



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



जम्मू जिला  
Jammu 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: Jammu

UT: Jammu and Kashmir



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

## प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक



## FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

**PLP Document Prepared by:**

Sonika Rana

District Development

Manager NABARD

Jammu

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	The district is situated in southern part of the UT. It is surrounded by Udhampur, Samba, Rajouri and Kathua district in North, South, East and West respectively, as also shares international border with Pakistan.
2	Type of soil	The types of soil available in the district are alluvial, hill soil, mountain meadow shetal, tarai.
3	Primary occupation	The district offers ample scope for various types of economic activities, prominent among them being in the field, dairy and poultry.
4	Land holding structure	Around 93% of the farmers are small and marginal.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total ACP achievement during 2023-24 was Rs.16112 cr i.e. 143%. However, it was Rs. 7652 cr under priority sector lending i.e. 98% of the target.
2	CD Ratio	The CD ratio of the district as 31st March 2024 is 40.6%.
3	Investment credit in agriculture	The investment credit in agriculture during 2023-24 was Rs.521.53 cr.
4	Credit flow to MSMEs	Credit flow to MSME during 2023-24 was Rs. 5698.74 cr.
5	Other significant credit flow, if any	Credit flow to other priority sectors was Rs.956.88 cr.

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

1	Projection for the year	The total projection for the FY 2025-26 is Rs. 8770.03 cr.
2	Projection for agriculture and its components	The projection for agriculture and allied sectors is Rs. 2653.41 cr. Of which Rs. 2079.68 cr is towards crop production.
3	Projection for MSMEs	The projection for MSME sector is Rs. 5727.76 cr.
	Projection for other purposes	The projection for other purposes is Rs. 419.06 cr.



## **5. Developmental Initiatives**

1. There are 110 ongoing RIDF projects under Rural Connectivity, Agriculture and related sectors and Social Sector with RIDF assistance of Rs. 600.54 crore.
2. Focus is being laid on promotion of FPOs in each block of the district. NABARD has promoted 8 FPOs in the district covering produce like basmati rice, potato, mushroom, sheep rearing, etc.
3. Promotion of SHGs/JLGs and marketing of their produce is being emphasized upon in the district.

## **6. Thrust Areas**

1. Areas critical for GLC growth / development of the district are setting up of agro processing industries, FPOs / FPCs, setting up of cold storage, diversification, water shed, value chain, focus on HADP, Transformation of Cooperative Credit Structure promoting FPOs, JLGs, SHGs, etc.
2. To achieve this, optimum coordination is required amongst all agencies and stakeholders in the district.
3. Besides, promotion new of Multipurpose PACS, Dairy Cooperative Societies and Fisheries Cooperative Societies in uncovered and underserved areas is also a major thrust area for development of the district.

## **7. Major Constraints and Suggested Action Points**

1. Needless to mention, the district requires adequate capital formation in the desired/ priority sectors to meet aspirations/ requirements of the local population to ensure inclusive growth of all.
2. Major constraints likely to affect the achievement assessed under the PLP 2025-26 into actual flow of GLC in various sectors are:
  1. Lack of basic rural infrastructure facilities/ assured irrigation facilities, Non-functional Primary Agriculture Cooperative Societies, lack of awareness about various Govt. Schemes, entrepreneurship among farmers, lack of off-farm skills and facilities for rural industrial entrepreneurship, etc
  2. Central Sector Scheme for promotion of FPOs, Agriculture Infrastructure Fund, Animal Husbandry Infrastructure Fund, PMFME, opening of new M-PACS, Dairy & Fisheries Cooperative Societies, etc can play an important role in enhancing the credit flow of credit.
  3. Further, there is a need for restructuring the cropping pattern through diversification of some maize-wheat-paddy area to high value commercial crops like horticulture crops, oil seeds, vegetables etc.

## **8. Way Forward**

1. Vision of new developments / modern agriculture, increase in productivity, employment generation, better price to farmers through investment in food processing, industry marketing, value chain, crop diversification, improvement in storage infrastructure, etc.
2. Identification of progressive farmers, entrepreneurs to develop start-up culture in the district.
3. There are several programmes/ schemes under CSS in agriculture, horticulture, animal husbandry sector which help in facilitating flow of credit in agriculture and allied sector.
4. Further, the district requires adequate capital formation in the desired/ priority sectors to meet aspirations/ requirements of the local population to ensure inclusive growth.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

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

Sr. No.	Sector	Methodology
		- 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	- 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	- 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. Agencywise Use Utility

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

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



3.	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- 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.

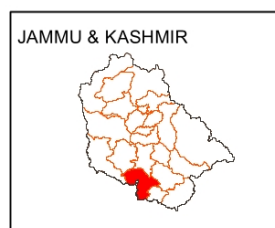
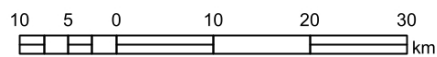


# Part A

# District Map



## Block Map - Jammu



### Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	245718.01
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>214850.38</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>30867.63</b>
B	Agriculture Infrastructure	14627.11
C	Ancillary activities	4996.20
I	Credit Potential for Agriculture A+B+C)	265341.32
II	Micro, Small and Medium Enterprises	572776.00
III	Export Credit	2100.00
IV	Education	8800.00
V	Housing	18960.00
VI	Social Infrastructure	7911.00
VII	Renewable energy	315.00
VIII	Others	800.00
	<b>Total Priority Sector</b>	<b>877003.32</b>

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	207968.62
2	Water Resources	3019.60
3	Farm Mechanisation	4684.80
4	Plantation & Horticulture with Sericulture	2346.23
5	Forestry & Waste Land Development	1760.00
6	Animal Husbandry - Dairy	13203.20
7	Animal Husbandry - Poultry	7005.72
8	Animal Husbandry - Sheep, Goat, Piggery	1606.80
9	Fisheries	604.04
10	Farm Credit- Others	3519.00
	<b>Sub total</b>	<b>245718.01</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	14143.00
2	Land development, Soil conservation, Wasteland development	88.11
3	Agriculture Infrastructure - Others	396.00
	<b>Sub total</b>	<b>14627.11</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3196.20
2	Ancillary activities - Others	1800.00
	<b>Sub Total</b>	<b>4996.20</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>572776.00</b>
<b>III</b>	<b>Export Credit</b>	<b>2100.00</b>
<b>IV</b>	<b>Education</b>	<b>8800.00</b>
<b>V</b>	<b>Housing</b>	<b>18960.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>7911.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>315.00</b>
<b>VIII</b>	<b>Others</b>	<b>800.00</b>
	<b>Total Priority Sector</b>	<b>877003.32</b>



# District Profile

## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2342.00
2	No. of Sub Divisions	7
3	No. of Blocks	20
4	No. of revenue villages	780
5	No. of Gram Panchayats	305

#### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	No

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Jammu
3	Agro-climatic Zone 1	AZ1 - Low Altitude Subtropical
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Low altitude Sub-tropical zone
9	Soil Type	Alluvial

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	239987
2	Forest Land	36286
3	Area not available for cultivation	70000
4	Barren and Unculturable land	36283
5	Permanent Pasture and Grazing Land	2864
6	Land under Miscellaneous Tree Crops	1993
7	Cultivable Wasteland	15832
8	Current Fallow	12206
9	Other Fallow	866

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

Sr. No.	Stage	Nos.
1	Safe	20
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	20

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	101838	78.17	40581	41.82
2	>1 to <=2 ha	19862	15.25	28273	29.14
3	>2 to <=4 ha	7256	5.57	19295	19.88
4	>4 to <=10 ha	1256	0.96	6618	6.82
5	>10 ha	58	0.04	2272	2.34
6	Total	130270	99.99	97039	100

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
1	Cultivators	69.00
2	Of the above, Small/ Marginal Farmers	63.48
3	Agricultural Labourers	37.00
4	Workers engaged in Household Industries	11.00
5	Workers engaged in Allied agro activities	Data not available
6	Other workers	393.00

**7. Demographic Profile [In '000]**

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1530.00	814.00	716.00	765.00	765.00
2	Scheduled Caste	378.00	198.00	180.00	268.00	110.00
3	Scheduled Tribe	69.00	36.00	33.00	47.00	22.00
4	Literate	1137.00	642.00	495.00	525.00	612.00
5	BPL	574.00	301.00	272.00	498.00	76.00

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	302.02
2	Rural Households	155.53
3	BPL Households	151

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	223.76
2	Having source of drinking water	90.00
3	Having electricity supply	302.02
4	Having independent toilets	300.25

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	780
2	Villages having Agriculture Power Supply	Data not readily available
3	Villages having Post Offices	Data not readily available
4	Villages having Banking Facilities	Data not readily available
5	Villages having Primary Schools	Data not readily available
6	Villages having Primary Health Centres	33
7	Villages having Potable Water Supply	780
8	Villages connected with Paved Approach Roads	Data not readily available

### Sources

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

### 11. Health, Sanitation, Livestock and Agricultural Infrastructure Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	2694
2	Primary Health Centres	33
3	Primary Health Sub-Centres	181
4	Dispensaries	69
5	Hospitals	75
6	Hospital Beds	4859

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	112
2	Registered FPOs	22
3	Agro Service Centres	Data not readily available
4	Soil Testing Centres	1
5	Approved nurseries	Data not readily available
6	Agriculture Pumpsets	Data not readily available
7	Pumpsets Energised	90
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	72.796
2	Irrigation Potential Created	Data not readily available
3	Net Irrigated Area (Total area irrigated at least once)	59.724
4	Area irrigated by Canals/ Channels	41.329
5	Area irrigated by Wells	9.563
6	Area irrigated by Tanks	4.271
7	Area irrigated by Other Sources	4.561
8	Irrigation Potential Utilized (Gross Irrigated Area)	120.860

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5283
2	Railway Line [km]	68
3	Public Transport Vehicle [Nos]	Data not readily available
4	Goods Transport Vehicles [Nos.]	Data not readily available

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	138689	7380	131309
2	Cattle - Indigenous	48354	5627	42727
3	Buffaloes	122905	6408	116497
4	Sheep - Cross bred	0	Data not available	Data not available
5	Sheep - Indigenous	49020	Data not available	Data not available
6	Goat	130140	Data not available	Data not available

Sr. No.	Category of animal	Total	Male	Female
7	Pig - Cross bred	0	Data not available	Data not available
8	Pig - Indigenous	148	Data not available	Data not available
9	Horse/Donkey/Camel	3166	Data not available	Data not available
10	Rabbit	264	Data not available	Data not available
11	Poultry - Improved	0	Data not available	Data not available
12	Poultry - Indigenous	282251	Data not available	Data not available

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	0
2	Veterinary Dispensaries	16
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	129
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	9
9	Milk Collection Centres	Data not readily available
10	Fishermen Societies	2
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	129
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	2639.06	MT	4.72	gm/day
2	Egg	17.95	Lakh Nos.	1.17	nos/p. a.
3	Milk	278065.00	MT	498	gm/day
4	Meat	10483.96	MT	18.77	gm/day
5	Wool	119.67	MT	-	-

## Sources

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

## Key Insights into Agriculture and Allied Sectors Crop Production, Maintenance and Marketing - Agriculture Table

### 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	Data not available	Data not available	Data not available
2	Land Holdings - SF (%)	15.25	15.25	15.25
3	Land Holdings - MF (%)	78.17	78.17	78.17
4	Rainfall -Normal (mm)	1313	1313	1313
5	Rainfall - Actual (mm)	1469	1665	Data not available
6	Cropping Pattern	Data not available	Data not available	Data not available

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	73875.00	121082.00	99599.00



**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	51.33	45.26	881.75	59.06	118.53	2006.94	46.8.	Data not avail.	0.00
2	Maize	27.28	43.6.	0.00	13.10	25.55	1950.38	18.71	Data not avail.	0.00
3	Wheat	81.62	211.22	2587.85	81.66	208.24	2550.09	69.9.	Data not avail.	0.00
4	Pearl Millet	2.8	1.69.	0.00	10.08	5.00.	0.00	2.05.	Data not avail.	0.00
5	Barley	0.85.	1.2	0.00	0.72.	1.05.	0.00	0.97.	Data not avail.	0.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.76	1.84	1.96
2	Net sown area (lakh ha)	0.88	0.95	0.98
3	Cropping intensity (%)	200.00	193.68	200.00

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	7.1844	5.4243	6.03
2	Fertilizer consumption - Rabi (kg/ha)	7.95	8.05	8.06
3	Total (kg/ha)	15.13	13.47	14.09

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	11	12	11
2	Volume of marketing through RMCs/eNAM platforms (MT)	Data not available	Data not available	Data not available

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	102496	104906	112187
2	GLC through KCC (Rs. lakh)	Data not available	Data not available	Data not available

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	110752	111329	111685
2	State Govt Sponsored Schemes Coverage (No.)	Data not available	Data not available	Data not available

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	11541	20049	4045

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	26007	11978	4524
2	Crop Loss Compensation, if any (Rs. lakh)	4312	44	699

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	8.08	9.63	5.77
2	Wheat	26.09	27.17	Data not avail.
3	Maize	26.36	36.66	35.8
4	Pulses	2.43	8.23	7.34
5	Pearl Millet	2.46	2.62	5.04
6	Indian Mustard	10.5	3.5	7.54

## Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Digest of Statistics- 2022-23
Table 2: GLC under Agriculture	UTLBC agenda for 7th 10th and 9th meeting
Table 3: Major Crops, Area, Production, Productivity	Digest of Statistics- 2022-23
Table 4: Irrigated Area, Cropping Intensity	Digest of Statistics- 2022-23
Table 5: Input Use Pattern	Office of Chief Agriculture Officer Jammu
Table 6: Trend in procurement/ marketing	Office of Chief Agriculture Officer Jammu

Table Name	Source(s) and reference year of data
Table 7: KCC Coverage	Office of Chief Agriculture Officer Jammu
Table 8: PM Kisan and Other DBTs	Office of Chief Agriculture Officer Jammu
Table 9: Soil testing facilities	Office of Chief Agriculture Officer Jammu
Table 10: Crop Insurance	Office of Chief Agriculture Officer Jammu
Table 11: Seed Replacement Ratio %	Office of Chief Agriculture Officer Jammu

## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Data not available	Data not available	Data not available

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	70	69	Data not available
2	Net Irrigated Area ('000 ha)	57	56	Data not available
3	Gross Irrigated Area ('000 ha)	115	121	Data not available

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data Not Available
Table 2: Irrigated Area & Potential	Digest of Statistics 2021-22 and 2022-23

## Plantation & Horticulture including Sericulture Table

**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Data not available	Data not available	Data not available

**Table 2 : Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Crop Name	Mango, Guava	Mango	Mang o
2	Area cultivated (Ha)	5542	5579	
3	Processing Units (No.)	Data not available	Data not available	Data not available
4	Value of products (Rs.)	Data not available	Data not available	Data not available

**Table 7: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	Data not available	Data not available	Data not available
2	Production – kg	6870	5786	Data not available

**Table 8: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	0	0	0
2	Weavers' population (No.)	0	0	0
3	Reeling Units (No.)	Data not available	Data not available	Data not available

**Table 3: 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	Pear	0.03	0.01	0.03	0.01	Data not available	Data not available
2	Peach	0.02	0.06	0.02	0.06	Data not available	Data not available
3	Sweet Orange	1.95	6.20	2.13	6.22	Data not available	Data not available
4	Mango	5.54	13.99	5.58	13.99	Data not available	Data not available
5	Indian Gooseberry	0.59	1.64	0.59	1.64	Data not available	Data not available
6	Indian Jujube	2.13	3.07	2.13	3.06	Data not available	Data not available
7	Litchi	0.39	0.98	0.41	0.98	Data not available	Data not available
8	Guava	1.62	3.46	1.65	3.46	Data not available	Data not available

**Sources****Table 3: NTFP**

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of H Gs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
	Firewood	2189046	Data not available	1577238	Data not available	Data not available	Data not available

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 3: Production and Productivity	Digest of Statistics 2022-23
Table 6: Crop Identified for One District-One Product	Office of District Horticulture Officer and Digest of Statistics- 2022-23
Table 7: Sericulture	Digest of Statistics 2022-23
Table 8: Weavers Clusters	National Cooperative Database

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Data not available	Data not available	Data not available

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	70	70	70
2	Waste Land ('000 ha)	16	16	16
3	Degraded Land ('000 ha)	2	2	2

**Table 4: Nurseries [Nos.]**

		31/03/2022	31/03/2023	31/03/2024
Sr. No.	Item/ Variety	Nurseries	Nurseries	Nurseries
		(No.)	(No.)	(No.)
1.	Shisham, Bamboo, Mango, Guava, Jamun, Popular, Plash, etc	5	5	5

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Forest Cover & Waste Land	Digest of Statistics 2022-23
Table 3: NTFP	District Statistical Booklet 2022-23
Table 4: Nurseries (No.)	Department of Forest, J&K

## 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)	Data not available	Data not available	Data not available
2	KCC for working capital (₹ lakh)	Data not available	Data not available	Data not available
3	KCC for working capital (No.)	15726	914	Data not available
4	Finance under group mode (₹ lakh)	Data not available	Data not available	Data not available

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	8	8	8

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Digest of statistics 2022-23
Table 2: Processing Infrastructure	JKMPCL

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data not available	Data not available	Data not available
2	KCC for working capital (₹ lakh)	Data not available	Data not available	Data not available
3	KCC for working capital (No.)	Data not available	Data not available	Data not available
4	Finance under group mode (₹ lakh)	Data not available	Data not available	Data not available

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	282251	282251	282251
2	Of the above, male (No.)	Data not available	Data not available	Data not available
3	Of the above, female (No.)	Data not available	Data not available	Data not available
4	Broiler Farms (No.)	Data not available	Data not available	Data not available
5	Hatcheries (No.)	Data not available	Data not available	Data not available
6	Popular breeds	Data not available	Data not available	Data not available

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data not available	Data not available	Data not available
2	Finance under group mode (₹ lakh)	Data not available	Data not available	Data not available



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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Marino Rambouillet
2	Popular goat breed(s)	Gaddi Bakkerwal
3	Popular pig breed(s)	NA

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Popular Breed(s)	

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

No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data not available	Data not available	Data not available
2	Finance under group mode (₹ lakh)	Data not available	Data not available	Data not available
3	KCC for working capital (No.)	Data not available	60	Data not available

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	301	301	301
2	Reservoirs (No.)	Data not available	Data not available	Data not available
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	District statistical booklet 2022-23
Table 2: Inland Fisheries Facilities	Fisheries Department, Jammu

