



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



कठुआ जिला
Kathua 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: Kathua

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:

Amit Kumar

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Kathua

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	Kathua is a district in the Jammu region of Jammu and Kashmir, located near the Ravi River. It borders Punjab, Himachal Pradesh, and is close to the International Border with Pakistan.
2	Type of soil	Kathua district primarily has alluvial and loamy soils, which are fertile and ideal for agriculture. These soils support crops like rice, wheat, and vegetables, especially along river banks and plains. Alluvial Sandy Loam in Plains to Gravel in Kandi Areas
3	Primary occupation	The primary occupation in Kathua district is agriculture. The majority of the population is engaged in farming, cultivating crops such as rice, wheat, maize, and vegetables, along with animal husbandry and dairy farming.
4	Land holding structure	Kathua district has a predominance of small and marginal land holdings, with many farmers owning less than 2 hectares of land. In Kathua district, 70.31% of holdings are small (≤ 1 ha), accounting for 26.11% of the total area, while 12.37% of holdings are between 2 to 4 ha, covering 45.69% of the area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	ACP targets fixed for the year 2023-24 are ₹2346.79 crore and achievements against the targets as of 31.03.2024 were ₹3476.79 Crore (148.15%). In terms of the priority sector, the latest figures show that the overall achievement rate after the fourth quarter is at a commendable 108.94%.
2	CD Ratio	The CD ratio as of 31.03.2020 was at 43.10% and it has grown to 53.20% as of 31.03.2024

3	Investment credit in agriculture	The investment credit in agriculture is generally low, the achievement under investment credit stands at 39% during the last FY
4	Credit flow to MSMEs	The achievement in MSMEs in the last FY stands at 307%, against a target of ₹395 crores the achievements was ₹1213 crores.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total credit potential for the district priority sectors is ₹1,88,948.60 Lakhs
2	Projection for agriculture and its components	The total credit potential for agriculture is ₹ 50,803.35 Lakhs, with key allocations for farm credit ₹49,164.30 Lakhs and agriculture infrastructure ₹776.68 Lakhs.
3	Projection for MSMEs	The credit potential for MSMEs is ₹1,30,044.00 Lakhs, aimed at supporting the growth of micro, small, and medium enterprises in the district. This funding is crucial for enhancing entrepreneurship, employment, and economic diversification.
4	Projection for other purposes	The remaining sectors have a total credit potential of ₹8101.25 Lakhs, with significant allocations for housing (₹1237.60 Lakhs), education (₹618.80 Lakhs), and social infrastructure (₹146.25 Lakhs).

5. Developmental Initiatives

1. Rural Development through RIDF (Rural Infrastructure Development Fund): Finances infrastructure projects like roads, bridges, irrigation systems, and rural electrification.
2. Formation and Promotion of FPOs (Farmer Producer Organizations): Supports the formation of FPOs to enable farmers to pool resources and improve collective bargaining
3. Development of Watershed Areas: Implements watershed development projects focused on water conservation, soil health, and sustainable land management.
4. Spring Sheds Development: Promotes the construction of Spring Sheds to capture and store water, especially in hilly and water-scarce areas.
5. Dissemination of Latest Farm Technologies: Encourages the adoption of modern farming technologies like Hydroponics systems (soil-less farming) to increase efficiency and sustainability.
6. Promotion of Non-Farm Sector through OFPO (Off-Farm Producer Organizations): Supports the creation of OFPOs to help organic farmers access markets and create alternative livelihoods.
7. Skill Development Programs for Rural Women & Youth: Organizes skill

development programs to empower rural women and youth with skills in agriculture, entrepreneurship, and other sectors.

8. NABARDs initiatives, focusing on infrastructure, technology, skill development, and non-farm sectors, aim to create a sustainable and inclusive rural economy that enhances livelihoods, promotes agricultural innovation, and fosters community growth.

6. Thrust Areas

1. Thrust areas proposed in the district for 2025-26 are promotion of SHGs, JLGs, FPOs, farmers' collectives, skill development programmes etc. which require optimum coordination among all agencies and stakeholders in the district including the participation of the rural people in large numbers.
2. To achieve inclusive growth, the district must direct capital to priority sectors, monitor initiatives like PLP and ACP, and ensure credit access for underserved groups. Regular reviews and stakeholder engagement are key to addressing challenges and promoting economic development for all.

7. Major Constraints and Suggested Action Points

1. Poor outreach of government developmental programs: Limited access to state and central government schemes.
2. Weak branch network in hilly areas: Limited banking infrastructure in remote areas.
3. Low spread of Business Correspondents (BCs): Insufficient agents to extend banking services.
4. Limited off-farm skills and industrial entrepreneurship facilities: Lack of training and infrastructure for non-agricultural businesses in rural areas.
5. Inadequate rural infrastructure: Poor roads, electricity, and connectivity affecting economic activities.

8. Way Forward

1. Increasing Output and Prices: Boosting agricultural production and ensuring better prices for the produce.
2. Reducing Production Costs: Lowering input usage or reducing input prices to make farming more cost-effective.
3. Diversifying Production: Shifting towards more remunerative and profitable crops or enterprises.
4. Promoting Non-Farm Sector Opportunities: Providing income-generating opportunities in non-farming activities.
5. Direct Benefit Transfer (DBT), PMJDY (Pradhan Mantri Jan Dhan Yojana), and FDI in food processing sectors enhance financial inclusion, rural employment, and infrastructure for value-added processing.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - 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

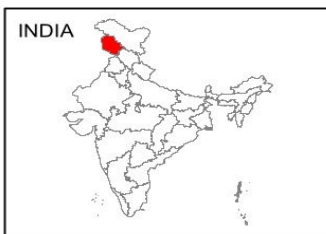
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Kathua



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	49164.30
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	47249.80
2	Term Loan for agriculture and allied activities	1914.50
B	Agriculture Infrastructure	776.68
C	Ancillary activities	862.37
I	Credit Potential for Agriculture A+B+C)	50803.35
II	Micro, Small and Medium Enterprises	130044.00
III	Export Credit	48.75
IV	Education	618.80
V	Housing	1237.60
VI	Social Infrastructure	146.25
VII	Renewable energy	59.85
VIII	Others	5990.00
	Total Priority Sector	188948.60

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	44841.17
2	Water Resources	157.42
3	Farm Mechanisation	425.85
4	Plantation & Horticulture with Sericulture	631.86
5	Forestry & Waste Land Development	64.60
6	Animal Husbandry - Dairy	2406.46
7	Animal Husbandry - Poultry	432.10
8	Animal Husbandry - Sheep, Goat, Piggery	55.93
9	Fisheries	131.81
10	Farm Credit- Others	17.10
	Sub total	49164.30
B	Agriculture Infrastructure	
1	Construction of storage	690.23
2	Land development, Soil conservation, Wasteland development	18.05
3	Agriculture Infrastructure - Others	68.40
	Sub total	776.68
C	Ancillary activities	
1	Food & Agro. Processing	803.87
2	Ancillary activities - Others	58.50
	Sub Total	862.37
II	Micro, Small and Medium Enterprises	
	Total MSME	130044.00
III	Export Credit	48.75
IV	Education	618.80
V	Housing	1237.60
VI	Social Infrastructure	146.25
VII	Renewable energy	59.85
VIII	Others	5990.00
	Total Priority Sector	188948.60

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank, Kathua	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2672.95
2	No. of Sub Divisions	4
3	No. of Blocks	19
4	No. of revenue villages	496
5	No. of Gram Panchayats	257

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	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Kathua
3	Agro-climatic Zone 1	PAZ1 - Western Himalayan Region
4	Agro-climatic Zone 2	AZ1 - Low Altitude Subtropical

5	Agro-climatic Zone 3	AZ2 - Intermediate
6	Climate	Humid to Cold Arid
7	Soil Type	Alluvial Sandy Loam in Plains to Gravel in Kandi Areas

3. Land Utilisation [ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	267295
2	Forest Land	71903
3	Area not available for cultivation	65728
4	Barren and Unculturable land	28118
5	Permanent Pasture and Grazing Land	7463
6	Land under Miscellaneous Tree Crops	21203
7	Cultivable Wasteland	15211
8	Current Fallow	15922
9	Other Fallow	8210

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	19
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	19

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	ha.	% to Total
1	<= 1 ha	56874	70.31	20037	26.11
2	>1 to <=2 ha	13903	17.19	20338	26.51
3	>2 to <=4 ha	10006	12.37	35060	45.69
4	>4 to <=10 ha	NA	NA	NA	NA
5	>10 ha	108	0.13	1296	1.69
6	Total	80891	100	76731	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	69.55
2	Of the above, Small/ Marginal Farmers	47.29
3	Agricultural Laborers	21.56
4	Workers engaged in Household Industries	3.95
5	Workers engaged in Allied agro activities	NA
6	Other workers	105.38

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	616.00	326.00	290.00	527.00	89.00
2	Scheduled Caste	141.00	75.00	66.00	119.00	22.00
3	Scheduled Tribe	53.00	27.00	26.00	52.00	1.00
4	Literate	388.00	228.00	160.00	320.00	69.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	155.57
2	Rural Households	126.90
3	BPL Households	20.79

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	119.58
2	Having source of drinking water	104.38
3	Having electricity supply	104.78

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	496
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	190
4	Villages having Banking Facilities	NA
5	Villages having Primary Schools	496
6	Villages having Primary Health Centres	163

7	Villages having Potable Water Supply	496
8	Villages connected with Paved Approach Roads	496

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District At a Glance 2021-22
1.a Additional Information	Local Sources
2. Soil & Climate	KVK Kathua 2023
3. Land Utilisation [ha]	Digest of Statistics 2022-23
4. Ground Water Scenario (No. of blocks)	DYNAMIC GROUND WATER RESOURCES OF INDIA 2022
5. Distribution of Land Holding	CAO Kathua 2023
6. Workers Profile [In '000]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
7. Demographic Profile [In '000]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
8. Households [In '000]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
9. Household Amenities [Nos. in '000 Households]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22 Jal Jeevan Mission website
10. Village-Level Infrastructure [Nos.]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1641
2	Primary Health Centres	23
3	Primary Health Sub-Centres	190
4	Dispensaries	53
5	Hospitals	6
6	Hospital Beds	627

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	96
2	Registered FPOs	23
3	Agro Service Centres	15
4	Soil Testing Centres	1
5	Approved nurseries	16
6	Agriculture Pumpsets	NA
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	30.99
2	Irrigation Potential Created	18.87
3	Net Irrigated Area (Total area irrigated at least once)	21.44
4	Area irrigated by Canals/ Channels	14.92
5	Area irrigated by Wells	0.34
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	6.79
8	Irrigation Potential Utilized (Gross Irrigated Area)	23.13

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2635.64
2	Railway Line [km]	56

3	Public Transport Vehicle [Nos]	4521
4	Goods Transport Vehicles [Nos.]	9348

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	16	NA
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA	NA
3	Fruit (Pulp/ Juice/ Fruit drink)	1	NA
4	Spices (Masala Powders/ Pastes)	6	NA
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	NA	NA
6	Cotton (Ginning/ Spinning/ Weaving)	NA	NA
7	Milk (Chilling/ Cooling/ Processing, etc.)	7	NA
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	NA
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA	NA
10	Others	6	NA

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	73025	21925	51100
2	Cattle - Indigenous	135861	40759	95102
3	Buffaloes	67456	17539	49917
4	Sheep - Cross bred	129461	NA	NA
5	Sheep - Indigenous	238582	NA	NA
6	Goat	315735	NA	NA
7	Pig - Cross bred	123	58	65
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	9833	4773	5060
10	Rabbit	0	0	0
11	Poultry - Improved	721384	356007	365377
12	Poultry - Indigenous	65154	31019	34135

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	97
2	Veterinary Dispensaries	69
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	81
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	1
7	Fodder Farms	2
8	Dairy Cooperative Societies	115
9	Milk Collection Centres	127
10	Fishermen Societies	2
11	Animal Husbandry Training Centres	0
12	Animal Markets	2
13	Fish Markets	1
14	Livestock Aid Centers (No.)	8
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	197.70	MT	0.87	gm/day
2	Egg	164.94	Lakh Nos.	26	nos/p.a.
3	Milk	6.14	MT	996	gm/day
4	Meat	9631.00	MT	43	gm/day
5	Wool	583.00	MT	NA	NA

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
12. Infrastructure & Support Services For Agriculture[Nos.]	
13. Irrigation Coverage ['000 ha]	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
14. Infrastructure For Storage, Transport & Marketing	DISTRICT STATISTICS & EVALUATION OFFICE KATHUA 2021-22
15. Processing Units	DIC Kathua

16. Animal Population as per Census [Nos.]	CAHO Kathua
17. Infrastructure for Development of Allied Activities [Nos.]	CAHO Kathua
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	CAHO Kathua, AD Fisheries Kathua

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of Agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	17.18	17.18	17.18
3	Land Holdings - MF (%)	70.30	70.30	70.30
4	Rainfall -Normal (mm)	1180	1180	1180
5	Rainfall - Actual (mm)	1344	1806	NA
6	Cropping Pattern	Paddy Maize and Wheat	Paddy Maize and Wheat	Paddy Maize and Wheat

