



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



किश्तवाड़ जिला  
Kishtwar 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: Kishtwar

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:**

Nikhil Sharma

District Development Manager NABARD

Kishtwar

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 UT Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

### 2. District characteristics

1	Location	The total geographical area of Kishtwar District is 7737 Sq. Km. The district is bounded by Ladakh/Zaskar on the east, Himachal Pradesh on the south, District Anantnag on the North West and District Doda on the west.
2	Type of soil	The types of soil available in the district is coarse, loose and sandy. As regards mineral resources, limestone, graphite and lead are available in the district.
3	Primary occupation	District Economy is mainly agrarian and industrialization is urban based. e.Tourism is a major industry in the district, which provides employment to large number of people. There are many places of tourism /religious tourism /sight-seeing spots in the district.
4	Land holding structure	The Kishtwar district is characterized by undulating and uneven topography with small-fragmented land-holdings and low irrigation facilities

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As against a target of Rs 366.54 cr achievement stood at 355.11 cr under priority sector lending with overall achievement of 96.88% and against overall target of Rs 413.42 cr achievement stood at Rs 773.70 cr with overall achievement of 187%
2	CD Ratio	The CD ratio of district stood at 55.52% as on 31.03.2024
3	Investment credit in agriculture	Performance under ATL for the district was poor as the achievement for FY 2023-24 was only 4%
4	Credit flow to MSMEs	Performance under MSME sector was quite impressive as the Achievement for FY 2023-24 was 260%
5	Other significant credit flow, if any	Housing was another sector where credit flow was quite impressive with overall achievement for the FY 2023-24 under the sector being 147.35%



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

1	Projection for the year	Rs 496.48 crore under PSL
2	Projection for agriculture and its components	Rs 246.60 crore
3	Projection for MSMEs	Rs 220.12 crore
4	Projection for other purposes	Rs 29.76 crore

#### 5. Developmental Initiatives

1. NABARD is also providing financial support to SBIRSETI Kishtwar, JKSRMLM and NGO YMC for providing skill-based training to Womens and unemployed youth of the district.
2. Under Central Sector Scheme NABARD is implementing 3 FPOs in Block Mughalmaidan, Nagseni and Padder. The FPOs are dealing in local products and are in turn providing market access to farmers of the district for selling their produce.

#### 6. Thrust Areas

1. The concept of FPO which focusses on collectivization of the farmers produce and streamlining the supply chain for the farmers shall be the focus area for which GoI has also launched 10000 FPO scheme where in an FPO has been promoted in blocks like Maughalmaidan, Padder and Nagseni
2. Impetus will be put on developing these FPOs and develop them into Business models.
3. Further, Tribal Development project covering 500 Tribal Families in Mughal maidan is being implemented which has helped in development of small horticulture orchards in the block
4. Providing livelihoods to the families as also skill development of the rural youth to create suitable skill force shall also augment the bank credit disbursement.

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

1. Poor spread of branch network with some blocks having only 1 Branch and Kishtwar Block having more than 10 Branches, low spread of BCs, lack of basic rural infrastructure facilities like roads, poor irrigation facilities, lack of off-farm skills and facilities for rural industrial entrepreneurship,

#### 8. Way Forward

1. Skill Development in a major way shall be helpful for creation of self-employment, wage employments and entrepreneurship development.

## 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;

		<ul style="list-style-type: none"> <li>- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</li> <li>- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> </ul>
		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- 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;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>

5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

## 5. Agency wise

### Use Utility

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

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

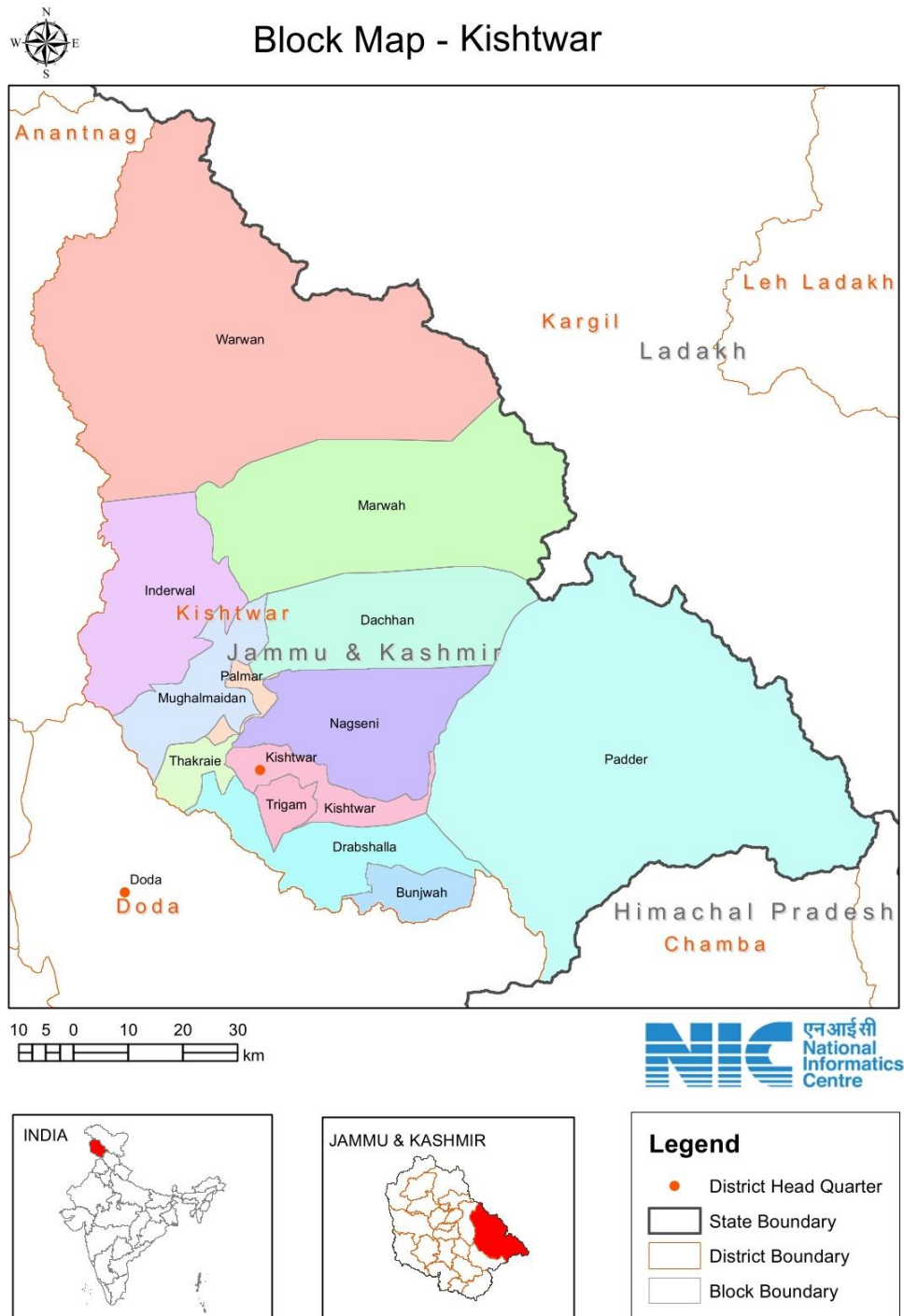
## 6. Limitations and constraints

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

# Part A



## District Map



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

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

(₹ lakh)

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount</b>
A	Farm Credit	24275.23
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>23036.36</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>1238.87</b>
B	Agriculture Infrastructure	218.56
C	Ancillary activities	166.22
I	Credit Potential for Agriculture A+B+C)	24660.01
II	Micro, Small and Medium Enterprises	22012.00
III	Export Credit	0.00
IV	Education	78.00
V	Housing	2208.00
VI	Social Infrastructure	401.70
VII	Renewable energy	29.25
VIII	Others	260.00
	<b>Total Priority Sector</b>	<b>49648.96</b>

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	16873.23
2	Water Resources	80.73
3	Farm Mechanisation	225.90
4	Plantation & Horticulture with Sericulture	224.09
5	Forestry & Waste Land Development	13.52
6	Animal Husbandry – Dairy	5919.81
7	Animal Husbandry – Poultry	129.45
8	Animal Husbandry - Sheep, Goat, Piggery	453.27
9	Fisheries	254.61
10	Farm Credit- Others	100.62
	<b>Sub total</b>	<b>24275.23</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	101.99
2	Land development, Soil conservation, Wasteland development	66.17
3	Agriculture Infrastructure - Others	50.40
	<b>Sub total</b>	<b>218.56</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	143.72
2	Ancillary activities - Others	22.50
	<b>Sub Total</b>	<b>166.22</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>22012.00</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>78.00</b>
<b>V</b>	<b>Housing</b>	<b>2208.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>401.70</b>
<b>VII</b>	<b>Renewable energy</b>	<b>29.25</b>
<b>VIII</b>	<b>Others</b>	<b>260.00</b>
	<b>Total Priority Sector</b>	<b>49648.96</b>

**District Profile**  
**Key Agricultural and Demographic Indicators**

Particulars	Details
Lead Bank	State Bank of India

**1. Physical & Administrative Features**

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	7737.00
2	No. of Sub Divisions	11
3	No. of Blocks	13
4	No. of revenue villages	156
5	No. of Gram Panchayats	136

**1.a Additional Information**

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

**2. Soil & Climate**

Sr. No.	Particulars	Nos.
1	UT	Jammu And Kashmir
2	District	Kishtwar
3	Agro-climatic Zone 1	Temperate
4	Agro-climatic Zone 2	Intermediate
5	Agro-climatic Zone 3	Sub-Tropical Temperate and Intermediate
6	Climate	Cold Temperate
7	Soil type	Clay Loam and Sandy Loam

**3. Land Utilization [ha.]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	109434
2	Forest Land	58904
3	Area not available for cultivation	6181

4	Barren and Unculturable land	13111
5	Permanent Pasture and Grazing Land	3818
6	Land under Miscellaneous Tree Crops	4681
7	Cultivable Wasteland	6511
8	Current Fallow	0
9	Other Fallow	144

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

Sr. No.	Stage	Nos.
1	Safe	13
2	Total	13

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	ha.	% to Total
1	<= 1 ha	36807	86.60	9807	49.29
2	>1 to <=2 ha	4205	9.89	5635	28.32
3	>2 to <=4 ha	1300	3.06	3417	17.18
4	>4 to <=10 ha	187	0.44	991	4.98
5	>10 ha	3	0.01	45	0.23
6	Total	42502	100	19895	100.00

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

Sr. No.	Particulars	Nos.
1	Cultivators	39
2	Of the above, Small/ Marginal Farmers	20
3	Agricultural Labourers	17
4	Workers engaged in Household Industries	1
5	Workers engaged in Allied agro activities	0
6	Other workers	26

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	231	120	111	216	15
2	Scheduled Caste	14	7	7	13.98	0.02
3	Scheduled Tribe	38.15	19.89	18.26	38.07	0.08
4	Literate	107.51	68.70	38.81	96.11	11.40
5	BPL	134.00	0.00	0.00	0.00	0.00



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

Sr. No.	Particulars	Nos.
1	Total Households	45
2	Rural Households	42
3	BPL Households	3

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	26
2	Having Electric Supply	45

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	155
2	Villages having Agriculture Power Supply	155
3	Villages having Post Offices	26
4	Villages having Banking Facilities	155
5	Villages having Primary Schools	87
6	Villages having Primary Health Centres	25
7	Villages having Potable Water Supply	144

**Sources**

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

### District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	805
2	Primary Health Centres	25
3	Primary Health Sub-Centres	68
4	Dispensaries	26
5	Hospitals	2
6	Hospital Beds	170

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1
2	Registered FPOs	15
3	Agro Service Centres	0
4	Soil Testing Centres	0
5	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	2.81
2	Irrigation Potential Created	0.00
3	Net Irrigated Area (Total area irrigated at least once)	2.81
4	Area irrigated by Canals/ Channels	2.57
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.24
8	Irrigation Potential Utilized (Gross Irrigated Area)	0.00

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	446
	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	26000

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	27000	16000	11000
2	Cattle - Indigenous	86000	67000	19000
3	Buffaloes	8216	Breakup NA	Breakup NA
4	Sheep - Cross bred	188105	Breakup NA	Breakup NA
5	Sheep - Indigenous		Breakup NA	Breakup NA
6	Goat	74470	Breakup NA	Breakup NA
7	Pig - Cross bred	0	Breakup NA	Breakup NA
8	Pig - Indigenous	0	Breakup NA	Breakup NA
9	Horse/Donkey/Camel	12000	Breakup NA	Breakup NA
10	Rabbit	0	Breakup NA	Breakup NA
11	Poultry - Improved	35071	Breakup NA	Breakup NA
12	Poultry - Indigenous		Breakup NA	Breakup NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	0
2	Veterinary Dispensaries	12
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	31
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	8
9	Milk Collection Centres	5
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	7
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	218.00	MT	3	gm/day
2	Egg	36.00	Lakh Nos.	00427	nos/p. a.