**Agri.Infrastructure****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	102	312.13	773.81
2	Loans for Storage Godowns (₹ lakh)	Data not available	Data not available	Data not available
3	Loans for Cold Storages (₹ lakh)	Data not available	Data not available	Data not available
4	Loans for Other Agri Infrastructure (₹ lakh)	Data not available	Data not available	Data not available

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	6	6
2	Cold Storages (Capacity - '000 MT)	0	15	15
3	Storage Godowns (No.)	131	131	131
4	Storage Godowns ( Capacity - '000 MT)	17	17	17
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	26	25	25
6	Market Yards [Nos] / Wholesale Market (No.)	Data not available	Data not available	Data not available
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	17	17	17

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC Data
Table 2: Agri Storage Infrastructure	Digest of Statistics 2022-23 & 2021-22

## 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 (RS. lakh)	Data not available	Data not available	Data not available

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	26637.03	25599.36	27611.47
2	Pesticides Consumption ('000 kg)	Data not available	Data not available	Data not available

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	Data not available	Data not available	Data not available
2	Bio-Fertilizers ('000 kg)	31500	42000	50000
3	Bio-Pesticides ('000 kg)	Data not available	Data not available	Data not available
4	Vermi Compost ('000 kg)	9365	10140	48800

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Seed Processing Capacity ('000 kg)	14	14	14
3	Agri-Economic Zones (No.)	4	4	4
4	Cashew Processing Units (No.)	4	4	4

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC Data
Table 2: Fertilizer Consumption	Office of Chief Agriculture Officer Jammu
Table 3: Production of inputs	Office of Chief Agriculture Officer Jammu

Table 4: Facilities Available	Office of Chief Agriculture Officer Jammu
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### 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 (Rs. lakh)	19234.00	36092.00	36288.00
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	Data not available	Data not available	Data not available
3	MUDRA Loans (Rs. lakh)	62865	50202	102427

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	Data not available	Data not available	Data not available
2	Procurement through PACS and LAMPS (MT)	Data not available	Data not available	Data not available

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	39	39	39
2	ACABCs (No.)	Data not available	Data not available	Data not available

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC Data
Table 2: Procurement	
Table 3: Other Ancilliary Services	Office of Chief Agriculture Officer Jammu

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	208581.00	436060.00	569874.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
2	No. of units financed	Data not available	Data not available	Data not available
3	Loans under Stand Up India Scheme (Rs. lakh)	385.24	280.07	647.14
4	Loans to Weavers' Coop. Societies (Rs. lakh)	Data not available	Data not available	Data not available

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	6	6	6
2	Micro Units (No.)	1690	1763	1778
3	Small Units (No.)	374	387	401
4	Medium Units (No.)	23	30	33
5	Udyog Aadhar Registrations (No.)	8391	15680	22019

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	30	32	35

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	23	47	21

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	164	278	968
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	Data not available	Data not available	Data not available

## Sources

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	UTLBC Data
Table 2: MSME units - Cumulative	Office of GM- DIC
Table 3: Traditional activities	Directorate of Handicrafts & Handloom, Jammu
Table 4: DIC interventions	Office of GM- DIC
Table 5: Skill Development Trainings	Office of GM- DIC

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	Data not available	Data not available	Data not available
2	GLC under Education (Rs. lakh)	6268.00	7249.00	6408.00
3	GLC under Housing (Rs. lakh)	23015.00	26501.00	15923.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	8158	13684	Data not available
2	Amt of subsidy released (Rs. lakh)	Data not available	Data not available	Data not available

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	Data not available	Data not available	Data not available
2	Amt of subsidy released (Rs. lakh)	Data not available	Data not available	Data not available

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC Data
Table 2: Progress under PMAY	Digest of Statistics 2022-23 & 2021-22
Table 3: Progress under SBM	

**Social Infrastructure****Investments Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	95.00	128.00	39.00

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Project s	No. of Project s	No. of Project s
		Data not available	Data not available	Data not available

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC Data
Table 2: Projects (Cumulative)	

**Renewable****Energy Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	Data not available	Data not available	Data not available
2	Assistance under Green Climate Fund (Rs. lakh)	Data not available	Data not available	Data not available
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	17.00	24.00	197.00

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



## Informal Credit

### Delivery Table 1:

#### Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	464	1485	550
3	No. of SHGs credit linked (including repeat finance)	607	813	2025
4	Bank loan disbursed (Rs. lakh)	Data not available	Data not available	Data not available
5	Average loan per SHG (Rs. lakh)	Data not available	Data not available	Data not available
6	Percentage of women SHGs %	100.00	100.00	100.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Status of SHGs	SRLM

## 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.)	97	143	250
2	Consumer Stores (No.)	63	65	67
3	Housing Societies (No.)	43	43	43
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	11	11	11
6	Labour Societies (No.)	3	3	3
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	97	103	140
11	Total (No)	315	369	515

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Primary Agriculture Credit Societies (No.)	109	109	109
2	Multi state cooperative societies (No.)	0	0	0

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Details of non- credit cooperative societies	Office of Dy Registrar Jammu
Table 2: Details of credit cooperative societies	Office of Dy Registrar Jammu

## 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/JL G s	BCs/BF s	Village s	Households
Commercial Banks	23	348	71	36	241	-	1292	Data not Available	Data not Available	Data not Available
Regional Rural Bank	2	63	40	8	15	-	648	Data not Available	Data not Available	Data not Available
District Central Coop. Bank	2	38	17	0	21	-	68	-	-	-
Coop. Agr. & Rural Dev. Bank	1	7	5	0	2	-	20	-	-	-
Primary Agr. Coop. Society	109	109	109	0	0	-	0	-	-	-
Others	2	2	0	0	2	-	0	-	-	-
<b>All Agencies</b>	<b>139</b>	<b>567</b>	<b>242</b>	<b>44</b>	<b>281</b>	<b>0</b>	<b>2028</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	Data not Available	Data not Available	Data not Available	0	0	5084594.00	5522700.00	5928224.13	7.3	95.04
Regional Rural Bank	Data not Available	Data not Available	Data not Available	0	0	236902.00	260681.00	233027.59	-10.6	3.74
Cooperative Banks	Data not Available	Data not Available	Data not Available	0	0	88345.00	86206.00	76437.13	-11.3	1.23
Others	Data not Available	Data not Available	Data not Available	0	0	0.00	554.00	0.00	-100.0	0.00
<b>All Agencies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5409841.00</b>	<b>5870141.00</b>	<b>6237688.85</b>	<b>6.3</b>	<b>100.00</b>

## 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	Data not Available	Data not Available	Data not Available	0	0	1706850.00	2057421.00	2372755.04	15.3	93.68
Regional Rural Bank	Data not Available	Data not Available	Data not Available	0	0	96336.00	113484.00	133573.17	17.7	5.27
Cooperative Banks	Data not Available	Data not Available	Data not Available	0	0	26086.00	23120.00	20696.59	-10.5	0.82

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Others	Data not Available	Data not Available	Data not Available	0	0	6596.00	6570.00	5917.13	-9.9	0.23
<b>All Agencies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1835868.00</b>	<b>2200595.00</b>	<b>2532941.93</b>	<b>15.1</b>	<b>100.00</b>

#### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	33.6	37.3	40.0
Regional Rural Bank	40.7	43.5	57.3
Cooperative Banks	29.5	26.8	27.1
Others	0	1185.9	0
<b>All Agencies</b>	<b>33.9</b>	<b>37.5</b>	<b>40.6</b>

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	Data not readily available	Data not readily available	Data not readily available	Data not readily available
Regional Rural Bank	Data not readily available	Data not readily available	Data not readily available	Data not readily available

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJB	APY
Cooperative Banks	Data not readily available	Data not readily available	Data not readily available	Data not readily available
Others	Data not readily available	Data not readily available	Data not readily available	Data not readily available
All Agencies	Data not readily available	Data not readily available	Data not readily available	Data not readily available

## 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	698780.10	29.5	81251.62	3.4	72536.77	3.1	Data Not available	Data Not available	2539.67	0.1
Regional Rural Bank	61357.19	45.9	17734.20	13.3	21434.77	16.0	Data Not available	Data Not available	9877.91	7.4
Cooperative Banks	580.44	2.8	92.75	0.4	999.07	4.8	Data Not available	Data Not available	348.66	1.7
Others	4443.64	75.1	520.50	8.8	82	1.4	Data Not available	Data Not available	0.00	0.0
<b>All Agencies</b>	<b>765161.37</b>	<b>30.2</b>	<b>99599.07</b>	<b>3.9</b>	<b>95052.61</b>	<b>3.8</b>	Data Not available	Data Not available	<b>12766.24</b>	<b>0.5</b>

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	693844	318751	45.94	615787.32	603896.61	98.1	627027.86	698780.10	111.4	69.8
Regional Rural Bank	Data Not available	Data Not available	Data Not available	88357.95	54176.87	61.3	88357.95	61357.19	69.4	43.6
Cooperative Banks	Data Not available	Data Not available	Data Not available	50618.58	366.05	0.7	50618.58	580.44	1.1	0.6
Others	Data Not available	Data Not available	Data Not available	15971.55	4703.49	29.4	15971.55	4443.64	27.8	19.1
<b>All Agencies</b>	<b>693844</b>	<b>318751</b>	<b>45.94</b>	<b>770735.40</b>	<b>663143.02</b>	<b>86.0</b>	<b>781975.94</b>	<b>765161.37</b>	<b>97.8</b>	<b>61.3</b>

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	195120.00	48680.00	24.9	216267.00	75592.00	35.0	226881.00	47446.00	20.9	26.9
Term Loan (Agri.)	92880.00	25195.00	27.1	108041.00	45490.00	42.1	108667.00	52153.00	48.0	39.1
Total Agri. Credit	288000.00	73875.00	25.7	324308.0	121082.00	37.3	335548.00	99599.00	29.7	30.9
MSME	290813.00	208581.00	71.7	319893.00	436060.0	136.3	319893.00	569874.00	178.1	128.7
Other Priority Sectors*	115031.00	36295.00	31.6	126535.00	106001.00	83.8	126535.00	95688.00	75.6	63.7
Total Priority Sector	693844.00	318751.00	45.9	770736.00	663143.00	86.0	781976.00	765161.00	97.8	76.6

**9. NPA Position (Outstanding)**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	1706850.00	Data not available		2057421.00	115223.00	5.6	2372755.04	95994.00	4.0	4.8
Regional Rural Bank	96336.00	Data not available		113484.00	4167.00	3.7	133573.17	4199.00	3.1	3.4
Cooperative Banks	26086.00	Data not available		23120.00	6210.00	26.9	20696.59	5499.00	26.6	26.7
Others	6596.00	Data not available		6570.00	1394.00	21.2	5917.13	553.00	9.3	15.3
All Agencies	<b>1835868.00</b>	Data not available		2200595.00	126994.00	5.8	2532941.93	106245.00	4.2	5.0

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

Source(s)	
1	LDM Office UTLBC
2	LDM Office UTLBC
3	LDM Office UTLBC





# Part B

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

**Digital Agriculture Mission:**

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

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

v. 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.

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

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

### Digital Villages

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

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

The UT has a mixed Short Term Co-operative Credit Structure comprising of one State Co-operative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier co-operative structures. The JKStCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2023. The Apex Bank i.e. J&K State Co-operative Bank, and three District Central Co-operative Banks viz., Anantnag CCB, Baramulla CCB and Jammu CCB, are operational in the UT of J&K.

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

- J&K government has ensured the adoption of model bye-laws in all the PACS of the UT.
- The UT government is implementing the PACS computerization project across the UT 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

- i. 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.
- ii. Planting of 190 lakh native trees and 100 lakh low cost greening interventions aimed to restore ecosystems, prevent soil erosion and enhance biodiversity.
- iii. 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.
- iv. 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.
- v. Construction of 6 Grain storage units in 6 districts which are deficit in grain storage facility under the Scheme "Worlds Largest Grain Storage".
- vi. Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25.
- vii. AIIMS, Awantipora to be made functional by March 2025.
- viii. Infrastructure of 389 schools to be upgraded under Pradhan Mantri Schools for Rising India (PM SHRI) Scheme.
- ix. 186 villages, having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- x. 75 lakh youth engagement in various sports events to be held at the Panchayat, Block, District, UT and National level during 2024-25.
- xi. 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.
- xii. Additional 10 kg of rice per month to Priority Households will be provided under Prime Ministers Food Supplementation Scheme.

- xiii. Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (Batal and Pahalgam).
- xiv. 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.
- xv. 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.
- xvi. Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25.
- xvii. Under Jammu and Kashmir Rural Employment Generation Programme (J&K REGP), 1,372 units are targeted to be setup during 2024-25.
- xviii. 4000 AC agriculture pumps to be replaced by Solar Pumps in phased manner under PMKUSUM Component "C".
- xix. 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**

- i. 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.
- ii. Strengthening of Departmental Seed Multiplication Farms.
- iii. 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.
- iv. 20 agriculture and allied sector products have been identified, out of which 05 products (Saffron, Sulai Honey, Muskhbudgi Rice, Bhaderwah Rajmash and Udhampur Kalari) have got geographical indication (GI) registration and rest are under process.

- v. Distribution of farm machinery benefitting 70,000 farmers.
- vi. 25,000 MTs of Controlled Atmosphere (CA) storage capacity to be added.
- vii. Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.
- viii. 3,000 dairy units to be established providing direct employment to around 4,000 people.
- ix. 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.
- x. 100 satellite heifer rearing units will be established in the private sector.
- xi. 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.
- xii. 60,000 backyard poultry units will be established in rural areas.
- xiii. Hybrid fodder seed kits will be provided for 3,600 hectare of land.
- xiv. 100 hydroponic fodder units and 60 silage-making units, along with 6 fodder depots to be established to ensure availability in fodder-deficient areas.
- xv. 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**

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

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

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

ix. 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.

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

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

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

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

xiv. 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**

#### **i. 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 units, restructure the wool sector, conduct of Handicraft/ Handlooms census, establishment of Mega Craft Cities and welfare measures for weavers and craftsmen.

Incentives for Handicrafts sector

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

Incentives for Handloom Sector



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

## **ii. Incentive for Poultry Sector:**

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.

## **iii. 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.

## **iv. 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

Jammu district falls in sub-mountainous region at the foothills of the Himalayas and agriculture is mostly rain fed with not more than 66% of agricultural area having assured irrigation. Paddy is grown traditionally in those areas where irrigation facilities are easily available. Crops like maize, pulses, etc grow in rain-fed areas where no irrigation facilities are available. During Rabi season, wheat is the main crop grown in the district. The farming is subsistence and traditional in nature. The Ground Level Credit flow for various activities under Crop Production was Rs. 47445 lakh during 2023-24 against a target of Rs.226881 lakh, Rs.75592 lakh during 2022-23 against a target of Rs.216267 lakh and Rs.48680 lakh against a target of Rs.195120 lakh. Besides, the crop production during 2022-23 was 35,931.2 MT (Rice, Wheat, Maize, Millets and Pulses).

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

Fertilizers and plant protection pesticides are sold to farmers through private dealers and co-operative societies. To increase the productivity of cereals with an intervention of distribution of quality seed, technology demonstrations and farmers' training camps are held. Seed replacement rate for main crops like paddy, maize and oilseeds is low in the district. The Department of Agriculture distributes certified seeds as per the approved 'seed replacement rate' through depots of Agriculture Extension Centers (AEC). Rest is met by private dealers and farmers' exchange. There is a gap in demand and supply of seed by Government firms. Total area of the district is 2.34 lakh hectares (Ha), net sown area of the district for 2022-23 is 0.94 lakh Ha, of which 0.89 lakh Ha is sown more than once, translating into cropping intensity of 194%. The district has four agri sub-divisions and it has Sub Tropical Monsoon type climate. The land of the district is covered by the alluvial deposits of the Indus-Ganga.

##### 2.1.2 Water Resources

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

Jammu district is drained by perennial rivers like Chenab, Tawi, Basantar and Devak. Wherever possible the water of these rivers is utilized for the purpose of irrigation. The Ranbir canal has been taken out from the left bank and Partap canal has been taken from the right bank of Chenab river and its head work lies at Akhnoor.

Passing south-wards it has been taken across Tawi river with the help of an aqua duct. Tawi passes through Jammu and joins the Chenab in Ranbir Singh Pura and then enters Pakistan. A lift station has been constructed on the left bank of Tawi river to feed a canal of 29 km from Jammu to Ramgarh. It has an area of 9028 ha of land under its command stretching over Jammu, Bishna and Vijaypur. About 90% of the irrigated area is irrigated through canals while tanks, tube wells and other means are also used in the district. Salal, Dulhasiti, Sawalkot and Baghilar Hydropower projects are located on this river. The Central Ground Water Board (CGWB) has carried out ground water assessment for the outer plains of the district and as per their report the stage of ground water development in the district is less than 30% and all the blocks falling in the outer plain of the district are “Safe”. As per the information available in digest of statistics- 2022-23, the net area irrigated by main sources of irrigation in the district are 1) Canal- 41329 ha, Springs/ Tanks- 4271 ha, wells & tube-wells- 9563 ha and others- 4561 ha. .

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

Canals are the main source of irrigation in the district which irrigates 41329 ha net area. The pump sets, accessories and after sales service is available in the district. Surface water forms an important part of the irrigation network. The normal rain fall in the district during 2021 was 1655 mm. There is need to harvest rain water through rainwater harvesting structures because rainwater is a major source of irrigation in the district. The net sown area in the district is 94606ha and the net irrigated area accounts for 59724 ha. Net area irrigated as percentage of net sown area is 63%. Thus, around 37% area of land depends on rains for irrigation.

### **2.1.3 Farm Mechanization**

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

With the development of agriculture and adoption of intensive cropping pattern, the use of farm machinery, especially, tractors are more pronounced in the district like Jammu. Farm mechanization includes tractors, power tillers, combine harvesters, implements and threshers. The infrastructure facilities such as availability of tractors, spares, service centres etc. are fairly adequate. The status of farm mechanization is comparatively better in the district.

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

The agriculture department is providing subsidy for purchase of tractors, rotavators, tiller, harrows, etc. There are adequate number of agencies in the district for sale of tractors/threshers and other agricultural implements. Service and repair facilities are also available in the district. Private dealers provide tractors and combine harvesters on custom hiring basis. District has sufficient number of diesel pump outlets to meet the demand. Lack of adequate number of technical experts like

mechanical or agricultural engineers  
/ extension officials for creating awareness and guidance. Small and scattered holdings of the farmers stand in the way of farm mechanization; however, there is potential for promoting other farm implements.

