Directorate of Economics and Statistics J&K 2022
Table 3: Production and Productivity	Department of Horticulture Doda, 2023
Table 4: Nurseries (No.)	Directorate of Economics and Statistics J&K 2022

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up Not Available	Break up Not Available	0.00
2	KCC for working capital (₹ lakh)	Break up Not Available	Break up Not Available	4128.00
3	KCC for working capital (No.)	Break up Not Available	Break up Not Available	1443
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	0	0

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Processing Infrastructure	Animal Husbandry Department Doda, 2023
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Animal Husbandry Department Doda, 2023

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up Not Available	Break up Not Available	Break up Not Available
2	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Cross Bred (Rambouillet)
2	Popular goat breed(s)	Local and Kagani
3	Popular pig breed(s)	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Popular Breed(s)	Sheep Husbandry Department Doda, 2023

Fisheries Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up Not Available	Break up Not Available	Break up Not Available
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	13	42	46
4	KCC for working capital (₹ lakh)	12.42	16.27	20.27

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	46	64	74
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	1	1	1

Table 3: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023
Table 2: Inland Fisheries Facilities	Fisheries Department Doda 2023
Table 3: Fisheries Infrastructure Development Fund (FIDF)	Fisheries Department Doda 2023

Agri. Infrastructure

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	NA	NA	NA
3	Storage Godowns (No.)	16	16	16
4	Storage Godowns (Capacity - '000 MT)	1700	1700	1700
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	0	2
6	Market Yards [Nos] / Wholesale Market (No.)	0	0	0
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: Agri Storage Infrastructure	Directorate of Economics and Statistics J&K 2022

District Profile
Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	0.20	0.20	0.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	26.38	21.00	19.03
2	Pesticides Consumption ('000 kg)	3588.44	3964.74	3818.14

Table 3: Production of inputs

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

Table 4: Facilities Available

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda 2023
Table 2: Fertilizer Consumption	Agriculture Department Doda 2023
Table 3: Production of inputs	Agriculture Department Doda 2023
Table 4: Facilities Available	Agriculture Department Doda 2023

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	4.87	89.63	140.00
2	Loans to MFIs for Agri. & Non- Agri activities (₹lakh)	NA	NA	NA
3	MUDRA Loans (₹lakh)	19544.00	27110.00	27770

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda 2023

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	18026.61	14053.87	35047.00
2	No. of units financed	NA	NA	NA
3	Loans under Stand Up India Scheme (₹lakh)	NA	NA	NA

Table 2: MSME Units Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)	NA	NA	12063
3	Small Units (No.)	NA	NA	50
4	Medium Units (No.)	NA	NA	1
5	Udyog Aadhar Registrations (No.)	NA	NA	NA

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	8	13	4

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	834	559
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda 2023
Table 2: MSME units - Cumulative	Ministry of MSME 2023
Table 3: Traditional activities	Department of Handloom and Handicraft Doda 2023
Table 4: DIC interventions	District Industries Centre Doda 2023
Table 5: Skill Development Trainings	District Industries Centre Doda 2023

Export/ Education/ Housing**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹lakh)	0.00	0.00	0.00
2	GLC under Education (₹lakh)	76.62	101.86	147.00
3	GLC under Housing (₹lakh)	7421.66	4523.38	7084.11

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	6668	35315	NA
2	Amt of subsidy released (₹lakh)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda 2023
Table 2: Progress under PMAY	Directorate of Economics and Statistics J&K 2022

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹lakh)	NA	NA	NA
2	Amt of RIDF assistance (₹lakh)	265.00	15682.83	1963.98

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda, 2023

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹lakh)	630.00	820.00	1195.00
2	JLG Bank Linkage (₹lakh)	56.30	68.00	65.00
3	Loans through SHPIs (₹lakh)	NA	NA	NA
4	Loans under zero interest scheme/ similar schemes (₹lakh)	NA	NA	NA

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	17	17	17
2	No. of SHGs formed	302	1324	710
3	No. of SHGs credit linked (including repeat finance)	557	633	797
4	Bank loan disbursed (₹lakh)	630.00	820.00	1195.00
5	Average loan per SHG (₹lakh)	1.50	1.50	1.50
6	Percentage of women SHGs %	10.0	10.0	10.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Doda 2023
Table 3: Status of SHGs	DPM Office J&KRLM Doda 2023

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	19	19	21
2	Consumer Stores (No.)	5	5	5
3	Housing Societies (No.)	2	2	2
4	Weavers (No.)	NA	NA	NA
5	Marketing Societies (No.)	6	6	6
6	Labour Societies (No.)	1	1	1
7	Industrial Societies (No.)	NA	NA	NA
8	Sugar Societies (No.)	NA	NA	NA
9	Agro Processing Societies (No.)	NA	NA	NA
10	Others (No.)	1	1	1
11	Total (No)	34	34	36

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	27	27	27
2	Multi state cooperative societies (No.)	27	27	27

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Cooperative Department Doda 2023
Table 2: Details of credit cooperative societies	Cooperative Department Doda 2023

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	48	32	16	0	0	4452	107	8	1630
Regional Rural Bank	1	3	1	2	0	0	1	0	134	26206
District Central Coop. Bank	1	5	3	2	0	0	0	0	80	15724
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	0	0	0	402	79620
Primary Agr. Coop. Society	27	0	0	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	36	57	36	21	0	0	4453	107	7	1377

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	269950.00	277233.00	301185.00	8.6	97.30
Regional Rural Bank	NA	NA	NA	NA	NA	1369.00	1480.00	1557.00	5.2	0.50

Doda, PLP 2025-26

Cooperative Banks	NA	NA	NA	NA	NA	6731.00	6910.00	6805.00	-1.5	2.20
Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	0	0.00
All Agencies	NA	NA	NA	NA	NA	278050.00	285623.00	309547.00	8.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	170156.00	204046.00	235632.00	15.5	98.63
Regional Rural Bank	NA	NA	NA	NA	NA	848.00	1067.00	1336.00	25.2	0.56
Cooperative Banks	NA	NA	NA	NA	NA	2041.00	2137.00	1935.00	-9.5	0.81
Others	NA	NA	NA	NA	NA	0.00	0.00	0.00	0	0.00
All Agencies	NA	NA	NA	NA	NA	173045.00	207250.00	238903.00	15.3	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	63.0	73.6	78.2
Regional Rural Bank	61.9	72.1	85.8
Cooperative Banks	30.3	30.9	28.4
Others	0	0	0
All Agencies	62.2	72.6	77.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	93619	49562	36139	3876
Regional Rural Bank	8123	3882	1944	337
Cooperative Banks	0	45	42	18
Others	0	0	0	0
All Agencies	101742	53489	38125	4231

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	53016.57	22.5	11894.70	5.0	14603.27	6.2	NA	NA	940.52	0.4
Regional Rural Bank	1650.05	123.5	302.15	22.6	325.98	24.4	NA	NA	0.00	0.0
Cooperative Banks	117.20	6.1	3.20	0.2	0.00	0.0	NA	NA	0.00	0.0
Others	0.00	0	0.00	0	0.00	0	NA	NA	0.00	0
All Agencies	54783.82	22.9	12200.05	5.1	14929.25	6.2	NA	NA	940.52	0.4

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	53755.22	43568.57	81.0	62717.68	36582.85	58.3	64824.52	53016.56	81.8	73.7
Regional Rural Bank	862.00	741.81	86.1	948.42	863.01	91.0	948.42	1650.05	174.0	117.0
Cooperative Banks	6239.55	110.23	1.8	6863.48	21.01	0.3	6863.48	117.20	1.7	1.3
Others	0.00	0.00	0	0.00	1.80	0	0.00	0.00	0	0.0
All Agencies	60856.77	44420.61	73.0	70529.58	37468.67	53.1	72636.42	54783.81	75.4	67.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Crop Loan	27438.00	15758.00	57.4	30360.00	16698.00	55.0	31889.00	11532.00	36.2	49.5
Term Loan (Agri.)	9825.00	1643.00	16.7	14216.00	638.00	4.5	13369.57	533.22	4.0	8.4
Total Agri. Credit	37263.00	17401.00	46.7	44576.00	17336.00	38.9	45258.57	12065.22	26.7	37.4
MSME	13827.00	18027.00	130.4	15208.00	14053.00	92.4	15209.00	35047.00	230.4	151.1
Other Priority Sectors*	9767.00	8993.00	92.1	10742.00	6074.00	56.5	10744.00	7535.00	70.1	72.9



Total Priority Sector	60857.00	44421.00	73.0	70526.00	37463.00	53.1	71211.57	54647.22	76.7	67.6
-----------------------	----------	----------	------	----------	----------	------	----------	----------	------	------

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPA amt. [₹lakh]	NPA %	
Commercial Banks	NA	NA	NA	204046.00	1301.00	0.6	235632.00	2699.00	1.1	0.6
Regional Rural Bank	NA	NA	NA	1067.00	126.0	11.8	1326.00	106.00	8.0	6.6
Cooperative Banks	NA	NA	NA	2137.00	1026.0	48.0	1935.00	925.00	47.8	31.9
Others	NA	NA	NA	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	NA	NA	NA	207250.00	2453.00	1.18	238893.00	3730.00	1.56	0.91

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

Source(s)	
1	SBI Lead Bank Office, Doda
2	SBI Lead Bank Office, Doda
3	SBI Lead Bank Office, Doda

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

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

iv. 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:

- **Viable Farming Assets:** The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan 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 ₹24104.00 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 farmer.
- 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 year 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 ₹20.00 lakh from the current ₹10.00 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

- viii. Innovation Research & Development and
- ix. Next Generation Reforms

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re- engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

- 1. Refinance support: NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- 2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- 3. Special Refinance Scheme (SRS) on PACS as MSCs:
NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

5. Credit-linked subsidy schemes of GoI

- 5.1. 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.
- 5.2. 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.

6. Interest Subvention Schemes of GoI

- 6.1. 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 ₹3.00 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.
- 6.2. 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.
- 6.3. 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.

7. Rural Infrastructure Development Fund (RIDF):

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.

8. 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:

- 8.a Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform
- 8.b Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- 8.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.
- 8.d Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- 8.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.
- 8.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.

9. Financial Inclusion

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

- 9.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).
- 9.b Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- 9.c Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- 9.d Incentive Scheme for BCs operating in NE States and hilly states:

10. Farm Sector Development

- 10.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.
- 10.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.
- 10.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
- 10.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.
- 10.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.

11. 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).

12. Off Farm Sector Development

- 12.1 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.
- 12.2 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.

13. 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.

14. 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

15. 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 ₹37600 crore per year and provides livelihood to 13 lakh families. In order to provide the necessary thrust to this sector, J&K Govt. has commenced the Holistic Agriculture Development Programme (HADP) across the UT, with an outlay of ₹5013 crore over a period of 5 years. The 29 projects under the programme are expected to transform the agrarian economy of J&K through doubling of output, boosting exports and making the sectors sustainable & commercially viable.

Aspirational Panchayat Development Programme (APDP)

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

Digital Villages

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

Status of Co-operatives in J&K

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

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

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

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

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

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

1. State Budget

1.1. Important Announcements

- New initiative for development of infrastructure and basic amenities in 12 off-beat tourist destinations, 6 each in Jammu and Kashmir divisions, with objective of enhancing tourism appeal and expanding local business and job opportunities.
- Planting of 190 lakh native trees and 100 lakh low cost greening interventions aimed to restore ecosystems, prevent soil erosion and enhance biodiversity.
- 10 lakh saplings of local, medicinal and economic importance species to be distributed

among the farmers for planting to augment trees outside forests and improve livelihood.

- Implementation of Van se Jal, Jal se Jeevan, an innovative water conservation technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.
- Construction of 6 Grain storage units in 6 districts which are deficit in grain storage facility under the Scheme "Worlds Largest Grain Storage".
- Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25.
- AIIMS, Awantipora to be made functional by March 2025.
- Infrastructure of 389 schools to be upgraded under Pradhan Mantri Schools for Rising India (PM SHRI) Scheme.
- 186 villages, having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- 75 lakh youth engagement in various sports events to be held at the Panchayat, Block, District, UT and National level during 2024-25.
- New initiative to create ecosystem for promotion of enterprises and self-employment, generate over 5 lakh opportunities for self-employment and expand investments through credit support.
- Additional 10 kg of rice per month to Priority Households will be provided under Prime Ministers Food Supplementation Scheme.
- Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (Baltal and Pahalgam).
- Out of 3,256 water supply schemes under Jal Jeevan Mission (JJM), 776 schemes have been completed and remaining 2,480 schemes have been targeted for completion for coverage of balance 4.26 lakh households with Household Tap Functional Connections (FHTCs) to achieve 100% coverage under tap water connections.
- 450 water supply schemes under languishing programme and 159 water supply schemes under National Bank for Agriculture and Rural Development (NABARD) loan assistance are targeted for completion in 2024-25.
- Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25.
- Under Jammu and Kashmir Rural Employment Generation Programme (J&K REGP), 1,372 units are targeted to be setup during 2024-25.
- 4000 AC agriculture pumps to be replaced by Solar Pumps in phased manner under PMKUSUM Component "C".
- Around 04 MW rooftop solar power plants to be installed on the Government buildings. 22,494 Government buildings to be 100% solarized in phased manner.

1.2. Highlights related Agriculture & Farm Sector

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

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

- Under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 400 lakh mandays to be generated.
- 12,000 additional Self Help Groups (SHGs) to be formed during 2024-25.
- 600 new panchayat ghars to be constructed under Rashtriya Gram Swaraj Abhiyan (RGSA) with 100% internet connectivity.
- 2.60 lakh mandays of training to Panchayati Raj Institution (PRI) members under Rashtriya Gram Swaraj Abhiyan (RGSA).
- 80,000 houses to be constructed under Pradhan Mantri Awas Yojana Gramin (PMAY-G).
- 06 Villages to have solid/liquid waste management facilities in order to become clean with litter and plastic free.
- 26,000 hectare area to be treated with completion of 1,800 works under Integrated

Watershed Management Programme (IWMP) during 2024-25.

- Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".
- Enhancing avenues of livelihood generation through involvement of the Panchayat level Biodiversity Management Committees (BMCs) and integrating them with Self Help Groups (SHGs) registered with NRLM for sustainable collection and disposal of forest produce.
- 653 Anganwadi Centres (AWCs) have been targeted for upgrading as Bal Vidyalayas.
- 186 villages having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- Training of 6,000 women Self Help Groups registered with NRLM to be completed.
- ₹1000.00 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.

2. 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 ₹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 ₹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:

- Integrated Dairy Development Scheme (IDDS) for dairy units, milk collection units, market infrastructure, Milk ATMs.
- 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:

- Development of Inland Fisheries and Aquaculture for development of fisheries in natural water
- PMs Package for creation of employment opportunities for propagation of fish culture in the private sector
- Fisheries Training and extension for providing technical know-how, fish seed etc. to progressive fish farmer
- National Welfare Scheme for Fishermen for low cost houses.
- Accident Insurance scheme for active Fishermen for insurance cover to professional fishermen
- 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 economic backbone of Doda district, with approximately 90% of the population relying on it for their livelihood. Covering a geographical area of 2758.95 square kilometers, the district features a gross cropped area of 38,000 hectares and a net sown area of 29,324 hectares. However, only about 10% of the land is irrigated, which significantly hampers agricultural productivity and prevents farmers from achieving national yield levels. This reliance on rain-fed agriculture makes the region vulnerable to climate variations, impacting crop success and food security.

The temperate climate in areas like Bhaderwah and Gondoh (Bhalessa) offers mild, dry summers and cold, wet winters, but it predominantly supports mono-cropping practices. This agricultural approach results in lower yields and diminished soil fertility over time. Farmers often cultivate only one type of crop, which reduces biodiversity and resilience against pests and diseases. In contrast, subtropical regions such as Doda, Thathri, and Kahara are characterized by mild summers and fair monsoon rainfall, making them more susceptible to drought. These areas experience inconsistent rainfall patterns, which further complicates agricultural planning and increases the risk of crop failure.