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	36996.34	42536.93	42794.18

Table 3: Major Crops, Area, Production, Productivity

Sr. N o.	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	28.33	105.42	3721.14	28.10	107.07	3810.32	28.10	103.98	3700.36
2	Maize	18.91	67.50	3569.54	19.00	70.00	3684.21	19.00	55.62	2927.37
3	Wheat	43.17	97.57	2260.13	45.89	111.20	2423.19	45.89	133.18	2902.16

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.20	1.23	1.29
2	Net sown area (lakh ha)	0.61	0.59	0.62
3	Cropping intensity (%)	195.00	208.47	208.06

Table 5: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1
2	Volume of marketing through RMCs/eNAM platforms (MT)	Data not available	Data not available	12032

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	33907	43042	44087
2	GLC through KCC (Rs. lakh)	28208.19	36464.72	30004.32

Table 7: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	71447	73764	76332
2	State Govt Sponsored Schemes Coverage (No.)	Data not available	Data not available	Data not available

Table 8: 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.)	5724	9393	3000

Table 9: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	0	0	29404
2	Crop Loss Compensation, if any (Rs. lakh)	0	0	266.93

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	KVK Kathua Department of Agriculture Kathua
Table 2: GLC under Agriculture	LDM Kathua
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture Kathua
Table 4: Irrigated Area, Cropping Intensity	Department of Agriculture Kathua
Table 5: Trend in procurement/marketing	DAO Kathua
Table 6: KCC Coverage	J&K UTLBC
Table 7: PM Kisan & Other DBTs	Department of Agriculture Kathua
Table 8: Soil testing facilities	Department of Agriculture Kathua
Table 9: Crop Insurance	Department of Agriculture Kathua

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	Data not available	30.99	30.99
2	Net Irrigated Area ('000 ha)	Data not available	21.44	21.44
3	Gross Irrigated Area ('000 ha)	Data not available	23.13	23.13

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Kathua	Baggan	Safe	Safe	Safe
2	Jammu And Kashmir	Kathua	Bani	Safe	Safe	Safe
3	Jammu And Kashmir	Kathua	Barnoti	Safe	Safe	Safe
4	Jammu And Kashmir	Kathua	Basohli	Safe	Safe	Safe
5	Jammu And Kashmir	Kathua	Bhoond	Safe	Safe	Safe
6	Jammu And Kashmir	Kathua	Billawar	Safe	Safe	Safe

7	Jammu And Kashmir	Kathua	Dhar Mahanpur	Safe	Safe	Safe
8	Jammu And Kashmir	Kathua	Dinga Amb	Safe	Safe	Safe
9	Jammu And Kashmir	Kathua	Duggain	Safe	Safe	Safe
10	Jammu And Kashmir	Kathua	Duggan	Safe	Safe	Safe
11	Jammu And Kashmir	Kathua	Hiranagar	Safe	Safe	Safe
12	Jammu And Kashmir	Kathua	Kathua	Safe	Safe	Safe
13	Jammu And Kashmir	Kathua	Keerian Gangyal	Safe	Safe	Safe
14	Jammu And Kashmir	Kathua	Lohai-Malhar	Safe	Safe	Safe
15	Jammu And Kashmir	Kathua	Mahanpur	Safe	Safe	Safe
16	Jammu And Kashmir	Kathua	Mandli	Safe	Safe	Safe
17	Jammu And Kashmir	Kathua	Marheen	Safe	Safe	Safe
18	Jammu And Kashmir	Kathua	Nagri	Safe	Safe	Safe
19	Jammu And Kashmir	Kathua	Nagrota Gujroo	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 2: Irrigated Area & Potential	District Statistical Handbook
Table 3: Block level water exploitation status	GROUNDWATER RESOURCES OF UT OF JAMMU & KASHMIR

Farm Mechanisation

Table 1: GLC

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

Sources

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

Plantation & Horticulture

1. GLC

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

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Spices	Spices	Spices
2	Area cultivated (ha)	Data not available	300	Data not available
3	Processing Units (No.)	4	9	22
4	Value of products (Rs.)	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	Mango	4.20	6.09	4.20	5.85	4.20	5.80
2	Litchi	0.38	0.58	0.38	0.57	0.38	0.60
3	Mosami	2.00	4.25	2.00	4.20	2.00	4.20
4	Apple	0.95	1.70	0.99	1.75	1.00	1.76
5	Walnut	3.90	6.32	3.90	6.35	3.90	6.40

Sources

Table Name	Source(s) and reference year of data
Table 2: Crop Identified for One District-One Product	HPM, Kathua Digest of Statistics 2022-23
Table 3: Production and Productivity	CHO, Kathua

Forestry & Waste Land

Development Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	71.90	71.90	71.90
2	Waste Land ('000 ha)	15.21	15.21	15.21

Sources

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook Digest of Statistics 2022-23

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry – Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	8083.84
2	KCC for working capital (₹ lakh)	Break up not available	Break up not available	Break up not available
3	KCC for working capital (No.)	Break up not available	Break up not available	10173

Sources

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

Animal Husbandry – Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	341.00
2	KCC for working capital (₹ lakh)	Break up not available	Break up not available	0.00
3	KCC for working capital (No.)	Break up not available	Break up not available	318

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	785322	786538	1587205
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	NA	NA	NA
5	Hatcheries (No.)	01	01	01
6	Popular breeds	Rhode Island Red	Rhode Island Red	Rhode Island Red

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Kathua
Table 2: Poultry	Chief Animal Husbandry Officer Kathua

Animal Husbandry -

SGP Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	804.47
2	Finance under group mode (₹ lakh)	Break up not available	Break up not available	Break up not available

Table 2: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Kathua
Table 2: Popular Breed(s)	District Sheep Husbandry Officer

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	34.25
2	Finance under group mode (₹ lakh)	Break up not available	Break up not available	Break up not available
3	KCC for working capital (No.)	Break up not available	Break up not available	25
4	KCC for working capital (₹ lakh)	Break up not available	Break up not available	Break up not available

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	17	17	17
2	Reservoirs (No.)	01	01	01
3	Cage Culture/ Bio-floc technology (No.)	NA	NA	NA
4	Fish Seed Hatchery (No.)	01	01	01

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Kathua
Table 2: Inland Fisheries Facilities	AD Fisheries Kathua

Agri. Infrastructure**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	9789.19	96.84	12.15

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity - '000 MT)	1.8	1.8	1.8
3	Storage Godowns (No.)	45	45	45
4	Storage Godowns (Capacity - '000 MT)	5.8	5.8	5.8
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4	4	4
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	5.8	5.8	5.8

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC J&K
Table 2: Agri Storage Infrastructure	CAO Kathua Digest of Statistics 2022-23

Land Development, Soil Conservation & Watershed**Development Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	0.00	0.00	0.00

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	1	2
2	Watershed Projects - Area treated ('000 ha)	0	0.103	0.292
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Development Table 1: GLC	NA
Table 2: NABARD's interventions	NABARD Regional Office Jammu

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	Break up not available	Break up not available	Break up not available

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	3780	3969
2	Pesticides Consumption ('000 kg)	NA	280	294

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Fertilizer Consumption	Digest of Statistics 2022-23

Agri Ancilliary Activities - Food & Agr

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Break up not available	Break up not available	8580.71
2	MUDRA Loans (Rs. lakh)	26625.00	32895.00	Data not available

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Kathua Digest of Statistics 2022-23

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Break up not available	56936.28	121385.79

2	No. of units financed	Break up not available	8230	14355
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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	14	14	14
2	Micro Units (No.)	Data not available	Data not available	19964
3	Small Units (No.)	Data not available	Data not available	267
4	Medium Units (No.)	Data not available	Data not available	26

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	2	2	2
2	Handicrafts Clusters (No.)	2	2	2
3	Weavers' Coop. Societies (No.)	164	164	164

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	179	527	Data not available
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	80	60

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Kathua
Table 2: MSME units - Cumulative	DIC Kathua, Ministry Of Micro, Small & Medium Enterprises Website
Table 3: Traditional activities	Local Sources, Digest of Statistics 2022-23
Table 5: Skill Development Trainings	NABARD RO Digest of Statistics 2022-23, 2021-22

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0	0	0
2	GLC under Education (Rs. lakh)	703.14	664.96	581.47
3	GLC under Housing (Rs. lakh)	676.87	6310.10	6053.48

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC J&K

Public Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	Data not available	Data not available	Data not available
2	Amt of RIDF assistance (Rs. lakh)	9003.33	8581.41	10657.78

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD Regional Office Jammu

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)	0.00	0.00	0.00

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC, J&K

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	Data not available	2879.71	15832.10
2	JLG Bank Linkage (Rs. lakh)	300	300	200
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	Data not available	19	19
2	No. of SHGs formed	Data not available	4340	5509
3	No. of SHGs credit linked (including repeat finance)	Data not available	Data not available	4568
4	Bank loan disbursed (Rs. lakh)	Data not available	2879.71	15832.10

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC, J&K, NABARD Regional Office Jammu
Table 2: Status of SHGs	DPM, JKSRLM Kathua

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.)	125	125	125
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	4	4	4
4	Weavers (No.)	1	1	1
5	Marketing Societies (No.)	5	5	5
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	4
10	Others (No.)	53	53	53
11	Total (No)	190	190	190

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Deputy Registrar Cooperatives National Cooperative Database

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BFs	Village s	Househ ol ds
Commercial Banks	17	81	57	24			3604	135	6	1476
Regional Rural Bank	1	21	19	2			1904	8	24	5694
District Central Coop. Bank	1	12	10	2			1	0	43	9965
Coop. Agr. & Rural Dev. Bank	1	4	3	1			0	0	128	29896
Primary Agr. Coop. Society	55	55	55				0	0		
Others	0	0					0	0		
All Agencies	75	173	144	29	0	0	5509	143	3	691

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		757068	NA		0.0	693536.00	787394.00	880029.11	11.8	90.87
Regional Rural Bank		76557	118291	54.5	78.6	56612.00	65898.00	73174.00	11.0	7.56

Cooperative Banks		17013	32197	89.2	21.4	14863.00	15240.00	15277.89	0.2	1.58
Others		0		0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	0	850638	150488	-82.3	100.0	765011.00	868532.00	968481.00	11.5	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loans & Advances [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	59778	64055	NA	NA	0.0	315826.00	387990.00	463139.26	19.4	89.85
Regional Rural Bank	11747	12356	24973	102.1	90.2	38413.00	43302.00	48625.00	12.3	9.43
Cooperative Banks	2453	2503	2718	8.6	9.8	3443.00	3994.00	3714.74	-7.0	0.72
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	73978	78914	27691	-64.9	100.0	357682.00	435286.00	515479.00	18.4	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	45.5	49.3	52.6
Regional Rural Bank	67.9	65.7	66.5
Cooperative Banks	23.2	26.2	24.3
Others	0	0	0
All Agencies	46.8	50.1	53.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	NA	NA	NA	NA
Regional Rural Bank	18989	33171	13264	6939
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	18989	33171	13264	6939

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	160538.50	34.7	34104.19	7.4	25201.90	5.4		0.0	1425.82	0.3
Regional Rural Bank	25646.11	52.7	8647.36	17.8	8999.94	18.5		0.0	4173.10	8.6
Cooperative Banks	466.04	12.5	42.63	1.1	1642.16	44.2		0.0	154.87	4.2
Others	0.00	0	0.00	0	0.00	0		0	0.00	0
All Agencies	186650.65	36.2	42794.18	8.3	35844.00	7.0	0.00	0.0	5753.79	1.1

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	117523.57	65133.39	55.4	138518.00	86452.00	62.4	142757.51	160538.50	112.5	76.8
Regional Rural Bank	24291.99	21167.07	87.1	24566.00	22743.00	92.6	24566.86	25646.11	104.4	94.7
Cooperative Banks	5368.44	157.53	2.9	4005.00	146.00	3.6	4005.50	466.04	11.6	6.0
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	147184.00	86457.99	58.7	167089.00	109341.00	65.4	171329.87	186650.65	108.9	77.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'mnt [Rs. lakh]	Ach'mnt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'mnt [%]	Target [Rs.lakh]	Ach'mnt [Rs. lakh]	Ach'mnt [%]	
Crop Loan	77642.54	28208.19	36.3	77370.00	36464.00	47.1	80918.18	30004.32	37.1	40.2
Term Loan (Agri.)	17188.96	8787.16	51.1	32002.00	6072.00	19.0	32630.88	12789.86	39.2	36.4
Total Agri. Credit	94831.50	36995.35	39.0	109372.00	42536.00	38.9	113549.06	42794.18	37.7	38.5
MSME	35931.50	40271.45	112.1	39524.00	56936.00	144.1	39587.90	121385.78	306.6	187.6
Other priority Sectors*	16421.00	9191.20	56.0	18193.00	9869.00	54.2	18192.91	22470.69	123.5	77.9
Total Priority Sector	147184.00	86458.00	58.7	167089.00	109341.00	65.4	171329.87	186650.65	108.9	77.7

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	NA	NA	NA	388361.89	14478.01	3.7	463139.26	14670.73	3.2	2.3
Regional Rural Bank	NA	NA	NA	43341.00	668.00	1.5	48625.00	1067.00	2.2	1.2
Cooperative Banks	NA	NA	NA	3560.11	923.99	26.0	3714.74	776.27	20.9	15.6
Others	NA	NA	NA	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	NA	NA	NA	435263.00	16070.00	3.69	515479.00	16514.00	3.20	2.30

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

Source(s)	
1	LDM Office Kathua
2	JKGB Regional Office
3	NRLM
4	UTLBC, J&K

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

- viii. World's Largest Cooperative Training Scheme
This aims at revamping existing cooperative training structure in the country.
- ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy
- x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.
- xi. To provide facilities at par with FPOs for existing PACS
- xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize

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

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.

Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

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:

- a. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- b. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- c. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- d. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit

guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established

with funding for shrimp farming and exports facilitated through NABARD.

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

viii. Mudra Loans: The limit enhanced to 20 lakh from the current

ix. 10 lakh under the Tarun category.

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

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

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

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

xiv. 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.

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

xvi. 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.

xvii. 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:
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.

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:

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.

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.

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):

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:

Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

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

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

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

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

8.c. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry

of Rural Development GoI inked a landmark MoU on 27 February 2024.

9. Financial Inclusion

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

9.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

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

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

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

10. Farm Sector Development

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

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

10.b. Expansion of JIVA:

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

10.c. Accelerator approach for growth of FPOs:

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

10.d. Saturation Drive campaign:

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

10.e. National FPO Policy:

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

11. Climate Action and Sustainability:

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

12. Off Farm Sector Development

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.

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

13. Agriculture Credit during 2023-24:

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

14. Technology Facilitation Fund (TFF):

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

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

Holistic Agriculture Development Programme (HADP)

Agriculture & allied sectors contribute to 18% of the GDP of J&K, amounting to Rs.37600 crore per year and provides livelihood to

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

Aspirational Panchayat Development Programme (APDP)

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

Digital Villages

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

Status of Co-operatives in J&K

The UT has a mixed Short Term Co-operative Credit Structure comprising of one State Co-operative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier co-

operative structures. The JKStCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2023.

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

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

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

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

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

2. State Budget

2.1. Important Announcements

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

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

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

livelihood.

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Establishment of 2,000 Kisan Khidmat Ghars (KKGs) for providing facilities to the

farming community at their door step. Reinvigorating Agriculture and allied sectors through Holistic Agriculture Development Programme (HADP) by strengthening seed systems, boosting production and productivity, creating agri-business ecosystems and securing livelihoods through enhanced jobs and income creation.

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/ Handloom Sector

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

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

Incentives for Handicrafts sector

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

Incentives for Handloom Sector.

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

Jammu and Kashmir Poultry Policy 2020 has been announced to promote the establishment of poultry units.

The policy envisages self-sufficiency in the production of poultry and poultry products, creation of employment opportunities for local unemployed educated youth and promotion of backyard poultry. The objectives of the scheme are production of 146 Crores of Table eggs and 1.25 lakh MT poultry meat per annum, establish poultry feed manufacturing units, promote backyard poultry, increase the local production, poultry diversification, sustainable commercial broiler and layer production, registration of Poultry Farms, development of a dual purpose breed and improvement of indigenous poultry germplasm. Incentives under the Scheme include capital investment incentives, interest incentive @3% on working capital, 100% insurance premium, 100% subsidy on DG sets for Commercial layer/Broiler farming purpose for eligible units, 50% subsidy on incinerator etc.

Incentives/Schemes for Dairy Sector

The incentives/schemes provided by the UT Govt for dairy sector is as follows:

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

Incentives/Schemes for Fisheries Sector

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

- i) Development of Inland Fisheries and Aquaculture for development of fisheries in natural waters.
- ii) PMs Package for creation of employment opportunities for propagation of fish culture in the private sector
- iii) Fisheries Training and extension for providing technical know-how, fish seed etc. to progressive fish farmers.

- iv) National Welfare Scheme for Fishermen for low cost houses.
- v) Accident Insurance scheme for active Fishermen for insurance cover to professional fishermen
- vi) Rashtriya Krishi Vikas Yojana (RKVY) for establishment of Carp and Trout Rearing Units.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

There are a total of 80891 farming families categorized into marginal (56874) small (13903) medium (10006) and large (108) farmers. The average size of a holding is approximately 0.84 hectares (about 17 kanals). Additionally, the district has four agriculture subdivisions

17 agriculture zones and 99 agriculture circles. The agriculture sector in Kathua has seen significant progress through various initiatives. The PM-KISAN Scheme aimed to support 62828 beneficiaries achieving 59829 which represents 95 completions with most E-KYC processes finalized. The Border Sowing Initiative has successfully covered 151 acres for Kharif 2022 producing 194 quintals and 251

acres for Rabi 2022-23 yielding 3850 quintals. For Kharif 2023 42 acres were cultivated resulting in 54.18 quintals while Rabi 2023-24 covered 270 acres with a production of 4088 quintals. Till now 75212 Kisan Credit Cards have been issued in the district. In terms of soil health, 3025 soil samples have been tested and distributed with ongoing analyses for future initiatives. On the procurement front, no wheat was procured for Rabi 2022-23 with private rates at Rs. 2200 per quintal while 1.203 lac quintals of paddy were procured for Kharif 2023 at MSP rates generating Rs.26.34 crores for 2089 farmers.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Total area of the district is 2.5 lakh hectares (ha) net sown area of the district for 2022-23 is 0.59 lakh ha of which 0.58 lakh ha is sown more than once translating into cropping intensity of 206.92. The gross cropped area thus is 1.23 lakh ha. 33% net sown area is under assured irrigation of which more than 2% area is irrigated by tubewells and remaining by Canals. The major crops are Paddy Wheat & Maize. The groundwater exploitation stage in all the blocks in the district is Safe.

Out of four Agro-climatic Zones of J&K Kathua district lies in the Western Himalayan region high altitude temperate zone Region. The district has Sub Tropical Monsoon type climate with average rainfall of 1360 mm. The land of the district is covered by the hill soils mountain meadow skeletal tarai. Due to adoption of wheat-paddy monoculture by a majority of farmers on about 70 of the cultivable land the soil fertility is affected resulting in high consumption of chemical fertilizers.

The district has the facility of soil and water testing through 01 soil and water testing lab and one KVK NABARD is also implementing the School Soil Health Programme through NABFOUNDATION where a mini soil testing lab is provided to Jawahar Navodaya Vidyalaya in Basholi, Kathua.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The economy of Jammu and Kashmir (J&K) is predominantly agriculture-dependent with nearly 70% of the population engaged in agricultural and allied occupations. To enhance irrigation facilities significant emphasis is placed on the construction and maintenance of irrigation canals and khuls. Various schemes are being implemented in the irrigation sector to create new irrigation potential and stabilize existing resources ultimately aiming to boost the production and productivity of both agricultural and horticultural crops. This increase is expected to elevate farmers' incomes and contribute substantially to the economic growth of the Union Territory. As of March 31, 2022, the assessment of dynamic groundwater resources in Kathua presents a favorable scenario with total annual groundwater extraction reaching 13137.72 million liters per year (MLY). This includes 4576.46 MLY for irrigation, 1292.98 MLY for industrial use and 7268.28 MLY for domestic purposes. Importantly, the net groundwater availability is 31480.19 MLY, indicating a sustainable extraction rate of only 29.39% of available resources. With a projected domestic allocation of 7350.27 MLY by 2025—slightly higher than current extraction levels—ongoing monitoring will be crucial to meet future demands. Therefore, continued assessment along with conservation efforts and exploration of alternative water sources will be essential for ensuring the long-term sustainability of groundwater resources in Kathua.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The district has gross cropped area of 123446 ha of which only 21444 ha is covered under irrigation.
- The main source of irrigation in the district is canals. The quality of groundwater from shallow and deeper zones is generally good and is suitable for irrigation and domestic purposes.
- Modernization of Kathua canal is sanctioned under RIDF and work is going on the project.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization has a substantial impact on crop productivity. It enhances efficiency by saving time and labor, reducing drudgery and lowering production costs, which can lead to a productivity increase of up to 30% and a cost reduction of around 20%. In District Kathua, major crops such as paddy, wheat, maize, and fodder benefit from the use of machinery like tractors, power tillers, combine harvesters, and rotavators. This integration of mechanization not only improves agricultural efficiency but also supports the economic viability of farming in the region, ultimately boosting farm income.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The challenges facing farm mechanization include a lack of skilled manpower, low availability of farm machinery, small land holdings, limited awareness of the benefits of using farm machines, and an overemphasis on tractors. To address these issues, several suggestions have been proposed. First, training youths under the Skill India Mission through institutions like RSETI and ITI can help develop a skilled workforce. To improve access to machinery, Primary Agricultural Credit Societies (PACS) should be encouraged to open Custom Hiring Centres supported by the Sub-Mission on Farm Mechanization. Additionally, promoting the collectivization of farmers through Farmer

Producer Organizations (FPOs) can optimize resource utilization despite small land holdings. Organizing awareness camps through Krishi Vigyan Kendras can educate farmers on the advantages of mechanization. Finally implementing dedicated schemes for a broader range of farm machinery beyond just tractors will help diversify and enhance mechanization efforts in agriculture.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district has 7 departmental nurseries and 6 private nurseries which supply quality planting materials. There are a total of 20000 families involved in horticulture in the district and an exploitable potential of 17920 ha. The major fruit crops grown in the district are Citrus Fruits Mango Pear Apple Guava Litchi etc. In addition to traditional fruit crops the districts favorable conditions support various non-traditional horticulture activities such as mushroom production beekeeping and the cultivation of medicinal and aromatic plants like aloe vera and ashwagandha. Mushroom production is gaining popularity among farmers and self-help groups (SHGs) due to its lucrative returns aided by extension services from the Agriculture Department. Similarly, beekeeping offers a low-investment opportunity with high returns from honey and related products while also enhancing the productivity of agricultural and horticultural crops. Overall these activities are contributing to increased income and sustainability in the local agricultural sector.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Quality plants are available in 07 Government & 06 private nurseries.
- Aloe vera processing plant unit at Kathua with processing capacity of 10 quintals per day.
- Fruit and vegetable canning center with a capacity of 1 quintal fruit per day.
- Kathua Barnoti & Hiranagar blocks are well connected with road & rail networks.
- Entomologist in the agriculture department provides technical guidance to the farmers.
- Krishi Vigyan Kendra also provides training and knowhow under this activity.
- Awareness about the benefits of a drip system of irrigation in horticulture crops and the resultant increase in the yield of the produce has not reached farmers level.
- There is a lack of awareness among farmers for apiculture activity.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Trees and vegetation are vital for a clean environment and sustainable agriculture. The National Forest Policy of 1988 suggests that one-third of the geographical area should be forested yet Kathua district only has 29 percent tree cover totaling 65270 hectares. Opportunities exist in cultivable wastelands for growing tree species like bamboo which could enhance farmers incomes. Large-scale forest plantation is seen as a strategy for climate change adaptation necessitating increased institutional credit to support this sector.

Kathua is home to two forest divisions Kathua and Billawarand, and one wildlife division viz. Jammu East Kathu Wildlife Division. The Kathua Forest Division covers 467.27 square kilometers featuring species like bamboo and chir while the Billawar Forest Division spans 642.47 square kilometers with deodar and oak. Additionally, the Jasrota Wildlife Sanctuary is spread over 10.04 square kilometers within the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Private nurseries produce poplar and eucalyptus planting material. The forest department also has its nurseries which provide saplings at reasonable costs.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Agriculture and allied sectors contribute about 38 to the gross domestic product of Jammu and Kashmir (J&K) with livestock accounting for 11 of this total. The regions diverse agro-climatic conditions support various livestock species primarily concentrated among farmers with marginal holdings. The 2019 Livestock Census reported a total livestock population of 772000 in Kathua district with significant potential for milk production in the Marheen and Hiranagar blocks. The district produces 614000 liters of milk per day yielding a per capita availability of 520 milliliters. To bolster the dairy industry, the J&K government has introduced a policy for establishing cattle feed processing units and enhancing fodder development offering a subsidy for various necessary equipment and facilities.

There are 10173 KCC A.H (Dairy) sanctioned in the district as of 31.03.2024.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The financing is at present limited mostly to two animal units. The district however offers excellent infrastructure in terms of availability of milch cattle veterinary facilities milk procurement and enterprising farmers.

The cattle market is not located in Kathua. The animals are procured directly by beneficiaries from Punjab or R.S.Pura in Jammu district. CB Cows and Indigenous cattle are predominantly found in the district.

AH department has 120 veterinary institutions located in various parts of the district which are providing health cover to the livestock. 18 sub-centers are required in different new blocks. The availability of green fodder in the kandi belt is another constraint. A fodder growing programme may be promoted by Animal husbandry department to ensure adequate availability of green fodder.

