



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



गान्दरबल जिला
Ganderbal 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: Ganderbal

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

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Ganderbal

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Ganderbal district is 1045 sq. km. and occupies the 19th position about size among the districts in Jammu and Kashmir The district is divided into 07 blocks with headquarters at Ganderbal and administratively divided into six tehsils, 112 panchayats and 115 villages.
2	Type of soil	The district comes under Western Himalayan Region among 13 Agro Climate zones in the country and has a temperate climate. The District has a silty-Clay-Loom Soil texture.
3	Primary occupation	Ganderbal offers ample scope for various types of economic activities, prominent among them being agriculture, horticulture and MSME sectors. The main activities under the Handloom sector are: Pashmina & Raffle Weaving, Cutting and Tailoring etc.
4	Landholding structure	There are 39817 landholders in the district which holds 14804 ha of land. Major Landholders are small and marginal landholders whose land holding is less than 01 ha and constitute 96.7% of the holders of the district.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Total achievement under ACP in the priority sector during the FY 2023-24 is 100%. The district had a credit flow of ₹ 65844 lakh under the priority sector during the FY 2023-24
2	CD Ratio	The CD Ratio of the district is 94% as of 31st March 2024 which had shown a growth of 4% vis--vis during FY 2022-23 which was 90% as of 31st March 2023.
3	Investment credit in agriculture	Investment credit in agriculture during the FY 2023-24 was ₹ 11960 lakhs achieving 33% in the target set up in ACP during the FY 2023-24.
4	Credit flow to MSMEs	Investment credit flow under MSME during the FY 2023-24 was ₹ 48155 lakhs achieving 257% of the target set up in ACP during the FY 2023-24.
5	Other significant credit flow, if any	Investment credit flow under other priority sectors during the FY 2023-24 was ₹ 5312 lakhs achieving 72% of the target set up in ACP during the FY 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	PLP projection for the year 2025-26 is assessed at ₹ 85503.80 lakh
2	Projection for agriculture and its components	Sector-wise coverage of credit potential is ₹ 30061.87 lakh for Total Agriculture (Farm credit, Agriculture infrastructure and Ancillary activities).
3	Projection for MSMEs	The projection for the MSME for the year 2025-26 is ₹ 49840.40 lakh
4	Projection for other purposes	The projection for the other priority sector for the year 2025-26 is ₹ 5601.53 lakh.

5. Developmental Initiatives

1. Union Budgets over the years have presented a clear blueprint for ensuring the overall development of the agricultural sector, improving the economic conditions of the farmers and all-round development of rural India.
2. Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.
3. Further the UT Government has given thrust to the Agriculture and Allied sector through its programme, “Holistic Agriculture Development Programme”, with 29 credit-linked interventions over the next five years.

6. Thrust Areas

1. The concept of Farmers Producers Organization which focuses on the collectivisation of the farmer's produce and streamlining the supply chain for the farmers shall be the focus area for which GoI has also launched the 10000 FPO scheme where an FPO is expected to be promoted in each block of the country.
2. Further skill development of the rural youth to create a suitable skill force shall also augment the bank credit disbursement.

7. Major Constraints and Suggested Action Points

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

8. Way Forward

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

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<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 drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
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2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

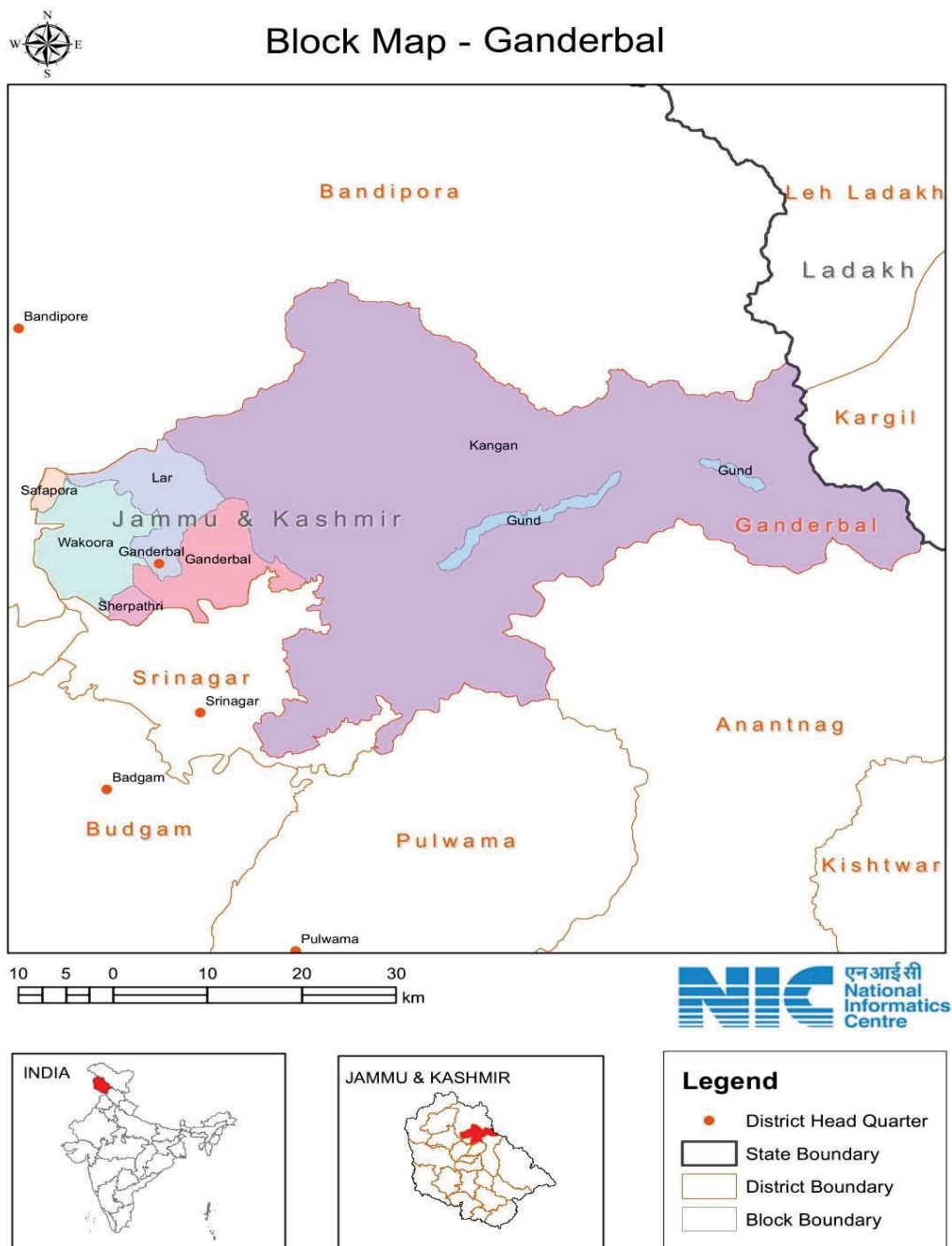
6. Limitations and constraints

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

Part A

District Map

Block Map - Ganderbal



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	28738.67
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	22735.35
2	Term Loan for agriculture and allied activities	6003.32
B	Agriculture Infrastructure	689.11
C	Ancillary activities	634.09
I	Credit Potential for Agriculture A+B+C)	30061.87
II	Micro, Small and Medium Enterprises	49840.40
III	Export Credit	71.25
IV	Education	1304.00
V	Housing	1540.00
VI	Social Infrastructure	537.75
VII	Renewable energy	548.28
VIII	Others	1600.25
	Total Priority Sector	85503.80

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	19550.49
2	Water Resources	625.30
3	Farm Mechanisation	2440.98
4	Plantation & Horticulture with Sericulture	771.02
5	Forestry & Waste Land Development	192.80
6	Animal Husbandry – Dairy	3449.04
7	Animal Husbandry – Poultry	288.57
8	Animal Husbandry - Sheep, Goat, Piggery	778.67
9	Fisheries	447.08
10	Farm Credit- Others	194.72
	Subtotal	28738.67
B	Agriculture Infrastructure	
1	Construction of storage	403.28
2	Land development, Soil conservation, Wasteland development	136.43
3	Agriculture Infrastructure – Others	149.40
	Sub total	689.11
C	Ancillary activities	
1	Food & Agro. Processing	323.59
2	Ancillary activities – Others	310.50
	Sub Total	634.09
II	Micro, Small and Medium Enterprises	
	Total MSME	49840.40
III	Export Credit	71.25
IV	Education	1304.00
V	Housing	1540.00
VI	Social Infrastructure	537.75
VII	Renewable energy	548.28
VIII	Others	1600.25
	Total Priority Sector	85503.80

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Jammu & Kashmir Bank Ltd

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1045.00
2	No. of Sub Divisions	6
3	No. of Blocks	7
4	No. of revenue villages	115
5	No. of Gram Panchayats	112

1. a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Ganderbal
3	Agro-climatic Zone 1	AZ5 - Cold Arid
4	Agro-climatic Zone 2	PAZ1 - Western Himalayan Region
5	Agro-climatic Zone 3	AZ3 - Valley Temperate
6	Agro-climatic Zone 4	AZ5 - Cold Arid
7	Agro-climatic Zone 5	AZ5 - Cold Arid

8	Climate	Warm Sub Humid to Cold Humid Climate
9	Soil Type	Silty -Clay loom

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	104500
2	Forest Land	37901
3	Area not available for cultivation	5758
4	Barren and Unculturable land	2478
5	Permanent Pasture and Grazing Land	1790
6	Land under Miscellaneous Tree Crops	1378
7	Cultivable Wasteland	2478
8	Current Fallow	5900
9	Other Fallow	3901

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	38510	96.72	12297	85.25
2	>1 to <=2 ha	1271	3.19	1900	13.17
3	>2 to <=4 ha	16	0.04	66	0.46
4	>4 to <=10 ha	10	0.02	57	0.40
5	>10 ha	10	0.03	104	0.72
6	Total	39817	100.0	14424	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	19.37
2	Of the above, Small/ Marginal Farmers	18.40
3	Agricultural Labourers	13.26
4	Workers engaged in Household Industries	4.13
5	Workers engaged in Allied agro activities	8.90
6	Other workers	22.60

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	297.00	159.00	138.00	250.00	47.00
2	Scheduled Caste	0.11	0.10	0.01	0.10	0.01
3	Scheduled Tribe	61.00	32.00	39.00	60.00	1.00
4	Literate	58.00	69.00	45.00	56.00	66.00
5	BPL	54.00	BNA	BNA	52.00	2.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	45.36
2	Rural Households	31.90
3	BPL Households	13.40

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	43.90
2	Having a source of drinking water	41.88
3	Having electricity supply	45.23
4	Having independent toilets	45.36

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	112
2	Villages having Agriculture Power Supply	112
3	Villages having Post Offices	29

4	Villages having Banking Facilities	21
5	Villages having Primary Schools	112
6	Villages having Primary Health Centres	12
7	Villages having Potable Water Supply	56
8	Villages connected with Paved Approach Roads	110

Sources

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	584
2	Primary Health Centres	19
3	Primary Health Sub-Centres	42
4	Dispensaries	14
5	Hospitals	2
6	Hospital Beds	267

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	
2	Registered FPOs	11
3	Agro Service Centres	
4	Soil Testing Centres	13
5	Approved nurseries	05
6	Agriculture Pumpsets	39
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	14.30
2	Irrigation Potential Created	0.57
3	Net Irrigated Area (Total area irrigated at least once)	10.38
4	Area irrigated by Canals/ Channels	9.80
5	Area irrigated by Wells	0.17
6	Area irrigated by Tanks	0.14
7	Area irrigated by Other Sources	0.24
8	Irrigation Potential Utilized (Gross Irrigated Area)	15.90

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	450
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	2273
4	Goods Transport Vehicles [Nos.]	496

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	8	125
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	4	20
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	5	250
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	23	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	45466	12036	33430
2	Cattle - Indigenous	22524	6809	15715
3	Buffaloes	525	98	427
4	Sheep - Cross bred	49576	7170	42406
5	Sheep - Indigenous	6209	890	5319
6	Goat	14225	3481	10744
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	6163	3490	2673
10	Rabbit			
11	Poultry - Improved	335445		
12	Poultry - Indigenous	77886		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	73
2	Veterinary Dispensaries	12
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	9
5	Animal Breeding Farms	
6	Animal feed manufacturing units	1
7	Fodder Farms	3
8	Dairy Cooperative Societies	25
9	Milk Collection Centres	
10	Fishermen Societies	2
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	2
14	Livestock Aid Centers (No.)	2
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	88.00	MT		gm/day
2	Egg	13.28	Lakh Nos.	4	nos/p. a.
3	Milk	26000.00	MT	448	gm/day
4	Meat	1141.00	MT		gm/day
5	Wool	37.00	MT		

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Digestive Statistics J&K 2022-23
12. Infrastructure & Support Services For Agriculture[Nos.]	Biannual Statistics Animal Husbandry 2022-23
13. Irrigation Coverage ['000 Ha]	Digestive Statistics J&K 2022-23
14. Infrastructure For Storage, Transport & Marketing	Digestive Statistics J&K 2022-23
15. Processing Units	MSME Cluster Report DIC Ganderbal

16. Animal Population as per Census [Nos.]	Digestive Statistics J&K 2022-23
17. Infrastructure for Development of Allied Activities [Nos.]	Digestive Statistics J&K 2022-23
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Digestive Statistics J&K 2022-23

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	96.00	96.00	96.30
3	Land Holdings - MF (%)	3.00	3.00	3.00
4	Rainfall - Normal (mm)	750	750	750
5	Rainfall - Actual (mm)	766	650	680
6	Cropping Pattern	Main Cropping pattern is Rice Apple and Grapes and few Stone fruits	Main Cropping pattern is Rice Apple and Grapes and few Stone fruits	Main Cropping pattern is Rice Apple and Grapes and few Stone fruits

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10023.00	10890.00	11960.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	94.00	45.00	4.79	94.00	45.00	4.79	94.00	45.00	4.79
2	Maize	42.00	16.00	3.74	42.00	16.00	3.74	42.00	16.00	3.74
3	Wheat	0.05	2.00	400.00	0.05	2.00	400.00	0.05	2.00	400.00
4	Pulses	0.07	0.70	100.00	0.07	0.70	100.00	0.07	0.70	100.00
5	Soybean	0.004	4.00	1333.33	0.004	4.00	1333.33	0.004	4.00	1333.33

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (ha)	18431.00	18431.00	18431.00
2	Net sown area (ha)	13799.00	13799.00	13799.00
3	Cropping intensity (%)	133.57	133.57	133.57

Table 5: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	310	320	475
2	Volume of marketing through RMCs/eNAM platforms (MT)			

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	24773	24773	25343
2	GLC through KCC (₹ lakh)	12639.00	12639.00	13051.00

Table 7: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	28990	28799	24778
2	State Govt Sponsored Schemes Coverage (No.)			