3	Milk	540.00	MT	064	gm/day
4	Meat	1167.00	MT	18	gm/day
5	Wool	358.30	MT		

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Handbook District Kishtwar
12. Infrastructure & Support Services For Agriculture[Nos.]	Statistical Handbook District Kishtwar
13. Irrigation Coverage ['000 Ha]	Statistical Handbook District Kishtwar
14. Infrastructure For Storage, Transport & Marketing	Statistical Handbook District Kishtwar
15. Processing Units	Statistical Handbook District Kishtwar
16. Animal Population as per Census [Nos.]	Statistical Handbook District Kishtwar
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Handbook District Kishtwar
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistical Handbook District Kishtwar

## District Profile

### Key Insights into Agriculture and Allied Sectors

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	28.32	28.32	28.32
2	Land Holdings - MF (%)	49.29	49.29	49.29
3	Rainfall -Normal (mm)	996	996	996
4	Rainfall - Actual (mm)	0.00	0.00	0.00
5	Cropping Pattern	Maize & Wheat	Maize & Wheat	Maize & Wheat

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	11292.00	11133.00	8573.00

**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod ('000 MT)	Productivity (kg/ha)
1	Rice	1.02	5.27	5166.67	1.02	3.26	3196.08	1.02	4.27	4186.27
2	Wheat	1.78	1.89	1061.80	1.78	1.37	769.66	1.78	1.45	814.61
3	Maize	7.65	6.91	903.27	7.65	1.67	218.30	7.65	1.51	197.39
4	Millets	1.60	7.40	4625.00	1.60	1.16	725.00	1.60	0.97	606.25
5	Pulses	0.84	5.48	6523.81	0.84	9.55	11369.05	0.84	0.85	1011.90

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.15	0.20	0.20
2	Net sown area (lakh ha)	0.12	0.16	0.16
3	Cropping intensity (%)	125.00	125.00	125.00

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	1655.75	1357.29	1127.67
2	Fertilizer consumption - Rabi (kg/ha)	795.53	607.85	632.79



**Table 6: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	13670	15780	32000
2	GLC through KCC (Rs. lakh)	11118.65	10868.00	17163.00

**Table 7: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	18000	23000	27000

**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.)	2200	1300	1000

**Table 9: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	5875	6750	7425

**Table 9: Seed Replacement Ration**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Hybrid Variety (%age)	100	100	100
2	Traditional Variety (%age)	35	37	40

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	Lead bank Office Kishtwar
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook
Table 5: Input Use Pattern	District Statistical Handbook
Table 6: KCC Coverage	Lead bank Office Kishtwar
Table 7: PM Kisan & Other DBTs	District Statistical Handbook
Table 8: Soil Testing Facilities	District Statistical Handbook
Table 9: Crop Insurance	District Statistical Handbook
Table 10: Seed Replacement Ratio	District Statistical Handbook

## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow(Rs. Lakh)	Data NA	Data NA	Data NA

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	15	15	15
2	Net Irrigated Area ('000 ha)	3	3	3
3	Gross Irrigated Area ('000 ha)	3	3	3

**Table 3: Block level water exploitation status**

Sr. No.	UT	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Kishtwar	Kishtwar	Safe	Safe	Safe
2	Jammu And Kashmir	Kishtwar	Mughalmaidan	Safe	Safe	Safe
3	Jammu And Kashmir	Kishtwar	Trigam	Safe	Safe	Safe
4	Jammu And Kashmir	Kishtwar	Drabshalla	Safe	Safe	Safe
5	Jammu And Kashmir	Kishtwar	Bunjwah	Safe	Safe	Safe
6	Jammu And Kashmir	Kishtwar	Inderwal	Safe	Safe	Safe
7	Jammu And Kashmir	Kishtwar	Palmar	Safe	Safe	Safe
8	Jammu And Kashmir	Kishtwar	Thakrie	Safe	Safe	Safe
9	Jammu And Kashmir	Kishtwar	Nagseni	Safe	Safe	Safe
10	Jammu And Kashmir	Kishtwar	Padder	Safe	Safe	Safe
11	Jammu And Kashmir	Kishtwar	Warwan	Safe	Safe	Safe
12	Jammu And Kashmir	Kishtwar	Dacchhan	Safe	Safe	Safe
13	Jammu And Kashmir	Kishtwar	Marwah	Safe	Safe	Safe

**Source:**

Table Name	Source(s) and reference year of data
Table 1 : GLC	Lead bank Office
Table 2: Irrigated Area & Potential	District Statistical Handbook
Table 3: Block Water Exploitation Status	Statistical Handbook District Kishtwar

**Farm Mechanisation****Table 1: GLC**

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

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	03	6	7
2	Power Tillers	08	20	22
3	Threshers/Cutters	10	15	21

**Table 3: Service Centers**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	5	8	9
2	Other minor repair & service centers (No.)	3	6	8

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Mechanisation in District	Dept of Agriculture
Table 3: Service Centers	Dept of Agriculture

**Plantation & Horticulture including Sericulture****Table 1: GLC**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Walnut	Walnut	Walnut
2	Area cultivated (Ha)	4549	4709	4817

**Table 3: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	2	2	2
2	Production - kg	4834	4489	3470

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Crop Identified for One District-One Product	Statistical Handbook District Kishtwar
Table 3: Sericulture	Statistical Handbook District Kishtwar

### Forestry & Waste Land

**Development Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow (Rs Lakh)	Data NA	Data NA	Data NA

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover(ooo)	58.9	58.9	58.9
2	Waste land(ooo)	6.5	6.5	6.5

**Table 3: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod ('ooo MT)	Area (ooo ha)	Prod (ooo MT)
1	Apple	2.86	3.75	2.92	4.25	3.03	4.46
2	Pear	0.27	0.44	0.28	0.50	0.28	0.52
3	Apricot	0.65	1.02	0.68	1.15	0.68	1.20
4	Peach	0.16	0.28	1.72	0.31	0.18	0.32
5	Japanese Plum	0.18	0.30	0.19	0.33	0.19	0.35

**Table 4: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Forest Nursery	1	1	1

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Area under Forest Cover & Waste Land	Statistical Handbook District Kishtwar
Table 3: Production and Productivity	Statistical Handbook District Kishtwar
Table 4: Nurseries (No.)	Statistical Handbook District Kishtwar

**District Profile**  
**Key Insights into Livestock, Fisheries and Land Development**

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (₹ lakh)	2292.00	428.00	796.80
2	KCC for working capital (No.)	7618	949	1439
3	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Dairy Processing and Infrastructure Development Fund (DIDF)**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC flow	Lead Bank Office
Table 2: DIDF	Lead Bank Office

### Animal Husbandry - Poultry

**Table 1: GLC**

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

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird Population	35071	35071	35071
2	Hatcheries (No.)	1	1	1

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC Flow	Lead Bank Manager Kishtwar
Table 2: Poultry	

### Animal Husbandry -

**SGP Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	45.00	33.00	148.92

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Rambouillet, Merino
2	Popular goat breed(s)	Kangyani, Beetal
3	Popular pig breed(s)	No rearing

#### Source:

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Manager Kishtwar
Table 2: Popular Sheep Breeds	Sheep Husbandry Department

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (No.)	11	5	4
2	KCC for working capital (₹ lakh)	15.00	5.35	6.90

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/Ponds(No.)	25	27	35
2	Hatchery (No.)	1	1	1

**Table 3: Fisheries Infrastructure Development Fund (FIDF)**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Manager Kishtwar
Table 2: Inland Fisheries Facilities	Dept of Fisheries Kishtwar
Table 3: Fisheries Infrastructure Development Fund (FIDF)	Dept of Fisheries Kishtwar

**Farm Credit - Others & Integrated Farming****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow( Rs Lakh)	Data NA	Data NA	Data NA

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Manager Kishtwar



## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0	0	0

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Storage Godowns (No.)	3	3	3
2	Storage Godowns ( Capacity - '000 MT)	120	120	120
3	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	0	0
4	Market Yards [Nos] / Wholesale Market (No.)	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank office
Table 2: Agri Storage Infrastructure	Horticulture Planning Marketing Department /Cooperative Department.

## 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)	Data NA	Data NA	Data NA

**Table 2: NABARD's interventions**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Wadi Projects (No.)	1	1	1
2	Wadi Projects - Area of plantation ( '000 ha)	0.18	0.18	0.18

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: NABARD's interventions	DDM office

**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)	0	0	0

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption (000 Kg)	1.32	1.25	1.45
2	Pesticide Consumption (000 Kg)	0.11	0.11	0.13

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed (000 kg)	324	415	465

**Sources**

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

**Agri Ancilliary Activities - Food & Agro Processing & Others**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	0	0	25

**Table 2: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC	11	11	11

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 3: Other Ancilliary Services	Department of Cooperative

## MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow (Rs Lakh)	8447.12	8883.42	21811.00

**Table 2: MSME units – Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	4265	5094	7060
2	Small Units (No.)	10	17	34
3	Medium Units (No.)	0	0	0
4	Udyog Aadhar Registrations (No.)	4275	5111	7094

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Weaver Cooperative Society(Nos.)	2	2	2

**Table 4: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SBI RSETI Kishtwar	12	13	14
2	NABARD	3	3	2

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank Office
Table 2: MSME units - Cumulative	DIC District Kishtwar
Table 3: Traditional activities	Handloom and Handicraft Department
Table 4: Skill Development Trainings	SBI RSETI Kishtwar and NABARD

## Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Export (Rs Lakh)	0	0	0

2	Education (Rs Lakh)	18	50.09	75.03
3	Housing (Rs Lakh)	879	2014.05	2032.57

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No of Units sanctioned (No.)	8453	9003	10079

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank Office
Table 2: Progress under PMAY	Lead bank Office

**Public Infrastructure Investments****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow (Rs lakh)	0	0	0

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

**Social Infrastructure Investments**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow (Rs Lakh)	0	0	0

**Source:**

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

## Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC Flow (Rs Lakh)	0	0	0

### Source:

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

## Informal Credit Delivery

**Table**

**Table 1: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	13	13
2	No. of SHGs formed	1720	2342	2814
3	No. of SHGs credit linked (including repeat finance)	1129	1235	1442
4	Bank loan disbursed (Rs. lakh)	4673	5982	7813.5
5	Average loan per SHG (Rs. lakh)	4.13	4.84	5.41
6	Percentage of women SHGs %	100	100	100

### Sources

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

## 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.)	4	4	8
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	0	0	0

4	Weavers (No.)	2	2	2
5	Marketing Societies (No.)	2	2	2
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	0
10	Others (No.)	1	1	3
11	Total (No)	10	10	16

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	11	11	11
2	Multi state cooperative societies (No.)	0	0	0