Despite these challenges, certain locales, like Assar, stand out for their successful vegetable production, meeting local demands effectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are 15 Farmers Producer Organizations (FPOs) in the district, promoted by various agencies. Currently, there is only one Soil Testing Centre and one functional Krishi Vigyan Kendra in the Bhaderwah block. Additionally, there is only one Custom Hiring and Agro Service Centre. The district lacks a seed processing centre. Agriculture in the district predominantly relies on rainfed methods, with only 10% of the gross cropped area irrigated. Therefore, there is an urgent need to address the issue of irrigation to improve productivity. There are several perennial streams and nallahs flowing through the district, and this water can be tapped for irrigation by creating small lift points, constructing check dams, and building reservoirs to channelize the water to agricultural fields. Furthermore, cold storage facilities are needed in the district to reduce post-harvest losses.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Doda district has a varied topography with several perennial streams and nallahs, alongside major rivers like the Chenab, providing vital water resources. However, the district primarily relies on rainfed agriculture, with only about 10% of the gross cropped area irrigated, limiting agricultural productivity. Existing irrigation methods are mostly traditional, and modern infrastructure is lacking, leading to water scarcity and vulnerability to climate variability. There is a pressing need to enhance irrigation systems, such as harnessing local water bodies and constructing small check dams. Implementing rainwater harvesting and investing in modern irrigation infrastructure which can significantly improve water management, boost agricultural yields, and support sustainable development in the region.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The major irrigation source in Doda district is the canal system, which irrigates approximately 2,241 hectares of agricultural land. In addition to canals, other sources of irrigation include tanks and wells, which provide supplementary water for farming.

A significant project focused on the development of irrigation infrastructure and innovative water conservation techniques has been sanctioned by NABARD under the Rural Infrastructure Development Fund (RIDF), with an assistance of ₹112.00 lakh. This funding aims to enhance irrigation facilities and promote sustainable water management practices in the district.

Doda district is endowed with several streams, nallahs, and the major Chenab River, which offers the potential for further irrigation development. The water from the Chenab can be effectively diverted for irrigation purposes, creating opportunities for lift irrigation systems that could supply water to the upper ridges of the area. This approach could significantly improve agricultural productivity by providing reliable water access to previously underserved regions, ultimately contributing to the economic stability of the farming community in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization in the agricultural sector plays a crucial role in improving production efficiency. It not only reduces drudgery and the workload, but also enhances overall productivity. The use of efficient machinery can increase productivity by up to 30% and enables the cultivation of second crops, making farming more economically viable. In Jammu and Kashmir, however, farm power is relatively low at just 1.74 kW/ha, compared to the national average of 2.5 kW/ha. This highlights the region's lack of adequate farm-friendly equipment, implements, and advanced machinery, which are essential for boosting agricultural productivity and ensuring sustainable farming practices. In Doda district, land holdings are small and fragmented. Farmers are not adopting the use of tractors and other farm machinery, despite ample opportunities for on-farm use and custom hiring for farming and land development activities. The Holistic Agriculture Development Programme in J&K focuses on mechanizing and automating farms, along with Human Resource Development to train farmer. It also emphasizes Research and Development to create machinery suited for the region's hilly terrain.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The average landholding size of 0.63 hectares makes financing tractors unviable for both farmers and banks. Approximately 80% of total landholdings are less than 1 hectare, indicating a greater need for power tillers and other small farm implements rather than tractor. Establishing Implement Hubs or Custom Hiring Centers would better serve the needs of small and marginal farmer.

Additionally, the hilly and remote nature of the district has led to a lack of adequate dealers and insufficient availability of petrol pumps. Under the Holistic Agriculture Development Programme (HADP) of the UT of J&K, several key interventions are being introduced to promote farm mechanization and enhance agricultural productivity. One of the primary focus areas is the mechanization and automation of agricultural farms, aimed at improving efficiency, reducing labor dependency, and increasing overall productivity. Human Resource Development (HRD) is also being emphasized to train farmers and workers on the effective use of modern agricultural machinery and techniques. Another key intervention is the emphasis on Research and Development (R&D), specifically designed to create machinery suited for the region's unique hilly terrain. Under HADP, subsidies are available up to 40% for the establishment of Custom Hiring Centers and up to 80% for setting up Farm Machinery Banks.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The Doda district, blessed with a temperate and sub-tropical climate, presents exceptional opportunities for horticulture and plantation activities. Its agro-climatic conditions are particularly well-suited for fruit crops such as apples, walnuts, and pears, which thrive in this hilly terrain. Despite the current limited fruit plantations on local farms, there is a significant potential for establishing and developing orchards on a commercial scale.

Among the diverse horticultural offerings, apple cultivation stands out, occupying 5830 hectares and yielding an impressive 8.85 metric tonnes. This strong emphasis on apple farming reflects the favorable climatic conditions that support its growth. Additionally, walnut production plays a vital role in the district's horticulture, with 6550 hectares dedicated to this nut, resulting in a remarkable yield of 24.10 metric tonnes.

While fruits like apricots, figs, and pomegranates are cultivated on a smaller scale, they contribute to the rich tapestry of horticultural practices in Doda. The varied climatic conditions and fertile soil make this region an ideal candidate for expanding fruit cultivation, promising a fruitful future for local growers and the broader agricultural economy. With the right investment and development strategies, Doda's horticulture sector is poised for significant growth, unlocking the full potential of its natural resources.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Currently, a vegetable and horticulture mandi is under construction in Paryote, Doda, with support from NABARD. This facility aims to provide farmers with improved market access for their produce. However, the district faces significant gaps in adequate marketing and processing facilities, which are essential for adding value to harvested crops. The lack of cold storage options leads to increased spoilage and forces many farmers to sell their products at lower prices.

Irrigation remains a critical concern due to the hilly terrain, limiting farmers' ability to cultivate their land effectively and resulting in lower yields and reduced crop diversity.

Additionally, there is a need to establish a Spawn Production Center in the district to support local mushroom farmers by providing high-quality spawn, thus reducing dependence on external sources. There is also a significant opportunity to introduce high-density apple cultivation.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 10% of the net sown area, climate risk, etc. Thus, the economics is not in favour of the sector which sustains almost 50% of the population.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The district has a total forest area of 1,486.70 sq. km, comprising 328.18 sq.km of very dense forest, 713.92 sq.km of moderately dense forest, and 444.60 sq.km of open forest area.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In Doda district, the available infrastructure includes nurseries operated by the forest department that provide saplings at reasonable costs, supporting afforestation efforts. However, significant

gaps exist, particularly in the lack of wood-based industries, which limits local job creation and economic development, resulting in reduced demand for timber and related forest products. Additionally, current marketing strategies for forest products are inadequate, with ineffective partnerships making it difficult to promote and sell these items, leading to financial losses for local produce. Banks are often reluctant to finance forestry projects due to their long gestation periods, hindering the growth of sustainable forest management practices and the overall development of the industry.

2.1.6. Animal Husbandry – Dairy

2.1.5.3 Status of the Sector in the District

The primary occupation of the district's inhabitants is farming, alongside animal husbandry and horticulture. Cows, goats, sheep, and backyard poultry are key components of local animal husbandry. Dairy plays a vital role in the economy by generating employment and providing nutrition through milk. However, small landholdings and limited fodder restrict commercialization of the dairy sector in the district.

The total milk production stands at 147.30 thousand MT of milk, with 68% of the milk animals being of indigenous origin, yields low quantities. Farmers prefer crossbred cows and graded Murrah buffaloes, which produce 6-8 and 8-10 liters of milk per day, respectively. Recently, milk yields have increased due to the department's efforts and the purchase of Jersey cows from Punjab and Haryana, which yield 10-15 liters per day.

For a thriving dairy industry, a robust cattle feed processing unit and a well-developed fodder industries are essential. The J&K government has introduced several interventions under its HADP for development of fodder resources. Farmers with at least 5 Kanals of land can establish varietal demonstration plots for fodder development, with a 100% incentive of ₹5,000 per plot. Additionally, a 50% subsidy is available for purchasing machinery like chaff cutters and reaper.

There are 55 Dairy Cooperative Societies in the district, but all of them are non-functional. There is an urgent need to revive these societies for the procurement and processing of milk.

2.1.5.4 Infrastructure and linkage support available, planned and gaps

There is one veterinary hospital and 19 dispensaries in the district. While there are 55 dairy cooperatives, most of them are non-functional. The district has 7 milk collection centers and 18 livestock aid centers, but it lacks an animal breeding farm and an animal feed manufacturing unit.

The district faces several challenges in its dairy sector. The good-quality animals are not available locally, limiting farmers' ability to enhance milk production. Additionally, there is no organized system for the procurement and marketing of milk, with most production being handled by private trader. Furthermore, the district struggles with the inadequate availability of good-quality fodder, which is essential for optimal animal health and productivity. As a result, farmers are forced to procure fodder from nearby districts or Jammu, increasing their operational costs and complicating their supply chains. The UT government has submitted a project to NABARD under RIDF for the upgradation of the veterinary hospital at Bhaderwah. The GoI has extended the Kisan Credit Card facility to Animal Husbandry Farmers and Fisheries to help them meet their working capital requirement. As on 31st March 2024, 14224 Animal Husbandry KCC have been sanctioned by banks.

2.1.6 Animal Husbandry – Poultry

2.1.6.1 Status of the Sector in the District

Poultry development employs a large number of people in both rural and urban areas, providing

nutritious food to consumers in the form of meat and eggs. Poultry production has made significant progress in the district due to its low space requirements, minimal capital investment, high returns, and year-round turnover. There is strong demand for poultry in the district, with good potential for both broiler and layer units. These units can be sustained with sufficient heating arrangements using low-cost methods. The success of poultry farming largely depends on the availability of high-quality day-old chicks and feed. There are 131 poultry farms in the district. The total production of eggs in the district was 11.72 million, and poultry meat production was 6,642.30 tonnes during the year 2022-23. Investments are being made in both commercial units of 1,000 birds and smaller units of 500 birds. To reduce imports and bridge the gap between demand and supply in J&K, the UT Government launched the J&K Poultry Policy 2020-21 to encourage local entrepreneurs to establish poultry farms, hatcheries, and processing units, offering benefits similar to those in the Industrial Development Scheme.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district currently has only one government hatchery, which is insufficient to meet the local demand for poultry. The available breeds in the district primarily include Vana Raja, Carry Gold, Chabbro, White Leghorn, Rhode Island Red, and other local varieties. However, there are critical gaps that hinder poultry development. The inadequate number of hatcheries limits the availability of quality day-old chicks (DOC), and there is a notable scarcity in their supply that needs to be addressed. Additionally, the lack of insurance coverage for poultry operations further complicates the situation, leaving farmers vulnerable to losses. There is no feed manufacturing unit in the district, which is essential for poultry development. Under the HADP of the UT of J&K, sufficient subsidies are available for the establishment of commercial layer farms, feed manufacturing units, hatcheries, etc.

2.1.7 Animal Husbandry – Sheep, Goat, Piggery

2.1.7.1 Status of the Sector in the District

Sheep and goat rearing is in great demand in the district and is primarily undertaken by small and marginal farmers, landless individuals, and the Bakerwals and Gujjars, who are traditionally skilled in this activity. The population of Bakerwals and Gujjars in the district is quite large, and they effectively manage sheep and goat rearing. Agro-climatically, the district offers good potential for the development of sheep, goats, and rabbits. Shepherds move with their flocks to highland pastures during the summer and return to the plains in winter. As per the Sheep Husbandry Department data, there are 68161 goats and 297846 sheep in the district. The sheep population includes both crossbred and indigenous varieties, while the goats are of the Kagani breed, along with indigenous and crossbred types. During the year 2022-23, the district has produced a total of 5.54 qtls. of wool.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district faces several challenges in sheep and goat rearing that hinder its growth potential. There is a significant inadequacy of quality germplasm, which negatively impacts the overall productivity of livestock. Additionally, the lack of organized marketing arrangements for the sale of meat and wool limits farmers' ability to access better prices. Institutional credit for sheep and goat rearing is provided only to a limited extent, further constraining farmers' investments in this sector.

Currently, sheep and goat rearing is practiced in a scattered manner, with no organized societies or training facilities available to support farmers. Although there is one Sheep Rearing FPO sanctioned by NABARD in the district, it is still in its nascent stage. The

district's agrarian nature also results in limited grazing land, which must be addressed for the activity to be pursued on a commercial scale. Furthermore, there are no facilities in the district for processing wool, preventing farmers from selling processed wool outside J&K for better value and cost efficiency.

2.1.8 Fisheries

2.1.8.1 Status of the Sector in the District

District Doda is endowed with both warm and cold water fisheries resources, providing significant opportunities for the development of the fisheries sector. Both warm and cold water fish can be cultured in farms, hatcheries, and ponds in both the public and private sector. The major water body in the district is the Chenab River, along with several small tributaries, including Neeru Nallah (the lifeline of Bhaderwah), Khallni Stream (Bhalessa), Dessa Nallah, Bharat Nallah, and Marmat Nallah, all of which ultimately flow into the Chenab River. Additionally, there is a 35 km stretch of the Bhagliar reservoir under the administrative control of the district.

There were 1,266 licensed fishermen in the district as of 31.03.2023. The total number of fish farms in the district is 83 (2 governments and 81 private). The total fish production during the year 2022-23 in the district was 22.03 quintals. To meet the working capital requirement of fisherman, GoI has extended the KCC facility to them. As on 31st March 2024, a total of 46 KCC has been sanctioned to fishermen.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There is a significant demand for fish meat in Doda district; however, the fishery sector currently faces considerable challenges due to the limited capacity of existing fish farms and hatcheries, which are insufficient to meet this demand. The district has two Trout Rearing Units, located in Gatha and Bheja, as well as one fish hatchery in Bheja. Additionally, the district is blessed with ample freshwater sources, including Neeru Nallah, Kalnei Stream (Bhalessa), Dessa Nallah, Bharat Nallah, Chenab River, and the Bhagliar Reservoir, from which water can be diverted to construct fish ponds and fish raceways.

To address the existing challenges, there is a pressing need to expand hatchery facilities and develop cold chain logistics. Enhancing hatchery capacity will allow for increased production of high-quality fish, while effective cold chain systems are essential for preserving fish quality during transportation and storage, ultimately improving market access for local fish farmer.

2.1.9 Farm Credit – Others

2.1.9.1 Status of the Sector in the District

The mules, ponies etc. are being used in the district for transportation of agriculture produce to the nearby markets as the terrain of the district is hilly and villages are not accessible through other modes of transport. This activity also provides employment opportunities to the poorest of the poor in the rural areas. The bullocks and other work animals are being frequently used in agriculture operations in view of small size of land holdings. Keeping in view good demand of these animals in the district, there is a need to give boost to this activity in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Animal Husbandry department is the nodal agency for development of this activity in the district. The good quality animals are not locally available and as such there is a need for the department to consider setting up its own Animal Breeding farms to supply good quality animals. The veterinary facilities available in the district are quite adequate to take care of the requirements of these animals.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

Farmer's today primarily focuses on crop production, which often leads to income uncertainty. Integrating various agricultural enterprises, known as Integrated Farming Systems (IFS), offers a viable solution to enhance farmers' income and increase family labor employment. IFS combines multiple agricultural components—crops, livestock, birds, and trees—utilizing principles of minimal competition and maximum complementarity to achieve sustainable, eco-friendly improvements in farm income and family nutrition.

Research shows that diversified farms with more than two enterprises can earn twice the income of those with fewer. The benefits of IFS include enhanced soil fertility through organic waste recycling, meeting energy and timber needs cost-effectively, and boosting food production to support a growing population. Components of IFS can range from mixed/intercropping systems to livestock such as dairy, goats, sheep, and poultry, along with trees providing fruits, timber, and fodder.

When designing an IFS model, crucial factors to consider include soil type, rainfall patterns, and the length of the growing season. By adopting scientifically designed IFS, farmers can maximize their resources, achieve multiple agricultural goals, and contribute positively to their communities and ecosystems.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The Integrated Farming System (IFS) model that may be most suitable for Doda district includes several components: Horticulture-Based Farming System focused on plantation crops, Livestock-Based Farming System that combines crossbred cows, mixed farming with fodder buffaloes, and the integration of dairy operations alongside small ruminants, as well as Fishery-Based Farming. These models promote diversification and enhance productivity across various agricultural sectors. Banks could explore the possibility of financing these IFS models in a cluster mode, allowing for coordinated support and investment in multiple interrelated enterprises. This approach could not only improve the economic viability of farming in the district but also contribute to sustainable agricultural practices and increased resilience among local farmer.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Establishment of Storage Godowns, organized Market Yards and Cold Storages (for Horticulture fruits and vegetables) will help the farmers not only to minimize post-harvest losses but also realise better prices. Further, setting up of Cold Storages would also add to the income levels of the farmer. Rural Godowns are not a costly proposition and the same may be taken up in the district. Storage Godowns & Market Yards is an integral part of any economic development, as it is an investment in infrastructure which brings about value addition and helps in preventing the loss of perishable items, minimise wastage of produce during glut and shortage during other seasons.