Table 8: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	4
2	Soil Health Cards Issued (No.)	2899	2899	3006

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Digestive Statistics J&K UT 2022-23
Table 2: GLC under Agriculture	Digestive Statistics J&K UT 2022-23
Table 3: Major Crops, Area, Production, Productivity	Digestive Statistics J&K UT 2022-23
Table 4: Irrigated Area, Cropping Intensity	Digestive Statistics J&K UT 2022-23

Table 5: Trend in procurement/ marketing	Digestive Statistics J&K UT 2022-23
Table 6: KCC Coverage	Digestive Statistics J&K UT 2022-23
Table 7: PM Kisan & Other DBTs	Digestive Statistics J&K UT 2022-23
Table 8: Soil testing facilities	Digestive Statistics J&K UT 2022-23

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	1	1	1
2	Net Irrigated Area ('000 ha)	11	11	11
3	Gross Irrigated Area ('000 ha)	16	16	16

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Irrigated Area & Potential	Digestive Statistics J&K

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	121	139	177
2	Power Tillers	214	247	299
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	08	08	08
2	Other minor repair & service centers (No.)	107	107	107

Sources

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

Plantation & Horticulture including Sericulture Table

1: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Grapes	Grapes	Grapes
2	Area cultivated (Ha)	83	83	83
3	Processing Units (No.)			
4	Value of products (₹)			

Table 3: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	12	12	12
2	Production - kg	2130	2130	2130

Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	
Table 2: Production and Productivity	District Statistical Booklet District Ganderbal
Table 3: Sericulture	

Forestry & Waste Land Development Table

1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	37	37	37
2	Waste Land ('000 ha)	2	2	2
3	Degraded Land ('000 ha)	4	4	4

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	Lavender	27000		26500		26500	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Forest Cover & Waste Land	Digestive Statistics J&K UT
Table 3: NTFP	DFO Ganderbal

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)
1	Apple	7.50	84.00	7.50	84.00	7.50	84.00
2	Pear	0.48	4.00	0.48	4.00	0.48	4.00
3	Apricot	0.09	0.98	0.09	0.98	0.09	0.98
4	Peach	0.20	1.00	0.20	1.00	0.20	1.00
5	Cherry	1.00	6.80	1.00	6.80	1.00	6.80
6	Grapes	0.19	0.60	0.19	0.60	0.19	0.60
7	Walnut						

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹ lakh)	3788.00	4019.00	4593.00
3	KCC for working capital (No.)	7100	7889	8106
4	Finance under group mode (₹ lakh)	0.00	0.00	38.00

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UTLBC
Table 2: Processing Infrastructure	District Website Ganderbal
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Animal Husbandry Department District Ganderbal

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹ lakh)	126.00	138.00	164.00
3	KCC for working capital (No.)	130	141	158
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)			413337
2	Of the above, male (No.)			187621
3	Of the above, female (No.)			225716
4	Broiler Farms (No.)			11
5	Hatcheries (No.)			
6	Popular breeds			Wanraja Desi

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Poultly	J&K UTLBC and Digestive Statistics 2022-23

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

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Merino and Hybrid
2	Popular goat breed(s)	Anglo Nubian
3	Popular pig breed(s)	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Popular Breed(s)	Sheep Husbandry department

Fisheries Table**1: GLC**

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

3	KCC for working capital (No.)	24	24	30
4	KCC for working capital (₹ lakh)	29.00	29.00	35.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	12	12	12
2	Reservoirs (No.)	2	2	2
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)			

Table 3 : Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UTLBC
Table 2: Inland Fisheries Facilities	Fisheries Department District Ganderbal
Table 3: Fisheries Infrastructure Development Fund (FIDF)	

Agri. Infrastructure Table

1: GLC

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

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	2	2	2
4	Storage Godowns (Capacity - '000 MT)	8	8	8
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Pack Houses (No.)	3	3	3
2	Food Quality Testing Labs	2	2	2
3	Food Parks (No.)	0	0	0
4	Ripening chambers	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Fertilizer Consumption	Digestive Statistics J&K 2022-23

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)			
2	Loans to MFIs for Agri. & Non- Agri activities (₹ lakh)			
3	MUDRA Loans (₹ lakh)	2130.00	2350.00	2800.00

Table 2 : Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	21	21	21
2	ACABCs (No.)	0	0	0

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	17670.00	28077.00	48155.00

2	No. of units financed	9677	11289	14642
3	Loans under Stand Up India Scheme (₹ lakh)			
4	Loans to Weavers' Coop. Societies (₹ lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	487	558	641
3	Small Units (No.)	23	27	34
4	Medium Units (No.)			
5	Udyog Aadhar Registrations (No.)		188	216

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	23	23	25

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC/DLRC data march 2024 district Ganderbal
Table 2: MSME units - Cumulative	MSME Profile District Ganderbal 2022-23
Table 3: Traditional activities	DIC Website

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)	77.00	82.00	91.00
3	GLC under Housing (₹ lakh)	1679.00	1822.00	1926.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	149	248	233
2	Amt of subsidy released (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	J&K UTLBC Data
Table 2: Progress under PMAY	PMAY Website

Public Infrastructure Investments Table
1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (₹ lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (₹ lakh)	4930.00	1078.00	6019.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Road	7	5	6
2	Bridge	2	0	3
3	Agriculture Projects	2	0	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Progress under Govt. investments (Type and number of projects)	RIDF Master File NABARD RO

Table 1: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Wasteto Energy MW	Total MW
Potential	15	2	25	0	0	42
Developed	2	0	5	0	0	7
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	13	2	20	0	0	35

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)	21.00	24.00	29.00
2	JLG Bank Linkage (₹ lakh)	12.00	8.00	16.00
3	Loans through SHPIs (₹ lakh)			
4	Loans under zero interest scheme/ similar schemes (₹ lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)			
2	Mission Shakti (SRLM) (₹ lakh)			
3	NRLM (₹ lakh)	21.00	24.00	29.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)			

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	321	366	412
3	No. of SHGs credit linked (including repeat finance)	167	185	213
4	Bank loan disbursed (₹ lakh)	21.00	27.00	29.00
5	Average loan per SHG (₹ lakh)	0.50	0.60	0.60
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC/DLRC Data District Ganderbal
Table 2: Promotional Interventions	
Table 3: Status of SHGs	DCC/DLRC Data District Ganderbal

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.)	10	10	12
2	Consumer Stores (No.)	2	2	3
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	18	19	19
5	Marketing Societies (No.)	12	15	15
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)			
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	2	2	2
10	Others (No.)	23	23	23
11	Total (No)	67	71	74

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.)	24	24	37
2	Multi state cooperative societies (No.)	13	13	13

Sources

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

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Jammu And Kashmir	Ganderbal	Ganderbal	Poultry Societies	4	Average	Poultry Societies	6	Average	Poultry Societies	7	Average
2	Jammu And Kashmir	Ganderbal	Kangan	Weavers Societies	9	Rich	Weavers Societies	9	Average	Weavers Societies	9	Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village s	Households
Commercial Banks	7	34	22	8	4	0	895	18	5	
Regional Rural Bank	2	9	6	3	0	0	344	6	7	
District Central Coop. Bank	1	4	3	1	0	0	0	0	2	
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	0	0	0	7	
Primary Agr. Coop. Society	13	13	0	3	10	0	0	0		
Others	0	0	0	0	0	0	0	0		
All Agencies	24	61	31	16	14	0	1239	24		

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	281887	301066	310221	3.0	90.3	166714.00	167623.00	187355.00	11.8	92.66
Regional Rural Bank	11988	13244	13990	5.6	4.1	7979.00	8436.00	8700.00	3.1	4.30
Cooperative Banks	17540	18476	19450	5.3	5.7	5462.00	5817.00	6151.00	5.7	3.04
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	311415	332786	343661	3.3	100.0	180155.00	181876.00	202206.00	11.2	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	221455	238119	247760	4.0	89.3	145520.00	158820.00	183228.00	15.4	96.63
Regional Rural Bank	10667	11788	12650	7.3	4.6	3053.00	3775.00	4441.00	17.6	2.34
Cooperative Banks	14566	15890	17100	7.6	6.2	1595.00	1739.00	1952.00	12.2	1.03
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	246688	265797	277510	4.4	100.0	150168.00	164334.00	189621.00	15.4	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	87.3	94.7	97.8
Regional Rural Bank	38.3	44.7	51.0
Cooperative Banks	29.2	29.9	31.7
Others	0	0	0
All Agencies	83.4	90.4	93.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	49617	19155	3614	1783
Regional Rural Bank	8047	6172	3260	420
Cooperative Banks	6996	1501	49	1
Others	0	0	0	0
All Agencies	64660	26828	6923	2204

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	64030.73	34.9	10956.00	6.0	7710.00	4.2	23.00	0.0		0.0
Regional Rural Bank	2990.00	67.3	760.00	17.1	4890.00	110.1	0.00	0.0		0.0
Cooperative Banks	297.00	15.2	243.00	12.4	1059.00	54.3	0.00	0.0		0.0
Others	0.00	0	0.00	0	0.00	0	0.00	0		0
All Agencies	67317.73	35.5	11959.00	6.3	13659.00	7.2	23.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	52824.96	33447.57	63.3	60330.48	44529.17	73.8	62027.70	61732.13	99.5	78.9
Regional Rural Bank	1666.16	2499.89	150.0	1832.65	2255.94	123.1	1832.65	2855.09	155.8	143.0
Cooperative Banks	1439.73	418.84	29.1	1583.66	610.10	38.5	1583.66	839.51	53.0	40.2
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	55930.85	36366.30	65.0	63746.79	47395.21	74.3	65444.01	65426.73	100.0	79.8

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	21591.16	14680.28	68.0	23891.37	14436.23	60.4	28940.00	10166.00	35.1	54.5
Term Loan (Agri.)	7731.76	534.32	6.9	10586.97	609.03	5.8	7236.00	1794.00	24.8	12.5
Total Agri. Credit	29322.92	15214.60	51.9	34478.34	15045.26	43.6	36176.00	11960.00	33.1	42.9
MSME	17050.48	17670.25	103.6	28077.48	28077.43	100.0	18755.00	48155.00	256.8	153.5
Other Priority Sectors*	9557.45	3481.45	36.4	1190.97	4272.52	358.7	10513.01	5311.73	50.5	148.5

Total Priority Sector	55930.85	36366.30	65.0	63746.79	47395.21	74.3	65444.01	65426.73	100.0	79.8
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9. NPA Position (Outstanding)

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

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

Source(s)	
1	J&K UTLBC Achievement
2	Lead Bank Office Ganderbal
3	District Statistical Booklet 2022

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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



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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

iv. Vegetable production & supply chain: To bolster vegetable supply chains the

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

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

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

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

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

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

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

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

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

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

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

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

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

water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz.

(i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631

microATM devices at PACS (440) and cooperative milk societies (1191)

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

Adaptation Fund for Climate Change (NAFCC).

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

1. Policy Initiatives – State Govt. (including Cooperatives)

Holistic Agriculture Development Programme (HADP)

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

Aspirational Panchayat Development Programme (APDP)

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

Digital Villages

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

Status of Co-operatives in J&K

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

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

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

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

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

- Creating over 250000 new enterprises across various sectors.
- Generating over 750000 new employment opportunities

through these enterprises.

- Creating a cross-sectoral business support ecosystem at the ground level.
- Developing a skilled workforce equipped with 21st-century skills.

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

25,000 MTs of Controlled Atmosphere (CA) storage capacity to be added.

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

3,000 dairy units to be established providing direct employment to around 4,000 people.

Increase in milk production from 25 to 45 lakh Metric Ton and increase in milk collection/chilling from 2.0 to 8.5 lakh Litres Per Day (LLPD) over a period of five years.

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

1,800 Pashu Sakhis will receive incentives for ration balancing for 6,00,000 cows and for the milk recording programme of 30,000 dairy cows.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/Handloom Sector

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

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

Incentives for Handicrafts sector

Incentives for Handicrafts Sector include capital subsidy @10% of the working capital for one year not exceeding ₹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:

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

Incentives/Schemes for Fisheries Sector

GoI is implementing various schemes for the development of fisheries sector. The following Centrally Sponsored Schemes are operational in the UT:

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture is the backbone of the economy of the district. Therefore, the infusion of credit to this sector is vital. The National Agricultural Policy has emphasized on increasing the production and productivity of crops which is possible only by using the modern techniques of farming, use of good quality inputs like fertilizers, hybrid variety of seeds and providing irrigation facilities. A Holistic Agriculture Development Plan has been developed comprising of 29 Project Proposals recommended by the UT Level Apex Committee for its implementation in next 5 years having a financial commitment of 5012.74 crores enhancing the livelihood of 13 lakh farm families.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The extension services in the district are mostly being provided by the Departments of Agriculture & Horticulture. The transfer of technology is the primary concern of the Agriculture University. In Ganderbal district, no private agency or NGO is providing extension services or knowledge inputs to the farmers. In the hilly areas, rain-fed farming is being practiced. To encourage vegetable production in winter, Agriculture Department has promoted vegetable growing under small poly-houses for domestic use as in winter season availability of vegetables is less and costly.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The major area of concern are minor irrigation projects which are being implemented by farmers themselves. The proposed District Irrigation Plan (DIP) of district Ganderbal under Prime Ministers “Krishi Sinchayee Vikas Yojna” lays emphasis on deriving potential benefits like extending coverage of water sources through effective distribution and application, reducing the gap between potential created and utilized in an efficient manner after taking holistic irrigation perspective into consideration. As per the Ministry of Jal Shakti, Govt. of India, Ganderbal district has been classified as “Safe” as the stage of ground water extraction is 32.81% and the district offers good potential for exploitation of Ground Water through digging of Deep & Shallow Tube wells, Dug wells etc. It is important to provide irrigation network through Drip & Sprinkler to horticulture plantations because of untimely rains due to climate change. The cost of strategic action plan of DIP works out to `29302.83 lakh.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Sufficient surface water is available in the district due to streams and glaciers. Surface water based Minor Irrigation projects were constructed / implemented in the district by Irrigation Department which comprises of storage tanks with distribution system and flow irrigation schemes (Khuls) where diversion weir, canal and distribution system have been constructed. There are a number of Minor Irrigation projects being implemented in the District under RIDF which are at different stages.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanisation is important as it leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping, completion of farm works in accordance with the agricultural seasons, etc. Farmers are using tractors in various economic activities like transportation of farm produce/crops, bringing input (manure) from far off places, transporting livestock etc. The small size land holding pattern in Ganderbal district offers limited scope for Farm Mechanization. But, the use of tractors and power tillers is multipurpose both on farm and off farm by the farmers for various activities e.g. spraying pesticides / other insecticides in their orchards and bringing fruit boxes from orchard to the loading sites offers scope for financing of tractor/power tiller. Accordingly, potential has been worked out for farm mechanization.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