There are few units of cattle feed manufacturers in the district like R S Cattle and poultry feed.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry development is crucial for providing employment in rural and urban areas while supplying nutritious meat and eggs. In Kathua district poultry production is expanding due to its low space and capital requirements high returns and consistent demand for broiler and layer units. Key factors for success include access to quality day-old chicks and feed. The J&K government has introduced the J&K Poultry Policy 2020-21 to encourage local entrepreneurs to establish poultry farms and processing units along with the Integrated Poultry Development Scheme which offers a 50 subsidy for insurance equipment and transportation. These initiatives aim to reduce imports and enhance local poultry production in the region. There are 318 KCC A.H (Poultry) sanctioned in the district as of 31.03.2024.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat rearing activity is traditionally undertaken in the hilly areas of the district. Because of the agro-climatic conditions topography grazing lands etc. sheep are reared for wool and meat purpose. Rural population is dependent on this activity as this activity provides additional income. There is a huge demand for mutton in the district. The local population of goat/sheep does not meet the requirement & animals are brought from adjoining states like Punjab/Rajasthan. The small/ marginal farmers constitute 8.69 of the total population of the district which can be potentially engaged in the rearing of these animals. Further as per the new scheme of KCC for Animal Husbandry viz. Dairy Fisheries Poultry etc. short term loans for working capital under KCCs are being issued to the farmers. There are 2178 KCC A.H (Sheep/Goat) sanctioned in the district as of 31.03.2024.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- As per data available (Sheep Husbandry Department) there are 4.42 lakh sheep & 2.56 lakh goats in Kathua district.
- The Department of Sheep Husbandry has formulated a mini sheep/goat rearing farm (MSRF) scheme. The farmers are coming forward to adopt this scheme.
- There are two farms in the district Govt Goat Farm Rajbagh Govt Sheep Breeding Farm Billawar where breeding is promoted for different breeds.
- Scheme for establishment of Sheep/Goat units ranging from 20-200 animals under Integrated Sheep Development Scheme provided for 50 subsidy.
- Another Scheme ISDS participatory is running in Department where 10 female sheep/goats are supplied to identified beneficiaries and female progenies are retrieved from 3rd year of establishment of unit @ 02 animals per year for five successive years.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Jammu and Kashmir has been gifted by mother nature with rivers emanating from glaciers which traverse through hilly terrains and finally enrich the semi-plain area of the State with their oxygen rich water. Fisheries sector occupies a very important place in the socio-economic development of the UT. It has been recognized as a powerful income and employment avenue and is a source of cheap and nutritious food besides being a source of livelihood for a large section of economically backward population of the country. Fisheries in Jammu and Kashmir has the potential to grow exponentially as the UT is bestowed with a network of both cold and warm water streams perennial rivers lakes reservoirs and about 250 high altitude lakes spread over an area of 40 thousand hectares. There is immense scope to promote all types of fisheries in view of UTs varied agro climatic conditions.

The total fish catch in the district is 1084.52 tons. during 2021-22 (Source AD Fisheries Kathua). There are around 153 community ponds in the district and 1528 license holders. Further as per the new scheme of KCC for Animal Husbandry viz. Dairy Fish Poultry etc. short term loans for working capital under KCCs are being issued to the farmers. There are 25 KCC A.H (Fisheries) sanctioned in the district as of 31.03.2024.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Subsidy is available under centrally-sponsored scheme for construction of new ponds renovation of ponds aerators/pump sets integrated fish farming and hatcheries etc. Under Pradhan Mantri Matsya Sampada Yojana (PMMSY) GoI has allocated ₹20000 crore for fisheries sector and out of which ₹11000 crore is earmarked for activities in

Marine Inland fisheries and Aquaculture along with ₹9000 crore for Infrastructure i.e. Fishing Harbours Cold chain Markets etc.

The Department of Fisheries has constructed has taken up the cage culture in different water bodies of the state under National Mission Protein Supplements (NMPS) Scheme. In the first phase cage culture was introduced in Ranjit Sagar Reservoir in Kathua.

National Fish Seed Farm has been established in 20 ha area in Kathua which can produce 1 crore fingerlings per year.

The district fisheries department & the national fish seed farm officers provide service/guidance for the establishment of fish ponds.

There is no organized market in the fisheries sector.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The district has an agriculture-based economy. Apart from the standard activities there are various other activities taken up by farmers to supplement their income. In the sub-mountainous region, the main transport system to the far-flung villages constitute mules and other animals. In other areas of the district also pack animals & mules play a major role in local transportation of goods.

Animal power continues to play a significant role in farm operations in the district. Bullocks perform farm operations for small and marginal farmers and horses are used for transportation. Despite the automobile boom taking place horse carts are still popular for transporting the inputs to the farm and taking produce to the markets. It is also an effective means of transportation from villages to towns. As per the 20th livestock census the district has 5996 population of horse/ponies and 1569 population of donkey/mules. Use of motorcycles by farmers and village-men is also an emerging option. It is also an avenue for the farmers particularly small and marginal farmers to remain gainfully employed in the lean period and raise their income.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Quality draught animals are available locally.
- The veterinary facility is available in the district.
- There are wood industries groceries store wholesale suppliers where horse-driven carts are used for material transportation. Horses are also used in marriage ceremonies.
- Need to create awareness among farmers about the availability of credit facilities for these “other activities”

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 that aims to deliver more sustainable agriculture. The Ministry of Agriculture and Farmers' Welfare GoI has also given the major emphasis on Integrated Farming System (IFS) while planning for doubling farmers' income by 2022. Integrated Farming System plays a vital role in securing the sustainable production of high-quality food and fulfilling the other basic needs of household viz. food fodder fuel etc. This system helps not only in sustaining farm income by reducing the cost of production and also generate lot of agricultural waste (biowaste) which efficiently recycled in the system in turn helps in reducing environmental pollution by lowering of Green House Gases maintain soil fertility and agricultural sustainability and also generate employment throughout the year and finally assures the nutritional security of small farmers. Assistance under various

Models of Integrated Farming is available under National Mission for Sustainable Agriculture.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

There are various government schemes and its components wherein this approach to integrated farming may be achieved like under RKVY MIDH Integrated Dairy Development Scheme PM-Matsya fodder development under MGNREGA etc.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Developing an efficient storage system is essential for enhancing agricultural infrastructure and boosting the economy in Jammu and Kashmir (J&K). Inadequate storage facilities currently lead to distress sales for farmers, forcing them to accept lower prices. Establishing robust storage capacities can protect produce from moisture and pests, extending shelf life and maintaining quality.

Kathua district has significant potential for storage godowns and market yards, which can be improved with features like weighing bridges and transportation services. The Government of India has extended the Agriculture Marketing Infrastructure (AMI) scheme until March 31, 2026, supporting various stakeholders, including farmers and cooperatives. The Agriculture Infrastructure Fund (AIF) also provides financing for post-harvest management projects through 2029.

Additionally, the National Horticulture Board offers subsidies for cold storage units with capacities of 5,000 to 10,000 MT. In the 2023-24 season, Kathua produced 259,141 tonnes of food grains, with about 169,706 tonnes requiring storage facilities, highlighting the need for improved infrastructure to enhance farmers' economic conditions.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- The production of milk and cereals in the district is in surplus, but due to lack of storages and processing facilities, the value addition to the surplus produce is not taking a flight. There is an urgent need for setting up of storage, processing and milk chilling units in the district.
- The UT Govt. has launched a very auspicious programme called Holistic Agriculture Development Programme (HADP), which includes creation of 5000 MT of cold storage; establishment of mini cold stores; Dairy Heifer production units; Breed Multiplication farm and Ice plant/ Cold storage for fisheries, in the UT.
- The district has one principal mandi i.e fruit & vegetable satellite market at ward no 14 with an average daily flow of 45 mt vegetables and 10 mt fruits, this mandi is on-boarded to e-NAM platform.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district lies in the mountainous region of Himalayas. Soil and water conservation problems arise mainly due to the misuse of irrigation water. The problems are seepage, loss of water and nutrients and pollution of groundwater resources. The district has kandi area in higher reaches and there is a need for land leveling/scraping to make it suitable for agriculture purposes. 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

- NABARD Regional Office Jammu is implementing 02 watersheds (2000 ha) and 01 spring shed (300 ha) in the district.
- Department of Soil Conservation & Engineering provides technical guidance for land leveling/ scraping under its schemes.
- Development of watersheds and implementation of wadi projects in the districts.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

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

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Department of Agriculture provides technical guidance for making vermicompost.
- KVK can provide training on silage making on the basis of requests of farmers.
- There is no unit providing training under bio-fertilizers or pesticides.
- Establishment of quality control laboratory and certification knowledge, to bring technological awareness of the farmer.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro-processing is vital for increasing value addition in agriculture, reducing waste, creating jobs, and boosting exports in India, which is the second-largest producer of fruits and vegetables. However, the country's food processing industry remains underdeveloped. This sector includes grain processing, fruits and vegetables, poultry, fish, meat, and dairy, significantly contributing to rural income and employment.

The Reserve Bank of India allows loans up to 100 crores for food and agro-processing to be classified as ancillary agricultural activities. Currently, local processing of fruits and vegetables in the district is minimal, presenting opportunities to connect production with processing. Many crops are sold raw without value addition.

Under the One District One Product (ODOP) initiative, Kathua focuses on spices, with an active Farmer Producer Organization (FPO) in the Hiranagar Block promoting spice production. This initiative offers a promising pathway to establish agro-processing units and enhance local economic growth.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- All facilities like roads, communication, railway, electricity, transport, water, labor, education, health care, the good branch network of banks, etc., are available.

- The railway line passes through 3 blocks of the district.
- Biotechnology park in Ghatti in Kathua district.
- Need for training and handholding services to boost investor confidence.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agri-Clinics and Agri-Business Centres are initiatives aimed at boosting agricultural productivity and farmer income. Agri-Clinics provide expert advice on various agricultural technologies, while Agri-Business Centres, established by trained professionals, focus on commercial activities such as equipment rental, input sales, and post-harvest management.

The government offers free 45-day training for agriculture graduates interested in setting up these centres, covering entrepreneurship and skill development. Financial support includes loans up to ₹5 crore for cooperatives, ₹50 crore for startups in agriculture, and Rs.100 crore for food and agro-processing. Additionally, deposits under the Rural Infrastructure Development Fund (RIDF) with NABARD can assist in addressing priority sector needs.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- All facilities like roads, communication, railway, electricity, transport, water, labour, education, health care, good branch network of banks etc. are available.
- There are 55 PACS, 115 Milk cooperatives and 127 milk collection centers in the district.
- Lack of entrepreneurship in the local people and handholding of budding entrepreneurs.
- Lack of sorting grading, soil testing, seeds certifying facility etc in the district.
- Majority of PMJDY accounts are becoming inoperative due to lack of transactions.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The MSME sector in Jammu & Kashmir presents significant potential for job creation and economic development supported by the regions abundant natural resources. The Government of India (GoI) and the state government have introduced various incentives to promote this sector including interest subsidies on working capital and MUDRA loans a 90 transport subsidy and 100 insurance coverage for fire policies. Additionally, the state government offers 100 subsidies for diesel generators and laboratory testing equipment along with financial support for pollution control devices and capital investments. Key schemes such as the Credit Linked Capital Subsidy Scheme the Prime Minister Employment Generation Programme (PMEGP) and the Credit Guarantee Scheme further enhance access to resources for entrepreneurs. The district is well-equipped with nine industrial estates 15 handicraft training centres and seven handloom training centres supported by various government departments. By leveraging these incentives and support services entrepreneurs in Jammu & Kashmir can effectively tackle unemployment and drive sustainable economic growth in the region.

3.2 Infrastructure and linkage support available, planned and gaps

All facilities like roads communication railway electricity transport water labour education good law & order health care good bank branch network etc. are available. The district has all-weather roads measuring 1526.99 kms including the National Highway passing through Kathua Barnoti and Hiranagar blocks. The railway line from Pathankot to Jammu passes through the district with 46 km length of railway track and 06 railway stations.

Kathua has 4 ITIs wherein trades like electrician plumber stenography etc are taught.

SBI-RSETI for the district is functioning well; conducting new training programmes under different disciplines / RNFS activities thus creating new entrepreneurs. Banks Lack technical staff to formulate, appraise, and sanction NFS schemes. District has 14 industrial estates.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The Jammu & Kashmir Governments Trade and Export Policy 2018-28 aims to quintuple domestic trade volume over the next decade and increase the regions Trade and Commerce share in GDP by 3 within five years. Currently J&Ks contribution to national exports is only 0.05 with a target to raise it to 2. Key exports include handicrafts handlooms and a variety of agricultural products such as apples cherries and walnuts. From April 2014 to January 2021 total export value reached approximately Rs.7000 crores with 130 commodities exported to 161 countries. Agriculture contributes over 50 of the regions GDP and supplies raw materials for various industries. J&K is a major producer of walnuts and dry fruits and is designated as an Agri Export Zone for apples and walnuts. The government is also focusing on tapping unexplored foreign markets through innovative incentives to enhance local product exports.

4.1.2 Infrastructure and linkage support available, planned and gaps

There are 14 industrial estates units (including CTM) in Kathua. Several small and medium industrial units have been established.

Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a key priority for the Government of India with a budget allocation of Rs.112899 crore for 2023-24 a 13 increase that marks a significant milestone. The New Education Policy (NEP) 2020 aims to enhance early childhood education and ensure universal access for children up to 8 years old along with establishing a National Mission on Foundational Literacy and Numeracy. The NEP promotes a multidisciplinary approach allowing students to choose subjects based on their interests.

The Samagra Shiksha Abhiyan has been launched as a comprehensive program for education from pre-school to class 12 consolidating previous initiatives to improve school effectiveness and equitable learning outcomes. Additionally, the Vidya Lakshmi online portal introduced in 2015 facilitates easy access to education loans for students with loans up to Rs.20 lakh classified as priority sector financing.

