



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



कुलगाम जिला
Kulgam 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: Kulgam

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 stakeholders, from top to bottom, involved in agriculture and rural developmental activities.

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

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Kulgam

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

| | | |
|---|------------------------|---|
| 1 | Location | Geographically district Kulgam is located between 33° 15" North Latitude and 74° 35' East Longitude. The district shares its borders with Shopian, Pulwama and Anantnag district. |
| 2 | Type of soil | The types of soil available in the district are dark brown silt and clay-loam. As regards the mineral resources in the district, Limestone, Quartz etc, are available. |
| 3 | Primary occupation | Agriculture is the primary occupation in the district, as 92% of the population resides in rural areas and are involved directly or indirectly in cultivation. |
| 4 | Land holding structure | The district has 0.63 lakh landholdings (94.04 %) as marginal farmers having less than 1 ha. land. |

3. Sectoral trends in credit flow

| | | |
|---|---|--|
| 1 | Achievement of ACP in the previous year | The District Credit Plan target for 2023-24 stood at ₹156115.00 Cr, against which the financial institutions in the district have made an achievement of 98749.00 lakhs. Thus recording an achievement of 63.25% of targets. |
| 2 | CD Ratio | The CD ratio of the district as on 31 March 2024 stood high at 87.49% |
| 3 | Investment credit in agriculture | During 2023-24, there has been an achievement of ₹1367.00 lakhs (2.77%) achievement in Investment credit in agriculture out of total credit flow in Agriculture sector. |
| 4 | Credit flow to MSMEs | During 2023-24, there has been achievement of ₹43077.00 lakhs (202.77 %) under the MSME sector against the annual target |
| 5 | Other significant credit flow, if any | There has been a significant credit flow in plantation and horticulture activities especially in HD apple plantation. |

4. Sector/Sub-sector wise PLP projections

| | | |
|---|---|---|
| 1 | Projection for the year | The total projection for 2025-26 under priority sector is ₹166003.75 lakhs. |
| 2 | Projection for agriculture and its components | The total projection for 2025-26 for agriculture and its components is ₹111604.19 lakhs |
| 3 | Projection for MSMEs | The total projection for 2025-26 under MSMEs stands at ₹43648.00 Lakhs |
| 4 | Projection for other purposes | The total projection for 2025-26 under other sectors stands at ₹10751.56 Lakhs |

5. Developmental Initiatives

1. Union budgets over the years have presented a clear blueprint for ensuring the overall development of agriculture sector, improving the economic conditions of the farmers and all-round development of rural India. For the FY 2023-24 GoI has set a lending target of ₹20 lakh Cr under agriculture.
2. GoI also introduced new schemes in the recent past like PM KUSUM Yojna, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc. Further, under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.
3. The UT Government has given a major thrust to Agriculture and allied sector through its program called Holistic Agriculture Development Program with 29 credit linked interventions in agriculture and allied activities.

6. Thrust Areas

1. Thrust areas for upcoming year shall be FPOs, Skill Development initiatives, Off-farm initiatives and livelihood based programmes which require optimum coordination among all agencies and stakeholders in the district including participation of the rural people.
2. Effective monitoring and review of implementation of DCP through DCC/ DLRC and BLBC meetings is required to achieve the stated objective of inclusive growth in the district.
3. The Holistic Agriculture Development Program with 29 credit linked interventions shall be the one of the key thrust area.
4. Collectivization of the farmers produce and streamlining the supply chain through FPOs shall be the focus area.

7. Major Constraints and Suggested Action Points

1. Major constraints in banking in Anantnag district are dispersed branch network, low spread of BCs, unavailability of granular GLC data, lack of quality NGOs, lack of basic rural infrastructure facilities and apathy of farmers/ rural people towards banks
2. Additionally there are other constraints such as lack of coordination among agencies, absence of Crop Insurance facilities due to poor infrastructure and awareness, lack of

off-farm skills and facilities for rural industrial entrepreneurship, etc.

8. Way Forward

1. The way forward for upcoming year shall be focus on credit linkage of FPOs, more skill development initiatives, focus on livelihood based programmes with focus on rural population.

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:

1. 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,
2. to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
3. 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.

4. Methodology of estimation of credit potential

| Sr. No. | Sector | Methodology |
|---------|-----------------------------|--|
| 1 | Crop loans | <ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc. |
| 2 | Water Resources | <ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems. |
| 3 | Farm Mechanisation | <ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc. |
| 4 | Plantation and Horticulture | <ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought |

| | | |
|---|--------------------------|---|
| | e | under plantation crops; |
| | | - Feasibility and possibility of shifting from food crops to plantation crops; |
| | | - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and |
| | | - Estimation of potential for rejuvenation of existing plantations. |
| 5 | Animal Husbandry – Dairy | - Collection of data on number of milch animals as per the latest census; |
| | | - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and |
| | | - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance. |

5. 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; |
| | | - Other support required to increase credit flow; and |
| | | - Identification of sectors for Government sponsored programmes. |
| 3 | Individual/ Business entities | - Private investment opportunities available in each sector; |
| | | - Availability of commercial infrastructure; and |
| | | - Information on various schemes of Govt. & Banks. |

6. Limitations and constraints

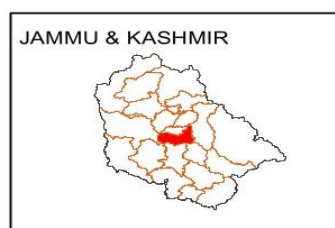
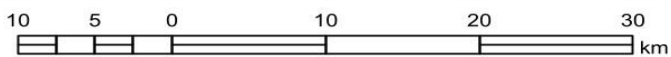
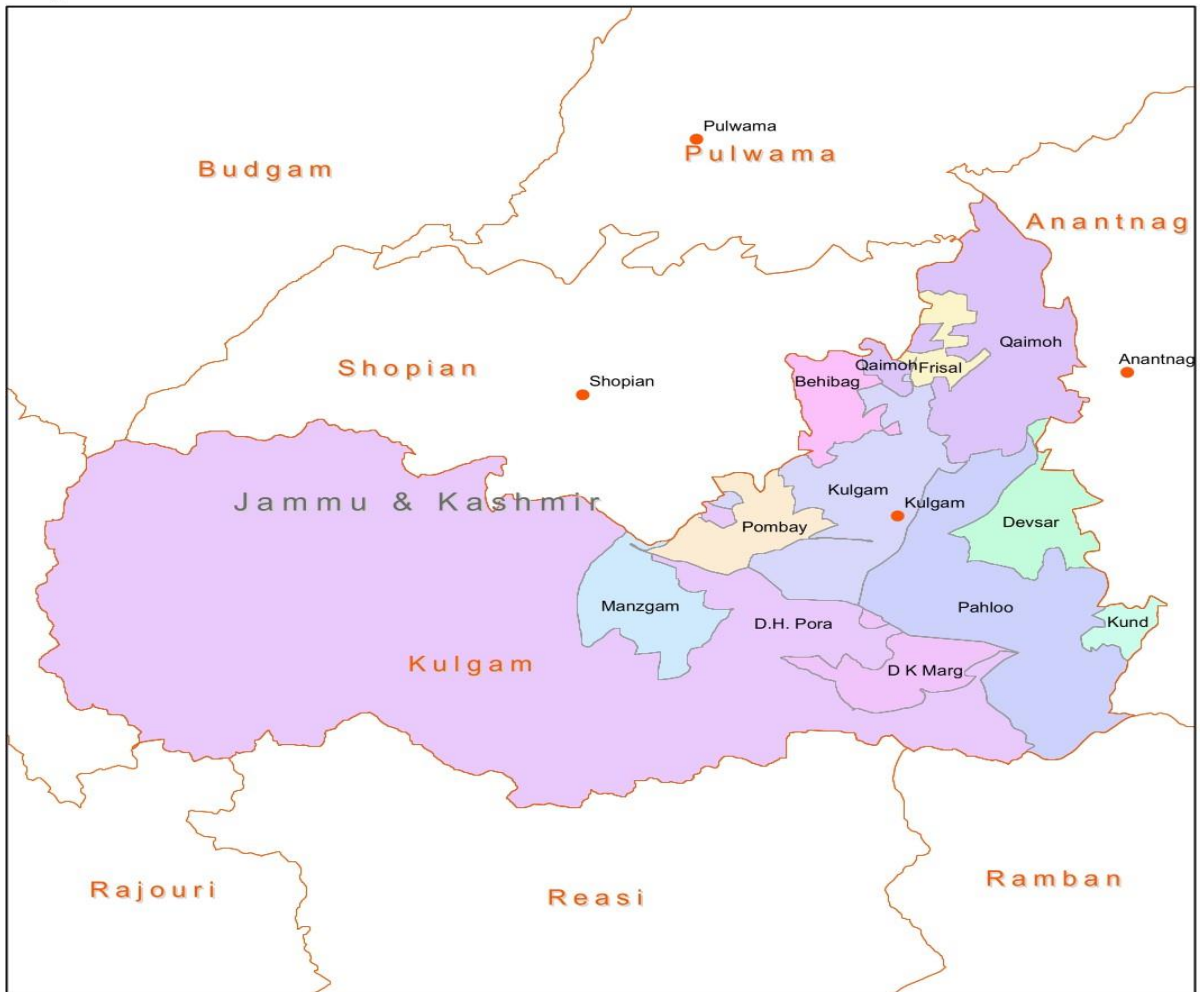
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Kulgam



Legend

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

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

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

(₹ lakh)

| Sr. No. | Particulars | Amount |
|----------|--|------------------|
| A | Farm Credit | 103746.04 |
| 1 | Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities | 76903.29 |
| 2 | Term Loan for agriculture and allied activities | 26842.75 |
| B | Agriculture Infrastructure | 6809.90 |
| C | Ancillary activities | 1048.25 |
| I | Credit Potential for Agriculture A+B+C) | 111604.19 |
| II | Micro, Small and Medium Enterprises | 43648.00 |
| III | Export Credit | 120.00 |
| IV | Education | 1402.40 |
| V | Housing | 4300.00 |
| VI | Social Infrastructure | 1641.90 |
| VII | Renewable energy | 571.26 |
| VIII | Others | 2716.00 |
| | Total Priority Sector | 166003.75 |

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

(₹ lakh)

| Sr. No. | Particulars | Amount |
|----------------|--|------------------|
| I | Credit Potential for Agriculture | |
| A | Farm Credit | |
| 1 | Crop Production, Maintenance and Marketing | 74095.82 |
| 2 | Water Resources | 964.93 |
| 3 | Farm Mechanisation | 2103.72 |
| 4 | Plantation & Horticulture with Sericulture | 7491.10 |
| 5 | Forestry & Waste Land Development | 2244.00 |
| 6 | Animal Husbandry - Dairy | 4949.36 |
| 7 | Animal Husbandry - Poultry | 1600.55 |
| 8 | Animal Husbandry - Sheep, Goat, Piggery | 3188.52 |
| 9 | Fisheries | 3255.50 |
| 10 | Farm Credit- Others | 3852.54 |
| | Sub total | 103746.04 |
| B | Agriculture Infrastructure | |
| 1 | Construction of storage | 2387.43 |
| 2 | Land development, Soil conservation, Wasteland development | 3587.27 |
| 3 | Agriculture Infrastructure - Others | 835.20 |
| | Sub total | 6809.90 |
| C | Ancillary activities | |
| 1 | Food & Agro. Processing | 769.25 |
| 2 | Ancillary activities - Others | 279.00 |
| | Sub Total | 1048.25 |
| II | Micro, Small and Medium Enterprises | |
| | Total MSME | 43648.00 |
| III | Export Credit | 120.00 |
| IV | Education | 1402.40 |
| V | Housing | 4300.00 |
| VI | Social Infrastructure | 1641.90 |
| VII | Renewable energy | 571.26 |
| VIII | Others | 2716.00 |
| | Total Priority Sector | 166003.75 |

District Profile

Key Agricultural and Demographic Indicators

| Particulars | Details |
|-------------|--------------------------|
| Lead Bank | Jammu & Kashmir Bank Ltd |

1. Physical & Administrative Features

| Sr. No. | Particulars | Nos. |
|---------|---------------------------------|------|
| 1 | Total Geographical Area (sq.km) | 1067 |
| 2 | No. of Sub Divisions | 2 |
| 3 | No. of Blocks | 11 |
| 4 | No. of revenue villages | 231 |
| 5 | No. of Gram Panchayats | 178 |

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

2. Soil & Climate

| Sr. No. | Particulars | Nos. |
|---------|----------------------|--------------------------------------|
| 1 | State | Jammu And Kashmir |
| 2 | District | Kulgam |
| 3 | Agro-climatic Zone 1 | North Western Himalayan Zone 1 |
| 4 | Climate | Warm sub-humid to cool humid climate |
| 5 | Soil Type | Silty-Clay-Loam |

3. Land Utilisation [Ha]

| Sr. No. | Particulars | Nos. |
|---------|-------------------------------------|--------|
| 1 | Total Geographical Area | 106700 |
| 2 | Forest Land | 44000 |
| 3 | Area not available for cultivation | 6332 |
| 4 | Barren and Unculturable land | 3541 |
| 5 | Permanent Pasture and Grazing Land | 3697 |
| 6 | Land under Miscellaneous Tree Crops | 923 |
| 7 | Cultivable Wasteland | 2751 |
| 8 | Current Fallow | 10938 |
| 9 | Other Fallow | 2306 |

4. Ground Water Scenario (No. of blocks)

| Sr. No. | Stage | Nos. |
|---------|----------------|------|
| 1 | Safe | 11 |
| 2 | Critical | 0 |
| 3 | Semi Critical | 0 |
| 4 | Over Exploited | 0 |
| 5 | Saline | 0 |
| 6 | Not Assessed | |
| 7 | Total | 11 |

5. Distribution of Land Holding

| Sr. No. | Classification of Holding | Holding | | Area | |
|---------|---------------------------|---------|------------|-------|------------|
| | Particulars | Nos. | % to Total | ha. | % to Total |
| 1 | <= 1 ha | 66818 | 94.73 | 21327 | 81.30 |
| 2 | >1 to <=2 ha | 3340 | 4.74 | 3801 | 14.49 |
| 3 | >2 to <=4 ha | 292 | 0.41 | 629 | 2.40 |
| 4 | >4 to <=10 ha | 85 | 0.12 | 477 | 1.82 |
| 5 | >10 ha | 0 | 0.00 | 0 | 0.00 |
| 6 | Total | 70535 | 100 | 26234 | 100.00 |

6. Workers Profile [In '000]

| Sr. No. | Particulars | Nos. |
|---------|---|-------|
| 1 | Cultivators | 69.00 |
| 2 | Of the above, Small/ Marginal Farmers | 25.00 |
| 3 | Agricultural Labourers | 30.00 |
| 4 | Workers engaged in Household Industries | 6.00 |
| 5 | Workers engaged in Allied agro activities | 1.00 |
| 6 | Other workers | 55.00 |

7. Demographic Profile [In '000]

| Sr. No. | Category | Total | Male | Female | Rural | Urban |
|---------|-----------------|--------|--------|--------|--------|-------|
| 1 | Population | 424.48 | 217.62 | 206.86 | 391.63 | 32.84 |
| 2 | Scheduled Caste | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3 | Scheduled Tribe | 27.00 | 14.00 | 13.00 | 26.00 | 1.00 |
| 4 | Literate | 209.00 | 125.00 | 84.00 | 163.00 | 46.00 |
| 5 | BPL | 108.00 | 58.00 | 50.00 | 104.00 | 4.00 |

8. Households [In '000]

| Sr. No. | Particulars | Nos. |
|---------|------------------|-------|
| 1 | Total Households | 74.00 |
| 2 | Rural Households | 68.00 |
| 3 | BPL Households | 30.00 |

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

| Sr. No. | Particulars | Nos. |
|---------|------------------------------------|-------|
| 1 | Having brick/stone/concrete houses | 47.00 |
| 2 | Having source of drinking water | 32.00 |
| 3 | Having electricity supply | 72.00 |
| 4 | Having independent toilets | 69.00 |

10. Village-Level Infrastructure [Nos.]

| Sr. No. | Particulars | Nos. |
|---------|-------------|------|
|---------|-------------|------|

| | | |
|---|--|-----|
| 1 | Villages Electrified | 231 |
| 2 | Villages having Agriculture Power Supply | 32 |
| 3 | Villages having Post Offices | 50 |
| 4 | Villages having Banking Facilities | 231 |
| 5 | Villages having Primary Schools | 219 |
| 6 | Villages having Primary Health Centres | 19 |
| 7 | Villages having Potable Water Supply | 226 |
| 8 | Villages connected with Paved Approach Roads | 226 |

Sources

| Table Name | Source(s) and reference year of data |
|--|--|
| 1. Physical & Administrative Features | District NIC website |
| 1.a Additional Information | Abhinav Pahal (Vision Document) Booklet |
| 2. Soil & Climate | KVK, District Survey Report by Geology/Mining Department |
| 3. Land Utilisation [Ha] | FC Revenue, Agriculture Department |
| 4. Ground Water Scenario (No. of blocks) | CGWB Report 2021-22 |
| 5. Distribution of Land Holding | District Agriculture Office Handout 2023-24 |
| 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 | 1181 |
| 2 | Primary Health Centres | 19 |
| 3 | Primary Health Sub-Centres | 117 |
| 4 | Dispensaries | 23 |
| 5 | Hospitals | 04 |
| 6 | Hospital Beds | 332 |

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

| Sr. No. | Particulars | Nos. |
|---------|-----------------------------------|------|
| 1 | Fertiliser/Seed/Pesticide Outlets | 16 |
| 2 | Registered FPOs | 13 |
| 3 | Agro Service Centres | 07 |
| 4 | Soil Testing Centres | 02 |
| 5 | Approved nurseries | 03 |
| 6 | Agriculture Pumpsets | 33 |
| 7 | Pumpsets Energised | 33 |
| 8 | Krishi Vigyan Kendras | 01 |

13. Irrigation Coverage ['000 Ha]

| Sr. No. | Particulars | Nos. |
|---------|---|-------|
| 1 | Area Available for Irrigation (NIA + Fallow) | 26.97 |
| 2 | Irrigation Potential Created | 27.37 |
| 3 | Net Irrigated Area (Total area irrigated at least once) | 16.03 |
| 4 | Area irrigated by Canals/ Channels | 12.33 |
| 5 | Area irrigated by Wells | 4.09 |
| 6 | Area irrigated by Tanks | 2.12 |
| 7 | Area irrigated by Other Sources | 2.27 |
| 8 | Irrigation Potential Utilized (Gross Irrigated Area) | 20.74 |

14. Infrastructure For Storage, Transport & Marketing

| Sr. No. | Particulars | Nos. |
|---------|-------------------|------|
| 1 | Pucca Road [km] | 796 |
| 2 | Railway Line [km] | 0 |

| | | |
|---|---------------------------------|------|
| 3 | Public Transport Vehicle [Nos] | 2083 |
| 4 | Goods Transport Vehicles [Nos.] | 641 |

15. Processing Units

| Sr. No. | Type of Processing Activity | No. of units | Capacity [MT] |
|---------|--|--------------|---------------|
| 1 | Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.) | 9 | 1680 |
| 2 | Sugarcane (Gur/ Khandsari/ Sugar) | 0 | 0 |
| 3 | Fruit (Pulp/ Juice/ Fruit drink) | 6 | 0 |
| 4 | Spices (Masala Powders/ Pastes) | 14 | 680 |
| 5 | Dry-fruit (Cashew/ Almond/ Raisins, etc.) | 6 | 0 |
| 6 | Cotton (Ginning/ Spinning/ Weaving) | 0 | 0 |
| 7 | Milk (Chilling/ Cooling/ Processing, etc.) | 5 | 1270 |
| 8 | Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.) | 0 | 0 |
| 9 | Animal Feed (Cattle/ Poultry/ Fishmeal, etc.) | 3 | 176 |
| 10 | Others | 11 | 0 |

16. Animal Population as per Census [Nos.]

| Sr. No. | Category of animal | Total | Male | Female |
|---------|----------------------|--------|-------------------------------|--------|
| 1 | Cattle - Cross bred | 102780 | Breakup of data not available | |
| 2 | Cattle – Indigenous | 9760 | | |
| 3 | Buffaloes | 1280 | | |
| 4 | Sheep - Cross bred | 124540 | | |
| 5 | Sheep – Indigenous | 29880 | | |
| 6 | Goat | 22910 | | |
| 7 | Pig - Cross bred | 0 | | |
| 8 | Pig – Indigenous | 0 | | |
| 9 | Horse/Donkey/Camel | 1920 | | |
| 10 | Rabbit | 0 | | |
| 11 | Poultry – Improved | 726000 | | |
| 12 | Poultry – Indigenous | 0 | | |

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

| Sr. No. | Particulars | Nos. |
|---------|-------------------------|------|
| 1 | Veterinary Hospitals | 2 |
| 2 | Veterinary Dispensaries | 60 |

| | | |
|----|-----------------------------------|----|
| 3 | Disease Diagnostic Centres | 25 |
| 4 | Artificial Insemination Centers | 2 |
| 5 | Animal Breeding Farms | 0 |
| 6 | Animal feed manufacturing units | 0 |
| 7 | Fodder Farms | 2 |
| 8 | Dairy Cooperative Societies | 88 |
| 9 | Milk Collection Centres | 2 |
| 10 | Fishermen Societies | 2 |
| 11 | Animal Husbandry Training Centres | 6 |
| 12 | Animal Markets | 0 |
| 13 | Fish Markets | 0 |
| 14 | Livestock Aid Centers (No.) | 25 |
| 15 | Licensed Slaughter houses [Nos.] | 1 |

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

| Sr. No. | Particulars | Production | | Per cap avail. | |
|---------|-------------|------------|-----------|----------------|-----------|
| | | Quality | Unit | Availability | Unit |
| 1 | Fish | 118.00 | MT | 26 | gm/day |
| 2 | Egg | 136.00 | Lakh Nos. | 70 | nos/p. a. |
| 3 | Milk | 4.50 | Lakh LPD | 688 | gm/day |
| 4 | Meat | 933.00 | MT | 14 | gm/day |
| 5 | Wool | 288.00 | MT | | |

Sources:

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Infrastructure Relating To Health & Sanitation [Nos.] | District Statistical Handbook |
| Infrastructure & Support Services For Agriculture[Nos.] | District Statistical Handbook |
| Irrigation Coverage ['000 Ha] | FC Revenue J&K Website |
| Infrastructure For Storage, Transport Marketing | ARTO Kulgam |
| Processing Units | DIC Annual Report Kulgam |
| Animal Population as per Census [Nos.] | District Statistical Handbook |
| Infrastructure for Development of Allied Activities [Nos.] | District Statistical Handbook |
| Milk, Fish, Egg Production & Per Capita Availability - Year-2 | District Statistical Handbook |

District Profile
Key Insights into Agriculture and Allied Sectors
Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------------------|--|--|--|
| 1 | Share of Agriculture to district GDP | 38.00 | 38.00 | 38.00 |
| 2 | Land Holdings - SF (%) | 5.00 | 5.00 | 5.00 |
| 3 | Land Holdings - MF (%) | 94.40 | 94.40 | 94.40 |
| 4 | Rainfall - Normal (mm) | 560 | 560 | 560 |
| 5 | Rainfall - Actual (mm) | 530 | 570 | 552 |
| 6 | Cropping Pattern | The district is primarily mono-cropped, with the main summer crops being paddy and maize | The district is primarily mono-cropped, with the main summer crops being paddy and maize | The district is primarily mono-cropped, with the main summer crops being paddy and maize |

Table 2: GLC under Agriculture

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 68831.61 | 69938.94 | 50630.47 |

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 | 12.966 | 42.77 | 3298.63 | 11.35 | 87.42 | 7702.20 | 11.06 | 89.32 | 8075.95 |
| 2 | Maize | 3.60 | 9.86 | 0.00 | 3.24 | 1.29 | 398.15 | 3.42 | 12.34 | 3608.19 |
| 3 | Pulses | 0.34 | 1.66 | 4882.35 | 0.67 | 0.81 | 1208.96 | 0.71 | 1.255 | 1767.61 |
| 4 | Indian Mustard | 7.06 | 7.33 | 1038.24 | 6.97 | 9.76 | 1400.29 | 6.83 | 8.87 | 0.00 |

Table 4: Irrigated area, Cropping Intensity

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------|------------|------------|------------|
| 1 | Gross Cropped Area (lakh ha) | 0.36 | 0.36 | 0.36 |
| 2 | Net sown area (lakh ha) | 0.23 | 0.23 | 0.23 |
| 3 | Cropping intensity (%) | 156.52 | 156.52 | 156.52 |

Table 5: Input Use Pattern

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Fertilizer consumption - Kharif (kg/ha) | 0.00 | 0.00 | 0.00 |
| 2 | Fertilizer consumption - Rabi (kg/ha) | 0.00 | 0.00 | 0.00 |
| 3 | Total (kg/ha) | 0.00 | 0.00 | 0.00 |