**Sources:**

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

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi- urban	Urban	mFIs/ mFOs	SHGs/ JLGs	BCs/ BFs	Village s	Households
Commercial Banks	6	0	22	7	NIL	NIL	2696	NA	NA	NA
Regional Rural Bank	1	0	1	1	NIL	NIL	118	NA	NA	NA
District Central Coop. Bank	1	0	0	1	NIL	NIL	0	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	0	0	NIL	NIL	0	NA	NA	NA
Primary Agr. Coop. Society	10	0	10	0	NIL	NIL	0	NA	NA	NA
Others	0	0	0	0	NIL	NIL	0	NA	NA	NA
All Agencies	18	42	33	9	0	0	2814	0	0	0

### 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	NA	NA	NA	0	0	203320	214399	250939	17.0	96.57
Regional Rural Bank	NA	NA	NA	0	0	1157	1471	1727	17.4	0.66

Kishtwar PLP, 2025-26

Cooperative Banks	NA	NA	NA	0	0	7020	7245	7199	-0.6	2.77
Others	NA	NA	NA	0	0	0	0	0	0	0.00
All Agencies	0	0	0	0	0	211497.00	223115.00	259865.00	16.5	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	0	0	95940	119608	141592	18.4	98.14
Regional Rural Bank	NA	NA	NA	0	0	1385	1632	1888	15.7	1.31
Cooperative Banks	NA	NA	NA	0	0	895	956	802	-16.1	0.56
Others	NA	NA	NA	0	0	0	0	0	0	0.00
All Agencies	0	0	0	0	0	98220.00	122196.00	144282.00	18.1	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	47.2	55.8	56.4
Regional Rural Bank	119.7	110.9	109.3
Cooperative Banks	12.7	13.2	11.1
Others	0	0	0
All Agencies	46.4	54.8	55.5



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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	36461	45862	26320	9470
Regional Rural Bank	4071	1298	1068	255
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	40532	47160	27388	9725

### 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	65400.11	46.2	22967.66	16.2	29800.00	21.0	1600.00	1.1	12570.00	8.9
Regional Rural Bank	1039.33	55.0	304.25	16.1	345.00	18.3	20.00	1.1	201.00	10.6
Cooperative Banks	465.67	58.1	133.09	16.6	156.00	19.5	10.00	1.2	90.00	11.2
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	66905.11	46.4	23405.00	16.2	30301.00	21.0	1630.00	1.1	12861.00	8.9

### 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 t [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment t [%]	
Commercial Banks	28131.83	23513.88	83.6	32664.35	23327.26	71.4	33831.95	34416.20	101.7	85.6
Regional Rural Bank	1642.33	866.44	52.8	1806.53	897.85	49.7	1806.53	1006.50	55.7	52.7
Cooperative Banks	923.32	85.96	9.3	1015.62	43.59	4.3	1015.62	89.00	8.8	7.5
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	30697.48	24466.28	79.7	35486.50	24268.70	68.4	36654.10	35511.70	96.9	81.7

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	17602.42	11118.65	63.2	16632.91	10868.64	65.3	17500.55	8272.00	47.3	58.6
Term Loan (Agri.)	2872.26	173.03	6.0	7608.63	263.74	3.5	7908.59	301.00	3.8	4.4
Total Agri. Credit	20474.68	11291.68	55.1	24241.54	11132.38	45.9	25409.14	8573.00	33.7	44.9
MSME	7619.86	8447.12	110.9	8381.81	8883.42	106.0	8381.81	21811.00	260.2	159.0

Other Priority Sectors*	2602.94	4727.47	181.6	2863.15	4252.90	148.5	2863.15	5127.70	179.1	169.7
Total Priority Sector	30697.48	24466.27	79.7	35486.50	24268.70	68.4	36654.10	35511.70	96.9	81.7

### 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	203320.00	240.00	0.1	214399.00	348.00	0.2	250939.00	658.00	0.3	0.2
Regional Rural Bank	1157.00	18.00	1.6	1471.00	32.00	2.2	1727.00	39.00	2.3	2.0
Cooperative Banks	7020.00	105.00	1.5	7245.00	251.00	3.5	7199.00	182.00	2.5	2.5
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	211497.00	345.00	0.16	223115.00	631.00	0.28	259865.00	879.00	0.34	0.26

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

Source(s)	
1	Lead Bank Office Kishtwar
2	
3	

## Part B

## **Chapter 1**

### **Important Policies and Developments**

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

##### **Cooperative Development**

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

### **Agriculture Mission:**

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

#### **i. Agri Stack:**

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

#### **ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):**

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

#### **iii. JanSamarth Portal:**

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

### **Agriculture Infrastructure Fund (AIF) Scheme**

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

i. Viable Farming Assets: The scheme now includes the creation of

infrastructure for viable projects for building community farming assets.

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

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

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

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

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

**Fisheries & Aquaculture Infrastructure Development Fund (FIDF):**

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

iii. Natural Farming: To increase productivity as well as reduce input costs

one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

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

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

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

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

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

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

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

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

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

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

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

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

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100



large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

## **2.2. Highlights related Agriculture & Farm Sector**

### **Priorities identified for Agricultural Sector**

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

### **Focus Areas**

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

## **3. Policy Initiatives – RBI**

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

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

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

#### **4. Policy Initiatives – NABARD**

##### **1. Refinance support:**

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

##### **2. Schematic Refinance for Water Sanitation and Hygiene (WASH):**

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

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

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

##### **4. Credit-linked subsidy schemes of GoI**

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

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

##### **5. Interest Subvention Schemes of GoI**

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

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

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the

Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

## **6. Rural Infrastructure Development Fund (RIDF):**

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

## **7. Micro Credit Intervention:**

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

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

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

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

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

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

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

## **8. Financial Inclusion**

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

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

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

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

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

## **9. Farm Sector Development**

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

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

### **9.b. Expansion of JIVA:**

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

### **9.c. Accelerator approach for growth of FPOs:**

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

### **9.d. Saturation Drive campaign:**

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

### **9.e. National FPO Policy:**

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

## **10. Climate Action and Sustainability:**

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

Adaptation Fund for Climate Change (NAFCC).

## 11. Off Farm Sector Development

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

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

## 12. Agriculture Credit during 2023-24:

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

## 13. Technology Facilitation Fund (TFF):

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

## 5. Govt Sponsored Programmes linked with Bank Credit

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

Holistic Agriculture Development Programme (HADP)

Agriculture & allied sectors contribute to 18% of the GDP of J&K, amounting to 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. UT 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 (Batal 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. Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".

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

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

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

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

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

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

### **3. Govt Sponsored Programmes linked with Bank Credit**

#### **Handicrafts/Handloom Sector**

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

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

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

#### **Incentives for Handloom Sector**

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

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

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

#### **Incentives/Schemes for Dairy Sector**

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

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

production.

### **Incentives/Schemes for Fisheries Sector**

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

Agriculture is the main source of livelihood in this mountainous district. Kishtwar district is characterized by undulating and uneven topography with small-fragmented land-holdings and low irrigation facilities. Persistent droughts, erosion of top soil aggravates the problems of the farmers. The Agriculture department has taken proactive measures by distributing HYV seeds to bring new area under cultivation of crops.

GoI launched PM Kissan Samman Nidhi scheme in FY 2018-19, wherein, all small and marginal farmers will get up to 6000/- per year as minimum income support. Further as per Union Budget 2020-21, all the PM Kissan beneficiaries will be covered under KCC scheme. Further budget proposed setting up of Kissan Rail Service and Kirishi Udaan Yojna to enable easy transportation off farm produce.

Presently, the agriculture sector in the district is confronted with issues like practice of mono-cropping, increase in number of marginal and small farmers (77.62% in Kishtwar), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon, low irrigated area (about 6-7.5% of the net sown area in Kishtwar), climate risk, etc. The performance of Banks under KCC scheme in Kishtwar has not been satisfactory. As on 31.03.2024, a total of 41822 KCCs have been sanctioned against which only 19524 are disbursed in the Kishtwar District with a cumulative credit of Rs 171.63 cr against a total of about 42979 farm operating families in the district.

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

There is well established Agricultural Department with a separate Saffron Development Office, Irrigation Department and Agricultural Extension Officers working in the field.

A Saffron Development Farm is established at Berwar, known as Berwar Farm, to assist in seed (corn) production, training of farmers and technology upgradation.

Fertilizers and pesticides: Fertilizers are sold to farmers through private dealers and co-operative societies. Plant protection pesticides are distributed through dealers and cooperatives. Department is also contemplating to distribute it through FPOs promoted under CSS. Some of the FPOs have been issued seed and pesticides licenses by Department

#### 2.1.2 Water Resources

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

Irrigation is one of the most critical factor that fosters agricultural growth by reducing uncertainties. Hence provision of irrigation facilities is indispensable to enhance agricultural productivity and to ensure better living standards. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. As per Central Ground Water Boards assessment in 2017, nearly 90% of the groundwater extracted annually went towards agriculture.

Further water use efficiency for irrigated agriculture has remained low in India, necessitating the promotion of micro irrigation methods like drip and sprinklers under Per Drop More Crop initiative.

The district has hilly terrain and undulating topography. The rivers flowing through the district are quite below the level of cultivable land. Most of the farming is rain fed. Somewhere natural streams, Khuls, canals act as source of irrigation. As a result, the scope for minor irrigation development is quite restricted. Scope for development of Minor Irrigation is either through small lift points or pump sets in areas where perennial streams/nallahs are in existence and converting natural water streams into pacca water supply channels to fields. Agricultural growth depends upon various factors.

The mighty river Chenab is flowing all through the district on which a number of dams are being constructed. The reservoirs provide ample opportunity for lift irrigation scheme.

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

The district has gross cropped area of 25872 ha. of which only 1895 ha. is covered under irrigation. The main source of irrigation in the district is canals, which cater to 97.66% of the total irrigated area. The quality of groundwater from shallow and deeper zones is generally good and is suitable for irrigation and domestic purposes. The required pumpsets, other accessories and after sales service are readily available in the district. Surface water runoff in some hilly areas of the district is not being used for irrigation purpose. Non-availability of technical guidance of Central Ground Water Board in the district.

### **2.1.3 Farm Mechanization**

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

The management of agriculture production system essentially involves effective management of inputs and timely completion of production operations. The use of latest production technology and machines play an important role. Though it is a wide term, for the purpose of bank credit and estimation of potential, only tractors, combines, power tillers and other implements are taken. The department of agriculture is providing subsidy for the purchase of tractors @ 45,000/- per unit. Subsidy for purchase of tillers, harrows, and rotavators is also available. The tractors, trolleys, power tillers, threshers and other agricultural implements are the vital tools that are used for mechanization of farming thereby increasing agriculture productivity. Due to hilly terrain, heavy farm machinery is difficult to operate in the agriculture operation. However, since subsidy is limited and may not be available to all applicants, it is necessary to trigger the habit to purchase farm machinery with bank credit.

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

Tractors, trolleys, power tillers, threshers and other agricultural implements are supplied from Jammu as no authorized dealer is operating in the district. Tractors as well as after sales service are available from Jammu. Skilled manpower for repairs of tractors etc. is also not readily available. In case of need, farmers have to avail services from adjoining districts. Small and scattered land holdings stand in the way of farm mechanization. However, there is potential for promoting other farm equipment.

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

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

The temperate as well as sub-tropical climate of district offers immense scope for plantation and horticulture activities. The agro climatic conditions of the district are suitable for growing fruit crops like, Apple, Apricot, Plum, Peach, Walnut, and Vegetable etc. The growers are having limited fruit plantations at their farm. There is good scope for establishing and developing orchards on commercial scale. Nature has bestowed the district with rich climatic conditions conducive to fruit crops of this hilly zone.

Apart from fruit crops, the conditions prevailing in the district are favorable for non-traditional horticulture activities like commercial production and processing of Mushroom, Sericulture, Medicinal and Aromatic plants like lavender, development of commercial nurseries and processing of fruits and vegetables.