4.2.2 Infrastructure and linkage support available, planned and gaps

- The district has 07 Degree Colleges 01 medical college and 158 higher secondary schools 379 middle schools and 917 primary schools.
- There is no engineering college or pharmacy college in Kathua district.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Population growth and urbanization in India are driving increased housing demand particularly among middle-income groups with rising disposable incomes and better access to financing. In response the Union Territory of Jammu & Kashmir introduced the J&K Housing Affordable Housing Slum Redevelopment and Rehabilitation and Township Policy in July 2020. This policy features seven housing models to address diverse needs and promotes public-private partnerships for affordable housing and slum rehabilitation. It aims to construct one lakh dwelling units over the next five years including rental housing for economically weaker sections. Additionally, revised priority sector guidelines facilitate loans of up to Rs.35 lakh in metropolitan areas and Rs.25 lakh in other centers for housing purchases with further support for repairs of damaged units.

4.3.2 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. Taking into account the huge demand for this sector there exists a huge gap in the infrastructure that is needed for the development of this sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district's comprehensive infrastructure, encompassing essential amenities like irrigation systems, roads, bridges, piped water supply, sanitation, educational institutions, healthcare facilities, communication networks, information technology, power, and telecommunications, has significantly contributed to local development.

Government initiatives aimed at enhancing infrastructure have not only bolstered economic opportunities but also resulted in increased employment and income for residents. These developments are playing a vital role in curbing rural-to-urban migration by providing sustainable livelihoods and improved living conditions in rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district is experiencing a steady pace of urbanization, with increased migration to lower areas for education, employment, and permanent settlement. This trend is particularly evident in the movement towards the main town, which is creating additional pressure on existing social resources such as housing, healthcare, education, and public utilities.

To address this challenge, it is essential to focus on the development of robust social infrastructure. Collaborative efforts from both the government and the private sector are needed to expand and improve facilities that cater to the growing population. Strategic planning and investment in urban amenities will ensure sustainable growth and equitable access to resources for all residents.

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

In the district 108 projects with Rs.3724.50 Lakhs as loan sanctioned are currently ongoing since RIDF XXIII.

The Water Supply Scheme has ensured access to clean drinking water leading to better health outcomes economic savings and community empowerment. These initiatives have improved the quality of life for residents and contributed to the overall development of Kathua district paving the way for a brighter and more prosperous future.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Infrastructure development improves living standards, but investments in social infrastructure—like schools, health centers, drinking water, and sanitation—have a direct impact on rural communities. Despite their importance, banks have struggled to convince investors to go beyond schools and private hospitals, leaving other critical areas underfunded.

To address this, banks need to offer specialized financial products, mitigate risks, and highlight successful models in neglected sectors. Public-private partnerships and collaboration with government and NGOs can also drive balanced investment in social infrastructure, ensuring holistic rural development.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has 07 Degree Colleges 01 medical colleges and 158 higher secondary schools 379 middle schools and 917 primary schools. Further 6 Hospitals and 53 dispensaries are available in the district.

Areas requiring safe drinking water through Reverse Osmosis (RO) plants through private participation need to be financed by banks. To start with the interested SHGs/VOs may be financed for RO plants.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Jammu and Kashmir has a significant renewable energy potential of 112,803 megawatts, including 111,050 MW from solar, 1,707 MW from small hydropower, 43 MW from biomass, and 3 MW from wind energy. Currently, the region has an installed capacity of 184.32 MW from small hydropower and 54.73 MW from solar. J&K also has a hydropower potential of around 20,000 MW, of which only 1,707 MW has been harnessed so far.

Kathua district has significant renewable energy potential, including solar energy due to abundant sunshine, hydropower from its rivers and streams, and biomass energy from agricultural and forestry residues. Opportunities also exist for small-scale wind projects and waste-to-energy plants. Utilizing these resources can enhance energy security, reduce reliance on conventional sources, and promote sustainable development, with government support and community involvement being key.

5.3.2 Infrastructure and linkage support available, planned and gaps

Raw material viz. cow dung news-papers biodegradable waste etc. is available in almost every rural/urban household.

The district has a good livestock population which can offer good potential for setting up of bio-gas plants in rural areas in terms of space and dung.

The PM Surya Ghar: Muft Bijli Yojana provides subsidies of up to 78,000 for rooftop solar installations, with rates of 30,000/kW for up to 2 kW and 18,000/kW for additional capacity. Group Housing Societies can avail 18,000/kW for common facilities up to 500 kW. Apply online at [pmsuryaghar.gov.in] (<https://pmsuryaghar.gov.in>). Non-availability of solar appliances is a big issue.

RIDF

- 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	194	383.55	339.33
B	Ongoing tranches	108	410.72	372.45
	Total (A + B)	302	794.27	711.78

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	14	88.960000	26.69
B	Rural roads & bridges	66	232.980000	209.48
C	Social Sector	42	88.780000	136.28
	Total (A + B + C)	122	410.720000	372.45

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	0
B	Rural roads	62	Road length	km	0
C	Bridges	4	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Drinking water	18	18 villages across Kathua district.	0	0
2	Infra for health	6	People with infectious disease across the district	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD committed to long-term rural development has taken on the responsibility of promoting Self-Help Groups (SHGs) through informal credit delivery systems supporting their growth and fostering their development.

Joint Liability Groups: To enhance the financial connectivity among the rural middle class NABARD has implemented the promotion of Joint Liability Groups. These groups are aimed at tenants oral leaseholders sharecroppers and small farmers without land ownership strengthening their access to credit and financial services. NABARD Regional Office is also implementing JLG's formation projects through Banks and NGOs in the district.

6.2 Infrastructure and linkage support available, planned and gaps

The National Rural Livelihood Mission (NRLM) was launched in the Basohli block of Kathua district in 2013-14 to strengthen the Self Help Group (SHG) movement and as of March 31 2024 5509 SHGs have been formed across all blocks. The NRLM focuses on capacity building and training for SHG members.

Digital repayment methods including QR codes and Aadhaar-enabled Payment System (AEPS) have been introduced to facilitate loan repayments. QR codes allow clients to make payments easily while AEPS enables bank transactions using Aadhaar authentication.

To overcome barriers to livelihood advancement NRLM provides intensive training on skills and business management. Programs like the Micro Enterprises Development Programme (MEDP) and Livelihood and Enterprises Development Programme (LEDP) support enterprise promotion among SHG members.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 For rainwater conservation structures such as check dams stop dams ponds and ditches can be constructed under water management to provide one or two irrigations for rabi crops. Banks may provide institutional finance for the same.
- 2 All farmers covered under the Pradhan Mantri Kisan Samman Nidhi scheme should be issued Kisan Credit Cards by the banks/FIs.
- 3 There is a need to educate farmers through extension services on soil testing improved seeds crop replacement new agricultural techniques integrated farming and organic farming.
- 4 The state government should include pulses and oilseed crops along with paddy in the minimum support price procurement scheme to increase the coverage and production of these crops.
- 5 Establishment of special agriculture zones based on climate/ physiographic factors.
Promotion of Integrated Farming system: +Composting+Fisheries+Protected cultivation. Promotion of Polyhouse technology.
- 6 Existing seed/fertilizer sale points can be upgraded to soil testing facilities.

2. Water Resources

- 1 It is essential to construct rainwater harvesting units and groundwater recharge facilities throughout the district by public as well as private investments.
- 2 To popularize micro irrigation in the district the government can coordinate the efforts of various agencies such as the Agriculture Department Irrigation Department and horticulture department.
- 3 People need to be made aware of the judicious use of water through soil and water conservation rainwater harvesting water management and crop rotation practices.
- 4 Under the Prime Minister Krishi Sinchayee Yojana blocklevel irrigation plans can be prepared and strengthened in consultation with the agricultural community.
- 5 State Government may consider promoting Lift Irrigation schemes under RIDF
- 6 Reliability of power supply, quality of power, etc.in the district.
Promotion of Energy-efficient/Solar Pump sets.
The Irrigation Dept. needs to popularize low-cost, energy-neutral, and innovative irrigation structures like diversion-based irrigation systems to exploit the available surface water.
Setting up of water user associations at the village level. Training on Irrigation

management, and water conservation by the KVK and RSETI.

3. Farm Mechanization

- 1 There is a need for machine-operated small devices in the district that can work in even the smallest fields with minimal energy consumption. For example, paddy transplanters and reaper-cum-binders which cost between Rs. 1.5 to Rs. 2.0 lakh have proven suitable for agricultural work. The same can be financed by banks.
- 2 The Agricultural Department needs to conduct demonstrations and promotions to popularize power tillers paddy/SRI method transplanters and groundnut shelling/digging machines.
- 3 Employment-oriented training should be conducted in government and private industrial training institutions for the manufacturing and repair of agricultural tools and machines.
- 4 Establish custom hiring centers and subsidize farm equipment to enhance efficiency, particularly for tractors and power tillers.
- 5 Use power tillers for small farms and hills, with trolleys for transport. Ensure quality control in farm machinery manufacturing. Provide skill training for rural youth in machinery operation and maintenance.
- 6 Post-harvest equipment such as dryers cleaners graders separators etc. may be popularized among the farmers to get enhanced returns from selling quality produce.

4. Plantation and Horticulture

- 1 The Horticulture Department can assist in establishing nurseries for horticultural development. The department can provide advanced variety seeds and plants as well as arrange for training.
- 2 Setting up of agro-processing units for post-harvest handling of horticulture produce & vegetables in an adequate number in the district.
- 3 The department may guide growers in post-harvest technology scientific management for high-density orchards etc.
- 4 Commercial production of honey should be increased so that tie-up with companies like Dabur Himalaya Drug company can be explored.
- 5 Critical constraining factors for each crops in the district may be identified keeping in view the availability of planting material, training arrangements, technical guidance, marketing facilities, and transportation etc.
- 6 Establishment of center of excellence for production of quality plantation material.

5. Forestry/ Waste Land Development

- 1 The farmers may be encouraged to go for Agri-Silvicultural Systems or to grow

fodder trees in dryland areas and also in forest areas. State forest/Horticulture Department can be roped in. This will not only increase the forest cover but also mitigate the problem of fodder shortage)

- 2 The government to encourages 'wood-based' industries in the district to ensure the marketing of forestry-based products.
- 3 Reform policies to support sustainable forestry and private sector restoration efforts.
Enhance skills and entrepreneurship in forest communities. Invest in research for better forest management and product processing.

6. Animal Husbandry - Dairy

- 1 Local entrepreneurs can be encouraged to establish cold storage units and milk processing plants in the district.
- 2 Banks can finance veterinary clinics and AI centers under the ACABC scheme.
- 3 For increasing the production of milk green fodder is required. Thus fodder development programme forest fodder development programme silage making etc. are required to be promoted.
- 4 Establishment of fodder banks.

7. Animal Husbandry – Poultry

- 1 By providing training in poultry farming to some interested members of self-help groups they can be motivated to undertake supportive services such as vaccinating chickens and administering medicines during illnesses.
- 2 To attract entrepreneurs in the poultry sector there is a requirement for extension services technical information and promotional activities.
- 3 There is a need to establish small poultry farms with low capacity (by private entrepreneurs or self-help groups) and to ensure a market for them.
- 4 Establishment of training centers: There is a need for training centers from the Animal Husbandry Department so that beneficiaries receive continuous training.
- 5 Poultry feed: Considering the interest and expansion of activities regarding poultry farming among farmers/entrepreneurs in the district there is a necessity for poultry feed production in the district.
- 6 Formation of FPO of poultry farmers and adequate financing of broiler and poultry unit by banks.

8. Fisheries

- 1 The district does not have a sufficient number of hatcheries nor is there any

arrangement for fish feed production. Additional hatcheries are required to be established apart from the two established ones.

- 2 Efforts should be made to resolve difficulties related to knowledge dissemination and insurance by fisheries extension support.
- 3 Short term KCC loans can be extended to the existing fish farmers by banks.
- 4 Centrally sponsored scheme on the development of inland fisheries and aquaculture to be promoted. There is no off-take of credit in this sector.
- 5 There is a need for a regulated fish market.

9. Construction of Storage and Marketing Infrastructure

- 1 There is a need to construct a multi-chamber cold storage facility for the preservation of vegetables and flowers in the district.
- 2 Medium to large godowns by govt. agencies & small godowns by farmers in their fields.
- 3 Finance against the Negotiable Warehouse Receipt system may be encouraged.

10. Land Development, Soil Conservation and Watershed Development

- 1 There is a need to raise awareness about the importance of land development. With appropriate training and monitoring the extension services of field staff should be improved.
- 2 The commercial production of organic inputs such as bio-fertilizers vermicompost vermi-hatcheries and compost made from fruit and vegetable waste can be undertaken by Self-Help Groups Primary Agricultural Cooperative Credit Societies and FPOs.
- 3 To promote the adoption of certified seeds farmers can be encouraged to embrace certified seed production and processing activities.
- 4 Augmentation of springs by developing spring sheds.

11. Agriculture Infrastructure: Others

- 1 Given the limited fertility of the soil in Hilly blocks there is a need for popularisation of soil management practices by agriculture department.
- 2 The district is considerably lagging in tissue culture. The same can be established by horticulture department.
- 3 Popularizing Azolla among farmers will help improve the productivity of field crops.
- 4 The marketing linkage for quality seeds biopesticide & bio-fertilizer needs to be strengthened.