With the development of agriculture, adoption of intensive cropping patterns, the use of farm machinery, especially, tractor is more pronounced in the District. Infrastructure for Farm Mechanization in the district has improved, especially in Ganderbal block where a few repair shops / dealers for Power tillers / Tractors have come up. In view of these, farm mechanization is going to develop in the near future. The infrastructure developed during the last few years like, fuel pumps, dealers for tractors, etc. are available to support this activity in the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district Ganderbal provides good scope for many activities of plantation and horticulture as the agro climatic conditions and topography of the district is suitable for plantation and horticulture crops. Horticulture has assumed great importance in the District and makes a handsome contribution to the State domestic product. 80% of the fruit produced is accounted for apple. The remaining 20% consists of pear, almond apricot, walnut, etc. Bee keeping activity is additionally looked after by both Horticulture and Agriculture department in the district. The average yearly production of honey in the district is of the order of 103 Qtls. There is a potential for producing about 200 Qtls honey each year. The district has more than 852 Sericulture rearing families spreading over in 220 villages. There are 02 mulberry nurseries in the district with an area covered up to 230 Kanals. During the year 2022-23, total cocoon crop harvested was 19000Kgs with revenue earned as ` 83.29 lakh.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Few marketing arrangements have also come up with the help of Govt. There is one Growers Society at village Batwina. The Centrally Sponsored Scheme "Horticulture Technology Mission" provides incentives to farmers for developing plantation and horticulture in the UT. Floriculture is an emerging activity in the district. There is a lot of local demand as well as demand from neighboring states because of good quality produce due to the conducive conditions of Kashmir. Government has also declared Ganderbal district as a floriculture district. Agri-Clinic and Agri-Business Centres need to be established in the district. Pre-cooling and pack house facilities are required to be provided at least in every block headquarter. Presently there are no refrigerated vans for

transport of fresh fruits.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests besides playing an important role in the maintenance of ecological balance also help in meeting our basic requirements of fuel, fodder and timber. Ganderbal is an agrarian district and most of the area is under agriculture. There is scope to increase the forest area in the hilly regions and marshy lands by growing trees. As per the National Forest Policy 1988, 33% of the total area of the country should be under the forest cover. While J&K has about 20% area under forests, the forest cover in the district is to the extent of 992 Sq Kms. The main objective of Forestry Development is to realize maximum productivity per hectare in the shortest possible time. With the ever-growing demand for fuel wood and agricultural implements, the interface between forestry and agriculture has come into sharp focus.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is one of the most suitable allied activities for the people of the district as the climate is also favorable for rearing of animals. This activity is quite popular with the farmers as an allied activity to supplement their income. The main reasons being, it is a traditional activity for which minimum training is required, fodder is available in the fields normally for which no extra cost is to be incurred, the family members of the farmers can participate and earn additional income for the family as well as provide milk to the family members. Besides all the mentioned plus points there is also good demand of milk from the nearby Srinagar city.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department has 68 veterinary hospitals, dispensaries and mobiles centres for providing necessary health care to the livestock. Commercial Dairy Farming is an emerging potential activity in the district as the demand for milk in the district as well as in the neighbouring districts are met by import of milk from outside the UT. Dairy activity in the district is still done on traditional lines and has not picked up commercially. The animal rearing is generally done through free grazing on pastureland. The cattle population in the district is dominated by local/indigenous

animals with very low milk yield of 2-3 liters per day. This is mainly due to the lack of awareness amongst farmers regarding feeding, health care and breeding practices.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is an important allied activity, which has got ample scope for development in the district. Poultry bird rearing provides good scope for economic development of the district. Poultry meat and eggs are good source of nutrient food and the agro-climatic conditions are also suitable for the activity. The key to poultry farming depends on the availability of good quality chicks and feed. Poultry development has enormous potential for employment in rural as well as urban areas, however, the activity has not picked up on a large scale due to lack of entrepreneurship, training and infrastructure facilities.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Poultry feed like maize, paddy husk, wheat-bran, ground-nut cakes etc. are easily available. However, the district is deficient in the production of mixed feed. There is only one Government Hatchery in the nearby district. The day old chicks are being procured either from Jammu or Punjab/Delhi which increases the cost. The procurement of feed from outside the district increases the cost of feed which results in low margins for the farmers. This has impacted the growth of the industry.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep rearing is the most predominant activity in the district and is traditionally done in the hilly areas of the district. In view of the agro-climatic conditions, topography, grazing lands, etc. sheep are reared for wool and meat purpose. Rural population is dependent on this activity as it provides them additional income and livelihood. There is huge demand for mutton due to the climatic conditions and dietary preferences. Actual supply is less than the demand. The small/marginal farmers who constitute two third of the total population of the district can be engaged in the rearing of goat/sheep. Kandi area is ideally suited for sheep and goat rearing as it provides good pastureland throughout the year. This also provides gainful employment to a number of persons such as butchers, meat sellers, tannery persons etc. There is scope for establishing shoe/leather bag or similar other industry in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

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

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Ganderbal district offers good scope for the development of inland fisheries as the Nallah Sindh and Mansbal Lake are important water resources of the district. These water bodies provide excellent scope for the development of fisheries in the district. At present there are many farmers who have adopted fish farming as a supplementary source of income. The fish farmers may be encouraged to undertake this activity on a commercial scale. The extension agency provides necessary guidance, makes arrangement for fingerlings and sponsors application for loan. Fingerlings are available locally at the Mansbal Seed Farm. There is a demand for fish in the district for local consumption and the same can be easily marketed. The snow fed streams can be used for rearing Trout which is an exotic variety of fish and fetches good price. In a recent development the UT Govt. Water Resources has taken up the matter with GOI to develop trout fish farming in Kashmir.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries Department through its extension centres provides need based input to the farmers e.g. seed, feed, training etc. The water bodies are located in every block and Fisheries Department is capable of providing necessary training and fingerlings etc. One of the Fish Seed Farms is located at Mansbal, which is providing fingerlings to the farmers. In the recent years, Fishery Deptt. has set up 26 trout fish ponds mostly in the Kangan block where running water of spring / nallah passes through the farmer's land and farmers have been able to earn decent income with the help of Fisheries Dept. by rearing trout fish. 41 carp fish ponds have been set up in the plain areas of the district by the Fisheries Dept.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The district has agriculture based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. In the sub-mountainous to hilly regions, the main transport system to the scattered villages is pack animals and mules. In remaining areas of the district also pack animals and mules play a major role in local transportation of goods. It is also an avenue for the farmers particularly small and medium farmers to remain gainfully employed in the lean period and raise their income.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The work animals are available in sufficient number in the district. The Veterinary facilities are also available for these animals from the veterinary department. During the last few years many rural road projects have been sanctioned under RIDF/PMGSY assistance which have provided links to district headquarters. Extension facilities at far off/backward places and genetic improvement is required. A mule breeding center is required in the district which will ensure availability of good quality mules/ponies.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as "a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services". Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

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

2.2.1.2 Infrastructure and linkage support available, planned and gaps

At present, the district does not have any cold storage facility for increasing the shelf life of perishable commodities. The Govt. should extend necessary incentives to the Entrepreneurs/Growers Associations and NGOs to set up cold storage facilities in the district. There is an urgent need for creation of cold storages at Wakura Sub-Division, Kangan block and Ganderbal block which will cater to the need of farmers producing fresh fruits and vegetables. There is also a need for creation of additional Mandis/Market Yard.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, land development assumes great importance in the district. The land development by way of land levelling, on-farm development works, reclamation and soil improvement, watershed management, soil & water conservation, waste land development etc. is being taken up in the district. With a view to deepening institutional credit to beneficiaries in NABARD project areas, it has been decided to extend concessional long term refinance support to all eligible banks/FI's at 3% to enable them for financing additional economic activities covering primary, secondary and tertiary sectors in NABARD watershed project areas and micro food processing activities in NABARD wadi project areas. The refinance will be provided under automatic refinance facility (ARF) which shall enable banks to obtain financial accommodation from NABARD without going through the detailed pre-sanction procedure formalities.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is the nodal department for land development activities. Besides there are some activities on Land Development being taken up by Rural Development Department under some centrally sponsored schemes. The District, being the hilly area, there is need for land leveling/scrapping to make it suitable for agriculture purpose. Thus there is scope for financing land leveling/scrapping in the district and the banks need to support the activity on priority basis and existing borrowers of minor irrigation/crop loan can be potential borrowers for this investment.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Seed, pesticide, and fertilizer are vital for improving the production and productivity of the crops. Seed is the most critical input for sustainable agriculture and response of all other inputs depends on the quality of seeds. Better seed replacement coupled with high quality seeds can improve productivity. Use of compost is an approach for sustenance of soil fertility and soil life under all agricultural systems. With the increasing awareness of organic farming, use of compost is receiving much higher attention. For promotion of organic farming identification of potential areas and crop is crucial. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems would be the best farming strategy.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened. Demonstration, training on vermicomposting should be taken up at large scale level preferably through SHGs and NGOs. The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

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

2.3.1.2 Infrastructure and linkage support available, planned and gaps

At present no Fruit processing units are established in the district. There are a number of UT and Central Govt. sponsored schemes operating for promotion of cold chain, agri marketing infrastructure and food processing industries. The scheme is being implemented directly by the Ministry of Food Processing Industries, GoI New Delhi for setting up cold chain project, in different UTs/States. A grant of `10 crore per project is available.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Main Objective of Agri Clinic and Agri Business centre is to Supplement efforts of Public extension by necessarily providing extension and other service to the farmers on payment basis or free of cost as per Business Model of agri- entrepreneur and local needs and affordability of target group of farmers. HO Vide Circular No 89/DoR 33/2022 dated: 21st April 2022 has intimated Continuation of implementation of the ACABC Scheme upto 30th September 2024.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The UT of Jammu and Kashmir has abundant natural resources which could be exploited for setting up of industries. The vision behind the new industrial policy is to transform Jammu and Kashmir from an aspirational to an Industrialized territory and unlocking its potential through convergence and collaboration driven by the slogan “Jammu and Kashmir - Tradition, Growth and Transformation. The policy is operational from 01.04.2021 to 31.03.2030. The envisaged goal is to attract investment in the manufacturing and services sector as well. The Govt. intends to develop State of the art Industrial Land bank across Jammu and Kashmir. Ganderbal District had in total 01 industrial estates at Wakura measuring 189 Kanal of land where 219 industrial units are running. Most of them are Agri based units and other units are into Manufacturing industry and ready Made Industries.

3.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre (DIC) headed by General Manager is the Nodal Agency for development of industries in the district. DIC registers traditional units and the units based on local raw material and provides various facilities to the entrepreneurs besides counseling, consultancy and escort services.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

4.1.2 Infrastructure and linkage support available, planned and gaps

There has been a wide dispersal of handicrafts throughout Kashmir is known for the following handicrafts throughout the world. The art of making carpets is a gift of caravans coming into the valley from Central Asia. Finest wool obtained from pashmina goats and marino sheep is used in these factories. The art of felting wool into namdas has come from Yarkand. Namdas and gabbas are embroidered with thread, which gives them colour, beauty and strength. Pashmina shawl and carpet industries have been affected greatly. Best pashmina shawl is known as ring shawl, a shawl that can pass through a wedding-ring. Silk manufacture is the oldest industry of the UT, which involves the production of raw silk and silk fabrics.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per Master Direction of RBI dated 04th September 2020, loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20.00 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity. UGC has introduced Vidya Lakshmi - first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA). The portal also provides linkages to National Scholarship Portal. The scheme envisages loans up to ₹7.5 lakh for studies in India and up to ₹ 15 lakh for studies abroad. The loans are to be repaid over a period of 5 to 7 years with provision of grace period of one year after completion of studies. The present status of availability of quality education facilities in the district is top sided. Availability of quality professional education is not only scarce, but also costly. It is in order to

address this problem, that the banks have been encouraged to lend for education purposes.

4.2.2 Infrastructure and linkage support available, planned and gaps

More primary schools to cater to the ever growing education needs of villages. Up-gradation of Middle Schools to Higher Secondary Schools. Education loan facility at all bank branches for Higher Studies may be available.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the basic human needs, next to food and clothing. It serves as an engine of growth for an economy since it has a direct impact on employment and income generation. As per revised Priority sector guidelines 2020, loans up to ` 35.00 lakhs for housing in metropolitan centres and ` 25.00 lakhs at other centres, loans for housing projects exclusively for economically weaker sections and low-income groups, up to ` 10.00 lakh per dwelling unit are classified as Priority Sector Advance. Assistance is given to any government agency for the construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of ` 6.00 lakh per dwelling unit would also qualify. Bank loans to HFCs (Approved by NHB for their refinance) for lending up to ` 20.00 lakh for individual borrowers, for purchases/construction/reconstruction of individual dwelling units for slum clearance and rehabilitation. A few of the flagship programs available are: Pradhan Mantri Awas Yojana (PMAY): Credit-Linked Subsidy Scheme and Pradhan Mantri Awas Yojana (Urban)

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector is developed in the district. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Taking into account the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector. Proper Planning: There is a felt need for State Governments, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, internal adequately provide for housing and basic services for all. Increase flow of Funds: Ensuring larger flow of funds for fulfilling housing and infrastructure needs through innovative financial instruments.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure indicates the basic physical and organizational structures and facilities needed for the operation of a society or enterprise. Rural infrastructure covers the basic facilities, services and installations needed for the functioning of a community or society residing in rural areas. For sustainable economic and social development, basic amenities need to be created on the basis of which further investments for the creation of new assets could be made. From the banking point of view, the credit absorption capacity of the population in an area largely depends on the adequacy of infrastructure support available for taking up investment and production activities. In total 122 various projects worth `33829 lakh under RIDF have been sanctioned in the district up to 31 March 2024 and out of the above an amount of `26759.19 lakh has been disbursed to these projects.

5.1.2 Infrastructure and linkage support available, planned and gaps

Strengthening of the existing rural road network, construction of new roads including link roads for establishing last mile connectivity, maintenance and quality control of rural roads, etc. To educate the farmers for using scarce water resources judiciously by adopting micro irrigation techniques like drip and sprinkler. Involvement of farmers in the management of irrigation projects. Infrastructure funding for ensuring supply of potable drinking water in all the rural areas and far flung habitations of the UT. Creation of adequate storage and warehousing infrastructure for scientific storage and better marketing of both perishable and nonperishable commodities, particularly cold storage facilities enabling higher income generation for the producers. Additional infrastructure such as primary and secondary schools, hostels, etc., to enable effective implementation of the Right to Education in the UT. Infrastructure for rural health care services such as health care centers, etc. To complete the incomplete & languishing AIBP projects ensures optimum utilization of the irrigation potential envisaged under the project.

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

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Investments in schools, health centres, and drinking water and sanitation facilities are examples of some such sectors, which can be termed Social Infrastructure. Though investments in this sector have been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI have encouraged private participation through bank credit for this sector. Bank loans up to a limit of ₹ 5 crores for the building of social infrastructure for activities like schools, drinking water facilities and sanitation facilities and loan upto a limit of ₹ 10 crore per borrower for building health care facilities including 'Ayushman Bharat' in tier II and tier VI centres.