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

The district offers good scope for development of sericulture. There are about 411 farmers engaged in this activity in the district. In the year 2020-21 total Horticulture crop produced in Kishtwar was about 20323 Mt. The department is taking care of marketing of the produce. An open auction market was held at Chatroo where buyers, mostly from Bengal/Bangalore buy. There are two government run nurseries of mulberry plants: one at Hudri and other at Sigdi. Moreover, the department is providing support to a limited number of farmers in the construction of the rearing sheds, supply of rearing kits, arranging health insurance for the women.

The Horticulture department has three nurseries at Dool, Nowpachi and Dambar (Chatroo). These supply plants for apple, pear, apricot, walnut etc. Besides this, there are about 5 privately run nurseries in Kishtwar districts

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

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

Forestry is basically art, science & practice of studying and managing forests & related

natural resources and Forest by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items. Trees and vegetation are basic requirements for a clean environment, healthy living and sustainable agricultural production. As per National Forest Policy 1988, one-third of the total geographical area (20% for plains and 66% for hilly areas) should be under tree cover. In district, 716113 ha of area is under forest/ tree cover, which constitutes 92.55% of the geographical area.

In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species etc. The available wasteland in the district could be used for dry land horticulture development and for fuel, timber, silvi pasture and fodder tree crops. In addition, there is also some scope for diversification of agriculture to agro-forestry. Other species that can attract institutional credit are Poplar, Eucalyptus, Jatropha, Bamboo and Mulberry. There is loss of land/ good top soil due to land erosion.



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

The Forest Department is the nodal agency for forestry and wasteland development in the district. The department is represented by one Divisional Forest Officer who is assisted by Forest Range Officers and Forest Guards.

The Department is providing free technical guidance and supplying quality planting material at subsidized rates to the farmers. For production and supply of plants, the department has established two forest nurseries in the district.

There are not much wood based industries in the district.

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

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

The role of Animal Husbandry (AH) in rural economy is of immense importance. In fact the dependence of rural life on AH is independent of the developmental stages. In hilly districts like Kishtwar, Animal Husbandry being backbone of the farmers is the only sector which can particularly bring revolution in economic development of the district. Dairy is the most important economic activity followed as a subsidiary occupation in the district. The farmers prefer crossbred cows and graded murrah/ buffaloes. The crossbred cows and graded murrah/ buffaloes give 6-8 and 8-10 liters of milk per day (LPD), respectively. The most common unit size (1+1) is being implemented under Govt sponsored schemes. Milk production in the district is: 620 lakh liters during 2022-23.

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

The Animal Husbandry Department is the Nodal agency for development of Dairy, Poultry and small ruminants in the district.

### **2.1.7 Animal Husbandry – Poultry**

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

Poultry provides humans with food and fibre in the form of eggs, meat and feathers. Many people love to raise chickens and other poultry species at farm houses. Others just love to raise them for backyard pets and for fresh eggs every day. There is a large commercial chicken industry that provides us with eggs and meat. Poultry products are in huge demand in & around J&K because chickens and other poultry can be reared in almost any part of the UT. Almost entire demand is met from Jammu district and State of Punjab, thereby offering a large scope for development of this activity in the district. The poultry population of the district is 0.60 lakh

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

Feed is procured from outside the district i.e. from Jammu district which affects profitability of the farmers. District is at present having one Hatchery and 4 Poultry Extension Centers.

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

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

This activity is a preferred occupation in the district and is generally taken up by small/marginal farmers and the landless labourers besides the Bakarwal and Gujjar

communities, who are traditionally well versed in rearing of sheep/goat. The total number of goat and sheep in the district are 87,600 and 1,96,100 respectively. There is a huge demand of meat in the district because of cold climate and the entire community use meat product in their diet. This activity does not require regular supply of feed and survive on natural grazing. The district has permanent pastures and grazing land including high altitude pasture lands. The shepherds move with their flock to high land pastures during summer and return to plains in winter.

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

- There are 35 Sheep extension centre, 4 sub sheep centre and 35 dispensaries in the district.
- Sheep Husbandry Department is the Nodal agency for the development of this activity in the district.
- Shortage of Extension Centres/dispensaries. Shortage of requisite medicines.
- Poor development of pastures in low lying areas.
- Lack of shearing machines. Lack of Tents/Tarpaulins for night/shelter of migratory breeders.

### **2.1.9 Fisheries**

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

The district has good scope for development of inland fisheries. However, the scope for farming fish in running water of Chenab River may be encouraged after providing license to cultivate fish farming among farmers. The fish farmers may be encouraged to undertake this activity on commercial scale on private ponds. The extension agency provides necessary guidance and makes arrangement for fish seed. Fish seed is available locally.

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

River Chenab flows across the district. There are large number of perennial streams which have considerable potential for Fisheries development. Some of streams are suitable for trout fishing. All the four Tehsils and 13 blocks of District Kishtwar are having rich resources of water. These resources can be exploited by the Department of Fisheries for different types of fish production. A Fish Hatchery at Mugalmaldan (Chatroo) has been established. Besides, there are 525 registered fishermen in the District. The total value of fish caught by these fisherman amounts to 129.70lacs. The private sector activity in this field is low. The bank credit is not being promoted in this sector and present credit to this sector is negligible. The Chenab and Kashtigarh Rivers, snow fed streams and pools are being used for rearing of fish. Trout, snow trout, common carp, silver carp, grass carp are cultured in the small ponds. The status of this sector as on 31 March 2021 is as follows:

1. The total number of fishing license holders in the district is 525.
2. There are 47 fish pond in the district (including 1 Govt Pond).
3. Seed stock for Carp Seed is 30000 and for Trout is 10000.
4. District has 1 fish hatchery in Block Mughalmaldan



### **2.1.10 Farm Credit – Others**

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

Despite the advent of mechanization, animal power continues to play a significant role in farm operations especially in case of farmers with small and marginal land holdings. Animals are also used for transportation of farm inputs and marketing of produce in many rural areas lacking motorable roads. Owners of small fragmented land holdings cannot afford to have their own power tillers or tractors for economic reasons. For them, plough bullocks and bullock carts would be the viable option for their farming and transport operations. The mules, ponies etc. are also used in the district especially in hilly areas for purpose of transportation of agriculture produce to the nearby markets. As these animals are in good demand, there is a need for giving a boost to this activity.

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

- Animal Husbandry department is the Nodal Agency for development of animal activities in the district. The veterinary facilities available in the district are quite adequate to take care of the requirements of these animals. The good quality animals are not locally available and as such there is a need for the department to consider setting up its own

### **2.1.11 Sustainable Agricultural Practices**

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

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers income and increase family labour employment.

An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income.

Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner. Higher food production to equate the demand of the exploding population

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops.

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

the marketable surplus with SF/MF may be small, therefore needs aggregation.

- ii) Initiation of Mission on Integrated Farming Systems in the district by

converging various schemes of crop husbandry, horticulture, livestock and fisheries can give impetus to integrated farming systems approach.

iii) Banks may explore possibility of financing IFS models in cluster mode

## **2.2 Agriculture Infrastructure**

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

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

Post-harvest storage of agricultural produce is very important to minimize wastage of produce during glut and shortage during other seasons. Creation of adequate storage and marketing facilities is as important as crop production itself. Establishment of Storage Godowns, organized Market Yards and Cold Storages (for Horticulture fruits and vegetables) will help the farmers not only to avoid post-harvest losses but also to realize better price. GOI has launched scheme for construction of Rural Godowns and setting up of Cold Storage wherein subsidy is available.

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

There is one godown of FCI located in Kishtwar. The godown is utilized for procurement of food grain from Jammu Offices of concerned agencies. Most of the raw material is available locally. There is good scope for setting up of Controlled Atmosphere storage for apple and high value vegetables as also rural godowns for food grains etc. in the Kishtwar district

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

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

The district falls in mountainous region of Himalayas. Soil and water conservation problems arise mainly due to misuse of irrigation water. Excessive irrigation results are seepage, loss of water, soil and nutrients. There is need for land leveling/scrapping, appropriate bunding for soil conservation to ensure better water use efficiency. There is ample scope for financing land leveling/scrapping in the district and the existing borrowers of minor irrigation/crop loan can be potential borrowers for this investment. Moreover, developing small water harvesting structures at fields or roof tops will help in soil conservation and help in irrigating the fields

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

Department of soil conservation and engineering provides technical guidance for land development. Specific demonstration/ extension efforts need to be made to educate the borrowers about the utility of scheme

### **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 paving way for organic farming into a potential business. Further, plant tissue culture has in recent years, become of major industrial importance in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants.

Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming identification of potential areas and crop is crucial. Governments priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, and cotton, wheat and basmati rice. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems would be the best farming strategy

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

At present some people in the district are making vermi-compost manure for their own use, mostly at small level without bank finance. The department may promote the commercial production of vermi-compost in the district with bank finance.

There is a need to popularize vermi-compost units and use of organic manure/biofertilisers in a big way.

Promotion and livelihood options for organically grown medicinal and aromatic plants.

### **2.3 Agriculture – Ancillary Activities**

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

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

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year. In India, the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition, particularly within the food processing industry. India is the second largest producer of food in the world after China. It has the potential to become food basket for world, considering the scope and increasing demand for food processing.

According to ICAR-CIPHET study on post-harvest losses of major agricultural and horticultural crops as well as livestock products, the losses in selected fruits were found to be in the range of 6.70%

-15.88%, the losses in vegetables varied from 4.58%-12.44%, losses in inland and marine fisheries were estimated to be 5.23% and 10.52% respectively. The assessed loss in milk sector was only 0.92%, whereas the losses in meat and poultry sectors were 2.71% and 6.74% respectively. India has a strong raw material base but it has been unable to tap the real potential for processing (overall processing level of

perishables is only 8%).

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

- a. There are no major food and agro processing unit operating in the district.
- b. Inadequate flow of credit, especially for working capital requirement.
- c. Non-availability of skilled man power for food processing is a big challenge.

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

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

This sector includes loans to cooperative societies, LAMPs, PACS, MFs, SHGs, JLGs and other related groups. Loans for establishment of Agri Clinics and Agri business centres are also included in this sector. In terms of revised RBI guidelines on Priority Sector Lending,

- (i) loans not exceeding 50,000 per borrower provided directly by banks to individuals and their SHG/JLG (provided the individual borrowers household annual income in rural areas does not exceed 1,00,000 and for non-rural areas it does not exceed 1,60,000),
- (ii) Loans to distressed persons to prepay their debt to non-institutional lenders,
- (iii) overdrafts extended by banks up to 10,000 under PMJDY,
- (iv) Loans sanctioned to State Sponsored Organisations for SC/ ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations are covered under the sector Others.

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

A large population in Kishtwar has been covered under PMJDY. People may be sensitized to regularly operate their account so that it does not become inoperative and become ineligible for overdraft facility. Bankers may provide overdraft facility to the eligible account holders.

## **Credit potential for MSMEs**

### **3. Credit potential for MSMEs**

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

Non-farm sector activities are key activity which has immense potential for creation of new jobs which promotes sustained economic development of the district and increase in livelihoods of the people. The UT of Jammu and Kashmir has abundant natural resources which could be exploited for setting up of industries. With the focused attention given by Govt. of India (GoI) in respect of Small and Medium Enterprise (SME) Sector, as also for enhancing skill development of traditional professions like welding, craftsmen, cobblers, etc. the emphasis on training needs has gained momentum, as there is need for skilled and certified workers, which will help them become bankable.

In order to have a diverse economic spectrum in the UT and meet the challenge of unemployment and under-employment, rural industrialization requires new technological interventions, skill development institutions/initiatives, packaging, and effective market linkages.

Accordingly, various GoI/UT Govt. have incentivized acquisition of certain assets and other expenses in the form of subsidy, details of which are as follow

GoI Incentives

3% Interest subsidy on working capital 90% Transport subsidy.

100% Insurance subsidy for fire policies 30% Capital Investment Subsidy (CIS) etc.

UT Govt. Incentives:

100% subsidy on diesel generated (DG) set up to 25.00 Lakh. 100% subsidy on laboratory testing equipments up to 25.00 Lakh. 15% subsidy on purchase of plant & machinery. It is Capital Investment Subsidy (CIS)

30% subsidy on purchase of pollution control devices. 100% subsidy on Project Report.