- 5 Demonstration training and extension services for popularizing the recommended package of practices may be undertaken.

12. Food and Agro. Processing

- 1 There is a need for market arrangements (tie-ups) export promotion assistance contract farming controllers (institutional units) and packing facilities.
- 2 There is a necessity for foundational facilities such as quality testing laboratories and cold chain facilities.
- 3 Banks need to provide loan assistance to beneficiaries under the Agriculture Infrastructure Fund and Agricultural Marketing Infrastructure schemes.
- 4 Construction of modern cold storage & cold chain facility including mobile vans.

13. Agri. Ancillary Activities: Others

- 1 It is essential to promote initiatives such as agricultural clinics and agri-business centers among technical graduates in the fields of agriculture veterinary science and dairy technology. Loans in this regard can be extended by financial institutions.
- 2 ACABC scheme may be popularised to encourage professionally qualified agriculture graduates to set up agro-service centers. Emphasis may be given to SC/ST beneficiaries.
- 3 Tie-up with private's mobile shop of agricultural seeds fertilizers soil testing facility etc.

14. Micro, Small and Medium Enterprises (MSME)

1. District Industries Centers (DIC) and KVIC/KVIB can select suitable entrepreneurs and can sponsor their proposals to banks.
2. Banks can provide financial assistance to entrepreneurs as well as to Self-Help Groups (SHGs).
3. There is a need to create conditions for promoting village scale industries through PRI / community-based organizations.
4. Skill Training of Youth under DDU-GKY as per the market demand of the MSMEs in the district.

5. Export Credit

1. There is potential for Spices Basholi painting and basholi pashmina for export in certain areas.
2. Sensitizing and capacity building of stakeholders on quality control and registration required in foreign countries on Agro and Food Processing. They may upgrade their facility for trade using Bank Loan.

6. Education

1. Awareness camps for education loans should be organized periodically in

educational institutions.

7. Housing

1. Under the PM Awas Yojana beneficiaries should receive their rightful payments promptly so that they can complete the construction of their homes.
2. Increased availability of Land: Facilitating the availability of serviced land and housing with a focus on EWS and LIG groups.

8. Social Infrastructure

1. There is a need to increase the number of good schools and hospitals. Availability of skilled manpower. This may require skill upgradation of existing manpower and in case of hospitals – professional doctors and other trained staff.

9. Renewable Energy

1. There is a need to federate existing Self-Help Groups (SHGs) at the block level for collective marketing.
2. Extensive and regular promotion through media and local stakeholders/plans.
3. Mobilizing the non-governmental sector to make further actions effective
4. All existing commercial dairy units should necessarily have a bio-gas plant which will give them energy free of cost.

10. Informal Credit Delivery System

1. It has also been observed that the main objective of the formation of SHGs by the members is availing subsidies under particular schemes. Many such groups collapse after the subsidy is availed by them and it discourages bankers from financing SHGs in the future.

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 launched initiatives to strengthen cooperatives, aiming to promote economic growth and community engagement.

****Dairy Development Scheme****

The Dairy Development Scheme, approved by the J&K Government, seeks to boost the dairy sector through a funding framework. The National Cooperative Development Corporation (NCDC) provides a 70% loan to the J&K Government, which then offers a 50% loan to cooperatives, along with a 25% Central Government subsidy and a 5% owner contribution. The initiative includes an eight-year repayment plan that supports local farmers and improves milk quality.

****Ayushman Sahakar Scheme****

The Ayushman Sahakar Scheme enhances healthcare through cooperatives in Jammu and Kashmir. It provides financial assistance to improve access to quality healthcare, especially in underserved areas, and offers favorable interest rates for women-led societies. This scheme aligns with the National Digital Health Mission to enhance health infrastructure and community participation.

****Food Processing Units Initiative****

This initiative aims to establish 80 food processing units in Jammu and Kashmir, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of Rs 75 lakhs or less, it enhances local food production. Cooperative banks will cover up to 90% of project costs, capped at Rs 9 lakhs. This effort aims to boost local economies, create jobs, and improve food security.

5. Status of Cooperatives in the District

1. The cooperative sector in Kathua comprises a total of 248 cooperatives, covering 167 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 81 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have 23,567 members, spread across 257 panchayats.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in Cooperative Societies like Petrol Pumps, Guests Houses and Restaurant, Mini Super Bazar and procurement centers. The department is already working on such projects. The distribution is uniform as all blocks are covered by some society or the other, still there is potential for creation of cooperative societies in Agriculture sectors in some blocks like Dinga Amb, Mandli, Nagrota Gujroo, Duggan, Duggain and Dhar Mahanpur. This can have immense multiplier effect in giving a fillip to economic activities in these areas. Availability of skilled manpower. This may require skill upgradation of existing manpower and in case of hospitals – professional doctors and other trained staff.

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	Watershed Development	Sukhalkhad watershed	Village: Athyalta Mahanpur	<ul style="list-style-type: none"> • Field Bunding (FB)- 840 m • Training and Capacity Building • Livelihood and women Development • Drainage Line Treatment • Employment generation 	NA	276	The project has successfully transitioned into the Full Implementation Phase significantly improving natural water seepage and increasing the water table in the area. Rainy drains now retain water until April thanks to the construction of loose boulder structures that keep water from flowing into Sukhal Khad Nala. This has led to enhanced moisture retention in fields allowing 19 farmers to plant 230 kg of onions for the first time.

2	Watershed Development	Talain Watershed	Village: Kandarnu Nagrota Gujroo	Field Bunding 900 RM WAT 360 RM Promotion of Millets: 155 HH Construction of 02 Farm Ponds LBS 80 RM • 01 ENB and 01 CCD	NA	392	Under Capacity Building Phase the following works has been done: 1. Field Bunding 2. Construction of Farm Pond 15mX15mX3m 3. Construction of Farm Pond 10mX10mX3m 4. Construction of ENB with boulder pitching 80 ft 5. Loose Boulder Structure Farm Bunding.
3	Collectivisation	Off-Farm Producer Organization Basholi Pashmina Products	Basholi Kathua	<ul style="list-style-type: none"> • Mobilization • Preparation and implementation of the annual plan • Training skill upgradation and capacity building • Establishment of CFC • Networking with various stakeholders 	NA	219	The agency has completed 1st- year deliverables for the project. Regular work to Artisans Easy availability of raw material Training capacity buildings learning of new designs New marketing avenues for Artisans Regular and enhanced income of Artisans

4	Skill Training	Skill Development Program on Basholi Pashmina	Basholi Kathua	<ul style="list-style-type: none"> • Training Program on Basholi Pashmina weaving spinning designing and embroidery. 	NA	60	Beneficiaries have successfully acquired the skills required for the spinning process which includes the meticulous tasks of dehairing raw pashmina combing spinning doubling and twisting. Their efforts and hard work have paid off and they have achieved a high level of proficiency in this area. Furthermore some of the candidates have taken the initiative to delve deeper into the art of pashmina weaving.
5	Spring Shed Development	Hatli-Sawla Spring Shed	Village: Hatli & Sawla Keerian Gandyal	<p>During the PPIP (Pre- Project Implementation Phase) Phase</p> <ul style="list-style-type: none"> • Renovation of Springs of the area with watershed approach. <p>The project now in Project implementation Phase.</p>	NA	503	<p>The following interventions have been completed by the agency.</p> <p>Under Entry Point Activities: 02 Bowli Cleaning and renovation wall writing 10 units</p> <p>Training and capacity building: Exposure visit village level workshop.</p>

6	Skill Training	SDP on Rural Tourism	Block: Bani & Kathua	<ul style="list-style-type: none"> The programme aims to identify and motivate potential entrepreneurs by providing them with entrepreneurship development inputs as well as technical skill development inputs training and familiarizing with Rural Tourism. 	NA	50	The agency has successfully completed the sanctioned skill development training on Rural Tourism for 50 candidates.
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Success Story 1: Sukhal Khad Watershed Development Program Athyalta Kathua.



1. Scheme : Watershed Development Program

2. Project Implementing Agency : SARDA

3. Duration of the project : 1 year

4. Beneficiary :

No. of beneficiaries : 276

Community :

State : Jammu and Kashmir

District : Kathua

Block : Mahanpur

Village : Athyalta

1.1 Support provided

- The project provided various supports to enhance agricultural practices and community development. These include field bunding (840 rm) and staggered contour trenches (900 rm) for soil and water conservation and the construction of 2 percolation tanks for water storage.
- Horticulture crops were distributed to 276 households with each receiving five plants.
- Community training was conducted through 50 wall writings and 3 VWC training sessions on watershed management and financial literacy

- Additionally 8 sewing machines were provided to empower women and support local livelihoods.

1.2 Pre-implementation status

- Water scarcity during summer months Soil erosion Remoteness of area Hilly trail Unapproachable by developing institutions Absence of road connectivity.

1.3 Challenges faced

- Water scarcity during summer months Soil erosion Remoteness of area Hilly trail Unapproachable by developing institutions Absence of road connectivity.

1.4 Impact

- Field remediation activities in Kathua have reduced soil erosion and increased the moisture-holding capacity of land improving water retention. As a result the water table has risen and rainwater drains now retain water until April instead of drying up by February.
- Loose boulder structures have redirected water into farmers fields improving soil moisture and encouraging onion cultivation with 19 farmers planting 230 kg of onions. Additionally, drainage and field treatments have recharged 8 boli wells providing groundwater for drinking.
- The Sukhal-Khad Jal Chhajan Yojana has provided local employment reducing migration for work to other states. This year most villagers worked as laborers within their own community instead of seeking livelihoods elsewhere.
- Low initial awareness limited participation in the Jal Chhajan Yojana but efforts like water harvesting activities and regular community meetings increased farmer involvement. Now most farmers are actively engaged in and discussing watershed activities for better implementation.

Success Story 2: Skill Development Programme on Rural Tourism



1. Scheme : Skill Development Programme

2. Project Implementing Agency :SARDA

Duration of the project : 1 year

3. Beneficiary :

No. of beneficiaries : 5

Community :

State : Jammu and Kashmir

District : Kathua

Block : Bani

Village : Bani

2.1 Support provided

- Grant support of 5.50 Lakh provided for the Skill Development program on Rural Tourism

2.2 Pre-implementation status

- Before the conduct of the program these candidates had no knowledge about the hospitality industry and the concept of Rural Tourism. During the conduct of the program there is a capacity building of these candidates regarding the Hospitality industry and Rural Tourism.

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2.3 Challenges faced

- Remoteness of the area- Bani is 155kms/ 5 hours from the district headquarters.
- Availability of the trainer- The DDM Kathua and PIA SARDA talked to the principal of Jammu Polytechnic and hired the trainer.

2.4 Impact

- Potential entrepreneurs were identified and provided with entrepreneurship and technical skill development training. They were also familiarized with various credit schemes to help them establish small self-employment units.
- Managerial Skills of folk candidates upgraded
- Quantitative change in income of beneficiaries after the training.
- Behaviour changes in distressed community

Success Story 3: Success Story: KYASC Basholi Pashmina Artisans Producer Company Limited



1. Scheme: OFPO
 2. Project Implementing Agency: KYASC Kathua
 3. Duration of the project : 3 years
 4. Beneficiary :
 5. No. of beneficiaries: 29
- Community : SC/ST
State : Jammu and Kashmir
District : Kathua
Block : Basohli
Village : Basohli

3.1 Support provided

- Formation of consortiums for raw material bank marketing and convergence for CFC
- Supply of required modern tools including installation and training
- Skill Upgradation programs for Artisans
- Exposure visits for artisans to understand market demand and customer taste and develop new designs as per customer preferences.
- Grant support of 24.90 Lakhs for formation of Mini OFPO of Basholi Pashmina Artisans

3.2 Pre-implementation status

- Global demand for Pashmina Basohli Handloom but poor socio-economic condition of artisans.
- Un-organized stakeholders create options for middlemen at a large level.
- Poor technical skills of artisans
- Lack of basic input and proper institutional support.
- Absence of technology for the production of value-added products

3.3 Challenges faced

- Adulteration and market competition from fake Pashmina products leading to a loss of buyer confidence.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

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

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

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.

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.

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.

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.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

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

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

State 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.

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. 25,000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with

Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c

Climate Action & Sustainability

Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

Kathua J&K has promising prospects for climate action through several key initiatives:

1. Awareness and Education: Enhance community engagement and integrate climate education in schools.
2. Sustainable Agriculture: Promote climate-resilient crops and efficient water management practices.
3. Renewable Energy: Harness solar energy and promote biogas production from agricultural waste.
4. Forest Conservation: Implement reforestation and community forestry projects.
5. Infrastructure Development: Encourage green building practices and improve public transport.
6. Policy and Governance: Develop localized climate action plans and collaborate with NGOs.
7. Disaster Preparedness: Establish resilience planning and early warning systems.
8. Research and Innovation: Support local research and adopt innovative technologies.

By focusing on these areas Kathua can effectively address climate challenges and promote sustainable development.

Any specific Climate Change initiative in the District by GoI

In Kathua several key climate change initiatives by the Government of India include:

National Afforestation Programme: Enhances forest cover and biodiversity.