District lack adequate godown/cold storage facilities. To supplement the government's efforts, private entrepreneurs also play a key role in development of this sector. Bank credit plays an important role in the creation of storage facilities. Establishment of storage godowns, organised market yards and cold storages (for fruits) help the farmers not only to avoid post-harvest losses but also to realize the better prices.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district lacks mandi or marketing committees, which are essential for organized trade. Currently, there are 16 governments and 1 private godown being utilized by the Procurement and Supply Department and the Food Corporation of India (FCI). These godowns are primarily used for the procurement of food grains from the Jammu offices of the relevant agencies. However, there are critical gaps in infrastructure: only one godown, with a capacity of 5,000 MT, is available, which is inadequate to meet the districts requirements. Additionally, there is no cold storage facility in the district, further complicating the management and preservation of perishable goods. NABARD has sanctioned a RIDF project on the development of infrastructure for Fruit and Vegetable market in the district. The production of milk in the district is in surplus, but due to lack of storages and processing facilities, the value addition to the surplus produce is not taking a flight. There is an urgent need for setting up of storage, processing and milk chilling units in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development**2.2.2.1 Status of the Sector in the District**

The district falls in mountainous region of Himalayas. Soil and water conservation problems arise mainly due to misuse of irrigation water. The problems are seepage, loss of water and nutrients, soil salinisation and pollution of ground water resources. The district, being the Kandi area, there is need for land leveling/scrapping to make it suitable for agriculture purpose.

The Government has declared the district as drought prone and drought proofing programme is going on in the district. Thus, there is ample scope for financing land leveling/scrapping in the district. It will definitely help farmers in increasing their production which ultimately will lead to increase in their income.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Department of Soil Conservation and Engineering provides essential technical guidance for land leveling and scrapping, but it needs to establish effective communication and collaboration with banks and farmers to facilitate access to resources and funding. Specific demonstration and extension efforts are necessary to educate borrowers about the utility of available schemes, as there is currently no market support involved, limiting the potential for broader economic impact. Development generally relies on the use of farm machinery and farmers own labor, emphasizing local resource utilization. Doda district holds significant potential for watershed development projects due to its diverse agro-climatic conditions and varied topography. The hilly terrain is prone to soil erosion, particularly during the monsoon season, making effective watershed management essential for soil conservation. Improved water resource management techniques, such as rainwater harvesting and the construction of check dams, can enhance water availability for irrigation and drinking, addressing challenges posed by erratic rainfall. These initiatives can significantly boost agricultural productivity, especially for small and marginal farmers, while also supporting livestock and fodder development, which are vital for the local economy.

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 an increasing demand for organically produced agricultural products, making organic farming a growing business. Furthermore, plant tissue culture has recently become of major industrial importance in the areas of plant propagation and disease prevention. Micro propagation technology has vast potential to produce plants of superior quality. Tissue culture-raised plants are more vigorous and grow faster than conventional plants. They yield better results as they are produced under ideal conditions from selected mother plants.

Biotechnology also has tremendous scope in plant protection. Biotechnological applications include products used for maintaining and increasing soil fertility, pest management, and veterinary feed additives or supplements. J&K has several remote areas using traditional cultivation methods, which can easily be converted and branded as organic to fetch higher returns. Some crops have negligible use of inorganic inputs, making them suitable for the organic value chain.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The Department of Agriculture and Krishi Vigyan Kendra have set up demonstration vermicomposting units in the district and are also providing training to farmers on vermicomposting production. Subsidies are available under the Holistic Agriculture Development Programme of the J&K government for alternative agricultural systems aimed at sustainability. Key interventions include expanding organic cultivation through a cluster approach in default areas, promoting the production of bio-inputs and the recycling of agricultural resources, facilitating certification and marketing of organic produce, and providing training and capacity building to develop the skills and knowledge necessary for organic farming.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro-processing plays a significant role in adding value to agricultural and horticultural produce, diversifying and commercializing agriculture, reducing waste, generating new employment opportunities, and enhancing export earnings. While India is the second-largest producer of fruits and vegetables in the world, its food processing industry remains underdeveloped. The agro and food processing industry encompasses sectors such as grain processing, fruit and vegetable products, poultry, fish, meat, and dairy products.

Agro-processing and food processing, along with related post-harvest technologies, are crucial for value addition, income generation, and employment creation, particularly in rural areas. Value addition and processing industries offer tremendous opportunities for income and growth, providing the necessary impetus for the expansion of the food processing sector. Negligible quantity of fruits & vegetables is processed locally in the district. There are good possibilities of linking production with processing in food processing industries in the district. Potential for setting up of agro-processing units for crops produced in the district which is currently being marketed in raw form, transported to other markets in raw form without any value addition.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The major crops grown in the district are maize, wheat, paddy, and apples. All these crops have good potential for setting up processing units. The Government of India's scheme, the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, can be utilized for establishing food processing units. This scheme offers a credit-linked capital subsidy of 35% of the eligible project cost, up to a maximum of ₹10.00 lakhs per unit. There is significant potential for setting up pulp and juice processing units due to the ample production of apples in the district. Additionally, the district has 14,046 bee hives, producing 370.89 quintals of honey. One honey processing unit has been sanctioned by KVIB, and construction of the unit is currently underway.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The Government of India (GOI) has introduced schemes for Agri-Clinics and Agri-Business

Centres aimed at supporting agricultural development and creating self-employment opportunities for agricultural graduates and diploma holder.

Agri-Clinics provide expert advice and services to farmers on technologies related to soil health, cropping practices, plant protection, crop insurance, post-harvest technology, and animal care. These services aim to enhance productivity and increase farmers' incomes.

Agri-Business Centres are commercial units run by trained agricultural professionals. They offer services such as maintenance and custom hiring of farm equipment, sale of agricultural inputs, post-harvest management, and market linkages, fostering entrepreneurship and income generation.

Farmers Producer Organizations (FPOs) are registered entities formed by primary producers engaged in economic activities. These organizations help members procure inputs at lower prices and enhance their selling power. FPOs facilitate access to timely finance, capacity building, and market linkages. NABARD supports these organizations by providing grant and additional resources.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

NABARD has established a soil testing laboratory at GHSSS Malothi to support agricultural practices. There are 27 Primary Agricultural Credit Societies (PACS) and 15 registered Farmer Producer Organizations (FPOs) in the district, but the concept of contract farming has not yet taken root. During the FY 2023-24, JKRLM formed and credit-linked 797 Self-Help Groups (SHGs). In the previous FY, a total of 84 Joint Liability Groups (JLGs) were financed by different banks, with a loan amount of 65.00 lakh. There is no Agri Clinic and Agri Business Centre in the district. However, the UT government has introduced the concept of Kisan Khidmat Ghar (KKG), which provides a comprehensive range of services to farmers at the Panchayat level.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Micro, Small, and Medium Enterprises (MSME) sector is a vital component of India's economy, contributing approximately 30% to the GDP and 45% to manufacturing output, while providing employment to around 110 million people. This sector plays a crucial role in job creation, the industrialization of rural and backward areas, and reducing regional disparities.

In 2020, the Union Cabinet revised the definition of micro, small, and medium enterprises. According to the new definition:

- Micro enterprises are those with investments of up to ₹1.00 crore and a turnover of up to ₹5.00 crore.
- Small enterprises are those with investments of up to ₹10.00 crore and a turnover of up to ₹50.00 crore.
- Medium enterprises are those with investments of up to ₹50.00 crore and a turnover of up to ₹250.00 crore.

In Doda district, there are 12,248 micro enterprises, 50 small enterprises, and 1 medium enterprise.

The ground-level credit under the MSME sector during the financial years 2021-22, 2022-23, and 2023-24 was ₹180.26 crore, ₹140.53 crore, and ₹350.47 crore, respectively, against the targets of ₹138.26 crore, ₹152.09 crore, and ₹152.09 crore.

3.2 Infrastructure and linkage support available, planned and gaps

Doda district has made significant strides in supporting the Micro, Small, and Medium Enterprises (MSME) sector through various initiatives. Government schemes like the Prime Minister's Employment Generation Programme (PMEGP) provide financial assistance and subsidies to help entrepreneur. Additionally, the district has established industrial estates that offer land and basic facilities for setting up MSMEs. Support services are available from the District Industries Centre (DIC), Handicraft Department, Handloom Department, and Khadi and Village Industries Board (KVIB), facilitating a conducive environment for business development. Local banks and financial institutions also provide loans and credit facilities tailored for small businesses, enhancing access to finance. Furthermore, the Jammu and Kashmir Trade Promotion Organization (JKTPO) assists MSMEs in connecting with broader markets and promoting local products.

However, many potential entrepreneurs lack awareness of the available schemes, financial support, and market opportunities, which hinders their ability to start or grow businesses. Basic infrastructure, such as transportation and logistics facilities, is still insufficient, impacting overall business operations. Additionally, there is a gap in skilled labor, with many workers lacking the necessary training to meet industry demands.

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 J&K Government's Trade and Export Policy 2018-28 aims to boost domestic trade volume fivefold over the next decade, increasing the export share in the Gross State Domestic Product (GSDP) from 0.7% in 2016-17 to at least 3.5%. Key exports from Jammu & Kashmir include handicrafts, handlooms, walnuts, and almonds.

According to the Reserve Bank of India's (RBI) Master directions for Priority Sector Lending, export credit for agriculture and MSME sectors along with incremental export credit can be classified as priority sector lending. This applies up to 2% of Adjusted Net Bank Credit or the Credit Equivalent Amount of Off-Balance Sheet Exposure, with a cap of 40 crores per borrower. This credit encompasses both pre-shipment and post-shipment export financing.

Export finance consists of various credit facilities and payment methods available before and after goods are shipped. Both Indian and foreign commercial banks, members of the Foreign Exchange Dealers Association, provide these services, with RBI offering refinance facilities. The Export-Import Bank of India (EXIM Bank) also extends finance to exporters and overseas projects, including joint ventures and construction.

Pre-shipment finance refers to financial support given in Indian Rupees or foreign currency before the actual shipment of goods. This assistance covers expenses for purchasing raw materials, processing them into finished goods, and packaging. Exporters may also utilize Foreign Currency Pre-Shipment Credit to import necessary inputs for production.

Post-shipment finance, on the other hand, encompasses any loan or advance offered to an exporter after goods have been shipped, until the export proceeds are realized. It acts as a bridge loan, ensuring exporters have liquidity during the period between shipment and payment receipt. Overall, these financing options are crucial for enhancing export capabilities and supporting the growth of Jammu & Kashmir's economy.

4.1.2 Infrastructure and linkage support available, planned and gaps

Doda district is known for the "Purple Revolution," a program that promotes lavender cultivation and has brought economic benefits to farmer. The district has an estimated 350 hectares dedicated to lavender cultivation. The district administration, along with the government and other export institutions, is working to promote the export of lavender oil.

Under the District as Export Hub Scheme, the Government of J&K has selected natural oils (lavender oil), rajmash, and walnut crops for promotion. Additionally, under the One District, One Product Initiative, the Government of J&K has chosen natural oils (lavender oil) for export promotion from the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a key factor in ensuring sustainable improvement in the standard of living of the people. A nation with a literate citizenry will perform better both economically and politically. The right to education is one of the fundamental rights guaranteed by the Constitution of our

country. Education can be broadly categorized into three levels:

primary, secondary, and higher/professional education. Providing access to education up to the secondary school level has largely been the responsibility of the government, although private players have also contributed in larger cities and towns. However, the availability of quality professional education is both scarce and costly.

To address this issue, banks have been encouraged to provide education loans. The Indian Banks' Association (IBA) has formulated a Model Educational Loan Scheme for pursuing higher education in India and abroad, as outlined in Circular No. RB/ELS/9623 dated February 15, 2021. According to Reserve Bank of India (RBI) guidelines, educational loans include loans and advances granted to individuals for educational purposes, with limits of up to ₹10.00 lakh for studies in India and ₹20.00 lakh for studies abroad. These loans do not include those granted to institutions. However, loans granted to educational institutions can be classified as priority sector advances under micro and small (service) enterprises, provided they meet the provisions of the MSMED Act, 2006. The literacy rate in the district is 64.68% which is lower than the state average i.e. 67.16%. The proportion of male and female literates in the district are 78.41 per cent and 49.69 per cent respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

Doda district has four degree colleges and 1247 government schools. Additionally, it features a campus of the University of Jammu in Bhaderwah, one medical college, and Three Industrial Training Institutions. However, due to the lack of adequate facilities for college education within the district, many students seek better opportunities in other districts and states.

Furthermore, there is no engineering college in the district. Many areas still lack proper school buildings and basic facilities, such as sanitation and electricity. The shortage of qualified teachers, especially in rural and remote areas, also poses a challenge. Additionally, there are insufficient vocational training opportunities that align with local job markets.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Population growth and urbanization significantly impact housing demands in India. With rising disposable incomes, especially among middle-income groups, coupled with accessible institutional finance and tax incentives, the housing sector has emerged as a viable investment opportunity. This trend has led to an increase in new housing supply and improvements in existing housing conditions, positioning housing as a key driver of economic growth.

In response, the Union Territory of Jammu & Kashmir adopted the J&K Housing, Affordable Housing, Slum Redevelopment and Rehabilitation and Township Policy in July 2020. This policy introduces seven housing models, including in-situ slum redevelopment and integrated townships, to meet diverse societal needs. It emphasizes public-private partnerships for affordable housing and slum rehabilitation, establishing a framework for the operation and maintenance of integrated townships.

The policy also focuses on rental housing, providing economically weaker section (EWS) families with units on a license basis for a specific duration, requiring an initial deposit and monthly fees. An ambitious target of constructing 100,000 dwelling units over five years has been set to address the demand for affordable housing.

Revised priority sector guidelines facilitate loans for individuals up to ₹35.00 lakhs in metropolitan centers (population over 1 million) and up to ₹25.00 lakhs in other areas for purchasing or constructing homes, provided the overall costs do not exceed ₹45.00 lakhs and ₹30.00 lakhs, respectively. Additionally, loans for repairs are available up to ₹10.00 lakhs in

metropolitan centers and 6 lakhs elsewhere, supporting the housing sector's growth.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector in Doda district has developed significantly, with necessary infrastructure such as cement, steel, bricks, timber, and other building materials readily available. However, despite this availability, there is a considerable gap in the infrastructure needed for further development in this sector, driven by the high demand. The shift from a joint family system to nuclear families, along with increased disposable income among the middle and upper-middle classes and the liberal policies of financial institutions, has led to a surge in credit uptake in this subsector. Addressing the existing gaps in infrastructure will be crucial to meeting the growing housing needs of the population.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development is vital for economic growth and poverty reduction, especially in rural areas. It encompasses essential components like irrigation, connectivity (roads, power, IT), transportation, energy, post-harvest storage, and social facilities such as drinking water, sanitation, healthcare, housing, and education. Indian farmers face challenges not only from marketing restrictions but also from inadequate infrastructure, making it crucial to reduce transaction costs through improved access to quality infrastructure.

The Rural Infrastructure Development Fund (RIDF), established by NABARD in 1995 with an initial corpus of ₹2,000.00 crore, addresses these issues. It provides loans to state governments and state-owned corporations for ongoing and new rural infrastructure projects. Initially focused on irrigation, drainage, flood protection, and roads, RIDF now supports various activities in agriculture, social sectors, and rural connectivity. It also funds projects executed by Panchayati Raj Institutions (PRIs), Self-Help Groups (SHGs), and Non-Governmental Organizations (NGOs).

As India's apex development bank, NABARD promotes infrastructure and agricultural development through funds like RIDF and NABARD Infrastructure Development Assistance (NIDA). By financing diverse projects, NABARD aims to build a comprehensive value chain model that includes innovations in farming, transportation, storage, processing, and marketing. This approach not only seeks to enhance farmer profits sustainably but also fosters overall rural prosperity. NABARD's commitment to improving rural infrastructure and services is crucial for enhancing the quality of life in rural communities and driving economic development across the region. Through these efforts, NABARD is dedicated to creating lasting impacts in rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

In Doda district, there are 49 ongoing projects under various sectors with an RIDF assistance ₹233.31 crore as on 31 March 2024. The largest allocation, ₹200.71 crore, is directed towards 38 projects in roads and bridges, emphasizing the importance of improved connectivity for rural populations. Additionally, two projects in agriculture and allied activities have been sanctioned with ₹6.88 crore, aiming to enhance productivity and resource access. Flood protection is addressed with an investment of ₹2.82 crore in one project, crucial for safeguarding communities against natural disaster. Furthermore, six projects focused on rural drinking water are allocated ₹18.02 crore, highlighting the need for clean water access to promote public health. This diverse distribution of resources reflects a comprehensive approach to rural development, targeting infrastructure, agriculture, and essential services to enhance the quality of life and economic resilience in these areas. The major river flowing through Doda is the Chenab. Despite abundant water resources, irrigation facilities in Doda are limited to just 10% of the net sown area. This indicates significant potential for development in the irrigation sector. Given the depth of the Chenab River, there is also potential for implementing lift irrigation systems. Connectivity is a significant challenge, especially in the hilly areas of Doda. The regions rugged terrain and remote locations make it difficult to establish reliable transportation and communication networks. Many villages are isolated, which hampers access to essential services such as education, healthcare, and markets.