5.2.2 Infrastructure and linkage support available, planned and gaps

The banks can find new business in lending to these markets. Comparisons between the education infrastructure indicators district and the state level are given below. Skill development of rural youths in non-farm employment opportunities in rural areas has to be taken up in mission mode to bridge inequalities in access to education between urban and rural areas. Convergence between drinking water supply and sanitation schemes needs to be strengthened for maximum benefit to people.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

5.3.2 Infrastructure and linkage support available, planned and gaps

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

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	77	216.340000	194.48
B	Ongoing tranches	45	167.023800	143.8157
	Total (A + B)	122	383.363800	338.2957

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	14	32.794000	30.7589
B	Rural roads & bridges	87	291.145900	261.515
C	Social Sector	21	59.423900	46.0218
	Total (A + B + C)	122	383.363800	338.2957

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	2	Irrigation potential	ha	378
B	Rural roads	78	Road length	km	167
C	Bridges	9	Bridge Length	m	1415

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Upgradation of Sheep Breeding Farm Goabal	821	Production of Quality Sheep Breed	1	260
2	Construction of High Altitude Disease Investigation Laboratory at Sonmarg	510	Facilitate the Disease Investigation Lab	1	80

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

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

6.2 Infrastructure and linkage support available, planned and gaps

Government's Initiatives to promote microfinance activities: WSHG/NRLM Programme in select backward Districts. Govt. of India (GoI) has launched a scheme for promotion and support of women SHGs in select backward districts of the country. The scheme is known as Women (WSHG) programme. The objective of the programme is to provide access to banking services to rural poor households by formation of WSHGs to coordinate other development programmes aimed at poor women/ household through these groups. With an objective of giving push to the SHG movement, National Rural Livelihood Mission (NRLM) launched in Ganderbal district wherein SRLM is taking erstwhile blocks for extensive coverage of the district. As reported 2500 SHGs have been formed out of which 750 are credit linked. The issue of capacity building and training of SHG members is taken care of under NRLM under different schemes.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The district faces some specific challenges in agriculture due to unique geographical and climatic conditions. Harsh climatic conditions leading to limited growing season, water scarcity, limited land, limited crop diversity. etc. In addition, due to more number of small and marginal landholdings, low level of mechanization leading to low level of production
- 2 Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system.
- 3 Technical inputs like high yielding varieties, quality seeds, suitable agro techniques, mixing of traditional crops with newer ones and moderate farm mechanization to compensate the labour shortage at farm.
- 4 The Allied sector can help farmers increase their income through revival of livestock based integrating farming system.
- 5 Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale.

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

- 1 Government may develop integrated training and extension programmes, which will enable training of existing mechanics to promote them to be specialized technicians for Agri-equipment.
- 2 Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized among the farmers to get enhanced returns from selling quality produce.

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

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

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

establishing storage godowns, cold storage structures etc.

11. Land Development, Soil Conservation and Watershed Development

- 1 Special refinance facility of ₹5000 crore across India has been earmarked during 2020- 21 to 2024-25 by NABARD for Watershed and Wadi Project areas, which will help beneficiaries to take up additional economic activities

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

- 1 The post-harvest infrastructure viz., quality testing labs, cold chain, etc., are not available in the district and needs to be strengthened to enable the agro and food processing industry to grow.

14. Agri. Ancillary Activities: Others

- 1 Agri Clinics and Agri Business Centres (ACABC) needs to be set up in the district, which can help farmers in a big way.

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employment. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. Starting a Craft Management Course would be helpful also.
- 2 Efforts for mobilization of artisans into Self Help Groups, Joint Liability Groups.
- 3 Development of improved, modern tools for artisans, craftsmen for better productivity.

16. Export Credit

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

17. Education

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

18. Housing

- 1 Lack of awareness about schemes is the single most factor, which has blocked the development of this sector. Banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The following descriptions of loans are to be considered under priority sector as given under:
- 2 The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed ₹10 lakhs per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of ₹2 lakhs per annum, irrespective of the location, is prescribed.

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

- 1 The SHG projects can facilitate purchase of inputs for agriculture and Non - Farm sector activities. There were two NABARD projects sanctioned in the district for formation, nurturing and linkages of SHGs with formal banking system before the extensive coverage of the district under SRLM.
- 2 The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to ₹10 lakhs, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. The Cooperative Movement in Jammu and Kashmir was first institutionalized in 1913. The legal framework further updated in 1936, 1960, 1989, 1999. In tune with the National Policy, the Govt. has introduced reforms both legal and structural in the Cooperative Movement from time to time. there are 8763 Cooperative Societies in J&K, of which, 3611 have been registered by Registrar Cooperative Societies J&K, 4421 by Director Handloom and Handicrafts Kashmir and 672 by Director, H&H Jammu.
2. The UT of J&K has a mixed Short Term Cooperative Credit Structure comprising of one State Cooperative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier cooperative structures. The StCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2024.
3. As per NCD portal, there are 4288 Panchayats in the UT of J&K, out of which 1587 panchayats (36.30%) are covered by PACS and 2701 are not covered. There are a total of 599 PACS in the UT with highest concentration in Jammu (118).
4. The UT government had ensured the adoption of model bye-laws in all the PACS in the state.
5. The UT government has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like World's largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government
6. The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
7. The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to ₹255.71 crore to the 03 DCCBs during 2022.

5. Status of Cooperatives in the District

1. Ganderbal district has a rich cooperative profile with Sector wise, cooperatives in the district and cover Dairy, Poultry, Transport, Seed, Vegetable etc.
2. There are 13 PACS societies registered under Cooperative Department and 08 other Cooperative societies as on 31st March 2024.
3. All the Societies registered under Cooperative Act have adopted model Bye Law
4. All the PACS are Computerized in the district.
5. As per formation of new Multiple PACS in the district, the district has a target of formation of new Multiple PACS of 34 PACS under unreserved GP's, 20 PACS under Unserved GP's and 02 under Defunct PACS.

6. Potential for formation of cooperatives

1. Potential for formation of cooperatives: There is fair potential for cooperative activity in the dairy sector, as elucidated in the chapter on dairy sector.
2. The distribution is not uniform in the main Ganderbal and Gund blocks and are not under the area of operation of any cooperative society.
3. Therefore, there is potential for creation of cooperative societies in Dairy, Agriculture and Sheep sectors in Laar and Wakura blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Skill Training	DPR - Propagation of Elite Backyard Birds for Enhancing Egg Production in Rural areas	Reipora, Ganderbal	7.22 lakh	No	40	A new variety of elite backyard layer birds (poultry) introduced in the area, which has an average laying capacity of 170 to 180 eggs. It has been reported that on an average the eggs sell at about ₹8 to ₹10 per egg.
2	Skill Training	DPR - Creation of Seed Hub in Maize by Strengthening of Local Seed System for enhancing Farmers Income	Gund, Ganderbal	Introduced new varieties of Maize in higher altitude and low lying areas of Budgam (KG-2 and SMC-4) Total Maount sanctioned and Released was ` 4.2 lakh.	No	10	Maize Seed Villages created
3	Collectivisation	CSS FPO - The Sherpathri Agro Producers Cooperative Ltd.	Sherpathri Ganderbal	FPO of farmers for producing the Vegetables	No	170	CSS FPO running succesfully

Success Stories

Success Story 1: Sherpathri Vegetable FPO



1. Scheme :	CSS-FPO scheme
2. Project Implementing Agency :	Indo Global Social Service Society
3. Duration of the project :	03 Years
4. No. of beneficiaries :	167
5. Community :	General and Tribal
6. State :	Jammu And Kashmir
7. District :	Ganderbal
8. Block :	Sherpathri
9. Village :	Sherpathri

1.1 Support provided

- Financial Support of ₹ 18.50 lakh for a period of 03 Years for smooth functioning of the FPO
- Basic Trainings to Board of Directors
- Mobilization of the members
- Training on Marketing linkage and other basic trainings
- Support for establishment of the Office

1.2 Pre-implementation status

- There was a major impact of middlemen in marketing of their produce and major profit margin was taken by them
- On an average a farmer was earning to the tune of 5-10 of their produce after all deduction of the costs incurred by them for cultivation of vegetables
- Daily income of the farmers were 300-350 including cost. Net profit was to the tune of 100-150 per day

1.3 Challenges faced

- Mobilization of the farmers for coming together and forming the FPO
- Trust factor was not seen in the early phase of formation of the FPO
- Collection of the share capital from the members

1.4 Impact

- Collectivization of the produce from the members
- Better price due to high quality and greater quantity of produce
- Better Farming practise among the members
- Marketing linkage through different channels
- Better Product line and more varieties of vegetables

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

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

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

b. **ICAR Institutions:** In the Kashmir and Ladakh regions, the Centre for Climate Change and Mountain Agriculture at SKUAST-K focuses on climate change impacts on crops like apples and walnuts. They work on improving farming practices with resilient technologies and support local farmers in vulnerable districts. Their Vision 2030 includes using advanced models and tools, like AI and GIS, to predict and manage pests and diseases effectively.

c. **State Government:** The Jammu and Kashmir government launched the Har Gaon Hariyali program in November 2021 to increase forest and tree cover across two-thirds of the region, aligning with the Green Jammu and Kashmir vision. They plan to promote solar and carbon- neutral cities through a phased pilot project, with Jammu, Srinagar, and Katra starting first. For the 2024-25 budget, they announced planting 190 lakh native trees, creating urban eco-parks, and distributing 10 lakh saplings to farmers. Key initiatives also include the Green J&K Drive, Har Gaon Hariyali, and other flagship programs.

d. **NABARD:** NABARD has approved several projects to enhance climate resilience in India. A ₹ 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a ₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering ₹ 22,000 per hectare for plains and ₹25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with ₹200 crore, supports 10 projects in J&K and Ladakh, alongside a ₹50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

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

3.2 Any specific Climate Change initiative in the District by:

- a To promote low carbon sustainable growth the UT Government has planned to promote green energy by increasing share of renewable energy in generation mix scaling up decentralized renewable energy application. In this direction promotion of cities as solar and carbon neutral has been planned through implementation of pilot solar city project in phases-
Phase I: Jammu, Katra and Srinagar.
Phase II: Kupwara and Udhampur
Phase III: Rajouri, Poonch and Baramulla
- b NABARD is implementing an Integrated Tribal Development Fund Project and Watershed Projects. The Proposed area of intervention in District Ganderbal includes Block Laar and Block Gund of district Ganderbal. The project has many components involving development of climate resilient activities in the area like wadi development inter-cropping with resistant varieties and creating infrastructure for rain water harvesting/storage.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

- 3 GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

- 4 In Phase-I, NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. The details of these products includes Basholi Painting and Basholi pashmina from district Kathua Chikri Wood craft from district Rajouri Baderwah Rajma from district Doda Mushkbudji rice from district Anantnag Kaladi from district Udampur Sulai Honey and Anardana from District Ramban and Ladakh Shingskos from district Leh of J&K and Ladakh UT.

- 5 Further in Phase-II, NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh. Currently applications for the GI tags for these products are pending with the GI Registry at Chennai.