Pradhan Mantri Ujjwala Yojana: Provides clean cooking fuel to reduce reliance on firewood.

Soil Health Card Scheme: Promotes sustainable agriculture through informed soil management.

National Adaptation Fund for Climate Change (NAFCC): Supports resilience-building projects in vulnerable areas.

Renewable Energy Programs: Encourages solar energy adoption and installation.

Integrated Watershed Management Programme: Improves water resource management and land sustainability.

These initiatives aim to mitigate climate change impacts and promote sustainable development in the region.

The demonstrations of high-yielding varieties (HYVs) in Said-Sohal village Kathua under the NICRA (National Innovations in Climate Resilient Agriculture) program aim to enhance agricultural productivity and resilience to climate change. The initiative focuses on increasing crop yields and promoting climate resilience against erratic rainfall and variability. Through the establishment of demonstration plots farmers can observe the benefits of cultivating HYVs including crops like maize and legumes such as black gram

and lentil which also improve soil fertility. The impact has been significant with yield increases often exceeding 80 compared to traditional varieties resulting in improved net returns for participating farmers. Additionally, the program provides training on best practices for managing HYVs and intercropping systems ultimately working to build a resilient agricultural framework that supports farmers' livelihoods in the face of climate challenges.

In Kathua the state government of Jammu and Kashmir has implemented several climate change initiatives including:

Jammu and Kashmir State Action Plan on Climate Change (JKSAPCC): Strategies to address climate impacts across various sectors.

Integrated Watershed Development Programme: Focus on improving land and water management for ecosystem resilience. Forest Conservation Programs: Promoting afforestation and reforestation to increase green cover.

Sustainable Agricultural Practices: Encouraging climate-smart farming techniques.

Renewable Energy Projects: Supporting solar energy installation in rural areas.

These initiatives aim to enhance resilience and promote sustainable development in the district.

NABARD Regional Office Jammu is implementing a watershed project in the Athyaltha village of Mahanpur block of Kathua. Under the Climate risk mitigation measures the following activities are being implemented:

Community Carbon parks: The establishment of village level carbon parks with carbon sequestering potential fast growing fruit/timber tree and grass species in community lands

Crop diversification promotion of Drought resist High Yielding Varieties- Dragon Fruit/Kiwi/Straw Berry.

Appendix 2

Potential for Geographical Indication (GI) in the district

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.

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.

Geographical Indications (GI) protect products linked to specific regions ensuring their unique qualities and preventing unauthorized use. NABARD supports GI registration and development enhancing skills and promoting local entrepreneurship which fosters economic growth and preserves traditional crafts.

In Kathua district NABARD has facilitated GIs for Basohli Paintings and Basohli Pashmina Woolen Products with 121 and 170 authorized users respectively. These efforts contribute to rural development empower communities promote local identity and support biodiversity conservation.

Annexure 1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total		
	L.Agriculture																										
	A. Farm Credit																										
	A.1 Crop Production, Maintenance, Marketing																										
1	Barseem/ Bar Seem	100	Acre	29752	Phy			200									259	100	100			259	100		1000		
					BL			59.5									74.38	29.75	29.75			74.38	29.75		297.51		
2	Indian Bean	100	Acre	31872	Phy																				100		
					BL																				31.87		
3	Indian Mustard/Bharati	100	Acre	28520	Phy		100	100	100	100	100	100	100				700	100	200		100	100	700	200	100	2900	
					BL		28.52	28.52	28.52	28.52	28.52	28.52	28.52				199.64	28.52	57.04		28.52	28.52	199.64	57.04	28.52	827.08	
4	Maize/ Makka, Irrigated	100	Acre	46984	Phy	500	500	500	500	700	700	600	500	500	500	500	500	500	500	500	500	500	500	500	500	10000	
					BL	234.92	234.92	234.92	328.89	328.89	281.9	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	234.92	4698.4	
5	Mungbean/ Mung/ Moong/	100	Acre	29320	Phy			100	50		59		50				200	50	100			50	200	100	50	1000	
					BL			29.32	14.66		14.66		14.66				58.64	14.66	29.32			14.66	58.64	29.32	14.66	293.2	
6	Other Vegetables	100	Acre	61056	Phy	50	50	100	50	50	100	50	50	50	50	400	100	50	50	50	50	400	200	100	2000		
					BL	30.53	30.53	61.06	30.53	30.53	61.06	30.53	30.53	30.53	30.53	244.22	61.06	30.53	30.53	30.53	244.22	122.11	61.06	122.11	2000		
7	Rice/ Chawal/ Dhan, Irrigated	100	Acre	48480	Phy	500	1000	2000	1000	1000	1000	1000	1000	1000	500	500	5000	1000	2000	500	500	3500	2000	1000	25000		
					BL	242.4	484.8	969.6	484.8	484.8	484.8	484.8	484.8	242.4	242.4	2424	484.8	969.6	484.8	242.4	242.4	1696.8	969.6	484.8	12168.48		
8	Wheat/ Gehu, Irrigated	100	Acre	46736	Phy	500	1000	2000	1000	1000	1000	1000	1000	500	500	6000	2000	1000	500	1000	1000	6000	2000	1000	20000		
					BL	233.68	467.36	1402.08	467.36	467.36	467.36	467.36	233.68	233.68	2804.16	934.72	467.36	233.68	467.36	2804.16	1402.08	467.36	2804.16	1402.08	14955.52		
						741.53	1246.13	2785	1354.76	1340.1	1338.3	1246.13	1260.79	741.53	741.53	6039.96	1788.43	1818.52	547.61	1003.73	1018.39	5312.76	2844.82	1323.19	34493.21		
	Post-harvest/HH Consumption (10%)						74.15	124.61	278.5	135.48	134.01	133.83	124.61	126.08	74.15	74.15	604	178.84	181.85	54.76	100.37	101.84	531.28	284.48	132.32	3449.32	
	Repairs & maintenance of farm assets (20%)					148.31	249.23	557	270.95	268.02	267.66	249.23	252.16	148.31	148.31	1207.99	357.69	363.7	109.52	200.75	203.68	1062.55	568.96	264.64	6898.64		
	Sub Total																								44841.17		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagroti Gujroo	District Total
	A.2 Water Resources																							
1	Bore Well-New-	90	No.	600000	Phy											1	1							3
					BL											5.4	5.4					5.4		16.2
2	Drip Irrigation--	90	ha	165000	Phy	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	28.31
					BL											1	1					1		19
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy			1								5	2					5	2	15
					BL			1.02								8.1	3.24					8.1	3.24	24.3
4	Electric Pump Sets--upto 5hp	90	No.	100000	Phy			5		2						5	5					5	5	30
					BL			4.5		18						4.5	4.5					4.5	4.5	27
5	Lift Irrigation Schemes-	90	No.	415000	Phy					5		2								2				11
					BL					18.68		7.47								7.47				41.09
6	Sprinkler Irrigation - Micro-	90	ha	120000	Phy	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	20.52
					BL											1	1			1		1		19
	Sub Total																							157.42

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total	
	A.3 Farm Mechanisation																									
1	Other machinery- "Trolley single"	80	No.	150000	Phy	1	1	5	2	1	2	1	2	1	1	5	5	1	1	1	2	2	5	5	2	45
					BL	1.2	1.2	6	2.4	1.2	2.4	1.2	2.4	1.2	1.2	6	6	1.2	1.2	2.4	2.4	6	6	2.4	54	
2	Power Tiller-	80	No.	95000	Phy	1	1	5	2	1	2	1	2	1	1	5	5	1	1	1	2	2	5	5	2	45
					BL	0.76	0.76	3.8	1.52	0.76	1.52	0.76	1.52	0.76	0.76	3.8	3.8	0.76	0.76	1.52	1.52	3.8	3.8	1.52	34.2	
3	Reapers, Binders and Balers--	80	No.	136000	Phy		1	1	1	1	1	1				1	1	1	1	1	1	1	1	1	14	
					BL		1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
4	Sprayer-Battery Operated Sprayer-	80	No.	3000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	95	
					BL	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
					Phy	1	1	5	2	1	2	1	2	1	1	5	5	1	1	1	2	2	5	5	2	45

5	Thresher-Multicrop Power	75	No.	210000	BL	1.58	1.58	7.88	3.15	1.58	3.15	1.58	3.15	1.58	3.15	7.88	7.88	1.58	1.58	3.15	3.15	7.88	7.88	3.15	70.94
6	Tractor-35-40 hp	75	No.	700000	PHY	5.25	5.25	26.25	10.5	5.25	10.5	5.25	10.5	5.25	10.5	26.25	26.25	5.25	5.25	10.5	10.5	26.25	26.25	10.5	236.25
7	Weeder-Power Weeder-Self	80	No.	85000	PHY	1	1	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	12.92
Sub Total																									425.85

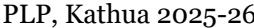
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani	Barnoti	Basohli	Billawar	Hiranagar	Kathua	Lohai-Malhar	Marheen	Nagri	District Total
A.4 Plantation & Horticulture															
1	Bee Keeping-Indian Bee	90	ha	550000	PHY					1			2		3
					BL					4.95			9.9		14.85
2	High density plantation-Apple	90	ha	3938000	PHY	2						2			4
					BL	70.88						70.88			141.76
3	Mushroom Cultivation-	90	1000 Kg. per Cycle	400000	PHY				1	5	1		2	1	10
					BL			3.6	18	3.6			7.2	3.6	36
4	New Orchard -Temperate Fruits-	90	ha	614900	PHY	10						10			20
					BL	55.34						55.34			110.68
7	New Orchard -Tropical/ Sub	90	ha	398400	PHY		2		2	2	2		2	2	12
					BL		7.17		7.17	7.17	7.17		7.17	7.17	43.02
5	New Orchard -Tropical/ Sub	90	ha	2168000	PHY		2			2			1		5
					BL		39.02			39.02			19.51		97.55
8	New Orchard -Tropical/ Sub	90	ha	501000	PHY		1			1	1				4
					BL		4.51			4.51	4.51		4.51		18.04
9	New Orchard -Tropical/ Sub	90	ha	408000	PHY		5			5			5	5	20
					BL		18.36			18.36			18.36	18.36	73.44
10	New Orchard -Tropical/ Sub	90	ha	243400	PHY		2		2	2	2		2	2	12
					BL		4.38		4.38	4.38	4.38		4.38	4.38	26.28
6	New Orchard -Tropical/ Sub	90	ha	520000	PHY								3		3
					BL								14.04		14.04
11	Nursery - Fruit Crops-Mixed	90	Ha	1500000	PHY		1	1	1		1				4
					BL		13.5	13.5	13.5		13.5				54
Sub Total															629.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total
	A.5 Working Capital - Bee Keeping																							
1	Apiculture_Others	1	No.	6713	PHY	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.34	0.07	0.07	0.07	0.07	0.07	0.07	0.07	2.2
	Sub total				BL																			

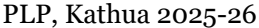
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Basohli	Billawar	Hiranagar	Kathua	Mandli	Marheen	Nagrota Gujroo	District Total
A.6 Forestry													
1	Plantation-Bamboo-	80	ha	50000	PHY	10	10						20
					BL	4	4						8
2	Plantation-Eucalyptus-	80	ha	75000	PHY				10	5			25
					BL			6	3			6	15
3	Plantation-Poplar-	80	ha	130000	PHY			20			20		40
					BL			20.8			20.8		41.6
Sub Total													64.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total
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A.7 Animal Husbandary - Dairy																										
1	Bulk Milk Cooling Unit--	90	No.	1500000	PIW												13.5	13.5						13.5	403	
					BL																				16	
2	Chaff Cutter-Electric	90	No.	35000	PIW												0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	6.08	
					BL	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	36	
3	Chaff Cutter-Manual	90	No.	20000	PIW												0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	6.84	
					BL	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	32	
4	Crossbred Cattle Farming--	90	1+1	395000	PIW												7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	135.06	
					BL	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	3	
	Crossbred Cattle Farming--	90	3+2	805000	PIW												7.25	7.25						7.25	21.75	
					BL																				4	
	Crossbred Cattle Farming--	90	5+5	1775000	PIW												15.98							15.98	31.96	
					BL																				4	
	Sub Total																								242.22	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggai n	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total	
A.8 Working Capital - AH - Dairy/Drought																										
1	Buffalo Farming_Others	100	Per Animal	64089	PIW	40	40	40	40	40	40	40	40	40	40	40	100	40	40	40	40	40	40	40	820	
					BL	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	64.09	25.64	25.64	25.64	25.64	25.64	25.64	25.64	525.61	
2	Indigenous Cattle Farming_Others	100	Per Animal	63575	PIW	40	40	40	40	40	40	40	40	40	40	40	70	40	40	40	40	40	40	40	790	
					BL	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	44.5	25.43	25.43	25.43	25.43	25.43	25.43	25.43	502.24	
3	Indigenous Cattle Farming_Others	100	Per Animal	42972	PIW	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	760	
					BL	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	326.61	
4	Indigenous Cattle Farming_Others	100	Per Animal	63575	PIW	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	760	
					BL	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	25.43	483.17	
5	Indigenous Cattle Farming_Others	100	Per Animal	42972	PIW	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	760	
					BL	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	326.61	
	Sub Total																								2164.24	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggai n	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total	
A.9 Animal Husbandary - Poultry																										
1	Breeder Unit-Broiler-	90	1000	899000	PIW												2	1	1	1	2	2	2	2	26	
					BL	8.09	8.09	8.09	16.18	8.09	16.18	8.09	16.18	8.09	8.09	16.18	8.09	8.09	8.09	8.09	16.18	16.18	16.18	16.18	228.52	
	Sub Total																								228.52	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggai n	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total	
A.10 Working Capital - AH - Poultry																										
1	Broiler Farming_Others	100	1000	144043	PIW	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	95	
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	136.4	
2	Layer Farming_Others	100	1000	361632	PIW	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18	
					BL	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	68.75	
	Sub Total																								205.58	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggai n	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheen	Nagri	Nagrota Gujroo	District Total	
A.11 Animal Husbandary - Sheep																										
1	Sheep - Rearing Unit--	90	10+1	252000	PIW												1	1	1	1	1	1	1	1	16	
					BL	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	43.13	
	Sub Total																								43.13	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Lohai-Malhar	Mandli	District Total												
A.12 Working Capital - AH - Others/SK																										
1	Sheep Farming_Rearin	100	10	32080	PIW	5	5	5	5	5	5	5	5	40												
					BL	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.8												
	Sub Total													12.8												12.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit	SoF / Unit Cost (Rs)		Barnoti	Hiranagar	Keerian Gangwal	Nagri	District Total																