To improve connectivity, new roads and pathways need to be developed to link these remote communities with urban center. This could involve constructing all-weather roads, improving existing routes, and implementing transportation services that can navigate the challenging

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

In Doda district, NABARD has sanctioned three major projects in the agriculture sector: the construction of a fruits and vegetable market, establishment of a lavender processing unit and establishment of a walnut processing unit. These initiatives can greatly benefit the local economy and community. They will create jobs in farming, processing, and retail, thereby reducing unemployment and increasing farmer income through direct sales and value-added processing. Additionally, they will enhance food security by providing access to fresh produce and promoting crop diversification, which helps mitigate market risks. Furthermore, these facilities can improve local infrastructure and promote sustainable agricultural practices. By showcasing Doda's unique products, they can attract tourism and foster community engagement, while also offering educational programs on nutrition and sustainable farming. Overall, this combination can significantly transform the economic landscape of Doda district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

While all types of infrastructure development aim to improve the standard of living for people, certain investments have a direct impact on the lives of those in rural areas. Investments in schools, health centers, drinking water, and sanitation facilities are examples of sectors that can be classified as social infrastructure. Although investments in this sector have traditionally been the responsibility of the government, the gap between demand and supply for these essential services has been widening over the years. Recent changes in the priority sector guidelines by the RBI have encouraged private participation through bank credit for social infrastructure. Banks can now provide loans up to ₹5.00 crore per borrower for setting up schools, drinking water facilities, and sanitation projects, including the construction or refurbishment of household toilets and water improvements at the household level. Additionally, loans up to ₹10.00 crore per borrower are available for building healthcare facilities, including those under the Ayushman Bharat scheme, in Tier II to Tier VI center. For Urban Cooperative Banks (UCBs), these limits apply only in centers with a population of less than one lakh. NABARD has sanctioned six water supply scheme projects to PHE department with the support of ₹18.02 crore in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has 1,246 government schools and 268 private schools, ranging from primary to higher secondary levels, providing education to students. There are five general degree colleges and one campus of Jammu University located in Bhaderwah, catering to higher education needs. In addition, the district is home to one medical college and 210 health institutions, including sub-district hospitals, primary health centers, new-type PHS, and health sub-center. These facilities have a total of 430 beds, which are highly inadequate for the district needs.

5.3 Renewable Energy

5.2.3 Status of the Sector in the District

Renewable energy sources have emerged as the primary alternative to gradually supplement and eventually substitute conventional energy sources. The strong points in favor of renewable energy are that it offers clean energy and is inexhaustible.

Renewable energy is generally defined as energy that comes from resources naturally replenished on a human timescale, such as sunlight, wind, rain, tides, waves, and geothermal heat. It has replaced conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services.

In the Union Territory of Jammu and Kashmir (J&K), the Jammu and Kashmir Energy

Development Agency (JAKEDA) promotes the use of renewable energy to achieve sustainable development, energy security, and low-carbon emissions. The estimated hydropower potential of J&K is 18,000 MW, of which about 14,867 MW has been identified. This comprises 11,283 MW in the Chenab basin, 3,084 MW in the Jhelum basin, and 500 MW in the Ravi basin. Out of the identified potential, only 3,526.65 MW, or 23.72%, has been harnessed so far. This includes 1,197.4 MW in the state sector, 2,250 MW in the central sector, and 79.2 MW in Independent Power Producer (IPP) mode.

In the solar sector, significant strides have been made, with a total solar power capacity of 27.85 MW developed through various schemes such as Grid-Connected Rooftop Solar Power Plants and PM-KUSUM. According to the Jammu and Kashmir Power Development Department, the states generation includes 3,607.66 MW of hydropower, 20.73 MW of solar power, and 175 MW of thermal power.

Grid-Connected Rooftop Solar Power Plant Schemes:

1. Grid-Tied Rooftop Solar Power Plants
2. Rooftop Solar Scheme under the Jammu Solar City Mission
3. Socio-Economic Initiatives
4. PM-KUSUM Scheme
5. PM Surya Ghar-Muft Bijli Yojana

5.2.4 Infrastructure and linkage support available, planned and gaps

Doda district currently lacks substantial infrastructure to support renewable energy initiatives; however, there is significant potential for generating renewable energy in the region. The district is home to a large population of cows and buffaloes, which presents a promising opportunity for establishing biogas plants in rural areas. The availability of space and dung essential prerequisites for setting up biogas facilities greatly enhances the potential for sustainable energy development. Moreover, Doda district has considerable potential for hydroelectric power generation due to its abundant water resources. This makes it an ideal location for harnessing hydropower, which can provide a reliable and clean energy source for local communities.

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	182	335.28	300.60
B	Ongoing tranches	49	262.61	233.32
	Total (A + B)	231	597.89	533.92

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	4	3.32	2.81
B	Rural roads & bridges	38	225.93	200.71
C	Social Sector	10	35.27	31.49
	Total (A + B + C)	52	264.53	235.01

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	4	Irrigation potential	ha	209
B	Rural roads	140	Road length	km	66535
C	Bridges	24	Bridge Length	m	8175

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Drinking Water	9	27 villages will be connected through WSS projects	Number	27
2	Animal Husbandry	5	100 villages will be getting benefits of these projects	Number	200

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG-Bank Linkage Programme, launched in 1992 with 500 Self-Help Groups (SHGs) by NABARD, aimed to provide financial services to unbanked and underprivileged individuals, particularly women in rural areas. It emphasized the Pancha Sutras: regular meetings, savings, internal lending, repayments, and transparent accounts. Following its success, the Ministry of Rural Development launched the National Rural Livelihood Mission (NRLM) in 2011 to further promote SHG movements.

In Jammu and Kashmir, the J&K Rural Livelihood Mission implements the SHG-Bank Linkage model. Joint Liability Groups (JLGs) consist of 4 to 10 members who collectively access credit and resources, sharing the responsibility for loan repayments. This structure reduces lender risk and fosters mutual support among members. JLGs also provide access to microcredit and training in financial management and marketing.

According to the Status of Microfinance 2023-24, as of March 31, 2024, there were 144.22 lakh SHGs and 331.26 lakh JLGs linked to banks across India. In Jammu and Kashmir, 17,694 SHGs had total savings of ₹20.87 crore, which is low compared to other northern states. During FY 2023-24, ₹148.93 crore was disbursed to 5,026 SHGs, and 4,962 JLGs were credit-linked in the region.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD has been actively conducting capacity-building programs for all stakeholders involved in the Self Help Group (SHG) Bank Linkage Programme. This includes district-level awareness initiatives for NGOs, banks, and government officials, along with exposure visits for groups and bank-specific sensitization for branch managers and field officers.

To support SHGs, NABARD provides 100% refinance to banks against their lending to these groups. Since 2006, it has also implemented the Micro Enterprise Development Programme (MEDP), offering need-based skill development for mature SHGs with bank financing. MEDPs provide on-location training to address skill deficits and enhance production activities, with grants available for eligible training institutions.

In December 2015, NABARD launched the Livelihood and Enterprise Development Programme (LEDP) to create sustainable livelihoods among SHG members. LEDP involves intensive training, backward-forward linkages, and support, covering the entire value chain and addressing 15 to 30 SHGs in contiguous villages.

Despite the growth of the SHG movement, concerns about bank lending caution due to loan delinquency have emerged. The future roadmap includes reviving dormant SHGs, focusing on training and capacity building, and converging with the National Rural Livelihood Mission (NRLM) for enhanced benefits. It encourages SHGs to pursue livelihoods and micro-entrepreneurship, leverage ICT tools for transparency, and promote financial literacy to avoid over-indebtedness.

Additionally, Joint Liability Groups (JLGs) serve as a collateral substitute for loans to small and marginal farmers, allowing groups of 4 to 10 individuals to collectively access bank loans. This approach facilitates greater financing opportunities, particularly in districts with a high percentage of small and marginal land holdings.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- i. The district currently faces a significant shortage of quality seeds for various crops, which limits agricultural productivity. Establishing a dedicated seed farm is vital for enhancing crop yields and promoting sustainable agriculture. This seed farm can focus on producing high-quality, locally adapted seed varieties, ensuring that farmers have access to the best resources for their specific conditions. Additionally, it can serve as a hub for research and development, helping to innovate and improve seed quality continuously.
- ii. The Union Budget 2024-25 aims to encourage one crore farmers to adopt natural farming practices, supported by certification and branding. This approach emphasizes minimal intervention and the use of natural resources, reducing reliance on chemical fertilizers and pesticides. However, the district faces challenges such as low availability of farmyard manure and vermicompost, crucial for enhancing soil health. Therefore, it is essential to focus on producing farmyard manure and establishing vermicomposting facilities.
- iii. The district lacks adequate post-harvest processing facilities, including storage, cleaning, sorting, grading, temperature control, and packaging. These facilities are essential for maintaining the quality of agricultural produce and reducing post-harvest losses. To address this issue, financial institutions should prioritize funding for such projects. Establishing these facilities will enable farmers to better manage their produce, enhance marketability, and ultimately increase their income.
- iv. Under the Holistic Agriculture Development Programme of UT Govt., sufficient subsidy is available for setting up polyhouses. Therefore, there is a need to popularize the scheme to promote polyhouse technology in the district.

2. Water Resources

- i. The district's lack of irrigation facilities significantly limits agricultural productivity and food security. To address this, focused efforts must be made to develop essential infrastructure, such as canal systems to divert water from nearby rivers or reservoirs, providing a reliable irrigation source. Additionally, implementing efficient water use systems like drip and sprinkler irrigation is vital. These methods optimize water usage by delivering precise moisture directly to plant roots, ensuring adequate hydration while conserving valuable resources.
- ii. A lift irrigation system shall be constructed to provide irrigation to the vegetables grown in the Assar block and Paryot area of Doda district, utilizing water from the Chenab River. This system is essential for enhancing agricultural productivity in the region, as the current lack of reliable irrigation facilities limits the growth potential of local crops.

3. Farm Mechanization

- i. Custom hiring of farm machinery needs to be suitably organised and popularized. PACS, FPO and other state agencies may be encouraged to establish farm machinery banks.
- ii. More repair shops and outlets need to be opened to promote large-scale farm mechanization. Additionally, banks should provide credit for tractors, power tillers, and other small farm implements to facilitate effective mechanization, with or without subsidies.

- iii. Skill development training may be provided to rural youth on the operation, maintenance, repair, and servicing of farm machinery.

4. Plantation and Horticulture

- i. Agro-processing units should be set up for value addition, such as pulp making and juice production, as the shelf life of horticultural produce is very short.
- ii. Farmers to be encouraged for taking up activities under protected farming. Farming of high value cash crops under poly-house, greenhouse will ensure productivity in off-seasons, thereby, farmers will be able to generate more income.
- iii. There is a need for the establishment of a center of excellence for the production of quality planting material.

5. Forestry/ Waste Land Development

- i. Policy reforms to incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration are essential for promoting long-term conservation and responsible resource management.
- ii. Capacity-building initiatives to enhance technical skills, knowledge transfer, and entrepreneurship among forest-dependent communities and stakeholders are vital for empowering local populations to adopt sustainable practices and drive economic growth.
- iii. Investment in research and development to promote innovation in forest management, silviculture techniques, and value-added processing of forest products is crucial for improving forest productivity, sustainability, and creating new market opportunities.

6. Animal Husbandry - Dairy

- i. The lack of a dairy processing plant in the district offers an opportunity for economic growth and community enhancement. Establishing a facility would create jobs, provide local farmers with a reliable market for their milk, and stabilize prices. Processing milk into products like cheese and yogurt would increase profitability and ensure fresh dairy supplies for residents. However, initial investment and infrastructure improvements are needed, which can be addressed through partnerships with local government and private investors.
- ii. Implementing training programs for local workers is essential for building a skilled workforce to support a dairy processing plant. These programs can focus on technical skills related to dairy processing, equipment operation, and quality control, ensuring that workers are proficient in their roles.

7. Animal Husbandry – Poultry

- i. The district has a significant production of maize, yet there is currently no feed plant in the area. This presents a valuable opportunity for entrepreneurs to establish a feed manufacturing facility. By creating a feed plant, entrepreneurs can not only capitalize on the abundant local maize supply but also address the growing demand for poultry feed in the region.
- ii. SHGs may be imparted training to set up Backyard poultry units.

8. Animal Husbandry – Sheep, Goat, Piggery

- i. Devising pilot projects for artificial insemination in sheep and goats is a critical intervention required to improve breeding efficiency, enhance genetic diversity, and increase productivity in the livestock sector, leading to long-term sustainability and growth.

9. Fisheries

- i. Doda district possesses abundant water resources, making it an ideal location for the establishment of fish ponds and raceways. However, the region faces a significant challenge due to the lack of quality fish seeds necessary for sustainable fisheries production. To address this issue, there is an urgent need to establish hatcheries that can produce and supply high-quality fish seeds to local farmers.
- ii. In addition, it is crucial to strengthen extension services to provide continuous support to fish farmers. This includes disseminating information on best practices in aquaculture, as well as updates on current market trends to enhance their productivity and profitability. Furthermore, conducting training workshops for local fishers on modern fishing techniques, sustainable practices, and effective fish farming methods will equip them with the necessary skills and knowledge.
- iii. Establishing hatcheries for fish production is required to ensure sustainable fish farming, enhance fish stock replenishment, improve local production capacity, and support the growth of the aquaculture industry.

10. Construction of Storage and Marketing Infrastructure

- i. Promotion and strengthening of producers groups to set up godowns / cold storages / primary processing facilities. Agriculture Department and the Dept. of Agri Marketing may provide necessary support to the banks in mobilizing viable projects for financing under the Govt. of India Scheme on Integrated Scheme for Agricultural Marketing Infrastructures, being implemented by DMI/NABARD and give wide publicity to attract private investments.
- ii. Setting up mini apple grading machines at the block level to enhance the quality control of apples, streamline sorting processes, minimize post-harvest waste, and improve marketability.
- iii. SHGs/FPOs should be encouraged to establish post-harvest facilities by utilizing the support available under the Agriculture Infrastructure Fund, which will help improve storage, processing, and marketing capabilities, thereby enhancing value addition and reducing post-harvest losses.

11. Land Development, Soil Conservation and Watershed Development

- i. To enhance agricultural productivity and sustainability in Doda district, promoting terracing and contour plowing is essential. Terracing creates stepped levels on slopes, reducing soil erosion and improving water retention, which enhances soil quality and expands arable land for diverse crops. Contour plowing follows the land's natural contours, slowing water runoff and further preventing erosion while conserving water.
- ii. Efforts should be made to popularize organic manure through Vermi-compost, Urban Compost (Municipal area garbage) with a view to maintain ecological balance.
- iii. It is crucial to organize training programs for local farmers. These workshops should

focus on the techniques for implementing and maintaining terraces, while clearly communicating the benefits, such as reduced soil erosion and improved crop yields. Providing hands-on experience will be vital for fostering understanding and skill development.

- iv. An Integrated Watershed Management Plan can be developed to ensure the sustainable management of watershed areas, utilizing resources efficiently and responsibly. This plan will incorporate strategies for soil and water conservation and promote agroforestry practices to enhance biodiversity and soil health. Additionally, encouraging the construction of rainwater harvesting structures will allow farmers to capture and store rainfall for agricultural use, improving water availability during dry periods.

12. Agriculture Infrastructure: Others

- i. Farmers can be trained to produce vermicompost for use in organic farming.

13. Agri. Ancillary Activities: Others

- i. There is significant potential for the formation of a Dairy Farmer Producer Organization (FPO) in the district, which can help farmers pool resources, share knowledge, and improve market access.
- ii. Scheme on Agri Clinics, Agri Business Centre may be popularized among the youth for setting up the centres in the district.