₹ lakh

Annexure I													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Almond/ Badam__	100	Acre	152152	Phy BL				25 38.04				25 38.04
2	Apple/ Seb__	100	Acre	394080	Phy BL	200 788.16	150 591.12	250 985.2	250 985.2	350 1379.28	250 985.2	160 630.53	1610 6344.69
3	Apple/ Seb_High Density	100	Acre	583832	Phy BL	100 583.83	100 583.83	100 583.83	100 583.83	100 583.83	100 583.83	100 583.83	700 4086.81
4	Bottle Gourd/ Lauki/ Ghiya/ Sorekai__	100	Acre	61840	Phy BL	15 9.28	10 6.18	15 9.28	15 9.28	10 6.18	20 12.37	10 6.18	95 58.75
5	Brinjal/ Baingan__	100	Acre	66136	Phy BL	10 6.61	10 6.61	10 6.61	10 6.61	20 13.23	20 13.23	10 6.61	90 59.51
6	Broccoli__	100	Acre	74608	Phy BL	10 7.46	10 7.46	10 7.46	10 7.46	30 22.38	30 22.38	10 7.46	110 82.06
7	Cabbage/ Patta Gobhi_Irrigated	100	Acre	63000	Phy BL	5 3.15	5 3.15	5 3.15	5 3.15	10 6.3	10 6.3	5 3.15	45 28.35
8	Capsicum/ Shimla Mirch_Irrigated	100	Acre	66936	Phy BL	5 3.35	10 6.69	5 3.35	10 6.69	10 6.69	20 13.39	10 6.69	70 46.85
9	Carnation__	100	Acre	2325816	Phy BL	10 232.58	5 116.29	5 116.29	5 116.29	5 116.29	5 116.29	5 116.29	40 930.32
10	Carrot/ Gajar__	100	Acre	66032	Phy BL	5 3.3	5 3.3	5 3.3	5 3.3	10 6.6	10 6.6	5 3.3	40 26.4
11	Cauliflower/ Phool Gobhi__	100	Acre	66200	Phy BL	15 9.93	15 9.93	15 9.93	15 9.93	10 6.62	10 6.62	15 9.93	95 62.89
12	Cherry__	100	Acre	127288	Phy BL	15 19.09	20 25.46	30 38.19	40 50.92	20 25.46	10 12.73	10 12.73	145 184.58
13	Chilli/ Mirch_Irrigated	100	Acre	68600	Phy BL						10 6.86		10 6.86
14	Cucumber/ Kakdi/ Kheera__	100	Acre	61840	Phy BL	5 3.09	5 3.09	5 3.09	5 3.09	5 3.09	5 3.09	5 3.09	35 21.63
15	Fodder Oats/ Jai__	100	Acre	29752	Phy BL	20 5.95	20 5.95	30 8.93	40 11.9	30 8.93	40 11.9	30 8.93	210 62.49
16	French Beans/ Green Beans/ Fansi/ Common Beans__	100	Acre	64520	Phy BL	10 6.45	10 6.45	10 6.45	20 12.9	20 12.9	20 12.9	10 6.45	100 64.5
17	Gerbera__	100	Acre	2196856	Phy BL	3 65.91	3 65.91	3 65.91	3 65.91	3 65.91	3 65.91	3 65.91	21 461.37
18	Ginger/ Adrak_Irrigated	100	Acre	75400	Phy BL	3 2.26	3 2.26	3 2.26	3 2.26	3 2.26	3 2.26	3 2.26	21 15.82
19	Grapes/ Angur__	100	Acre	182416	Phy BL	10 18.24	5 9.12	5 9.12	5 9.12				25 45.6
20	Indian Bean__	100	Acre	31872	Phy BL	5 1.59	5 1.59	5 1.59	5 1.59	5 1.59	5 1.59	5 1.59	35 11.13
21	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	8 2.28	8 2.28	8 2.28	8 2.28	8 2.28	8 2.28	8 2.28	56 15.96
22	Knol Khol/ Wild Cabbage__	100	Acre	62704	Phy BL	5 3.14	5 3.14	10 6.27	5 3.14	10 6.27	10 6.27	10 6.27	55 34.5
23	Lily/ Lilium__	100	Acre	2531632	Phy BL	2 50.63	2 50.63	2 50.63	2 50.63	2 50.63	2 50.63	2 50.63	14 354.41
24	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	15 7.05	10 4.7	5 2.35	5 2.35	5 2.35	5 2.35	5 2.35	50 23.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
25	Marigold/ Gende Ka Phool/ Zendu	100	Acre	342888	Phy 2 BL 6.86	5 17.14	5 17.14	5 6.86	2 6.86	2 6.86	2 6.86	2 6.86	20 68.58
26	Medicinal And Aromatic Plants	100	Acre	140552	Phy 10 BL 14.06	10 14.06	10 14.06	10 14.06	10 14.06	10 14.06	10 14.06	10 14.06	70 98.42
27	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	29320	Phy 10 BL 2.93	8 2.35	8 2.35	8 2.35	8 2.35	8 2.35	8 2.35	8 2.35	58 17.03
28	Mushroom/ Kukaramutta	100	Bag	408	Phy 1000 BL 4.08	500 2.04	500 2.04	1000 4.08	1000 4.08	1000 4.08	1200 4.9	1200 4.9	6400 26.12
29	Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	100	Acre	77240	Phy 5 BL 3.86	5 3.86	5 3.86	5 3.86	5 3.86	5 3.86	5 3.86	5 3.86	35 27.02
30	Onion/ Piyaz/ Kanda	100	Acre	72000	Phy 2 BL 1.44	5 3.6	5 3.6	5 3.6	5 3.6	5 3.6	5 3.6	5 3.6	32 23.04
31	Other Flowers	100	Acre	149320	Phy 8 BL 11.95	8 11.95	8 11.95	8 11.95	8 11.95	8 11.95	8 11.95	8 11.95	56 83.65
32	Other Vegetables	100	Acre	61056	Phy 25 BL 15.26	25 15.26	25 15.26	25 15.26	25 15.26	25 15.26	25 15.26	25 15.26	175 106.82
33	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	65520	Phy 15 BL 9.83	10 6.55	8 5.24	8 5.24	8 5.24	8 5.24	8 5.24	8 5.24	65 42.58
34	Peach/ Aadoo	100	Acre	125896	Phy 5 BL 6.29	5 6.29	5 6.29	5 6.29	5 6.29	5 6.29	5 6.29	5 6.29	35 44.03
35	Pear/ Nashpati	100	Acre	181904	Phy 5 BL 9.1	5 9.1	5 9.1	5 9.1	5 9.1	5 9.1	5 9.1	5 9.1	35 63.7
36	Potato/ Aloo_Irrigated	100	Acre	77600	Phy 8 BL 6.21	8 6.21	8 6.21	12 9.31	15 11.64	15 11.64	8 6.21	8 6.21	74 57.43
37	Pumpkin/ Kaddu/ Gummadi	100	Acre	59792	Phy 4 BL 2.39	4 2.39	4 2.39	4 2.39	4 2.39	4 2.39	4 2.39	4 2.39	28 16.73
38	Radish/ Mooli	100	Acre	66296	Phy 4 BL 2.65	4 2.65	4 2.65	4 2.65	4 2.65	4 2.65	4 2.65	4 2.65	28 18.55
39	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	28520	Phy 4 BL 1.14	4 1.14	4 1.14	5 1.43	4 1.14	5 1.43	5 1.43	5 1.43	31 8.85
40	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy 25 BL 12.12	40 19.39	50 24.24	60 29.09	45 21.82	60 29.09	60 29.09	60 29.09	340 164.84
41	Rose/ Gulab	100	Acre	1642304	Phy 3 BL 49.27	3 49.27	3 49.27	3 49.27	3 49.27	3 49.27	3 49.27	3 49.27	21 344.89
42	Round Melon/ Indian Squash/ Tinda	100	Acre	82136	Phy 8 BL 6.57	8 6.57	8 6.57	8 6.57	8 6.57	8 6.57	8 6.57	8 6.57	56 45.99
43	Sericulture_Mulberry	100	Acre	41400	Phy 5 BL 2.07	5 2.07	5 2.07	5 2.07	5 2.07	5 2.07	5 2.07	5 2.07	30 12.42
44	Spinach/ Palak	100	Acre	66176	Phy 8 BL 5.29	8 5.29	8 5.29	8 5.29	8 5.29	8 5.29	8 5.29	8 5.29	56 37.03
45	Strawberry	100	Acre	93472	Phy 8 BL 7.48	8 7.48	8 7.48	8 7.48	8 7.48	8 7.48	8 7.48	8 7.48	32 29.92
46	Tomato/ Tamatar	100	Acre	72000	Phy 8 BL 5.76	8 5.76	8 5.76	10 7.2	10 7.2	20 14.4	20 14.4	20 14.4	64 46.08
47	Tulip	100	Acre	1915856	Phy 2 BL 38.32	2 38.32	2 38.32	2 38.32	2 38.32	2 38.32	2 38.32	2 38.32	14 268.24
48	Turnip/ Shaljam	100	Acre	63200	Phy 5 BL 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	35 22.12
49	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash	100	Acre	33200	Phy 5 BL 1.66	5 1.66	5 1.66	5 1.66	5 1.66	5 1.66	5 1.66	5 1.66	35 11.62
50	Walnut/ Akhrot	100	Acre	115104	Phy 35 BL 40.29	25 28.78	30 34.53	30 34.53	35 40.29	30 34.53	25 28.78	25 28.78	210 241.73

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
51	Wheat/ Gehu_Irrigated	100	Acre	46736	Phy BL	10 4.67	10 4.67	15 7.01	15 7.01	15 7.01	15 7.01	15 7.01	95 44.39
						2105.97	1784.67	2206.63	2275.95	2619.68	2245.41	1800.53	15038.84
	Post-harvest/HH Consumption (10%)					210.6	178.47	220.66	227.6	261.97	224.54	180.05	1503.88
	Repairs & maintenance of farm assets (20%)					421.19	356.93	441.33	455.19	523.94	449.08	360.11	3007.77
	Sub Total												19550.49

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.2 Water Resources													
1	Bore Well-Deepening-	90	No.	300000	Phy	3	3	3	3	3	3	3	21
					BL	8.1	8.1	8.1	8.1	8.1	8.1	8.1	56.7
2	Bore Well-New-	90	No.	600000	Phy	3	3	3	3	3	3	3	21
					BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	113.4
3	Drip Irrigation--	90	ha	165000	Phy	10	10	8	8	8	8	8	60
					BL	14.85	14.85	11.88	11.88	11.88	11.88	11.88	89.1
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy	15		10		15		15	55
					BL	24.3		16.2		24.3		24.3	89.1
5	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	5	5	5	5	5	5	5	35
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	31.5
6	Lift Irrigation Schemes- Individual/ River Lift Points-	90	No.	415000	Phy	2	3	2	2	1	2	2	14
					BL	7.47	11.21	7.47	7.47	3.74	7.47	7.47	52.3
7	Sprinkler Irrigation -Micro-	90	ha	120000	Phy	5	5	5	5	5	5	5	35
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	37.8
8	Sprinkler Irrigation -Portable-	90	ha	100000	Phy	5	5	5	5	5	5	5	35
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	31.5
9	Sprinkler Irrigation -Rain Gun-	80	ha	100000	Phy	3	3	3	3	3	3	3	21
					BL	2.4	2.4	2.4	2.4	2.4	2.4	2.4	16.8
10	Tube Well-Shallow-	90	No.	340000	Phy	5	5	5	5	5	5	5	35
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	107.1
	Sub Total												625.3
A.3 Farm Mechanisation													
1	Combine harvester--	75	No.	2900000	Phy		1	1					2
					BL		21.75	21.75					43.5
2	Other machinery--disc plough	80	No.	80000	Phy	10	10	10	10	10	10	10	70
					BL	6.4	6.4	6.4	6.4	6.4	6.4	6.4	44.8
3	Other machinery--grass cutter	80	No.	47000	Phy	10	10	10	10	10	10	10	70
					BL	3.76	3.76	3.76	3.76	3.76	3.76	3.76	26.32
4	Other machinery--grinding machine	80	No.	7000	Phy	10	10	10	10	10	10	10	70
					BL	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.92
5	Other machinery--hand grinding unit	80	No.	12000	Phy	10	10	10	10	10	10	10	70
					BL	0.96	0.96	0.96	0.96	0.96	0.96	0.96	6.72
6	Other machinery--kedut automatic seed drill	80	No.	125000	Phy	10	10	10	10	10	10	10	70
					BL	10	10	10	10	10	10	10	70
7	Other machinery--monoblock pump	80	No.	30000	Phy	10	10	10	10	10	10	10	70
					BL	2.4	2.4	2.4	2.4	2.4	2.4	2.4	16.8
8	Other machinery--muliplanter seed drill	80	No.	85000	Phy	10	10	10	10	10	10	10	70
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	47.6
9	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	10	10	10	10	10	10	10	70
					BL	3.52	3.52	3.52	3.52	3.52	3.52	3.52	24.64



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.3 Farm Mechanisation													
10	Other machinery--offset disc harrow trailer type	80	No.	120000	Phy	10	10	10	10	10	10	10	70
					BL	9.6	9.6	9.6	9.6	9.6	9.6	9.6	67.2
11	Other machinery-Other Machinery & Equipments-Brush Cutter	80	No.	95000	Phy	10	10	10	10	10	10	10	70
					BL	7.6	7.6	7.6	7.6	7.6	7.6	7.6	53.2
12	Other machinery-Other Machinery & Equipments-Diesel operated grain cleaner	80	No.	90000	Phy	10	10	10	10	10	10	10	70
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	50.4
13	Other machinery-Other Machinery & Equipments-Grain cleaner	80	No.	62000	Phy	10	10	10	10	10	10	10	70
					BL	4.96	4.96	4.96	4.96	4.96	4.96	4.96	34.72
14	Other machinery-Other Machinery & Equipments-Puddler	80	No.	105000	Phy	10	10	10	10	10	10	10	70
					BL	8.4	8.4	8.4	8.4	8.4	8.4	8.4	58.8
15	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	130000	Phy	5	5	5	5	5	5	5	35
					BL	5.2	5.2	5.2	5.2	5.2	5.2	5.2	36.4
16	Other machinery--potato digger	75	No.	220000	Phy	5	5	5	5	5	5	5	35
					BL	8.25	8.25	8.25	8.25	8.25	8.25	8.25	57.75
17	Other machinery--Potato ridger	80	No.	17000	Phy	10	10	10	10	10	10	10	70
					BL	1.36	1.36	1.36	1.36	1.36	1.36	1.36	9.52
18	Other machinery--power weeder	80	No.	97000	Phy	10	10	10	10	10	10	10	70
					BL	7.76	7.76	7.76	7.76	7.76	7.76	7.76	54.32
19	Other machinery--smart seeder	75	No.	250000	Phy	5	5	5	5	5	5	5	35
					BL	9.38	9.38	9.38	9.38	9.38	9.38	9.38	65.66
20	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy	10	10	10	10	10	10	5	65
					BL	7.44	7.44	7.44	7.44	7.44	7.44	3.72	48.36
21	Other machinery--Trolley single axle	80	No.	150000	Phy	5	5	5	5	5	5	5	35
					BL	6	6	6	6	6	6	6	42
22	Other machinery--water tanker double axle	80	No.	67000	Phy	10	10	10	10	10	10	10	70
					BL	5.36	5.36	5.36	5.36	5.36	5.36	5.36	37.52
23	Other machinery--water tanker single axle	80	No.	95000	Phy	10	10	10	10	10	10	10	70
					BL	7.6	7.6	7.6	7.6	7.6	7.6	7.6	53.2
24	Other machinery--welding unit	80	No.	39000	Phy	10	10	10	10	10	10	10	70
					BL	3.12	3.12	3.12	3.12	3.12	3.12	3.12	21.84
25	Others-Maize Sheller-	80	No.	190000	Phy	5	5	5	5	5	5	5	35
					BL	7.6	7.6	7.6	7.6	7.6	7.6	7.6	53.2
26	Paddy Transplanter--	80	No.	180000	Phy	5	5	5	5	5	5	5	35
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	50.4
27	Power Tiller--	80	No.	95000	Phy	8	8	8	8	8	8	8	56
					BL	6.08	6.08	6.08	6.08	6.08	6.08	6.08	42.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.3 Farm Mechanisation													
28	Reapers, Binders and Balers-- Paddy Reaper	80	No.	136000	Phy	15	10	10	8	8	8	8	67
					BL	16.32	10.88	10.88	8.7	8.7	8.7	8.7	72.88
29	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	20	20	20	20	20	20	20	140
					BL	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.36
30	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy	10	6	6	6	6	6	6	46
					BL	18.75	11.25	11.25	11.25	11.25	11.25	11.25	86.25
31	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy	3	4	5	5	5	5	3	30
					BL	4.73	6.3	7.88	7.88	7.88	7.88	4.73	47.28
32	Tractor--20-35 hp	75	No.	650000	Phy	5	5	5		5			20
					BL	24.38	24.38	24.38		24.38			97.52
33	Tractor--35-40 hp	75	No.	700000	Phy	5	5	5	5	5	5	5	35
					BL	26.25	26.25	26.25	26.25	26.25	26.25	26.25	183.75
34	Tractor--42 hp	75	No.	780000	Phy	5	5	5	5	5	5	5	35
					BL	29.25	29.25	29.25	29.25	29.25	29.25	29.25	204.75
35	Tractor--45 hp	75	No.	850000	Phy	5		5		5			15
					BL	33.75	33.75	33.75	33.75	33.75	33.75	33.75	236.25
36	Tractor--46 hp	75	No.	900000	Phy	5	5	5	5	5	5	5	35
					BL	33.75	33.75	33.75	33.75	33.75	33.75	33.75	236.25
37	Tractor--58 hp	75	No.	1150000	Phy	2	2	2	2	2	2	2	14
					BL	17.25	17.25	17.25	17.25	17.25	17.25	17.25	120.75
38	Tractor--upto 20 hp	75	No.	380000	Phy	2	2	2	2	3	3	2	16
					BL	5.7	5.7	5.7	5.7	8.55	8.55	5.7	45.6
39	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy	3	3	3	1	1	1	1	13
					BL	18	18	18	6	6	6	6	78
40	Weeder-Power Weeder-Self propelled power weeder	80	No.	85000	Phy	10	10	10	10	10	10	10	70
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	47.6
	Sub Total												2440.98