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------|------------|------------|------------|
| 1 | KCC coverage (No.) | 59877 | 63727 | 69923 |
| 2 | GLC through KCC (₹ lakh) | 65808.00 | 69225.00 | 49223.00 |

Table 8: PM Kisan & Other DBTs

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | PM Kisan Coverage (No.) | 67322 | 65433 | 60170 |
| 2 | State Govt Sponsored Schemes Coverage (No.) | 28 | 28 | 28 |

Table 9: Soil testing facilities

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------------|------------|------------|------------|
| 1 | Soil Testing Laboratories (No.) | 1 | 2 | 2 |

| | | | | |
|---|--------------------------------|----|-----|------|
| 2 | Soil Health Cards Issued (No.) | 67 | 750 | 1146 |
|---|--------------------------------|----|-----|------|

Table 10: Crop Insurance

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------------|------------|------------|------------|
| 1 | Crop Insurance Coverage (No.) | 3266 | 4000 | 5210 |

Table 11: Seed Replacement Ratio %

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
| | Data N/A | Data N/A | Data N/A | Data N/A |

Sources

| Table Name | Source(s) and reference year of data |
|--|--|
| Table 1: Status | District NIC Website/ J&K Ecostat Website |
| Table 2: GLC under Agriculture | Lead Bank DLRC Q4 data (2023-24) |
| Table 3: Major Crops, Area, Production, Productivity | Agriculture Department Handbook 2023-24 |
| Table 4: Irrigated Area, Cropping Intensity | Agriculture Department Handbook 2023-24 |
| Table 5: Input Use Pattern | Agriculture Department Handbook/ FC Revenue Website |
| Table 6: Trend in procurement/ marketing | Agriculture Department Handbook 2023-24 |
| Table 7: KCC Coverage | Lead Bank DLRC Q4 data (2023-24) |
| Table 8: PM Kisan & Other DBTs | Lead Bank DLRC Q4 data (2023-24) |
| Table 9: Soil testing facilities | Agriculture Department Handbook / soilhealth.dac.gov website |
| Table 10: Crop Insurance | Agriculture Department and Lead Bank |
| Table 11: Seed Replacement Ratio % | Data not available |

Water Resources**Table 1: GLC**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
| | N/A | Data N/A | Data N/A | Data N/A |

Table 2 : Irrigated Area & Potential

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1 | Net Irrigation Potential ('000 ha) | 2 | 3 | 3 |
| 2 | Net Irrigated Area ('000 ha) | 16 | 16 | 16 |
| 3 | Gross Irrigated Area ('000 ha) | 21 | 21 | 21 |

Table 3: Block level water exploitation status

| Sr. No. | State | District | Block Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|----------|------------|------------|------------|------------|
| 1 | Jammu And Kashmir | Kulgam | Behibag | Safe | Safe | Safe |
| 2 | Jammu And Kashmir | Kulgam | D K Marg | Safe | Safe | Safe |
| 3 | Jammu And Kashmir | Kulgam | D.H. Pora | Safe | Safe | Safe |
| 4 | Jammu And Kashmir | Kulgam | Devsar | Safe | Safe | Safe |
| 5 | Jammu And Kashmir | Kulgam | Frisal | Safe | Safe | Safe |
| 6 | Jammu And Kashmir | Kulgam | Kulgam | Safe | Safe | Safe |
| 7 | Jammu And Kashmir | Kulgam | Kund | Safe | Safe | Safe |
| 8 | Jammu And Kashmir | Kulgam | Manzgam | Safe | Safe | Safe |
| 9 | Jammu And Kashmir | Kulgam | Pahloo | Safe | Safe | Safe |
| 10 | Jammu And Kashmir | Kulgam | Pombay | Safe | Safe | Safe |
| 11 | Jammu And Kashmir | Kulgam | Qaimoh | Safe | Safe | Safe |

Sources

| Table Name | Source(s) and reference year of data |
|--|--|
| Table 1: GLC | Data not compiled by Lead Bank |
| Table 2: Irrigated Area & Potential | District Statistical Handbook |
| Table 3: Block level water exploitation status | Ground Water Board Report 2022 (cgwb.nic.in) |

Farm Mechanisation

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------|------------|------------|------------|
| 1 | GLC Flow ₹ Lakh | Data N/A | Data N/A | Data N/A |

Table 2: Mechanisation in District

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | No. of tractors | 78 | 96 | 132 |
| 2 | Power Tillers | 86 | 121 | 144 |
| 3 | Threshers/Cutters | 7 | 13 | 21 |

Table 3: Service Centers

| Sr. No. | State | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Custom Hiring & Agro Service Centers (No.) | 11 | 11 | 11 |
| 2 | Other minor repair & service centers (No.) | 2 | 3 | 6 |

Sources

| Table Name | Source(s) and reference year of data |
|------------------------------------|---|
| Table 1: GLC | GLC Data for allied activities not available with Lead Bank |
| Table 2: Mechanisation in District | Agriculture Deptt Handbook 2023-24 |
| Table 3: Service Centers | Data from Agriculture Department and RTO Office |

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

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------|------------|------------|------------|
| 1 | GLC Flow ₹ Lakh | Data N/A | Data N/A | Data N/A |

Table 2: High Tech Orchards

| Sr. No. | Crop | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | |
|---------|--------------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|----------------|
| | | No. of orchards | Area ('000 ha) | Prod. ('000 MT) | No. of orchards | Area ('000 ha) | Prod. ('000 MT) | No. of orchards | Area ('000 ha) | Prod ('000 MT) |
| 1 | Apple High Density | 1 | 3 | 160 | 3 | 4.5 | 360 | 3 | 4.5 | 390 |

Table 3: Production and Productivity

| Sr.N o. | Crop | 31/03/2022 | | 31/03/2023 | | 31/03/2024 | |
|---------|-------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|
| | | No. of orchards | Area ('000 ha) | Prod. ('000 MT) | No. of orchards | Area ('000 ha) | Prod. ('000 MT) |
| 1 | Apple | 18.194 | 218 | 19.23 | 224 | 19.28 | 221.67 |
| 2 | Pear | 0.59 | 0.03 | 0.62 | 0.04 | 0.62 | 0.52 |

| | | | | | | | |
|---|--------|------|-------|------|-------|------|-------|
| 3 | Peach | 0.15 | 6.0 | 0.15 | 6.56 | 0.16 | 5.89 |
| 4 | Peach | 0.01 | 0.45 | 0.01 | 0.45 | 0.01 | 0.58 |
| 5 | Walnut | 0.40 | 18.54 | 0.40 | 19.61 | 0.40 | 20.33 |

Table 4: NHM Schemes (Cumulative Nos.)

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
| | Data N/A | Data N/A | Data N/A | Data N/A |

Table 5: Production Clusters

| Sr.No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|--------|-------------|------------|------------|------------|
| 1 | Clusters | 3 | 3 | 3 |

Table 6: Crop Identified for One District-One Product

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------|------------|------------|------------|
| 1 | Crop Name | Garlic | Garlic | Garlic |
| 2 | Area cultivated (Ha) | 123 | 127 | 135 |
| 3 | Processing Units (No.) | 3 | 12 | 17 |
| 4 | Value of products (₹) | 15000000.0 | 40000000.0 | 40000000.0 |

Table 7: Sericulture

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------|------------|------------|------------|
| 1 | Area under sericulture (ha) | 29 | 29 | 29 |
| 2 | Production - kg | 25100 | 28333 | 26988 |

Table 8: Weavers Clusters

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------|---|---|---|
| 1 | Popular variety (ies) | Goshoerami , Ichinose, KNG, Kukusou 21, Sujanpur and Chak Majra | Goshoerami , Ichinose, KNG, Kukusou 21, Sujanpur and Chak Majra | Goshoerami , Ichinose, KNG, Kukusou 21, Sujanpur and Chak Majra |
| 2 | Weavers' population (No.) | 697 | 700 | 711 |
| 3 | Reeling Units (No.) | 0 | 0 | 0 |

Sources

| Table Name | Source(s) and reference year of data |
|---|--|
| Table 1: GLC | GLC Flow data not compiled by Lead Bank |
| Table 2: High Tech Orchards | Chief Horticulture Office Publication Report 2023-24 |
| Table 3: Production and Productivity | Agriculture Department Handbook 2023- 24 |
| Table 4: NHM Schemes (Cumulative Nos.) | Chief Horticulture Office Publication Report |
| Table 5 Production Clusters | Chief Horticulture Office Publication Report |
| Table 6: Crop Identified for One District-One Product | PMFME Nodal Office Kulgam |
| Table 7 Sericulture | District Sericulture Office handout |
| Table 8: Weavers Clusters | District Sericulture Office handout |

Forestry & Waste Land Development

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------|------------|------------|------------|
| | GLC Flow ₹ Lakh | 0 | 0 | 0 |

Table 1: GLC**Table 2: Area under Forest Cover & Waste Land**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------|------------|------------|------------|
| 1 | Forest Cover ('000 ha) | 44 | 44 | 44 |
| 2 | Waste Land ('000 ha) | | | |

Table 4: Nurseries:

| Sr. No. | Item/ Variety | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------|-----------------|-----------------|-----------------|
| | | Nurseries (No.) | Nurseries (No.) | Nurseries (No.) |
| 1 | Conifer/ Junifer | 2 | 2 | 2 |
| 2 | Medicinal Plants | 1 | 1 | 1 |

Source:

| Table Name | Source(s) and reference year of data |
|--------------|--------------------------------------|
| Table 1: GLC | Data not maintained by Lead Bank |

| | |
|---|---|
| Table 2: Area under Forest Cover & Waste Land | Forest Department Report/ District Statistical Handbook |
| Table 3: NTFP | Forest Department (DFO) |
| Table 4: Nurseries (No.) | Forest Department (DFO) |

Table 3: NTFP

| Sr. No. | Item/ Variety | 31/03/2022 | | 31/03/2023 | | 31/03/2024 | |
|---------|--|-----------------|--|-----------------|--|-----------------|--|
| | | Production (Kg) | Involvement of SHGs/ Producer Groups (No.) | Production (Kg) | Involvement of SHGs/ Producer Groups (No.) | Production (Kg) | Involvement of SHGs/ Producer Groups (No.) |
| 1 | Medicinal plants | 178 | 0 | 180 | | 178 | 0 |
| 2 | Mushrooms, edible fruits, flowers | 150 | 0 | 150 | | 150 | 0 |
| 3 | Fuelwood, small wood for agricultural implements | 600 | 0 | 600 | | 600 | 0 |
| 4 | Fodder, fiber, etc | 300 | 0 | 300 | | 300 | 0 |

District Profile
Key Insights into Livestock, Fisheries and Land Development

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

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 22.73 | 43.54 | 68.45 |
| 2 | KCC for working capital (₹ lakh) | 22.73 | 43.54 | 68.45 |
| 3 | KCC for working capital (No.) | 18 | 37 | 56 |
| 4 | Finance under group mode (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Processing Infrastructure

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------|------------|------------|------------|
| 1 | Chilling Centers (No.) | 2 | 2 | 3 |

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

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

Sources

| Table Name | Source(s) and reference year of data |
|--|--|
| Table 1: GLC | DLRC March 2024 Qtr- Lead Bank |
| Table 2: Processing Infrastructure | Animal Husbandry Department Handoiut 2023-24 |
| Table 3: Dairy Processing and Infrastructure Development Fund (DIDF) | Nil |

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

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 7.65 | 13.00 | 12.60 |
| 2 | KCC for working capital (₹ lakh) | 7.65 | 13.00 | 12.60 |
| 3 | KCC for working capital (No.) | 4 | 9 | 10 |
| 4 | Finance under group mode (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Poultry:

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------|--------------------------------|--------------------------------|--------------------------------|
| 1 | Bird population (No.) | 726000 | 726000 | 726000 |
| 2 | Broiler Farms (No.) | 63 | 67 | 67 |
| 3 | Hatcheries (No.) | 0 | 0 | 0 |
| 4 | Popular breeds | Commercial Layer, HH280, Khaki | Commercial layer, HH280, Khaki | Commercial Layer, HH280, Khaki |

Sources

| Table Name | Source(s) and reference year of data |
|------------------|--|
| Table 1: GLC | DLRC March 2024 Qtr- Lead Bank Anantnag |
| Table 2: Poultly | Animal Husbandry Department Handbook 2023-24 |

Animal Husbandry - SGP Table
1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 23.66 | 17.26 | 31.45 |
| 2 | Finance under group mode (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Popular Breed(s)

| Sr. No. | Particulars | 31/03/2024 |
|---------|------------------------|---------------------------------------|
| 1 | Popular sheep breed(s) | Gurezi, Bakerwali and Kashmiri Merino |
| 2 | Popular goat breed(s) | Kashmiri, Pygora |

Sources

| Table Name | Source(s) and reference year of data |
|---------------------------|--|
| Table 1: GLC | Lead Bank DLRC Data Q4 (2023-24) |
| Table 2: Popular Breed(s) | Sheep Husbandry Department Kulgam Handbook 2023-24 |

Fisheries
Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 2.40 | 7.34 | 8.40 |
| 2 | Finance under group mode (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | KCC for working capital (No.) | 3 | 6 | 7 |
| 4 | KCC for working capital (₹ lakh) | 2.40 | 7.34 | 8.40 |

Table 2: Inland Fisheries Facilities

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Tanks/ Ponds (No.) | 4 | 5 | 5 |
| 2 | Reservoirs (No.) | 0 | 0 | 0 |
| 3 | Cage Culture/ Bio-floc technology (No.) | 0 | 0 | 0 |
| 4 | Fish Seed Hatchery (No.) | 1 | 1 | 1 |

Table 3 : Brackish Water Fisheries

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------------------|------------|------------|------------|
| 1 | Brackish Water Area (ha) | 0 | 0 | 0 |
| 2 | Area developed (ha) | 0 | 0 | 0 |
| 3 | Area available for development (ha) | 0 | 0 | 0 |

Table 4: 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 | DLRC data for March 2024 Qtr - Lead Bank |
| Table 2: Inland Fisheries Facilities | Fisheries Department Kulgam |
| Table 3 : Brackish Water Fisheries | Data N/A |
| Table 4: Fisheries Infrastructure Development Fund (FIDF) | Data N/A |

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

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 2 | Credit to bullocks (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | Credit to bullock carts (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 4 | Credit to Two wheelers (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Area under Integrated Farming

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Area under IF ('000 ha) | N/A | N/A | N/A |
| 2 | Area under homestead based IF ('000 ha) | N/A | N/A | N/A |

Sources

| Table Name | Source(s) and reference year of data |
|--|--------------------------------------|
| Table 1: GLC | Lead Bank Data |
| Table 2: Area under Integrated Farming | Data not available |

Agri. Infrastructure

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 0.00 | 0.00 | 163.40 |
| 2 | Loans for Storage Godowns (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | Loans for Cold Storages (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 4 | Loans for Other Agri Infrastructure (₹ lakh) | 0.00 | 133.56 | 163.40 |

Table 2: Agri Storage Infrastructure

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Cold Storages (No.) | 0 | 0 | 0 |
| 2 | Cold Storages (Capacity - '000 MT) | 0 | 0 | 0 |
| 3 | Storage Godowns (No.) | 2 | 2 | 2 |
| 4 | Storage Godowns (Capacity - '000 MT) | 12 | 12 | 12 |
| 5 | Rural/Urban Mandi/Haat/ Rythu Bazaar (No.) | 0 | 0 | 0 |
| 6 | Market Yards [Nos] / Wholesale Market (No.) | 1 | 1 | 1 |
| 7 | Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT) | 4 | 4 | 4 |

Sources

| Table Name | Source(s) and reference year of data |
|--------------------------------------|---|
| Table 1: GLC | Lead Bank Q4 DLRC Data (2023-24) |
| Table 2: Agri Storage Infrastructure | Area Marketing Office and Cooperative Department Handbook 2023-24 |

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) | 0.00 | 0.00 | 0.00 |
| 2 | Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Area requiring Soil Treatment & Area Treated

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Area requiring soil & water conservation treatment ('000 ha) | 2045 | 2045 | 2045 |
| 2 | Area treated for soil & water conservation treatment ('000 ha) | 731 | 731 | 731 |
| 3 | Gap ('000 ha) | 1314 | 1314 | 1314 |

Table 3: NABARD's interventions

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

Sources

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC | Lead Bank Q4 DLRC Data (2023-34) |
| Table 2: Area requiring Soil Treatment & Area Treated | Project Officer IWMP |
| Table 3: NABARD's interventions | N/A |

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

| ge | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|----|--------------------|------------|------------|------------|
| 1 | GLC flow (₹. lakh) | 97.30 | 87.00 | 197.25 |

Table 2: Fertilizer Consumption

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | Fertilizer Consumption ('000 kg) | 342.00 | 325.00 | 298.00 |
| 2 | Pesticides Consumption ('000 kg) | 0.00 | 0.00 | 0.00 |

Table 3: Production of inputs

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------|------------|------------|------------|
| 1 | Seed ('000 kg) | N/A | N/A | N/A |
| 2 | Bio-Fertilizers ('000 kg) | N/A | N/A | N/A |
| 3 | Bio-Pesticides ('000 kg) | N/A | N/A | N/A |
| 4 | Vermi Compost ('000 kg) | 17 | 18 | 18 |

Table 4: Facilities Available

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------------------|------------|------------|------------|
| 1 | Seed Processing Units (No.) | 0 | 0 | 0 |
| 2 | Seed Processing Capacity ('000 kg) | 0 | 0 | 0 |
| 3 | Plant tissue culture facility (No.) | 0 | 0 | 0 |
| 4 | Pack Houses (No.) | 1 | 3 | 12 |
| 5 | Food Quality Testing Labs | 1 | 1 | 1 |
| 6 | Agri-Economic Zones (No.) | 0 | 0 | 0 |
| 7 | Cashew Processing Units (No.) | 0 | 0 | 0 |
| 8 | Agri Start-Ups (No.) | 6 | 6 | 8 |

Sources

| Table Name | Source(s) and reference year of data |
|---------------------------------|---|
| Table 1: GLC | Lead Bank Data DLRC Q4 (2023-24) |
| Table 2: Fertilizer Consumption | Cooperative Department and Agriculture Department 2023-24 |
| Table 3: Production of inputs | N/A |
| Table 4: Facilities Available | District Statistical Handbook |

Agri Ancilliary Activities - Food & Agro Processing & Others**Table 1: GLC**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 134.22 | 197.30 | 226.33 |
| 2 | Loans to MFIs for Agri. & Non- Agri activities (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | MUDRA Loans (₹ lakh) | 1121.13 | 3420.00 | 8642.23 |

Table 2: Procurement

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Procurement by Civil Supplies Corporation (MT) | 866 | 900 | 900 |
| 2 | Procurement through PACS and LAMPS (MT) | 0 | 0 | 0 |

Table 3: Other Ancillary Services

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | PACS as MSC (No.) | 18 | 18 | 18 |
| 2 | ACABCs (No.) | 4 | 7 | 8 |

Sources

| Table Name | Source(s) and reference year of data |
|-----------------------------------|--|
| Table 1: GLC | Lead Bank DLRC Q4 (2023-24) |
| Table 2: Procurement | FCI and CAPD (PDS) Data 2023-24 |
| Table 3: Other Ancillary Services | Cooperative Department Handout 2023-24 |

MSME**Table 1: GLC**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow (₹ lakh) | 15604.86 | 6182.29 | 43077.64 |
| 2 | No. of units financed | 766 | 211 | 1631 |
| 3 | Loans under Stand Up India Scheme (₹ lakh) | 120.00 | 260.40 | 280.00 |
| 4 | Loans to Weavers' Coop. Societies (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: MSME units - Cumulative

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | MSME Clusters (No.) | 1 | 1 | 1 |
| 2 | Micro Units (No.) | 1431 | 1481 | 1570 |
| 3 | Small Units (No.) | 266 | 278 | 310 |
| 4 | Medium Units (No.) | 0 | 0 | 0 |
| 5 | Udyog Aadhar Registrations (No.) | | | |

Table 3: Traditional Activities:

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------------|------------|------------|------------|
| 1 | Handloom Clusters (No.) | 8 | 8 | 8 |
| 2 | Handicrafts Clusters (No.) | 31 | 31 | 31 |
| 3 | Weavers' Coop. Societies (No.) | 122 | 122 | 122 |

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | PMEGP/ DDU-GKY Schemes (No. of trainees) | | | |
| 2 | EDP for artisans/ entrepreneurs by DIC/ NABARD (No.) | 0 | 90 | 90 |

Sources

| Table Name | Source(s) and reference year of data |
|--------------------------------------|---|
| Table 1: GLC | Lead Bank DLRC Q4 Data (2023-24) |
| Table 2: MSME units - Cumulative | DIC Kulgam Handbook 2023-24 |
| Table 3: Traditional activities | Handloom/Handicraft Office 2023-34 & National Cooperative Database Web Portal |
| Table 4: DIC interventions | DIC Kulgam Handbook 2023-24 |
| Table 5: Skill Development Trainings | NABARD (LEDP) Data 2023-24 |

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

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------------------|------------|------------|------------|
| 1 | GLC flow under Export Credit (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 2 | GLC under Education (₹ lakh) | 85.00 | 184.00 | 205.00 |
| 3 | GLC under Housing (₹ lakh) | 1166.32 | 1754.40 | 1877.02 |

Table 2: Progress under PMAY

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | No. of units sanctioned | 0 | 394 | 445 |
| 2 | Amt of subsidy released (₹ lakh) | 0.00 | 883.7 | 979.8 |

Table 3: Progress under SBM

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | No. of units sanctioned | 0 | 0 | 6106 |
| 2 | Amt of subsidy released (₹ lakh) | 0.00 | 0.00 | 732.00 |

Sources

| Table Name | Source(s) and reference year of data |
|------------------------------|---|
| Table 1: GLC | Lead Bank DLRC Q4 Data (2023-24) |
| Table 2: Progress under PMAY | Urban Development Authority Kashmir |
| Table 3: Progress under SBM | Rural Development Department & Panchayat Raj/SBM portal |

Public Infrastructure Investments**Table 1: GLC**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------------------|------------|------------|------------|
| 1 | GLC flow under PPP projects (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 2 | Amt of RIDF assistance (₹ lakh) | 1732.33 | 2133.55 | 2632.44 |

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

| Sr. No. | Govt investments/ Type of Project | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|-----------------|-----------------|-----------------|
| | | No. of Projects | No. of Projects | No. of Projects |
| | Data N/A | Data N/A | Data N/A | Data N/A |

Sources

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC | NABARD SPD J&K Regional Office |
| Table 2: Progress under Govt. investments (Type and number of projects) | Data not available |

Social Infrastructure Investments

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow under Social Infrastructure Projects (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Projects (Cumulative)

| Sr. No. | Project Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------|-----------------|-----------------|-----------------|
| | | No. of Projects | No. of Projects | No. of Projects |
| | Data N/A | Data N/A | Data N/A | Data N/A |

Sources

| Table Name | Source(s) and reference year of data |
|--------------------------------|--------------------------------------|
| Table 1: GLC | Lead Bank DLRC Q4 Data (2023-24) |
| Table 2: Projects (Cumulative) | No data flow in this sector |

Renewable Energy Table

1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow under Climate Change projects (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 2 | Assistance under Green Climate Fund (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | Assistance under other Renewable Energy Initiatives (₹ lakh) | 35.50 | 11.00 | 21.25 |

Table 2: Go Green Initiatives

| Sr. No. | Project Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------|-----------------|-----------------|-----------------|
| | | No. of Projects | No. of Projects | No. of Projects |
| | Data N/A | Data N/A | Data N/A | Data N/A |

Table 3: Renewable Energy Potential

| Particulars | 31/03/2024 | | | | | |
|-----------------|------------------|-----------------|------------------|------------|--------------------|----------|
| | Solar Power (MW) | Wind Power (MW) | Small Hydro (MW) | Biomass MW | Waste to Energy MW | Total MW |
| Potential | 100 | 0 | 20 | 10 | 0 | 130 |
| Developed | 2 | 0 | 0 | 0 | 0 | 0 |
| Under Developed | 0 | 0 | 0 | 0 | 0 | 0 |
| Planned | 0 | 0 | 0 | 0 | 0 | 0 |
| Gap | 98 | 0 | 20 | 10 | 0 | 128 |

Sources:

| Table Name | Source(s) and reference year of data |
|-------------------------------------|--|
| Table 1: GLC | Lead Bank DLRC Q4 Data (2023-24)- Solar Sector |
| Table 2: Go Green Initiatives | Data N/A |
| Table 3: Renewable Energy Potential | JKEDA vision document (www.jkeda.in) |

Informal Credit Delivery**Table 1: GLC**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | SHG Bank Linkage (₹ lakh) | 422.80 | 466.30 | 501.47 |
| 2 | JLG Bank Linkage (₹ lakh) | 413.60 | 522.50 | 563.00 |
| 3 | Loans through SHPIs (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 4 | Loans under zero interest scheme/ similar schemes (₹ lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Promotional Interventions