There is one Industrial Estate at Sangrambhata in Kishtwar. One more is proposed at Kundhali, Poochal. Support services are also available from DIC, DRDC, Handicraft Department, Handloom Department, and KVIC/KVIB.

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

The basic infrastructure required for industrial growth like roads, communication, railway, electricity, transport, water, labour, education, law and order, health care, good branch network of banks etc. is not adequate.

Training Institutes, like Industrial Training Institutes & Polytechnics are existing in the district.

RSETI for the district is functioning well and training programmes for various RNFS activities have been running successfully.

Lack of technical staff with bank branches to formulate, appraise and sanction NFS schemes.

Shortage of skilled labour.

Lack of awareness about SCC/GCC among masses.

Shortage of good NGOs/VAs to conduct EDPs/Awareness Programmes and Seminars.

## **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 new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, aims at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2022-23 and to raise India's share in world exports from 2% to 3.5%. To achieve this milestone, the FTP aims to provide a stable and sustainable policy environment and link with other initiatives of the Government such as 'Make in India', 'Digital India' and 'Skills India'. While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries

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

The UT of Jammu & Kashmir has abundant natural resources which could be exploited for setting up of industries. District Kishtwar lacks any basic infrastructure or industrial base at present to cater to the export market. Apple and walnut of Kishtwar may take a lead in export.

Bank Credit: Banks assistance to export credit is mainly under two categories.

Pre-shipment credit also known as Packing credit is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc to companies engaged in export or services. Packing credit is sanctioned on the basis of letter of credit or a confirmed and irrevocable order for the export of goods and services.

'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods

/ rendering of services to the date of realization of export proceeds. As per extant guidelines of RBI, the period prescribed for realization of export proceeds is 12 months from the date of shipment. The above two categories of credit can be granted either through Indian Rupee or through a foreign currency. Quantum of assistance under export credit will depend upon a number of factors, amongst which, the credit worthiness of the borrower is of prime importance for a banker.

### **4.2 Credit Potential for Education**

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

Education continues to remain a top priority for the Government of India with rising budgetary allocations. India is one of the largest and complex school education systems in the world. Samagra Shiksha - an overarching programme for the school education sector extending from pre-school to class 12 with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. It subsumes the three Schemes of Sarva Shiksha



Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE). Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, Department of Higher Education and Indian Banks Association (IBA). As per the Model Education Loan Scheme adopted by the IBA, the banks can finance up to 100% of the loan depending on the amount. Currently, for loan up to 4 lakh, there is no margin money required. Presently, the banks do not ask for any collateral or third-party guarantee for loan up to 4 lakh. For loans above 4 lakh up to 7.5 lakh, a third-party guarantee is sought by banks. A collateral is asked for loan exceeding 7.5 lakh. Simple interest to be charged during the study period and up to commencement of repayment. The repayment moratorium provided is Course period plus 1 year or 6 months after getting job, whichever is earlier.

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

The district has 04 Degree College and 76 high/higher secondary schools. The district also has a campus of University of Jammu. There are no medical or engineering colleges in the district. In the absence of adequate facilities for college education within the district, students seek greener pastures in other districts/UT.

### **4.3 Credit Potential for Housing**

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

Housing is one of the basic human needs, next to food and clothing. It serves as an engine of growth for an economy, since it has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of ancillary industries such as cement, steel, brick, timber and other building material. The market for housing finance witnessed significant expansion in late 1990s and early 2000s, with the entry of banks in a big manner. However, the share of housing loan as a percentage of GDP in our country has remained quite low at around 9 per cent. At the national level, the shortage for housing in rural areas is estimated to be more than 40 million units. Around 95 per cent of the shortage pertains to the EWS and LIG category.

Government of India has announced Housing for All by 2022. Various schemes like Indira Awas Yojana, Rajiv Awas Yojana etc. are run by GoI. According to a KPMG report titled 'Decoding housing for all by 2022', India needs to develop about 11 crore housing units in the next seven years at an investment of more than \$2 trillion (Rs. 128 lakh crore) or about \$250-260 billion annually.

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

The housing sector is under developed in the district. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are available with a slight difficulty 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.

The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector in the recent past.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure is an umbrella term for many activities referred to as social overhead capitals which forms the basis for sustainable development of any developing society. For sustainable economic and social development, basic amenities need to be created on the basis of which further investments for creation of new assets could be made. From the banking point of view, credit absorption capacity of the population in an area, largely depends on adequacy of infrastructure support available for taking up investment and production activities. Infrastructure includes availability of amenities/services like irrigation structures including dams, roads, bridges, piped water supply, sanitation & sewerage, solid waste collection & energy, market yards, education, health, communication, information technology, power, telecommunications, etc. Investment in rural infrastructure (a) creates new economic opportunities and activities; (b) generates additional employment and income; (c) facilitates and improves delivery of other rural services; and (d) enhances democratic processes and skills among rural poor.

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

The district is seeing a pace of urbanization and more immigration to lower areas for education, employment and permanent settlement. The migration for employment is more towards the main town thus putting more pressure on social resources. All this needs to be aided with the creation of necessary social infrastructure by both the government and private sector.

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

In the district, 89 projects worth Rs. 23051 lakhs as total outlay with NABARD Loan amounting to Rs. 20747 lakhs are currently ongoing under NABARDs RIDF since RIDF XXIV tranche and an amount of Rs. 15515 Lakhs has been disbursed.

With the increase in the pace of creation of Rural Infrastructure under RIDF like Roads Bridges, Water Supply Schemes, Schools, Hospitals, etc., the lives of the rural population are being relieved from the hardships. The mobility of people for education, employment, medical treatment, etc., also eases and the same ultimately results in more economic opportunities and scope for development

#### 5.2 Social Infrastructure involving Bank Credit

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

Aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centers, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. The banks have not achieved much breakthrough in convincing the investors to invest in social infrastructure other than schools and private hospitals.

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

The district is seeing a pace of urbanization and more immigration to lower areas for education, employment and permanent settlement. The migration for employment is



more towards the main town thus putting more pressure on social resources. All this needs to be aided with the creation of necessary social infrastructure by both the government and private sector.

### 5.3 Renewable Energy

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

Bank loans upto a limit of Rs 30 crores to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants, etc. For individual households, the loans up to Rs. 10 lakhs are covered under priority lending

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

1. For bio gas, Agriculture department, the nodal agency for executing the work. For solar energy, UT owned JKEDA is the nodal agency.
2. Govt. Agency i.e JKEDA and some private players (TATA BP solar) are providing subsidy linked solar home lighting system.
3. For setting up small biogas plants, the raw material is available in most of the rural households.
4. The District has a good population of cows. This offers potential for setting up of bio-gas plants in rural areas in terms of space and dung.
5. SHGs under NRLM in various villages can be trained for such activities and they can propagate it among other SHGs.

### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	53	84.675500	76.2079
B	Ongoing tranches	0	0.000000	0
	Total (A + B)	53	84.675500	76.2079

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	14.78	12.52
B	Rural roads & bridges	61	179.15	131.04
C	Social Sector	4	13.54	1.16
	Total (A + B + C)	79	207.47	144.73

## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

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

The Joint Liability Group (JLG) mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate pressure in maintaining peer education credit discipline. The banks in the district may increase their financing to small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering the estimated number of 90% land holdings under small and marginal farmers in the district, there is considerable potential for financing of JLGs in the district.

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

NRLM working in all 13 blocks of district from the year 2022-23. Lack of awareness among public especially lower strata of society about the availability of Overdraft/consumption/SHG, JLG facilities from banks. A consensus may be arrived at by banks to reduce the gap in number of SHGs who have opened Saving Bank Accounts with banks and are yet to be credit linked

- Total no. of SHGs formed in the district-2814
- Total no. of members-28682
- Amount of Bank Loan Outstanding to SHGs-7813.5 lakh
- No. of govt/other agencies participating in SHG programme -02

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

The district faces some specific challenges in agriculture due to unique geographical and climatic conditions. Harsh climatic conditions leading to limited growing season, water scarcity, limited land, limited crop diversity. etc. In addition, due to more number of small and marginal landholdings, low level of mechanization leading to low level of production. Some of the suggested interventions for making agriculture more vibrant in the district are as under:

1. Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system.
2. Technical inputs like high yielding varieties, quality seeds, suitable agro techniques, mixing of traditional crops with newer ones and moderate farm mechanization to compensate the labour shortage at farm.
3. The Allied sector can help farmers increase their income through revival of livestock based integrating farming system.
4. Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale.
5. Establishment of special agriculture zones based on climate/physiographic factors.
6. Promotion of Integrated Farming system: Composting + Fisheries + Protected cultivation.
7. Promotion of Polyhouse technology

#### 2. Water Resources

1. Improving already existing irrigation facilities, harnessing groundwater through drip and sprinkler systems would improve the production and productivity.
2. Reliability of power supply, quality of power, etc.in the district.
3. Promotion of Energy-efficient/Solar Pump sets.
4. 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.
5. Setting up of WUAs at the village level.
6. Training on Irrigation management, water conservation by KVK and RSETI.

### 3. Farm Mechanization

1. Farm Mechanization schemes need to be popularized among farmers.
2. Need for popularizing small farm implements among farmers regarding its usefulness on a cluster basis especially to small and marginal farmers.
3. FPO formed may be provide with custom hiring centers.
4. Mechanization for increasing farm efficiency by establishing custom hiring centers and providing subsidized farm equipment. Usage of tractors and power tillers can be maximized. Financing mini- tractors with matching equipment's may be explored for smallholders through SHG/JLG mode.
5. Power tillers are better suited for small holdings, hilly regions and small orchards. A trolley can be attached to the power tiller for transporting agricultural produce.
6. Proper quality control in manufacturing of farm machinery and equipment.
7. Skill development trainings may be provided to rural youth on operation, maintenance, repairs & services of farm machinery.

### 4. Plantation and Horticulture

1. Government may develop integrated training and extension programmes, which will enable training of existing mechanics to promote them to be specialized technicians for Agri-equipment.
2. Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized among the farmers to get enhanced returns from selling quality produce.
3. 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.
4. Promotion of intensive cultivation-High density plantation, multiple cropping.
5. Establishment of High tech nurseries.
6. Establishment of center of excellence for production of quality planting material.

### 5. Forestry/ Waste Land Development

1. District needs wasteland schemes and extension services in the field of agro/farm forestry.
2. Policy reforms to incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration.
3. Capacity building initiatives to enhance technical skills, knowledge transfer, and entrepreneurship among forest-dependent communities and stakeholders.

4. Investment in research and development to promote innovation in forest management, silviculture techniques, and value-added processing of forest products.

#### **6. Animal Husbandry – Dairy**

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

#### **7. Animal Husbandry – Poultry**

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

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

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

#### **9. Fisheries**

1. Fishing as a commercial activity has not developed so far in the district. Awareness needs to be created among the farming community regarding taking up this activity on a large scale or on a small scale along with agriculture operations.
2. Latest scientific skills need to be imparted to the farmers.
3. Increasing hatching and rearing space for production of fisheries

### **10. Construction of Storage and Marketing Infrastructure**

1. Storage, dry as well as cold will prove much beneficial for the farmers as there could be better price post holding of their produce from the market. As such, there is not much storage infrastructure available in the district.
2. Govt. departments viz. Agriculture, Horticulture, etc. may take necessary steps to create awareness among big farmers, cooperative societies etc. for establishing storage godowns, cold storage structures etc.
3. Development of cold chain for fruits and vegetables.
4. Establishment of mini apple grading machines at block level.
5. Creation of modern infrastructure for storage and processing at panchayat level.
6. Use of ICT in marketing.
7. Banks can avail support under Agriculture Infrastructure Fund(AIF) for financing of post-harvest facilities

### **11. Land Development, Soil Conservation and Watershed Development**

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

### **12. Agriculture Infrastructure: Others**

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

### **13. Food and Agro. Processing**

1. Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)

This scheme aims to support the creation of global food manufacturing champions and promote Indian food brands in international markets. It also aims to increase employment opportunities, ensure remunerative prices for farm produce, and higher income for farmers. The scheme is being implemented from 2021-22 to 2026-27 with a budget of Rs. 10,900 crore

### **14. Agri. Ancillary Activities: Others**

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

and food processing industry to grow.