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.4 Plantation & Horticulture													
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	3	3	3	3	3	3	3	21
					BL	14.85	14.85	14.85	14.85	14.85	14.85	14.85	103.95
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy	4	4	5	5	4	5	5	32
					BL	3.6	3.6	4.5	4.5	3.6	4.5	4.5	28.8
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	1	1						2
					BL	35.44	35.44						70.88
4	Medicinal & Aromatic Crops-Aloe vera-Aloe Vera	90	ha	200000	Phy	3	3	3	3	3	3	3	21
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	37.8
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy	3	3	3	3	3	3	3	21
					BL	10.8	10.8	10.8	10.8	10.8	10.8	10.8	75.6
6	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	3	3	3	3	3	3	3	21
					BL	16.6	16.6	16.6	16.6	16.6	16.6	16.6	116.2
7	New Orchard - Temperate Fruits-Cherry-	90	ha	382400	Phy	3	3	3	3	3	3	3	21
					BL	10.32	10.32	10.32	10.32	10.32	10.32	10.32	72.24
8	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy	3	3	3	3	3	3	3	21
					BL	9.16	9.16	9.16	9.16	9.16	9.16	9.16	64.12
9	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy	2	2		2		2		8
					BL	27	27		27		27		108
10	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	5	5	5	5	5	5	5	35
					BL	12.15	12.15	12.15	12.15	12.15	12.15	12.15	85.05
	Sub Total												762.64
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.5 Working Capital - Bee Keeping													
1	Apiculture_Others_	1	No.	6713	Phy	10	10	30	30	25	10	10	125
					BL	0.67	0.67	2.01	2.01	1.68	0.67	0.67	8.38
	Sub Total												8.38
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.6 Forestry													
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy	1							1
					BL	41.6							41.6
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy	1	1	1	1	1	1	1	7
					BL	13.6	13.6	13.6	13.6	13.6	13.6	13.6	95.2
3	Processing Unit-Edible Fruits-	80	No.	1000000	Phy	1	1	1	1	1	1	1	7
					BL	8	8	8	8	8	8	8	56
	Sub Total												192.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.7 Animal Husbandry - Dairy													
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	2	2	2	1	1	1	1	10
					BL	5.4	5.4	5.4	2.7	2.7	2.7	2.7	27
2	Automatic Silage Bailer & Wrapping Mahine--	90	No.	2000000	Phy	1	1	1	1	1	1	1	7
					BL	18	18	18	18	18	18	18	126
3	Breed Multiplication Farm--	90	200	40100000	Phy	1							1
					BL	360.9							360.9
4	Bulk Milk Cooling Unit--	90	No.	1500000	Phy	1				1	1		3
					BL	13.5				13.5	13.5		40.5
5	Chaff Cutter-Electric-	90	No.	35000	Phy	10	8	8	8	8	8	8	58
					BL	3.15	2.52	2.52	2.52	2.52	2.52	2.52	18.27
6	Chaff Cutter-Manual-	90	No.	20000	Phy	8	8	8	8	8	8	8	56
					BL	1.44	1.44	1.44	1.44	1.44	1.44	1.44	10.08
7	Crossbred Cattle Farming--	90	1+1	395000	Phy	1	1	1	1	1	1	1	7
					BL	3.56	3.56	3.56	3.56	3.56	3.56	3.56	24.92
	Crossbred Cattle Farming--	90	3+2	805000	Phy	1	1	1	1	1	1	1	7
					BL	7.25	7.25	7.25	7.25	7.25	7.25	7.25	50.75
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	1	1	1	1	1	1	1	7
					BL	15.98	15.98	15.98	15.98	15.98	15.98	15.98	111.86
8	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-	90	2	2000000	Phy	2	2	1	1				6
					BL	36	36	18	18				108
9	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	5	5	5	5	5	5	5	35
					BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	34.65
10	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy	5	5			5	5		20
					BL	18	18			18	18		72
11	Milking Machine-Double Bucket-	90	No.	50000	Phy	5	5	5	5	5	5	5	35
					BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	15.75
12	Milking Machine-Single Bucket-	90	No.	30000	Phy	5	5	5	5	5	5	5	35
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	9.45
13	Refrigerated Tanker Van--	90	No.	2500000	Phy	1							1
					BL	22.5							22.5
14	Veterinary Clinic-Fixed-	90	No.	1000000	Phy	1	1	1	1	1	1	1	7
					BL	9	9	9	9	9	9	9	63
	Sub Total												1095.63
A.8 Working Capital - AH - Dairy/Drought animal													
1	Indigenous Cattle Farming_Others_	100	Per Animal	42972	Phy	300	300	350	300	250	250	250	2000
					BL	128.91	128.91	150.4	128.91	107.43	107.43	107.43	859.42
	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	200	400	350	150	150	150	150	1550
					BL	127.15	254.3	222.51	95.36	95.36	95.36	95.36	985.4
	Sub Total												1844.82



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	District Total
A.9 Animal Husbandry - Poultry										
1	Indigenous Poultry Farming--	90	500	1000000	Phy	2	2	1	1	6
					BL	18	18	9	9	54
	Sub Total									54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_	100	1000	144043	Phy	15	10	10	10	10	10	10	75
					BL	21.61	14.4	14.4	14.4	14.4	14.4	14.4	108.01
2	Layer Farming_Others_	100	1000	361632	Phy	5	5	5	5	5	5	5	35
					BL	18.08	18.08	18.08	18.08	18.08	18.08	18.08	126.56
	Sub Total												234.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.11 Animal Husbandry - SGP													
1	Retail Market outlet for Meat-- Shop Size (15x10)	90	No.	300000	Phy	4	2	2	2	3	3	2	18
					BL	10.8	5.4	5.4	5.4	8.1	8.1	5.4	48.6
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy	1			1	1			3
					BL	18.07			18.07	18.07			54.21
3	Sheep - Breeding Unit-New Shed-	90	500+25	10000000	Phy	1		1			1		3
					BL	90		90			90		270
4	Sheep - Rearing Unit--	90	10+1	252000	Phy	5			5		8		18
					BL	11.34			11.34		18.14		40.82
	Sheep - Rearing Unit--	90	25+1	472000	Phy	5		5		5		5	20
					BL	21.24		21.24		21.24		21.24	84.96
	Sheep - Rearing Unit--	90	50+2	827000	Phy	5	5		5				15
					BL	37.22	37.22		37.22				111.66
	Sub Total												610.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy		25	25	25				75
					BL		8.02	8.02	8.02				24.06
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	100	100	50	50	50	50	50	450
					BL	32.08	32.08	16.04	16.04	16.04	16.04	16.04	144.36
	Sub Total												168.42

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	District Total
A.13 Fisheries							
1	Aquaculture inputs production- Fish Feed Mill-	90	No.	3000000	Phy	1	1
					BL	27	27
	Sub Total						27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
A.14 Working Capital - Fisheries													
1	Fish Culture - Bio floc_Others__	100	6 tanks	150000	Phy	5	5	5	5	5	5	5	35
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	52.5
2	Fish Culture - Others_Trout - Hatchery__	100	Per unit	1400000	Phy	1	1	1				1	4
					BL	14	14	14				14	56
3	Fish Culture - Others_Trout - Raceway__	100	Per unit	238694	Phy	3	3	3	3	3	3	3	21
					BL	7.16	7.16	7.16	7.16	7.16	7.16	7.16	50.12
4	Fish Culture - RAS_Others__	100	2 ton per cycle	717000	Phy	1		1	1	1	1		5
					BL	7.17		7.17	7.17	7.17	7.17		35.85
	Fish Culture - RAS_Others__	100	4 ton per cycle	1140000	Phy	1	1		1		1	1	5
					BL	11.4	11.4		11.4		11.4	11.4	57
	Fish Culture - RAS_Others__	100	10 ton per cycle	2300000	Phy	1		1		1			3
					BL	23		23		23			69
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps__	100	Per unit	67955	Phy	15	15	15	15	15	15	15	105
					BL	10.19	10.19	10.19	10.19	10.19	10.19	10.19	71.33
6	Marketing Activities_Others__	100	Per unit	40416	Phy	10	10	10	10	10	10	10	70
					BL	4.04	4.04	4.04	4.04	4.04	4.04	4.04	28.28
	Sub Total												420.08
A.15 Farm Credit													
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	2	2	2	2	2	2	2	14
					BL	9	9	9	9	9	9	9	63
2	Finance to FPOs/FPCs- Procurement & Marketing-	90	No.	2500000	Phy	1			1		1		3
					BL	22.5			22.5		22.5		67.5
3	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	1	1						2
					BL	18	18						36
4	Protected Structures-Shadenets-	90	No.	35000	Phy	6	5	6	6	6	6	6	41
					BL	1.89	1.58	1.89	1.89	1.89	1.89	1.89	12.92
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	2	2	2	2	2	2	17
					BL	4.5	1.8	1.8	1.8	1.8	1.8	1.8	15.3
	Sub Total					55.89	30.38	12.69	35.19	12.69	35.19	12.69	194.72
	Total Farm Credit (sum of A.1 to A.15)												28230.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1	1					2
					BL	70.4	70.4					140.8
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy	1			1	1	1	4
					BL	16			16	16	16	64
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	1	1		1			3
					BL	20	20		20			60
4	Godown-Renovation/ Expansion-	80	No.	3500000	Phy	1						1
					BL	28						28
5	Godown--Rural godown - 100 MT	80	No.	146300	Phy	1	1	1	1	1	1	6
					BL	1.17	1.17	1.17	1.17	1.17	1.17	7.02
6	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy	1			1			2
					BL	11.73			11.73			23.46
7	Rural Haat-Pakka Shops-	80	No.	5000000	Phy	1					1	2
					BL	40					40	80
	Sub Total											403.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	B.2 Land Development												
1	Compost Pit--	90	No.	30000	Phy	10	10	10	10	10	10	10	70
					BL	2.7	2.7	2.7	2.7	2.7	2.7	2.7	18.9
2	Cultivable Wasteland Development--	90	ha	200000	Phy	15	10	5	5	5	5	5	50
					BL	27	18	9	9	9	9	9	90
3	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	5	5	5	5	5	5	5	35
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	20.51
4	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	8	3	2	2	3	4	4	26
					BL	2.16	0.81	0.54	0.54	0.81	1.08	1.08	7.02
	Sub Total												136.43

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	B.3 Agriculture												
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	2	2	2	2	2	2	17
					BL	18	7.2	7.2	7.2	7.2	7.2	7.2	61.2
2	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	2	2	2	2	2	2	2	14
					BL	12.6	12.6	12.6	12.6	12.6	12.6	12.6	88.2
	Sub Total												149.4
	Total (B.1+B.2+B.3)												689.11
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	1				1		1	3
					BL	9				9		9	27
2	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	1	1	1	1	1	1	1	7
					BL	8.8	8.8	8.8	8.8	8.8	8.8	8.8	61.6
3	Fruit Processing -Pickle-	90	No.	500000	Phy	2	1						3
					BL	9	4.5						13.5
4	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	1	1	1	1	1	1	1	7
					BL	9	9	9	9	9	9	9	63
5	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	2			1	1	1	1	5
					BL	18			9	9	9		45
6	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	10			10				20
					BL	20			20				40
7	Honey & Honey Products--Honey collection center	80	No.	250000	Phy	5					2	2	9
					BL	10					4	4	18
8	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy	1	2	1					4
					BL	2	4	2					8
9	Meat & Poultry Processing--	90	No.	75000	Phy	3	2	3	3	2	2	2	17
					BL	2.03	1.35	2.03	2.03	1.35	1.35	1.35	11.49
10	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy	2	1						3
					BL	18	9						27
	Sub Total												314.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy	1	1	1	1	1	1	1	7
					BL	9	9	9	9	9	9	9	63
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy	1	1	1	1	1	1	1	7
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	94.5
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy	1	1	1	1	1	1	1	7
					BL	9	9	9	9	9	9	9	63
4	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy	1							1
					BL	90							90
	Sub Total												310.5
	Total (C.1+C2)												625.09
	Total (A+B+C)												29544.28
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	450000000	Phy	1			1		1		3
					BL	1200	0	0	1200	0	1200	0	3600
2	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	800000000	Phy	1		1	1	1			4
					BL	1600	0	1600	1600	1600	0	0	6400
3	Manufacturing Sector - Term Loan-Medium-Others	80	No.	350000000	Phy	4	3	3	1	3	1	1	16
					BL	1600	1200	1200	400	1200	400	400	6400
4	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	700000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
5	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	525000000	Phy	1	1	1	1	1	1	1	7
					BL	60	60	60	60	60	60	60	420
6	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	70000000	Phy	5	5	5	5	5	5	5	35
					BL	40	40	40	40	40	40	40	280
7	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	175000000	Phy	5	5	6	5	5	5	6	37
					BL	100	100	120	100	100	100	120	740

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
8	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	14000000	Phy	5	5	6	6	6	7	7	42
					BL	80	80	96	96	96	112	112	672
9	Manufacturing Sector - Term Loan-Micro-Others	80	No.	14000000	Phy	6	6	6	7	6	6	6	43
					BL	96	96	96	112	96	96	96	688
10	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	17500000	Phy	1	1	1	1	1	1	1	7
					BL	20	20	20	20	20	20	20	140
11	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	35000000	Phy	2	3	2	2	2	2	3	16
					BL	8	12	8	8	8	8	12	64
12	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	100000000	Phy	1		1					2
					BL	400	0	400	0	0	0	0	800
13	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	100000000	Phy	1							1
					BL	800	0	0	0	0	0	0	800
14	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	50000000	Phy	2	1	1	1				5
					BL	200	100	100	100	0	0	0	500
15	Manufacturing Sector - Term Loan-Small-Others	80	No.	35000000	Phy	4	4	4	3	4	4	3	26
					BL	160	160	160	120	160	160	120	1040
16	Manufacturing Sector - Working Capital-Medium-FP-Fruit processing, etc	80	No.	35000000	Phy	1	1	1	1	1	1	1	7
					BL	40	40	40	40	40	40	40	280
17	Manufacturing Sector - Working Capital-Medium-FP-Grading Sorting, etc.	80	No.	70000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
18	Manufacturing Sector - Working Capital-Medium-Others	80	No.	150000000	Phy	1		1				1	3
					BL	400	0	400	0	0	0	400	1200
19	Manufacturing Sector - Working Capital-Micro-FP-Fruit processing, etc	80	No.	70000000	Phy	5	5	5	5	5	5	5	35
					BL	40	40	40	40	40	40	40	280
20	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	70000000	Phy	4	4	4	4	4	5	5	30
					BL	32	32	32	32	32	40	40	240