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marheer	Nagri	Nagrota Gujroo	District Total	
	H. Micro, Small and Medium Enterprises (MSME)																									
1	Manufacturing Sector - Term	80	No.	250000000	Phy			10									2	10	10				10			42
					BL	0	0	4000	50	20	100	10	20	10	10	800	4000	4000	50	10	40	10	4000	50	20	16800
2	Manufacturing Sector - Term	80	No.	380000000	Phy	10	20	100	800	20	100	10	20	10	10	50	4000	50	10	40	10	50	40	20	11680	
					BL	160	320	1600	320	160	160	160	320	160	160	800	3200	800	160	640	160	800	640	320	605	
3	Manufacturing Sector - Term	80	No.	250000000	Phy			150									5	150	150				150			605
					BL	0	0	6000	0	0	0	0	0	0	0	200	6000	6000	0	0	0	6000	0	0	24200	
4	Manufacturing Sector - Working	80	No.	250000000	Phy			45									1	45	45				1			137
					BL	0	0	18000	0	0	0	0	0	0	0	400	18000	18000	0	0	0	400	0	0	54800	
5	Manufacturing Sector - Working	80	No.	380000000	Phy	1	1	120	2	2	2	2	2	2	2	2	120	100	1	1	1	1	1	1	5824	
					BL	16	16	1920	32	32	32	32	32	32	32	32	1920	1600	16	16	16	16	16	16	16	
6	Service Sector - Working Capital	80	No.	400000000	Phy			70									1	50	50						171	
					BL	0	0	5000	0	0	0	0	0	0	0	80	4000	4000	0	0	0	0	0	0	13580	

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	Total Renewable Energy																								59.85
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baggan	Bani	Barnoti	Basohli	Bhoond	Billawar	Dhar Mahanpur	Dinga Amb	Duggain	Duggan	Hiranagar	Kathua	Keerian Gangyal	Lohai-Malhar	Mahanpur	Mandli	Marbeen	Nagri	Nagrota Gujroo	District Total
	VIII. Others																								
1	SHGs/ JLGs- Others-JLG	100	No.	200000	PW	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	95
					BL	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	190
2	SHGs/ JLGs- Others-SHG	100	No.	200000	PW	50	50	1000	300	50	500	50	50	50	100	400	200	100	50	50	50	100	100	50	2800
					BL	100	100	1200	600	100	1000	100	100	100	200	800	400	200	100	100	100	200	200	100	5800
	Total Others																								5990
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																								188948.60

Annexure 2

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	58564.05	24341.91	61417.00	30216.00	64965.09	30004.00	84543.87
RCBs	3469.77	0.98	2453.00	45.00	2453.09	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	15608.72	3865.30	13500.00	6203.00	13500.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	77642.54	28208.19	77370.00	36464.00	80918.18	30004.00	84543.87

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12602.37	7408.46	26290.00	5011.00	26918.02	12790.00	30199.43
RCBs	1050.53	0.30	878.00	0.00	878.43	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	3536.06	1378.40	4834.00	1061.00	4834.43	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	17188.96	8787.16	32002.00	6072.00	32630.88	12790.00	30199.43

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	71166.42	31750.37	87707.00	35227.00	91883.11	42794.00	114743.30
RCBs	4520.30	1.28	3331.00	45.00	3331.52	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	19144.78	5243.70	18334.00	7264.00	18334.43	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	94831.50	36995.35	109372.00	42536.00	113549.06	42794.00	114743.30

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	31016.27	25974.92	33966.00	43892.00	33965.78	121386.00	46963.73
RCBs	539.82	0.00	456.00	0.00	456.40	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4375.41	14296.53	5102.00	13044.00	5165.72	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	35931.50	40271.45	39524.00	56936.00	39587.90	121386.00	46963.73

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15197.40	7408.11	16908.00	7333.00	16908.62	22471.00	20766.80
RCBs	180.80	156.25	218.00	101.00	217.58	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1042.80	1626.84	1067.00	2435.00	1066.71	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	16421.00	9191.20	18193.00	9869.00	18192.91	22471.00	20766.80

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	117380.09	65133.40	138581.00	86452.00	142757.51	186651.00	182473.83
RCBs	5240.92	157.53	4005.00	146.00	4005.50	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	24562.99	21167.07	24503.00	22743.00	24566.86	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	147184.00	86458.00	167089.00	109341.00	171329.87	186651.00	182473.83

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

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	24341.91	0.98	0.00	3865.30	0.00	28208.19	30216.00	45.00	0.00	6203.00	0.00	36464.00

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	30004.00	0.00	0.00	0.00	0.00	30004.00	84543.87	0.00	0.00	0.00	0.00	84543.87

Table 2: Term Loan

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

FD						0.00						0.00
F & W						0.00						0.00
SG & MF						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	7408.46	0.30	0.00	1378.40	0.00	8787.16	5011.00	0.00	0.00	1061.00	0.00	6072.00
Grand Total (I +II)	31750.37	1.28	0.00	5243.70	0.00	36995.35	35227.00	45.00	0.00	7264.00	0.00	42536.00
Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH -SGP						0.00						0.00
FD						0.00						0.00
F & W						0.00						0.00
SG & MF						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	12790.00	0.00	0.00	0.00	0.00	12790.00	30199.43	0.00	0.00	0.00	0.00	30199.43
Grand Total (I +II)	42794.00	0.00	0.00	0.00	0.00	42794.00	114743.30	0.00	0.00	0.00	0.00	114743.30

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
2	Bee Keeping	Indian Bee Colony		ha	550000
3	Bore Well	New		No.	600000
4	Breeder Unit	Broiler		1000	899000
5	Bulk Milk Cooling Unit			No.	1500000
6	Bunding	Farm Bunding		ha	15000
7	Chaff Cutter	Electric		No.	35000
8	Chaff Cutter	Manual		No.	20000
9	Cold Storage			No.	8800000
10	Cold Storage	Controlled Atmosphere Storage		No.	2000000
11	Cold Storage	Refrigerated Van		No.	2500000
12	Compost Pit			No.	30000
13	Compost/ Vermi Compost	Vermi Compost		No.	400000
14	Crossbred Cattle Farming			1+1	395000
15	Crossbred Cattle Farming			3+2	805000
16	Crossbred Cattle Farming			5+5	1775000
17	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
18	Dairy Processing Unit			No.	1500000
19	Drinking Water	RO Plant		No.	2500000
20	Drip Irrigation			ha	165000

21	Education Loans	Education Loan above ₹ 10.00 lakhs for Abroad		No.	2000000
22	Education Loans	Education Loan above ₹ 4.00 lakhs and upto ₹ 7.50 lakhs		No.	750000
23	Education Loans	Education Loan above ₹ 7.50 lakhs and upto ₹ 10.00 lakhs		No.	1000000
24	Education Loans	Education Loan upto ₹ 4.00 lakhs		No.	400000
25	Electric Pump Sets			No.	100000
26	Electric Pump Sets		5	No.	180000
27	Export Credit	Post Shipment Export Credit		No.	1500000
28	Export Credit	Pre Shipment Export Credit		No.	2500000
29	Food Grain Processing	Flour Mill		No.	1100000
30	Food Grain Processing	Millets		No.	540000
31	Fruit Processing	Pickle		No.	500000
32	Fruit Processing	Pulp Making		No.	1000000
33	Fruit Processing	Sorting, grading & Packing		No.	1000000
34	Godown		Rural godown	No.	146300
35	Healthcare	Diagnostic Lab		No.	5000000
36	Healthcare	Nursing Home		No.	12000000
37	High density plantation	Apple		ha	3938000
38	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000

39	Loan for Affordable Housing Projects			No.	100000
40	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
41	Manufacturing Sector	Term Loan	Medium	No.	50000000
42	Manufacturing Sector	Term Loan	Micro	No.	2000000
43	Manufacturing Sector	Term Loan	Small	No.	5000000
44	Manufacturing Sector	Working Capital	Medium	No.	50000000
45	Manufacturing Sector	Working Capital	Micro	No.	2000000
46	Meat & Poultry Processing			No.	75000
47	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
48	New Orchard	Temperate Fruits	Apple	ha	614900
49	New Orchard	Tropical/ Sub Tropical Fruits		ha	2168000
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	520000
51	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
52	New Orchard	Tropical/ Sub Tropical Fruits	Guava	ha	501000
53	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	408000
54	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	243400
55	Nursery	Fruit Crops		Ha	1500000
56	Oil Extraction			No.	150000
57	Oil Extraction	Mustard Oil		No.	397000
58	Other machinery			No.	150000

59	Plantation	Bamboo		ha	50000
60	Plantation	Eucalyptus		ha	75000
61	Plantation	Poplar		ha	130000
62	Pond construction	Earthen Pond		ha	3000000
63	Power Tiller			No.	95000
64	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
65	Reapers, Binders and Balers			No.	136000
66	Repair of Dwelling Units	Other Centre		No.	500000
67	Rice Processing	Modernisation		No.	1600000
68	Service Sector	Working Capital	Medium	No.	10000000
69	Service Sector	Working Capital	Micro	No.	1200000
70	Service Sector	Working Capital	Small	No.	2700000
71	Sheep	Rearing Unit		10+1	252000
72	SHGs/ JLGs	Others		No.	200000
73	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
74	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
75	Solar Energy	Solar Pump Sets		No.	30000
76	Spice Processing	Powder & Packaging		No.	1000000
77	Sprayer	Battery Operated Sprayer		No.	3000
78	Sprinkler Irrigation	Micro		ha	120000
79	Thresher	Multicrop Power Threshers		No.	210000

80	Tractor		35	No.	700000
81	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
82	Weeder	Power Weeder		No.	85000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_	No.	6713
2	Barseem/ Bur Seem		Acre	29752
3	Broiler Farming	hers_per cycle	1000	144043
4	Buffalo Farming	Others_per year	Per animal	64089
5	Fish Culture	Others_Trout_Raceway_	Per Unit	238694
6	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_	Per Unit	67955
7	Indian Bean		Acre	31872
8	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
9	Indigenous Cattle Farming	Others_Desi_per year	Per animal	42972
10	Indigenous Cattle Farming	Others_per year	Per animal	42972
11	Indigenous Cattle Farming	Others_CB Jersey Cow_per year	Per animal	63575
12	Indigenous Cattle Farming	Others_HF Cow_per year	Per animal	63575
13	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
14	Maize/ Makka	Irrigated	Acre	46984
15	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	29320
16	Other Vegetables		Acre	61056
17	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
18	Sheep Farming	Rearing Unit _ Semi_intensive_	100	32080
19	Wheat/ Gehu	Irrigated	acre	46736

Abbreviations

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

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
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
NWDPA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
ISDS	Integrated Sheep Development Scheme
IDDS	Integrated Dairy Development Scheme

IPDS	Integrated Power Development Scheme
HADP	Holistic Agriculture Development Program PM-
KISAN	Pradhan Mantri Kisan Samman Nidhi
E-KYC	Electronic Know Your Customer
MSME	Micro Small and Medium Enterprises
CTM	Chenab Textile Mills
GDP	Gross Domestic Product
EWS	Economically Weaker Section
LIG	Low-Income Group
SCARDBs	State Cooperative Agriculture and Rural Development Banks
PCARDBs	Primary Cooperative Agriculture and Rural Development Banks
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CFC	Common Facilitation Center
CBP	Capacity Building Phase
FIP	Full Implementation Phase
SDP	Skill Development Program
WAT	Water Absorption Trench
ENB	Earthen Nala Bund
CCD	Cemented Check Dam

Name and Address of DDM

Name	Amit Kumar
Designation	DDM, NABARD
Address 1	Ward no 15 Patel Nagar
Address 2	Opposite DUDA Office
Post Office	Mini Sectt Kathua SO
District	Kathua
State	Jammu and Kashmir
Pincode	184104
Telephone No.	1922467743
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- Two sovereign Credit Guarantee Schemes offered are:
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- Operations carried through Credit Guarantee Portal

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

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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.

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

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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.

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