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh) | 2.00 | 4.00 | 4.00 |
| 2 | Mission Shakti (SRLM) (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 3 | NRLM (₹ lakh) | 0.00 | 0.00 | 0.00 |
| 4 | Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh) | 0.00 | 0.00 | 7.06 |

| | | | | |
|---|--|------|------|------|
| 5 | Assistance for marketing support/ Exhibitions/ Melas (₹ lakh) | 0.00 | 0.00 | 0.00 |
|---|--|------|------|------|

Table 3: Status of SHGs

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | No. of intensive blocks | 5 | 5 | 5 |
| 2 | No. of SHGs formed | 2932 | 3243 | 3780 |
| 3 | No. of SHGs credit linked (including repeat finance) | 1828 | 2243 | 2812 |
| 4 | Bank loan disbursed (₹ lakh) | 2924.76 | 3967.30 | 4935.60 |
| 5 | Average loan per SHG (₹ lakh) | 1.60 | 1.82 | 1.75 |
| 6 | Percentage of women SHGs % | 100.00 | 100.00 | 100.00 |

Sources

| Table Name | Source(s) and reference year of data |
|------------------------------------|--|
| Table 1: GLC | Lead Bank DLRC Q4 Data (2023-24) and NRLM portal |
| Table 2: Promotional Interventions | NRLM/NABARD |
| Table 3: Status of SHGs | NRLM Yearly Progress Report 2023-24. |

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.) | 72 | 80 | 86 |
| 2 | Consumer Stores (No.) | 3 | 5 | 5 |
| 3 | Housing Societies (No.) | 0 | 0 | 00 |
| 4 | Weavers (No.) | 116 | 122 | 122 |
| 5 | Marketing Societies (No.) | 0 | 0 | 0 |
| 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.) | 54 | 56 | 56 |
| 11 | Total (No) | 245 | 263 | 269 |

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.) | 18 | 18 | 20 |
| 2 | Multi state cooperative societies (No.) | 0 | 0 | 0 |

Table 3: Status/ progress under various schemes of MoC in the district

| Sr.No. | Moc Scheme/Initiative | Status Progress in the District | |
|--------|-----------------------|---------------------------------|---|
| | | No. of PACS /No. of Unit | Investment/Working Capital requirement (as the case may be) |
| | Data N/A | Data N/A | Data N/A |

Sources:

| Table Name | Source(s) and reference year of data |
|--|--|
| Table 1: Details of non- credit cooperative societies | DR Cooperatives 2023-24/ National Cooperative Database |
| Table 2: Details of credit cooperative societies | DR Cooperatives 2023-24/ National Cooperative Database |
| Table 3: Status/ progress under various schemes of MoC in the district | DR Cooperatives 2023-24/ National Cooperative Database |

Banking Profile

1. Network & Outreach

| Agency | No. of Banks / Societies | No. of Banks/ Societies | | | | No. of non-formal agencies associated | | | Per Branch Outreach | |
|------------------------------|--------------------------|-------------------------|-------|------------|-------|---------------------------------------|-----------|---------|---------------------|------------|
| | | Total | Rural | Semi-urban | Urban | mFIs/mFOs | SHGs/JLGs | BCs/BFs | Villages | Households |
| Commercial Banks | 7 | 37 | 25 | 7 | 5 | 0 | 3695 | 44 | 12 | 4400 |
| Regional Rural Bank | 1 | 13 | 10 | 2 | 1 | 0 | 85 | 23 | 10 | 3200 |
| District Central Coop. Bank | 1 | 6 | 4 | 1 | 1 | 0 | 0 | 0 | 8 | 2600 |
| Coop. Agr. & Rural Dev. Bank | 1 | 2 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Primary Agr. Coop. Society | 1 | 5 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| All Agencies | 11 | 63 | 43 | 12 | 8 | 0 | 3780 | 67 | 0 | 0 |

2. Deposits Outstanding

| Agency | No. of accounts | | | | | Amount of Deposit [₹ lakh] | | | | |
|---------------------|-----------------|------------|------------|------------|-----------|----------------------------|------------|------------|------------|-----------|
| | 31/03/2022 | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) | 31/03/2022 | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) |
| Commercial Banks | 85778 | 89352 | 90904 | 1.7 | 69.2 | 208557.00 | 212738.00 | 236314.00 | 11.1 | 93.03 |
| Regional Rural Bank | 21550 | 22448 | 23544 | 4.9 | 17.9 | 8215.00 | 9124.00 | 9481.00 | 3.9 | 3.73 |
| Cooperative Banks | 15615 | 16264 | 16822 | 3.4 | 12.8 | 8603.00 | 8628.00 | 8217.00 | -4.8 | 3.23 |
| Others | 0 | 0 | 0 | 0 | 0.0 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| All Agencies | 122943 | 128064 | 131270 | 2.5 | 100.0 | 225375.00 | 230490.00 | 254012.00 | 10.2 | 100.00 |

3. Loans & Advances Outstanding

| Agency | No. of accounts | | | | | Amount of Deposit [₹ lakh] | | | | |
|---------------------|-----------------|------------|------------|------------|-----------|----------------------------|------------|------------|------------|-----------|
| | 31/03/2022 | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) | 31/03/2022 | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) |
| Commercial Banks | 41445 | 43825 | 45225 | 3.2 | 88.1 | 162375.00 | 182922.00 | 207656.00 | 13.5 | 93.44 |
| Regional Rural Bank | 4801 | 5175 | 5295 | 2.3 | 10.3 | 10334.00 | 11390.00 | 12255.00 | 7.6 | 5.51 |
| Cooperative Banks | 563 | 596 | 798 | 33.9 | 1.6 | 1880.00 | 2212.00 | 2328.00 | 5.2 | 1.05 |
| Others | 0 | 0 | 0 | 0 | 0.0 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| All Agencies | 46809 | 49596 | 51318 | 3.5 | 100.0 | 174589.00 | 196524.00 | 222239.00 | 13.1 | 100.00 |

4. CD Ratio

| Agency | CD Ratio % | | |
|---------------------|-----------------|------------|------------|
| | No. of accounts | | |
| | 31/03/2022 | 31/03/2023 | 31/03/2024 |
| Commercial Banks | 77.9 | 86.0 | 87.9 |
| Regional Rural Bank | 125.8 | 124.8 | 129.3 |
| Cooperative Banks | 21.9 | 25.6 | 28.3 |
| Others | 0 | 0 | 0 |
| All Agencies | 77.5 | 85.3 | 87.5 |

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

| Agency | Cumulative up to | | | |
|---------------------|------------------|-------|--------|------|
| | 31/03/2024 | | | |
| | PMJDY | PMSBY | PMJJBY | APY |
| Commercial Banks | 34776 | 26218 | 10225 | 1993 |
| Regional Rural Bank | 8775 | 15891 | 3693 | 359 |
| Cooperative Banks | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 |
| All Agencies | 43551 | 42109 | 13918 | 2352 |

6. Performance on National Goals

| Agency | 31/03/2024 | | | | | | | | | |
|-------------------|-----------------------|------------------|----------------------|------------------|--------------------------|------------------|------------------------|------------------|----------------|------------------|
| | Priority Sector Loans | | Loans to Agr. Sector | | Loans to Weaker Sections | | Loans under DRI Scheme | | Loans to Women | |
| | Amount [₹lakh] | % of Total Loans | Amount [₹lakh] | % of Total Loans | Amount [₹lakh] | % of Total Loans | Amount [₹lakh] | % of Total Loans | Amount [₹lakh] | % of Total Loans |
| Commercial Banks | 87652.33 | 42.2 | 43744.68 | 21.1 | 44495.28 | 21.4 | 53.39 | 0.0 | 2629.57 | 1.3 |
| RRB | 10507.80 | 85.7 | 6618.48 | 54.0 | 1465.96 | 12.0 | 1.76 | 0.0 | 315.23 | 2.6 |
| Cooperative Banks | 589.23 | 25.3 | 267.31 | 11.5 | 1.88 | 0.1 | 0.00 | 0.0 | 17.68 | 0.8 |
| Others | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| All Agencies | 98749.36 | 44.4 | 50630.47 | 22.8 | 45963.12 | 20.7 | 55.15 | 0.0 | 2962.48 | 1.3 |

7. Agency-wise Performance under Annual Credit Plans

| Agency | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | | Avg. Ach [%] in last 3 years |
|---------------------|----------------|------------------|--------------|----------------|------------------|--------------|----------------|------------------|--------------|------------------------------|
| | Target [₹lakh] | Ach'ment [₹lakh] | Ach'ment [%] | Target [₹lakh] | Ach'ment [₹lakh] | Ach'ment [%] | Target [₹lakh] | Ach'ment [₹lakh] | Ach'ment [%] | |
| Commercial Banks | 109764.67 | 77146.88 | 70.3 | 129247.89 | 69503.59 | 53.8 | 134834.85 | 87652.33 | 65.0 | 63.0 |
| Regional Rural Bank | 14930.54 | 10745.20 | 72.0 | 16423.56 | 9183.20 | 55.9 | 16423.56 | 10507.80 | 64.0 | 64.0 |
| Cooperative Banks | 4415.56 | 82.60 | 1.9 | 4857.03 | 196.63 | 4.0 | 4857.03 | 589.23 | 12.1 | 6.0 |
| Others | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.0 |
| All Agencies | 129110.77 | 87974.68 | 68.1 | 150528.48 | 78883.42 | 52.4 | 156115.44 | 98749.36 | 63.3 | 61.3 |

8. Sector-wise Performance under Annual Credit Plans

| Broad Sector | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | | Avg. Ach [%] in last 3 years |
|------------------------------|------------------|--------------------|---------------|------------------|--------------------|---------------|------------------|--------------------|---------------|------------------------------|
| | Target [₹lakh] | Ach'm ent [₹ lakh] | Ach'm ent [%] | Target [₹lakh] | Ach'm ent [₹ lakh] | Ach' ment [%] | Target [₹lakh] | Ach'm ent [₹ lakh] | Ach' ment [%] | |
| Crop Loan | 75633.00 | 65808.57 | 87.0 | 83196.26 | 69225.23 | 83.2 | 87804.67 | 49223.58 | 56.1 | 75.4 |
| Term Loan (Agri.) | 27024.02 | 3023.04 | 11.2 | 38233.31 | 713.71 | 1.9 | 39211.86 | 1406.89 | 3.6 | 5.6 |
| Total Agri. Credit | 102657.02 | 68831.61 | 67.1 | 121429.57 | 69938.94 | 57.6 | 127016.53 | 50630.47 | 39.9 | 54.9 |
| MSME | 19312.82 | 15604.86 | 80.8 | 21244.03 | 6182.29 | 29.1 | 21244.03 | 43077.64 | 202.8 | 104.2 |
| Other Priority Sectors* | 7140.93 | 3538.21 | 49.5 | 7854.88 | 2762.19 | 35.2 | 7854.88 | 5041.25 | 64.2 | 49.6 |
| Total Priority Sector | 129110.77 | 87974.68 | 68.1 | 150528.48 | 78883.42 | 52.4 | 156115.44 | 98749.36 | 63.3 | 61.3 |

9. NPA Position (Outstanding)

| Broad Sector | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | | Avg. NPA [%] in last 3 years |
|-------------------|-------------------|-------------------|-------|-------------------|-------------------|-------|-------------------|-------------------|-------|------------------------------|
| | Total o/s [₹lakh] | NPA amt. [₹ lakh] | NPA % | Total o/s [₹lakh] | NPA amt. [₹ lakh] | NPA % | Total o/s [₹lakh] | NPA amt. [₹ lakh] | NPA % | |
| Commercial Banks | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 207656.00 | 2771.00 | 1.36 | 0.0 |
| RRB | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 12255.00 | 1844.00 | 15.05 | 0.0 |
| Cooperative Banks | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 2384.00 | 133.00 | 5.58 | 0.0 |
| Others | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.0 |
| All Agencies | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 222295.00 | 4748.00 | 2.14 | 0.00 |

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

| Source(s) | |
|-----------|---|
| 1 | District Credit Plan by Lead Bank |
| 2 | DLRC Q4 (2023-24) Data compiled by Lead Bank. |
| 3 | NPA position as reported by SLBC for 2023-24 |

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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.
 - i. Agri Stack:
Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.
 - ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):
Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.
 - iii. JanSamarth Portal:
JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming Indias 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

- viii. Productivity and resilience in Agriculture
- ix. Employment & Skilling
- x. Inclusive Human Resource Development and Social Justice
- xi. Manufacturing & Services
- xii. Urban Development
- xiii. Energy Security
- xiv. Infrastructure
- xv. Innovation Research & Development and
- xvi. 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-Suwidha (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

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

Holistic Agriculture Development Programme (HADP)

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

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

Aspirational Panchayat Development Programme (APDP)

The UT Govt. has launched the "Aspirational Panchayat Development Programme (APDP)" for the development of 285 backward panchayats. A total of 100 indicators have been identified across 9 Sectors

i.e. Agriculture & allied (06), Health & Nutrition (11), Education (13), Rural Development & Sanitation (07), Beneficiary-Oriented Schemes (04), Skill Development (04), Basic Infrastructure (17), Environment (05) & Good Governance (33).

Digital Villages

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

Status of Co-operatives in J&K:

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

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

The Apex Bank i.e. J&K State Co-operative Bank and three District Central Co-operative Banks viz., Anantnag CCB, Baramulla CCB and Jammu CCB are operational in the UT of J&K. As per NCD portal, there are 4288 Panchayats in the UT, out of which 1587 panchayats (37%) are covered by PACS and 2701 (63%) are not covered. There are a total of 599 PACS in the UT with highest concentration in Jammu (118).

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

Jammu and Kashmir New Industrial Policy:

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

Mission Yuva

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects

Kulgam, PLP 2025-26

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 Udampur 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 ha. 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.

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 and allied sectors constitute the mainstay of the UTs economy and contribute nearly 50 percent of the GSDP. As per latest Situation Assessment Survey of Agriculture Households conducted by NSO, J&K ranks 5th in average monthly income per agriculture household (18918). Over 70 percent of the population of the UT depends directly or indirectly on agriculture and its allied sectors.

Agriculture is the main source of livelihood in Kulgam and the district has predominantly agriculture-based economy. Paddy is the main crop sown in the district. There are 66,724 land holdings in the district, out of which 94% of the land holdings are marginal farmers in the district who rely on institutional finance. Credit plays a major role in adoption of latest farming practices to increase the production and productivity and, therefore, provision of adequate credit under annual credit plan needs no emphasis.

Despite the local production, the district has deficit of food grains which is met by procurement from outside states like Punjab and Haryana by PDS (CAPD-Consumer Affairs Public Distribution) department and stored at Food Corporation of India Godowns. The district generally follows mono-cropping system due to low temperature during winters.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- 1 The Agriculture Department in the district is headed by Chief Agriculture Officer with the support of Extension Officers and supporting staff.
- 2 The Agriculture Department is providing quality seeds under various Extension Programmes. In the NMSA (National Mission for sustainable Agriculture), the distribution of inputs and plant protection machinery is done by the department under various programmes.
- 3 More area was covered under hybrid vegetable production and oilseed crop and the beneficiaries were provided with quality seeds by the Agriculture department under Technology Mission.
- 4 The Department of Agriculture has created additional infrastructure such as Seed Farms, Nurseries, Training centres etc under RKVY (Rashtriya Krishi Vikas Yojana).
- 5 One Rice Research Institute at Khudwani (Mountain Research Center for Field Crops) and one Krishi Vigyan Kendra (KVK) at Kreeri Nowpora in Anantnag district are present to provide the research & extension support to farmers.
- 6 An area of 11,054 Ha under various crops in the district has been notified to be covered under High Yielding Programme of Govt of Jammu & Kashmir.

6.1.1 Water Resources

6.1.1.1 Status of the Sector in the District

The district has a net sown area of 23265 ha. and the net irrigated area is 20447 ha. The exploitation of wells and tube wells is almost negligent. The canals are called Zamindari Khuls or Private Khuls and are maintained by farmers themselves. Besides rains, there are two main sources of water for irrigation viz. surface water and ground water. A vast area of district is irrigated by surface water where potential of credit for pumpsets, pipeline, small lift points, sprinklers, drip irrigation sets etc. exists. Ground water is available and its stage of development is less than 1%, which is being exploited in a few pockets of the district through dugwells/tubewells by tapping only shallow water aquifers. Thus, there is scope for further ground water development in the district through digging of Deep & Shallow Tube wells, Dug wells etc. As per the report of National Compilation on Dynamic Ground Water Resources of India 2020 issued by the Ground water Board, Department of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti, Govt of India the District has been classified as Safe as the stage of ground water extraction is 21.64% and district offers good potential for exploitation of Ground Water through digging of Deep & Shallow Tube wells, Dug wells etc.

6.1.1.2 Infrastructure and linkage support available, planned and gaps

The district is having plenty of springs and stream water is available throughout the year, which is adequate to meet the irrigation needs of the district. About 75 percent of the area is irrigated by surface water through canals. In order to further tap the stream water, it is imperative that water storage tanks may be constructed.

Pumpset dealers, repairers, other electrical equipment suppliers are available in the district. The Agriculture Department also supplies pump sets at subsidized prices. There is a need to establish the Groundwater Department in district for imparting technical guidance, in the absence of which it would be difficult to exploit the ground water potential in the district.

All 231 villages are electrified and there is an ample scope for installing electric pump sets at wells, canals and water lifting points. As per the Power Development Department, there is no backlog in the energization of Tube wells/Pump sets. Sufficient quantity of diesel is available in the UT/Districts for diesel pump sets. Agriculture Deptt has provided pumpsets and tube wells to farmers under Rashtriya Krishi Vikas Yojna (RKVY) and Pradhan Mantri Krishi Sinchayi Yojna (PMKSY).

6.1.2 Farm Mechanization

6.1.2.1 Status of the Sector in the District

Though the land holding pattern in the District offers limited scope for tractors as most of the farmers are having land below 1 ha.. However, this enhances the scope for power tiller and small implements. While the tractors may also be used on hire purchase basis, for farm mechanization.

Farm mechanization in the district is low, as farmers need to adopt farm mechanization by purchasing tractors, trolleys, power tillers, threshers & chaff cutters, power sprayers, etc. Many farmers, who own tractors are using them for various economic activities and also for transportation of farm input/produce/crops, running flour mill, chaff cutting, transporting livestock, etc. Tractors are also being used in Non-farm sector activities like road and building

construction, etc.

6.1.2.2 Infrastructure and linkage support available, planned and gaps

Infrastructure for Farm Mechanization in the district has improved as many dealers for power tillers as well as tractors have come up. In view of this, the farm mechanization is going to be intensified in the entire district.

During the year 2023-24, horticulture department issued 51 power tillers and 68 power sprayers to the farmers in the district. As per the data maintained by Assistant Regional Transport office, 176 tractors have been issued registrations till March 2024. The farm equipment dealers are mainly located in nearby Awantipora town and there are adequate repairing centers in the district. There is no dearth of diesel supply.

The Agriculture Production Department of Government of Jammu & Kashmir is implementing following central sponsored schemes and provides 25% to 40 % subsidy on Irrigation Pump sets, Tube Wells and Power tillers and power sprayers. The different schemes being implemented in the UT are as under:

- a) Sub-Mission on Agricultural Mechanization (SMAM) under National Mission on Agricultural Extension and Technology (NMAET).
- b) Prime Minister Development Package (PMDP).
- c) Rashtriya Krishi Vikas Yojana (RKVY)
- d) Agriculture Technology Management Agency (ATMA)
- e) National Food Security Mission (NFSM)
- f) National Mission for Sustainable Agriculture (NMSA). (Source: www.jkapd.nic.in/Schemes).

6.1.3 Plantation & Horticulture, including Sericulture

6.1.3.1 Status of the Sector in the District

Out of the total revenue reported area of 47612 ha. in district, 23256 ha. (about 50%) is covered under various fresh and dry fruits with annual production of 2.44 lakh MT out of which 19217 ha. is covered by fresh fruits and 4039 ha. is under dry fruits. The Sericulture Development Department is raising high quality mulberry plants (Japanese and Chinese varieties) in its 09 nurseries covering an area of 560 Kanals (13.15 ha). As reported by Sericulture Deptt, 22420 Kg of cocoon was produced in year 2023-24 contributing 58 Lakhs revenue.

6.1.3.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department is headed by District Horticulture Officer to look after the interests of horticulture in the district. It has 10 horticulture zones/ centres manned by horticulture officers to provide technical guidance. However, there is a need to increase the technical staff. Besides there is a separate department of Horticulture Planning and Marketing headed by Area Marketing officer. Annually 25-30 Ha of dry land has been covered under horticulture by the department.

As per the data provided by Horticulture Planning & Marketing, approximately 63 Lakh boxes of fresh fruits are exported outside UT from Kulgam district.

There is a fruit and vegetable mandi at Kulgam which has transacted a business of around 31 Cr during 2023-24. Besides, a modern satellite mandi has been constructed at Jablipora National

Highway Anantnag under NABARDs RIDF assistance.

The latest techniques of High Density Apple Cultivation (HDAC) have been introduced in the district. As this technology enhances productivity, the old/traditional orchards are being converted to HDAC orchards.

Horticulture Department has a regular programme of growing nursery and distributing plants to farmers from its nurseries. Tool kits are also provided by the Department at subsidized prices. Private nurseries also sell planting material in the market

There are 02 fruit plant nurseries in the district managed by Department of Horticulture providing unbudded plants to orchardists.

6.1.4 Forestry & Waste Land Development

6.1.4.1 Status of the Sector in the District

The forest ranges in the district are covered with thick and dense forests of Coniferous and Deodar trees. The total area in the district under the forest cover is 389 SqKm, which is about 36% of the total geographical area of the district. The area under forest cover has decreased over past three years and there is decrease in cultivable wasteland and follow land during the same period. Conifer, Poplar, Robania, Ulmus and Ash are the main tree species growing in the forest areas.

There is tremendous potential for agro forestry and wasteland development, but no organised effort has been made for extending finance for this purpose. The fast growing species, viz., Poplar, Robania, Ulmus and Ash, which give quick return in the form of fodder, fuel, wood and small timber are promoted in the district. Due to demand of wood for housing sector, paper manufacturing units and for production of cricket bats, the activity can be taken up on a large scale with bank loan.

6.1.4.2 Infrastructure and linkage support available, planned and gaps

The Forest Department is the nodal agency for forestry and wasteland development in the District and is headed by Divisional Forest Officer.

There are 03 forest ranges in district two non-territorial ranges (Soil Conservation Range and Forest Control Room range)

The forest depots are managed by UT Forest Corporation which provides wood and timber to general public.

Divisional Forest Office provides the necessary guidance regarding the forest protection & management. In order to involve people in the regeneration of degraded forests and increase the tree coverage on vacant lands, planting materials, fencing materials and expert guidance to the beneficiaries may be provided as per latest scientific procedures. The existing infrastructure is considered adequate.

The district is suitable for growing various species like Poplar, Robania, Ulmus and Ash. The planting material can be provided by the Forest Department. The existing infrastructure is considered adequate.

6.1.5 Animal Husbandry – Dairy

6.1.5.1 Status of the Sector in the District

In District Kulgam there are around 1.12 Lakh cattle, 1.75 lakh sheep/goat and 7.26 lakh poultry birds (Data: 2019 livestock census).

). The milk production in the district during the year 2023-24 was

1.63 Lakh tons. A big portion of the cattle in the district are of indigenous origin and milk yield from these cattle is low. However, the dairy sector is characterized by low yielding non-descript cows and buffaloes, hundreds of small producers with little or no land holdings, use of crop residues and natural herbage and roughage with or without supplementation of appropriate concentrates as feed and scarce fodder production.

6.1.5.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department is headed by Chief Animal Husbandry Officer at district level and is assisted by Block Level veterinary officers.

The department is providing the facilities for various preventive measure such as vaccination, dosing and castration at the village level.

Animal Husbandry Department is supplying fodder development kits. Milk production is highly unorganized with little existing marketing channels, milk routes, milk processing plants, bulk cooling unit. There is little milk surplus for conversion to other profitable derived products like cheese, kaladi, khoya, butter, etc., for outside supply.

JKMPCL has established milk cooperative societies in the district and is procuring milk for its Srinagar plant.

6.1.6 Animal Husbandry – Poultry

6.1.6.1 Status of the Sector in the District

Poultry production has made considerable headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turn over round the year. Poultry farming is best suited to the district as it requires limited land and water use. Presently, most of the poultry farms (Broiler or Layer) are located in the neighboring districts of Pulwama and Srinagar. Most of the population of the district is non-vegetarian and consumption of poultry products is considerably high.