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
21	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	7000000	Phy	5	5	5	5	5	5	5	35
					BL	40	40	40	40	40	40	40	280
22	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	3500000	Phy	5	5	5	5	5	6	2	33
					BL	20	20	20	20	20	24	8	132
23	Manufacturing Sector - Working Capital-Micro-FP- Seeds, etc	80	No.	3500000	Phy	1	1	1	1	5	5	5	19
					BL	4	4	4	4	20	20	20	76
24	Manufacturing Sector - Working Capital-Micro- Handloom Handicraft	80	No.	1400000	Phy	5	5	5	5	5	5	5	35
					BL	8	8	8	8	8	8	8	56
25	Manufacturing Sector - Working Capital-Micro- Others	80	No.	14000000	Phy	3	3	2	2	2	2	2	16
					BL	48	48	32	32	32	32	32	256
26	Manufacturing Sector - Working Capital-Small-FP- Fruit processing, etc	80	No.	35000000	Phy	2	1	1	1	1	1	1	8
					BL	80	40	40	40	40	40	40	320
27	Manufacturing Sector - Working Capital-Small-FP- Grading Sorting, etc.	80	No.	70000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
28	Manufacturing Sector - Working Capital-Small- Handloom Handicraft	80	No.	35000000	Phy	1	1	1	1	1	1	1	7
					BL	40	40	40	40	40	40	40	280
29	Manufacturing Sector - Working Capital-Small- Others	80	No.	35000000	Phy	1	2	2	2	1	1	1	10
					BL	40	80	80	80	40	40	40	400
30	Service Sector - Term Loan- Medium- Others	80	No.	70000000	Phy	2	1	1	1	1	1	1	8
					BL	160	80	80	80	80	80	80	640
31	Service Sector - Term Loan- Micro- Agro Services Micro	80	No.	21000000	Phy	1	1	1	1	1	1	1	7
					BL	24	24	24	24	24	24	24	168
32	Service Sector - Term Loan- Micro- Automobile- Repair	80	No.	7000000	Phy	1	1	1	1	1	1	1	7
					BL	8	8	8	8	8	8	8	56
33	Service Sector - Term Loan- Micro- Comp. Electronics Trading	80	No.	21000000	Phy	1	1	1	1	1	1	1	7
					BL	24	24	24	24	24	24	24	168

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
34	Service Sector - Term Loan-Micro-e Governance	80	No.	3500000	Phy	2	2	2	2	2	2	2	14
					BL	8	8	8	8	8	8	8	56
35	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	7000000	Phy	2	2	2	2	2	2	2	14
					BL	16	16	16	16	16	16	16	112
36	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	3500000	Phy	4	5	5	2	1	2	1	20
					BL	16	20	20	8	4	8	4	80
37	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	70000000	Phy	1	1	2	1	1	1	1	8
					BL	80	80	160	80	80	80	80	640
38	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	35000000	Phy	1	1	1	1	1	1	1	7
					BL	40	40	40	40	40	40	40	280
39	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	700000	Phy	2	2	2	2	2	2	2	14
					BL	1.6	1.6	1.6	1.6	1.6	1.6	1.6	11.2
40	Service Sector - Term Loan-Micro-Household Repair	80	No.	1400000	Phy	2	3	4	4	3	3	3	22
					BL	3.2	4.8	6.4	6.4	4.8	4.8	4.8	35.2
41	Service Sector - Term Loan-Micro-Others	80	No.	8400000	Phy	4	2	2	2	2	2	2	16
					BL	38.4	19.2	19.2	19.2	19.2	19.2	19.2	153.6
42	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	210000000	Phy	1	1	1	1	1	1	1	7
					BL	240	240	240	240	240	240	240	1680
43	Service Sector - Term Loan-Small-Food& Bevg -Restu (very Big)	80	No.	100000000	Phy	1							1
					BL	800	0	0	0	0	0	0	800
44	Service Sector - Term Loan-Small-Others	80	No.	18900000	Phy	3	3	2	1	1	1	1	12
					BL	64.8	64.8	43.2	21.6	21.6	21.6	21.6	259.2
45	Service Sector - Working Capital-Medium-Others	80	No.	70000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
46	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	3500000	Phy	3	2	1	1	1	1	1	10
					BL	12	8	4	4	4	4	4	40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
47	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	3500000	Phy	1	1	1	1	1	1	1	7
					BL	4	4	4	4	4	4	4	28
48	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	35000000	Phy	1	1	1	1	1	1	1	7
					BL	40	40	40	40	40	40	40	280
49	Service Sector - Working Capital-Micro-e Governance	80	No.	350000	Phy	1	1	1	1	1	1	1	7
					BL	0.4	0.4	0.4	0.4	0.4	0.4	0.4	2.8
50	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	1400000	Phy	1	1	1	1	1	1	1	7
					BL	1.6	1.6	1.6	1.6	1.6	1.6	1.6	11.2
53	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	350000	Phy	2	3	1	3	3	3	3	18
					BL	0.8	1.2	0.4	1.2	1.2	1.2	1.2	7.2
51	Service Sector - Working Capital-Micro-Food & Bevg -Restu (Big)	80	No.	3500000	Phy	1	1	1	1	1	1	1	7
					BL	4	4	4	4	4	4	4	28
52	Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	1400000	Phy	1	1	1	1	1	1	1	7
					BL	1.6	1.6	1.6	1.6	1.6	1.6	1.6	11.2
54	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	350000	Phy	2	2	2	2	2	2	2	14
					BL	0.8	0.8	0.8	0.8	0.8	0.8	0.8	5.6
55	Service Sector - Working Capital-Micro-Household Repair	80	No.	1400000	Phy	3	3	3	3	3	3	3	21
					BL	4.8	4.8	4.8	4.8	4.8	4.8	4.8	33.6
56	Service Sector - Working Capital-Micro-Others	80	No.	8400000	Phy	1	2	2	1	1	1	1	9
					BL	9.6	19.2	19.2	9.6	9.6	9.6	9.6	86.4
57	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	100000000	Phy	1	1						2
					BL	400	400	0	0	0	0	0	800
58	Service Sector - Working Capital-Small-Food& Bevg -Restu (very Big)	80	No.	7000000	Phy	1	1	2	1	1	1	1	8
					BL	8	8	16	8	8	8	8	64
59	Service Sector - Working Capital-Small-Others	80	No.	18900000	Phy	1	1	1	1	1	1	1	7
					BL	21.6	21.6	21.6	21.6	21.6	21.6	21.6	151.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
60	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	60000000	Phy	1	1	1	1	1	1		6
					BL	80	80	80	80	80	80	0	480
61	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	20000000	Phy	1	1		1	1			4
					BL	40	40	0	40	40	0	0	160
62	Trading Units - Term Loan-Micro-Others	80	No.	70000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
63	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	200000000	Phy	1	1	1		1			4
					BL	400	400	400	0	400	0	0	1600
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	300000000	Phy	1		1				1	3
					BL	800	0	800	0	0	0	800	2400
64	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	70000000	Phy	1	1	1	1	1	1	1	7
					BL	80	80	80	80	80	80	80	560
65	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	35000000	Phy	1	1	1	1	1	1	1	7
					BL	40	40	40	40	40	40	40	280
66	Trading Units - Working Capital-Micro-Others	80	No.	14000000	Phy	2	1	1	1	1	1	1	8
					BL	32	16	16	16	16	16	16	128
67	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	350000000	Phy	1	1	1	1	1	1	1	7
					BL	400	400	400	400	400	400	400	2800
	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	700000000	Phy	1	1	1	1	1	1	1	7
					BL	800	800	800	800	800	800	800	5600
Total	Sub Total												49840.4



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Kangan	Wakoora	District Total
	III. Export Credit								
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	1	1	1	3
					BL	11.25	11.25	11.25	33.75
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy	1	1	1	2
					BL	18.75		18.75	37.5
	Total Export Credit								71.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	IV. Education												
1	Education Loans-Education Loan above ₹10.00 lakhs for Abroad-	80	No.	2000000	Phy	10	6	5	5	5	5	5	41
					BL	160	96	80	80	80	80	80	656
2	Education Loans-Education Loan above ₹4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	8	8	8	8	8	8	8	56
					BL	48	48	48	48	48	48	48	336
3	Education Loans-Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs-	80	No.	1000000	Phy	5	2	2	2	2	2	2	17
					BL	40	16	16	16	16	16	16	136
4	Education Loans-Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	20	10	5	5	5	5	5	55
					BL	64	32	16	16	16	16	16	176
	Total Education												1304

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	V. Housing												
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	50	50	50	50	50	50	50	350
					BL	40	40	40	40	40	40	40	280
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	15	15	15	15	15	15	15	105
					BL	120	120	120	120	120	120	120	840
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	15	15	15	15	15	15	15	105
					BL	60	60	60	60	60	60	60	420
	Total Housing												1540

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	VI. Social Infrastructure												
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	1	2
					BL	18.75						18.75	37.5
2	Education-Schools-Primary	75	No.	9500000	Phy	1	1	1	1	1	1	1	2
					BL	71.25						71.25	142.5
3	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1
					BL	112.5							112.5
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	2
					BL	37.5				37.5			75
					Phy	1	1	1	1	1	1	1	1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ganderbal	Gund	Kangan	Lar	Safapora	Sherpathri	Wakoora	District Total
	VI. Social Infrastructure												
5	Healthcare-Nursing Home-	75	No.	12000000	BL	90							90
6	Healthcare-Primary Health Centre-	75	No.	3000000	Phy BL	1 22.5	1	1	1	1	1	1	1 22.5
7	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy BL	1 7.5	1 7.5	1 7.5	1 7.5	1 7.5	1 7.5	1 7.5	7 52.5
8	Sanitation-Toilets-	75	No.	20000	Phy BL	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	35 5.25
	Total Social Infrastructure												537.75
	VII. Renewable Energy												
1	Biomass Energy-Portable-	90	No.	1000000	Phy BL	2 18	1 9	1 9	1 9	1 9	1 9	1 9	8 72
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy BL	8 23.04	8 23.04	8 23.04	8 23.04	8 23.04	8 23.04	8 23.04	56 161.28
3	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy BL	8 2.16	8 2.16	8 2.16	8 2.16	8 2.16	8 2.16	8 2.16	56 15.12
4	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy BL	8 1.8	8 1.8	8 1.8	8 1.8	8 1.8	8 1.8	8 1.8	56 12.6
5	Solar Energy-Stand Alone Solar Power Plants-Small -- on barren/fallow land	90	No.	550000	Phy BL	8 39.6	8 39.6	8 39.6	8 39.6	8 39.6	8 39.6	8 39.6	56 277.2
6	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy BL	8 1.44	8 1.44	8 1.44	8 1.44	8 1.44	8 1.44	8 1.44	56 10.08
	Total Renewable Energy												548.28
	VIII. Others												
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy BL	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	5 0.75	35 5.25
2	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy BL	5 5	5 5	5 5	5 5	5 5	5 5	5 5	35 35
3	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy BL	100 200	50 100	50 100	50 100	100 200	50 100	50 100	450 900
4	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy BL	50 100	100 200	50 100	50 100	50 100	10 20	20 40	330 660
	Total Others												1600.25
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												84986.21

Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	20472.65	14018.44	22661.02	13802.60	22661.02	10003.20	24578.00
RCBs	534.01	27.85	587.41	22.57	587.41	27.60	889.50
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	584.50	633.99	642.94	611.06	642.94	876.60	993.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	21591.16	14680.28	23891.37	14436.23	23891.37	10907.40	26461.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7331.21	509.36	10146.40	567.78	10146.40	688.90	9230.00
RCBs	191.23	6.80	210.34	17.36	210.34	19.80	350.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	209.32	18.46	230.23	23.89	230.23	342.90	923.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	7731.76	534.62	10586.97	609.03	10586.97	1051.60	10503.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27803.86	14527.80	32807.42	14370.38	32807.42	10692.10	33808.00
RCBs	725.24	34.65	797.75	39.93	797.75	47.40	1239.50
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	793.82	652.45	873.17	634.95	873.17	1219.50	1916.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	29322.92	15214.90	34478.34	15045.26	34478.34	11959.00	36964.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	16102.50	15468.51	27034.74	25903.19	27034.74	43930.90	28544.00
RCBs	432.37	384.19	475.60	560.25	475.60	890.00	300.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	515.61	1817.55	567.14	1613.99	567.14	3333.10	1798.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	17050.48	17670.25	28077.48	28077.43	28077.48	48154.00	30642.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8918.60	3451.56	488.32	4255.56	488.32	4569.80	7670.00
RCBs	282.12	0.00	310.31	9.92	310.31	119.00	455.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	356.73	29.89	392.34	7.00	392.34	623.20	890.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	9557.45	3481.45	1190.97	4272.48	1190.97	5312.00	9015.00

Table 6: Grand Total (Table 3+ Table 4 + Table 5)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	52824.96	33447.87	60330.48	44529.13	60330.48	59192.80	70022.00
RCBs	1439.73	418.84	1583.66	610.10	1583.66	1056.40	1994.50
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1666.16	2499.89	1832.65	2255.94	1832.65	5175.80	4604.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	55930.85	36366.60	63746.79	47395.17	63746.79	65425.00	76621.00

Annexure 3
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25
Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	14018.44	27.85	0.00	633.99	0.00	14680.28	13802.60	22.57	0.00	611.06	0.00	14436.23

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	10003.20	27.60	0.00	876.60	0.00	10907.40	24578.00	889.50	0.00	993.50	0.00	26461.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	26.00	0.00	0.00	0.00	0.00	26.00	25.00	0.00	0.00	0.00	0.00	25.00
L D	6.00	0.00	0.00	0.00	0.00	6.00	12.00	0.00	0.00	0.00	0.00	12.00
F M	106.00	0.00	0.00	10.50	0.00	116.50	119.00	0.00	0.00	0.00	0.00	119.00
P & H	110.00	0.00	0.00	0.00	0.00	110.00	125.00	0.00	0.00	10.00	0.00	135.00
AH -D	80.00	0.00	0.00	0.00	0.00	80.00	89.00	0.00	0.00	6.00	0.00	95.00
AH -P	45.00	0.00	0.00	0.00	0.00	45.00	35.00	0.00	0.00	0.00	0.00	35.00
AH - S G P	60.00	0.00	0.00	0.00	0.00	60.00	55.00	0.00	0.00	0.00	0.00	55.00
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	35.00	0.00	0.00	0.00	0.00	35.00	40.00	0.00	0.00	0.00	0.00	40.00
OTH	41.36	6.80	0.00	8.46	0.00	56.62	67.78	17.36	0.00	7.89	0.00	93.03
Sub total	509.36	6.80	0.00	18.46	0.00	534.62	567.78	17.36	0.00	23.89	0.00	609.03
Grand Total (Table 1 + Table 2)	14527.80	34.65	0.00	652.45	0.00	15214.90	14370.38	39.93	0.00	634.95	0.00	15045.26