14. Micro, Small and Medium Enterprises (MSME)

- i. The inconsistent supply of electricity significantly hampers the operations of Micro, Small, and Medium Enterprises (MSMEs) in Doda district. To address this issue, there is need for the improvement of the local power infrastructure, such as investing in renewable energy sources like solar or hydroelectric power, which can provide reliable energy. Establishing community-based power cooperatives could also empower local businesses to collectively manage energy solutions.
- ii. The lack of skilled workforce is a major barrier to the growth of MSMEs in Doda district. To tackle this challenge, targeted vocational training programs should be established in collaboration with local educational institutions and industry experts. These programs can focus on relevant skills tailored to the specific needs of MSMEs in the region.
- iii. High transportation costs are a major challenge for MSMEs in Doda district, affecting their competitiveness. To address this issue, there is need to improve local transportation infrastructure to make it easier for businesses to access markets. Additionally, promoting logistics cooperatives can allow MSMEs to share transportation resources, helping to lower costs for everyone involved.
- iv. Promoting handloom and handicraft clusters in the district is essential for preserving cultural heritage, generating employment, and strengthening the local economy through the growth of traditional crafts.

15. Export Credit

- i. Although the UT Government of J&K has identified natural oils (lavender oil), rajmash, and walnut crops for promotion of export in the district, the volume of production is

currently insufficient for export. Therefore, the department should make efforts to expand the area under these crops, thereby increasing the volume of production.

- ii. Strengthening the FPOs engaged in Lavender and Walnut in the district is required to boost exports by aggregating produce, ensuring quality control, and facilitating market linkages. By promoting value addition, providing access to finance, and offering training, FPOs can enhance production, reduce transaction costs, and position local products like lavender oil and walnuts in international markets for sustainable growth.

16. Renewable Energy

- i. Awareness campaigns and training programs should be conducted to educate local communities, businesses, and government officials about renewable energy technologies, their benefits, and how to adopt them for sustainable growth.
- ii. Subsidy-linked credit schemes are available to attract investments in the renewable energy sector and need to be widely promoted among the public to encourage participation and foster growth in this sector.

17. Informal Credit Delivery System

- i. The establishment of Microfinance Institutions (MFIs) is essential to provide small loans with reasonable interest rates, ensuring that credit is accessible to those in need while safeguarding borrowers' rights.
- ii. Government-backed loan guarantee schemes enhance access to credit for underserved populations by reducing lender risk. By guaranteeing a portion of the loan amount, these schemes encourage financial institutions to lend to individuals and small businesses without a formal credit history. This fosters entrepreneurship, drives economic growth, and promotes financial inclusion, helping marginalized communities participate more fully in the economy.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. To provide facilities at par with FPOs to existing PACS.
- vi. Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- vii. World’s largest food grain storage scheme for cooperatives.
- viii. Revival and computerization of PCARDBs/SCARDBs.

- ix. Establishment of National Cooperative Database.
- x. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- xi. 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.
- xii. All these initiatives will create immense business potential from grassroots upward in times to come.

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

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

- ii. Dairy Development Scheme

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

- iii. Ayushman Sahakar Scheme

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

- iv. Food Processing Units Initiative

The initiative to establish 80 food processing units in Jammu and Kashmir aims for equitable agricultural development, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of ₹75.00 lakhs or less, it enhances local food production and processing. Local authorities will aid in preparing Detailed Project Reports (DPRs), which will undergo technical evaluation. Cooperative Banks will provide up to 90% of project costs, capped at ₹9.00 lakhs, with manageable repayment terms. This initiative boosts local economies, creates jobs, and reduces post-harvest losses, contributing to food security and improved livelihoods.

5. Status of Cooperatives in the District

- i. The cooperative sector in Jammu and Kashmir comprises a total of 9794 cooperatives, covering about 8874 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 920

rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 892841 lakh members spread across 6850 villages. Likewise, long-term rural co-operative credit institutions include one State Co-operative Agriculture and Rural Development Banks (SCARDB), which has a unitary structure with 51 branches. It has a membership of nearly 0.99 lakh members. Further, there is one MSCS having their registered office in the state. Besides, there are about 59 district level federations, 3 state level federations operating in the state.

- ii. There are 90 cooperative societies in the district, which are classified into credit and non-credit categories. Among the credit cooperative societies, there is one type: Primary Agricultural Credit Societies (PACS), comprising 27 societies. In contrast, the non-credit cooperative societies include a diverse array of organizations, such as 21 Dairy Cooperative Societies, 6 Marketing Cooperative Societies, 2 Consumer Cooperative Societies, 2 Labour Cooperative Societies, 14 Handicraft Societies, and 18 Handloom Societies, totaling 63 non-credit societies. These cooperative societies play a vital role in bolstering the local economy and enhancing community welfare through various initiatives, contributing significantly to the overall development of the region.

6. Potential for formation of cooperatives

- i. There is significant potential for the formation of cooperative societies, particularly in the agriculture, horticulture, dairy, and fishery sectors within the district. Establishing such cooperatives can have a profound multiplier effect, stimulating economic activities in these areas. By pooling resources and expertise, cooperative societies can enhance productivity, improve access to markets, and foster sustainable practices. Moreover, they can empower local farmers and producers, providing them with a stronger voice and better bargaining power. This collaborative approach not only strengthens the local economy but also promotes community development and social cohesion, ultimately benefiting the entire region.
- ii. To realize the vision of "Sahkar se Samridhi" and strengthen the cooperative movement in the country, the Government of India (GoI) has approved a plan to establish new multipurpose Primary Agriculture Credit Societies (PACS), Dairy, and Fisheries Cooperative Societies across all Panchayats and villages in the country over a period of 5 years. According to the National Cooperative Database (NCD), all the Panchayats in Doda district are already covered by the existing 27 PACS. However, few Panchayats/villages remain underserved by these societies. To address this gap, formation of 68 new PACS has been suggested by the government.

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	Collectivization	Himalayan Essential Oils Producer Company Ltd.	Bhalla Block of Doda	An amount of ₹8.44 Lakh was sanctioned as grant assistance under PODF-ID fund of NABARD. The grant support bifurcated into FPO Registration Cost, CEO Salary, Annual Audit expenditure to FPO and Board of Directors Training, CEO training to the Producer Organization Promoting Institution (POPI).	The Farmer Producer Organization (FPO) has received Three lavender oil distillation units from the Indian Institute of Integrative Medicines (IIIM), Jammu. It has also opened a Millet restaurant under the Holistic Agriculture Development Plan of Jammu and Kashmir. Additionally, the FPO established a vermicomposting and organic spray unit, costing ₹2.00 lakh, in collaboration with the Department of Floriculture in Doda	754	The formation of a lavender-focused FPO in Doda district has significantly impacted the lives of local farmers. Currently, 724 farmers have been become shareholders of the company with a total share capital of ₹20.00 lakh. Last year, the FPO earned ₹2.00 crore by moving from selling dried lavender flowers to making high-value products like soaps and perfumes, increasing farmers' incomes. Access to better planting materials and training has also improved productivity.
2	Collectivization	JK Aroma Farmer Producer	Bhaderwah Block of Doda	The FPO has been sanctioned ₹18.00 lakh as grant under the New Central Sector	The Farmer Producer Organization (FPO) has successfully constructed	344	Since the establishment of the FPO, it has

		Cooperative Limited	district	Scheme for the Formation and Promotion of 10,000 FPOs. This grant is allocated for the registration of the FPO, the appointment of a CEO and accountant to manage its affairs, the purchase of minor equipment, office rent, electricity charges, and other operational expenses.	fish raceways under the Holistic Agriculture Development Plan (HADP) scheme of the UT government. Through this initiative, the FPO planned to diversify its business portfolio by incorporating fish farming.		empowered local farmers by providing quality planting materials and processing dried lavender flowers into products like soaps, agarbattis, hair oils, perfumes, and diffusers. It is also diversifying into rosemary and cedar products. The FPO organizes training sessions on lavender product manufacturing to enhance skills and improve quality of the members. In 2023-24, JK Aroma achieved a turnover of ₹32.00 lakh, showcasing its market reach.
3	Skill Training	SDP on "Cutting & Tailoring" to 30 candidates including especially abled candidates	Dadhkai Panchayat of Gandoh block, Doda district	₹2.03 lakh was sanctioned as grant to SBI, RSETI Doda for providing training on "Cutting & Tailoring" to 30 female candidates including especially abled candidates	No CSR collaboration/convergence has been happened.	30	Before the SDP on "Cutting & Tailoring," young girls in Dhadhkai Village faced significant economic challenges due to a lack of job skills. Many, especially those with disabilities, experienced high

							unemployment rates, leading to dependency on their families. Through the SDP, these girls were equipped with essential tailoring skills, enabling them to earn a dissent livelihood.
4	Financial Inclusion	04 Centre for Financial Literacy Centres under FIF	One CFL in each block viz. Dali, Udhyampur, Kahra, Bhalessa and Kastigarh have been established	₹20.00 lakh have been sanctioned for capital expenditure, and ₹136.08 lakh have been sanctioned for operating expenses of these CFLs.	The project is being implemented through State Bank of India.	12	The CFLs have been established in four blocks of Doda district, which lacks sufficient banking facilities. The staff at the CFLs are conducting camps where field coordinators raise awareness about the social security schemes introduced by the Government of India. They are linking underserved beneficiaries to the banking system.

Success Stories

Success Story 1: Himalayan Essential Oil Producers Company Limited



Scheme	PODF-ID
Project Implementing Agency	Jivika Fragrances OPC Ltd. Duration of the project Three Years
No. of beneficiaries	700
State	Jammu and Kashmir
District	Doda
Block	Bhalla

1.1 Support provided: An amount of ₹8.44 lakh was sanctioned as grant assistance under NABARD's PODF-ID fund. This grant covers registration costs for the FPO, the CEO's salary, annual audit expenses, and training for the BoDs and CEO through the Producer Organization Promoting Institution (POPI).

1.2 Pre-implementation status

- Before formation of the FPO, the farmers were primarily cultivated traditional crops like maize and paddy. While these crops were crucial for subsistence, they provided limited financial returns, and any surplus yielded minimal profits due to their conventional farming practices.
- The introduction of lavender as an alternative crop in Doda district faced limited adoption among farmers due to a lack of skills and training in its cultivation. Insufficient marketing opportunities also hindered sales, making it difficult for those who grew lavender to achieve profitable prices.

1.3 Challenges faced

- The farmers involved in the cultivation of lavender were primarily small and marginal landholders, who faced several challenges, including access to quality planting materials,

efficient processing of lavender flowers, value addition, and effective marketing of their produce.

- Additionally, the hilly terrain of the region meant that these farmers were scattered and often unorganized, which further complicated their efforts.

1.4 Impact

- The establishment of a lavender-focused FPO in Doda district has significantly benefited local farmers. Currently, 724 farmers have become the shareholders of the FPO, with a total share capital of ₹20.00 lakh.
- During the previous financial year, the FPO generated a turnover of ₹2.00 crore by transitioning from selling dried lavender to high-value products like soaps and perfumes, enhancing farmers' incomes.
- The FPO is providing quality planting materials to its members, which has significantly increased their productivity.
- Farmers have been empowered through collective marketing, allowing them to get better prices and rely less on middlemen. The setup of three distillation units has added value to their products and created local jobs.

Success Story 2: JK Aroma Farmers Producer Cooperative Ltd.



Scheme	Central Sector Scheme for Formation and Nurturing of 10k FPOs
Project Implementing Agency	Sher-e-Kashmir University of Agricultural Sciences and Technology, Jammu
Duration of the project	Three Years
No. of beneficiaries	324
State	Jammu and Kashmir
District	Doda
Block	Bhaderwah

1.1 Support provided

- An amount of ₹18.00 lakh as grant assistance was sanctioned to the FPO under New Central Sector Scheme for Formation and Promotion of 10000 FPOs.
- This grant is allocated for the registration of the FPO, the appointment of a CEO and accountant to manage its affairs, the purchase of minor equipment, office rent, electricity charges, and other operational expenses.
- Additionally, an amount of ₹25.00 lakh was sanctioned to Sher-e-Kashmir University of Agricultural Sciences and Technology, Jammu, for supporting the FPO. The major components include training for the Board of Directors and the CEO of the FPO, as well as exposure visits for FPO members.

1.2 Pre-implementation status

- Many farmers lacked the necessary skills and training for effective lavender cultivation, leading to suboptimal growth and low yields. The absence of training programs meant farmers were often unaware of best practices in soil preparation, pest management, and harvesting techniques.
- Processing challenges were prevalent due to a lack of local facilities and equipment. Without proper distillation units or processing infrastructure, farmers struggled to convert lavender into high-value products, limiting their income potential.

1.3 Challenges faced

- Farmers in Bhaderwah faced significant challenges in accessing quality planting materials for lavender cultivation. Limited local sources, high costs, and a lack of knowledge about suitable varieties restricted their ability to invest in better options.
- Farmers in the region primarily grew traditional crops like maize and paddy, which yielded low financial returns. These crops often served only subsistence needs, leaving little surplus to invest in better agricultural practices or new ventures, such as lavender cultivation.
- Many farmers lacked the necessary skills and knowledge to effectively cultivate lavender, leading to suboptimal growth and low yields. The absence of training programs meant that they were not aware of best practices in soil preparation, pest management, and harvesting techniques etc.
- Farmers faced challenges in processing lavender flowers due to a lack of local facilities and equipment. Without proper distillation units or processing infrastructure, they could not efficiently convert their lavender into high-value products, limiting their income potential.
- The farmers' scattered nature and lack of organization made it difficult for them to access larger markets. Many relied on informal sales channels, which often resulted in lower prices and less stability, preventing them from capitalizing on the full market potential for lavender products.

1.4 Impact

- The FPO has significantly increased farmers' income by enabling a shift from low-profit traditional crops to higher-value lavender cultivation, complemented by improved access to quality planting materials and technical support, which enhanced crop yields.
- Training programs provided by the FPO has equipped farmers with essential skills for both lavender cultivation and processing that increased their efficiency and product quality.

- The establishment of processing facilities by the FPO has allowed farmers to convert lavender oils into high-value products like oils, soaps, and perfumes, further boosting profitability.
- The FPO fostered a sense of community and collaboration among farmers, encouraging knowledge sharing and collective problem-solving.

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.

a. **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.

a. **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.

a. **NABARD:** NABARD has approved several projects to enhance climate resilience in India. ₹22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a ₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering ₹22,000.00 per hectare for plains and ₹25,000.00 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with ₹200.00 crore, supports 10 projects in J&K and Ladakh, alongside a ₹50.00 crore Tribal Development Fund for 5 additional projects.

a. **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

2 Climate Change Scenario - At the District Level

2.1 Prospects of Climate Action in the District

a. In 2011, the Indian Council for Agricultural Research launched a multi-institutional and multi-disciplinary network project called National Innovations in Climate Resilient Agriculture (NICRA). This initiative identified a total of 310 districts across India as the most vulnerable to climate change, with 109 categorized as very high vulnerability and 201 as highly vulnerable. Doda is one of the districts in Jammu & Kashmir that falls under the highly vulnerable category.

b. Doda district presents both challenges and opportunities for climate action. Its rich biodiversity and ecosystems can be leveraged through sustainable forestry and conservation initiatives, enhancing resilience against climate impacts. The region holds significant potential for renewable energy, particularly through small-scale hydropower and solar projects, which can help reduce reliance on fossil fuels and improve energy access. Engaging local communities in climate initiatives and raising awareness about sustainable practices can foster a sense of ownership and adaptability. Additionally, promoting climate-resilient agricultural techniques and developing disaster risk reduction infrastructure can bolster the district's capacity to cope with changing weather patterns. Supportive government policies and access to funding are crucial for implementing these strategies, while local research and monitoring can inform targeted interventions. Overall, with coordinated efforts among government bodies, NGOs, and local populations, Doda can emerge as a model for climate resilience in the region.

2.2 Any specific Climate Change initiative in the District by

a. The Department of Ecology, Environment, and Remote Sensing of the Government of Jammu & Kashmir has developed a State Action Plan on Climate Change for the entire Union Territory. This plan outlines a comprehensive list of actions across various sectors, including the Sustainable Energy Mission, the Mission on Enhanced Energy Efficiency, and the Mission on Sustainable Habitat, among others.