As per the data provided by department, 40% of rural families have a back yard poultry unit of the size of 12+2. There is a good demand of eggs and chicken, but, no poultry farm on commercial lines has been set up in the district so far. The demand for local consumption of broiler is met by import from Jammu, Kathua and districts of Punjab. The poultry bird population in district as per 2019 livestock census is 1.32 lakh birds. Annual Egg production in the district during 2023-24 was recorded at 156 Lakh eggs

6.1.6.2 Infrastructure and linkage support available, planned and gaps

The extension services are available from District Poultry Officer assisted by two Poultry Extension Officers which in turn have Senior Poultry Assistants.

Presently there are 210 privately owned poultry farms in the district, besides there are 11 poultry cooperative societies registered in the district.

Poultry Development Department provides vaccines, medicines, etc. at nominal charges through its poultry development centers. In addition, there are veterinarians posted with Animal/Sheep Husbandry Departments & which are placed in different places.

Supply of poultry inputs/feed is not satisfactory in the district No additional infrastructure is being created by the Department. There are no processing units in the district. Heavy power cuts

and severe winter climate also hampers the growth of poultry.

To give impetus to poultry, UT government is implementing the Integrated Poultry Development Programme (IPDP) scheme with subsidy benefits.

With the inclusion of poultry activity under KCC working capital, the activity has become more lucrative with availability of bank loan for meeting the working capital requirements of poultry farmers.

6.1.7 Animal Husbandry – Sheep, Goat, Piggery

6.1.7.1 Status of the Sector in the District

In view of the agro-climatic conditions, topography, grazing lands, etc. sheep rearing is a suitable activity in the district. The activity is primarily in the hands of the poor and the illiterate nomads (bakarwal community), the landless and to a small extent, small and marginal farmers which rear their animals mostly on natural vegetation and stubbles supplemented by tree toppings. Small ruminants contribute meat, skin, fiber, milk and manure and often the sole or subsidiary source of subsistence to the rural poor. The sheep and goat population of the district, as per 20th livestock census is approximately 1.05 lakh and 0.035 lakh respectively. The annual mutton and wool production is 9.03 lakh kg and 0.4 lakh kg, respectively.

6.1.7.2 Infrastructure and linkage support available, planned and gaps

The Sheep Husbandry Department is working separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep.

Department has 41 Sheep extension centers which are engaged in providing health and extension services in district Kulgam. In addition, these centres also distribute crossbred rams and bucks for breeding purposes.

The UT of J&K has launched Integrated Sheep Development Scheme, providing 50% subsidy for establishment of Sheep/Goat units and on procurement of shearing machine and the other equipment. It also a provision for setting up of sheep/goat unit, free of cost under participatory mode.

National Livestock Mission (NLM) having a component Establishment of Entrepreneur for breed development in small ruminant sector (sheep and goat farming): implemented by Ministry of Fisheries, Animal Husbandry and Dairying Department of Animal Husbandry and Dairying GoI from 2021-22, wherein the beneficiaries can avail up to 50% back ended subsidy on capital cost.

Medical facilities are available as the department is providing the facilities of various preventive measure such as vaccination, dosing and castration at the village level.

6.1.8 Fisheries

6.1.8.1 Status of the Sector in the District

The District Kulgam has good scope for development of fisheries due to its diverse agro climatic features and abundance of natural streams backed up by Veshow Nallah. Development of these water resources for rearing of fish on commercial basis has already been taken up keeping in view the feasibility of resources. Fisheries sector has a significant impact on the overall economy of the state. In recent years the development of fisheries has been considered to be an important activity because it is a powerful income and an employment generator and it stimulates the

growth of a number of subsidiary industries.

There is ample potential for fish production especially in private sector. It is having scope for both cold and normal water fisheries. So far more than 50% resources have been brought under culture of various varieties of fish and the rest of the resources are under active consideration of the Fisheries Department and shall be taken up for development under piece-meal. The department has also established the sale-cum-rearing units at Hanad, Chowalgam and Kulgam in the district

6.1.8.2 Infrastructure and linkage support available, planned and gaps

As per the data of fisheries department (2023-24), the total fishermen population in the district is 1644 persons, covering 258 Households.

As on March 2024, the department has issued 260 licenses to fishermen and 200 fishermen are covered under Group Accidental Insurance Scheme(GAIS) with cover of 1 lakh and 0.50 Lakh for death and disability. The total fish production of the district was 200 MT in year 2023-24. The revenue realized from sale proceeds was to the tune of ₹ 650 lakh. Fisheries Department is providing training to the traditional fishermen. Fish seed is being provided at highly subsidized rate and gear-material is distributed free of cost.

There are 04 Govt trout rearing units and 115 privately owned. There are 03 trout rearing cum sale centres in the district.

The existing infrastructure needs to be strengthened to enhance the credit flow for the sector.

6.1.9 Farm Credit – Others

6.1.9.1 Status of the Sector in the District

The District has agriculture-based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. In the sub-mountainous to hilly regions, the main transport system to the scattered villages is pack animals and mules. In remaining areas of the District also pack animals and mules play a major role in local transportation of goods. Use of motorcycles by farmers and village-men is also an emerging option. It is also an avenue for the farmers particularly small and marginal farmers to remain gainfully employed in the lean period and raise their income. The work animal/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for a short distance.

6.1.9.2 Infrastructure and linkage support available, planned and gaps

The draught animals are available in sufficient number in the District. Veterinary facilities are also available for these animals from the Veterinary Department.

During the last few years many rural road projects have been sanctioned under NABARDs RIDF assistance which have provided links to District headquarters.

In hilly areas, pony driven carts being cheap and easily available are preferred to other transport. In today's modern times, use of motorcycles by farmers is a preferred option to reach to markets and buy goods/ agricultural inputs.

6.1.10 Sustainable Agricultural Practices

6.1.10.1 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. 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 various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

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

6.1.10.2 Infrastructure and linkage support available, planned and gaps

Finance for various components of IFS simultaneously is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.

Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach. Banks may explore possibility of financing IFS models in cluster mode

6.2 Agriculture Infrastructure

6.2.1 Construction of Storage and Marketing Infrastructure

6.2.1.1 Status of the Sector in the District

The district is producing ample quantity of fruits and other vegetables. Annual production of these commodities in the district is

2.33 Lakh MT. There is huge scope of storage / cold storage in the district as there are no cold storages available. In terms of the focus on production of fruits and the vegetables in the district, there is anticipated increase in production, there is huge scope for this activity.

6.2.1.2 Infrastructure and linkage support available, planned and gaps

There is no Cold/CA store in the district to store the fruits/vegetables for longer life. However, in the adjacent district of Pulwama, there are 4 cold storages at Lassipora Industrial area / Aglar Shopian with total combined storage capacity of 25000 MT. Capital Investment Subsidy scheme for Construction / Expansion/ Modernization of Cold Storages / Storages is available from National Horticulture Board. A central Scheme on Agri Infrastructure Fund is available for post-harvest facilities. There are no regulated or wholesale markets, Rural Godowns, Commercial Grading Centres in the District for catering to the needs of farming community.

6.2.2 Land Development, Soil Conservation and Watershed Development

6.2.2.1 Status of the Sector in the District

A vast area of the district is under the threat of soil erosion owing to heavy rainfall and deforestation. The land is always under the threat of soil erosion and even pasture land and cultivated land is facing erosion hazards. The activity has wide potential in the district but these programmes are run by State Govt. through budgetary support and as such institutional finance is limited. In watershed development all the concerned departments are carrying out their activities out of their budget only. Besides, package of practices for improving dry land cultivation like inter-bund land treatment, dry land horticulture, improved farm implements, etc. are being provided by the concerned departments with technical support of SKUAST.

6.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is the nodal department for land development activities. Besides there are some activities on Land Development being taken up by Rural Development Department under some centrally sponsored schemes. Tractors, bulldozers and other machinery required for land development works are also available in the District.

The department of Soil conservation and Engineering wing of Agriculture Deptt. is executing various works in the District viz. Land leveling /Bench terracing, Gully plugging, Retention wall/check dams, Erosion protection etc.

IWMP is managing Watershed activities and various soil conservation activities have been taken under MGNREGA such as protection bunding, land levelling, check dams etc.

6.2.3 Agri. Infrastructure – Others

6.2.3.1 Status of the Sector in the District

The district is witnessing increasing demand for organically produced agri products. This is making organic farming a growing 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. For promotion of organic farming identification of potential areas and crop is crucial. Governments priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, cotton, wheat and basmati rice. Plant tissue culture is a collection of techniques used to maintain or grow plant cells, tissues. In Kulgam, tulip cultivation along with vermin-composting as an activity can be promoted, as there is one tulip nursery in the district.

6.2.3.2 Infrastructure and linkage support available, planned and gaps

Some vermicomposting units have been set up by agriculture department under RKVY and through Krishi Vigyan Kendra.

Agriculture department is promoting use of bio-fertilizers under various field level programmes and demonstrations programmes. Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.

6.3 Agriculture – Ancillary Activities

6.3.1 Food & Agro Processing

6.3.1.1 Status of the Sector in the District

The district has a number of products like amla, turmeric, walnut, apple, etc., that may be taken up for further processing. The district has good number of women SHGs, especially under NRLM (UMEED in J&K), which are already engaged in agro processing activity on a small scale, that may be further taken up with the help of PM Formalization of Micro Enterprises Scheme (PMFME) launched by GoI. The Department of Horticulture is the nodal department in the scheme in the districts.

GoI as well as J&K UT Govt. have accorded high priority for development of Agro/ Food processing sector. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularisation of Agro/ Food processing sector in India. Investments

in Agro/ Food processing sector have not been commensurate with the large potential available in the country and as a sequel, linkages between production, post-harvest management, processing and marketing including export largely remain weak. This is in spite of a large production base available under the agriculture and allied sectors.

Major portion, about 60 per cent of fruits are exported outside the district. Negligible quantity of fruits and vegetables are processed locally. There exists good possibility of linking production and processing to food processing industries in the district, especially for apple and Walnut in which are the major horticulture crops in the district.

6.3.1.2 Infrastructure and linkage support available, planned and gaps

There is a large area under cultivation of apple, pears, walnut and cherry. The produce from these may be processed to increase the income levels and to reduce wastage.

There are some small food processing units being run in the district., involved in the making of pickle, jam and jelly, etc. The SHGs from NRLM are also working as groups from homes in this sector, on relatively small scale.

As per the Ministry of Food Processing, womens share of employment in registered food processing industry is at 12.6% of the total employment, whereas in the unregistered industry the share is almost double at 24.7%.

This sector holds strong potential for employment generation for women. The women mobilized under NRLM (UMEED) may be channelized towards processing of fallen grade B/C apple into juice/jam products. Training & capacity building arrangements for the development of entrepreneurship in this sector is required to be given.

6.3.2 Agri Ancillary Activities – Others

6.3.2.1 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

The Primary Agricultural Credit Societies (PACS) are a village level banking structures which works as sale points of fertilizers, seeds and providing loans to its members. There are 18 PACS

registered with Anantnag Central Cooperative Bank, which have been computerized and onboarded to CSC. In order to develop and support agricultural development its ancillary services and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses, the GOI is implementing a scheme of Agriclincs and Agribusiness centres.

6.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 108 agro-based SSIs/Units in District till March 2024, providing employment opportunities to 1211 people. (Source DIC Kulgam) While the required facilities like roads, communication, and electricity are available in main town and tehsils, however these units are difficult to set up in far areas. Rail Link acts a crucial component in shifting processed food from one place to another in the quickest time which is now available. As per the website of MANAGE, there are 08 ACABCs setup and functional in the district. These units have been established in collaboration with Agriculture Deptt and SKUAST. Indian Society for Agribusiness Professionals (ISAP) situated at Srinagar is the agency which conducts residential training programmes of 40 days duration for the agri-graduates and science graduates desirous of starting ACABC Scheme activities from Kashmir Division All the PACS in the district which have been considered for computerization under PACS Computerization scheme of Govt of India.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The District has good potential for development of MSME Sector activities like Handloom, Handicraft, Wood carving, Wood(Bat) work, etc. In Handicrafts different crafts like crewel Embroidery, Gabba Embroidery, Zari Embroidery, Stale Embroidery, Tapestry, Woodcarving are the main activities. Due to natural resources available in the district, it has a good scope of non-farm units. Carpet weaving, Namda making, Shawl making and Embroidery by hand, making of fur and leather items like coat, jacket, hat/cap, gloves, toys, etc. are some of the activities which needed credit support for the development. The district has 01 functioning industrial estate in the district which is ideally situated for industrial development of the State. Two more industrial estates are coming up at Ashmunji and Malwan. Increased demand for industrial products, its locational advantage in terms of National Highway, efficient road transport and communication systems and water supply, availability of labour, favorable UT industrial policy, provide an environment for industrial sector to flourish in the district. In district Kulgam, entrepreneurs are engaged in following activities as per the Industries Department (DIC):

- (i) Agro industry (Food and non-food based)
- (ii) Building Material (Brick kiln, stone crushing, etc.)
- (iii) Forest based (Timber, ply, bat making, minor forest produce etc.)
- (iv) Handloom (Reeling and spinning units, weaving, etc.)
- (v) Handicraft (Papier Machie, Crewl, Shawl, arts)
- (v) Engineering/ tools and implements
- (vi) Service industry (Hotel and tourism, SRTO etc)

3.2 Infrastructure and linkage support available, planned and gaps

Kulgam district has more than 200 families associated with NFS activities like Weaving, wooden willow/handicraft etc

There is a functional Industrial estate in the district in Kulgam town and two new Industrial Estates are coming up at Ashmunji and Malwan to promote MSME Sector.

Development agencies like DIC, Handloom Deptt., KVIB etc. are promoting various promotional programmes and implementing these programmes for the benefit of artisans.

Government Departments like DIC, PMEGP, JKEDI, SC/ST/OBC Corporation etc., sponsor the loans applications of entrepreneurs to the banks for meeting their long term and working capital requirements in coordination with Lead Bank and RSETI for the required training for PMEGP candidates.

The schemes like PM SVANIDHI for Street Vendors, MUMKIN Scheme for Youth for purchase of small commercial vehicles, Subsidy Scheme Tejaswini The Radiant for the Women for setting up of self employment ventures, Stand Up India, etc., such schemes shall be helpful in employment generation through bank finance and the same shall be promoted well among the targeted population.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The main exports from Jammu & Kashmir are mainly Handicrafts, Handlooms and Fruits mails walnuts & almonds. While the major agricultural exports include apples, barley, cherries, corn, millet, oranges, rice, peaches, pears, plums, walnuts, almonds, saffron, sorghum, wheat, and vegetables. The exotic vegetables propagated for export to Europe include broccoli, brussels sprouts, asparagus, lettuce, and red cabbage.

The District Export Hub is an initiative of Ministry of Commerce and Industry, GOI in coordination with DGFT and State/UT Governments for formulation of Robust District action plan. The Initiative highlights the need to channelize the potential and diverse identity in each district of the country to make them export hubs and facilitate exports of identified products/services from the districts. Under this initiative, products and services with export potential have been identified in 734 districts of the country in consultation with all the stakeholders including the States/UTs

Garlic, the ODOP product of Kulgam has played a key role in sustaining the livelihood of native farmers, besides significantly boosting the districts economy with 166 ha. dedicated to garlic farming yielding 1826 metric tons of dry garlic annually and generates substantial revenue of ₹7.22 crore for the district. The ODOP has been merged with Districts as Export Hubs Initiative (DEH). The programme will focus on manufacturers/producers across districts along verticals like design, production, manufacturing, packaging, and market creation in international markets.

4.1.2 Infrastructure and linkage support available, planned and gaps

1. In district Kulgam there is no data on exports available. This credit facility is mainly extended to Export Houses and Businessmen engaged in exports. The potential suggest that there is scope of lending in export credit but provided necessary infrastructure is in place.
2. District is also known for its horticulture/fruit (wet and dry) /spices/ Handloom/ Handicraft activities.
3. Earlier export houses from Delhi or Mumbai used to buy from Kashmiris and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves.
4. Apart from handicrafts, a group of young Kashmiri entrepreneurs have been exporting spices worth millions to many countries in Europe and Middle East.
5. Most of the produce is sold in local markets and some find its way outside valley, from where it is exported to other countries.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Kulgam has a total of 1047 educations institutes in both Govt and Private sector with a total teaching staff strength of 4210 teachers as of March 2024.

There is a South University Campus of Kashmir University, one Govt Medical College in Dooru, one Govt. polytechnic college in Larkipora providing degree in science, academics, medicine and diplomas in engineering. There is no other such institute in the district, not even a privately owned. For want of quality education, a large number of parents send their wards to outside UT for quality education.

4.2.2 Infrastructure and linkage support available, planned and gaps

Banks need to organize workshops/ loan melas for imparting awareness and familiarization programme for Schools/Colleges about Education Loan Schemes.

Education Department may identify potential institutions and organize awareness/counselling about the advantages and availability of loan. There is a need to step up credit flow to this sector in view of indirect benefits to individuals and society at large.

The department may take necessary steps to propagate the scheme, ensure proper commissioning and assist in the recovery of over-dues.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per the reports published in District Statistical Handbook, Kulgam has 0.73 lakh Households registered. There are 0.47 lakh concrete pucca houses and remaining households are Gujjar/nomads living in kachha/makeshift wooden shelters. Household wise, 53.14 percent households live in permanent houses, while as 41.32 percent in semi-permanent houses and 6.84 percent in temporary houses. The housing sector is fairly better in the district.

4.3.2 Infrastructure and linkage support available, planned and gaps

Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Considering 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.

Housing and urban development department is implementing the Pradhan Mantri Awas Yojana (Housing) scheme in the district.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The district has fair availability of basic amenities/services like irrigation structures, roads, bridges, piped water supply, sanitation & sewerage, mandis, educational institutions, health, communication, information technology, power, telecommunications, etc.

The initiatives of Government to create infrastructure with the aim to create new economic opportunities has generated additional employment and income and curbing the migration from rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district is seeing a pace of urbanization and more migration 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 48 projects with ₹17722.97 Lakhs as loan sanctioned are currently ongoing since RIDF XXIV and an amount of ₹ 9104.13 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

Though all types of infrastructure development is aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health 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

Banks need to focus on providing credit building social infrastructure for activities such as schools, health care facilities, drinking water facilities and sanitation facilities including construction / refurbishment of household toilets and household level water improvements in

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

As per the reports of JK Energy Development Authority, Kulgam has potential of the order of 300 MW generation through wind, hydro and solar against which less than 1% has been harnessed so far in the form of solar lighting rooftop systems.

Bank loans upto a limit of ₹ 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 ₹ 10 lakhs are covered under priority lending.

5.3.2 Infrastructure and linkage support available, planned and gaps

For bio gas, Agriculture department, the nodal agency for executing the work. For solar energy, UT owned JKEDA is the nodal agency. Govt. Agency i.e JKEDA and some private players (TATA BP solar) are providing subsidy linked solar home lighting system.

For setting up small biogas plants, the raw material is available in most of the rural households.

The District has a good population of cattle. This offers potential for setting up of bio-gas plants in rural areas in terms of space and dung. 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 | 94 | 86.337 | 77.653 |
| B | Ongoing tranches | 8 | 16.330 | 1.68 |
| | Total (A + B) | 102 | 102.667 | 79.333 |

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 | 20 | 87.4512 | 76.5062 |
| B | Rural roads & bridges | 23 | 82.9926 | 74.6572 |
| C | Social Sector | 5 | 6.7859 | 6.0641 |
| | Total (A + B + C) | 48 | 177.2297 | 157.2275 |

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

| Sr. No. | Sector | Projects sanctioned (No.) | Likely benefit | Unit | Value |
|---------|-------------|---------------------------|----------------------|------|-------|
| A | Irrigation | 9 | Irrigation potential | ha | 1800 |
| B | Rural roads | 52 | Road length | km | 310 |
| C | Bridges | 23 | Bridge Length | m | 68 |

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

| Sr. No. | Sector | Projects sanctioned (No.) | Likely benefit | Unit | Value |
|---------|-------------|---------------------------|----------------|-------|-------|
| 1 | Agriculture | 8 | N/A | 8.44 | N/A |
| 2. | SH/AH | 12 | N/A | 12.65 | N/A |
| 3. | Health | 3 | N/A | 3.70 | N/A |

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement has picked up in the district with expansion of NRLM to all blocks. As per data, 3780 SHGs (under NRLM) have been formed & saving linked to the banks as on 31.03.2024 in the district. A total of 2800 SHGs under NRLM have been credit linked. JK Bank has played a major role in credit linking of these SHGs.

Joint Liability Groups: A Joint Liability Group (JLG) is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mode mechanism against mutual guarantee. As on 31 March 2024, there are a total of 277 JLGs formed and linked, most of them with JK Bank, with cumulative credit disbursal of 604.50 lakh

6.2 Infrastructure and linkage support available, planned and gaps

1. Banks need to adopt SHG financing as mainstream activity, particularly in clusters with females.
2. Leaders of good performing SHGs may act as banking service facilitators.
3. Involvement of Anganwadi workers of the State Govt in formation and nurturing of SHGs may be looked at.
4. Capacity building of NGOs / SHG members at RSETI and FLCC institutions.
5. Publicity through short videos, hoardings, media, highlighting the success stories and Posters, etc.,
6. There is a need for effective monitoring of progress of SHGs in DCC/DLRC meetings and maintenance of proper database at LDM Office. Controlling offices of banks may set targets for their branches for credit linkage of SHGs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The concept of Farmers Producers Organizations may be well popularized among the farmers, like its benefits for small and marginal farmers, the market interventions through FPOs, etc
- 2 Storage facilities for perishable fruit crops need to be created within the district only.
- 3 Farmers need to be guided to produce organic manure using vermin-compost.
- 4 The Department of Agriculture may facilitate the setting up of rice mill in the district.
- 5 Integrated Farming Systems may be promoted to make the agriculture more self-sustainable thereby reducing dependence on the input purchase costs and get better economies of scale in farming. Efforts need to be focused on promotion of Integrated Farming system viz: Poultry +Livestock +Horticulture +Composting +Fisheries +Protected cultivation.
- 6 Fodder cultivation may be given thrust as it can cater to the needs of dairy farmers.
- 7 There is need for establishment of special agriculture zones based on climate/physiographic factors.

2. Water Resources

- 1 Catch the Rain campaign of GoI with tag line "Catch the Rain, where it falls, when it falls" to create suitable water harvesting structures shall help replenish ground water recharge and may be promoted for effective water conservation.
- 2 Farmers need to be made aware about the benefits of sprinkler, drip irrigation systems, lift irrigation etc.
- 3 Irrigation tributaries emanating from existing nallahs/streams need to be remodeled to cover more area for irrigation. Besides, the existing zamindhari khuls need to be rejuvenated and widened for effective output.
- 4 Government may create irrigation infrastructure under RIDF
- 5 Promotion of Energy-efficient/Solar Pump sets is required.
- 6 Training on Irrigation management, water conservation may be done by the KVK and RSETI.
- 7 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.

3. Farm Mechanization

- 1 Hiring of farm equipment rather than individual ownership may be popularized among farmers with small land holdings.
- 2 Cooperative ownership of tractors may be encouraged through cooperatives, FPOs, SHGs, Farmers Clubs etc..
- 3 Promotion of custom hiring centers, farm machineries under ACABC scheme may be looked at.
- 4 Use of modern farm implements like paddy reapers, ripples binders, rotavators, etc., may be encouraged in the district
- 5 Skill development trainings may be provided to rural youth on operation, maintenance, repairs & services of farm machinery.

4. Plantation and Horticulture

- 1 Rejuvenation of senile orchards needs to be taken on priority.
- 2 Productivity of orchards needs to be improved by providing root stock for high density plantation.
- 3 Keeping in view the huge production of fresh fruit and dry fruit in the District, there is need to establish multiple cold storages/godowns in the district at tehsil level.
- 4 Green house cultivation of off-season vegetables and raising nurseries should be supported by the UT Government.
- 5 Creation of FPOs of fruit growers may also help in improving their economic condition and overall development of horticulture sector.
- 6 Agro processing units for post-harvest handling of horticulture produce & vegetables may be promoted in the district.
- 7 Value addition may be promoted like pulp making, jam, jellies, juices, etc., as shelf life of horticulture produce is less.
- 8 KVKs may establish High tech nurseries cum center of excellence for production of quality plantating material.

5. Forestry/ Waste Land Development

- 1 The forest department may develop and promote a suitable agro forestry model for the farmers.
- 2 The waste lands of the district can be developed for production of forest crops, such as, fast growing species, viz., Poplar, Robania, Ulmus and Ash, which give quick returns in the form of fodder, fuel wood and small timber.
- 3 To meet the huge demand of wood for construction purposes, plantations under farm forestry on unutilized lands may be emphasized.
- 4 Watershed and WADI based programmes may be undertaken in the district to cover more wasteland under plantation and taking water/soil conservation measures.
- 5 Policy reforms may be adopted to incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration.
- 6 Capacity building initiatives need to be taken to enhance technical skills, knowledge transfer, and entrepreneurship among forest-dependent communities and stakeholders.
- 7 Investment in research and development may be done to promote innovation in forest management, silviculture techniques, and value-added processing of forest product.