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

#### **15. Micro, Small and Medium Enterprises (MSME)**

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

#### **16. Export Credit**

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

#### **17. Education**

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

#### **18. Housing**

Lack of awareness about schemes is the single most factor, which has blocked the development of this sector. Banks need to be sensitized

immediately about the amount of loan to be disbursed, as per priority sector guidelines. The following descriptions of loans are to be considered under priority sector as given under:

The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed 10 lakhs per dwelling unit. For the purpose of identifying the economical

### **19. Social Infrastructure**

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

### **20. Renewable Energy**

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

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

1. The SHG projects can facilitate purchase of inputs for agriculture and Non - Farm sector activities. This may further help in self-employing poor rural people and can further graduate into formal and informal organizations. There were two NABARD projects sanctioned in the district for formation, nurturing and linkages of SHGs with formal banking system before the extensive coverage of the district under SRLM.
2. The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to 10 lakhs, no collateral and no margin will be obtained. No lien should be marked against it.



## **Chapter 8**

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

#### **1. Background**

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.”

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 UT government had ensured the adoption of model bye-laws in all the PACS in the state.
2. The UT government has been implementing the PACS computerization project across the state for 537 PACS.
3. Apart from this, all other schemes of the Ministry of Cooperation like World's largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.
4. The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
5. The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to ₹255.71 crore to the 03 DCCBs

#### **5. Status of Cooperatives in the UT**

The Cooperative Movement in Jammu and Kashmir was first institutionalized in 1913. The legal framework further updated in 1936, 1960, 1989, 1999. In tune with the National Policy, the UT Govt. has introduced reforms both legal and

structural in the Cooperative Movement from time to time. there are 8763 Cooperative Societies in J&K, of which, 3611 have been registered by Registrar Cooperative Societies J&K, 4421 by Director Handloom and Handicrafts Kashmir and 672 by Director, H&H Jammu.

#### **6. Status of Cooperatives in the District:**

Kishtwar is having 11 PACS, All PACS are associated with Jammu Central Cooperative Bank, and are operational. Ministry of Cooperation (MoC) has envisaged for computerization of all PACS in three phases, Under First phase all 11 PACS are selected for computerization and are under various stages of Go-Live.

#### **7. Potential for formation of cooperatives**

There is scope of formation of Fisheries cooperatives. As per mandate of MoC, and resolution passed by District Cooperative Development Committee where it has aimed for creation of a PACS / Fisheries/ Dairy Cooperatives in each Gram Panchayat. JWC has been formed and potential for formation of 42 new mPACS has been arrived at for the district

There is potential for formation of Dairy Cooperatives in the district.

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	Tribal Development Fund	Integrated Tribal Development Project, Kishtwar	9 Villages of Block Mughalmaidan	Distribution of Fruit Plants for establishment of Horticulture wadi in 1 acre land of 455 tribal families as well as sheep units to 45 landless families alongwith additional components like labour, irrigation facilities, fencing, fertilizer and pesticide.	Nil	500	455 wadis has been established with 40950 horticulture plants having maximum of 10-15% mortality plus 45 sheep units have been distributed to 45 landless families a total of 495 sheep has been distributed.
2	Promotional Activity	DPR- Propagation of commercial cultivation of Kala Zeera through technical support of SKUAST-J	Block Nagseni and Padder	Provided seed and tuber to 50 families of District Kishtwar for development of 1 Kanal of Land for commercial cultivation of Kala Zeera	Nil	500	10 Kanals of land has been brought under Commercial Cultivation of Kala Zeera
3	Collectivization	CSS FPO – Mughalmaidan Walnut and Agro Producer Cooperative Limited	Block Mughalmaidan	FPO for Walnut Farmers aswell as crops like Maize and Rajmah will be covered. Operational cost to	Nil	429	The belt is rich in production of walnut but a proper marketing and value addition will be provided through FPO. FPO will also provide

				the tune of 18 lakh is being provided to FPO alongwith Rs 15 lakh equity			facilities of pesticides and fertilizers to Farmers
4	Collectivization	Kishtwar Millets and Hortiproducer cooperative Limited	Block Nagseni	Operational cost to the tune of 18 lakh is being provided to FPO alongwith Rs 15 lakh equity	Nil	80	This is first FPO of Millets in UT of Jammu and Kashmir it is being promoted in area highly impacted by Hydel Projects. The produce of the farmers is being sold through FPO. A GI application for Kishtwari Binnah has also been submitted through FPO. A unique product of the area i.e. Buckwheat is being marketed through FPO other millets are also being sold
5	Collectivization	Padder Peas and vegetable Producer cooperative Limited	Block Padder	Operational cost to the tune of 18 lakh is being provided to FPO alongwith 15 lakh equity	Nil	76	Services like proper market to niche crops as well as timely supply of Fertilizer and Pesticide will be met through FPO. The area is having difficult terrain and Kabbani village of the block is known for producing Peas which has been chosen as the product of FPO also includes other products like apple and Kala Zeera
6	Collectivization	Mughalmaidan and Thakrie Sheep Rearing cooperative	Block Mughalmaidan and Thakrie	This FPO cater to the needs of Sheep Breeders of Block Mughalmaidan and	Nil	82	FPO is providing a platform to the members for selling their produce.

		Limited		Thakrie			
7	Skill Training	Skill Development programme through NGO Yusuf Meharally Centre and SBIRSETI Kishtwar	District Kishtwar	Providing skill based Training through partner agencies like SBIRSETI Kishtwar and NGO Yusuf Meherally centre	Nil	225	Trained 225 candidates in Skill based training with overall settlement rate of 65% and above in fields like Tailoring, LMV, Electrician, Plumbing, Advanced Fashion Designing, Beauty Parlour Management and Vastrachitrakala was organized.
8	Women Empowermen t	MEDP and LEDP	District Kishtwar	Financial support is being provided to JKSRML for providing skill based training to members of Women SHGs	Nil	120	Skill based training is being provided to Women SHGs through programmes like Medp and LEDP.

## Success Stories

### Success Story 1: Integrated Tribal Development Project, Kishtwar



### Scheme : Tribal Development Fund

<b>Project Implementing Agency</b>	Yusuf Meherally Centre
<b>Duration of the project</b>	Six years (2021-2027)
<b>Beneficiary</b>	500 Families
<b>No. of beneficiaries</b>	500
<b>Community</b>	Scheduled Tribes
<b>UT</b>	Jammu & Kashmir
<b>District</b>	Kishtwar
<b>Block</b>	Mughalmaidan
<b>Village</b>	Bhata, Bhalana, Nicha, Thal North, Thal South, Thal Par, kakarwagan, Gagrimarh and Malwar

#### 1.1 Support provided

- The project with the objective of uplifting and ensuring a steady income for 500 selected tribal families in six years with grant support of over 3 crore from NABARD. The Project is being supervised by Tribal development committee and their representative bodies named village Level committee.
- NABARD is promoting cultivation of Horticulture Crops like walnut, apple and pears as well as goat rearing for landless farmers. Besides, also distributing Vegetable seeds for intercropping. NABARD is also promoting one FPO under Centrally Sponsored Scheme in the Block with Major crop as walnut.



- NABARD has been successful in development of 455 wadis with 455 acre of land brought under horticulture cultivation. Further, more than 70 water harvesting structure like Jalkunds and farm pond has been constructed in the area.
- NABARD has also provided Sheep units of 10+1 to 45 landless families and thrived for reaching the poorest of poor so as to provide them benefit. NABARD has under sheep units provided grant support/distributed to sheep's to 4 widow ladies, 1 specially abled farmer and 40 BPL families.
- NABARD is also promoting one FPO under PODF for Sheep rearers and the landless farmers have been made the members of the FPO

### **1.2 Pre-implementation status**

- Project area which is among the most backward area of the district. Three major villages being covered under the project i.e. Nicha, Majeaure and Bhata dont have road network and most of the wadis are accessible through foot only.
- To reach to last wadi and provide organic fertilizer and pesticides on time to these farmers is major challenge which NABARD has been able to deliver successfully
- The farmers were mostly engaged in cultivation of traditional crops like maize and wheat or fodder. NABARD has been successful in shifting the farmers to horticulture crops like walnut, Apple and Pears.
- The area had mostly BPL population and most of the population was engaged in migratory labour works

### **1.3 Challenges faced**

- The accessibility to the area was one of the major challenge which is being successfully mitigated
- Changing the cropping pattern of farmers and shifting them to horticulture crop was a major challenge

### **1.4 Impact**

- NABARD has been successful in bringing 455 acre of land under Horticulture crops like Walnut, Apple and Pears.
- NABARD has also provided 10+1 sheep units to 45 landless families in the project area.
- One CSS FPO promoted in the project area has at present 429 members and most of them are from TDF farmers which has provided them with a marketing platform



## Success Story 2: Promotion of Kalazeera in Padder Valley of Kishtwar District



### Scheme : Farm Sector Promotion Fund -DPR mode Projects

<b>Project Implementing Agency</b>	Sher-e-Kashmir University of Science and Technology, Jammu
<b>Duration of the project</b>	3years (December 2020-November 2023)
<b>Beneficiary</b>	Farmers of Block Nagseni and Block Padder
<b>No. of beneficiaries</b>	62
<b>Community</b>	Farmers of Block Nagseni and Block Padder
<b>UT</b>	Jammu & Kashmir
<b>District</b>	Kishtwar
<b>Block</b>	Nagseni and Padder
<b>Village</b>	Galhar, Bhatta, Bidda, Tayari, Bhattan, Durdoo, Hanswar, Kundail, Kajie

### 2.1 Support provided

- About 90 growers were trained through the five training cum awareness programmes conducted in the different villages of Kishtwar district to create awareness among farmers to improve the skill and knowledge about the adoption of GAP (Good Agricultural Practices) in Kala Zeera Cultivation.
- The planting material (tuber and seed) distributed among the growers for the cultivation of kalazeera in the selected region ensure the availability of the seed in the coming years due to its perennial habitat
- Establishment of nurseries (kalazeera) at the Zeera Farm, Atholi also would cater the demand of planting material in future.

### 2.2 Pre-implementation status

- Kala zeera (*Bunium persicum*) has been found to grow naturally in the wild pockets at an altitude between 2000-3000m above mean sea level in the Western Himalayan

region; mostly endemic to high altitude regions of Uttarakhand, Kinnaur, Lahaul Spiti, Pang and Bharmour in Himachal Pradesh; Gurez, Tilai

- In Jammu and Kashmir, it grows mostly in the wild, found frequently in forests, open hilly grassy slopes, low alpine and table lands.
- In Himachal Pradesh, efforts to domesticate this crop have been successful and it has become a promising cash crop of cold arid zones of the state.
- Similarly, it can be raised as an inter-crop or additional crop in fields/terrains in the orchards of apple/grape/almond/apricot in high hill dry temperate areas like Kishtwar district.

### **2.3 Challenges faced**

- Changing the cropping pattern of farmers from traditional crops to new crops

### **2.4 Impact**

- During the analysis of the activities, it was observed that the conducted demonstrations exhibited a yield of 8 kg per kanal earning the profit upto 40,000 @ 5000/kg with total benefit cost ration of 2.75:1.
- The planting material (tuber and seed) distributed among the growers for the cultivation of kalazeera in the selected region ensure the availability of the seed in the coming years due to its perennial habitat.
- Further, establishment of nurseries (kalazeera) at the Zeera Farm, Atholi also would cater the demand of planting material in future.
- Due to the interventions of this project funded by NABARD, beneficiary farmers harvested good yield of kalazeera which resulted in increased profits (earning) per unit area of the farmers.