Each of these missions is designed to address specific challenges posed by climate change while promoting sustainable development. The Sustainable Energy Mission focuses on promoting renewable energy sources, reducing dependency on fossil fuels, and ensuring energy security for the region. The Mission on Enhanced Energy Efficiency aims to implement measures that reduce energy consumption across industries and households, ultimately lowering greenhouse gas emissions.

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 has a single GI-registered product i.e. Bhaderwah Rajmash. The GI registration was awarded on August 28 2023 under the agriculture category (Class 30). NABARD and the Directorate of Agriculture Production and Farmers Welfare Jammu facilitated the process of obtaining the GI tag for Bhaderwah Rajmash. The GI tag has been awarded to a Farmers Producer Organization (FPO) namely Bhaderkashi Fruits Producer Company Limited.

One of the most unique aspects of Bhaderwah Rajmash is that it is produced grown and cultivated at an altitude of 1300 to 1900 meters above mean sea level (AMSL) making it the only place in the world where Rajmash is cultivated at such a high altitude. Bhaderwah Rajmash is a local pole-type twining variety of *Phaseolus vulgaris*. It is renowned for its excellent taste and flavor characterized by its sweetness easy digestibility and bright red color making it highly sought after throughout the nation. Rajmash from the Chinta Valley in Doda district is particularly popular. Traditionally it has been grown as an intercrop with maize for ages. This intercrop combination is ideal for generating high economic returns in hilly regions and serves as a sustainable soil-enhancing practice.

4. A new product Knol Khol Pickle (Kadam Ka Achaar) from Bhaderwah has been identified for GI registration. This initiative stems from a collaboration between NABARD and the Department of Agriculture Doda. Knol Khol also known as Kohlrabi is a unique vegetable prized for its crisp texture and distinctive flavor. The process of making Kadam Ka Achaar involves traditional methods that highlight the local culinary heritage of the Bhaderwah region. The pickle is not only a flavorful accompaniment to meals but also reflects the agricultural practices and cultural identity of the area.

Doda, PLP 2025-26

Annexure-1																							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Changa	Chill Pingal	Chiralla	Dali Udhyampur	Doda	Gundana	Jakya	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
	I.Agriculture																						
	A. Farm Credit																						
	A.1 Crop Production, Maintenance, Marketing																						
1	Apple/ Seb	100	Acre	49260	Phy		100		50	50		50		30				30			20	50	380
					BL		49.26		24.63	24.63		24.63		14.78				14.78			9.85	24.63	187.19
2	Apple/ Seb_High Density	100	Acre	72979	Phy		20		10	10		5		5							5	10	65
					BL		14.60		7.30	7.30		3.65		3.65							3.65	7.30	47.45
3	Fodder Oats/ Jai	100	Acre	29752	Phy	200	300	200	200	300	300	100	50	300	185	50	50	50	50	150	200	200	2885
					BL	59.50	89.26	59.50	59.50	89.26	89.26	29.75	14.88	89.26	55.04	14.88	14.88	14.88	14.88	44.63	59.50	59.50	858.36
4	Indian Bean	100	Acre	31872	Phy	55	182	125	150	521	217	10	10	222	400	235	35	53	40	62	250	60	2627
					BL	17.53	58.01	39.84	47.81	166.05	69.16	3.19	3.19	70.76	127.49	74.90	11.16	16.89	12.75	19.76	79.68	19.12	837.29
5	Knol Khol/ Wild Cabbage	100	Acre	62704	Phy	50	100	15	30	30				15	20	20	10	10	5	15	15	20	355
					BL	31.35	62.70	9.41	18.81	18.81				9.41	12.54	12.54	6.27	6.27	3.14	9.41	9.41	12.54	222.61
6	Lavender	100	Acre	237712	Phy	5	15		5	15					5					5	5		55
					BL	11.89	35.66		11.89	35.66					11.89					11.89	11.89		130.77
7	Maize/ Makka_Irrigated	100	Acre	46984	Phy	1310	4255	3904	1613	5683	1341	815	1136	1616	4571	2063	874	988	1314	1359	1606	1561	36009
					BL	615.49	1999.17	1834.26	757.85	2670.10	630.06	382.92	533.74	759.26	2147.64	969.28	410.64	464.20	617.37	638.51	754.56	733.42	16918.47
8	Marigold/ Gende Ka Phool/ Zendu	100	Acre	342888	Phy	12	50	5	20	25	5			15	15					40	50	25	262
					BL	41.15	171.44	17.14	68.58	85.72	17.14			51.43	51.43					137.16	171.44	85.72	898.35
9	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	29320	Phy	55	182	125	150	521	200	5		222	400	234	35	50	37	60	250	60	2586
					BL	16.13	53.36	36.65	43.98	152.76	58.64	1.47		65.09	117.28	68.61	10.26	14.66	10.85	17.59	73.30	17.59	758.22
10	Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	100	Acre	77240	Phy	150	70	15	20	125	10	10	10	50	70	15	10	10	15	40	25	25	670
					BL	115.86	54.07	11.59	15.45	96.55	7.72	7.72	7.72	38.62	54.07	11.59	7.72	7.72	11.59	30.90	19.31	19.31	517.51
11	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	65520	Phy	75	30		15	30				15	30					20	20	30	265
					BL	49.14	19.66		9.83	19.66				9.83	19.66					13.10	13.10	19.66	173.64
12	Potato/ Aloo_Irrigated	100	Acre	77600	Phy	170	65	50	50	150	10		10	50	50	15		20	10	40	30	50	770
					BL	131.92	50.44	38.80	38.80	116.40	7.76		7.76	38.80	38.80	11.64		15.52	7.76	31.04	23.28	38.80	597.52
13	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	28520	Phy	17	190	75	150	700	75	75	50	125	220	100	195	250	185	100	250	150	2907
					BL	4.85	54.19	21.39	42.78	199.64	21.39	21.39	14.26	35.65	62.74	28.52	55.61	71.30	52.76	28.52	71.30	42.78	829.07
14	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	50	500	300		400					300	300			200		200	25	2275
					BL	24.24	242.40	145.44		193.92					145.44	145.44			96.96		96.96	12.12	1102.92
15	Tomato/ Tamatar	100	Acre	72000	Phy	80	30	10	30	65				10	30	15	10	10	15	30	30	30	395
					BL	57.60	21.60	7.20	21.60	46.80				7.20	21.60	10.80	7.20	7.20	10.80	21.60	21.60	21.60	284.40
16	Wheat/ Gehu_Irrigated	100	Acre	46736	Phy	160	300	200	50	250	30	15	200	300	500	300	20	133	200	300	200	300	3458
					BL	74.78	140.21	93.47	23.37	116.84	14.02	7.01	93.47	140.21	233.68	140.21	9.35	62.16	93.47	140.21	93.47	140.21	1616.14
						1251.43	3116.03	2314.69	1192.18	4040.10	915.15	481.73	675.02	1333.95	3099.3	1488.41	533.09	695.58	932.33	1144.32	1512.30	1254.30	25979.

															0								91
	Post-harvest/HH Consumption (10%)					125.14	311.6	231.47	119.22	404.01	91.52	48.17	67.5	133.4	309.93	148.84	53.31	69.56	93.23	114.43	151.23	125.43	2597.99
	Repairs & maintenance of farm assets (20%)					250.29	623.21	462.94	238.44	808.02	183.03	96.35	135	266.79	619.86	297.68	106.62	139.12	186.47	228.86	302.46	250.86	5195.98
	Sub Total																						33773.88
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhalesa (Gandoh)	Bhalla	Dali Udhyampur	Doda	Kastigarh	Khellani	Marmat	Thathri	District Total							
	A.2 Water Resources																						
1	Bore Well-New-	90	No.	600000	Phy	1	1	1	1		2		1	1	1	9							
					BL	5.4	5.4	5.4	5.4		10.8		5.4	5.4	5.4	48.6							
2	Drip Irrigation--	90	ha	165000	Phy	5	5		5		5		2		2	24							
					BL	7.43	7.43		7.43		7.43		2.97		2.97	35.66							
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy	4	6	2	4		6		2	4	3	31							
					BL	6.48	9.72	3.24	6.48		9.72		3.24	6.48	4.86	50.22							
4	Lift Irrigation Schemes-Individual/River Lift Points-	90	No.	415000	Phy	2	2				2		1			7							
					BL	7.47	7.47				7.47		3.74			26.15							
5	Sprinkler Irrigation - Micro-	90	ha	120000	Phy	10	10	5	5		10		5			45							
					BL	10.8	10.8	5.4	5.4		10.8		5.4			48.6							
6	Water Harvesting/Recharge structure-Roof Top-	90	No.	150000	Phy	2	2	2	2	1	4	2	1	1	2	19							
					BL	2.7	2.7	2.7	2.7	1.35	5.4	2.7	1.35	1.35	2.7	25.65							
	Sub Total															234.88							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalesa (Gandoh)	Bhalla	Changana	Chillipingal	Chiralla	Dali Udhyampur	Doda	Gundana	Jakya	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
	A.3 Farm Mechanisation																						
1	Leveller-Laser Guided-	75	No.	280000	Phy	1	1																
					BL	2.1	2.1																
2	Other machinery--bund maker	80	No.	30000	Phy	30	40	10	30	30				5	30	10		5	15	20	25	30	280
					BL	7.2	9.6	2.4	7.2	7.2				1.2	7.2	2.4		1.2	3.6	4.8	6	7.2	67.2
3	Other machinery--grass cutter	80	No.	47000	Phy	10	20	5	20	10	5	3	3	5	20	3	2	2	5	5	10	20	148
					BL	3.76	7.52	1.88	7.52	3.76	1.88	1.13	1.13	1.88	7.52	1.13	0.75	0.75	1.88	1.88	3.76	7.52	55.65
4	Other machinery--power weeder	80	No.	97000	Phy	1	2	1							1				1			1	7
					BL	0.78	1.55	0.78							0.78				0.78			0.78	5.45

Doda, PLP 2025-26

5	Other machinery-- Trolley single axle	80	No.	150000	Phy	5	5			3				5				5		5	28	
					BL	6	6			3.6				6				6		6	33.6	
6	Other machinery--water tanker single axle	80	No.	95000	Phy	2	5	5	2	5	2	2	2	5			2	2	2	5	43	
					BL	1.52	3.8	3.8	1.52	3.8	1.52	1.52	1.52	3.8			1.52	1.52	1.52	3.8	32.68	
7	Other machinery--welding unit	80	No.	39000	Phy	2	5	3	5	2	2	2	3	5	3	2	2	4	3	4	5	54
					BL	0.62	1.56	0.94	1.56	0.62	0.62	0.62	0.94	1.56	0.94	0.62	0.62	1.25	0.94	1.25	1.56	16.84
8	Power Tiller--	80	No.	95000	Phy	12	12	5	6	12	5	5	5	5	5	5	5	5	5	5	107	
					BL	9.12	9.12	3.8	4.56	9.12	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	81.32	
9	Sprayer-Battery Operated Sprayer- Manual motor operated knap sack	80	No.	3000	Phy	50	50	30	50	40	40	30	20	10	30	30	20	10	20	30	510	
					BL	1.2	1.2	0.72	1.2	0.96	0.96	0.72	0.48	0.24	0.72	0.72	0.48	0.24	0.48	0.72	12.24	
10	Thresher- Multicrop Power Threshers-	75	No.	210000	Phy	2	3			1				2					1	1	1	11
					BL	3.15	4.73			1.58				3.15					1.58	1.58	1.58	17.35
11	Tractor--20-35 hp	75	No.	650000	Phy	2	2			3				3					2		2	14
					BL	9.75	9.75			14.63				14.63					9.75		9.75	68.26
12	Tractor--upto 20 hp	75	No.	380000	Phy	5	10	2	5	10			2	15			2	5	5	10	71	
					BL	14.25	28.5	5.7	14.25	28.5			5.7	42.75			5.7	14.25	14.25	28.5	202.35	
13	Weeder-Power Weeder- Self propelled power weeder	80	No.	85000	Phy	1	2	1						1	1		1	1	1	1	10	
					BL	0.68	1.36	0.68						0.68	0.68		0.68	0.68	0.68	0.68	6.8	
	Sub Total																				603.94	
Sr. No.	Activity	Bank Loan Factor (%)	Un it Siz e	SoF / Unit Cost (Rs)		Assar	Bhaderw ah	Bhalessa (Gandoh)	Bhalla	Chiralla	Dali Udhyan pur	Doda	Khella ni	Marm at	Thath ri	Distr ict Total						
A.4 Plantation & Horticulture																						
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy		5	3	2			5	2	2	2	21						
					BL		24.75	14.85	9.9			24.75	9.9	9.9	9.9	103.95						
2	High density plantation- Apple-HD Apple Plantation	90	ha	3938000	Phy		2		1		2				1	6						
					BL		70.88		35.44		70.88				35.44	212.64						
3	Mushroom Cultivation- Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy		5	2	2			5		2		16						
					BL		18	7.2	7.2			18		7.2		57.6						
4	New Orchard - Temperate Fruits- Apple-	90	ha	614900	Phy		5		2	2	5	2		2	2	20						
					BL		27.67		11.07	11.07	27.67	11.07		11.07	11.07	110.69						
5	New Orchard - Temperate Fruits- Pear-	90	ha	339200	Phy		2		2						2	6						
					BL		6.11		6.11						6.11	18.33						
6	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-	90	ha	398400	Phy		5	2	2			2			2	13						
					BL		17.93	7.17	7.17			7.17			7.17	46.61						

7	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	1	2	1	1			2	2		2	11
					BL	2.43	4.86	2.43	2.43			4.86	4.86		4.86	26.73
	Sub Total															576.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhaderwah	Bhagwah	Bhalesa(Gando h)	Bhalla	Doda	Gundana	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total							
A.5 Working Capital - Bee Keeping																								
1	Apiculture_Others_	1	No.	6713	Phy	100	100	100	60	100	60	60	60	150	100	150	1040							
					BL	6.71	6.71	6.71	4.03	6.71	4.03	4.03	4.03	10.07	6.71	10.07	69.81							
	Sub Total																69.81							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (G ando h)	Bhalla	Changga	Chilli Pingal	Chiralla	Dali Udhyannpur	Doda	Gundana	Jakya s	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total	
A.6 Forestry																								
1	Nursery/ Propagation unit- Traditional Nursery-	80	ha	1700000	Phy		1		1						1							1	4	
					BL		13.6		13.6						13.6							13.6	54.4	
2	Plantation-Poplar-	80	ha	130000	Phy	5	5	3	10	5	3	3	5	2	5	5	3	5	5	3	3	10	80	
					BL	5.2	5.2	3.12	10.4	5.2	3.12	3.12	5.2	2.08	5.2	5.2	3.12	5.2	5.2	3.12	3.12	10.4	83.2	
	Sub Total																						137.6	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Changga	Chilli Pingal	Chiralla	Dali Udhyannpur	Doda	Gundana	Jakya s	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total	
A.7 Animal Husbandry - Dairy																								
1	Buffalo Farming--	90	1+1	395000	Phy	2	4	2	4	2	1	2	2	2	3	2	2	2	2	2	3	4	41	
					BL	7.11	14.22	7.11	14.22	7.11	3.56	7.11	7.11	7.11	10.67	7.11	7.11	7.11	7.11	7.11	10.67	14.22	145.77	
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy		2		2	1				1	2				1			1	10	
					BL		27		27	13.5				13.5	27				13.5			13.5	135	
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	5	10	5	5	8	2	2	2	3	15	2	2	2	5	5	5	5	83	
					BL	17.78	35.55	17.78	17.78	28.44	7.11	7.11	7.11	10.67	53.33	7.11	7.11	7.11	17.78	17.78	17.78	17.78	295.11	
4	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	6	8	8	4	6	1	1	1	2	12	5	1	1	8	4	12	5	85	
					BL	5.94	7.92	7.92	3.96	5.94	0.99	0.99	0.99	1.98	11.88	4.95	0.99	0.99	7.92	3.96	11.88	4.95	84.15	
5	Refrigerated Tanker Van--	90	No.	2500000	Phy		2		1	1				1	2				1		1	1	10	
					BL		45		22.5	22.5				22.5	45				22.5		22.5	22.5	225	
	Sub Total																						885.03	