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

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

Plantation and Horticulture is an important segment of agriculture that helps in acceleration of economic development. Rapid growth of demand for horticulture commodities has resulted in shift or diversification from traditional food crops to horticulture crops like medicinal/herbal/aromatic plants etc. With shift in emphasis towards diversification of agriculture, farmers are taking up cultivation of horticultural crops. Reasonably good income from orchards has sustained the interests of the growers and more and more farmers are diverting to horticulture crops. The major fruit crops in the district are mango, citrus, plum, etc. Apart from fruit crops, the conditions prevailing in the district are favorable for non-traditional horticulture activities like commercial mushroom production, broccoli, bee keeping and development of commercial nurseries and processing of fruits and vegetables. The climate of the UT is ideally suited for production of exotic, high value vegetable crops. The total fruit growing area is 12502.52 ha and the total production of fruits is 29416.45 MT.

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

Quality Plants are available in KVK and private nurseries. Horticulture department is well-equipped with staff for extension. The district has 13 departmental nurseries spread over an area of 28.26 ha. which supply quality planting materials. The fruit and vegetable market situated at Narwal, Jammu is one of the terminal markets of Jammu and Kashmir UT. There are two cold storages within the market complex with a capacity of 4000 MT each. One cold storage of 2000 MT capacity proposed for Fruit and vegetable market under RIDF XXIII is under implementation. Also, one multi-chambered modern cold storage of 5000 MT including 60 MT ripening chamber has been sanctioned under RIDF XXVII to JK Agro. Lack of awareness about benefits of drip system of irrigation in horticulture crops and resultant increase in the yield of the produce among farmers. Lack of marketing & processing facilities for horticulture produce and agro-processing units in the district.

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

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

Trees and vegetation are basic requirements for a clean environment, healthy living and sustainable agricultural production. As per National Forest Policy 1988, one-

third of the total geographical area (20% for plains and 66% for hilly areas) should be under tree cover. In the district, 36286 ha. of area is under forest/tree cover, which constitutes 15.12% of the geographical area of 239987 ha. In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species like bamboo, jatropha, etc. In addition, there is also some scope for diversification of agriculture to agro-forestry. Under farm forestry, farmers commonly grow poplar on bunds/wastelands. The main species that can be raised with bank finance are poplar, eucalyptus, neem, teak and forest nursery.

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

The forest department is providing free technical guidance and supplying quality planting material at subsidized rates to the farmers. Department has its own nurseries and provides saplings at subsidized costs. Private nurseries for horticultural plants also produce poplar and eucalyptus planting material. There is inadequate no. of wood based industries & also no effective marketing tie-up available.

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

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

Livestock production is one of the important allied activity in the UT of Jammu and Kashmir. At present 13 per cent of gross domestic product of the UT is contributed by animal husbandry sector. Dairy is one of the key sub-sector of animal husbandry. It plays important role in the economy of the district by way of providing employment besides providing nutrition by way of milk. Lack of fodder limit its commercialization in the district. Dairy sector gives subsistence to the poor and commercial benefits of activity is on larger- scale. The agro processing activities of milk and milk products provide ample opportunities to entrepreneurs. Dairy development also provides economic buffer in case of adversity to farmers. Regular growth in population of animal and milk production is required to meet the increasing demand. The annual milk production in the district is 278065 tones in Jammu district.

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

The district has 16 veterinary dispensaries, 01 disease diagnostic centre, 129 AI centres, 01 animal breeding farm and 129 livestock aid centre. Livestock insurance scheme has been introduced in the year 2020 by the J& K Govt. as a part of CSS (NLIV) wherein a household (husband, wife and dependent children) can insure up to five animals (cows / buffaloes, etc.). The financing is at present limited to small units of one-two animals. The district, however, offers excellent infrastructure in terms of availability of milk cattle, veterinary facilities, milk procurement and enterprising farmers. The Kisan Credit Card scheme was revised in the year 2019

to provide working capital to animal husbandry and fisheries farmers either individual or joint borrower towards recurring cost towards feeding, veterinary aid, insurance water and electricity supply, labour etc. Credit limit for interest subvention and prompt repayment incentive for the existing KCC holders is admissible up to the credit limit Rs.3.00 lakh whereas the new card holders will have credit limit of Rs. 2.00 lakh to meet their working capital requirement for animal husbandry activities.

## **2.1.7 Animal Husbandry – Poultry**

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

Poultry production has made some headway in the district due to requirement of small space, low capital investment, high return and well-distributed turnover round the year. There is a good demand for poultry product in the district and it has good potential for broiler units while layer units have limited scope due to climatic conditions. The key to poultry farming depends on the availability of good quality day old chicks and feed. There is good demand for eggs and meat in the district and the farmers are not facing problem in marketing of their poultry produce. As per the census year 2019 (Livestock Census), there were about 2.82 lakh poultry population in the district.

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

There are 862 private poultry farms, 01 government hatchery at Balicharana, 02 poultry demonstration centers at Belicharana (36880 sqft.) and PDC Dansal (1000 sqft.). The extension facilities to farmers are available from the animal husbandry department through 07 Poultry extension centers in the district at Akhnoor, Bishnah, Khour, Satwari, Marh, RS Pura and Bhalwal. Price fluctuation hits the farmers unaware. Most of the small broiler farming units are dependent upon the middlemen for supply of Day-old Chicks, feed, transportation and marketing of birds. The insurance of day-old chicks is a major hurdle in financing of the units, as insurance of livestock is must.

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

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

Sheep, Goat and Piggery serve as a source of supplementary income for a large number of rural and tribal people. Kandi area is ideally suited for sheep & goat rearing as it provides good pastureland throughout the year. The small/marginal farmers and SC/STs which constitute two third of total population of the district can be engaged in the rearing of Goat/Sheep. The sheep population was 0.490 lakh and goat population was 1.301 lakh in the district as per livestock census 2019.

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

The activity is being taken up in hilly belts of the district. The UT Govt. is having health and breeding centers in the blocks. Institutional credit for sheep and goat rearing is provided only to a limited extent. The financing for the activity is done mostly under government sponsored programme. Stall feeding method is not being popularized and non-existence of any organized marketing system.

#### **2.1.9 Fisheries**

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

Inland capture and culture fisheries have been recognized as a potential source of employment as well as rich source of protein. In Jammu district, fresh-water fisheries are practiced. There is ample scope of development for both culture and capture fisheries on modern/ scientific basis. Small and marginal farmers also undertake fisheries activity by taking village ponds on lease. The district has a good number of community and private ponds supported by Fisheries Department. The activity is also financed under Government Sponsored Schemes. The Fishery Department has developed a big fish farm at Jammu and plans to promote carp culture through introduction of quick growing species like Rohu, Catla, Mrigal, Silver carp, common Carp and Grass Carp. An underground Aquarium-cum-Awareness Centre at Baghe-Bahu, Jammu has already been established. The district has 110 community ponds, 191 private ponds and 2527 registered fishermen(licensed). The total production of fish was 2639.06 metric tonnes in 2023-24 and the revenue generated out of it was Rs. 18.96 lakh.

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

As per the new scheme of KCC for Animal Husbandry, working capital under KCCs are being issued to the farmers. Subsidy is available under centrally-sponsored scheme for construction of new ponds, renovation of ponds, aerators/pump sets, integrated fish farming and hatcheries etc. The District Fisheries Department and the National Fish Seed Farm officers provide service/guidance for establishment of fish ponds. There are three fish farms in Jammu district. There is no organized fish market/mandi in the district.

#### **2.1.10 Farm Credit – Others**

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

The district has agriculture-based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. In the submountainous 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. Animal power continues to play a significant role in farm operations in the district.



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

Quality draught animals are available locally. Skilled craftsmen who manufacture animal carts are also located in the district. There is absence of awareness amongst farmers about the availability of credit for this activity.

### **2.1.11 Sustainable Agricultural Practices**

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

Integrated Farming System is a whole farm management system which aims to deliver more sustainable agriculture. It holds immense mitigation and adaptation potential, specifically in the context of climate change even as it improves rural livelihoods and addresses the ecological crisis in farming of today under various climatic regions. It plays a vital role in securing sustainable production of high quality food and fulfilling the other basic needs of household i.e., food, fodder etc. The integrated farming model entails setting up smaller parallel businesses like fisheries, dairy and similar things on farm lands, which can continue even during periods of drought to ensure steady income when regular crops fail. It reduces the distress of farmers who largely depend on rain. During drought, with IFS models, farmers get continuous flow of income. Jammu district is bestowed with varying climate zones i.e. subtropical, intermediate and temperate zones, which is best suited for diversified farming, as the promotion of single enterprise is neither beneficial from economy point of view nor is sustainable under the given climate change crisis. The integration of crops, horticulture, animal, fishery, poultry, mushroom, vermi compost, apiary, biogas and boundary plantation enterprises in Jammu region under this system is having the potential to improve the farm income.

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

The Ministry of Agriculture and Farmers' Welfare, GoI has given major emphasis on integrated farming system for enhancing farmers' income. Integrated farming model developed by SKUAST, Jammu needs to be extended to dry land agriculture as the total area under the rain fed situation of the district is about 46%.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

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

Storage Godowns and Market Yards is an integral part of any economic development, as it is the infrastructure that brings about additional value and help to prevent losses

of perishable items, and these are generally funded partly out of budgetary resources. Establishment of Storage Godowns, organized Market Yards and cold storages (for fruits and vegetables) will help the farmers not only to avoid post-harvest losses but also realize better price. The government departments may undertake construction and maintenance of storage godowns/ market yards. 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 to different agricultural products and non-farm products.

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

Procurement agencies offering to take private godowns on lease for storages. In private sector, one rural godown with capacity of 30000 MT is available in the district which is being let out to FCI. There is a need to augment power supply which is backbone for the cold storage activity. Besides, godown capacity is inadequate in the district resulting into storage of wheat in open.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

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

The district falls in mountainous region of Himalayas. Soil and water conservation problems arise mainly due to free flow of rainwater. The district, being the sub-mountainous area, there is need for land leveling/scraping to make it suitable for agriculture purpose. Thus, there is ample scope for financing land leveling/scraping activities in the district.

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

Department of Soil Conservation and Engineering provides technical guidance for land leveling/ scraping under its schemes like Artificial Ground water recharge, Tribal Sub plan and Border area Development Plan. Lack of initiatives, both from public and private sectors are felt for addressing the issue of land development in the district. Initiatives require capital investment by both the sectors in respective areas of land development activities.



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

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

To increase agricultural production and productivity, it is essential for farmers to get their soil tested. Vermicompost should be promoted as an alternative to chemical fertilizers to encourage organic farming. Farmers can prepare vermicompost from agricultural waste and cow dung. This process, called vermicomposting, produces a nutrient-rich fertilizer that is often referred to as "black gold." Promoting vermicompost manure for agricultural use and sale to other farmers is important. Additionally, physical and financial loan requirements have been assessed for essential agricultural basic services.

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

Horticultural activities have increased in the district. Quality seeds are crucial inputs to enhance food crop productivity. Establishing seed processing units in the district would ensure year-round availability of quality seed material. There are extensive opportunities for tissue culture, agri-biotechnology, seed production, bio-pesticides/fertilizers, and vermicomposting in the agricultural sector. KVK has been established in the district to provide training and technical information on new agricultural technologies to farmers. Awareness of organic farming is gradually increasing. Due to the high cost of fertilizers, vermicomposting is gradually gaining popularity.

## **2.3 Agriculture – Ancillary Activities**

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

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

Agro processing plays a significant role in increasing value addition in agriculture and horticultural produce, diversification and commercialization of agriculture, reduction in wastage of farm produce, generating new employment and enhancing export earnings. While India is the second largest producer of fruits and vegetables in the world, its food processing industry remains underdeveloped. The agro and food processing industry includes sectors like grain processing, fruits and vegetable products, poultry, fish, meat and dairy products, etc. Agro processing/food processing along with related post-harvest technology also plays a key role in value addition, income and employment generation in a country and more particularly in its rural sector. Value addition and processing industries offer tremendous opportunities for income and growth and would provide the needed thrust in the growth of food processing industry. This is important to increase our agriculture exports. There is possibility of linking production with processing in food processing industries in the district. Potential for setting up of agro processing units for crop produce which is currently being marketed in raw form, transported to other markets in raw form without any value addition. The banks are yet start lending

under food and agro-based industries in the district.

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

The district has all-weather roads including the NH, connecting Jammu & Kashmir on one side and Punjab & Himachal on the other side. As per the revised priority sector guidelines of RBI, loans for food and agro processing up to an aggregate sanctioned limit of Rs.100 crore per borrower from a banking system shall be classified under Agriculture ancillary activities. Surplus raw material is available for processing. Poor market facilities and market information system also act as disincentives. Concept of contract farming has not taken root. There is lack of entrepreneurship in the local people and hand holding of budding entrepreneurs. Also, there is lack of regulated mandi for sale and purchase of agricultural produce and agro-products.

### **2.3.2 Agri Ancillary Activities – Others**

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

Extension and outreach of services has always been an issue in hilly areas. In order to supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers. In order to develop and support agricultural development its ancillary services and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses, the GoI through banking has come out with a scheme of Agri Clinics and Agribusiness centers.

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

Out of 109 PACS in the district, only 3 PACS are functional. There is inadequate training under ACABC scheme, where it is necessary that the training has to be conducted through NIAM.

## Chapter 3

### Credit potential for MSMEs

#### 3 Credit potential for MSMEs

##### 3.2 Status of the Sector in the District

Non-farm sector activities have immense potential for creation of new jobs which promotes sustained economic development of the district and increase in livelihood of the people. J&K has abundant natural resources which can be exploited for setting up of industries. There is a need to give thrust for enhancing skill development of traditional professions like welding, craftsmen, cobblers, etc. The Govt of India revised definition of MSME in the year 2020 based on investment and turnover of the company. The major industries in Jammu district are pharmaceuticals, agro based/ food beverage, wood/ paper, plastic, fabrication, etc. There are 430 small and medium scale units located in six industrial areas of Jammu district. During 2023-24, the total flow of GLC to MSME Sector was Rs. 5699 cr of which Micro- Rs. 3120 cr (199% achievement), Small -Rs.1770 cr (158% achievement) and Medium- Rs. 806 cr (180% achievement).

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

There are 21 individual units of Khadi and Village industries registered under KVIB, 26 Handicraft training centers and 04 Handloom training centers in the district. 1686 functional SMEs were registered with the District Industries Centre, Jammu as on 31.03.2024 providing employment to 30682 people in Jammu district. (Source: DIC Jammu). These units are located in 06 six industrial areas of Jammu. The major units deal in manufacturing resins, vegetable, ghee, wood, fabrications, paper, printings, etc. There is good potential for setting up of the small enterprises like food-based units, production and processing units of mushroom, honey, aromatic and medicinal plant and floriculture, leather industry and Steel fabrication units. All facilities like roads, communication, railway, transport, electricity, water, labour, good branch network of banks, etc are available. Training Institutes, like Government Industrial Training Institutes and Government Polytechnics are existing in the district. Erratic power supply both in urban and rural areas is affecting industrial output. Lack of industrial waste and affluent treatment plant and solid waste disposal mechanism.

## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

New Foreign Trade Policy has been launched on 31st March, 2023 and came in to effect from 1st April, 2023. The Key Approach to the policy is based on these 4 pillars: (i) Incentive to Remission, (ii) Export promotion through collaboration - Exporters, States, Districts, Indian Missions, (iii) Ease of doing business, reduction in transaction cost and e-initiatives and (iv) Emerging Areas – E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy.

Lending by banks for export purposes is an eligible item under priority sector. Financing for export purposes, is broadly classified under Pre-shipment and Post shipment credit facilities. Pre-shipment credit also known as 'Packing credit' (PC), is the working capital granted to an exporter to purchase raw material, processing, manufacturing, packing of goods prior to shipment, expenses such as wages, utility payments, travel expenses etc. The second stage viz. Post Shipment (PS) finance, is provided by the banks against the shipping documents after liquidating the PC advances. For domestic banks - Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹40 crore per borrower qualifies under PSL.

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

The UT of Jammu & Kashmir has abundant natural resources which can be exploited for setting up of industries. A number of small and medium industrial units have been established in Jammu district. There is need for infrastructure hub for packaging and skilled staff.

#### Credit Potential for Education

##### 4.1.3 Status of the Sector in the District

Education is one of the factors that will ensure sustainable improvement in the standard of living of the people. A nation whose citizens are literate, will be much better, economically as well as politically. Right to education, is one of the fundamental rights guaranteed by the constitution of our country. Education can be broadly categorized into primary, secondary and college/professional education. Providing access to education upto secondary school level has largely remained the domain of the Government. Private players have also lent support in large cities and towns. The overall literacy rate of Jammu district is 83.45%. As per RBI

guidelines, loans up to Rs.20.00 lakh including that for vocational courses is classified under priority sector. In Jammu district, the GLC under education sector during 2023-24 was Rs. 64 cr.

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

There are a good number of educational institutions in the district viz., 03 universities, 08 medical, 05 engineering, 05 MBA, 11 BCA, 08 BBA, 04 Law, 05 PG Courses, 03 PGDCA, 01 PGDBM, 01 B. Pharmacy, 1 Polytechnic, 02 M.Ed., 15 degree and 38 bachelor colleges. But availability of quality professional education is not only scarce, but also costly. In order to address this problem, the banks are encouraged to lend for education purposes.

### **Credit Potential for Housing**

#### **4.1.5 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, loans up to Rs. 35.00 lakh for housing in metropolitan centers (with population of 10 lakh and above) and Rs.25.00 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centres and at other centres does not exceed Rs. 45.00 lakh and Rs.30.00 lakh, respectively, will be eligible for classification under priority sector lending. Assistance given to any Government agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to dwelling units with carpet area of not more than 60 sq.m. per dwelling will qualify under PSL. The Housing loan is also available for repairing /renovation of houses etc. in the Housing sector. In Jammu district, the GLC under housing sector during 2023-24 was Rs.159 cr which was 18% of the target.