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	45.00	0.00	0.00	25.00	0.00	70.00	450.00	0.00	0.00	100.00	0.00	550.00
L D	36.00	0.00	0.00	10.00	0.00	46.00	650.00	0.00	0.00	100.00	0.00	750.00
F M	145.00	0.00	0.00	0.00	0.00	145.00	700.00	0.00	0.00	100.00	0.00	800.00
P & H	133.00	0.00	0.00	45.00	0.00	178.00	910.00	0.00	0.00	100.00	0.00	1010.00
AH -D	155.00	0.00	0.00	55.00	0.00	210.00	890.00	0.00	0.00	100.00	0.00	990.00
AH -P	45.00	0.00	0.00	25.00	0.00	70.00	600.00	0.00	0.00	100.00	0.00	700.00
AH - S G P	66.00	0.00	0.00	0.00	0.00	66.00	500.00	0.00	0.00	100.00	0.00	600.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	450.00	0.00	0.00	100.00	0.00	550.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	900.00	0.00	0.00	0.00	0.00	900.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	600.00	0.00	0.00	0.00	0.00	600.00
A & F	55.00	0.00	0.00	0.00	0.00	55.00	450.00	0.00	0.00	0.00	0.00	450.00
OTH	8.90	19.80	0.00	182.90	0.00	211.60	2130.00	350.00	0.00	123.00	0.00	2603.00
Sub total	688.90	19.80	0.00	342.90	0.00	1051.60	9230.00	350.00	0.00	923.00	0.00	10503.00
Grand Total (Table 1 + Table 2)	10692.10	47.40	0.00	1219.50	0.00	11959.00	33808.00	1239.50	0.00	1916.50	0.00	36964.00

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 4					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Automatic Milk Collection Unit			No.	300000
5	Automatic Silage Bailer & Wrapping Mahine			No.	2000000
6	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
7	Bee Keeping	Indian Bee Colony		ha	550000
8	Biomass Energy	Portable		No.	1000000
9	Bore Well	Deepening		No.	300000
10	Bore Well	New		No.	600000
11	Breed Multiplication Farm			200	40100000
12	Bulk Milk Cooling Unit			No.	1500000
13	Chaff Cutter	Electric		No.	35000
14	Chaff Cutter	Manual		No.	20000
15	Cold Storage			No.	8800000
16	Cold Storage	Controlled Atmosphere Storage		No.	2000000
17	Cold Storage	Refrigerated Van		No.	2500000
18	Combine harvester			No.	2900000
19	Compost Pit			No.	30000
20	Compost/ Vermi Compost	Vermi Compost		No.	400000

21	Compost/ Vermi Compost	Vermi Compost		No.	700000
22	Crossbred Cattle Farming			1+1	395000
23	Crossbred Cattle Farming			3+2	805000
24	Crossbred Cattle Farming			5+5	1775000
25	Cultivable Wasteland Development			ha	200000
26	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
27	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
28	Differential Rate of Interest Scheme			No.	15000
29	Drinking Water	RO Plant		No.	2500000
30	Drip Irrigation			ha	165000
31	Education	Schools		No.	15000000
32	Education	Schools		No.	9500000
33	Education Loans	Education Loan above ₹ 10.00 lakhs for Abroad		No.	2000000
34	Education Loans	Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs		No.	750000
35	Education Loans	Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs		No.	1000000
36	Education Loans	Education Loan upto ₹ 4.00 lakhs		No.	400000
37	Electric Pump Sets			No.	100000
38	Electric Pump Sets		5	No.	180000
39	Export Credit	Post Shipment Export Credit		No.	1500000

40	Export Credit	Pre Shipment Export Credit		No.	2500000
41	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
42	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
43	Floriculture	Cut Flowers		Ha	100000
44	Food Grain Processing	Flour Mill		No.	1100000
45	Fruit Processing	Pickle		No.	500000
46	Fruit Processing	Pulp Making		No.	1000000
47	Fruit Processing	Sorting, grading & Packing		No.	1000000
48	Godown		Rural godown	No.	146300
49	Godown		Storage godown	No.	1466300
50	Godown	Renovation/ Expansion		No.	3500000
51	Healthcare	Diagnostic Lab		No.	5000000
52	Healthcare	Nursing Home		No.	12000000
53	Healthcare	Primary Health Centre		No.	3000000
54	Healthcare	Veterinary Clinic		No.	1000000
55	High density plantation	Apple		ha	3938000
56	Honey & Honey Products			No.	250000
57	Indigenous Poultry Farming			500	1000000
58	Integrated Dairy Farming	Vermi	Compost	No.	110000
59	Integrated Dairy Farming	With Bio	Gas	No.	400000
60	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
61	Loan for Affordable Housing Projects			No.	100000

62	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
63	Loans to Agri. Start	Ups		No.	10000000
64	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
65	Manufacturing Sector	Term Loan	Medium	No.	150000000
66	Manufacturing Sector	Term Loan	Medium	No.	200000000
67	Manufacturing Sector	Term Loan	Medium	No.	50000000
68	Manufacturing Sector	Term Loan	Micro	No.	1000000
69	Manufacturing Sector	Term Loan	Micro	No.	10000000
70	Manufacturing Sector	Term Loan	Micro	No.	2000000
71	Manufacturing Sector	Term Loan	Micro	No.	2500000
72	Manufacturing Sector	Term Loan	Micro	No.	500000
73	Manufacturing Sector	Term Loan	Micro	No.	7500000
74	Manufacturing Sector	Term Loan	Small	No.	100000000
75	Manufacturing Sector	Term Loan	Small	No.	12500000
76	Manufacturing Sector	Term Loan	Small	No.	5000000
77	Manufacturing Sector	Term Loan	Small	No.	50000000
78	Manufacturing Sector	Working Capital	Medium	No.	10000000
79	Manufacturing Sector	Working Capital	Medium	No.	5000000
80	Manufacturing Sector	Working Capital	Medium	No.	50000000
81	Manufacturing Sector	Working Capital	Micro	No.	1000000
82	Manufacturing Sector	Working Capital	Micro	No.	200000
83	Manufacturing Sector	Working Capital	Micro	No.	2000000
84	Manufacturing Sector	Working Capital	Micro	No.	500000
85	Manufacturing Sector	Working Capital	Small	No.	10000000

86	Manufacturing Sector	Working Capital	Small	No.	5000000
87	Meat & Poultry Processing			No.	75000
88	Medicinal & Aromatic Crops	Aloevera		ha	200000
89	Milking Machine	Double Bucket		No.	50000
90	Milking Machine	Single Bucket		No.	30000
91	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
92	New Orchard	Temperate Fruits	Apple	ha	614900
93	New Orchard	Temperate Fruits	Cherry	ha	382400
94	New Orchard	Temperate Fruits	Pear	ha	339200
95	Nursery	Fruit Crops		Ha	1500000
96	Nursery/ Propagation unit	Hitech Nursery		ha	5200000
97	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
98	Other machinery			No.	220000
99	Other machinery			No.	250000
100	Other machinery			No.	12000
101	Other machinery			No.	120000
102	Other machinery			No.	125000
103	Other machinery			No.	150000
104	Other machinery			No.	17000
105	Other machinery			No.	30000
106	Other machinery			No.	39000
107	Other machinery			No.	44000
108	Other machinery			No.	47000
109	Other machinery			No.	67000

110	Other machinery			No.	7000
111	Other machinery			No.	80000
112	Other machinery			No.	85000
113	Other machinery			No.	93000
114	Other machinery			No.	95000
115	Other machinery			No.	97000
116	Other machinery	Other Machinery & Equipments		No.	105000
117	Other machinery	Other Machinery & Equipments		No.	130000
118	Other machinery	Other Machinery & Equipments		No.	62000
119	Other machinery	Other Machinery & Equipments		No.	90000
120	Other machinery	Other Machinery & Equipments		No.	95000
121	Others	Maize Sheller		No.	190000
122	Paddy Transplanter			No.	180000
123	Poly House	Tubular Structure	Small	No.	2000000
124	Power Tiller			No.	95000
125	Processing Unit	Edible Fruits		No.	1000000
126	Protected Structures	Shadenets		No.	35000
127	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
128	Reapers, Binders and Balers			No.	136000
129	Refrigerated Tanker Van			No.	2500000
130	Repair of Dwelling Units	Other Centre		No.	500000
131	Retail Market outlet for Meat			No.	300000

132	Rural Haat	Pakka Shops		No.	5000000
133	Sanitation	Toilets		No.	20000
134	Sericulture	Reeling Unit		No.	270000
135	Service Sector	Term Loan	Medium	No.	10000000
136	Service Sector	Term Loan	Micro	No.	100000
137	Service Sector	Term Loan	Micro	No.	1000000
138	Service Sector	Term Loan	Micro	No.	10000000
139	Service Sector	Term Loan	Micro	No.	1200000
140	Service Sector	Term Loan	Micro	No.	200000
141	Service Sector	Term Loan	Micro	No.	3000000
142	Service Sector	Term Loan	Micro	No.	500000
143	Service Sector	Term Loan	Micro	No.	5000000
144	Service Sector	Term Loan	Small	No.	100000000
145	Service Sector	Term Loan	Small	No.	2700000
146	Service Sector	Term Loan	Small	No.	30000000
147	Service Sector	Working Capital	Medium	No.	10000000
148	Service Sector	Working Capital	Micro	No.	1200000
149	Service Sector	Working Capital	Micro	No.	200000
150	Service Sector	Working Capital	Micro	No.	50000
151	Service Sector	Working Capital	Micro	No.	500000
152	Service Sector	Working Capital	Micro	No.	5000000
153	Service Sector	Working Capital	Small	No.	1000000
154	Service Sector	Working Capital	Small	No.	2700000
155	Service Sector	Working Capital	Small	No.	50000000
156	Sheep	Breeding Unit		100+5	2008000

157	Sheep	Breeding Unit	New Shed	500+25	10000000
158	Sheep	Rearing Unit		10+1	252000
159	Sheep	Rearing Unit		25+1	472000
160	Sheep	Rearing Unit		50+2	827000
161	SHGs/ JLGs	Others		No.	200000
162	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
163	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
164	Solar Energy	Solar Pump Sets		No.	30000
165	Solar Energy	Solar Water Heater System		No.	25000
166	Solar Energy	Stand Alone Solar Power Plants	Small	No.	550000
167	Solar Energy	Street Lighting System		No.	20000
168	Spice Processing	Powder & Packaging		No.	1000000
169	Sprayer	Battery Operated Sprayer		No.	3000
170	Sprayer	Tractor Mounted Sprayer		No.	250000
171	Sprinkler Irrigation	Micro		ha	120000
172	Sprinkler Irrigation	Portable		ha	100000
173	Sprinkler Irrigation	Rain Gun		ha	100000
174	Thresher	Multicrop Power Threshers		No.	210000
175	Tractor			No.	1150000
176	Tractor			No.	380000
177	Tractor			No.	780000

178	Tractor			No.	850000
179	Tractor			No.	900000
180	Tractor		20	No.	650000
181	Tractor		35	No.	700000
182	Tractor	Without Implements & Trailer		No.	800000
183	Trading Units	Term Loan	Micro	No.	10000000
184	Trading Units	Term Loan	Micro	No.	5000000
185	Trading Units	Term Loan	Small	No.	100000000
186	Trading Units	Term Loan	Small	No.	50000000
187	Trading Units	Working Capital	Micro	No.	10000000
188	Trading Units	Working Capital	Micro	No.	2000000
189	Trading Units	Working Capital	Micro	No.	5000000
190	Trading Units	Working Capital	Small	No.	100000000
191	Trading Units	Working Capital	Small	No.	50000000
192	Tube Well	Shallow		No.	340000
193	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
194	Veterinary Clinic	Fixed		No.	1000000
195	Weeder	Power Weeder		No.	85000

Annexure 5

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Almond/ Badam		Acre	152152
2	Apiculture	Others_	No	6713
3	Apple/ Seb		Acre	394080
4	Apple/ Seb	High Density	Acre	583832
5	Bottle Gourd/ Lauki/ Ghiya/ Sorekai		Acre	61840
6	Brinjal/ Baingan		Acre	66136
7	Broccoli		Acre	74608
8	Broiler Farming	Others_	1000	144043
9	Cabbage/ Patta Gobhi	Irrigated	Acre	63000
10	Capsicum/ Shimla Mirch	Irrigated	Acre	66936
11	Carnation		Acre	2325816
12	Carrot/ Gajar		Acre	66032
13	Cauliflower/ Phool Gobhi		Acre	66200
14	Cherry		Acre	127288
15	Chilli/ Mirch	Irrigated	Acre	68600
16	Cucumber/ Kakdi/ Kheera		Acre	61840
17	Fish Culture	RAS_ Others_	No.	2300000
18	Fish Culture	RAS_ Others_	No.	717000
19	Fish Culture	RAS_ Others_	No.	1140000
20	Fish Culture	Bio floc_ Others_	No.	150000
21	Fish Culture	Others_ Trout _ Hatchery_	No.	1400000
22	Fish Culture	Others_ Trout _ Raceway_	No.	238694
23	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_	No.	67955
24	Fodder Oats/ Jai		Acre	29752
25	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	64520
26	Gerbera		Acre	2196856
27	Ginger/ Adrak	Irrigated	Acre	75400
28	Goat Farming	Rearing Unit _ Semi_intensive_	10	32080
29	Grapes/ Angur		Acre	182416
30	Indian Bean		Acre	31872

31	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
32	Indigenous Cattle Farming	Others_	No.	42972
33	Indigenous Cattle Farming	Others_	No.	63575
34	Knol Khol/ Wild Cabbage		Acre	62704
35	Layer Farming	Others_	1000	361632
36	Lily/ Lilium		Acre	2531632
37	Maize/ Makka	Irrigated	Acre	46984
38	Marigold/ Gende Ka Phool/ Zendu		Acre	342888
39	Marketing Activities	Others_		40416
40	Medicinal And Aromatic Plants		Acre	140552
41	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	29320
42	Mushroom/ Kukaramutta			408
43	Okra/ Bhindi/ Bhendi/ Ladies Finger	Irrigated	Acre	77240
44	Onion/ Piyaz/ Kanda		Acre	72000
45	Other Flowers		Acre	149320
46	Other Vegetables		Acre	61056
47	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated	Acre	65520
48	Peach/ Aadoo		Acre	125896
49	Pear/ Nashpati		Acre	181904
50	Potato/ Aloo	Irrigated	Acre	77600
51	Pumpkin/ Kaddu/ Gummadi		Acre	59792
52	Radish/ Mooli		Acre	66296
53	Rapeseed/ Toria/ Laahi	Irrigated	Acre	28520
54	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
55	Rose/ Gulab		Acre	1642304
56	Round Melon/ Indian Squash/ Tinda		Acre	82136
57	Sericulture	Mulberry	Acre	41400
58	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
59	Spinach/ Palak		Acre	66176
60	Strawberry		Acre	93472
61	Tomato/ Tamatar		Acre	72000
62	Tulip		Acre	1915856
63	Turnip/ Shaljam		Acre	63200
64	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	33200
65	Walnut/ Akhrot		Acre	115104
66	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
BNA	Break Up Not available
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FPO	Farmer Producer Organisation
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product

HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NA	Data Not Available
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
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
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
HADP	Holistic Agriculture Development Plan
IFAD	International Fund for Agricultural Development
JKCIP	Competitiveness Improvement of Agriculture and Allied Sectors Project J&K

Name and address of DDM

Name	Zubare Ashraf Wasil
Designation	DDM, NABARD
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- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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

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