Doda, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Changga	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakya s	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
A.8 Working Capital - AH - Dairy/Drought animal																							
1	Buffalo Farming_Others_per year	100	Per Animal	64089	Phy	10	20	12	10	10	2	5	10	10	25	5	4	10	5	5	10	20	173
					BL	6.41	12.82	7.69	6.41	6.41	1.28	3.2	6.41	6.41	16.02	3.2	2.56	6.41	3.2	3.2	6.41	12.82	110.86
2	Indigenous Cattle Farming_Others_CB Jersey Cow- per year	100	Per Animal	63575	Phy	50	150	20	50	150	20	30	15	30	150	30	20	10	50	30	30	50	885
					BL	31.79	95.36	12.72	31.79	95.36	12.72	19.07	9.54	19.07	95.36	19.07	12.72	6.36	31.79	19.07	19.07	31.79	562.65
3	Indigenous Cattle Farming_Others_Desi-per year	100	Per Animal	42972	Phy	15	50	15	20	30	2	5	10	20	50	30	10	12	15	25	30	15	354
					BL	6.45	21.49	6.45	8.59	12.89	0.86	2.15	4.3	8.59	21.49	12.89	4.3	5.16	6.45	10.74	12.89	6.45	152.14
	Sub Total																						825.65
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Doda	Kastigarh	Khellani	Thathri	District Total								
A.9 Animal Husbandry - Poultry																							
1	Breeder Unit-Broiler-	90	1000	899000	Phy	2	8	2	2	1	15	2	2	5	39								
					BL	16.18	64.73	16.18	16.18	8.09	121.37	16.18	16.18	40.46	315.55								
2	Breeder Unit-Layer-	90	1000	2575000	Phy	2	5			2	5			2	16								
					BL	46.35	115.88			46.35	115.88			46.35	370.81								
	Sub Total														686.36								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (G andoh)	Bhalla	Dali Udhyanpur	Doda	Kastigarh	Khellani	Marmat	Thathri	District Total						
A.10 Working Capital - AH - Poultry																							
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy	2	5	2	2	2	2	10	5	4	2	5	41						
					BL	2.88	7.2	2.88	2.88	2.88	14.4	7.2	5.76	2.88	7.2	59.04							
	Sub Total																59.04						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakya s	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
A.11 Animal Husbandry - SGP																							
1	Sheep - Rearing Unit-	90	25+1	472000	Phy	4	6	15	10	6	3	2	4	6	22	4	2	4	5	5	6	15	119
					BL	16.99	25.49	63.72	42.48	25.49	12.74	8.5	16.99	25.49	93.46	16.99	8.5	16.99	21.24	21.24	25.49	63.72	505.52
	Sub Total																						505.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakyas	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
A.12 Working Capital - AH - Others/SR																							
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	5	20	5	20	5	5	5	5	5	5	5	5	5	5	5	5	10	120
					BL	1.6	6.42	1.6	6.42	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	3.21	38.45
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	5	100	20	50	20	10	10	10	20	30	10	10	10	20	10	20	30	385
					BL	1.6	32.08	6.42	16.04	6.42	3.21	3.21	3.21	6.42	9.62	3.21	3.21	3.21	6.42	3.21	6.42	9.62	123.53
	Sub Total																						161.98
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Kastigarh	Thathri	District Total										
A.13 Fisheries																							
1	Pond construction-Earthen Pond-	90	ha	3000000	Phy	2	2	1	1	1	1	1	9										
					BL	54	54	27	27	27	27	27	243										
	Sub Total												243										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Doda	Kastigarh	Khellani	Marmat	Thathri	District Total							
A.14 Working Capital - Fisheries																							
1	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	5	1	2	1	3	5	3		2	5	27							
					BL	11.93	2.39	4.77	2.39	7.16	11.93	7.16		4.77	11.93	64.43							
2	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Per unit	67955	Phy	10	2	10	5	2	10	5	2	5	10	61							
					BL	6.8	1.36	6.8	3.4	1.36	6.8	3.4	1.36	3.4	6.8	41.48							
	Sub Total															105.91							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakyas	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
A.15 Farm Credit																							
1	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy	1	2	1		1									1		1		7
					BL	22.5	45	22.5		22.5									22.5		22.5		157.5
2	Integrated Farming--	90	Per Unit	3180000	Phy		2								1							1	4
					BL		57.24								28.62							28.62	114.48

Doda, PLP 2025-26

3	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	2	2		1	2					2				1			2	12
					BL	36	36		18	36					36				18			36	216
4	Two Wheeler Loans - Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	1000000	Phy	5	20	5	10	15	3	2	6	5	25	5	2	8	10	10	10	20	161
					BL	4.5	18	4.5	9	13.5	2.7	1.8	5.4	4.5	22.5	4.5	1.8	7.2	9	9	9	18	144.9
	Sub Total					63	156.24	27	27	72	2.7	1.8	5.4	4.5	87.12	4.5	1.8	7.2	49.5	9	31.5	82.62	632.88
	Total Farm Credit (sum of A.1 to A.15)																						39502.03
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Chilli Pingal	Chiralla	Dali Udhyampur	Doda	Gundana	Jakyas	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
	B. Agriculture Infrastructure																						
	B.1 Storage Facilities																						
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1	1								1								3
					BL	70.4	70.4								70.4								211.2
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy		2		1	1					2								6
					BL		32		16	16					32								96
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy		1			1				1	1							1	5
					BL		20			20				20	20							20	100
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy	1	2	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	19
					BL	1.17	2.34	1.17	1.17	1.17	1.17	1.17	1.17	1.17	2.34	1.17	1.17	1.17	1.17	1.17	1.17	1.17	22.23
5	Rural Haat-Pakka Shops-	80	No.	5000000	Phy	1																	1
					BL	40																	40
	Sub Total																						469.43
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalessa (Gandoh)	Bhalla	Chang a	Chilli Pingal	Chiralla	Dali Udhyampur	Doda	Gundana	Jakyas	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
	B.2 Land Development																						
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	15	15	15	10	12	10	10	10	10	10	10	10	10	10	15	10	192
					BL	1.35	2.03	2.03	2.03	1.35	1.62	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.03	1.35	25.94
2	Compost Pit--	90	No.	30000	Phy	5	10	5	5	5	2	2	2	3	10	3	2	2	5	5	5	10	81
					BL	1.35	2.7	1.35	1.35	1.35	0.54	0.54	0.54	0.81	2.7	0.81	0.54	0.54	1.35	1.35	1.35	2.7	21.87
3	Farm Ponds/ Water Harvesting	90	No.	65000	Phy	10	15	5	10	8	2	3	2	3	10	5	2	2	5	10	5	10	107
					BL	5.85	8.78	2.93	5.85	4.68	1.17	1.76	1.17	1.76	5.85	2.93	1.17	1.17	2.93	5.85	2.93	5.85	62.63

	Structures- Dugout Pond -																							
4	Soil Conservation Activities/ Erosion Control activities- Land Leveling-	90	ha	30000	Phy	2	2	5	2	2	2	2	2	2	2	2	1	2	2	2	5	2	39	
					BL	0.54	0.54	1.35	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.27	0.54	0.54	0.54	1.35	0.54	10.53		
5	Watershed Treaments- Gabion Structures-	90	cum.	50000	Phy	10	10	5	10	5				4	5	2	2	2	2	2	5	10	74	
					BL	4.5	4.5	2.25	4.5	2.25					1.8	2.25	0.9	0.9	0.9	0.9	0.9	2.25	4.5	33.3
	Sub Total																						154.27	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderv ah	Bhagw ah	Bhalessa (Gandoh)	Bhalla	Doda	Khellani	Marm at	Thathri	District Total									
	B.3 Agriculture Infrastructure - Others																							
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	2	5	2	2	2	5	2	5	5	30									
					BL	7.2	18	7.2	7.2	7.2	18	7.2	18	18	108									
2	Seed Processing-All Seed Types-	90	No.	2000000	Phy		1				1				2									
					BL		18				18				36									
	Sub Total														144									
	Total (B.1+B.2+B.3)														767.7									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhader wah	Bhalessa (Ga ndoh)	Bhalla	Doda	Kastig arh	Khella ni	Marmat	Thathr i	District Total										
	C. Ancillary Activities																							
	C.1 Food & Agro Processing																							
1	Fruit Processing - Pickle-	90	No.	500000	Phy	2		1	5	1	1	2	3	15										
					BL	9		4.5	22.5	4.5	4.5	9	13.5	67.5										
2	Fruit Processing - Pulp Making-	90	No.	1000000	Phy	2			2					4										
					BL	18			18						36									
3	Fruit Processing - Sorting, grading & Packing-	90	No.	1000000	Phy	5		2	2					9										
					BL	45		18	18						81									
4	Oil Extraction--	80	No.	150000	Phy	2	1	1	2		1	1	2	10										
					BL	2.4	1.2	1.2	2.4		1.2	1.2	2.4	12										
5	Rice Processing - Modernisation-	80	No.	1600000	Phy	2		1	2				1	6										
					BL	25.6		12.8	25.6				12.8	76.8										

	Micro-FP- Nano																						
5	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	60000000	Phy		10							10							5	25	
					BL	0	160	0	0	0	0	0	0	160	0	0	0	0	0	0	80	400	
6	Manufacturing Sector - Term Loan-Micro-Others	80	No.	140000000	Phy		25		10	15				25					5	10	15	105	
					BL	0	400	0	160	240	0	0	0	400	0	0	0	0	80	160	240	1680	
7	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	175000000	Phy		30		20	10			5	50					5	20	140		
					BL	0	600	0	400	200	0	0	100	1000	0	0	0	0	100	400	2800		
8	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	85000000	Phy	10	20	30	50	50	20	20	20	30	100	20	20	20	50	50	80	640	
					BL	40	80	120	200	200	80	80	80	120	400	80	80	80	200	200	320	2560	
9	Manufacturing Sector - Working Capital-Micro-FP-Fruit processing, etc	80	No.	70000000	Phy	10	20		10	5				30				10			10	95	
					BL	80	160	0	80	40	0	0	0	240	0	0	0	80	0	0	80	760	
10	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	100000000	Phy	2	2	1	1	1			1	2				1		1	2	14	
					BL	16	16	8	8	8	0	0	0	8	16	0	0	0	8	0	8	112	
11	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	85000000	Phy	25	50	15	20	10	5	10	10	15	100	15	15	15	25	25	25	430	
					BL	100	200	60	80	40	20	40	40	60	400	60	60	60	100	100	100	1720	
12	Manufacturing Sector - Working Capital-Micro- Others	80	No.	140000000	Phy		25		10	15				25					5	10	15	105	
					BL	0	400	0	160	240	0	0	0	400	0	0	0	0	80	160	240	1680	
13	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	150000000	Phy		10							10							5	25	
					BL	0	400	0	0	0	0	0	0	400	0	0	0	0	0	0	200	1000	
14	Service Sector - Term Loan-Micro- Agro Services Micro	80	No.	300000000	Phy	5	20		10	5				10	5			5	10	5	10	85	
					BL	120	480	0	240	120	0	0	0	240	120	0	0	120	240	120	240	2040	
15	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	170000000	Phy	2	10	1	2	2	1	1	1	10	1	1	1	1	2	2	2	41	
					BL	16	80	8	16	16	8	8	8	80	8	8	8	8	16	16	16	328	
16	Service Sector - Term Loan-Micro- Comp. Electronics Trading	80	No.	510000000	Phy	2	2	1	2	2	1	1	1	10	2	1	1	2	2	2	2	35	
					BL	48	48	24	48	48	24	24	24	240	48	24	24	48	48	48	48	840	
	Service Sector - Term				Phy	2	3	1	2	2	1	1	1	5	2	1	1	2	2	2	3	32	

Doda, PLP 2025-26

17	Loan-Micro-e Governance	80	No.	8500000	BL	8	12	4	8	8	4	4	4	4	20	8	4	4	8	8	8	12	128
18	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	17000000	Phy	2	15	2	5	2	1	1	1	2	15	2	1	1	1	2	2	5	60
					BL	16	120	16	40	16	8	8	8	16	120	16	8	8	8	16	16	40	480
21	Service Sector - Term Loan-Micro- Food & Bevg- Eatery, Dhaba	80	No.	5500000	Phy	2	5	2	3	2				2	10				2	5	2	5	40
					BL	8	20	8	12	8	0	0	0	8	40	0	0	0	8	20	8	20	160
19	Service Sector - Term Loan-Micro- Food & Bevg -Restu (Big)	80	No.	40000000	Phy		3							2				1			1	7	
					BL	0	240	0	0	0	0	0	0	0	160	0	0	0	80	0	0	80	560
20	Service Sector - Term Loan-Micro- Food & Bevg -Restu (small)	80	No.	45000000	Phy	2	5		2	1				5				2	2	2	5	26	
					BL	80	200	0	80	40	0	0	0	0	200	0	0	0	80	80	80	200	1040
22	Service Sector - Term Loan-Micro- Food & Bevg- Street	80	No.	17000000	Phy	2	15	2	5	2	2	2	1	1	15	2	1	1	2	5	2	10	70
					BL	1.6	12	1.6	4	1.6	1.6	1.6	0.8	0.8	12	1.6	0.8	0.8	1.6	4	1.6	8	56
23	Service Sector - Term Loan-Micro-Household Repair	80	No.	34000000	Phy	2	15	2	5	2	2	2	3	10	2	2	3	5	5	5	10	77	
					BL	3.2	24	3.2	8	3.2	3.2	3.2	3.2	4.8	16	3.2	3.2	4.8	8	8	8	16	123.2
24	Service Sector - Term Loan-Small- Comp. Electronics Trading	80	No.	120000000	Phy		1		1					1							1	4	
					BL	0	240	0	240	0	0	0	0	0	240	0	0	0	0	0	0	240	960
25	Service Sector - Term Loan-Small- Food& Bevg -Restu (very Big)	80	No.	300000000	Phy		1							1							1	3	
					BL	0	800	0	0	0	0	0	0	0	800	0	0	0	0	0	0	800	2400
26	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	50000000	Phy	5	20		10	5				10	5			5	10	5	10	85	
					BL	20	80	0	40	20	0	0	0	0	40	20	0	0	20	40	20	40	340
27	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	85000000	Phy	3	10	2	5	2	1	1	1	1	10	1	1	1	2	3	3	5	52
					BL	12	40	8	20	8	4	4	4	4	40	4	4	4	8	12	12	20	208
28	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	850000000	Phy	2	2	1	2	2	1	1	1	1	10	2	1	1	2	2	2	4	37
					BL	80	80	40	80	80	40	40	40	40	400	80	40	40	80	80	80	160	1480
29	Service Sector - Working Capital-Micro-e Governance	80	No.	8500000	Phy	2	5	2	3	2	1	1	1	1	5	2	1	1	2	2	2	3	36
					BL	0.8	2	0.8	1.2	0.8	0.4	0.4	0.4	0.4	2	0.8	0.4	0.4	0.8	0.8	0.8	1.2	14.4
30	Service Sector - Working Capital-Micro-Electronics	80	No.	34000000	Phy	5	15	5	5	5	1	2	1	3	20	2	1	1	5	3	3	10	87
					BL	8	24	8	8	8	1.6	3.2	1.6	4.8	32	3.2	1.6	1.6	8	4.8	4.8	16	139.2

	Repair																						
33	Service Sector - Working Capital-Micro-Food & Bevg-Eatery, Dhaba	80	No.	8500000	Phy	5	20	5	10	10	2	2	2	3	30	5	5	3	5	5	5	20	137
					BL	2	8	2	4	4	0.8	0.8	0.8	1.2	12	2	2	1.2	2	2	2	8	54.8
31	Service Sector - Working Capital-Micro-Food & Bevg - Restu (Big)	80	No.	2000000	Phy		3								2				1			1	7
					BL	0	12	0	0	0	0	0	0	0	8	0	0	0	4	0	0	4	28
32	Service Sector - Working Capital-Micro-Food & Bevg - Restu (small)	80	No.	1800000	Phy	2	5		2	1					5				2	2	2	5	26
					BL	3.2	8	0	3.2	1.6	0	0	0	0	8	0	0	0	3.2	3.2	3.2	8	41.6
34	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	8500000	Phy	5	15	5	15	5	2	2	2	3	30	3	2	2	5	5	5	15	121
					BL	2	6	2	6	2	0.8	0.8	0.8	1.2	12	1.2	0.8	0.8	2	2	2	6	48.4
35	Service Sector - Working Capital-Micro-Household Repair	80	No.	3400000	Phy	3	15	2	6	5	2	2	2	3	15	2	2	3	5	5	5	10	87
					BL	4.8	24	3.2	9.6	8	3.2	3.2	3.2	4.8	24	3.2	3.2	4.8	8	8	8	16	139.2
36	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	20000000	Phy		1		1						1							1	4
					BL	0	400	0	400	0	0	0	0	0	400	0	0	0	0	0	0	400	1600
37	Service Sector - Working Capital-Small-Food& Bevg - Restu (very Big)	80	No.	3000000	Phy		1								1							1	3
					BL	0	8	0	0	0	0	0	0	0	8	0	0	0	0	0	0	8	24
38	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	40000000	Phy		1		1						2							1	5
					BL	0	80	0	80	0	0	0	0	0	160	0	0	0	0	0	0	80	400
39	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	85000000	Phy	2	5	1	2	5	1	1	1	1	10	1	1	1	2	5	5	5	49
					BL	80	200	40	80	200	40	40	40	40	400	40	40	40	80	200	200	200	1960
40	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	150000000	Phy		1								1							1	3
					BL	0	400	0	0	0	0	0	0	0	400	0	0	0	0	0	0	400	1200
41	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	70000000	Phy	1	2		1	1					2				1			2	10
					BL	80	160	0	80	80	0	0	0	0	160	0	0	0	0	80	0	160	800
42	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	55000000	Phy	2	15		5	2				1	15			1	2	5	2	5	55
					BL	80	600	0	200	80	0	0	0	40	600	0	0	40	80	200	80	200	2200