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

Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. The land clearance is required which is cumbersome process.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz. Irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education. The Indian farmer has suffered not only due to restriction on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure. RIDF has emerged as NABARD's major partnership with state governments for the creation of a wide variety of rural infrastructure covering 39 activities, under three broad categories, viz, agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner. NABARD as the apex level development bank, has been putting efforts for building infrastructure and other promotional activities for the development of agriculture, allied and rural non-farm sector activities in the rural areas of the country. Special funds like Rural Infrastructure Development Fund (RIDF), NABARD Infrastructure Development Assistance (NIDA) and Rural Infrastructure Assistance for State Government (RIAS) are deployed for the development of infrastructure in rural areas.

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

1. Underdeveloped rural road networks in some remote/border areas hinder economic activity and access to services. Thus there is a need for road & bridge projects
2. Limited healthcare facilities in rural areas, leading to overcrowding in city hospitals. Further, Shortages in specialized medical staff and diagnostic services in smaller healthcare facilities. Thus, there is need for investment in health & medical education.
3. Quality of education in rural areas remains a concern due to inadequate facilities and shortage of trained teachers. Further, keeping in view the flagship scheme YUVA of UT of J&K, need has been felt for technical institutes for advanced vocational training and skills development.
4. Limited cold storage and supply chain facilities lead to wastage of perishable produce. Thus, investment in form of cold storages & CA store has to be made to protect the cold chain of perishable produce.
5. The field channels in rural hinterland are in dilapidated state, thus efficient irrigation infrastructure in form of command area development works may be

undertaken.

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

With the development of connectivity routes in rural areas, diversification of agricultural practices became possible due to the introduction of new economic activities and new technologies in villages. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers receive information about modern farming practices through various channels. Also, due to easily available transport facilities, costs of travel have reduced. Villages are directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

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

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

Though all types of infrastructure development is aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centres, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for this sector has been the prerogative of the Government, the gap between the demand and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector.

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

1. A good number of professional colleges/ institutes are in the district which provides quality education.
2. Students trained from these professional institutes require employment, so there is need to open hospitals, nursing homes, health centers, veterinary clinics etc. in the district.
3. Manpower is available in the district.
4. Skill up gradation of manpower is required.
5. The Village Water and Sanitation Committees may be formed, and their capacity building may be done.



### **5.3 Renewable Energy**

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

The Renewable energy sources have emerged as a main alternative to supplement the conventional energy sources gradually and to substitute them in due course. The strong points in favour of renewable energy sources are that it offers CLEAN energy and would not run out of stock. Special emphasis has been given to promote the utilization of different standalone systems like solar water heating systems, solar photovoltaic pumps, solar lanterns, streetlights etc. RBI has revised the Priority Sector guidelines and made provisions for loans to farmers for installation of solar power plants for solarization of grid connected agriculture pumps under the priority sector. The Central Government has established Ministry of New and Renewable Energy sources (MNRE) for promoting use of non-renewable energy. Pradhan Mantri Urja Kisan Suraksha evam Utthaan Mahabhiyaan (PM-KUSUM) Scheme was launched on 08 March 2019. Under the Scheme 10 lakh Grid connected agriculture pumps of individual pump capacity up to 7.5 HP are targeted to be solarised by 2022. The scheme has been extended up to 31 March 2026. The CFA will be provided for solarization of pumps up to 7.5 HP. Solarization of pumps of capacity higher than 7.5 HP is also allowed, however, the CFA in such cases would be limited to the CFA applicable for pump of 7.5 HP in the respective State/UTs.

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

1. Jammu and Kashmir Energy Development Agency (JAKEDA), Department of Science and Technology, Government of J&K being Nodal Agency of MNRE has been implementing the PM-KUSUM scheme in the J&K UT. It provides subsidy linked solar home lighting system, solar pump-set, etc.
2. High cost of solar lighting/ thermal heating is the constraining factor.
3. Availability of solar appliances is a big issue.
4. Promoting use of solar panel water heaters instead of electric geysers.
5. Availability of solar appliances is a big issue. Even if bank is ready for loan sanction, the availability should be ensured.



## 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	537	631.025400	560.7392
B	Ongoing tranches	110	663.833800	600.5366
	Total (A + B)	647	1294.859200	1161.2758

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	27	350.685100	322.527
B	Rural roads & bridges	76	283.707100	251.9988
C	Social Sector	7	29.441600	26.011
	Total (A + B + C)	110	663.833800	600.5368

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	3	Irrigation potential	ha	4858
B	Rural roads	68	Road length	km	199
C	Bridges	8	Bridge Length	m	475

4. Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Project sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	5	Projects likely to benefit population of 54.44 Lakh in 259 villages	Square meter	11027

<b>Sr. No.</b>	<b>Sector</b>	<b>Project sanctioned (No.)</b>	<b>Likely benefit</b>	<b>Unit</b>	<b>Value</b>
2	Command Area Development	1	Project likely to benefit 2896 farmers in 4 villages	Hectare	340
3	Cold Storage	2	Creation of cold value chain	MT	7145
4	Rural Drinking Water	7	Clean and potable drinking water	souls	82404
5	Fruit and Vegetable Market	1	Marketing access to farmers engaged in horticulture in 389 villages	Farmers	284000
6	Quality control and pesticide residue testing laboratory	1	Enabling farmers in achieving making their produce export-ready in 1790 villages	Farmers	284000
7	Center for entrepreneurship and innovation	1	Capacity building of 300000 farmers	Farmers	3630

## **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) was launched by NABARD in 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 moneylenders. Now, it has developed as the strongest tool to not only fight poverty but also tackle delicate socio-economic issues. The MoRD, GoI launched NRLM (SHG) by restructuring SGSY scheme on April 1, 2013 to ensure that SHGs are enabled to access repeat finance from banks, until they attain sustainable livelihoods and decent living standards. In November 2015, the programme was renamed as Deendayal Antodaya Yojna (DAY-NRLM). It is the flagship program of GoI for promoting poverty reduction through building strong SHGs. In J&K, the J&K State Rural Livelihood Mission (UMEED) has formed and promoted of 80,633 SHGs out of which 6534 SHGs were formed and promoted in Jammu district as on 31.03.2024. All 20 blocks of district Jammu have been covered by under UMEED Programme (SHG-BLP).

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

NRLM is working in all the 20 blocks of the district. However, there is lack of awareness among public, especially lower strata of society about the availability of overdraft facility/ consumption loan, SHG/ JLG facilities from banks. Also, most of the rural women members of SHGs are illiterate and are not aware about bookkeeping.

Sustainability of SHGs is dependent on proper handholding in the initial years and training to SHGs in conducting meetings, regular savings, inter-banking and handling of books of accounts. A consensus may be arrived at by banks to reduce the gap in number of SHGs who have opened Saving Bank account with banks and are yet to be credit linked.

## **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, a greater number of small and marginal landholdings. Some of the suggested interventions for making agriculture more vibrant in the district are as under:
- 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 and 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 take up investment with custom hiring centers.

#### **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 schemes on wasteland development 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. The Department needs to organize cattle mandis and also encourage the calf rearing farms to ensure availability of good quality animals at local level.
- 2 Non- availability of quality fodder is one of the major constraints. Fodder development under improved conditions may be promoted. Also, hydroponics technique may be used for growing fodder.

## **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 farmers income.

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

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

## **9. Fisheries**

- 1 Fishing as a commercial activity has not developed so far in the district. Awareness need to be created among the farming community regarding taking up this activity on a largescale 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 Lack of initiatives, both from public and private sectors are felt for addressing the issue of land development in the district. Initiatives require capital investment by both the sectors in respective areas of land development 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 Trial shipment of fresh fruits by farmers in collaboration with agencies like APEDA, EXIM Bank are of vital importance.
- 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.

## **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., PMKUSUM and PM Surya Ghar Muft Bijli Yojana.

## **21. Informal Credit Delivery System**

- 1 The SHG projects can facilitate purchase of inputs for agriculture and non-farm sector activities. This may further help in self-employing poor rural people and can further graduate into formal and informal organizations.
- 2 The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to Rs.10 lakhs, wherein no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

- 3 For loans to SHGs above Rs.10 lakhs and up to Rs.20 lakhs, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).



## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

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

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

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

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). 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 State Government has undertaken several recent initiatives to enhance the outreach and activities of cooperatives, reflecting a commitment to fostering economic growth and community engagement. These initiatives aim to empower local communities, improve service delivery, and promote sustainable development through cooperative models.

2. Dairy Development Scheme-

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

3. Ayushman Sahakar Scheme

The Ayushman Sahakar scheme enhances healthcare services through cooperatives in Jammu and Kashmir. By providing financial assistance for healthcare needs, it improves access to quality services, particularly in underserved areas. The scheme offers favorable interest rates for women-led societies, promoting gender equity in healthcare management. It aligns with the National Digital Health Mission's goals of improving health infrastructure and personnel training. By leveraging the cooperative model, Ayushman Sahakar

fosters community participation, emphasizing preventive care and education, and creating sustainable health systems that empower communities for long-term health benefits.

#### 4. Food Processing Units Initiative

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

### 5. Status of Cooperatives in the District

1. The cooperative sector in Jammu and Kashmir comprises a total of 9794 cooperatives, covering about 8874 Non-Credit Cooperative Societies (like

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

### 6. Potential for formation of cooperatives

1. There is fair potential for cooperative activities like Grain storage, Petrol pump, Guesthouse, Restaurant, Mini super bazar and procurement centers. The distribution of Cooperatives across various blocks is not uniform. There are 03 Gram Panchayats in the district, which are uncovered by Cooperative Societies. Also, there are several areas which are underserved. Under the recently launched GoI scheme of formation of 02 lakh M-PACS, all the uncovered and underserved Gram Panchayats will be covered with new PACS. Also, efforts are underway to promote dairy and fisheries cooperative societies in areas where there is sufficient potential. 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	Collectivisation	Kaushal Jammu Milk Producer company Ltd., Jammu (FPO)	Village Gangoocha, Block Marh, Jammu	1. Formation of the Farmer Producer Organization under Milk products. 2. Establishing a legal linkage between farmers and the market. 3. Collectivization of 250 farmer's produce and market it for better price and productivity after processing of milk.	Nil	300	The FPO has established milk collection centre with a BMC of 2000 litre, obtained FSSAI licence, started production of cottage cheese, has taken 2 nearby shops on monthly rent and created a milk processing facility. It is all women FPO and presently 40 female members are engaged in value addition activities with monthly stipend of Rs.3000/-.
2	Collectivisation	Progressive Mushroom Growers Farmers Producers Cooperative Ltd.	Marh, Jammu	Grant support for formation and promotion of FPO.	Nil	122	The FPO has started collectivising mushroom and selling it at local mandi.

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
3	Collectivisation	J&KBasmati Farmers Producers Cooperative Ltd.	R S Pura	Grant support for formation and promotion of FPO.	Nil	125	The FPO has introduced new and innovative cropping techniques to the farm of its members. Also, packaging and marketing of the produce is being done by the FPO.
4	Collectivisation	Arnia Potato and Agro Producers Coopertaive Ltd.	Arnia, Jammu	Grant support for formation and promotion of FPO.	Nil	200	The FPO has entered into buy- back, for fagreement with Department of Agriculture, for all the seed supplied to the FPO by the said department. Potato seed worth Rs. 6.5 lakh was bought and yield of the same was sold for Rs. 27 Lakh.
5	Collectivisation	The Bishnah Border Basmati Producers Cooperative Limited	Bishnah, Jammu	Grant support for formation and promotion of FPO.	Nil	53	Helping member farmers to take up organic farming under Public Guarantee Scheme. The FPO has provided technical know-how to farmers and

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
							made necessary seed and inputs available.
6	Collectivisation	Akhnoor Sheep and Goat Producer Organization cooperative Limited	Bhalwal, Akhnoor and Khor	Grant support for formation and promotion of FPO.	Nil	100	Collectivisation and processing of wool thereby enhancing the income of sheep rearers.
7	Collectivisation	Dansal Satwari Sheep and Goat Producer Organisation Cooperative Limited	Dansal and Satwari	Grant support for formation and promotion of FPO.	Nil	100	Collectivisation and processing of wool thereby enhancing the income of sheep rearers.
8	Promotional Activity	Transfer of Technology for Management Alternate Bearing Problem through Hormonal Intervention in Mango Varieties of Jammu Region	Akhnoor, Jammu	Transfer of technology to mango orchardist	Nil	50	Through this project, the mango trees in the project area started bearing fruits in the off-year as well. Generally, the weight of dasahari variety of mango is 60-100 g per fruit at the ripening stage. After project intervention, the weight of fruits range from 175- 280 g.

## Success Stories

### Success Story 1: Kaushal Jammu Milk Producer company Ltd., Jammu (FPO)



1. Scheme : Formation of FPOs under PRODUCE Fund

2. Duration of the project :3 years

3. Beneficiary :

- No. of beneficiaries : 300
- Community : Women SHG members and Gujjars
- State : Jammu Kashmir
- District :Jammu
- Block : Marh
- Village : Gangoochak

#### 1.1 Support provided

- 1. Formation of the Farmer Producer Organization for Milk products. 2. Establishing a legal linkage between dairy farmers and the market. 3. Collectivization of dairy farmers produce and market it for better price and productivity after processing of milk.

#### 1.2 Pre-implementation status

- Due to absence of state-level milk federation and thin cooperative network, Jammu district, which is milk rich, has faced many challenges as this sector largely remained unorganized. The rate of milk and milk products was largely lesser than cost price.
- The two locations from where most of the members were roped-in were Khour and Marh blocks of Jammu, where there is hardly any market for milk and disposal of milk in winter season was a major challenge.

#### 1.3 Challenges faced

- Efforts are still being made to convert entire business transaction through banking channel. Challenge also comes from monopoly of certain national level brand of milk and lack of proper market for FPO in the UT of Jammu & Kashmir as farmers are unable to fix their own rates for milk and paneer.

#### **1.4 Impact**

- The FPO has over 300 members and is handling 6500-7000 liter of milk daily. It has 4 outlets and is supplying paneer, kaladi, milk cake and milk. The FPO owns 3 vehicles for supply of milk and milk products, of which 01 vehicle has been provided by NABARD under mobile rural mart scheme.
- One paneer processing unit has been established at Marh and one 5000- liter BMC at village Rakhmuthi, Jourian Road, Akhnoor. The FPO has been given many appreciations from allied departments and has participated in many exhibitions.
- It has provided livelihood to several women mainly from SHGs. It has given solution to bulk milk production in the Marh and Khour blocks of Jammu. Dairy farmers are getting better price for milk as it is being processed into cottage cheese (panner), Kaladi, milk cake, etc.
- Value addition is done to over 80% of milk which was earlier been sold to middlemen at cheaper rates. Doodhi Gujjar (milk producing nomad tribe) has benefitted from KJMPCL, and they have also become an option for milk procurement.



## **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.

##### **1.2 Climate Finance and Challenges**

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

##### **1.3 Initiatives of Govt. of India**

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

#### **1.4 Initiatives of RBI**

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

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

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

#### **1.5 Initiatives of NABARD**

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars:

- (i) Accelerating Green Lending across sectors
- (ii) Playing a broader Market Making Role
- (iii) Internal Green Transformation of NABARD, and
- (iv) Strategic Resource Mobilization.

This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

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

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

**b. 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.

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

**d. 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.

## Appendix 1 b

### 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

**Govt. of India:** The Government of India has launched several climate change initiatives in Jammu and Kashmir to promote sustainable development and resilience.

## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

- a** Jammu district has a unique geographical location. It has subtropical climate with both plains and hilly terrain making it susceptible to a variety of climate-related challenges such as erratic rainfall drought dust storms etc. Climate-resilient practices in these areas can help mitigate the impacts of climate change improve water management and support sustainable livelihoods. Some of these practices can be elucidated as:

- 1) Soil and water conservation Practices are critical given the scarcity of water in the kandi belt. Rainwater harvesting through check dams, percolation ponds, contour trenches, etc are other suggestive measures.
- 2) Agroforestry systems help in mitigating climate change impacts by sequestering carbon and improving the resilience of farming systems. Jammu district has a long international border where significant fallow land is available for utilization. Agro-forestry and shelter-belt of trees is preferred by security forces for providing cover to the border areas.
- 3) Plantation of native species and bamboo species can help in supporting agri-allied activities and promoting skill development.
- 4) Promoting drip and sprinkler systems are effective to ensure efficient water use in agriculture.
- 5) Renewable energy sources such as solar power and biogas plants are effective in reducing greenhouse gas emissions and increasing energy access in rural areas of Jammu district

- b** The SAPCC of J&K contains both adaptation and mitigation measures to cope with climate change. It broadly covers 11 sectors/ mission viz. 1. Energy - Solar Mission and Renewable Energy 2. Enhanced Energy Efficiency 3. Water 4. Sustainable Habitat 5. Sustainable Agriculture 6. Tourism 7. Sustainable Himalayan Ecosystem 8. Health 9. Disaster Management 10. Strategic Knowledge mission 11. Green India Mission. As per the plan several actions have been proposed for Jammu district such as Implementation of pilot solar city project, promotion of green buildings, Promotion of grid connected Roof top and Small Solar Power projects etc.

##### 3.2 Any specific Climate Change initiative in the District

- a** Green India Mission (GIM) is one of the eight missions under National Action Plan for Climate Change (NAPCC) and at present the scheme is being implemented in Jammu district through afforestation activities of J&K Forest Department under the component name Greening of Urban and Peri- Urban Areas".

- b.** NABARD is the National Implementing Entity (NIE) of NAFCC since 15 July 2015. So far it has executed 30 projects across the country. In Jammu & Kashmir NABARD has implemented 01 project under NAFCC in Bhalwal block of Jammu district and Budgam block of Budgam district. Its major components are:

- 1) Assessment of vulnerability of cropping system and recommended guidance
- 2) Adoption of Integrated Farming System
- 3) Integrated Nutrition and Pest Management
- 4) Enhancement of water security by bringing in water use efficiency in rain-fed farming conditions, and
- 5) Capacity Building of farmers and other stakeholders on climate resilient sustainable agriculture practices.

Major achievements in Jammu district are:

- 1) Seed Support to 1250 farmers for Inter / Mixed cropping
- 2) 963 Farm Residual Recycling Management units established
- 3) Distribution of 890 Spray Pumps 220 livestock & 20000 poultry birds
- 4) Establishment of soil testing lab.