## **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

1 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 UT 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 UT by**

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

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

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

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

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



## Appendix 1c

### Climate Action & Sustainability

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

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

- a Climate change has set to show some slight impacts in the district and the region as whole, including: Rising temperatures as the region has seen record-breaking temperatures in recent years. The temperature is expected to increase even further, with some projections suggesting that there could be three degrees warmer by the end of the century. Rising temperatures are causing glaciers to melt faster, which can impact access to freshwater and ecosystems. More severe rainstorms and higher precipitation could increase the risk of flooding and landslides. Droughts and water logging could affect agriculture and lead to food insecurity. Climate change could alter species composition and migration patterns, which could impact ecosystems and livelihoods.

- b **To tackle the climate change effects, the following strategies could be adopted:**

1. Building human and institutional capacities in the different existing / new Institutions in the region.
2. Identification of national knowledge institutions and development of a self-sustaining knowledge network.
3. Development and adoption of new methods for assessing the health of the eco system including those of glaciers and create a database of the same.
4. Assessment and quantification of the changes in the Himalayan eco system attributable to the climate change as a result of global emissions and human activities in the region and model for future projections
5. Exploration of linking of traditional and formal knowledge systems through strategic mechanism of formalization for mutual benefit and value for the sustainability of the Himalayan ecosystem.
6. Identification of most-desirable Adaptation Policies to Improve Regional Sustainability



## **Appendix 2**

### **Potential for Geographical Indication (GI) in the district**

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 District Kishtwar is having products which are having distinct qualities and characteristics. Already GI application for 2 products that Kishtwari Gabba and Blanket has been filed with primary user being FPOs promoted by NABARD in the district.
- 4 Few more products have also been identified and has immense potential for GI i.e. Shilajeet, Hazelnut, Wild garlic, Deodar Oil, Buckwheat, Kala Zeera, Kishtwari Blue Sapphire and Kishtwari saffron.

# Kishtwar PLP, 2025-26



Annexure-1																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bunjjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaid an	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
I.Agriculture																		
A. Farm Credit																		
A.1 Crop Production, Maintenance, Marketing																		
1	Apple/ Seb___	100	Kanal	49260	Ph y	125			100	125	100	50	150				100	750
					BL	61.58			49.26	61.58	49.26	24.63	73.89				49.26	369.46
2	Fodder Oats/ Jai___	100	Acre	29752	Ph y	30	30	30	30	30	30	30	30	30	30	30	30	390
					BL	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	116.09
3	Horse Gram/ Kulthimah/ Hurali/ Kollu___	100	Acre	32080	Ph y	75	75	75	75	75	75	75	75	75	75	75	75	900
					BL	24.06	24.06	24.06	24.06	24.06	24.06	24.06	24.06	24.06	24.06	24.06	24.06	288.72
4	Japanese Plum/ Plum___	100	Acre	75000	Ph y	12	12	12	12	12	12	12	12	12	12	12	12	120
					BL	9	9	9	9	9	9	9	9	9	9	9	9	90
5	Maize/ Makka_ Irrigated	100	Acre	46984	Ph y	1250	1250	1250	1375	500	1500	1750	1375	1250	1750	1750	1250	18000
					BL	587.3	587.3	587.3	646.03	234.92	704.76	822.22	646.03	587.3	822.22	822.22	587.3	8457.12
6	Mandarin/ Santra/Citrus/ Sweet Orange_ Kinnow	100	Acre	46356	Ph y	15			15									15
					BL	6.95			6.95									6.95
7	Mungbean/ Mung/ Moong/ Green Gram_ Irrigated	100	Acre	29320	Ph y	75	125	50	125	50	250	75	75	50	20	50	10	1080
					BL	21.99	36.65	14.66	36.65	14.66	73.3	21.99	21.99	14.66	5.86	14.66	2.93	316.65
8	Mushroom/ Kukaramutta___	100	Bag	408	Ph y	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13000
					BL	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	53.04
9	Other Flowers___	100	Acre	106216	Ph y				12									12
					BL				12.75									12.75
10	Other Vegetables___	100	Acre	61036	Ph y	15	15	15	15	15	15	15	15	50	15	15	15	230
					BL	9.16	9.16	9.16	9.16	9.16	9.16	9.16	30.53	9.16	9.16	9.16	9.16	140.45
11	Pear/ Nashpati___	100	Acre	62045	Ph y													215
					BL	15.51			15.51	9.31	15.51	15.51	15.51	15.51		15.51		153.39
12	Rice/ Chaval/ Dhan_ Irrigated	100	Acre	48480	Ph y	20	100		150		100	70	50	150		20	70	730
					BL	0.7	48.48		72.72		48.48	33.94	24.24	72.72		9.7	33.94	353.92
13	Saffron/ Kesar___	100	Acre	354088	Ph y				300									300
					BL				1062.26									1062.26
14	Sericulture_ Mulberry	100	Acre	41400	Ph y	7	7	7	7	7	7	7	7	7	7	7	7	91
					BL	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	37.7
15	Walnut/ Akhrot___	100	Acre	115104	Ph y	23	11		32	9	14	32	23	23	11	10	14	460
					BL	26.47	12.66		36.83	10.33	16.11	36.83	26.47	26.47	12.66	11.51	11.51	243.99
16	Wheat/ Gehu_ Irrigated	100	Acre	46736	Ph y	225	150	250	250	250	250	250	250	250	250	250	150	2775
					BL	103.16	70.1	116.84	116.84	116.84	116.84	116.84	116.84	116.84	116.84	116.84	70.1	1296.92
	Post-harvest/HHH Consumption (10%)					784.74	891.01	774.88	983.01	1451.9	1094.51	1155.02	933.89	986.94	1007.31	1037.97	1011.43	866.8
	Repairs & maintenance of farm assets (20%)					78.47	89.1	77.49	98.3	145.19	109.45	115.5	93.39	98.69	100.73	103.8	101.14	86.68
	Sub Total					156.95	178.2	154.98	196.6	290.38	218.9	231	186.78	197.39	201.46	207.59	173.36	2595.88
																		16873.23
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bunjjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaid an	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
A.2 Water Resources																		
1	Drip Irrigation--	90	ha	165000	Phy BL	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	2 2.97	26
2	Sprinkler Irrigation -Micro-	90	ha	120000	Phy BL	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	3 3.24	39
	Sub Total																	88.73



# Kishtwar PLP, 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
A.3 Farm Mechanisation																			
1	Other machinery--Trolley single axle	80	No.	150000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	26
					BL	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	31.2
2	sprayer--battery operated--sprayer--	80	No.	3000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
	Manual motor operated knap sack spray pump--				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	1.56
3	Thresher--Multicrop Power Threshers--	75	No.	210000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	61.49
4	Tractor--20-35 hp	75	No.	650000	Phy	2	3	1	2	2	3	2	2	3	3	2	2	3	27
					BL	9.75	14.63	4.88	9.75	9.75	14.63	9.75	9.75	14.63		9.75	9.75	14.63	131.65
	Sub Total																		225.9
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
A.4 Plantation & Horticulture																			
1	Bee Keeping--Indian Bee Colony--Bee Keeping (50 Colonies)	90	ha	550000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	193.05
2	New Orchard - Temperate Fruits--Apple--	90	ha	614900	Phy									5					5
					BL									27.67					27.67
	Sub Total																		220.72
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Drabshalla	Inderwal	Padder	Thakraie	Trigan	District Total							
A.5 Working Capital - Bee Keeping																			
1	Apiculture_Others_	1	No.	6713	Phy	10	20	5	5	5	5	50							
					BL	0.67	1.34	0.34	0.34	0.34	0.34	3.37							
	Sub Total											3.37							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
A.6 Forestry																			
1	Plantation--Poplar--	80	ha	130000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	13.52
	Sub Total																		13.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Inderwal	Kishtwar	Nagseni	Padder	District Total									
A.7 Animal Husbandry - Dairy																			
1	Dairy Cow and Heifer rearing--1 Cow and 1 Heifer--	90	2	2000000	Phy	2	3	3	3	11									
					BL	36	54	54	54	198									
	Sub Total									198									

## Kishtwar PLP, 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Bunjjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
<b>A.8 Working Capital - AM - Dairy/Drought animal</b>																		
1	Indigenous Cattle Farming_Others_Cb Jersey Cow-per year	100	Per Animal	63575	Phy 700	700	700	700	400	700	700	700	900	700	700	700	700	9000
	Sub Total				BL 445.03	445.03	445.03	445.03	254.3	445.03	445.03	445.03	572.18	445.03	445.03	445.03	445.03	5721.81
																		5721.81
<b>A.9 Animal Husbandry - Poultry</b>																		
1	Breeder Unit-Broiler-	90	1000	890000	Phy 2	2	2	2	1	1	1	11						
					BL 16.18	16.18	16.18	16.18	8.09	8.09	8.09	88.99						
2	Breeder Unit-Layer-	90	1000	2575000	Phy 1							1						
					BL 23.18							23.18						
	Sub Total											112.17						
<b>A.10 Working Capital - AM - Poultry</b>																		
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy 1	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL 1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	17.28
	Sub Total																	17.28
<b>A.11 Animal Husbandry - SGP</b>																		
1	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy 2													2
					BL 20.16													20.16
2	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	3000000	Phy 1	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL 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	35.1
3	Sheep - Rearing Unit--	90	10+1	252000	Phy 1	1	1	1	1	1	1	1		1	1	1		10
					BL 2.27	2.27	2.27	2.27		2.27	2.27		2.27	2.27	2.27			22.7
	Sub Total																	77.96
<b>A.12 Working Capital - AM - Others/SR</b>																		
1	Goat Farming_Rearing Unit - Semi-Intensive	100	10	32000	Phy 90	90	90	90	90	90	90	90	90	90	90	90	90	1170
					BL 28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	28.87	375.31
	Sub Total																	375.31
<b>A.13 Fisheries</b>																		
1	Intensive Fish Farming-Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy 1	2	1	2	2	2	1	2	2	2	2	2	2	19
					BL 6.75	13.5	6.75	13.5	13.5	13.5	6.75	13.5	13.5	13.5	13.5	13.5	13.5	128.25
2	Pond construction-Earthen Pond-	90	ha	3000000	Phy 1			1		1		1						3
					BL 27			27		27		27						81
	Sub Total																	209.25



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total	
A.14 Working Capital - Fisheries																			
1	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	1	1	2	1	1	3	1	1	1	2	2	3	19	
					BL	2.39	2.39	4.77	2.39	2.39	7.16	2.39	2.39	2.39	4.77	4.77	7.16	45.36	
	Sub Total																	45.36	
A.15 Farm Credit																			
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles-	90	No.	500000	Phy	1	1		1	1	4							4	
					BL	4.5	4.5		4.5	4.5	18							18	
2	Integrated Farming--	90	Per Unit	3180000	Phy			1			1							1	
					BL			28.62			28.62							28.62	
3	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy			1	1	4	3							3	
					BL			18	18	18	54							54	
	Sub Total					4.5	51.12	18	22.5	4.5	100.62							100.62	
	Total Farm Credit (sum of A.1 to A.15)										24275.23								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Padder	Palmar	Thakraie	Trigan	Warwan	District Total			
B. Agriculture Infrastructure																			
B.1 Storage Facilities																			
1	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy		1	1			1							3	
					BL		16	16			16							48	
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy			1										1	
					BL			20										20	
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy		1	1		1	1	1	1	1	1	1	1	9	
					BL		1.17	1.17		1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	10.53	
4	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy			2										2	
					BL			23.46										23.46	
	Sub Total																	101.99	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
B.2 Land Development																			
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	130
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	17.55
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	38.09
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	39
					BL	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	10.53
	Sub Total																		66.17
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigan	Warwan	District Total
B.3 Agriculture Infrastructure - Others																			
1	Compost/ Vermi Compost-Vermi Compost- 8 Beds (10 x 4 x 2)	90	No.	400000	Phy	1	1	1	1	1	1	1	1	2	1	1	1	1	14
					BL	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	7.2	3.6	3.6	3.6	3.6	50.4
	Sub Total																		50.4
	Total (B.1+B.2+B.3)																		218.56