6. Animal Husbandry - Dairy

- 1 Milk Chilling plants need to be set up in the district and milk routes may be established.
- 2 Farmers may also be motivated to take up fodder cultivation which will cater to the needs of their animals and fodder may be supplied outside the district.
- 3 Urea Molasses Mineral bricks used as diet supplement for milch animals may also be promoted in order to increase the milk yield in the times when the availability of green fodder is scarce.
- 4 A regular cattle fair/mandi may be organized to facilitate the sale and purchase of quality animals as there no such sale-purchase market at present.
- 5 There is a need to establish a veterinary clinical laboratory at the district level.
- 6 Most of the units under dairy sector are being financed under Government sponsored programs and direct finance is extended for establishing very limited mini-dairy units. There is a need to finance commercial dairy units of ten or more animals.

7. Animal Husbandry – Poultry

- 1 A Hatchery needs to be established in the district. Day old chicks are being procured either from Jammu or Punjab, which increases the cost.
- 2 Poultry Feed units may be promoted in the district under cooperative mode
- 3 Insurance to poultry sector may be looked into. Insurance companies may be roped in as direct tie-up with banks.
- 4 As area under Maize is shrinking which is the main ingredient in poultry feed and whose cost decides the economics of the poultry units. As such, the maize cultivation needs to be encouraged

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Sheep Farms set up by the department need to be equipped with adequate and quality rams.
- 2 Unemployed youth may be targeted to take up sheep rearing activity as it offers a good potential and provides additional income for livelihood throughout the year.
- 3 Existing sheep rearers who have not availed the KCC facility under otherwise for cropping, should be identified and covered under KCC WC scheme.
- 4 Banks may devise the pilot projects for artificial insemination for sheep/goat, establishment of fodder banks.

9. Fisheries

- 1 There is a good demand for the fish in the district for local consumption. The snow fed streams can be used for rearing Trout which fetches good price.
- 2 Processing and packaging centre for trout fish farmers needs to be setup through HADP/PMMSY Scheme.
- 3 Rearing of fish under controlled conditions i.e. pisciculture can be promoted.
- 4 Fish varieties which could be reared in the district, such as, Trout, Common Carp, Schizothorax, Grass Carp and Silver Carp should be encouraged in the private ponds on commercial lines.
- 5 Modern day Pisciculture / Aquaculture should also be encouraged as it has been widely recognized as potential source of employment.
- 6 Fish farming along with dairy, poultry or such allied activities may be integrated to get additional benefit of the investments.

10. Construction of Storage and Marketing Infrastructure

- 1 Keeping in view the huge production of fresh fruit and dry fruit in the District, there is need to establish many cold storage/godowns, cold chains for fruits and vegetables in the district.
- 2 Pre-cooling and pack houses, refrigerator vans, and other storage/transportation facilities are required at every block head quarter.
- 3 Banks can avail support under Agriculture Infrastructure Fund(AIF) for financing of post-harvest facilities

11. Land Development, Soil Conservation and Watershed Development

- 1 In hilly areas, the water runoff is high and this takes away the valuable nutritious soil.

This needs to be checked by way of various soil conservation measures.

- 2 Agriculture department may formulate a bankable scheme for Land Development activities in convergence with Rural Development department under Land Development activities.
- 3 Krishi Vigyan Kendra and Agriculture Department may identify the watershed areas and guide the farmers regarding growing the suitable crops in watershed treated areas under IWMP.

12. Agriculture Infrastructure: Others

- 1 There is need for construction of modern cold storage facility by private entrepreneurs or under PPP model.
- 2 CAPD(PDS) may construct Medium sized godowns at Tehsil levels under UT Sector.
- 3 There is need to augment power supply which is backbone for the cold storage activity.
- 4 Central Schemes on Agri Infrastructure Fund & Agri Marketing Infrastructure needs to be popularized among the entrepreneurs/ farmers in order to create storage facilities.
- 5 Banks may provide finance to individual entrepreneurs under NHB capital investment Scheme for setting up food storage facilities.

13. Food and Agro. Processing

- 1 SHGs under NRLM (Umeed) may be channelized in apple processing activities.
- 2 Skill Training & capacity building arrangements for the development of entrepreneurship in food processing sector is needed.
- 3 The PM Formalization of Micro Food Processing Enterprise Scheme (PMFME) needs to be promoted widely in the district.

14. Agri. Ancillary Activities: Others

- 1 The existing Industrial Estate needs to be fully operationalized, equipped with uninterrupted power supply and better road connectivity. The new ones identified need to be commissioned at the earliest.
- 2 There is a need to introduce legal reforms in land leasing sector by relaxations so that land is made available (by lease/purchase) for setting up agro-processing units by private investment expected to come/imported from outside of UT.
- 3 It is imperative that separate area and funds may be demarcated in Industrial Estates for creation of food and agro-processing units.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The basic to any industrial development in an area is the presence of the suitable set of skilled man power. The skill training same should be focused over a period of time.
- 2 Development of secondary sector through establishment of small scale industries, setting up of agro-based industries in the private sector which have high growth expectation in UT and encouraging private investment in setting up of industries in the State.
- 3 Power supply to industrial areas and road connectivity may be improved and connection may be provided on priority basis

16. Export Credit

- 1 Kulgam is also known for its horticulture/fruit /spices/ Handloom/ Handicraft

activities. These products have a great scope for being exported.

- 2 The scheme on District as Export Hub (DEH) may be promoted by the Industries and commerce Department.
- 3 The Government may set up training centers for coaching youth in traditional arts and crafts. According to the figures of Export Promotion Council of India, the carpet exports from Kashmir increased phenomenally during last few years.
- 4 Apart from handicrafts, there is a good scope for exporting spices to many countries in Europe and Middle East.

17. Education

- 1 Awareness for education loan may be spread all over the district.
- 2 Banks need to organize workshops/ loan melas for imparting awareness and familiarization programme for Schools/Colleges about Education Loan Schemes.
- 3 Coaching centers may be used for awareness/counselling about the advantages and availability of loan.

18. Housing

- 1 The potential borrowers aspiring to go for housing loans, sometimes, do not have clear title for ownership of land in their name, especially in the rural areas and old towns mutations of titles have remained pending since generations and owing to disputes on ownerships, people find it cumbersome to get the extract of revenue records and transfer the land titles. The issue if addressed, shall be of great help for promotion of housing loans.

19. Social Infrastructure

- 1 Availability of manpower for the created infrastructure is essential. This may require skill up-gradation of manpower and in case of hospitals professionals.
- 2 Participation of the beneficiaries, especially women, in water supply schemes may be ensured right.
- 3 The Village Water and Sanitation Committees may be formed and their capacity building may be done.

20. Renewable Energy

- 1 Subsidy linked credit schemes may be made available to attract investments under this sector.
- 2 There is need for creating awareness among the bankers and rural population about renewable energy, solar home light systems.
- 3 Popularization of use and application of solar energy in agriculture for irrigation purpose needs to be done.

21. Informal Credit Delivery System

- 1 There is a need for adopting SHG financing as mainstream activity, particularly in block Level federations.
- 2 Leaders of good performing SHGs need to be incentivized by making them work as banking service facilitators.
- 3 Involvement of Anganwadi workers of the State Govt in formation and nurturing of SHGs may be looked at.
- 4 Capacity building of NRLM/NGOs / SHG members at RSETI and FLCC institutions

needs to be done in order to push the SHG movement in the district.

- 5 There is need for effective monitoring of progress of SHGs in DCC/DLRC meetings and maintenance of proper database at NRLM and LDM Office.

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities.
- 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 new scheme under MARGDARSHITA for formation of 2.0 lakh new M-PACS to cover all Gram Panchayats is being implemented in UT with a target formation of 326 new M-PACS.
3. The UT government has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like Worlds 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 District Central Cooperative Banks of J&K during 2022.

5. Status of Cooperatives in the District

1. District Kulgam has a cooperative profile with 283 registered societies as on 31.03.2024
2. There are 18 are Primary Agriculture Credit Societies (PACS) who are into credit and noncredit business affiliated to the respective DCCB and there is 01 Apex society (super Bazaar) in the district.
3. The cooperative societies in the district have operated in diverse economic activities like sale of essential commodities, fertilizer, poultry, dairy, sheep, timber, medicines and services through CSC centers and credit business to the tune of 632.11 lakhs in 2023-24.
4. All the 18 PACS are functioning as CSC centres after their computerization. 2 PACS are onboarded as Kisan Sampark Kendras and 3 PACS have established as Jan Aushidhi Kendras. 1 PACS has been enlisted under Worlds Largest Grain Storage Programme.

6. Potential for formation of cooperatives

1. Presently there are 18 PACS covering 178 Gram Panchayats in the district with each PACS covering an average of 8-10 panchayats.
2. Under the new Margdarshita scheme regarding formation of 2 Lakh new multipurpose PACS in the country, there is a potential of formation of 56 new multipurpose PACS in multipurpose activities such as animal husbandry, dairy and poultry.
3. The district has very less cooperative societies formed in Agriculture and allied sectors. Considering the demand for Vegetables, Fruits, Dairy, Sheep & Goat, there is potential to form one Cooperative Society in each village under different activities

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 | Banking Technology | Computerization of PACS | Kulgam district | Implementation of Common Accounting System (CAS) and Management Information System (MIS) enabling PACS to carry out their operations online and obtain refinance/ loans for their various activities from NABARD through DCCBs and StCBs. | No | | i. Increasing the efficiency of the operations of PACS. ii. Speedy disbursement of loans, lowering of transaction costs, reducing imbalances in payments. iii. Seamless accounting with DCCBs and StCBs and increase transparency. Enhancing trustworthiness in the working of PACS among farmers. |
| 2 | Financial Inclusion | 02 Mobile demo Vans to RRB (EDB) | Kulgam District | Support of up to a maximum cap of 15 lakh per demo mobile van. | No | | i. Demonstration of various digital banking technologies for Digital Financial Literacy ii. To sensitize and enable merchants and end customers to use digital payment system. iii. To create awareness among the users about the precautions and safety measures while using different banking technologies. iv. Demonstration of microATM, ATM, POS, RuPay card transaction etc |

| | | | | | | | |
|---|----------------------------|---|--------------------|---|----|-----|---|
| 3 | Collectivisation | 02 FPOs under 10000 CSS FPO Scheme | Frissal and Kulgam | Grant for promotion of FPO through CBBO. The FPO is provided a grant based support for 03 years. | No | 200 | |
| 4 | Infrastructure Development | 34 Ongoing RIDF projects in Rural Roads, Bridges, Irrigation and Drinking Water schemes | Kulgam District | The main aim of Rural Infrastructure Development Fund (RIDF) is to provide loans to State Governments to enable them to complete the rural infrastructure projects. | No | | This has improved the rural infrastructure. It has also played role in enhancing and improving the rural connectivity. |
| 5 | Micro Finance | Formation and credit linkage of 100 JLGs | Kulgam District | Grant Support to NGO for formation and credit linkage of 100 JLGs | No | 400 | The project has made a significant impact on accessing the collateral free bank credit among weak and marginalized. |
| 6 | Women Empowerment | One LEDP Project on Papier Mache in Devsar Block | Devsar Block | The skill upgradation training is provided in batches of 30 females and covers papier mache activities. | No | 30 | To enhance the capacities of SHG members through identifying the skill gaps, appropriate skill upgradation, exposure visits, demonstrations and support for livelihood activities in the locality. The intervention has also led to enhancement the income levels of SHG members by taking up papier mache activity with credit support of banks through SHGs |

Success Stories

Success Story 1: 3 Months livelihood on Papier Mache for 90 female SHG members



Scheme : Livelihood Enterprise Development Programme

| | |
|-----------------------------|--|
| Project Implementing Agency | : VOESEP NGO (Project implementing agency) |
| Duration of the project | : 01 year |
| Beneficiary : | : Rural SHG members (Females) |
| No. of beneficiaries | : 90 Females |
| Community : | : Female (General/ST) |
| State : | :Jammu And Kashmir |
| District : | : Kulgam |
| Block : | : Devsar |
| Village : | : Sahoo, Suchin and Pahloo |

1.1 Support provided

- The main objective of the programme was to provide skill training and develop self reliance to strive for self-development of female artisans who are involved in paper mache . Artisans learnt about Form, Texture, Shape and Space, through constructing Sculptures.

1.2 Pre-implementation status

- The target candidates had a mild knowledge of the skill and needed a training course to enhance and upgrade their skillset.

1.3 Challenges faced:

- The traditional craft is dying down and there are very few families continuing this trade due to marketing issues.

1.4 Impact

- The core concept of project was to upgrade skill based overall development of the 90 females within the project period through viable skill training. The project has led to availing of bank finance by many female trainees and average increase in monthly income from 4000 to 8000.

Appendix 1a

Climate Action & Sustainability

1.1 Climate Action - Scenario at Global & National Level

1.1.1 Climate Change and its Impact

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

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

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts. (Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change)

1.1.2 Climate Finance and Challenges

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

1.1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate

change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.1.4 Initiatives of RBI

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

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

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

1.1.5 Initiatives of NABARD

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

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

resilient and sustainable economy.

1.1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

d. **NABARD:** NABARD has approved several projects to enhance climate resilience in India. A ₹ 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a

₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹ 11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering ₹ 22,000 per ha. for plains and ₹ 25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with ₹ 200 crore, supports 10 projects in J&K and Ladakh, alongside a ₹50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- 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 data base 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

3.2 3.2 Any specific Climate Change initiative in the District by Govt of India : No Information available

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 With the efforts of NABARD, the famous Mushqbudji rice grown in adjacent Anantnag district was successfully awarded the GI tag in August 2023 giving it the worldwide recognition and market expansion.
- 4 In view of the unique and distinctive character, there is scope for GI tagging of some products in Kulgam district such as : Okaai Kangri, Wicker Basket, Garlic, Red Chilies and Walnut woodwork .

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
|--|---|----------------------|-----------|----------------------|-----|---------|----------|
| I.Agriculture | | | | | | | |
| A. Farm Credit | | | | | | | |
| A.1 Crop Production, Maintenance, Marketing | | | | | | | |
| 1 | Apple/ Seb___ | 100 | Acre | 394080 | Phy | 1120 | 1080 |
| | | | | | BL | 4413.7 | 4256.06 |
| 2 | Apple/ Seb_High Density | 100 | Acre | 583832 | Phy | 70 | 75 |
| | | | | | BL | 408.68 | 437.87 |
| 3 | Maize/ Makka_Irrigated | 100 | Acre | 46984 | Phy | 100 | 250 |
| | | | | | BL | 46.98 | 117.46 |
| 4 | Other Vegetables___ | 100 | Acre | 61056 | Phy | 140 | 125 |
| | | | | | BL | 85.48 | 76.32 |
| 5 | Pear/ Nashpati___ | 100 | Acre | 181904 | Phy | | 58 |
| | | | | | BL | | 105.5 |
| 6 | Potato/ Aloo_Irrigated | 100 | Acre | 77600 | Phy | 48 | |
| | | | | | BL | 37.25 | |
| 7 | Rice/ Chaval/ Dhan_Irrigated | 100 | Acre | 48480 | Phy | 780 | 720 |
| | | | | | BL | 378.14 | 349.06 |
| 8 | Walnut/ Akhrot___ | 100 | Acre | 115104 | Phy | 54 | 58 |
| | | | | | BL | 62.16 | 66.76 |
| | | | | | | 5432.39 | 5409.03 |
| | Post-harvest/HH Consumption (10%) | | | | | 543.24 | 540.9 |
| | Repairs & maintenance of farm assets (20%) | | | | | 1086.48 | 1081.81 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.2 Water Resources | | | | | | | |
| 1 | Bore Well-New- | 90 | No. | 600000 | Phy | 4 | 4 |
| | | | | | BL | 21.6 | 21.6 |
| 2 | Drip Irrigation-- | 90 | ha | 165000 | Phy | 7 | 7 |
| | | | | | BL | 10.4 | 10.4 |
| 3 | Electric Pump Sets--5-10hp | 90 | No. | 180000 | Phy | 7 | 7 |
| | | | | | BL | 11.34 | 11.34 |
| 4 | Electric Pump Sets--upto 5hp | 90 | No. | 100000 | Phy | 17 | 16 |
| | | | | | BL | 15.3 | 14.4 |
| 5 | Lift Irrigation Schemes-Individual/ River Lift Points- | 90 | No. | 415000 | Phy | 8 | 8 |
| | | | | | BL | 29.88 | 29.88 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.3 Farm Mechanisation | | | | | | | |
| 1 | Other machinery-Other Machinery & Equipments-Brush Cutter | 80 | No. | 95000 | Phy | 100 | 100 |
| | | | | | BL | 76 | 76 |
| 2 | Power Tiller-- | 80 | No. | 95000 | Phy | 14 | 14 |
| | | | | | BL | 10.64 | 10.64 |
| 3 | Reapers, Binders and Balers--Paddy Reaper | 80 | No. | 136000 | Phy | 3 | 3 |
| | | | | | BL | 3.26 | 3.26 |
| 4 | Sprayer-Tractor Mounted Sprayer- | 75 | No. | 250000 | Phy | 15 | 14 |
| | | | | | BL | 28.13 | 26.25 |
| 5 | Thresher-Multicrop Power Threshers- | 75 | No. | 210000 | Phy | 9 | 9 |
| | | | | | BL | 14.18 | 14.18 |

| Annexure-1 | | | | | | |
|---|----------------------|-----------|---------|---------|---------|---------|
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| I.Agriculture | | | | | | |
| A. Farm Credit | | | | | | |
| A.1 Crop Production, Maintenance, Marketing | | | | | | |
| Apple/ Seb___ | 100 | 1050 | 1100 | 1060 | 900 | 800 |
| | | 4137.84 | 4334.88 | 4177.25 | 3546.72 | 3152.64 |
| Apple/ Seb_High Density | 100 | 70 | 75 | 70 | 65 | 60 |
| | | 408.68 | 437.87 | 408.68 | 379.49 | 350.3 |
| Maize/ Makka_Irrigated | 100 | 250 | 250 | 160 | 300 | 250 |
| | | 117.46 | 117.46 | 75.17 | 140.95 | 117.46 |
| Other Vegetables___ | 100 | 140 | 130 | 160 | 220 | 130 |
| | | 85.48 | 79.37 | 97.69 | 134.32 | 79.37 |
| Pear/ Nashpati___ | 100 | 50 | 54 | 58 | 50 | 54 |
| | | 90.95 | 98.23 | 105.5 | 90.95 | 98.23 |
| Potato/ Aloo_Irrigated | 100 | | | | | |
| Rice/ Chaval/ Dhan_Irrigated | 100 | 754 | 720 | 720 | 842 | 640 |
| | | 365.54 | 349.06 | 349.06 | 408.2 | 310.27 |
| Walnut/ Akhrot___ | 100 | 58 | 50 | 50 | 54 | 57 |
| | | 66.76 | 57.55 | 57.55 | 62.16 | 65.61 |
| | | 5272.71 | 5474.42 | 5270.9 | 4762.79 | 4173.88 |
| Post-harvest/HH Consumption (10%) | | 527.27 | 547.44 | 527.09 | 476.28 | 417.39 |
| Repairs & maintenance of farm assets (20%) | | 1054.54 | 1094.88 | 1054.18 | 952.56 | 834.78 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.2 Water Resources | | | | | | |
| Bore Well-New- | 90 | 5 | 3 | 3 | 2 | 4 |
| | | 27 | 16.2 | 16.2 | 10.8 | 21.6 |
| Drip Irrigation-- | 90 | 6 | 7 | 8 | 10 | 7 |
| | | 8.91 | 10.4 | 11.88 | 14.85 | 10.4 |
| Electric Pump Sets--5-10hp | 90 | 6 | 7 | 8 | 10 | 7 |
| | | 9.72 | 11.34 | 12.96 | 16.2 | 11.34 |
| Electric Pump Sets--upto 5hp | 90 | 20 | 20 | 18 | 28 | 16 |
| | | 18 | 18 | 16.2 | 25.2 | 14.4 |
| Lift Irrigation Schemes-Individual/ River Lift Points- | 90 | 8 | 6 | 6 | 12 | 8 |
| | | 29.88 | 22.41 | 22.41 | 44.82 | 29.88 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.3 Farm Mechanisation | | | | | | |
| Other machinery-Other Machinery & Equipments-Brush Cutter | 80 | 85 | 85 | 100 | 100 | 100 |
| | | 64.6 | 64.6 | 76 | 76 | 76 |
| Power Tiller-- | 80 | 16 | 16 | 16 | 24 | 18 |
| | | 12.16 | 12.16 | 12.16 | 18.24 | 13.68 |
| Reapers, Binders and Balers--Paddy Reaper | 80 | 2 | 2 | 2 | 4 | 3 |
| | | 2.18 | 2.18 | 2.18 | 4.35 | 3.26 |
| Sprayer-Tractor Mounted Sprayer- | 75 | 15 | 10 | 17 | 20 | 18 |
| | | 28.13 | 18.75 | 31.88 | 37.5 | 33.75 |
| Thresher-Multicrop Power Threshers- | 75 | 10 | 10 | 11 | 12 | 10 |
| | | 15.75 | 15.75 | 17.33 | 18.9 | 15.75 |

| Annexure-1 | | | | | | |
|---|----------------------|---------|---------|---------|---------|----------------|
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| I.Agriculture | | | | | | |
| A. Farm Credit | | | | | | |
| A.1 Crop Production, Maintenance, Marketing | | | | | | |
| Apple/ Seb___ | 100 | 1060 | 1080 | 1100 | 1020 | 11370 |
| | | 4177.25 | 4256.06 | 4334.88 | 4019.62 | 44806.9 |
| Apple/ Seb_High Density | 100 | 80 | 75 | 75 | 70 | 785 |
| | | 467.07 | 437.87 | 437.87 | 408.68 | 4583.06 |
| Maize/ Makka_Irrigated | 100 | 200 | 200 | 180 | 150 | 2290 |
| | | 93.97 | 93.97 | 84.57 | 70.48 | 1075.93 |
| Other Vegetables___ | 100 | 140 | 130 | 120 | 160 | 1595 |
| | | 85.48 | 79.37 | 73.27 | 97.69 | 973.84 |
| Pear/ Nashpati___ | 100 | 57 | 57 | 50 | 48 | 536 |
| | | 103.69 | 103.69 | 90.95 | 87.31 | 975 |
| Potato/ Aloo_Irrigated | 100 | | | | | 48 |
| | | | | | | 37.25 |
| Rice/ Chaval/ Dhan_Irrigated | 100 | 630 | 652 | 760 | 770 | 7988 |
| | | 305.42 | 316.09 | 368.45 | 373.3 | 3872.59 |
| Walnut/ Akhrot___ | 100 | 57 | 50 | 48 | 48 | 584 |
| | | 65.61 | 57.55 | 55.25 | 55.25 | 672.21 |
| | | 5298.49 | 5344.6 | 5445.24 | 5112.33 | 56996.78 |
| Post-harvest/HH Consumption (10%) | | 529.85 | 534.46 | 544.52 | 511.23 | 5699.68 |
| Repairs & maintenance of farm assets (20%) | | 1059.7 | 1068.92 | 1089.05 | 1022.47 | 11399.36 |
| Sub Total | | | | | | 74095.82 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.2 Water Resources | | | | | | |
| Bore Well-New- | 90 | 3 | 4 | 3 | 3 | 38 |
| | | 16.2 | 21.6 | 16.2 | 16.2 | 205.2 |
| Drip Irrigation-- | 90 | 8 | 7 | 8 | 8 | 83 |
| | | 11.88 | 10.4 | 11.88 | 11.88 | 123.28 |
| Electric Pump Sets--5-10hp | 90 | 8 | 7 | 8 | 8 | 83 |
| | | 12.96 | 11.34 | 12.96 | 12.96 | 134.46 |
| Electric Pump Sets--upto 5hp | 90 | 18 | 18 | 18 | 16 | 205 |
| | | 16.2 | 16.2 | 16.2 | 14.4 | 184.5 |
| Lift Irrigation Schemes-Individual/ River Lift Points- | 90 | 8 | 7 | 7 | 7 | 85 |
| | | 29.88 | 26.15 | 26.15 | 26.15 | 317.49 |
| Sub Total | | | | | | 964.93 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.3 Farm Mechanisation | | | | | | |
| Other machinery-Other Machinery & Equipments-Brush Cutter | 80 | 100 | 85 | 85 | 100 | 1040 |
| | | 76 | 64.6 | 64.6 | 76 | 790.4 |
| Power Tiller-- | 80 | 20 | 14 | 16 | 18 | 186 |
| | | 15.2 | 10.64 | 12.16 | 13.68 | 141.36 |
| Reapers, Binders and Balers--Paddy Reaper | 80 | 2 | 3 | 2 | 2 | 28 |
| | | 2.18 | 3.26 | 2.18 | 2.18 | 30.47 |
| Sprayer-Tractor Mounted Sprayer- | 75 | 15 | 17 | 12 | 12 | 165 |
| | | 28.13 | 31.88 | 22.5 | 22.5 | 309.4 |
| Thresher-Multicrop Power Threshers- | 75 | 10 | 8 | 10 | 10 | 109 |
| | | 15.75 | 12.6 | 15.75 | 15.75 | 171.69 |