## 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 To provide new identity to the products of Jammu and Kashmir GI tagging has been approved for 16 products exclusive to Jammu & Kashmir and Basmati Rice variety grown in 7 States/ UTs viz. Punjab Haryana Himachal Pradesh Delhi Uttarkhand Uttar Pradesh and Jammu & Kashmir. Basmati Rice was registered in 2016 and its registered proprietor is APEDA. This tag will help to preserve the unique identity of India's aromatic basmati rice in the international markets. Basmati is special long grain aromatic rice grown in a particular Indo-Gangetic Plains geographical region of the Indian sub- continent. Historically, it is being produced in undivided India from long time with a recorded history of over 200 years. India is largest producer and exporter on the Basmati rice in the world and major portion is exported to Gulf countries. In Jammu district basmati rice is grown mostly in R S Pura region. The varieties grown are CSR 30 HBC 19 and 370.
  
- 4 In Jammu district, basmati rice is grown mostly in R S Pura region. The varieties grown are CSR, 30 HBC 19 and Basmati-370. NABARD has promoted two Farmer Producers Organisation on basmati rice in Jammu district viz. J&K Basmati Farmer Producers Cooperative Ltd at R S Pura block and The Bishnah Border Basmati Producers Cooperative Ltd at Bisnah block. There are 100 plus members in each of these FPOs. As both the FPOs are in nascent stage they are doing mainly input business and procurement and sale of produce. Besides, J&K Basmati FPO has been supported for attending various exhibitions and melas. Also, their CEOs and Board of Directors have been given training on preparation of Business Plan by NABARD.



## Annexure I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Khara Balli	Khour	Mairamandrian	Mandal Phallain
	I.Agriculture															
	A. Farm Credit															
	A.1 Crop Production, Maintenance, Marketing															
1	Fodder Oats/ Jai__	100	Ac re	29752	Ph y	1700	450	1900	1600	400	750	500	300	400	1100	4900
					BL	505.78	133.88	565.29	476.03	119.01	223.14	148.76	89.26	119.01	327.27	1457.85
2	Maize/ Makka_Irrigated	100	Ac re	46984	Ph y	6850		4000	5600		2700	3250	1750	3600	3750	75
					BL	3218.4		1879.36	2631.1		1268.57	1526.98	822.22	1691.42	1761.9	35.24
3	Mango/ Aam__	100	Ac re	43927	Ph y	100		80	50							
					BL	43.93		35.14	21.96							
4	Other Flowers__	100	Ac re	106216	Ph y					15						
					BL					15.93						
5	Other Vegetables_	100	Ac re	61056	Ph y	400	150	130	800	150	400	200	150	125	400	230
					BL	244.22	91.58	79.37	488.45	91.58	244.22	122.11	91.58	76.32	244.22	140.43
6	Potato/ Aloo_Irrigated	100	Ac re	77600	Ph y	5	20		5	20	3		10	10	3	
					BL	3.88	15.52		3.88	15.52	2.33		7.76	7.76	2.33	

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Khara h Balli	Khour	Maira Mandrian	Mandal Phallain
7	Rapeseed/ Toria/ Laahi_Irrigated	100	Acre	28520	Phy	130	290	200	200	170	100	240	550	350	100	75
					BL	37.08	82.71	57.04	57.04	48.48	28.52	68.45	156.86	99.82	28.52	21.39
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	800	14000	5100	4900	15900	100	100	800	7300	150	11700
					BL	387.84	6787.2	2472.48	2375.52	7708.32	48.48	48.48	387.84	3539.04	72.72	5672.16
9	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	33200	Phy	550	320	450	450	220	600	350	220	400	475	150
					BL	182.6	106.24	149.4	149.4	73.04	199.2	116.2	73.04	132.8	157.7	49.8
10	Wheat/ Gehu_Irrigated	100	Acre	46736	Phy	9390	9880	7065	6220	7165	1100	7410	7065	4250	3880	5100
					BL	4388.51	4617.52	3301.9	2906.98	3348.63	514.1	3463.14	3301.9	1986.28	1813.36	2383.54
						9012.24	11834.65	8539.98	9110.36	11420.51	2528.56	5494.12	4930.46	7652.45	4408.02	9760.41
	Post-harvest/HH Consumption (10%)					901.22	1183.46	854	911.04	1142.05	252.86	549.41	493.05	765.24	440.8	976.04
	Repairs & maintenance of farm assets (20%)					1802.45	2366.93	1708	1822.07	2284.1	505.71	1098.82	986.09	1530.49	881.6	1952.08
	Sub Total															

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagro ta	Pragwal	R.S.Pu ra	Samwan	Satwari	Suchetgarh	District Total
	I.Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Fodder Oats/ Jai__	100	Acre	2975 2	Phy	2600	400	450	750	1800	600	130	380	475	21585
					BL	773.5 5	119.0 1	133.8 8	223.1 4	535.5 4	178.51	38.68	113.0 6	141.32	6421.9 7
2	Maize/ Makka_Irrigated	100	Acre	4698 4	Phy	1150	4050	50	5050	750	50	850		100	43625
					BL	540.3 2	1902. 85	23.49	2372. 69	352.3 8	23.49	399.3 6		46.98	20496. 75
3	Mango/ Aam__	100	Acre	4392 7	Phy						50			40	320
					BL						21.96			17.57	140.56
4	Other Flowers__	100	Acre	1062 16	Phy	15		15	15		15		15	15	105
					BL	15.93		15.93	15.93		15.93		15.93	15.93	111.51
5	Other Vegetables__	100	Acre	6105 6	Phy	1350	230	140	120	140	100	200	100	80	5595
					BL	824.2 6	140.4 3	85.48	73.27	85.48	61.06	122.1 1	61.06	48.84	3416.0 7
6	Potato/ Aloo_Irrigated	100	Acre	7760 0	Phy	30		50		10		10			176
					BL	23.28		38.8		7.76		7.76			136.58
7	Rapeseed/ Toria/	100	Acre	2852 0	Phy	200	150	100	350	380	125	600	220	125	4655

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Laahi_Irrigated				BL	57.04	42.78	28.52	99.82	108.38	35.65	171.12	62.74	35.65	1327.61
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	20600	2100	6200	2200	7400	14900	950	700	24600	140500
					BL	9986.88	1018.08	3005.76	1066.56	3587.52	7223.52	460.56	339.36	11926.08	68114.4
9	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	33200	Phy	500	600	125	400	245	170	440	125	150	6940
					BL	166	199.2	41.5	132.8	81.34	56.44	146.08	41.5	49.8	2304.08
10	Wheat/ Gehu_Irrigated	100	Acre	46736	Phy	8695	4125	2570	7410	6965	6920	2840	1655	13340	123045
					BL	4063.7	1927.86	1201.12	3463.14	3255.16	3234.13	1327.3	773.48	6234.58	57506.33
						16451	5350.21	4574.48	7447.35	8013.56	10850.69	2672.97	1407.13	18516.75	159975.9
	Post-harvest/HH Consumption (10%)					1645.1	535.02	457.45	744.74	801.36	1085.07	267.3	140.71	1851.68	15997.59
	Repairs & maintenance of farm assets (20%)					3290.19	1070.04	914.9	1489.47	1602.71	2170.14	534.59	281.43	3703.35	31995.17
	Sub Total														207968.6

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chowk i Chour a	Dansa l	Khara h Balli	Khou r	Maira Mandri an	Mandal Phalla in
<b>A.2 Water Resources</b>																
1	Bore Well- Deepening -	90	No.	30000 0	Ph y	18	18	18	18	18	18	18	18	18	18	18
					BL	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6
2	Bore Well-New-	90	No.	60000 0	Ph y	4	4	4	4	4	4	4	4	4	4	4
					BL	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6
3	Drip Irrigatio n--	90	ha	16500 0	Ph y	15	15	15	15	15	15	15	15	15	15	15
					BL	22.28	22.2 8	22.28	22.28	22.28	22.28	22.28	22.28	22.2 8	22.28	22.28
4	Electric Pump Sets--5- 10hp	90	No.	18000 0	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2
5	Electric Pump Sets-- upto 5hp	90	No.	10000 0	Ph y	17	17	17	17	17	17	17	17	17	17	17
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
6	Sprinkler Irrigatio n -Micro-	90	ha	12000 0	Ph y	25	25	25	25	25	25	25	25	25	25	25
					BL	27	27	27	27	27	27	27	27	27	27	27
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwa r	Mira n Sahi b	Nagrot a	Pragwa l	R.S.Pur a	Samwa n	Satwar i	Suchetga rh	District Total
<b>A.2 Water Resources</b>															
1	Bore Well- Deepening -	90	No.	30000 0	Ph y	18	18	18	18	18	18	18	18	18	360
					BL	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	972
2	Bore Well-New-	90	No.	60000 0	Ph y	4	4	4	4	4	4	4	4	4	80
					BL	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6	432
3	Drip Irrigatio n--	90	ha	16500 0	Ph y	15	15	15	15	15	15	15	15	15	300
					BL	22.2 8	22.28	22.2 8	22.28	22.28	22.28	22.28	22.28	22.28	445.6
4	Electric Pump Sets--5- 10hp	90	No.	18000 0	Ph y	10	10	10	10	10	10	10	10	10	200
					BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	324
5	Electric Pump Sets-- upto 5hp	90	No.	10000 0	Ph y	17	17	17	17	17	17	17	17	17	340
					BL	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	306
6	Sprinkler Irrigatio n -Micro-	90	ha	12000 0	Ph y	25	25	25	25	25	25	25	25	25	500
					BL	27	27	27	27	27	27	27	27	27	540
	Sub Total														3019.6

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
<b>A.3 Farm Mechanisation</b>																
1	Combine harvestor-	75	No.	29000 00	Ph y	3	3	3	3	3	3	3	3	3	3	3
					BL	65.25	65.2 5	65.25	65.25	65.25	65.2 5	65.2 5	65.2 5	65.2 5	65.25	65.25
2	Crop Planter- Potato/ Vegetable Planter- Tractor operated potato planter	80	No.	90000	Ph y	5	5	5	5	5	5	5	5	5	5	5
					BL	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
3	Leveller- Laser Guided-	75	No.	28000 0	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	21	21	21	21	21	21	21	21	21	21	21
4	Other machinery- -grass cutter	80	No.	47000	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
5	Other machinery- -grinding machine	80	No.	7000	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56
9	Other machinery- Other Machinery &	80	No.	10500 0	Ph y	3	3	3	3	3	3	3	3	3	3	3
					BL	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
	Equipments -Puddler															
6	Other machinery- -power weeder	80	No.	97000	Ph y	20	20	20	20	20	20	20	20	20	20	20
					BL	15.52	15.5 2	15.52	15.52	15.52	15.5 2	15.5 2	15.5 2	15.5 2	15.52	15.52
7	Other machinery- -tractor mounted grass cutter	80	No.	93000	Ph y	4	4	4	4	4	4	4	4	4	4	4
					BL	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98
8	Other machinery- -Trolley single axle	80	No.	15000 0	Ph y	5	5	5	5	5	5	5	5	5	5	5
					BL	6	6	6	6	6	6	6	6	6	6	6
10	Paddy Transplant er--	80	No.	18000 0	Ph y	5	5	5	5	5	5	5	5	5	5	5
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2
11	Power Tiller--	80	No.	95000	Ph y	5	5	5	5	5	5	5	5	5	5	5
					BL	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
12	Reapers, Binders and Balers-- Paddy Reaper	80	No.	13600 0	Ph y	20	20	20	20	20	20	20	20	20	20	20
					BL	21.76	21.7 6	21.76	21.76	21.76	21.7 6	21.7 6	21.7 6	21.7 6	21.76	21.76
14	Sprayer- Battery	80	No.	3000	Ph y	50	50	50	50	50	50	50	50	50	50	50



Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
	Operated Sprayer- Manual motor operated knap sack spray pump				BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
13	Sprayer-- Boom Sprayer	75	No.	59400 0	Ph y	1	1	1	1	1	1	1	1	1	1	1
					BL	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46
15	Thresher- Multicrop Power Threshers-	75	No.	21000 0	Ph y	15	15	15	15	15	15	15	15	15	15	15
					BL	23.63	23.6 3	23.63	23.63	23.63	23.6 3	23.6 3	23.6 3	23.6 3	23.63	23.63
16	Tractor-- 35-40 hp	75	No.	70000 0	Ph y	4	4	4	4	4	4	4	4	4	4	4
					BL	21	21	21	21	21	21	21	21	21	21	21
17	Tractor-- 45 hp	75	No.	85000 0	Ph y	2	2	2	2	2	2	2	2	2	2	2
					BL	12.75	12.7 5	12.75	12.75	12.75	12.7 5	12.7 5	12.7 5	12.7 5	12.75	12.75
18	Tractor-- 58 hp	75	No.	11500 00	Ph y	2	2	2	2	2	2	2	2	2	2	2
					BL	17.25	17.2 5	17.25	17.25	17.25	17.2 5	17.2 5	17.2 5	17.2 5	17.25	17.25
	Sub Total															

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
<b>A.3 Farm Mechanisation</b>															
1	Combine harvester--	75	No.	2900000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	65.25	65.25	65.25	65.25	65.25	65.25	65.25	65.25	65.25	1305
2	Crop Planter-Potato/ Vegetable Planter- Tractor operated potato planter	80	No.	90000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	72
3	Leveller-Laser Guided-	75	No.	280000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	21	21	21	21	21	21	21	21	21	420
4	Other machinery-- grass cutter	80	No.	47000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	75.2
5	Other machinery-- grinding machine	80	No.	7000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	11.2
9	Other machinery- Other Machinery & Equipments- Puddler	80	No.	105000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	50.4

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
6	Other machinery-- power weeder	80	No.	97000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	310.4
7	Other machinery-- tractor mounted grass cutter	80	No.	93000	Phy	4	4	4	4	4	4	4	4	4	80
					BL	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	59.6
8	Other machinery-- Trolley single axle	80	No.	15000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	6	6	6	6	6	6	6	6	6	120
10	Paddy Transplanter--	80	No.	18000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	144
11	Power Tiller--	80	No.	95000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	76
12	Reapers, Binders and Balers-- Paddy Reaper	80	No.	13600	Phy	20	20	20	20	20	20	20	20	20	400
					BL	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	435.2
14	Sprayer-Battery Operated Sprayer-Manual motor	80	No.	3000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	24

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	operated knap sack spray pump														
13	Sprayer-- Boom Sprayer	75	No.	59400 0	Ph y	1	1	1	1	1	1	1	1	1	20
					BL	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	89.2
15	Thresher- Multicrop Power Threshers-	75	No.	21000 0	Ph y	15	15	15	15	15	15	15	15	15	300
					BL	23.6 3	23.63	23.6 3	23.63	23.63	23.63	23.63	23.63	23.63	472.6
16	Tractor-- 35-40 hp	75	No.	70000 0	Ph y	4	4	4	4	4	4	4	4	4	80
					BL	21	21	21	21	21	21	21	21	21	420
17	Tractor--45 hp	75	No.	85000 0	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	12.7 5	12.75	12.7 5	12.75	12.75	12.75	12.75	12.75	12.75	255
18	Tractor--58 hp	75	No.	11500 00	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	17.2 5	17.25	17.2 5	17.25	17.25	17.25	17.25	17.25	17.25	345
	Sub Total														4684.8

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
<b>A.4 Plantation &amp; Horticulture</b>																
1	Bee Keeping- Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	5500 00	Ph y	4	4	4	4	4	4	4	4	4	4	4
					BL	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
2	Floricultu re-Cut Flowers-	90	Ha	1000 00	Ph y	1	1	1	1	1	1	1	1	1	1	1
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
3	Mushroom Cultivatio n-Button Mushroom- Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycl e	4000 00	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	36	36	36	36	36	36	36	36	36	36	36
4	New Orchard - Temperate Fruits- Pear-	90	ha	3392 00	Ph y	15		15	15							
					BL	45.79		45.79	45.79							
5	New Orchard - Tropical/ Sub Tropical	90	ha	8600 0	Ph y	1		1		1						
					BL	0.77		0.77		0.77						

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
	Fruits-- Anola															
6	New Orchard - Tropical/ Sub Tropical Fruits- Guava-High Density	90	ha	5010 00	Ph y	10		15	35							
					BL	45.09		67.64	157.82							
7	New Orchard - Tropical/ Sub Tropical Fruits- Mango-	90	ha	2434 00	Ph y	50		42	27							
					BL	109.5 3		92.01	59.15							
	Sub Total															

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathwa r	Mira n Sahi b	Nagrot a	Pragwa l	R.S.Pu ra	Samwa n	Satwar i	Suchetga rh	Distri ct Total
<b>A.4 Plantation &amp; Horticulture</b>															
1	Bee Keeping- Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	55000 0	Ph y	4	4	4	4	4	4	4	4	4	80
					BL	19. 8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	396
2	Floricultur e-Cut Flowers-	90	Ha	10000 0	Ph y	1	1	1	1	1	1	1	1	1	20
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	18
3	Mushroom Cultivation -Button Mushroom- Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycl e	40000 0	Ph y	10	10	10	10	10	10	10	10	10	200
					BL	36	36	36	36	36	36	36	36	36	720
4	New Orchard - Temperate Fruits- Pear-	90	ha	33920 0	Ph y						15			15	75
					BL						45.79			45.79	228.95
5	New Orchard - Tropical/ Sub Tropical Fruits-- Anola	90	ha	86000	Ph y	1							1		5
					BL	0.7 7							0.77		3.85
6	New Orchard - Tropical/	90	ha	50100 0	Ph y						20			20	100

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathwa r	Mira n Sahi b	Nagrot a	Pragwa l	R.S.Pu ra	Samwa n	Satwar i	Suchetga rh	Distri ct Total
	Sub Tropical Fruits- Guava-High Density				BL						90.18			90.18	450.91
7	New Orchard - Tropical/ Sub Tropical Fruits- Mango-	90	ha	24340 0	Ph y						35			26	180
					BL						76.67			56.96	394.32
	Sub Total														2212.0 3



Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Ar nia	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Kho ur	Maira Mandri an	Mandal Phalla in
	A.5 Working Capital - Bee Keeping															
1	Apiculture_Others_	1	No.	6713	Ph y BL	100	100	100	100	100	100	100	100	100	100	100
						6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathw ar	Mira n Sahi b	Nagro ta	Pragw al	R.S.Pu ra	Samwa n	Satwa ri	Suchetga rh	Distri ct Total
	A.5 Working Capital - Bee Keeping														
1	Apiculture_Others_	1	No.	6713	Ph y BL	100	100	100	100	100	100	100	100	100	2000
						6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	134.2
	Sub Total														134.2