## Kishtwar PLP, 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraile	Trigam	Warwan	District Total
C. Ancillary Activities																		
C.1 Food & Agro Processing																		
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy BL				1 9	2 18	1 9						1 9	5 45
	Food Grain Processing-Millet-Millet Mill	80	No.	540000	Phy BL							2 8.64	2 8.64					4 17.28
3	Fruit Processing -Pulp Making-	90	No.	1000000	Phy BL				1 9		1 9							3 27
4	Fruit Processing -Sorting, grading & Packing--	90	No.	1000000	Phy BL				1 9					1 9				2 18
5	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy BL			1 2										1 2
6	Meat & Poultry Processing--	90	No.	75000	Phy BL	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	1 0.68	13 8.84
7	Rice Processing -Modernisation-Rice Mill (81 TPH) (Loan 25L and society contribution 12L)	80	No.	1600000	Phy BL		1 12.8										1 12.8	2 25.6
Sub Total																		143.72
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Kishtwar	District Total												
C.2 Ancillary Activities -																		
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL	1 9												
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy BL	1 13.5												
Sub Total						22.5												
Total (C.1+C2)						166.22												
						24668.01												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraile	Trigam	Warwan	District Total
II. Micro, Small and Medium Enterprises (MSME)																		
1	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	13000000	Phy BL	50 400	50 400	50 400	50 400	50 400	50 400	50 400	50 400	50 400	50 400	50 400	50 400	650 5200
2	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	7500000	Phy BL	0 0	0 0	0 40	0 120	0 0	0 60	0 0	0 0	0 0	0 0	0 0	0 0	11 220
3	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	4000000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 16	0 16	0 16	0 16	0 0	0 0	0 0	2 32
4	Manufacturing Sector - Term Loan-Micro-Others	80	No.	65000000	Phy BL	11 440	11 440	11 440	11 440	22 880	11 440	11 440	11 440	11 440	11 440	11 440	11 440	154 6160
5	Manufacturing Sector - Working Capital-Micro-Others	80	No.	65000000	Phy BL	200 800	200 800	200 800	200 800	200 800	200 800	200 800	200 800	200 800	200 800	200 800	200 800	2000 10400
Total Sub Total																		22012
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	District Total													
III. Export Credit																		
Total Export Credit																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraile	Trigam	Warwan	District Total
IV. Education																		
1	Education Loans-Education Loan above ? 4.80 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy BL	1 6	1 6	1 6	1 6	1 6	1 6	1 6	1 6	1 6	1 6	1 6	1 6	13 78
Total Education																		78



## Kishtwar PLP, 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigam	Warwan	District Total
V. Housing																			
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	16	16	16	20	18	18	18	12	15	15	20	15	25	224
					BL	128	128	128	160	144	144	144	96	120	120	160	120	200	1792
2	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	8	8	8	8	8	8	8	8	8	8	8	8	8	104
					BL	32	32	32	32	32	32	32	32	32	32	32	32	32	416
Total Housing																			
																			2208
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Inderwal	Kishtwar	Padder	District Total										
VI. Social Infrastructure																			
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1										
					BL		18.75		18.75										
2	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1										
					BL		112.5		112.5										
3	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	2	1	2										
					BL		75		75										
4	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	2	1	2										
					BL		180		180										
5	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	1	1	1	2										
					BL		7.5		15										
6	Sanitation-Toilets-	75	No.	20000	Phy	1	1	1	3										
					BL	0.15	0.15	0.15	0.45										
Total Social Infrastructure																			
									401.7										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigam	Warwan	District Total
VII. Renewable Energy																			
1	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	130
					BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	29.25
Total Renewable Energy																			
																			29.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Bunjwah	Dachhan	Drabshalla	Inderwal	Kishtwar	Marwah	Mughalmaidan	Nagseni	Padder	Palmar	Thakraie	Trigam	Warwan	District Total
VIII. Others																			
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	10	10	10	10	10	10	10	10	10	10	10	10	10	130
2	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	65
					BL	10	10	10	10	10	10	10	10	10	10	10	10	10	130
Total Others																			
																			260
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																			
																			49648.96

**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**

<b>Particulars</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>
	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>
CBs	16108.53	10954.86	15019.92	10718.68	15887.56	8041.00	15887.56
RCBs	1.00	12.07	583.56	43.59	583.56	50.00	583.56
SCARDB	513.68	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	979.21	151.72	1029.43	106.37	1029.43	181.00	1029.43
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	17602.42	11118.65	16632.91	10868.64	17500.55	8272.00	17500.55

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

<b>Particulars</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>
	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>
CBs	2318.00	95.50	6969.80	172.19	7269.76	101.00	7269.76
RCBs	262.49	0.00	270.21	0.00	270.21	2.00	270.21
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	291.77	77.53	368.62	91.55	368.62	173.00	368.62
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	2872.26	173.03	7608.63	263.74	7908.59	276.00	7908.59

**Table 3: Total Agri. Credit**

<b>Particulars</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>
	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>	<b>Ach.</b>	<b>Target</b>
CBs	18426.53	11050.36	21989.72	10890.87	23157.32	8142.00	23157.32
RCBs	263.49	12.07	853.77	43.59	853.77	52.00	853.77
SCARDB	513.68	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1270.98	229.25	1398.05	197.92	1398.05	354.00	1398.05
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	20474.68	11291.68	24241.54	11132.38	25409.14	8548.00	25409.14



**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7250.18	7879.93	7975.17	8256.49	7975.17	21191.00	8373.93
RCBs	93.80	0.00	103.17	0.00	103.17	13.00	108.33
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	275.88	567.19	303.47	626.93	303.47	607.00	318.64
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	7619.86	8447.12	8381.81	8883.42	8381.81	21811.00	8800.90

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2454.12	4583.58	2699.46	4179.90	2699.46	5058.20	2592.75
RCBs	53.35	73.89	58.68	0.00	58.68	24.00	57.86
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	95.47	70.00	105.01	73.00	105.01	45.50	99.68
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	2602.94	4727.47	2863.15	4252.90	2863.15	5127.70	2750.29

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	28130.83	23513.87	32664.35	23327.26	33831.95	34391.20	34124.00
RCBs	410.64	85.96	1015.62	43.59	1015.62	89.00	1019.96
SCARDB	513.68	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1642.33	866.44	1806.53	897.85	1806.53	1006.50	1816.37
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	30697.48	24466.27	35486.50	24268.70	36654.10	35486.70	36960.33

Annexure 3												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	10954.86	12.07	0	151.72	0	11118.65	10718.68	43.59	0	106.37	0	10868.64
Table 1: Crop Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	8041	50	0	181	0	8272.00	15887.56	583.56	0	1029.43	0	17500.55
Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00

S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	95.5	0	0	77.53	0	173.03	172.19	0	0	91.55	0	263.74
Sub total	95.5	0	0	77.53	0	173.03	172.19	0	0	91.55	0	263.74
Grand Total (I +II)	11050.36	12.07	0.00	229.25	0.00	11291.68	10890.87	43.59	0.00	197.92	0.00	11132.38

**Table 2: Term Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	101.00	2.00	0.00	173.00	0.00	276.00	7269.76	270.21	0.00	368.62	0.00	7908.59
Sub total	101.00	2.00	0.00	173.00	0.00	276.00	7269.76	270.21	0.00	368.62	0.00	7908.59
Grand Total (I +II)	8142.0	52.00	0.00	354.00	0.00	8548.00	23157.32	853.77	0.00	1398.05	0.00	25409.14

<b>Abbreviations</b>	<b>Particulars</b>
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
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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
4	Bee Keeping	Indian Bee Colony		ha	550000
5	Breeder Unit	Broiler		1000	899000
6	Breeder Unit	Layer		1000	2575000
7	Bunding	Farm Bunding		ha	15000
8	Cold Storage	Controlled Atmosphere Storage		No.	2000000
9	Cold Storage	Refrigerated Van		No.	2500000
10	Compost/ Vermi Compost	Vermi Compost		No.	400000
11	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
12	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	2000000
13	Drinking Water	RO Plant		No.	2500000
14	Drip Irrigation			ha	165000
15	Education	Schools		No.	15000000
16	Education Loans	Education Loan above Rs 4.00 lakhs and upto Rs 7.50 lakhs		No.	750000
17	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
18	Food Grain Processing	Milletts		No.	540000
19	Fruit Processing	Pulp Making		No.	1000000
20	Fruit Processing	Sorting, grading & Packing		No.	1000000
21	Goat	Rearing Unit		10+1	1120000
22	Godown		Rural godown	No.	146300
23	Godown		Storage godown	No.	1466300
24	Healthcare	Diagnostic Lab		No.	5000000
25	Healthcare	Nursing Home		No.	12000000

26	Healthcare	Veterinary Clinic		No.	1000000
27	Honey & Honey Products			No.	250000
28	Integrated Farming			Per Unit	3180000
29	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
30	Manufacturing Sector	Term Loan	Micro	No.	1000000
31	Manufacturing Sector	Term Loan	Micro	No.	2000000
32	Manufacturing Sector	Term Loan	Micro	No.	2500000
33	Manufacturing Sector	Term Loan	Micro	No.	5000000
34	Manufacturing Sector	Working Capital	Micro	No.	500000
35	Meat & Poultry Processing			No.	75000
36	New Orchard	Temperate Fruits	Apple	ha	614900
37	Other machinery			No.	150000
38	Plantation	Poplar		ha	130000
39	Poly House	Tubular Structure	Small	No.	2000000
40	Pond construction	Earthen Pond		ha	3000000
41	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
42	Repair of Dwelling Units	Other Centre		No.	500000
43	Retail Market outlet for Meat			No.	300000
44	Rice Processing	Modernisation		No.	1600000
45	Sanitation	Toilets		No.	20000
46	Sheep	Rearing Unit		10+1	252000
47	SHGs/ JLGs	Others		No.	200000
48	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
49	Solar Energy	Solar Water Heater System		No.	25000
50	Sprayer	Battery Operated Sprayer		No.	3000
51	Sprinkler Irrigation	Micro		ha	120000
52	Thresher	Multicrop Power Threshers		No.	210000
53	Tractor		20	No.	650000

### 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	Apple/ Seb		Kanal	49260
3	Broiler Farming	Hers per cycle	1000	144043.00
4	Fish Culture	Others Trout Raceway	No.	238694.00
5	Fodder Oats/ Jai		Acre	29752
6	Goat Farming	Rearing Unit Semi intensive	10+1	32080.00
7	Horse Gram/ Kulthimah/ Hurali/ Kollu		Acre	32080
8	Indigenous Cattle Farming	Others CB Jersey Cow per year	No	63575.00
9	Japanese Plum/ Plum		Acre	75000
10	Maize/ Makka	Irrigated	Acre	46984
11	Mandarin/ Santra/ Citrus/ Sweet Orange	Kinnow	Acre	46356
12	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	29320
13	Mushroom/ Kukaramutta	Bag	Bag	408
14	Other Flowers		Acre	106216
15	Other Vegetables		Acre	61056
16	Pear/ Nashpati		Acre	62045
17	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
18	Saffron/ Kesar		Acre	354088
19	Sericulture	Mulberry	Acre	41400
20	Walnut/ Akhrot		Acre	53036
21	Wheat/ Gehu	Irrigated	Acre	46736

### Abbreviations

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



HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNISM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd. MPCS
	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture NABARD
	National Bank for Agriculture and Rural Development NFSM
	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana

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

**Name and address of DDM**

Name	NIKHIL SHARMA
Designation	DDM, NABARD
Address 1	RCO Kishtwar
Address 2	Near Gauri Shanker Mandir Sarkoot Post Office Kishtwar SO
District	Kishtwar
State	Jammu and Kashmir
Pincode	182204
Telephone No.	01995357571
Mobile No.	7006277284
Email ID	kishtwar@nabard.org



## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

#### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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