| 6 | Tractor--35-40 hp | 75 | No. | 700000 | Phy | 7 | 7 |
|--|--|----------------------|--------------------|----------------------|-----|---------|----------|
| | | | | | BL | 36.75 | 36.75 |
| 7 | Weeder-Power Weeder-Self propelled power weeder | 80 | No. | 85000 | Phy | 20 | 20 |
| | | | | | BL | 13.6 | 13.6 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.4 Plantation & Horticulture | | | | | | | |
| 1 | Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies) | 90 | ha | 550000 | Phy | 11 | 14 |
| | | | | | BL | 54.45 | 69.3 |
| 2 | Floriculture-Cut Flowers- | 90 | Ha | 100000 | Phy | 16 | 15 |
| | | | | | BL | 14.4 | 13.5 |
| 3 | High density plantation-Apple-HD Apple Plantation | 90 | ha | 3938000 | Phy | 10 | 10 |
| | | | | | BL | 354.42 | 354.42 |
| 4 | Medicinal & Aromatic Crops-Aloevera-Aloe Vera | 90 | ha | 200000 | Phy | 5 | 5 |
| | | | | | BL | 9 | 9 |
| 5 | Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags) | 90 | 1000 Kg. per Cycle | 400000 | Phy | 10 | 10 |
| | | | | | BL | 36 | 36 |
| 6 | New Orchard - Temperate Fruits-Apple- | 90 | ha | 614900 | Phy | 20 | 15 |
| | | | | | BL | 110.68 | 83.01 |
| 7 | Nursery -Fruit Crops-Mixed Fruit Crop | 90 | Ha | 1500000 | Phy | 3 | 3 |
| | | | | | BL | 40.5 | 40.5 |
| 8 | Sericulture-Reeling Unit-Rearing Unit with Kit | 90 | No. | 270000 | Phy | 15 | 15 |
| | | | | | BL | 36.45 | 36.45 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.5 Working Capital - Bee Keeping | | | | | | | |
| 1 | Apiculture_Others_ | 1 | No. | 6713 | Phy | 100 | 100 |
| | | | | | BL | 6.71 | 6.71 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.6 Forestry | | | | | | | |
| 1 | Nursery/ Propagation unit-Traditional Nursery- | 80 | ha | 1700000 | Phy | 15 | 15 |
| | | | | | BL | 204 | 204 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.7 Animal Husbandry - Dairy | | | | | | | |
| 1 | Crossbred Cattle Farming-- | 90 | 1+1 | 395000 | Phy | 16 | 16 |
| | | | | | BL | 56.88 | 56.88 |
| | Crossbred Cattle Farming-- | 90 | 5+5 | 1775000 | Phy | 17 | 14 |
| | | | | | BL | 271.58 | 223.65 |
| 2 | Integrated Dairy Farming-Vermi-Compost- | 90 | No. | 110000 | Phy | 10 | 10 |
| | | | | | BL | 9.9 | 9.9 |
| | Sub Total | | | | | | |
| | | | | | | | |

| Tractor--35-40 hp | 75 | 8 | 8 | 8 | 14 | 9 |
|--|----------------------|-----------|--------|--------|--------|--------|
| | | 42 | 42 | 42 | 73.5 | 47.25 |
| Weeder-Power Weeder-Self propelled power weeder | 80 | 20 | 20 | 24 | 24 | 20 |
| | | 13.6 | 13.6 | 16.32 | 16.32 | 13.6 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| A.4 Plantation & Horticulture | | | | | | |
| Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies) | 90 | 12 | 15 | 14 | 10 | 12 |
| | | 59.4 | 74.25 | 69.3 | 49.5 | 59.4 |
| Floriculture-Cut Flowers- | 90 | 14 | 14 | 14 | 20 | 16 |
| | | 12.6 | 12.6 | 12.6 | 18 | 14.4 |
| High density plantation-Apple-HD Apple Plantation | 90 | 12 | 12 | 10 | 12 | 10 |
| | | 425.3 | 425.3 | 354.42 | 425.3 | 354.42 |
| Medicinal & Aromatic Crops-Aloevera-Aloe Vera | 90 | 5 | 5 | 5 | 10 | 5 |
| | | 9 | 9 | 9 | 18 | 9 |
| Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags) | 90 | 12 | 12 | 10 | 10 | 12 |
| | | 43.2 | 43.2 | 36 | 36 | 43.2 |
| New Orchard - Temperate Fruits-Apple- | 90 | 20 | 15 | 20 | 20 | 15 |
| | | 110.68 | 83.01 | 110.68 | 110.68 | 83.01 |
| Nursery -Fruit Crops-Mixed Fruit Crop | 90 | 2 | 3 | 2 | 4 | 3 |
| | | 27 | 40.5 | 27 | 54 | 40.5 |
| Sericulture-Reeling Unit-Rearing Unit with Kit | 90 | 15 | 15 | 15 | 15 | 15 |
| | | 36.45 | 36.45 | 36.45 | 36.45 | 36.45 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| A.5 Working Capital - Bee Keeping | | | | | | |
| Apiculture_Others_ | 1 | 100 | 100 | 100 | 100 | 100 |
| | | 6.71 | 6.71 | 6.71 | 6.71 | 6.71 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| A.6 Forestry | | | | | | |
| Nursery/ Propagation unit-Traditional Nursery- | 80 | 15 | 15 | 15 | 15 | 15 |
| | | 204 | 204 | 204 | 204 | 204 |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| A.7 Animal Husbandry - Dairy | | | | | | |
| Crossbred Cattle Farming-- | 90 | 15 | 15 | 15 | 20 | 17 |
| | | 53.33 | 53.33 | 53.33 | 71.1 | 60.44 |
| Crossbred Cattle Farming-- | 90 | 12 | 10 | 14 | 14 | 12 |
| | | 191.7 | 159.75 | 223.65 | 223.65 | 191.7 |
| Integrated Dairy Farming-Vermi-Compost- | 90 | 10 | 10 | 10 | 10 | 10 |
| | | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Sub Total | | | | | | |
| | | | | | | |

| Tractor--35-40 hp | 75 | 10 | 7 | 8 | 10 | 96 |
|--|----------------------|---------|--------|--------|--------|----------------|
| | | 52.5 | 36.75 | 42 | 52.5 | 504 |
| Weeder-Power Weeder-Self propelled power weeder | 80 | 16 | 20 | 22 | 24 | 230 |
| | | 10.88 | 13.6 | 14.96 | 16.32 | 156.4 |
| Sub Total | | | | | | 2103.72 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.4 Plantation & Horticulture | | | | | | |
| Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies) | 90 | 12 | 15 | 15 | 12 | 142 |
| | | 59.4 | 74.25 | 74.25 | 59.4 | 702.9 |
| Floriculture-Cut Flowers- | 90 | 14 | 15 | 14 | 14 | 166 |
| | | 12.6 | 13.5 | 12.6 | 12.6 | 149.4 |
| High density plantation-Apple-HD Apple Plantation | 90 | 12 | 10 | 12 | 10 | 120 |
| | | 425.3 | 354.42 | 425.3 | 354.42 | 4253.02 |
| Medicinal & Aromatic Crops-Aloevera-Aloe Vera | 90 | 5 | 5 | 5 | 5 | 60 |
| | | 9 | 9 | 9 | 9 | 108 |
| Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags) | 90 | 10 | 12 | 12 | 10 | 120 |
| | | 36 | 43.2 | 43.2 | 36 | 432 |
| New Orchard - Temperate Fruits-Apple- | 90 | 15 | 12 | 15 | 10 | 177 |
| | | 83.01 | 66.41 | 83.01 | 55.34 | 979.52 |
| Nursery -Fruit Crops-Mixed Fruit Crop | 90 | 2 | 3 | 2 | 2 | 29 |
| | | 27 | 40.5 | 27 | 27 | 391.5 |
| Sericulture-Reeling Unit-Rearing Unit with Kit | 90 | 15 | 15 | 15 | 15 | 165 |
| | | 36.45 | 36.45 | 36.45 | 36.45 | 400.95 |
| Sub Total | | | | | | 7417.29 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.5 Working Capital - Bee Keeping | | | | | | |
| Apiculture_Others_ | 1 | 100 | 100 | 100 | 100 | 1100 |
| | | 6.71 | 6.71 | 6.71 | 6.71 | 73.81 |
| Sub Total | | | | | | 73.81 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.6 Forestry | | | | | | |
| Nursery/ Propagation unit-Traditional Nursery- | 80 | 15 | 15 | 15 | 15 | 165 |
| | | 204 | 204 | 204 | 204 | 2244 |
| Sub Total | | | | | | 2244 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.7 Animal Husbandry - Dairy | | | | | | |
| Crossbred Cattle Farming-- | 90 | 15 | 18 | 15 | 15 | 177 |
| | | 53.33 | 63.99 | 53.33 | 53.33 | 629.27 |
| Crossbred Cattle Farming-- | 90 | 12 | 13 | 15 | 15 | 148 |
| | | 191.7 | 207.68 | 239.63 | 239.63 | 2364.32 |
| Integrated Dairy Farming-Vermi-Compost- | 90 | 10 | 10 | 10 | 10 | 110 |
| | | 9.9 | 9.9 | 9.9 | 9.9 | 108.9 |
| Sub Total | | | | | | 3102.49 |
| | | | | | | |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
|--|--|----------------------|------------|----------------------|-----|---------|----------|
| A.8 Working Capital - AH - Dairy/Drought animal | | | | | | | |
| 1 | Indigenous Cattle Farming_Others_ | 100 | Per Animal | 63575 | Phy | 230 | 225 |
| | | | | | BL | 146.22 | 143.04 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.9 Animal Husbandry - Poultry | | | | | | | |
| 1 | Breeder Unit-Broiler- | 90 | 1000 | 899000 | Phy | 8 | 7 |
| | | | | | BL | 64.73 | 56.64 |
| 2 | Breeder Unit-Layer- | 90 | 1000 | 2575000 | Phy | 3 | 2 |
| | | | | | BL | 69.53 | 46.35 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.10 Working Capital - AH - Poultry | | | | | | | |
| 1 | Broiler Farming_Others_ | 100 | 1000 | 144043 | Phy | 12 | 13 |
| | | | | | BL | 17.29 | 18.73 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.11 Animal Husbandry - SGP | | | | | | | |
| 1 | Retail Market outlet for Meat--Shop Size (15x10) | 90 | No. | 300000 | Phy | 1 | 1 |
| | | | | | BL | 2.7 | 2.7 |
| 2 | Sheep - Breeding Unit-- | 90 | 100+5 | 2008000 | Phy | 5 | 5 |
| | | | | | BL | 90.36 | 90.36 |
| 3 | Sheep - Rearing Unit-- | 90 | 50+2 | 827000 | Phy | 24 | 24 |
| | | | | | BL | 178.63 | 178.63 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.12 Working Capital - AH - Others/SR | | | | | | | |
| 1 | Sheep Farming_Rearing Unit - Semi-intensive_ | 100 | 10 | 32080 | Phy | 101 | 90 |
| | | | | | BL | 32.4 | 28.87 |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.13 Fisheries | | | | | | | |
| 1 | Fish Culture -Trout-Trout hatchery - 15 lac eyed ova | 90 | Acre | 5000000 | Phy | 3 | 3 |
| | | | | | BL | 135 | 135 |
| 2 | Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry | 90 | Acre | 5000000 | Phy | 3 | 3 |
| | | | | | BL | 135 | 135 |
| 3 | Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium | 90 | No. | 2500000 | Phy | 1 | 1 |
| | | | | | BL | 22.5 | 22.5 |
| | Sub Total | | | | | | |

| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
|--|-------------------------------|-----------|--------|--------|--------|--------|
| A.8 Working Capital - AH - Dairy/Drought anima | | | | | | |
| Indigenous Cattle Farming_Others_ | 100 | 270 | 300 | 210 | 400 | 250 |
| Sub Total | | 171.65 | 190.73 | 133.51 | 254.3 | 158.94 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.9 Animal Husbandry - Poultry | | | | | | |
| Breeder Unit-Broiler- | 90 | 8 | 8 | 10 | 10 | 6 |
| | | 64.73 | 64.73 | 80.91 | 80.91 | 48.55 |
| Breeder Unit-Layer- | 90 | 3 | 2 | 2 | 4 | 3 |
| Sub Total | | 69.53 | 46.35 | 46.35 | 92.7 | 69.53 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.10 Working Capital - AH - Poultry | | | | | | |
| Broiler Farming_Others_ | 100 | 10 | 12 | 11 | 17 | 14 |
| Sub Total | | 14.4 | 17.29 | 15.84 | 24.49 | 20.17 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.11 Animal Husbandry - SGP | | | | | | |
| Retail Market outlet for Meat--Shop Size (15x10) | 90 | 1 | 1 | 1 | 1 | 1 |
| | | 2.7 | 2.7 | 2.7 | 2.7 | 2.7 |
| Sheep - Breeding Unit-- | 90 | 5 | 5 | 5 | 5 | 5 |
| | | 90.36 | 90.36 | 90.36 | 90.36 | 90.36 |
| Sheep - Rearing Unit-- | 90 | 20 | 20 | 20 | 24 | 24 |
| Sub Total | | 148.86 | 148.86 | 148.86 | 178.63 | 178.63 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.12 Working Capital - AH - Others/SR | | | | | | |
| Sheep Farming_Rearing Unit - Semi-intensive_ | 100 | 100 | 110 | 110 | 122 | 108 |
| Sub Total | | 32.08 | 35.29 | 35.29 | 39.14 | 34.65 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.13 Fisheries | | | | | | |
| Fish Culture -Trout-Trout hatchery - 15 lac eyed ova | 90 | 2 | 3 | 3 | 3 | 3 |
| | | 90 | 135 | 135 | 135 | 135 |
| Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry | 90 | 2 | 3 | 3 | 3 | 3 |
| | | 90 | 135 | 135 | 135 | 135 |
| Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium | 90 | 1 | 1 | 1 | 1 | 1 |
| Sub Total | | 22.5 | 22.5 | 22.5 | 22.5 | 22.5 |

| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
|--|----------------------|---------|--------|--------|--------|----------------|
| A.8 Working Capital - AH - Dairy/Drought anima | | | | | | |
| Indigenous Cattle Farming_Others_ | 100 | 250 | 260 | 290 | 220 | 2905 |
| | | 158.94 | 165.3 | 184.37 | 139.87 | 1846.87 |
| Sub Total | | | | | | 1846.87 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.9 Animal Husbandry - Poultry | | | | | | |
| Breeder Unit-Broiler- | 90 | 8 | 7 | 8 | 10 | 90 |
| | | 64.73 | 56.64 | 64.73 | 80.91 | 728.21 |
| Breeder Unit-Layer- | 90 | 3 | 2 | 3 | 2 | 29 |
| | | 69.53 | 46.35 | 69.53 | 46.35 | 672.1 |
| Sub Total | | | | | | 1400.31 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.10 Working Capital - AH - Poultry | | | | | | |
| Broiler Farming_Others_ | 100 | 11 | 14 | 12 | 13 | 139 |
| | | 15.84 | 20.17 | 17.29 | 18.73 | 200.24 |
| Sub Total | | | | | | 200.24 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.11 Animal Husbandry - SGP | | | | | | |
| Retail Market outlet for Meat--Shop Size (15x10) | 90 | 1 | 1 | 1 | 1 | 11 |
| | | 2.7 | 2.7 | 2.7 | 2.7 | 29.7 |
| Sheep - Breeding Unit-- | 90 | 5 | 5 | 5 | 5 | 55 |
| | | 90.36 | 90.36 | 90.36 | 90.36 | 993.96 |
| Sheep - Rearing Unit-- | 90 | 20 | 24 | 20 | 20 | 240 |
| | | 148.86 | 178.63 | 148.86 | 148.86 | 1786.31 |
| Sub Total | | | | | | 2809.97 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.12 Working Capital - AH - Others/SR | | | | | | |
| Sheep Farming_Rearing Unit - Semi-intensive_ | 100 | 90 | 116 | 125 | 108 | 1180 |
| | | 28.87 | 37.21 | 40.1 | 34.65 | 378.55 |
| Sub Total | | | | | | 378.55 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.13 Fisheries | | | | | | |
| Fish Culture -Trout-Trout hatchery - 15 lac eyed ova | 90 | 2 | 3 | 3 | 2 | 30 |
| | | 90 | 135 | 135 | 90 | 1350 |
| Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry | 90 | 2 | 3 | 3 | 2 | 30 |
| | | 90 | 135 | 135 | 90 | 1350 |
| Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium | 90 | 1 | 1 | 1 | 1 | 11 |
| | | 22.5 | 22.5 | 22.5 | 22.5 | 247.5 |
| Sub Total | | | | | | 2947.5 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
|--|--|----------------------|-----------|----------------------|-----|---------|----------|
| A.14 Working Capital - Fisheries | | | | | | | |
| 1 | Fish Culture - Others_Trout - Hatchery_ | 100 | Per unit | 1400000 | Phy | 2 | 2 |
| | | | | | BL | 28 | 28 |
| | Sub Total | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| A.15 Farm Credit | | | | | | | |
| 1 | Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles- | 90 | No. | 500000 | Phy | 6 | 6 |
| | | | | | BL | 27 | 27 |
| 2 | Finance to FPOs/FPCs-Procurement & Marketing- | 90 | No. | 2500000 | Phy | 1 | 1 |
| | | | | | BL | 22.5 | 22.5 |
| 3 | Integrated Farming-- | 90 | Per Unit | 3180000 | Phy | 3 | 5 |
| | | | | | BL | 85.86 | 143.1 |
| 4 | Poly House-Tubular Structure-Small -- Vegetable | 90 | No. | 2000000 | Phy | 10 | 10 |
| | | | | | BL | 180 | 180 |
| 5 | Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- | 90 | No. | 100000 | Phy | 5 | 5 |
| | | | | | BL | 4.5 | 4.5 |
| | Sub Total | | | | | 319.86 | 377.1 |
| | Total Farm Credit (sum of A.1 to A.15) | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| B. Agriculture Infrastructure | | | | | | | |
| B.1 Storage Facilities | | | | | | | |
| 1 | Cold Storage--1000 MT | 80 | No. | 8800000 | Phy | 1 | 1 |
| | | | | | BL | 70.4 | 70.4 |
| 2 | Cold Storage-Refrigerated Van- | 80 | No. | 2500000 | Phy | 4 | 3 |
| | | | | | BL | 80 | 60 |
| 3 | Godown--Storage godown - 1000 MT | 80 | No. | 1466300 | Phy | 1 | 1 |
| | | | | | BL | 11.73 | 11.73 |
| | Sub Total | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| B.2 Land Development | | | | | | | |
| 1 | Bunding-Farm Bunding- | 90 | ha | 15000 | Phy | 10 | 6 |
| | | | | | BL | 1.35 | 0.81 |
| 2 | Compost Pit-- | 90 | No. | 30000 | Phy | 5 | 5 |
| | | | | | BL | 1.35 | 1.35 |
| 3 | Cultivable Wasteland Development-- | 90 | ha | 200000 | Phy | 5 | 5 |
| | | | | | BL | 9 | 9 |
| 4 | Soil Conservation Activities/ Erosion Control activities-Land Leveling- | 90 | ha | 30000 | Phy | 20 | 20 |
| | | | | | BL | 5.4 | 5.4 |
| 5 | Watershed Treaments-Check Dams- | 90 | cum. | 1000000 | Phy | 38 | 40 |
| | | | | | BL | 342 | 360 |
| | Sub Total | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| B.3 Agriculture Infrastructure - Others | | | | | | | |

| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
|--|-------------------------------|-----------|--------|--------|--------|-------|
| A.14 Working Capital - Fisheries | | | | | | |
| Fish Culture - Others_Trout - Hatchery_ | 100 | 2 | 2 | 2 | 2 | 2 |
| Sub Total | | 28 | 28 | 28 | 28 | 28 |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| A.15 Farm Credit | | | | | | |
| Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles- | 90 | 8 | 8 | 10 | 6 | 7 |
| Finance to FPOs/FPCs-Procurement & Marketing- | 90 | 36 | 36 | 45 | 27 | 31.5 |
| Integrated Farming-- | 90 | 1 | 1 | 1 | 1 | 1 |
| | | 22.5 | 22.5 | 22.5 | 22.5 | 22.5 |
| Poly House-Tubular Structure-Small -- Vegetable | 90 | 3 | 4 | 4 | 3 | 5 |
| | | 85.86 | 114.48 | 114.48 | 85.86 | 143.1 |
| Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- | 90 | 10 | 10 | 10 | 10 | 10 |
| | | 180 | 180 | 180 | 180 | 180 |
| Sub Total | | 5 | 5 | 5 | 5 | 5 |
| | | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 |
| Total Farm Credit (sum of A.1 to A.15) | | 328.86 | 357.48 | 366.48 | 319.86 | 381.6 |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| B. Agriculture Infrastructure | | | | | | |
| B.1 Storage Facilities | | | | | | |
| Cold Storage--1000 MT | 80 | 2 | 1 | 1 | 4 | 1 |
| | | 140.8 | 70.4 | 70.4 | 281.6 | 70.4 |
| Cold Storage-Refrigerated Van- | 80 | 4 | 3 | 4 | 4 | 3 |
| | | 80 | 60 | 80 | 80 | 60 |
| Godown--Storage godown - 1000 MT | 80 | 1 | 1 | 1 | 1 | 1 |
| | | 11.73 | 11.73 | 11.73 | 11.73 | 11.73 |
| Sub Total | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| B.2 Land Development | | | | | | |
| Bunding-Farm Bunding- | 90 | 8 | 8 | 6 | 7 | 10 |
| | | 1.08 | 1.08 | 0.81 | 0.95 | 1.35 |
| Compost Pit-- | 90 | 5 | 5 | 5 | 5 | 5 |
| | | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 |
| Cultivable Wasteland Development-- | 90 | 5 | 5 | 5 | 5 | 5 |
| | | 9 | 9 | 9 | 9 | 9 |
| Soil Conservation Activities/ Erosion Control activities-Land Leveling- | 90 | 20 | 20 | 20 | 20 | 20 |
| | | 5.4 | 5.4 | 5.4 | 5.4 | 5.4 |
| Watershed Treaments-Check Dams- | 90 | 25 | 35 | 35 | 25 | 30 |
| | | 225 | 315 | 315 | 225 | 270 |
| Sub Total | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| B.3 Agriculture Infrastructure - Others | | | | | | |

| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
|--|----------------------|---------|--------|--------|--------|----------------|
| A.14 Working Capital - Fisheries | | | | | | |
| Fish Culture - Others_Trout - Hatchery_ | 100 | 2 | 2 | 2 | 2 | 22 |
| | | 28 | 28 | 28 | 28 | 308 |
| Sub Total | | | | | | 308 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| A.15 Farm Credit | | | | | | |
| Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles- | 90 | 6 | 6 | 10 | 10 | 83 |
| | | 27 | 27 | 45 | 45 | 373.5 |
| Finance to FPOs/FPCs-Procurement & Marketing- | 90 | 1 | 1 | 1 | 1 | 11 |
| | | 22.5 | 22.5 | 22.5 | 22.5 | 247.5 |
| Integrated Farming-- | 90 | 4 | 4 | 3 | 4 | 42 |
| | | 114.48 | 114.48 | 85.86 | 114.48 | 1202.04 |
| Poly House-Tubular Structure-Small -- Vegetable | 90 | 10 | 10 | 10 | 10 | 110 |
| | | 180 | 180 | 180 | 180 | 1980 |
| Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- | 90 | 5 | 5 | 5 | 5 | 55 |
| | | 4.5 | 4.5 | 4.5 | 4.5 | 49.5 |
| Sub Total | | 348.48 | 348.48 | 337.86 | 366.48 | 3852.54 |
| Total Farm Credit (sum of A.1 to A.15) | | | | | | 103746.04 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| B. Agriculture Infrastructure | | | | | | |
| B.1 Storage Facilities | | | | | | |
| Cold Storage--1000 MT | 80 | 1 | 2 | 3 | 4 | 21 |
| | | 70.4 | 140.8 | 211.2 | 281.6 | 1478.4 |
| Cold Storage-Refrigerated Van- | 80 | 4 | 3 | 4 | 3 | 39 |
| | | 80 | 60 | 80 | 60 | 780 |
| Godown--Storage godown - 1000 MT | 80 | 1 | 1 | 1 | 1 | 11 |
| | | 11.73 | 11.73 | 11.73 | 11.73 | 129.03 |
| Sub Total | | | | | | 2387.43 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| B.2 Land Development | | | | | | |
| Bunding-Farm Bunding- | 90 | 8 | 10 | 8 | 8 | 89 |
| | | 1.08 | 1.35 | 1.08 | 1.08 | 12.02 |
| Compost Pit-- | 90 | 5 | 5 | 5 | 5 | 55 |
| | | 1.35 | 1.35 | 1.35 | 1.35 | 14.85 |
| Cultivable Wasteland Development-- | 90 | 5 | 5 | 5 | 5 | 55 |
| | | 9 | 9 | 9 | 9 | 99 |
| Soil Conservation Activities/ Erosion Control activities-Land Leveling- | 90 | 20 | 20 | 20 | 20 | 220 |
| | | 5.4 | 5.4 | 5.4 | 5.4 | 59.4 |
| Watershed Treaments-Check Dams- | 90 | 45 | 35 | 35 | 35 | 378 |
| | | 405 | 315 | 315 | 315 | 3402 |
| Sub Total | | | | | | 3587.27 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| B.3 Agriculture Infrastructure - Others | | | | | | |