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arni a	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Khara h Balli	Khour	Maira Mandrian	Mandal Phallain
	<b>A.6 Forestry</b>															
1	Plantation- Eucalyptus-	80	ha	75000	Phy	60	60	60	60	60	60	60	60	60	60	60
					BL	36	36	36	36	36	36	36	36	36	36	36
2	Plantation-Poplar-	80	ha	130000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	52	52	52	52	52	52	52	52	52	52	52
	Sub Total															

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrot a	Pragwal	R.S.Pur a	Samwan	Satwari	Suchetgarh	District Total
	<b>A.6 Forestry</b>														
1	Plantation- Eucalyptus-	80	ha	75000	Phy	60	60	60	60	60	60	60	60	60	1200
					BL	36	36	36	36	36	36	36	36	36	720
2	Plantation-Poplar-	80	ha	130000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	52	52	52	52	52	52	52	52	52	1040
	Sub Total														1760

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
<b>A.7 Animal Husbandry - Dairy</b>																
1	Buffalo Farming--	90	1+1	39500 0	Ph y	20	20	20	20	20	20	20	20	20	20	20
					BL	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1
2	Bulk Milk Cooling Unit--	90	No.	15000 00	Ph y	1	1	1	1	1	1	1	1	1	1	1
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5
3	Crossbred Cattle Farming--	90	1+1	39500 0	Ph y	50	50	50	50	50	50	50	50	50	50	50
					BL	177.7 5	177. 75	177.7 5	177.75	177.7 5	177. 75	177. 75	177. 75	177. 75	177.75	177.75
	Crossbred Cattle Farming--	90	3+2	80500 0	Ph y	8	8	8	8	8	8	8	8	8	8	8
					BL	57.96	57.9 6	57.96	57.96	57.96	57.9 6	57.9 6	57.9 6	57.9 6	57.96	57.96
	Crossbred Cattle Farming--	90	5+5	17750 00	Ph y	8	8	8	8	8	8	8	8	8	8	8
					BL	127.8	127. 8	127.8	127.8	127.8	127. 8	127. 8	127. 8	127. 8	127.8	127.8
4	Integrate d Dairy Farming- Vermi- Compost-	90	No.	11000 0	Ph y	20	20	20	20	20	20	20	20	20	20	20
					BL	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
5	Integrate d Dairy Farming- With Bio- gas-	90	No.	40000 0	Ph y	10	10	10	10	10	10	10	10	10	10	10
					BL	36	36	36	36	36	36	36	36	36	36	36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arni a	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
6	Refrigerated Tanker Van--	90	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>A.7 Animal Husbandry - Dairy</b>														
1	Buffalo Farming--	90	1+1	395000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.1	1422
2	Bulk Milk Cooling Unit--	90	No.	150000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	270
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	177.75	177.75	177.75	177.75	177.75	177.75	177.75	177.75	177.75	3555
	Crossbred Cattle Farming--	90	3+2	805000	Phy	8	8	8	8	8	8	8	8	8	160
					BL	57.96	57.96	57.96	57.96	57.96	57.96	57.96	57.96	57.96	1159.2
	Crossbred Cattle Farming--	90	5+5	177500	Phy	8	8	8	8	8	8	8	8	8	160
					BL	127.8	127.8	127.8	127.8	127.8	127.8	127.8	127.8	127.8	2556
4	Integrated Dairy	90	No.	110000	Phy	20	20	20	20	20	20	20	20	20	400

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Farming-Vermi-Compost-				BL	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	396
5	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	36	36	36	36	36	36	36	36	36	720
6	Refrigerated Tanker Van--	90	No.	250000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	450
	Sub Total														10528.2

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Mairamandrian	Mandal Phallain
	A.8 Working Capital - AH - Dairy/Drought animal															
1	Buffalo Farming_Others_per year	100	Per Animal	64089	Phy	25	25	25	25	25	25	25	25	25	25	25
					BL	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02
2	Indigenous Cattle Farming_Other	100	Per Animal	63575	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	s_CB Jersey Cow-per year															
3	Indigenous Cattle Farming_Others_per year	100	Per Animal	42972	Phy	200	200	200	200	200	200	200	200	200	200	200
					BL	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94
	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>														
1	Buffalo Farming_Others_per year	100	Per Animal	64089	Phy	25	25	25	25	25	25	25	25	25	500
					BL	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02	16.02	320.4
2	Indigenous Cattle Farming_Others_CB Jersey Cow-per year	100	Per Animal	63575	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	31.79	635.8
3	Indigenous Cattle Farming_Others_per year	100	Per Animal	42972	Phy	200	200	200	200	200	200	200	200	200	4000
					BL	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94	85.94	1718.8
	Sub Total														2675

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>A.9 Animal Husbandry - Poultry</b>																
1	Breeder Unit-Broiler-	90	1000	899000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91
2	Breeder Unit-Layer-	90	1000	2575000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88
3	Poultry Feed Analytical Lab--	90	No.	6000000	Phy					1						
					BL					54						

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
<b>A.9 Animal Husbandry - Poultry</b>															
1	Breeder Unit-Broiler-	90	1000	899000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91	80.91	1618.2
2	Breeder Unit-Layer-	90	1000	2575000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88	115.88	2317.6
3	Poultry Feed Analytical Lab--	90	No.	6000000	Phy										1
					BL										54
<b>Sub Total</b>															3989.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahman	Bishnah	Chowki Chourah	Dansal	Khara Balli	Khour	Maira Mandrian	Mandal Phallain
<b>A.10 Working Capital - AH - Poultry</b>																
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy	30	30	30	30	30	30	30	30	30	30	30
					BL	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21
2	Layer Farming_Others_Commercial Layer Birds (per unit of 1000 Birds)	100	1000	361632	Phy	25	30	30	30	30	30	30	30	30	30	30
					BL	90.41	108.49	108.49	108.49	108.49	108.49	108.49	108.49	108.49	108.49	108.49
Sub Total																

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrotal	Pragwal	R.S. Pura	Samwan	Satwari	Suchetgarh	District Total
<b>A.10 Working Capital - AH - Poultry</b>															
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy	30	30	30	30	30	30	30	30	30	600
					BL	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21	43.21	864.2
2	Layer Farming_Others_Commercial Layer Birds (per unit of 1000 Birds)	100	1000	361632	Phy	30	30	30	30	30	30	30	30	30	595
					BL	108.49	108.49	108.49	108.49	108.49	108.49	108.49	108.49	108.49	2151.72
Sub Total															3015.92



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>A.11 Animal Husbandry - SGP</b>																
1	Sheep - Breeding Unit--	90	100+5	2008000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07
2	Sheep - Rearing Unit--	90	10+1	252000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8
	Sheep - Rearing Unit--	90	25+1	472000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
	Sheep - Rearing Unit--	90	50+2	827000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
<b>A.11 Animal Husbandry - SGP</b>															
1	Sheep - Breeding Unit--	90	100+5	2008000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	18.07	361.4
2	Sheep - Rearing Unit--	90	10+1	252000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	136
	Sheep - Rearing Unit--	90	25+1	472000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	170
	Sheep - Rearing Unit--	90	50+2	827000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	297.8

	Sub Total															965.2
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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	<b>A.12 Working Capital - AH - Others/SR</b>															
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>A.12 Working Capital - AH - Others/SR</b>														
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	320.8
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	16.04	320.8
	Sub Total														641.6

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
	<b>A.13 Fisheries</b>															
1	Intensive Fish farming- Biofloc technology -	90	No.	15000 00	Ph y BL	1 13.5										
2	Pond constructi on-Earthen Pond-	90	ha	30000 00	Ph y BL	1 27				1 27						

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathwa r	Mira n Sahi b	Nagrot a	Pragwa l	R.S.Pu ra	Samwa n	Satwar i	Suchetga rh	Distri ct Total
	<b>A.13 Fisheries</b>														
1	Intensive Fish farming- Biofloc technology-	90	No.	150000 0	Ph y BL	1 13.5									2 27
2	Pond constructio n-Earthen Pond-	90	ha	300000 0	Ph y BL	1 27			1 27		1 27		1 27		6 162
	Sub Total														189

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>A.14 Working Capital - Fisheries</b>																
1	Fish Culture in Pond Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Per unit	67955	Phy	3				3						3
					BL	2.04				2.04						2.04
2	Marketing Activities_Others_	100	Per unit	40416	Phy	250				150						
					BL	101.04				60.62						

Sr No .	Activity	Bank Loan Fact or (%)	Uni t Siz e	SoF / Unit Cost (Rs)		Marh	Mathw ar	Mira n Sahi b	Nagro ta	Pragw al	R.S.Pu ra	Samw an	Satwa ri	Suchetga rh	Distri ct Total
	A.14 Working Capital - Fisheries														
1	Fish Culture in Pond_Polycultu re (Composite Fish Culture) - Indian Major Carps_	100	Per uni t	6795 5	Ph y	3			1		3				16
					BL	2.04			0.68		2.04			10.88	
2	Marketing Activities_Oth ers_	100	Per uni t	4041 6	Ph y	150			100		175		175		1000
					BL	60.6 2			40.42		70.73		70.73		404.16
	Sub Total														415.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	A.15 Farm Credit															
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles-	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
2	Finance to FPOs/FPCs- Procurement & Marketing-	90	No.	2500000	Phy	2	1	1	1	2		1		2		1
					BL	45	22.5	22.5	22.5	45		22.5		45		22.5
3	Poly House- Tubular Structure- Small -- Vegetable	90	No.	2000000	Phy	1	1	1	1	2	1	1	1	1	1	1
					BL	18	18	18	18	36	18	18	18	18	18	18
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	125	125	125	125	125	125	125	125	125	125	125
					BL	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5
	Sub Total					198	175.5	175.5	175.5	216	153	175.5	153	198	153	175.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>A.15 Farm Credit</b>														
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles-	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	450
2	Finance to FPOs/FPCs- Procurement & Marketing-	90	No.	2500000	Phy	1			1	1	1	2	1		18
					BL	22.5			22.5	22.5	22.5	45	22.5		405
3	Poly House- Tubular Structure- Small -- Vegetable	90	No.	2000000	Phy	2	1	1	1	1	1	1	2	1	23
					BL	36	18	18	18	18	18	18	36	18	414
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	125	125	125	125	125	125	125	125	125	2500
					BL	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	2250
	Sub Total					193.5	153	153	175.5	175.5	175.5	198	193.5	153	3519
	Total Farm Credit (sum of A.1 to A.15)														245718

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>B. Agriculture Infrastructure</b>																
<b>B.1 Storage Facilities</b>																
1	Cold Storage-- 1000 MT	80	No.	8800000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	352	352	352	352	352	352	352	352	352	352	352
2	Cold Storage- Controlled Atmosphere Storage- Mushroom	80	No.	2000000	Phy		1	1		1						
					BL		16	16		16						
3	Cold Storage- Refrigerated Van-	80	No.	2500000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100
6	Godown- Renovation/ Expansion-	80	No.	3500000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	140	140	140	140	140	140	140	140	140	140	140
4	Godown-- Rural godown - 100 MT	80	No.	146300	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7
5	Godown-- Storage godown - 1000 MT	80	No.	1466300	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65
7	Rural Haat- Pakka Shops-	80	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	40	40	40	40	40	40	40	40	40	40	40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwa r	Miran Sahib	Nagrota	Pragwal	R.S.Pur a	Samwan	Satwari	Suchetgar h	District Total
	B. Agriculture Infrastructure														
	B.1 Storage Facilities														
1	Cold Storage-1000 MT	80	No.	880000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	352	352	352	352	352	352	352	352	352	7040
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	200000	Phy	1			1				1		6
					BL	16			16				16		96
3	Cold Storage-Refrigerated Van-	80	No.	250000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	100	100	100	100	100	100	100	100	100	2000
6	Godown-Renovation/Expansion-	80	No.	350000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	140	140	140	140	140	140	140	140	140	2800
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy	10	10	10	10	10	10	10	10	10	200
					BL	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	234
5	Godown--Storage godown - 1000 MT	80	No.	146630	Phy	5	5	5	5	5	5	5	5	5	100
					BL	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65	58.65	1173
7	Rural Haat-Pakka Shops-	80	No.	500000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	40	40	40	40	40	40	40	40	40	800
	Sub Total														14143



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arni	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Khara Balli	Khour	Maira Mandrian	Mandal Phallan
	<b>B.2 Land Development</b>															
1	Bunding-Farm Bunding-	90	ha	15000	Phy	25	25	30	30	25	30	30	30	30	30	25
					BL	3.38	3.38	4.05	4.05	3.38	4.05	4.05	4.05	4.05	4.05	3.38
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>B.2 Land Development</b>														
1	Bunding-Farm Bunding-	90	ha	15000	Phy	30	30	25	30	30	30	30	25	25	565
					BL	4.05	4.05	3.38	4.05	4.05	4.05	4.05	3.38	3.38	76.31
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	11.8

	Sub Total															88.11
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>B.3 Agriculture Infrastructure - Others</b>																
1	Compost/ Vermi Compost- Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8
2	Seed Processing- All Seed Types-	90	No.	2000000	Phy		1	1		1		1				
					BL		18	18		18		18				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
<b>B.3 Agriculture Infrastructure - Others</b>															
1	Compost/ Vermi Compost- Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	216
2	Seed Processing- All Seed Types-	90	No.	2000000	Phy	1		1	1		1		1	1	10
					BL	18		18	18		18		18	18	180
	Sub Total														396

Total (B.1+B.2+B.3)																14627.11
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Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
<b>C. Ancillary Activities</b>																
<b>C.1 Food &amp; Agro Processing</b>																
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	9	9	9	9	9	9	9	9	9	9	9
2	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	3	4	4	4	4	4	4	4	4	4	4
					BL	26.4	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2
3	Fruit Processing-Pickle-	90	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
4	Fruit Processing-Pulp Making-	90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	9	9	9	9	9	9	9	9	9	9	9
5	Fruit Processing-Sorting, grading & Packing-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18
6	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35
7	Rice Processing	80	No.	1600000	Phy	4	4	4	4	4	4	4	4	4	4	4

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chow ki Chou ra	Dans al	Khar ah Ball i	Khou r	Maira Mandri an	Mandal Phalla in
	- Modernisati on-Rice Mill (01 TPH) (Loan 25L and society contributio n 12L)				BL	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2
8	Spice Processing- Powder & Packaging-	90	No.	10000 00	Ph y	3	3	3	3	3	3	3	3	3	3	3
					BL	27	27	27	27	27	27	27	27	27	27	27

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathw ar	Mira n Sahi b	Nagro ta	Pragw al	R.S.Pu ra	Samwa n	Satwa ri	Suchetga rh	Distri ct Total
<b>C. Ancillary Activities</b>															
<b>C.1 Food &amp; Agro Processing</b>															
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Ph y	1	1	1	1	1	1	1	1	1	20
					BL	9	9	9	9	9	9	9	9	9	180
2	Food Grain Processing-Flour Mill-	80	No.	1100000	Ph y	4	4	4	4	4	4	4	4	4	79
					BL	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2	695.2
3	Fruit Processing-Pickle-	90	No.	5000000	Ph y	1	1	1	1	1	1	1	1	1	20
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	90
4	Fruit Processing-Pulp Making-	90	No.	1000000	Ph y	1	1	1	1	1	1	1	1	1	20
					BL	9	9	9	9	9	9	9	9	9	180
5	Fruit Processing-Sorting, grading & Packing-	90	No.	1000000	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	18	18	18	18	18	18	18	18	18	360
6	Oil Extraction-Mustard Oil-	80	No.	3970000	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	127
7	Rice Processing	80	No.	1600000	Ph y	4	4	4	4	4	4	4	4	4	80

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathw ar	Mira n Sahi b	Nagro ta	Pragw al	R.S.Pu ra	Samwa n	Satwa ri	Suchetga rh	Distri ct Total
	- Modernisati on-Rice Mill (01 TPH) (Loan 25L and society contribution 12L)				BL	51. 2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	1024
8	Spice Processing- Powder & Packaging-	90	No.	10000 00	Ph y	3	3	3	3	3	3	3	3	3	60
					BL	27	27	27	27	27	27	27	27	27	540
	Sub Total														3196.2

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhno or	Arni a	Bhalw al	Bhalwa l Brahma na	Bishn ah	Chowk i Chour a	Dansa l	Khara h Balli	Khou r	Maira Mandri an	Mandal Phalla in
<b>C.2 Ancillary Activities -</b>																
1	Agri Clinic & Agri Business Centers- Medium-	90	No.	10000 00	Ph y	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18
2	Custom Service Units/ Custom Hiring Centers- Medium-	90	No.	15000 00	Ph y	4	4	4	4	4	4	4	4	4	4	4
					BL	54	54	54	54	54	54	54	54	54	54	54
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	10000 00	Ph y	2	2	2	2	2	2	2	2	2	2	2
					BL	18	18	18	18	18	18	18	18	18	18	18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mar h	Mathwa r	Mira n Sahi b	Nagrot a	Pragwa l	R.S.Pur a	Samwa n	Satwar i	Suchetga rh	District Total
<b>C.2 Ancillary Activities -</b>															
1	Agri Clinic & Agri Business Centers- Medium-	90	No.	100000 0	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	18	18	18	18	18	18	18	18	18	360
2	Custom Service Units/ Custom Hiring Centers- Medium-	90	No.	150000 0	Ph y	4	4	4	4	4	4	4	4	4	80
					BL	54	54	54	54	54	54	54	54	54	1080
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	100000 0	Ph y	2	2	2	2	2	2	2	2	2	40
					BL	18	18	18	18	18	18	18	18	18	360
	Sub Total														1800
	Total (C.1+C2)														4996.2
	Total (A+B+C)														265341. 3