Doda, PLP 2025-26

	Sub Total																							37564.8	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total																			
	III. Export Credit																								
	Total Export Credit																								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalesa(Gando h)	Bhalla	Changa	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakyas	Kahara	Kastigar h	Khella ni	Mar mat	Thath ri	District Total		
	IV. Education																								
1	Education Loans- Education Loan above Rs. 10.00 lakhs for Abroad-	80	No.	2000000	Phy BL	2 32	2 32	2	5	2 32	5	5	5	2	5 80	5	5	5	2	5	5	2	11 176		
2	Education Loans- Education Loan above Rs. 4.00 lakhs and upto Rs. 7.50 lakhs-	80	No.	750000	Phy BL	2 12	5 30	2 12	5 30	2 12	5	5	5	2 12	5 30	5	5	5	2 12	5 30	5 30	5 30	40 240		
3	Education Loans- Education Loan upto Rs. 4.00 lakhs-	80	No.	400000	Phy BL	5 16	10 32	5 16	5 16	5 16	5 16	5 16	5 16	5 16	15 48	5 16	5 16	5 16	5 16	5 16	10 32	15 48	115 368		
	Total Education																						784		
Sr. No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalesa (Gandoh)	Bhalla	Changa	Chilli Pingal	Chiralla	Dali Udhyanpur	Doda	Gundana	Jakya s	Kahar a	Kastiga rh	Khella ni	Marm at	Thathr i	District Total		
	V. Housing																								
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy BL	20 160	60 480	10 80	50 400	20 160	5 40	5 40	5 40	5 40	50 400	10 80	15 120	15 120	5 40	15 120	15 120	30 240	335 2680		
2	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy BL	15 60	20 80	5 20	15 60	10 40	10 40	10 40	10 40	10 40	100 400	10 40	10 40	10 40	20 80	10 40	10 40	20 80	295 1180		
	Total Housing																						3860		
Sr. No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhalessa (Ga ndoh)	Chang a	Chilli Pingal	Dali Udhyan pur	Gundan a	Kahara	Kastiga rh	Khellani	Marm at	Thathri	Distri ct Total								
	VI. Social Infrastructure																								
1	Drinking Water-RO Plant-	75	No.	2500000	Phy BL	1 18.75	1 18.75	1	1	1 18.75	1 18.75	1	1 18.75	1 18.75	1 18.75	1 18.75	8 150								

2	Education-Schools-Secondary	75	No.	1500000	Phy BL	1	1	1	1	1	1	1	1	1	1	3	
								112.5	112.5			112.5				337.5	
3	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy BL	1	1	1	1	1	1	1	1	1	1	5	
							7.5				7.5	7.5			7.5	37.5	
	Total Social Infrastructure															525	
Sr. No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalesa(Gando h)	Bhalla	Doda	Gundana	Kastigarh	Khellani	Marmat	Thathri	District Total
	VII. Renewable Energy																
1	Biomass Energy-Portable-	90	No.	1000000	Phy BL	1	2	2	1	1	2	5	2	1	1	2	10
						9	18		9	9	18				9	18	90
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy BL	2	5	2	2	2	5	5	2	1	2	2	25
						5.76	14.4	5.76	5.76	5.76	14.4		5.76	2.88	5.76	5.76	72
3	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy BL	1	10	5	5	5	10	5	5	2	2	10	59
							1.8	0.9	0.9	0.9	1.8	0.9	0.9	0.36	0.36	1.8	10.62
	Total Renewable Energy																172.62

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Assar	Bhaderwah	Bhagwah	Bhalesa(Gando h)	Bhalla	Changa	Chilli Pingal	Chiralla	Dali Udhyampur	Doda	Gundana	Jakya s	Kahara	Kastigarh	Khellani	Marmat	Thathri	District Total
	VIII. Others																						
1	Differential Rate of Interest Scheme-	100	No.	15000	Phy	10	20	10	5	15	4	4	5	15	20	5	5	5	10	5	5	20	163
					BL	1.5	3	1.5	0.75	2.25	0.6	0.6	0.75	2.25	3	0.75	0.75	0.75	1.5	0.75	0.75	3	24.45
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	20	80	10	20	30	10	10	10	10	50	10	10	15	20	20	10	20	355
					BL	40	160	20	40	60	20	20	20	20	100	20	20	30	40	40	20	40	710
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	40	50	55	50	40	30	30	30	50	50	30	25	25	30	30	30	50	645
					BL	80	100	110	100	80	60	60	60	100	100	60	50	50	60	60	60	100	1290
	Total Others																						2024.45
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																						85752.9

Annexure II

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	23899.00	15512.76	26467.82	16409.68	27996.76	11223.43	24216.47
RCBs	3149.02	0.40	3463.92	1.51	3463.92	0.80	200.00
SCARDB	0.00	0.00	0.00	1.80	0.00	0.00	0.00
RRBs	389.64	245.14	428.60	287.66	428.60	302.15	393.14
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	27437.66	15758.30	30360.34	16700.65	31889.28	11526.38	24809.61

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8558.15	1638.85	12822.07	629.35	13399.97	671.27	8757.09
RCBs	1127.66	0.00	1240.41	0.00	1240.41	2.40	124.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	139.53	4.00	153.47	8.25	153.47	0.00	252.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	9825.34	1642.85	14215.95	637.60	14793.85	673.67	9133.59

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32457.15	17151.61	39289.89	17039.03	41396.73	11894.70	32973.56
RCBs	4276.68	0.40	4704.33	1.51	4704.33	3.20	324.00
SCARDB	0.00	0.00	0.00	1.80	0.00	0.00	0.00
RRBs	529.17	249.14	582.07	295.91	582.07	302.15	645.64
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sub total (A)	37263.00	17401.15	44576.29	17338.25	46683.13	12200.05	33943.20
---------------	----------	----------	----------	----------	----------	----------	----------

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13416.81	17533.93	14758.42	13493.77	14758.42	33669.12	18544.18
RCBs	131.61	0.00	144.77	0.00	144.77	30.00	115.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	278.33	492.67	306.15	560.10	306.15	1347.90	283.83
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	13826.75	18026.60	15209.34	14053.87	15209.34	35047.02	18943.01

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7881.26	8883.03	8669.37	6050.05	8669.37	7452.74	11651.40
RCBs	1831.26	109.83	2014.38	19.50	2014.38	84.00	86.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	54.73	0.00	60.20	7.00	60.20	0.00	218.03
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	9767.25	8992.86	10743.95	6076.55	10743.95	7536.74	11955.43

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	53755.22	43568.57	62717.68	36582.85	64824.52	53016.56	63169.14
RCBs	6239.55	110.23	6863.48	21.01	6863.48	117.20	525.00
SCARDB	0.00	0.00	0.00	1.80	0.00	0.00	0.00
RRBs	862.23	741.81	948.42	863.01	948.42	1650.05	1147.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	60857.00	44420.61	70529.58	37468.67	72636.42	54783.81	64841.64

Annexure III

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	15512.76	0.40	0.00	245.14	0.00	15758.30	16409.68	1.5	1.80	287.66	0.00	16700.65

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	11223.43	0.80	0.00	302.15	0.00	11526.38	24216.47	200.00	0.00	393.14	0.00	24809.61

Table 2: Term Loan

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

S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	1638.85	0.00	0.00	4.00	0.00	1642.85	629.35	0.00	0.00	8.25	0.00	637.60
Grand Total (I+II)	17151.61	0.40	0.00	249.14	0.00	17401.15	17039.03	1.51	1.80	295.91	0.00	17338.25

Table 2: Term Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	671.27	2.40	0.00	0.00	0.00	673.67	8757.09	124.00	0.00	252.50	0.00	9133.59
Grand Total (I+II)	11894.70	3.20	0.00	302.15	0.00	12200.05	32973.56	324.00	0.00	645.64	0.00	33943.20

Doda, PLP 2025-26

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	Bee Keeping	Indian Bee Colony		ha	550000
3	Biomass Energy	Portable		No.	1000000
4	Bore Well	New		No.	600000
5	Breeder Unit	Broiler		1000	899000
6	Breeder Unit	Layer		1000	2575000
7	Buffalo Farming			1+1	395000
8	Bulk Milk Cooling Unit			No.	1500000
9	Bunding	Farm Bunding		ha	15000
10	Cold Storage			No.	8800000
11	Cold Storage	Controlled Atmosphere Storage		No.	2000000
12	Cold Storage	Refrigerated Van		No.	2500000
13	Compost Pit			No.	30000
14	Compost/ Vermi Compost	Vermi Compost		No.	400000
15	Crossbred Cattle Farming			1+1	395000
16	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
17	Differential Rate of Interest Scheme			No.	15000
18	Drinking Water	RO Plant		No.	2500000
19	Drip Irrigation			ha	165000
20	Education	Schools		No.	15000000

Doda, PLP 2025-26

21	Education Loans	Education Loan above ₹10.00 lakhs for Abroad		No.	2000000
22	Education Loans	Education Loan above ₹4.00 lakhs and upto ₹7.50 lakhs		No.	750000
23	Education Loans	Education Loan upto ₹4.00 lakhs		No.	400000
24	Electric Pump Sets		5	No.	180000
25	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
26	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
27	Fruit Processing	Pickle		No.	500000
28	Fruit Processing	Pulp Making		No.	1000000
29	Fruit Processing	Sorting, grading & Packing		No.	1000000
30	Godown		Rural godown	No.	146300
31	Healthcare	Veterinary Clinic		No.	1000000
32	High density plantation	Apple		ha	3938000
33	Integrated Dairy Farming	Vermi	Compost	No.	110000
34	Integrated Farming			Per Unit	3180000
35	Leveller	Laser Guided		No.	280000
36	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
37	Loan to PACS/ FSS/ LAMPS for On lending			No.	1000000
38	Manufacturing Sector	Term Loan	Micro	No.	1000000
39	Manufacturing Sector	Term Loan	Micro	No.	10000000
40	Manufacturing Sector	Term Loan	Micro	No.	2000000

41	Manufacturing Sector	Term Loan	Micro	No.	2500000
42	Manufacturing Sector	Term Loan	Micro	No.	500000
43	Manufacturing Sector	Term Loan	Micro	No.	5000000
44	Manufacturing Sector	Term Loan	Micro	No.	7500000
45	Manufacturing Sector	Working Capital	Micro	No.	1000000
46	Manufacturing Sector	Working Capital	Micro	No.	2000000
47	Manufacturing Sector	Working Capital	Micro	No.	500000
48	Manufacturing Sector	Working Capital	Small	No.	5000000
49	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
50	New Orchard	Temperate Fruits	Apple	ha	614900
51	New Orchard	Temperate Fruits	Pear	ha	339200
52	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
53	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
54	Oil Extraction			No.	150000
55	Other machinery			No.	150000
56	Other machinery			No.	30000
57	Other machinery			No.	39000
58	Other machinery			No.	47000
59	Other machinery			No.	95000
60	Other machinery			No.	97000
61	Plantation	Poplar		ha	130000
62	Poly House	Tubular Structure	Small	No.	2000000
63	Pond construction	Earthen Pond		ha	3000000
64	Power Tiller			No.	95000

Doda, PLP 2025-26

65	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
66	Refrigerated Tanker Van			No.	2500000
67	Repair of Dwelling Units	Other Centre		No.	500000
68	Rice Processing	Modernization		No.	1600000
69	Rural Haat	Pakka Shops		No.	5000000
70	Seed Processing	All Seed Types		No.	2000000
71	Sericulture	Reeling Unit		No.	270000
72	Service Sector	Term Loan	Micro	No.	100000
73	Service Sector	Term Loan	Micro	No.	1000000
74	Service Sector	Term Loan	Micro	No.	10000000
75	Service Sector	Term Loan	Micro	No.	200000
76	Service Sector	Term Loan	Micro	No.	3000000
77	Service Sector	Term Loan	Micro	No.	500000
78	Service Sector	Term Loan	Micro	No.	5000000
79	Service Sector	Term Loan	Small	No.	100000000
80	Service Sector	Term Loan	Small	No.	30000000
81	Service Sector	Working Capital	Micro	No.	200000
82	Service Sector	Working Capital	Micro	No.	50000
83	Service Sector	Working Capital	Micro	No.	500000
84	Service Sector	Working Capital	Micro	No.	5000000
85	Service Sector	Working Capital	Small	No.	1000000
86	Service Sector	Working Capital	Small	No.	50000000
87	Sheep	Rearing Unit		25+1	472000
88	SHGs/ JLGs	Others		No.	200000

89	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
90	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
91	Solar Energy	Street Lighting System		No.	20000
92	Sprayer	Battery Operated Sprayer		No.	3000
93	Sprinkler Irrigation	Micro		ha	120000
94	Thresher	Multicrop Power Threshers		No.	210000
95	Tractor			No.	380000
96	Tractor		20	No.	650000
97	Trading Units	Term Loan	Micro	No.	10000000
98	Trading Units	Term Loan	Micro	No.	5000000
99	Trading Units	Term Loan	Small	No.	50000000
100	Trading Units	Working Capital	Micro	No.	10000000
101	Trading Units	Working Capital	Micro	No.	5000000
102	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
103	Water Harvesting/ Recharge structure	Roof Top		No.	150000
104	Watershed Treaments	Gabion Structures		cum.	50000
105	Weeder	Power Weeder		No.	85000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		6713
2	Apple/ Seb		Acre	49260
3	Apple/ Seb	High Density	Acre	72979
4	Broiler Farming	hers_per cycle	1000	144043
5	Buffalo Farming	Others_per year	Per Animal	64089
6	Fish Culture	Others_Trout_ Raceway_	Per Unit	238694
7	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_	Per Unit	67955
8	Fodder Oats/ Jai		Acre	29752
9	Goat Farming	Rearing Unit _ Semi_intensive_	10	32080
10	Indian Bean		Acre	31872
11	Indigenous Cattle Farming	Others_Desiper year	Per Animal	42972
12	Indigenous Cattle Farming	Others_CB Jersey Cow_per year	Per Animal	63575
13	Knol Khol/ Wild Cabbage		Acre	62704
14	Lavender		Acre	237712
15	Maize/ Makka	Irrigated	Acre	46984
16	Marigold/ Gende Ka Phool/ Zendu		Acre	342888
17	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	29320
18	Okra/ Bhindi/ Bhendi/ Ladies Finger	Irrigated	Acre	77240

19	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated	Acre	65520
20	Potato/ Aloo	Irrigated	Acre	77600
21	Rapeseed/ Toria/ Laahi	Irrigated	Acre	28520
22	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
23	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
24	Tomato/ Tamatar		Acre	72000
25	Wheat/ Gehu	Irrigated	Acre	46736

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural Technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme
AHIDF	Animal Husbandry Infrastructure Development Fund
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DAO	District Agricultural Officer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency

eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FPO	Farmer Producer Organisation
FC	Farmers Club
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation

Doda, PLP 2025-26

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
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	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
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
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
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana

PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PACS	Primary Agricultural Cooperative Society
NRLM	National Rural Livelihood Mission

Name and address of DDM

Name	Rakesh Kumar
Designation	DDM, NABARD
Address 1	Near SBI ATM
Address 2	Tondwah Road, Post Office Doda SO Doda
	District Doda
State/UT	Jammu & Kashmir
Pincode	182202
Email ID	rakesh.kumar@nabard.org



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.
---	---

Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> 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
--	--

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://www.nabardonline.org)