| 1 | Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2) | 90 | No. | 400000 | Phy | 20 | 22 |
|---------|--|----------------------|-----------|----------------------|-----|---------|----------|
| | | | | | BL | 72 | 79.2 |
| | Sub Total | | | | | | |
| | Total (B.1+B.2+B.3) | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| | C. Ancillary Activities | | | | | | |
| | C.1 Food & Agro Processing | | | | | | |
| 1 | Bakery & Confectionery Unit-Biscuits, C & Cakes- | 90 | No. | 1000000 | Phy | 1 | 1 |
| | | | | | BL | 9 | 9 |
| 2 | Food Grain Processing-Flour Mill- | 80 | No. | 1100000 | Phy | 2 | 2 |
| | | | | | BL | 17.6 | 17.6 |
| 3 | Fruit Processing -Pickle- | 90 | No. | 500000 | Phy | 1 | 1 |
| | | | | | BL | 4.5 | 4.5 |
| 4 | Fruit Processing -Pulp Making- | 90 | No. | 1000000 | Phy | 1 | 1 |
| | | | | | BL | 9 | 9 |
| 5 | Fruit Processing -Sorting, grading & Packing- | 90 | No. | 1000000 | Phy | 1 | 1 |
| | | | | | BL | 9 | 9 |
| 6 | Honey & Honey Products--Honey collection center | 80 | No. | 250000 | Phy | | |
| | | | | | BL | | |
| 7 | Honey & Honey Products--Honey Processing Unit | 80 | No. | 250000 | Phy | | |
| | | | | | BL | | |
| 8 | Meat & Poultry Processing-- | 90 | No. | 75000 | Phy | 2 | 2 |
| | | | | | BL | 1.35 | 1.35 |
| 9 | Rice Processing -Modernisation-Rice Mill (OTI) (TPH) (Loan 25L and society contribution 12L) | 80 | No. | 1600000 | Phy | 1 | 1 |
| | | | | | BL | 12.8 | 12.8 |
| 10 | Spice Processing-Powder & Packaging- | 90 | No. | 1000000 | Phy | | |
| | | | | | BL | | |
| | Sub Total | | | | | | |
| | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| | C.2 Ancillary Activities - | | | | | | |
| 1 | Agri Clinic & Agri Business Centers-Medium- | 90 | No. | 1000000 | Phy | 2 | 1 |
| | | | | | BL | 18 | 9 |
| 2 | Loan to PACS/ FSS/ LAMPS for Onlending-- | 90 | No. | 1000000 | Phy | | |
| | | | | | BL | | |
| | Sub Total | | | | | | |
| | Total (C.1+C2) | | | | | | |
| | Total (A+B+C) | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| | II. Micro, Small and Medium Enterprises (MSME) | | | | | | |
| 1 | Manufacturing Sector - Term Loan-Medium- Others | 80 | No. | 250000000 | Phy | | |
| | | | | | BL | 0 | 0 |
| 2 | Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc | 80 | No. | 110000000 | Phy | 10 | 10 |
| | | | | | BL | 800 | 800 |
| 3 | Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc. | 80 | No. | 82500000 | Phy | 20 | 15 |
| | | | | | BL | 1200 | 900 |
| 4 | Manufacturing Sector - Term Loan-Micro-Handloom Handicraft | 80 | No. | 22000000 | Phy | 15 | 15 |
| | | | | | BL | 240 | 240 |
| 5 | Manufacturing Sector - Term Loan-Micro- Others | 80 | No. | 22000000 | Phy | 5 | 5 |
| | | | | | BL | 80 | 80 |
| 6 | Manufacturing Sector - Term Loan-Micro-Sports goods | 80 | No. | 16500000 | Phy | 2 | 2 |
| | | | | | BL | 24 | 24 |
| 7 | Manufacturing Sector - Term Loan-Small- | 80 | No. | 55000000 | Phy | 5 | 5 |

| Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2) | 90 | 20 | 20 | 22 | 25 | 21 |
|---|----------------------|-----------|--------|--------|--------|------|
| | | 72 | 72 | 79.2 | 90 | 75.6 |
| Sub Total | | | | | | |
| Total (B.1+B.2+B.3) | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| C. Ancillary Activities | | | | | | |
| C.1 Food & Agro Processing | | | | | | |
| Bakery & Confectionery Unit-Biscuits, C & Cakes- | 90 | 1 | 1 | 1 | 1 | 1 |
| | | 9 | 9 | 9 | 9 | 9 |
| Food Grain Processing-Flour Mill- | 80 | 2 | 2 | 2 | 2 | 2 |
| | | 17.6 | 17.6 | 17.6 | 17.6 | 17.6 |
| Fruit Processing -Pickle- | 90 | 1 | 1 | 1 | 3 | 1 |
| | | 4.5 | 4.5 | 4.5 | 13.5 | 4.5 |
| Fruit Processing -Pulp Making- | 90 | 1 | | 1 | 2 | |
| | | 9 | | 9 | 18 | |
| Fruit Processing -Sorting, grading & Packing- | 90 | 1 | 1 | 1 | 1 | 1 |
| | | 9 | 9 | 9 | 9 | 9 |
| Honey & Honey Products--Honey collection center | 80 | | | | 2 | |
| | | | | | 4 | |
| Honey & Honey Products--Honey Processing Unit | 80 | | | | 1 | |
| | | | | | 2 | |
| Meat & Poultry Processing-- | 90 | 2 | 2 | 2 | 2 | 2 |
| | | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 |
| Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L) | 80 | 1 | 1 | 1 | 1 | 1 |
| | | 12.8 | 12.8 | 12.8 | 12.8 | 12.8 |
| Spice Processing-Powder & Packaging- | 90 | 1 | | | 2 | |
| | | 9 | | | 18 | |
| Sub Total | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| C.2 Ancillary Activities - | | | | | | |
| Agri Clinic & Agri Business Centers-Medium- | 90 | 2 | 2 | 2 | 4 | 3 |
| | | 18 | 18 | 18 | 36 | 27 |
| Loan to PACS/ FSS/ LAMPS for Onlending-- | 90 | 1 | 1 | | 2 | |
| | | 9 | 9 | | 18 | |
| Sub Total | | | | | | |
| Total (C.1+C2) | | | | | | |
| Total (A+B+C) | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| II. Micro, Small and Medium Enterprises (MSME) | | | | | | |
| Manufacturing Sector - Term Loan-Medium-Others | 80 | 1 | 1 | | 2 | |
| | | 400 | 400 | 0 | 800 | 0 |
| Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc | 80 | 15 | 15 | 10 | 20 | 10 |
| | | 1200 | 1200 | 800 | 1600 | 800 |
| Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc. | 80 | 20 | 20 | 15 | 30 | 15 |
| | | 1200 | 1200 | 900 | 1800 | 900 |
| Manufacturing Sector - Term Loan-Micro-Handloom Handicraft | 80 | 20 | 20 | 15 | 25 | 20 |
| | | 320 | 320 | 240 | 400 | 320 |
| Manufacturing Sector - Term Loan-Micro-Others | 80 | 5 | 5 | 5 | 15 | 5 |
| | | 80 | 80 | 80 | 240 | 80 |
| Manufacturing Sector - Term Loan-Micro-Sports goods | 80 | 3 | 1 | 2 | 3 | 1 |
| | | 36 | 12 | 24 | 36 | 12 |
| Manufacturing Sector - Term Loan-Small- | 80 | 5 | 5 | 5 | 10 | 5 |

| Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2) | 90 | 20 | 21 | 20 | 21 | 232 |
|---|----------------------|---------|--------|--------|--------|----------------|
| | | 72 | 75.6 | 72 | 75.6 | 835.2 |
| Sub Total | | | | | | 835.2 |
| Total (B.1+B.2+B.3) | | | | | | 6809.9 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| C. Ancillary Activities | | | | | | |
| C.1 Food & Agro Processing | | | | | | |
| Bakery & Confectionery Unit-Biscuits, C & Cakes- | 90 | 1 | 1 | 1 | 1 | 11 |
| | | 9 | 9 | 9 | 9 | 99 |
| Food Grain Processing-Flour Mill- | 80 | 2 | 2 | 2 | 2 | 22 |
| | | 17.6 | 17.6 | 17.6 | 17.6 | 193.6 |
| Fruit Processing -Pickle- | 90 | 1 | 1 | 1 | 2 | 14 |
| | | 4.5 | 4.5 | 4.5 | 9 | 63 |
| Fruit Processing -Pulp Making- | 90 | 1 | 1 | 1 | 1 | 10 |
| | | 9 | 9 | 9 | 9 | 90 |
| Fruit Processing -Sorting, grading & Packing- | 90 | 1 | 1 | 1 | 1 | 11 |
| | | 9 | 9 | 9 | 9 | 99 |
| Honey & Honey Products--Honey collection center | 80 | | | | | 2 |
| | | | | | | 4 |
| Honey & Honey Products--Honey Processing Unit | 80 | | | | | 1 |
| | | | | | | 2 |
| Meat & Poultry Processing-- | 90 | 2 | 2 | 2 | 2 | 22 |
| | | 1.35 | 1.35 | 1.35 | 1.35 | 14.85 |
| Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society contribution 12L) | 80 | 1 | 1 | 1 | 1 | 11 |
| | | 12.8 | 12.8 | 12.8 | 12.8 | 140.8 |
| Spice Processing-Powder & Packaging- | 90 | 1 | 1 | 1 | 1 | 7 |
| | | 9 | 9 | 9 | 9 | 63 |
| Sub Total | | | | | | 769.25 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| C.2 Ancillary Activities - | | | | | | |
| Agri Clinic & Agri Business Centers-Medium- | 90 | 2 | 3 | 2 | 1 | 24 |
| | | 18 | 27 | 18 | 9 | 216 |
| Loan to PACS/ FSS/ LAMPS for Onlending-- | 90 | 1 | 1 | | 1 | 7 |
| | | 9 | 9 | | 9 | 63 |
| Sub Total | | | | | | 279 |
| Total (C.1+C2) | | | | | | 1048.25 |
| Total (A+B+C) | | | | | | 111604.19 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| II. Micro, Small and Medium Enterprises (MSME) | | | | | | |
| Manufacturing Sector - Term Loan-Medium-Others | 80 | 1 | | | 1 | 6 |
| | | 400 | 0 | 0 | 400 | 2400 |
| Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc | 80 | 11 | 12 | 10 | 10 | 133 |
| | | 880 | 960 | 800 | 800 | 10640 |
| Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc. | 80 | 20 | 20 | 20 | 23 | 218 |
| | | 1200 | 1200 | 1200 | 1380 | 13080 |
| Manufacturing Sector - Term Loan-Micro-Handloom Handicraft | 80 | 20 | 15 | 20 | 20 | 205 |
| | | 320 | 240 | 320 | 320 | 3280 |
| Manufacturing Sector - Term Loan-Micro-Others | 80 | 5 | 5 | 5 | 5 | 65 |
| | | 80 | 80 | 80 | 80 | 1040 |
| Manufacturing Sector - Term Loan-Micro-Sports goods | 80 | 2 | 2 | 1 | 1 | 20 |
| | | 24 | 24 | 12 | 12 | 240 |
| Manufacturing Sector - Term Loan-Small- | 80 | 5 | 5 | 5 | 5 | 60 |

| | | | | | | | |
|----------------|---|-----------------------------|------------------|-----------------------------|-----|----------------|-----------------|
| 7 | Others | 80 | No. | 55000000 | BL | 200 | 200 |
| 8 | Manufacturing Sector - Working Capital-Medium-Others | 80 | No. | 50000000 | Phy | | |
| | | | | | BL | 0 | 0 |
| 9 | Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc | 80 | No. | 11000000 | Phy | 25 | 23 |
| | | | | | BL | 200 | 184 |
| 10 | Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc. | 80 | No. | 11000000 | Phy | 8 | 7 |
| | | | | | BL | 64 | 56 |
| 11 | Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | No. | 2200000 | Phy | 2 | 3 |
| | | | | | BL | 3.2 | 4.8 |
| 12 | Manufacturing Sector - Working Capital-Micro-Others | 80 | No. | 22000000 | Phy | 6 | 6 |
| | | | | | BL | 96 | 96 |
| 13 | Manufacturing Sector - Working Capital-Small-Others | 80 | No. | 55000000 | Phy | 1 | 1 |
| | | | | | BL | 40 | 40 |
| 14 | Service Sector - Term Loan-Micro-Others | 80 | No. | 13200000 | Phy | 2 | 2 |
| | | | | | BL | 19.2 | 19.2 |
| 15 | Service Sector - Working Capital-Micro-Others | 80 | No. | 13200000 | Phy | 1 | 1 |
| | | | | | BL | 9.6 | 9.6 |
| 16 | Trading Units - Term Loan-Micro-Automobile-accessories | 80 | No. | 55000000 | Phy | 5 | 4 |
| | | | | | BL | 200 | 160 |
| 17 | Trading Units - Working Capital-Micro-Automobile-accessories | 80 | No. | 55000000 | Phy | 7 | 7 |
| | | | | | BL | 280 | 280 |
| Total | Sub Total | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Kulgam | Qaimoh |
| | III. Export Credit | | | | | | |
| 1 | Export Credit -Post Shipment Export Credit- | 75 | No. | 1500000 | Phy | 3 | 1 |
| | | | | | BL | 33.75 | 11.25 |
| 2 | Export Credit -Pre Shipment Export Credit- | 75 | No. | 2500000 | Phy | 3 | 1 |
| | | | | | BL | 56.25 | 18.75 |
| | Total Export Credit | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| | IV. Education | | | | | | |
| 1 | Education Loans-Education Loan above ? 10.00 lakhs for Abroad- | 80 | No. | 2000000 | Phy | 1 | 1 |
| | | | | | BL | 16 | 16 |
| 2 | Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs- | 80 | No. | 750000 | Phy | 2 | 3 |
| | | | | | BL | 12 | 18 |
| 3 | Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs- | 80 | No. | 1000000 | Phy | 6 | 4 |
| | | | | | BL | 48 | 32 |
| 4 | Education Loans-Education Loan upto ? 4.00 lakhs- | 80 | No. | 400000 | Phy | 11 | 12 |
| | | | | | BL | 35.2 | 38.4 |
| | Total Education | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
| | V. Housing | | | | | | |
| 1 | Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre- | 80 | No. | 1000000 | Phy | 10 | 10 |
| | | | | | BL | 80 | 80 |
| 2 | Repair of Dwelling Units-Other Centre- | 80 | No. | 500000 | Phy | 80 | 80 |
| | | | | | BL | 320 | 320 |
| | Total Housing | | | | | | |

| | | | | | | |
|---|-----------------------------|-----------------------|---------------|---------------|---------------|-------------|
| Others | 80 | 200 | 200 | 200 | 400 | 200 |
| Manufacturing Sector - Working Capital-Medium-Others | 80 | 0 | 0 | 0 | 2 | 0 |
| Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc | 80 | 22 | 24 | 24 | 34 | 21 |
| Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc. | 80 | 176 | 192 | 192 | 272 | 168 |
| Manufacturing Sector - Working Capital-Micro-FP- Handloom Handicraft | 80 | 8 | 7 | 8 | 9 | 6 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 64 | 56 | 64 | 72 | 48 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 2 | 3 | 4 | 6 | 3 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 3.2 | 4.8 | 6.4 | 9.6 | 4.8 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 6 | 6 | 6 | 15 | 6 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 96 | 96 | 96 | 240 | 96 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 1 | 1 | 1 | 1 | 1 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 40 | 40 | 40 | 40 | 40 |
| Service Sector - Term Loan-Micro-Others | 80 | 2 | 2 | 2 | 2 | 2 |
| Service Sector - Term Loan-Micro-Others | 80 | 19.2 | 19.2 | 19.2 | 19.2 | 19.2 |
| Service Sector - Working Capital-Micro-Others | 80 | 1 | 1 | 1 | 1 | 1 |
| Service Sector - Working Capital-Micro-Others | 80 | 9.6 | 9.6 | 9.6 | 9.6 | 9.6 |
| Trading Units - Term Loan-Micro-Automobile-accessories | 80 | 5 | 4 | 5 | 9 | 4 |
| Trading Units - Term Loan-Micro-Automobile-accessories | 80 | 200 | 160 | 200 | 360 | 160 |
| Trading Units - Working Capital-Micro-Automobile-accessories | 80 | 7 | 6 | 6 | 9 | 5 |
| Trading Units - Working Capital-Micro-Automobile-accessories | 80 | 280 | 240 | 240 | 360 | 200 |
| Sub Total | | | | | | |
| Activity | Bank Loan Factor (%) | District Total | | | | |
| III. Export Credit | | | | | | |
| Export Credit -Post Shipment Export Credit- | 75 | 4 | | | | |
| Export Credit -Post Shipment Export Credit- | 75 | 45 | | | | |
| Export Credit -Pre Shipment Export Credit- | 75 | 4 | | | | |
| Export Credit -Pre Shipment Export Credit- | 75 | 75 | | | | |
| Total Export Credit | | 120 | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| IV. Education | | | | | | |
| Education Loans-Education Loan above ? 10.00 lakhs for Abroad- | 80 | 1 | 1 | 1 | 4 | 1 |
| Education Loans-Education Loan above ? 10.00 lakhs for Abroad- | 80 | 16 | 16 | 16 | 64 | 16 |
| Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs- | 80 | 2 | 3 | 2 | 8 | 3 |
| Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs- | 80 | 12 | 18 | 12 | 48 | 18 |
| Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs- | 80 | 6 | 5 | 5 | 14 | 4 |
| Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs- | 80 | 48 | 40 | 40 | 112 | 32 |
| Education Loans-Education Loan upto ? 4.00 lakhs- | 80 | 12 | 15 | 12 | 24 | 12 |
| Education Loans-Education Loan upto ? 4.00 lakhs- | 80 | 38.4 | 48 | 38.4 | 76.8 | 38.4 |
| Total Education | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frisal | Kulgam | Kund |
| V. Housing | | | | | | |
| Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre- | 80 | 8 | 8 | 8 | 12 | 10 |
| Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre- | 80 | 64 | 64 | 64 | 96 | 80 |
| Repair of Dwelling Units-Other Centre- | 80 | 78 | 64 | 81 | 100 | 78 |
| Repair of Dwelling Units-Other Centre- | 80 | 312 | 256 | 324 | 400 | 312 |
| Total Housing | | | | | | |

| | | | | | | |
|---|-----------------------------|----------------|---------------|---------------|---------------|-----------------------|
| Others | 80 | 200 | 200 | 200 | 200 | 2400 |
| Manufacturing Sector - Working Capital-Medium-Others | 80 | 0 | 0 | 0 | 0 | 800 |
| Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc | 80 | 20 | 21 | 20 | 22 | 256 |
| Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc. | 80 | 160 | 168 | 160 | 176 | 2048 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 7 | 8 | 6 | 7 | 81 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 56 | 64 | 48 | 56 | 648 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 4 | 3 | 2 | 5 | 37 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 6.4 | 4.8 | 3.2 | 8 | 59.2 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 8 | 6 | 6 | 10 | 81 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 128 | 96 | 96 | 160 | 1296 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 1 | 1 | 1 | 1 | 11 |
| Manufacturing Sector - Working Capital-Micro-Handloom Handicraft | 80 | 40 | 40 | 40 | 40 | 440 |
| Service Sector - Term Loan-Micro-Others | 80 | 2 | 2 | 2 | 2 | 22 |
| Service Sector - Term Loan-Micro-Others | 80 | 19.2 | 19.2 | 19.2 | 19.2 | 211.2 |
| Service Sector - Working Capital-Micro-Others | 80 | 1 | 1 | 1 | 1 | 11 |
| Service Sector - Working Capital-Micro-Others | 80 | 9.6 | 9.6 | 9.6 | 9.6 | 105.6 |
| Trading Units - Term Loan-Micro-Automobile-accessories | 80 | 5 | 4 | 5 | 4 | 54 |
| Trading Units - Term Loan-Micro-Automobile-accessories | 80 | 200 | 160 | 200 | 160 | 2160 |
| Trading Units - Working Capital-Micro-Automobile-accessories | 80 | 6 | 5 | 7 | 5 | 70 |
| Trading Units - Working Capital-Micro-Automobile-accessories | 80 | 240 | 200 | 280 | 200 | 2800 |
| Sub Total | | | | | | 43648 |
| Activity | Bank Loan Factor (%) | | | | | |
| III. Export Credit | | | | | | |
| Export Credit -Post Shipment Export Credit- | 75 | | | | | |
| Export Credit -Pre Shipment Export Credit- | 75 | | | | | |
| Total Export Credit | | | | | | |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| IV. Education | | | | | | |
| Education Loans-Education Loan above ? 10.00 lakhs for Abroad- | 80 | 1 | 1 | 1 | 1 | 14 |
| Education Loans-Education Loan above ? 10.00 lakhs for Abroad- | 80 | 16 | 16 | 16 | 16 | 224 |
| Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs- | 80 | 2 | 4 | 2 | 3 | 34 |
| Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs- | 80 | 12 | 24 | 12 | 18 | 204 |
| Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs- | 80 | 5 | 5 | 4 | 5 | 63 |
| Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs- | 80 | 40 | 40 | 32 | 40 | 504 |
| Education Loans-Education Loan upto ? 4.00 lakhs- | 80 | 11 | 13 | 13 | 12 | 147 |
| Education Loans-Education Loan upto ? 4.00 lakhs- | 80 | 35.2 | 41.6 | 41.6 | 38.4 | 470.4 |
| Total Education | | | | | | 1402.4 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| V. Housing | | | | | | |
| Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre- | 80 | 8 | 10 | 8 | 8 | 100 |
| Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre- | 80 | 64 | 80 | 64 | 64 | 800 |
| Repair of Dwelling Units-Other Centre- | 80 | 75 | 80 | 77 | 82 | 875 |
| Repair of Dwelling Units-Other Centre- | 80 | 300 | 320 | 308 | 328 | 3500 |
| Total Housing | | | | | | 4300 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Behibag | D K Marg |
|----------------------------------|---|----------------------|-----------|----------------------|-----|---------|----------|
| VI. Social Infrastructure | | | | | | | |
| 1 | Education-Schools-Primary | 75 | No. | 9500000 | Phy | 1 | 1 |
| | | | | | BL | 71.25 | 71.25 |
| 2 | Healthcare-Diagnostic Lab- | 75 | No. | 5000000 | Phy | 1 | 1 |
| | | | | | BL | 37.5 | 37.5 |
| 3 | Healthcare-Nursing Home- | 75 | No. | 12000000 | Phy | 1 | 1 |
| | | | | | BL | | |
| 4 | Healthcare-Primary Health Centre- | 75 | No. | 3000000 | Phy | 1 | 1 |
| | | | | | BL | 22.5 | 22.5 |
| 5 | Sanitation-Toilets- | 75 | No. | 20000 | Phy | 10 | 15 |
| | | | | | BL | 1.5 | 2.25 |
| | Total Social Infrastructure | | | | | | |
| VII. Renewable Energy | | | | | | | |
| 1 | Solar Energy-Roof Top Solar PV System with Battery- | 90 | No. | 320000 | Phy | 25 | 16 |
| | | | | | BL | 72 | 46.08 |
| 2 | Solar Energy-Solar Pump Sets- | 90 | No. | 30000 | Phy | 3 | 3 |
| | | | | | BL | 0.81 | 0.81 |
| 3 | Solar Energy-Solar Water Heater System- | 90 | No. | 25000 | Phy | 6 | 5 |
| | | | | | BL | 1.35 | 1.13 |
| | Total Renewable Energy | | | | | | |
| VIII. Others | | | | | | | |
| 1 | SHGs/ JLGs-Others-JLG | 100 | No. | 200000 | Phy | 30 | 40 |
| | | | | | BL | 60 | 80 |
| 2 | SHGs/ JLGs-Others-SHG | 100 | No. | 200000 | Phy | 75 | 80 |
| | | | | | BL | 150 | 160 |
| | Total Others | | | | | | |
| | Total Priority Sector (I+II+III+IV+V+VI+VII+VIII) | | | | | | |

| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
|--|-------------------------------|-----------|--------|--------|--------|-------|
| VI. Social Infrastructure | | | | | | |
| Education-Schools-Primary | 75 | 1 | 1 | 1 | 1 | 1 |
| | | 71.25 | 71.25 | 71.25 | 71.25 | 71.25 |
| Healthcare-Diagnostic Lab- | 75 | 1 | 1 | 1 | 1 | 1 |
| | | 37.5 | 37.5 | 37.5 | 37.5 | 37.5 |
| Healthcare-Nursing Home- | 75 | 1 | 1 | 1 | 1 | 1 |
| | | | 90 | | 90 | |
| Healthcare-Primary Health Centre- | 75 | 1 | 1 | 1 | 1 | 1 |
| | | 22.5 | 22.5 | 22.5 | 22.5 | 22.5 |
| Sanitation-Toilets- | 75 | 10 | 10 | 12 | 5 | 15 |
| | | 1.5 | 1.5 | 1.8 | 0.75 | 2.25 |
| Total Social Infrastructure | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| VII. Renewable Energy | | | | | | |
| Solar Energy-Roof Top Solar PV System with Battery- | 90 | 15 | 15 | 20 | 18 | 18 |
| | | 43.2 | 43.2 | 57.6 | 51.84 | 51.84 |
| Solar Energy-Solar Pump Sets- | 90 | 3 | 3 | 3 | 5 | 2 |
| | | 0.81 | 0.81 | 0.81 | 1.35 | 0.54 |
| Solar Energy-Solar Water Heater System- | 90 | 5 | 5 | 4 | 2 | 8 |
| | | 1.13 | 1.13 | 0.9 | 0.45 | 1.8 |
| Total Renewable Energy | | | | | | |
| | | | | | | |
| Activity | Bank Loan Factor (%) | D.H. Pora | Devsar | Frival | Kulgam | Kund |
| VIII. Others | | | | | | |
| SHGs/ JLGs-Others-JLG | 100 | 38 | 40 | 38 | 60 | 34 |
| | | 76 | 80 | 76 | 120 | 68 |
| SHGs/ JLGs-Others-SHG | 100 | 80 | 85 | 80 | 110 | 75 |
| | | 160 | 170 | 160 | 220 | 150 |
| Total Others | | | | | | |
| Total Priority Sector (I+II+III+IV+V+VI+VII+VIII) | | | | | | |

| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
|---|-----------------------------|----------------|---------------|---------------|---------------|-----------------------|
| VI. Social Infrastructure | | | | | | |
| Education-Schools-Primary | 75 | 1 71.25 | 1 71.25 | 1 71.25 | 1 71.25 | 11 783.75 |
| Healthcare-Diagnostic Lab- | 75 | 1 37.5 | 1 37.5 | 1 37.5 | 1 37.5 | 11 412.5 |
| Healthcare-Nursing Home- | 75 | 1 180 | 1 180 | 1 180 | 1 180 | 2 180 |
| Healthcare-Primary Health Centre- | 75 | 1 22.5 | 1 22.5 | 1 22.5 | 1 22.5 | 11 247.5 |
| Sanitation-Toilets- | 75 | 10 1.5 | 12 1.8 | 10 1.5 | 12 1.8 | 121 18.15 |
| Total Social Infrastructure | | | | | | 1641.9 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| VII. Renewable Energy | | | | | | |
| Solar Energy-Roof Top Solar PV System with Battery- | 90 | 14 40.32 | 21 60.48 | 15 43.2 | 14 40.32 | 191 550.08 |
| Solar Energy-Solar Pump Sets- | 90 | 3 0.81 | 2 0.54 | 4 1.08 | 4 1.08 | 35 9.45 |
| Solar Energy-Solar Water Heater System- | 90 | 5 1.13 | 5 1.13 | 2 0.45 | 5 1.13 | 52 11.73 |
| Total Renewable Energy | | | | | | 571.26 |
| Activity | Bank Loan Factor (%) | Manzgam | Pahloo | Pombay | Qaimoh | District Total |
| VIII. Others | | | | | | |
| SHGs/ JLGs-Others-JLG | 100 | 41 82 | 40 80 | 42 84 | 40 80 | 443 886 |
| SHGs/ JLGs-Others-SHG | 100 | 80 160 | 85 170 | 85 170 | 80 160 | 915 1830 |
| Total Others | | | | | | 2716 |
| Total Priority Sector (I+II+III+IV+V+VI+VII+VIII) | | | | | | 166003.75 |

Annexure 2

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

(₹ lakh)

Table 1: Crop Loan

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
|---------------|----------|----------|----------|----------|----------|----------|-----------|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 64923.15 | 60636.79 | 71415.44 | 62246.95 | 76023.85 | 42339.59 | 106801.09 |
| RCBs | 2665.57 | 31.23 | 2932.12 | 84.57 | 2932.12 | 265.52 | 2984.17 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 8044.28 | 5140.55 | 8848.70 | 6893.71 | 8848.70 | 6618.47 | 8904.74 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total (A) | 75633.00 | 65808.57 | 83196.26 | 69225.23 | 87804.67 | 49223.58 | 118690.00 |

Table 2: Term Loan (MT+LT)

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
|---------------|----------|---------|----------|--------|----------|---------|----------|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 23188.84 | 68.92 | 34014.63 | 707.45 | 34993.18 | 1405.09 | 8244.93 |
| RCBs | 954.54 | 5.67 | 1049.97 | 5.36 | 1049.97 | 1.79 | 1068.49 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 2880.64 | 2948.45 | 3168.71 | 0.90 | 3168.71 | 0.01 | 3270.95 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total (A) | 27024.02 | 3023.04 | 38233.31 | 713.71 | 39211.86 | 1406.89 | 12584.37 |

Table 3: Total Agri. Credit

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
|-------------|-----------|----------|-----------|----------|-----------|----------|-----------|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 88111.99 | 60705.71 | 105430.07 | 62954.40 | 111017.03 | 43744.68 | 115046.02 |
| RCBs | 3620.11 | 36.90 | 3982.09 | 89.93 | 3982.09 | 267.31 | 4052.66 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 10924.92 | 8089.00 | 12017.41 | 6894.61 | 12017.41 | 6618.48 | 12175.69 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total | 102657.02 | 68831.61 | 121429.57 | 69938.94 | 127016.53 | 50630.47 | 131274.37 |

| (A) | | | | | | | |
|---------------------------------------|-----------|----------|-----------|----------|-----------|----------|-----------|
| Table 4: MSME | | | | | | | |
| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 15886.83 | 13014.90 | 17475.48 | 3867.30 | 17475.48 | 38866.40 | 21758.53 |
| RCBs | 516.88 | 45.00 | 568.55 | 106.70 | 568.55 | 321.92 | 684.07 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 2909.11 | 2544.96 | 3200.00 | 2208.29 | 3200.00 | 3889.32 | 4204.90 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total (A) | 19312.82 | 15604.86 | 21244.03 | 6182.29 | 21244.03 | 43077.64 | 26647.50 |
| Table 5: Other Priority Sector | | | | | | | |
| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 5765.85 | 3426.26 | 6342.34 | 2681.89 | 6342.34 | 5041.25 | 6609.73 |
| RCBs | 278.57 | 0.70 | 306.39 | 0.00 | 306.39 | 0.00 | 303.85 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 1096.52 | 111.24 | 1206.15 | 80.30 | 1206.15 | 0.00 | 1207.57 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total (A) | 7140.94 | 3538.20 | 7854.88 | 2762.19 | 7854.88 | 5041.25 | 8121.15 |
| Table 6: Grand Total (C+D+E) | | | | | | | |
| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 |
| | Target | Ach. | Target | Ach. | Target | Ach. | Target |
| CBs | 109764.67 | 77146.87 | 129247.89 | 69503.59 | 134834.85 | 87652.33 | 143414.28 |
| RCBs | 4415.56 | 82.60 | 4857.03 | 196.63 | 4857.03 | 589.23 | 5040.58 |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RRBs | 14930.55 | 10745.20 | 16423.56 | 9183.20 | 16423.56 | 10507.80 | 17588.16 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub total (A) | 129110.78 | 87974.67 | 150528.48 | 78883.42 | 156115.44 | 98749.36 | 166043.02 |

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 (CL)

| Particulars | 2021-22 | | | | | | 2022-23 | | | | | |
|-------------|----------|-------|--------|---------|--------|----------|----------|-------|--------|---------|--------|----------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| C L | 60636.79 | 31.23 | 0.00 | 5140.55 | 0.00 | 65808.57 | 62246.95 | 84.57 | 0.00 | 6893.71 | 0.00 | 69225.23 |

Table 1: Crop Loan (₹ lakh)

| Particulars | 2023-24 | | | | | | 2024-25 | | | | | |
|-------------|----------|--------|--------|---------|--------|----------|----------|---------|--------|---------|--------|-----------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| C L | 42339.59 | 265.52 | 0.00 | 6618.47 | 0.00 | 49223.58 | 10680.10 | 2984.17 | 0.00 | 8904.74 | 0.00 | 118690.00 |

Table 2: Term Loan

| Particulars | 2021-22 | | | | | | 2022-23 | | | | | |
|-------------|---------|------|--------|------|--------|---------|---------|------|--------|------|--------|--------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| W S | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| L D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F M | 288.56 | 0.00 | 0.00 | 0.00 | 0.00 | 288.56 | 82.64 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| P & H | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -D | 2585.26 | 0.00 | 0.00 | 0.00 | 0.00 | 2585.26 | 442.65 | 0.00 | 0.00 | 0.00 | 0.00 | 442.65 |
| AH -P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH - S G P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F & W | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| S G & M F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A & F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTH | 149.24 | 0.00 | 0.00 | 0.00 | 0.00 | 149.24 | 188.42 | 0.00 | 0.00 | 0.00 | 0.00 | 188.42 |

| | | | | | | | | | | | | |
|--------------------|----------|--------|---------|---------|--------|----------|-----------|---------|---------|---------|----------|-----------|
| Sub total | 3023.06 | 0.00 | 0.00 | 0.00 | 0.00 | 3023.06 | 713.71 | 0.00 | 0.00 | 0.00 | 0.00 | 713.71 |
| Grand Total (I+II) | 63659.85 | 31.23 | 0.00 | 5140.55 | 0.00 | 68831.63 | 62960.66 | 84.57 | 0.00 | 6893.71 | 0.00 | 69938.94 |
| Table 2: Term Loan | | | | | | | | | | | (₹ lakh) | |
| Particulars | 2023-24 | | | | | | 2024-25 | | | | | |
| | CBs | RCBs | SCA RDB | RRBs | Others | Total | CBs | RCBs | SCA RDB | RRBs | Others | Total |
| W S | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 822.25 | 0.00 | 0.00 | 0.00 | 0.00 | 822.25 |
| L D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F M | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1267.09 | 0.00 | 0.00 | 0.00 | 0.00 | 1267.09 |
| P & H | 704.19 | 1.80 | 0.00 | 0.00 | 0.00 | 705.99 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4939.52 | 0.00 | 0.00 | 0.00 | 0.00 | 4939.52 |
| AH -P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH - S G P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F & W | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| S G & M F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A & F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTH | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5555.15 | 0.00 | 0.00 | 0.00 | 0.00 | 5555.15 |
| Sub total | 704.19 | 1.80 | 0.00 | 0.00 | 0.00 | 705.99 | 12584.01 | 0.00 | 0.00 | 0.00 | 0.00 | 12584.01 |
| Grand Total (I+II) | 43043.78 | 267.32 | 0.00 | 6618.47 | 0.00 | 49929.57 | 119385.10 | 2984.17 | 0.00 | 8904.74 | 0.00 | 131274.01 |

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

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

Annexure IV

| Unit costs for major activities fixed by NABARD for the year 2024-25 | | | | | |
|--|--------------------------------------|---|---------------|------|---------------|
| Sr. No. | Activity | Sub Activity | Specification | Unit | Unit Cost (₹) |
| 1 | Agri Clinic & Agri Business Centers | Medium | | No. | 1000000 |
| 2 | Agri. Produce Transport/ Marketing | Agri. Produce Transport Vehicles | | No. | 500000 |
| 3 | Automatic Milk Collection Unit | | | No. | 300000 |
| 4 | Bakery & Confectionery Unit | Biscuits, C & Cakes | | No. | 1000000 |
| 5 | Bee Keeping | Indian Bee Colony | | ha | 550000 |
| 6 | Bore Well | New | | No. | 600000 |
| 7 | Breed Multiplication Farm | | | 200 | 40100000 |
| 8 | Breeder Unit | | | 1000 | 11000000 |
| 9 | Breeder Unit | Broiler | | 1000 | 899000 |
| 10 | Breeder Unit | Layer | | 1000 | 2575000 |
| 11 | Bulk Milk Cooling Unit | | | No. | 1500000 |
| 12 | Bunding | Farm Bunding | | ha | 15000 |
| 13 | Cold Storage | | | No. | 8800000 |
| 14 | Cold Storage | Refrigerated Van | | No. | 2500000 |
| 15 | Compost/ Vermi Compost | Vermi Compost | | No. | 400000 |
| 16 | Crossbred Cattle Farming | | | 3+2 | 805000 |
| 17 | Cultivable Wasteland Development | | | ha | 200000 |
| 18 | Dairy Cow and Heifer rearing | 1 Cow and 1 Heifer | | 2 | 2000000 |
| 19 | Differential Rate of Interest Scheme | | | No. | 15000 |
| 20 | Drip Irrigation | | | ha | 165000 |
| 21 | Education | Schools | | No. | 15000000 |
| 22 | Education | Schools | | No. | 9500000 |
| 23 | Education Loans | Education Loan above ₹ 10.00 lakhs for Abroad | | No. | 2000000 |
| 24 | Education Loans | Education Loan above 4.00 lakhs and upto ₹ 7.50 lakhs | | No. | 750000 |
| 25 | Education Loans | Education Loan above ₹ 7.50 lakhs and upto ₹10.00 lakhs | | No. | 1000000 |

| | | | | | |
|----|--|--|----------------|----------|----------|
| 26 | Electric Pump Sets | | | No. | 100000 |
| 27 | Electric Pump Sets | | 5 | No. | 180000 |
| 28 | Export Credit | Post Shipment Export Credit | | No. | 1500000 |
| 29 | Export Credit | Pre Shipment Export Credit | | No. | 2500000 |
| 30 | Finance to FPOs/FPCs | Procurement & Marketing | | No. | 2500000 |
| 31 | Fish Culture | Trout | Trout hatchery | Acre | 5000000 |
| 32 | Fish Culture | Village Pond/Tank | Carp hatchery | Acre | 5000000 |
| 33 | Floriculture | Cut Flowers | | Ha | 100000 |
| 34 | Food Grain Processing | Flour Mill | | No. | 1100000 |
| 35 | Fruit Processing | Pickle | | No. | 500000 |
| 36 | Fruit Processing | Pulp Making | | No. | 1000000 |
| 37 | Fruit Processing | Sorting, grading & Packing | | No. | 1000000 |
| 38 | Godown | | Rural godown | No. | 146300 |
| 39 | Healthcare | Diagnostic Lab | | No. | 5000000 |
| 40 | Healthcare | Nursing Home | | No. | 12000000 |
| 41 | High density plantation | Apple | | ha | 3938000 |
| 42 | Integrated Dairy Farming | Vermi | Compost | No. | 110000 |
| 43 | Integrated Farming | | | Per Unit | 3180000 |
| 44 | Intensive Fish farming | Recirculatory Aquaculture System (RAS) | | No. | 2500000 |
| 45 | Lift Irrigation Schemes | Individual/ River Lift Points | | No. | 415000 |
| 46 | Loan to PACS/ FSS/ LAMPS for Onlending | | | No. | 1000000 |
| 47 | Manufacturing Sector | Term Loan | Medium | No. | 50000000 |
| 48 | Manufacturing Sector | Term Loan | Micro | No. | 10000000 |
| 49 | Manufacturing Sector | Term Loan | Micro | No. | 2000000 |
| 50 | Manufacturing Sector | Term Loan | Micro | No. | 5000000 |
| 51 | Manufacturing Sector | Term Loan | Micro | No. | 7500000 |
| 52 | Manufacturing Sector | Term Loan | Small | No. | 12500000 |
| 53 | Manufacturing Sector | Term Loan | Small | No. | 5000000 |
| 54 | Manufacturing Sector | Working Capital | Medium | No. | 50000000 |
| 55 | Manufacturing Sector | Working Capital | Micro | No. | 1000000 |
| 56 | Manufacturing Sector | Working Capital | Micro | No. | 200000 |
| 57 | Manufacturing Sector | Working Capital | Micro | No. | 2000000 |
| 58 | Meat & Poultry Processing | | | No. | 75000 |
| 59 | Medicinal & Aromatic Crops | Aloevera | | ha | 200000 |
| 60 | Mushroom Cultivation | Button Mushroom | | 1000 Kg. | 400000 |

| | | | | per Cycle | |
|----|--|--|-------|-----------|----------|
| 61 | Nursery | Fruit Crops | | Ha | 1500000 |
| 62 | Nursery/ Propagation unit | Traditional Nursery | | ha | 1700000 |
| 63 | Other machinery | | | No. | 150000 |
| 64 | Other machinery | | | No. | 97000 |
| 65 | Poly House | Tubular Structure | Small | No. | 2000000 |
| 66 | Power Tiller | | | No. | 95000 |
| 67 | Purchase/ Construction of a Dwelling Unit (Individual) | Other Centre | | No. | 1000000 |
| 68 | Reapers, Binders and Balers | | | No. | 136000 |
| 69 | Refrigerated Tanker Van | | | No. | 2500000 |
| 70 | Repair of Dwelling Units | Other Centre | | No. | 500000 |
| 71 | Retail Market outlet for Meat | | | No. | 300000 |
| 72 | Rice Processing | Modernisation | | No. | 1600000 |
| 73 | Sericulture | Reeling Unit | | No. | 270000 |
| 74 | Service Sector | Term Loan | Micro | No. | 1000000 |
| 75 | Service Sector | Term Loan | Micro | No. | 10000000 |
| 76 | Service Sector | Term Loan | Micro | No. | 1200000 |
| 77 | Service Sector | Term Loan | Micro | No. | 3000000 |
| 78 | Service Sector | Working Capital | Micro | No. | 1200000 |
| 79 | Service Sector | Working Capital | Micro | No. | 200000 |
| 80 | Service Sector | Working Capital | Micro | No. | 500000 |
| 81 | Sheep | Breeding Unit | | 100+5 | 2008000 |
| 82 | Sheep | Rearing Unit | | 10+1 | 252000 |
| 83 | SHGs/ JLGs | Others | | No. | 200000 |
| 84 | Solar Energy | Roof Top Solar PV System with Battery | | No. | 320000 |
| 85 | Solar Energy | Solar Pump Sets | | No. | 30000 |
| 86 | Solar Energy | Solar Water Heater System | | No. | 25000 |
| 87 | Spice Processing | Powder & Packaging | | No. | 1000000 |
| 88 | Tractor | | 35 | No. | 700000 |
| 89 | Trading Units | Term Loan | Micro | No. | 10000000 |
| 90 | Trading Units | Working Capital | Micro | No. | 10000000 |
| 91 | Two Wheeler Loans | Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors | | No. | 100000 |
| 92 | Watershed Treatments | Check Dams | | cum. | 1000000 |

Annexure V

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

(Amount ₹)

| Sr. No. | Crop | Type | Unit | SoF |
|---------|---------------------------|----------------------------------|--------|---------|
| 1 | Apiculture | Others_ | Acre | 6713 |
| 2 | Apple/ Seb | | Acre | 394080 |
| 3 | Apple/ Seb | High Density | Acre | 583832 |
| 4 | Broiler Farming | Others_ | 1000 | 144043 |
| 5 | Fish Culture | Others_Trout_ Hatchery_ | No's | 1400000 |
| 6 | Indigenous Cattle Farming | Others_ | 1 No's | 63575 |
| 7 | Maize/ Makka | Irrigated | Acre | 46984 |
| 8 | Other Vegetables | | Acre | 61056 |
| 9 | Pear/ Nashpati | | Acre | 181904 |
| 10 | Potato/ Aloo | Irrigated | Acre | 77600 |
| 11 | Rice/ Chaval/ Dhan | Irrigated | Acre | 48480 |
| 12 | Sheep Farming | Rearing Unit_ Semi_intensive_ | 10 | 32080 |
| 13 | Walnut/ Akhrot | | Acre | 115104 |

Abbreviations

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



HYV

High Yielding Variety

ICAR

Indian Council for Agriculture Research

IAY

Indira Awas Yojana

ICT

Information and Communication Technology

IoT

Internet of Things

JNNISM

Jawaharlal Nehru National Solar Mission

JLG

Joint Liability Group

KVI

Khadi and Village Industries

KCC

Kisan Credit Card

KVK

Krishi Vigyan Kendra

LDM

Lead District Manager

LI

Lift Irrigation

LAC

Livestock Aid Centre

MNREGS

Mahatma Gandhi National Rural Employment Guarantee Scheme

MF

Marginal Farmer

MEDP

Micro Enterprises Development Programme

MI

Micro Irrigation

MUDRA

Micro Units Development & Refinance Agency Ltd.

MPCS

Milk Producers Co-operative Society

MoFPI

Ministry of Food Processing Industries

MNRE

Ministry of New and Renewable Energy

MIDH

Mission for Integrated Development of Horticulture

NABARD

National Bank for Agriculture and Rural Development

NFSM

National Food Security Mission

NHM

National Horticulture Mission

NLM

National Livelihood Mission

NMFP

National Mission on Food Processing

NRLM

National Rural Livelihood Mission

NWDPPRA

National Watershed Development Project for Rainfed Areas

NBFC

Non-Banking Financial Company

NGO

Non-Governmental Organization

PKVY

Paramparagat Krishi Vikas Yojana

PAIS

Personal Accident Insurance Scheme

PLP

Potential Linked Credit Plan

PMFBY

Pradhan Mantri Fasal Bima Yojana

PMJDY

Pradhan Mantri Jan Dhan Yojana

PMJJBY

Pradhan Mantri Jeevan Jyoti Bima Yojana

PMKSY

Pradhan Mantri Krishi Sinchayee Yojana

| | |
|-------|--|
| PMSBY | Pradhan Mantri Suraksha Bima Yojana |
| PACS | Primary Agricultural Cooperative Society |
| PHC | Primary Health Centre |
| PWCS | Primary Weavers Cooperative Society |
| PMEGP | Prime Minister's Employment Generation Programme |
| RWHS | Rainwater Harvesting Structure |
| RKVY | Rashtriya Krishi Vikash Yojana |
| RRB | Regional Rural Bank |
| RBI | Reserve Bank of India |
| RIDF | Rural Infrastructure Development Fund |
| RNFS | Rural Non-Farm Sector |
| RSETI | Rural Self Employment Training Institute |
| SAO | Seasonal Agricultural Operations |
| SHG | Self Help Group |
| SHPI | Self Help Promoting Institution |
| SAP | Service Area Plan |
| STCCS | Short Term Co-operative Credit Structure |
| SLBC | State Level Bankers' Committee |
| SBM | Swachha Bharat Mission |
| SCC | Swarojgar Credit Card |
| TFO | Total Financial Outlay |
| WDRA | Warehousing Development and Regulatory Authority |
| WDF | Watershed Development Fund |
| WSHG | Women Self Help Group |
| HADP | Holistic Agriculture Development Plan |
| IFAD | International Fund for Agricultural Development |
| JKCIP | Competitiveness Improvement of Agriculture and Allied Sectors Project J&K |
| CBBO | Cluster Based Business Organization |
| DDM | District Development Manager |
| ABDP | Aspirational Block Development Programme |
| CSS | Central Sector Scheme |
| ATL | Agri Term Loans |

Name and address of DDM

| | |
|---------------|---------------------|
| Name | Rouf Ahmad Zargar |
| Designation | DDM, NABARD |
| Address 1 | Nanda House |
| Address 2 | Nai Basti KP Road |
| Post Office | Anantnag HO |
| District | Anantnag |
| State | Jammu and Kashmir |
| Pincode | 192101 |
| Telephone No. | 1932314236 |
| Mobile No. | 9419002087 |
| Email ID | anantnag@nabard.org |



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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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☎: 040-23241155/56

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| | |
|--|---|
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|--|---|

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Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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🌐: www.nabkisan.in



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|--|--|

Registered Office: 3072, 14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

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🌐: 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

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NAB FOUNDATION

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

IF YOU ARE A CSR UNIT

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

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IF YOU ARE WITH THE GOVERNMENT

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