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
II. Micro, Small and Medium Enterprises (MSME)																
1	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	1050000000	Phy	2		1		2						
					BL	600	0	300	0	600	0	0	0	0	0	0
2	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	1200000000	Phy	2		1		2						
					BL	800	0	400	0	800	0	0	0	0	0	0
3	Manufacturing Sector - Term Loan-Medium- Others	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	300	300	300	300	300	300	300	300	300	300	300
4	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	2000000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100
5	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	1500000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	45	45	45	45	45	45	45	45	45	45	45
6	Manufacturing Sector - Term Loan-Micro-FP- Grain	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	30	30	30	30	30	30	30	30	30	30	30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	Processing, etc															
7	Manufacturing Sector - Term Loan-Micro-FP-Nano	80	No.	20000000	Phy	30	30	30	30	30	30	30	30	30	30	30
					BL	60	60	60	60	60	60	60	60	60	60	60
8	Manufacturing Sector - Term Loan-Micro-FP-Seeds, etc	80	No.	50000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	15	15	15	15	15	15	15	15	15	15	15
9	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	40000000	Phy	4	4	4	4	4	4	4	4	4	4	4
					BL	16	16	16	16	16	16	16	16	16	16	16
10	Manufacturing Sector - Term Loan-Micro-Others	80	No.	40000000	Phy	35	35	35	35	35	35	35	35	35	35	35
					BL	140	140	140	140	140	140	140	140	140	140	140
11	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	30000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	3	3	3	3	3	3	3	3	3	3	3
12	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	50000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	15	15	15	15	15	15	15	15	15	15	15
13	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	5	5	5	5	5	5	5	5	5	5	5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
14	Manufacturing Sector - Term Loan-Small-FP-Fruit processing, etc	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	300	300	300	300	300	300	300	300	300	300	300
15	Manufacturing Sector - Term Loan-Small-FP-Grading Sorting, etc.	80	No.	700000000	Phy	3	1	1		3						
					BL	600	200	200	0	600	0	0	0	0	0	0
16	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	250000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	25	25	25	25	25	25	25	25	25	25	25
17	Manufacturing Sector - Term Loan-Small-Others	80	No.	100000000	Phy	15	15	15	15	15	15	15	15	15	15	15
					BL	150	150	150	150	150	150	150	150	150	150	150
18	Manufacturing Sector - Term Loan-Small-Sports goods	80	No.	250000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	25	25	25	25	25	25	25	25	25	25	25
19	Manufacturing Sector - Working Capital-Medium-FP-Fruit processing, etc	80	No.	300000000	Phy	3		3		3						
					BL	30	0	30	0	30	0	0	0	0	0	0

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
20	Manufacturing Sector - Working Capital-Medium-FP-Grading Sorting, etc.	80	No.	50000000	Phy		2			2						
					BL	0	40	0	0	40	0	0	0	0	0	0
21	Manufacturing Sector - Working Capital-Medium-Others	80	No.	1000000000	Phy	7	7	7	7	7	7	7	7	7	7	7
					BL	700	700	700	700	700	700	700	700	700	700	700
22	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	20000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20	20	20	20	20
23	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	20000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	10	10	10	10	10	10	10	10	10	10	10
24	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	20000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	10	10	10	10	10	10	10	10	10	10	10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
25	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	10000000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	20	20	20	20	20	20	20	20	20	20	20
26	Manufacturing Sector - Working Capital-Micro-FP- Seeds, etc	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	10	10	10	10	10	10	10	10	10	10	10
27	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	4000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	4	4	4	4	4	4	4	4	4	4	4
28	Manufacturing Sector - Working Capital-Micro- Others	80	No.	40000000	Phy	100	100	100	100	100	100	100	100	100	100	100
					BL	400	400	400	400	400	400	400	400	400	400	400
29	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	4000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
30	Manufacturing Sector - Working Capital-Small-FP- Fruit processing, etc	80	No.	100000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	50	50	50	50	50	50	50	50	50	50	50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
31	Manufacturing Sector - Working Capital-Small-FP- Grading Sorting, etc.	80	No.	200000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100
32	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	100000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	30	30	30	30	30	30	30	30	30	30	30
33	Manufacturing Sector - Working Capital-Small- Others	80	No.	100000000	Phy	25	25	25	25	25	25	25	25	25	25	25
					BL	250	250	250	250	250	250	250	250	250	250	250
34	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	400000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	4	4	4	4	4	4	4	4	4	4	4
35	Service Sector - Term Loan-Medium- Others	80	No.	200000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	200	200	200	200	200	200	200	200	200	200	200
36	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	600000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	30	30	30	30	30	30	30	30	30	30	30
37	Service Sector - Term Loan-Micro-	80	No.	200000000	Phy	4	4	4	4	4	4	4	4	4	4	4
					BL	8	8	8	8	8	8	8	8	8	8	8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	Automobile-Repair															
38	Service Sector - Term Loan- Micro-Comp. Electronics Trading	80	No.	60000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	60	60	60	60	60	60	60	60	60	60	60
39	Service Sector - Term Loan- Micro-e Governance	80	No.	10000000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	2	2	2	2	2	2	2	2	2	2	2
40	Service Sector - Term Loan- Micro-Electronics Repair	80	No.	20000000	Phy	4	4	4	4	4	4	4	4	4	4	4
					BL	8	8	8	8	8	8	8	8	8	8	8
43	Service Sector - Term Loan- Micro-Food & Bvg- Eatery, Dhaba	80	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	5	5	5	5	5	5	5	5	5	5	5
41	Service Sector - Term Loan- Micro-Food & Bvg -Restu (Big)	80	No.	60000000	Phy	1		1		1						
					BL	20	0	20	0	20	0	0	0	0	0	0
42	Service Sector - Term Loan- Micro-Food & Bvg -Restu (small)	80	No.	100000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	10	10	10	10	10	10	10	10	10	10	10
44	Service Sector - Term Loan-	80	No.	2000000	Phy	10	10	10	10	10	10	10	10	10	10	10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	Micro-Food & Bevg- Street				BL	2	2	2	2	2	2	2	2	2	2	2
45	Service Sector - Term Loan- Micro-Household Repair	80	No.	4000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	4	4	4	4	4	4	4	4	4	4	4
46	Service Sector - Term Loan- Micro-Others	80	No.	24000000	Phy	30	30	30	30	30	30	30	30	30	30	30
					BL	72	72	72	72	72	72	72	72	72	72	72
47	Service Sector - Term Loan- Small-Comp. Electronics Trading	80	No.	600000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	300	300	300	300	300	300	300	300	300	300	300
48	Service Sector - Term Loan- Small-Food& Bevg -Restu ( very Big)	80	No.	1000000000	Phy	2		2		2		1		1		
					BL	400	0	400	0	400	0	200	0	200	0	0
49	Service Sector - Term Loan- Small-Others	80	No.	54000000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	108	108	108	108	108	108	108	108	108	108	108
50	Service Sector - Working Capital-Medium-Others	80	No.	200000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	200	200	200	200	200	200	200	200	200	200	200
51	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	10	10	10	10	10	10	10	10	10	10	10



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
52	Service Sector - Working Capital-Micro-Automobile-Repair	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	10	10	10	10	10	10	10	10	10	10	10
53	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	100000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	100	100	100	100	100	100	100	100	100	100	100
54	Service Sector - Working Capital-Micro-e Governance	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
55	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	4000000	Phy	15	15	15	15	15	15	15	15	15	15	15
					BL	6	6	6	6	6	6	6	6	6	6	6
58	Service Sector - Working Capital-Micro-Food & Bev-Eatery, Dhaba	80	No.	1000000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	2	2	2	2	2	2	2	2	2	2	2
56	Service Sector - Working Capital-Micro-Food & Bev - Restu (Big)	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	10	10	10	10	10	10	10	10	10	10	10
57	Service Sector - Working	80	No.	4000000	Phy	20	20	20	20	20	20	20	20	20	20	20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	Capital-Micro-Food & Bevg - Restu (small)				BL	8	8	8	8	8	8	8	8	8	8	8
59	Service Sector - Working Capital-Micro-Food & Bevg-Street	80	No.	1000000	Phy	15	15	15	15	15	15	15	15	15	15	15
					BL	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
60	Service Sector - Working Capital-Micro-Household Repair	80	No.	4000000	Phy	15	15	15	15	15	15	15	15	15	15	15
					BL	6	6	6	6	6	6	6	6	6	6	6
61	Service Sector - Working Capital-Micro-Others	80	No.	24000000	Phy	150	150	150	150	150	150	150	150	150	150	150
					BL	360	360	360	360	360	360	360	360	360	360	360
62	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	1000000000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	200	200	200	200	200	200	200	200	200	200	200
63	Service Sector - Working Capital-Small-Food& Bevg - Restu ( very Big)	80	No.	20000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	6	6	6	6	6	6	6	6	6	6	6
64	Service Sector - Working Capital-Small-Others	80	No.	54000000	Phy	30	30	30	30	30	30	30	30	30	30	30
					BL	162	162	162	162	162	162	162	162	162	162	162

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
65	Trading Units - Term Loan- Micro-Automobile-Sale	80	No.	200000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100
66	Trading Units - Term Loan- Micro-Automobile-accessories	80	No.	100000000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	20	20	20	20	20	20	20	20	20	20	20
67	Trading Units - Term Loan- Micro-Others	80	No.	200000000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
68	Trading Units - Term Loan- Small-Automobile-Sale	80	No.	1000000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	100	100	100	100	100	100	100	100	100	100	100
	Trading Units - Term Loan- Small-Automobile-Sale	80	No.	2000000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	200	200	200	200	200	200	200	200	200	200	200
69	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	200000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	100	100	100	100	100	100	100	100	100	100	100
70	Trading Units - Working Capital-Micro-	80	No.	100000000	Phy	3	3	3	3	3	3	3	3	3	3	3
					BL	30	30	30	30	30	30	30	30	30	30	30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	Automobile-accessories															
71	Trading Units - Working Capital-Micro- Others	80	No.	40000000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	200	200	200	200	200	200	200	200	200	200	200
Total	Sub Total															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
1	Manufacturing Sector - Term Loan-Medium-FP-Fruit processing, etc	80	No.	1050000000	Phy	1			2		1		2		11
					BL	300	0	0	600	0	300	0	600	0	3300
2	Manufacturing Sector - Term Loan-Medium-FP-Grading Sorting, etc.	80	No.	1200000000	Phy	1					2		2		10
					BL	400	0	0	0	0	800	0	800	0	4000
3	Manufacturing Sector - Term Loan-Medium- Others	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	300	300	300	300	300	300	300	300	300	6000
4	Manufacturing Sector - Term Loan-Micro-FP-Fruit processing, etc	80	No.	2000000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	100	100	100	100	100	100	100	100	100	2000
5	Manufacturing Sector - Term Loan-Micro-FP-Grading Sorting, etc.	80	No.	1500000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	45	45	45	45	45	45	45	45	45	900
6	Manufacturing Sector - Term Loan-Micro-FP-Grain Processing, etc	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	30	30	30	30	30	30	30	30	30	600

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
7	Manufacturing Sector - Term Loan-Micro-FP-Nano	80	No.	20000000	Phy	30	30	30	30	30	30	30	30	30	600
					BL	60	60	60	60	60	60	60	60	60	1200
8	Manufacturing Sector - Term Loan-Micro-FP-Seeds, etc	80	No.	50000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	15	15	15	15	15	15	15	15	15	300
9	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	40000000	Phy	4	4	4	4	4	4	4	4	4	80
					BL	16	16	16	16	16	16	16	16	16	320
10	Manufacturing Sector - Term Loan-Micro-Others	80	No.	40000000	Phy	35	35	35	35	35	35	35	35	35	700
					BL	140	140	140	140	140	140	140	140	140	2800
11	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	30000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	3	3	3	3	3	3	3	3	3	60
12	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	50000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	15	15	15	15	15	15	15	15	15	300
13	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	5	5	5	5	5	5	5	5	5	100
14	Manufacturing Sector - Term Loan-Small-FP-	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	300	300	300	300	300	300	300	300	300	6000

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Fruit processing, etc														
15	Manufacturing Sector - Term Loan-Small-FP-Grading Sorting, etc.	80	No.	700000000	Phy	2			2				2		14
					BL	400	0	0	400	0	0	0	400	0	2800
16	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	250000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	25	25	25	25	25	25	25	25	25	500
17	Manufacturing Sector - Term Loan-Small-Others	80	No.	100000000	Phy	15	15	15	15	15	15	15	15	15	300
					BL	150	150	150	150	150	150	150	150	150	3000
18	Manufacturing Sector - Term Loan-Small-Sports goods	80	No.	250000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	25	25	25	25	25	25	25	25	25	500
19	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	300000000	Phy				3		3		4		19
					BL	0	0	0	30	0	30	0	40	0	190
20	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	500000000	Phy				2		2		2		10
					BL	0	0	0	40	0	40	0	40	0	200
21	Manufacturing Sector - Working	80	No.	1000000000	Phy	7	7	7	7	7	7	7	7	7	140
					BL	700	700	700	700	700	700	700	700	700	14000

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Capital-Medium- Others														
22	Manufacturing Sector - Working Capital-Micro-FP-Fruit processing, etc	80	No.	20000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	20	20	20	20	20	20	20	20	20	400
23	Manufacturing Sector - Working Capital-Micro-FP-Grading Sorting, etc.	80	No.	20000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	10	10	10	10	10	10	10	10	10	200
24	Manufacturing Sector - Working Capital-Micro-FP-Grain Processing, etc	80	No.	20000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	10	10	10	10	10	10	10	10	10	200
25	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	10000000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	20	20	20	20	20	20	20	20	20	400
26	Manufacturing Sector - Working Capital-Micro-FP-Seeds, etc	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	10	10	10	10	10	10	10	10	10	200
27	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	40000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	4	4	4	4	4	4	4	4	4	80
28	Manufacturing Sector - Working	80	No.	40000000	Phy	100	100	100	100	100	100	100	100	100	2000



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Capital-Micro-Others				BL	400	400	400	400	400	400	400	400	400	8000
29	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	4000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	24
30	Manufacturing Sector - Working Capital-Small-FP-Fruit processing, etc	80	No.	100000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	50	50	50	50	50	50	50	50	50	1000
31	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	200000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	100	100	100	100	100	100	100	100	100	2000
32	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	100000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	30	30	30	30	30	30	30	30	30	600
33	Manufacturing Sector - Working Capital-Small-Others	80	No.	100000000	Phy	25	25	25	25	25	25	25	25	25	500
					BL	250	250	250	250	250	250	250	250	250	5000
34	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	40000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	4	4	4	4	4	4	4	4	4	80
35	Service Sector - Term Loan-Medium-Others	80	No.	200000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	200	200	200	200	200	200	200	200	200	4000

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
36	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	60000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	30	30	30	30	30	30	30	30	30	600
37	Service Sector - Term Loan-Micro-Automobile-Repair	80	No.	20000000	Phy	4	4	4	4	4	4	4	4	4	80
					BL	8	8	8	8	8	8	8	8	8	160
38	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	60000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	60	60	60	60	60	60	60	60	60	1200
39	Service Sector - Term Loan-Micro-e Governance	80	No.	10000000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	2	2	2	2	2	2	2	2	2	40
40	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	20000000	Phy	4	4	4	4	4	4	4	4	4	80
					BL	8	8	8	8	8	8	8	8	8	160
43	Service Sector - Term Loan-Micro-Food & Bevg-Eatery, Dhaba	80	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	5	5	5	5	5	5	5	5	5	100
41	Service Sector - Term Loan-Micro-Food & Bevg - Restu (Big)	80	No.	60000000	Phy				1		1			1	6
					BL	0	0	0	20	0	20	0	0	20	120
42	Service Sector - Term Loan-Micro-Food & Bevg - Restu (small)	80	No.	100000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	10	10	10	10	10	10	10	10	10	200



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
44	Service Sector - Term Loan-Micro-Food & Bevg-Street	80	No.	2000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	2	2	2	2	2	2	2	2	2	40
45	Service Sector - Term Loan-Micro-Household Repair	80	No.	4000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	4	4	4	4	4	4	4	4	4	80
46	Service Sector - Term Loan-Micro-Others	80	No.	24000000	Phy	30	30	30	30	30	30	30	30	30	600
					BL	72	72	72	72	72	72	72	72	72	1440
47	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	600000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	300	300	300	300	300	300	300	300	300	6000
48	Service Sector - Term Loan-Small-Food& Bevg -Restu ( very Big)	80	No.	1000000000	Phy	1			2		1		2	1	15
					BL	200	0	0	400	0	200	0	400	200	3000
49	Service Sector - Term Loan-Small-Others	80	No.	54000000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	108	108	108	108	108	108	108	108	108	2160
50	Service Sector - Working Capital-Medium-Others	80	No.	200000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	200	200	200	200	200	200	200	200	200	4000
51	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	10	10	10	10	10	10	10	10	10	200
52	Service Sector - Working Capital-	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	200

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	Micro-Automobile-Repair				BL	10	10	10	10	10	10	10	10	10	200
53	Service Sector - Working Capital- Micro-Comp. Electronics Trading	80	No.	100000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	100	100	100	100	100	100	100	100	100	2000
54	Service Sector - Working Capital- Micro-e Governance	80	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	10
55	Service Sector - Working Capital- Micro-Electronics Repair	80	No.	4000000	Phy	15	15	15	15	15	15	15	15	15	300
					BL	6	6	6	6	6	6	6	6	6	120
58	Service Sector - Working Capital- Micro-Food & Bvg- Eatery, Dhaba	80	No.	1000000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	2	2	2	2	2	2	2	2	2	40
56	Service Sector - Working Capital- Micro-Food & Bvg -Restu (Big)	80	No.	10000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	10	10	10	10	10	10	10	10	10	200
57	Service Sector - Working Capital- Micro-Food & Bvg -Restu (small)	80	No.	4000000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	8	8	8	8	8	8	8	8	8	160
59	Service Sector - Working Capital- Micro-Food & Bvg- Street	80	No.	1000000	Phy	15	15	15	15	15	15	15	15	15	300
					BL	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
60	Service Sector - Working Capital-Micro-Household Repair	80	No.	4000000	Phy	15	15	15	15	15	15	15	15	15	300
					BL	6	6	6	6	6	6	6	6	6	120
61	Service Sector - Working Capital-Micro-Others	80	No.	24000000	Phy	150	150	150	150	150	150	150	150	150	3000
					BL	360	360	360	360	360	360	360	360	360	7200
62	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	100000000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	200	200	200	200	200	200	200	200	200	4000
63	Service Sector - Working Capital-Small-Food& Bevg -Restu ( very Big)	80	No.	20000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	6	6	6	6	6	6	6	6	6	120
64	Service Sector - Working Capital-Small-Others	80	No.	54000000	Phy	30	30	30	30	30	30	30	30	30	600
					BL	162	162	162	162	162	162	162	162	162	3240
65	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	200000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	100	100	100	100	100	100	100	100	100	2000
66	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	100000000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	20	20	20	20	20	20	20	20	20	400
67	Trading Units - Term Loan-Micro-Others	80	No.	200000000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	1000	1000	1000	1000	1000	1000	1000	1000	1000	20000

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
68	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	1000000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	100	100	100	100	100	100	100	100	100	2000
	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	2000000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	200	200	200	200	200	200	200	200	200	4000
69	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	2000000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	100	100	100	100	100	100	100	100	100	2000
70	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	1000000000	Phy	3	3	3	3	3	3	3	3	3	60
					BL	30	30	30	30	30	30	30	30	30	600
71	Trading Units - Working Capital-Micro-Others	80	No.	400000000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	200	200	200	200	200	200	200	200	200	4000
Total	Sub Total														143194

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>III. Export Credit</b>																
1	Export Credit - Post Shipment Export Credit-	75	No.	1500000	Phy	10		10						10		
					BL	112.5		112.5						112.5		
2	Export Credit - Pre Shipment Export Credit-	75	No.	2500000	Phy	10		10						10		
					BL	187.5		187.5						187.5		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	III. Export Credit														
1	Export Credit - Post Shipment Export Credit-	75	No.	1500000	Phy	10			10		10		10		70
					BL	112.5			112.5		112.5		112.5		787.5
2	Export Credit - Pre Shipment Export Credit-	75	No.	2500000	Phy	10			10		10		10		70
					BL	187.5			187.5		187.5		187.5		1312.5
	Total Export Credit														2100

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>IV. Education</b>																
1	Education Loans- Education Loan above ₹ 10.00 lakhs for Abroad-	80	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	80	80	80	80	80	80	80	80	80	80	80
2	Education Loans- Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	20	20	20	20	20	20	20	20	20	20	20
					BL	120	120	120	120	120	120	120	120	120	120	120
3	Education Loans- Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs-	80	No.	1000000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	80	80	80	80	80	80	80	80	80	80	80
4	Education Loans- Education	80	No.	400000	Phy	50	50	50	50	50	50	50	50	50	50	50
					BL	160	160	160	160	160	160	160	160	160	160	160



Loan upto ₹ 4.00 lakhs-															
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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>IV. Education</b>														
1	Education Loans- Education Loan above ₹ 10.00 lakhs for Abroad-	80	No.	2000000	Phy	5	5	5	5	5	5	5	5	5	100
					BL	80	80	80	80	80	80	80	80	80	1600
2	Education Loans- Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs-	80	No.	750000	Phy	20	20	20	20	20	20	20	20	20	400
					BL	120	120	120	120	120	120	120	120	120	2400
3	Education Loans- Education Loan above ₹ 7.50 lakhs and upto ₹	80	No.	1000000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	80	80	80	80	80	80	80	80	80	1600

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	10.00 lakhs-														
4	Education Loans- Education Loan upto ₹ 4.00 lakhs-	80	No.	400000	Phy	50	50	50	50	50	50	50	50	50	1000
					BL	160	160	160	160	160	160	160	160	160	3200
	Total Education														8800

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	<b>V. Housing</b>															
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	60	60	60	60	60	60	60	60	60	60	60
					BL	48	48	48	48	48	48	48	48	48	48	48
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	100	100	100	100	100	100	100	100	100	100	100
					BL	800	800	800	800	800	800	800	800	800	800	800
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	25	25	25	25	25	25	25	25	25	25	25
					BL	100	100	100	100	100	100	100	100	100	100	100

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>V. Housing</b>														
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	60	60	60	60	60	60	60	60	60	1200
					BL	48	48	48	48	48	48	48	48	48	960
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Phy	100	100	100	100	100	100	100	100	100	2000
					BL	800	800	800	800	800	800	800	800	800	16000
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	25	25	25	25	25	25	25	25	25	500
					BL	100	100	100	100	100	100	100	100	100	2000
	<b>Total Housing</b>														18960

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	<b>VI. Social Infrastructure</b>															
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75
2	Education-Schools-Primary	75	No.	9500000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5
3	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5
5	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	90	90	90		90				90		
6	Healthcare-Primary Health Centre-	75	No.	3000000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	45	45	45	45	45	45	45	45	45	45	45
7	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
8	Sanitation-Toilets-	75	No.	20000	Phy	2	2	2	2	2	2	2	2	2	2	2
					BL	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
	Total Social Infrastructure															

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>VI. Social Infrastructure</b>														
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	375
2	Education-Schools-Primary	75	No.	9500000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5	142.5	2850
3	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	2250
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	750
5	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1	1	1	7
					BL					90		90			630
6	Healthcare-Primary Health Centre-	75	No.	3000000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	45	45	45	45	45	45	45	45	45	900
7	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	20
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	150
8	Sanitation-Toilets-	75	No.	20000	Phy	2	2	2	2	2	2	2	2	2	40
					BL	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	6
	<b>Total Social Infrastructure</b>														7911

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
<b>VII. Renewable Energy</b>																
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	5	5	5	5	5	5	5	5	5	5	5
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total	
<b>VII. Renewable Energy</b>																
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	5	5	5	5	5	5	5	5	5	100	
					BL	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	14.4	288	
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	5	5	5	5	5	5	5	5	5	100	
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	27	
	Total Renewable Energy														315	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akhnoor	Arnia	Bhalwal	Bhalwal Brahmana	Bishnah	Chowki Choura	Dansal	Kharah Balli	Khour	Maira Mandrian	Mandal Phallain
	<b>VIII. Others</b>															
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20	20	20	20	20
2	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20	20	20	20	20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Marh	Mathwar	Miran Sahib	Nagrota	Pragwal	R.S.Pura	Samwan	Satwari	Suchetgarh	District Total
	<b>VIII. Others</b>														
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	20	20	20	20	20	20	20	20	20	400
2	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10	200
					BL	20	20	20	20	20	20	20	20	20	400
	Total Others														800
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														447421.3



Annexure II							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	195120.00	48680.00	183744.08	64016.16	194358.31	35748.72	213794.14
RCBs	-	-	11015.66	51.74	11015.66	2.15	12117.23
SCARDB	-	-	1741.05	29.63	1741.05	77.59	1915.16
RRBs	-	-	16087.56	11494.22	16087.56	11617.05	17696.32
Others	-	-	3678.31	0.00	3678.31	0.00	4046.14
Sub total (A)	195120.00	48680.00	216266.66	75591.75	226880.89	47445.51	249568.99

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	92880.00	25195.00	71085.27	41007.30	71711.58	45502.90	78882.74
RCBs	-	-	9889.66	0.00	9889.66	13.01	10878.62
SCARDB	-	-	3611.25	0.00	3611.25	0.00	3972.37
RRBs	-	-	20643.93	3975.02	20643.93	6117.15	22708.32
Others	-	-	2811.10	507.50	2811.10	520.50	3092.21
Sub total (A)	92880.00	25195.00	108041.21	45489.82	108667.52	52153.56	119534.26

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	288000.00	73875.00	254829.35	105023.46	266069.89	81251.62	292676.88
RCBs	-	-	20905.32	51.74	20905.32	15.16	22995.85
SCARDB	-	-	5352.30	29.63	5352.30	77.59	5887.53
RRBs	-	-	36731.49	15469.24	36731.49	17734.20	40404.64
Others	-	-	6489.41	507.50	6489.41	520.50	7138.35
Sub total (A)	288000.00	73875.00	324307.87	121081.57	335548.41	99599.07	369103.25

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	290813.00	208581.00	240804.34	400344.59	240804.34	529908.72	264884.77
RCBs	-	-	22318.14	9.90	22318.14	178.50	24549.95
SCARDB	-	-	231.55	27.00	231.55	0.00	254.71
RRBs	-	-	49099.92	31526.26	49099.92	35863.75	54009.91
Others			7439.37	4152.49	7439.37		
Sub total (A)	290813.00	208581.00	319893.32	436060.24	319893.32		
Others			7439.37	4152.49	7439.37	3923.14	8183.31
Sub total (A)	290813.00	208581.00	319893.32	436060.24	319893.32	569874.11	351882.65

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	115031.00	36295.00	120153.63	98528.56	120153.63	87619.76	147471.61
RCBs	-	-	1811.27	194.80	1811.27	276.85	266.97
SCARDB	-	-	0.00	52.98	0.00	32.34	2247.04
RRBs	-	-	2526.54	7181.37	2526.54	7759.24	2742.80
Others	-	-	2042.77	43.50	2042.77	0.00	1992.40
Sub total (A)	115031.00	36295.00	126534.21	106001.21	126534.21	95688.19	154720.82

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	693844.00	318751.00	615787.32	603896.61	627027.86	698780.10	705033.26
RCBs	0.00	0.00	45034.73	256.44	45034.73	470.51	47812.77
SCARDB	0.00	0.00	5583.85	109.61	5583.85	109.93	8389.28
RRBs	0.00	0.00	88357.95	54176.87	88357.95	61357.19	97157.35
Others	0.00	0.00	15971.55	4703.49	15971.55	4443.64	17314.06
Sub total (A)	693844.00	318751.00	770735.40	663143.02	781975.94	765161.37	875706.72

Annexure III												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	48680.00	-	-	-	-	48680.00	64016.16	51.74	29.63	11494.22	0.00	75591.75
Table 1: Crop Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	35748.72	2.15	77.59	11617.05	0.00	47445.51	213794.14	12117.23	1915.16	17696.32	4046.14	249568.99

<b>Table 2: Term Loan</b>												
<b>Particulars</b>	<b>2021-22</b>						<b>2022-23</b>					
	<b>CBs</b>	<b>RCBs</b>	<b>SCAR DB</b>	<b>RRBs</b>	<b>Others</b>	<b>Total</b>	<b>CBs</b>	<b>RCBs</b>	<b>SCAR DB</b>	<b>RRBs</b>	<b>Others</b>	<b>Total</b>
W S	-	-	-	-	-	-	-	-	-	-	-	-
L D	-	-	-	-	-	-	-	-	-	-	-	-
F M	-	-	-	-	-	-	-	-	-	-	-	-
P & H	-	-	-	-	-	-	-	-	-	-	-	-
AH -D	-	-	-	-	-	-	-	-	-	-	-	-
AH -P	-	-	-	-	-	-	-	-	-	-	-	-
AH -SG P	-	-	-	-	-	-	-	-	-	-	-	-
F D	-	-	-	-	-	-	-	-	-	-	-	-
F & W	-	-	-	-	-	-	-	-	-	-	-	-
SG & M F	-	-	-	-	-	-	-	-	-	-	-	-
A & F	-	-	-	-	-	-	-	-	-	-	-	-
OTH	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	25195.00					25195.00	41007.30	0.00	0.00	3975.02	507.50	45489.82
Grand Total (I +II)	73875.00	0.00	0.00	0.00	0.00	73875.00	105023.46	51.74	29.63	15469.24	507.50	121081.57

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
W S	-	-	-	-	-	-	-	-	-	-	-	-
L D	-	-	-	-	-	-	-	-	-	-	-	-
F M	-	-	-	-	-	-	-	-	-	-	-	-
P & H	-	-	-	-	-	-	-	-	-	-	-	-
AH -D	-	-	-	-	-	-	-	-	-	-	-	-
AH -P	-	-	-	-	-	-	-	-	-	-	-	-
AH - S G P	-	-	-	-	-	-	-	-	-	-	-	-
F D	-	-	-	-	-	-	-	-	-	-	-	-
F & W	-	-	-	-	-	-	-	-	-	-	-	-
S G & M F	-	-	-	-	-	-	-	-	-	-	-	-
A & F	-	-	-	-	-	-	-	-	-	-	-	-
OTH	-	-	-	-	-	-	-	-	-	-	-	-
Sub total	45502.90	13.01	0.00	6117.15	520.50	52153.56	78882.74	10878.62	3972.37	22708.32	3092.21	119534.26
Grand Total (I +II)	81251.62	15.16	77.59	17734.20	520.50	99599.07	292676.88	22995.85	5887.53	40404.64	7138.35	369103.25

Abbreviations	Particulars	Abbreviations	Particulars
C L	Crop Loan	AH - S G P	AH - Sheep / Goat / Piggery Devt.
W R	Water Resources	F D	Fisheries Development
L D	Land Development	F & W	Forestry & Wasteland Dev.
F M	Farm Mechanization	S G & M F	Storage Godown & Marketing Facilities
P & H	Plantation & Horticulture including Sericulture	A & F	Agro and Food Processing
AH - D	AH -Dairy Development	OTH	Others
AH - P	AH -Poultry Development		



## Annexure IV

Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Bore Well	New		No.	600000
7	Breed Multiplication Farm			200	40100000
8	Breeder Unit			1000	11000000
9	Breeder Unit	Broiler		1000	899000
10	Breeder Unit	Layer		1000	2575000
11	Bulk Milk Cooling Unit			No.	1500000
12	Bunding	Farm Bunding		ha	15000
13	Cold Storage			No.	8800000
14	Cold Storage	Refrigerated Van		No.	2500000
15	Compost/ Vermi Compost	Vermi Compost		No.	400000
16	Crossbred Cattle Farming			3+2	805000
17	Cultivable Wasteland Development			ha	200000
18	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
19	Differential Rate of Interest Scheme			No.	15000
20	Drip Irrigation			ha	165000
21	Education	Schools		No.	15000000
22	Education	Schools		No.	9500000
23	Education Loans	Education Loan above ₹ 10.00 lakhs for Abroad		No.	2000000

Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24	Education Loans	Education Loan above ₹ 4.00 lakhs and up to ₹ 7.50 lakhs		No.	750000
25	Education Loans	Education Loan above ₹ 7.50 lakhs and up to ₹10.00 lakhs		No.	1000000
26	Electric Pump Sets			No.	100000
27	Electric Pump Sets		5	No.	180000
28	Export Credit	Post Shipment Export Credit		No.	1500000
29	Export Credit	Pre Shipment Export Credit		No.	2500000
30	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
31	Fish Culture	Trout	Trout hatchery	Acre	5000000
32	Fish Culture	Village Pond/Tank	Carp hatchery	Acre	5000000
33	Floriculture	Cut Flowers		Ha	100000
34	Food Grain Processing	Flour Mill		No.	1100000
35	Fruit Processing	Pickle		No.	500000
36	Fruit Processing	Pulp Making		No.	1000000
37	Fruit Processing	Sorting, grading & Packing		No.	1000000
38	Godown		Rural godown	No.	146300
39	Healthcare	Diagnostic Lab		No.	5000000
40	Healthcare	Nursing Home		No.	12000000
41	High density plantation	Apple		ha	3938000
42	Integrated Dairy Farming	Vermi	Compost	No.	110000
43	Integrated Farming			Per Unit	3180000
44	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000

Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
45	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
46	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
47	Manufacturing Sector	Term Loan	Medium	No.	50000000
48	Manufacturing Sector	Term Loan	Micro	No.	10000000
49	Manufacturing Sector	Term Loan	Micro	No.	2000000
50	Manufacturing Sector	Term Loan	Micro	No.	5000000
51	Manufacturing Sector	Term Loan	Micro	No.	7500000
52	Manufacturing Sector	Term Loan	Small	No.	12500000
53	Manufacturing Sector	Term Loan	Small	No.	5000000
54	Manufacturing Sector	Working Capital	Medium	No.	50000000
55	Manufacturing Sector	Working Capital	Micro	No.	1000000
56	Manufacturing Sector	Working Capital	Micro	No.	200000
57	Manufacturing Sector	Working Capital	Micro	No.	2000000
58	Meat & Poultry Processing			No.	75000
59	Medicinal & Aromatic Crops	Aloevera		ha	200000
60	Mushroom Cultivation	Button Mushroom		1000 Kg.	400000
				per Cycle	
61	Nursery	Fruit Crops		Ha	1500000
62	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
63	Other machinery			No.	150000
64	Other machinery			No.	97000
65	Poly House	Tubular Structure	Small	No.	2000000
66	Power Tiller			No.	95000
67	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000

<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
68	Reapers, Binders and Balers			No.	136000
69	Refrigerated Tanker Van			No.	2500000
70	Repair of Dwelling Units	Other Centre		No.	500000
71	Retail Market outlet for Meat			No.	300000
72	Rice Processing	Modernisation		No.	1600000
73	Sericulture	Reeling Unit		No.	270000
74	Service Sector	Term Loan	Micro	No.	1000000
75	Service Sector	Term Loan	Micro	No.	10000000
76	Service Sector	Term Loan	Micro	No.	1200000
77	Service Sector	Term Loan	Micro	No.	3000000
78	Service Sector	Working Capital	Micro	No.	1200000
79	Service Sector	Working Capital	Micro	No.	200000
80	Service Sector	Working Capital	Micro	No.	500000
81	Sheep	Breeding Unit		100+5	2008000
82	Sheep	Rearing Unit		10+1	252000
83	SHGs/ JLGs	Others		No.	200000
84	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
85	Solar Energy	Solar Pump Sets		No.	30000
86	Solar Energy	Solar Water Heater System		No.	25000
87	Spice Processing	Powder & Packaging		No.	1000000
88	Tractor		35	No.	700000
89	Trading Units	Term Loan	Micro	No.	10000000
90	Trading Units	Working Capital	Micro	No.	10000000
91	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
92	Watershed Treatments	Check Dams		cum.	1000000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_	No.	6713
2	Broiler Farming	hers_per cycle	1000	144043
3	Buffalo Farming	Others_per year	Per Animal	64089
4	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_	Per Unit	67955
5	Fodder Oats/ Jai		Acre	29752
6	Goat Farming	Rearing Unit _ Semi_intensive_	10	32080
7	Indigenous Cattle Farming	Others_per year	Per Animal	42972
8	Indigenous Cattle Farming	Others_CB Jersey Cow_per year	Per Animal	63575
9	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
10	Maize/ Makka	Irrigated	Acre	46984
11	Mango/ Aam		Acre	43927
12	Marketing Activities	Others_		40416
13	Other Flowers		Acre	106216
14	Other Vegetables		Acre	61056
15	Potato/ Aloo	Irrigated	Acre	77600
16	Rapeseed/ Toria/ Laahi	Irrigated	Acre	28520
17	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
18	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
19	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	33200
20	Wheat/ Gehu	Irrigated	Acre	46736

## Abbreviations

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

GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana

PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
HADP	Holistic Agriculture Development Programme
GI	Geographical Indications
YUVA	Yuva Udyami Vikas Abhiyan





**Name and address of DDM**

Name	Sonika Rana
Designation	DDM(R), NABARD
Address	NABARD Tower Railhead Complex Near Sarasvati Dham Railway Road Jammu
Post Office	Railway Station SO
District	Jammu
State	Jammu and Kashmir
Pincode	180012
Mobile No.	8987456480
Email ID	ddm.jammu@nabard.org



## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

#### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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