



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



कुपवाड़ा जिला
Kupwara 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: Kupwara

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

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Kupwara

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 made 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	District Kupwara is the northern frontier district with an area of 2379 square kilometers, having more than 240 Kms of LOC and came into existence in the year 1979. The district Kupwara is exquisitely beautiful with vibrant culture, diverse heritage, unique folklore and vast meadows.
2	Type of soil	The district has typical clay to clay loam and sandy loam types of soils suitable for various agriculture crops like maize and paddy and horticulture crops like apple and walnut.
3	Primary occupation	Agriculture is the major occupation in the district. About 68,500Ha of land is under agriculture and horticulture plantations in the district. Also known as walnut district, it produces over 36,000 MT of walnut annually in addition to contributing almost 2.50 lakh MT of apples every year.
4	Land holding structure	Out of the total 1,18,860 farm households, 91% of them are small and marginal farmers with the ownership of about 66% of the district's land.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total flow of Ground Level Credit (GLC) under priority sector was Rs. 114322.22 lakh during 2023-24. District Credit Plan showed achievement of 70.63% over the same period.
2	CD Ratio	The CD ratio of the district was 114%, 124.58% and 131.43% during the financial year 2021-22 and 2022-23 and 2023-24.
3	Investment credit in agriculture	The share of agriculture credit in total GLC during the past three years was 58.99%, 65.14% and 30.88% during 2021-22, 2022-23 and 2023-24 respectively.
4	Credit flow to MSMEs	The total flow of Ground Level Credit (GLC) under priority sector was Rs. 114322.22 lakh during 2023-24 out of which Rs. 64185.85 lakh (56.14%) was investment in the MSME sector.

5	Other significant credit flow, if any	During the FY 2023-24 there was a GLC flow of Rs. 629.00 lakh for Education, Rs. 6073.00 lakh for housing, Rs. 21.00 lakh for social infrastructure, Rs. 130.00 lakh for renewable energy and Rs. 7980.00 lakh for others.
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4. Sector/Sub-sector wise PLP projections

1	Projection for the year	PLP projection for the year 2025-26 is assessed at Rs. 144667.65 lakh under priority sector.
2	Projection for agriculture and its components	Sector wise coverage of credit potential is Rs. 67647.50 lakh for Total Agriculture. Out of which Rs. 65919.31 lakh is the potential for Farm credit, Rs. 1170.67 lakh is the credit potential for Agriculture Infrastructure and Rs. 557.52 lakh is the potential for ancillary activities.
3	Projection for MSMEs	The credit potential for Micro, small and Medium Enterprises is estimated at Rs. 64577.60 lakh.
4	Projection for other purposes	The credit potential for export credit, education, housing, social infrastructure, renewable energy and others is estimated at Rs. 101.25 lakh, Rs. 1760.00 lakh, Rs. 2208.00 lakh, Rs. 6538.50 lakh, Rs. 820.80 lakh and Rs. 1014.00 lakh respectively.

5. Developmental Initiatives

1. Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.
2. The UT Government has given thrust to Agriculture and Allied sector through its programme, Holistic Agriculture Development Program, with 29 credit linked interventions over the next five years.
3. NABARD has initiated various development programs in the District Kupwara. The various developmental programs include formation of 06 Farmer Producer Organization (FPOs) under PODF and CSS program of GOI, Tribal Development Project at Manzpathra Village of Block Reddi Chowkibal Kupwara.
4. NABARD has started SDP and multiple awareness programs through involvement of Business Correspondents of the banks for more penetration of Financial Inclusion and sanctioned Centre for Financial Literacy (CFLs) in the district through J&K Bank.

6. Thrust Areas

1. The concept of Farmers Producers Organization which focusses on collectivization of the farmers produce and streamlining the supply chain for the farmers shall be the focus area for which GoI has also launched 10000 FPO scheme where in an FPO is expected to be promoted in each block of the country.
2. NABARD in collaboration with Cooperative department and other stakeholders shall be establishing fresh M-PACS, Dairy and Fisheries Cooperatives Societies in the district under the Central Sector Scheme.

7. Major Constraints and Suggested Action Points

1. Major constraints likely to affect the translation of potential into actual GLC flow are due to low spread of BCs, lack of SHPI/JLG promoting institutes, lack of rural infrastructure facilities, gaps in the cooperative credit delivery system, absence of crop insurance.
2. Suggested action points to circumvent the adverse impacts of constraints may be explored through promotion and development of MPACS, enhancing coordination among agencies, financial literacy camps, etc.
3. The district requires adequate capital formation to meet the requirement of the local population and to ensure inclusive growth.
4. Effective monitoring mechanism for review of the implementation of Annual Credit Plan through BLBC, DCC and DLRC forums is very important to achieve the objective of inclusive growth.

8. Way Forward

1. Promotion of high-density plantations for walnuts and apples with modern practices to enhance productivity is the need of hour. There is a need to construct CA storage and grading infrastructure in the district.
2. Bank branch density and ATM access (10 and 8 per lakh population) are below UT averages.
Current banking outlets per 1 lakh population are 43, below the UT average of 49. There is a need to increase ATM installations and optimize BC operations, especially in remote blocks like Machil and Tangdar.
3. There is a need to prioritize KCC renewal to reach all eligible farmers. Only around 35000 crop loan KCCs accounts have been renewed during 2024-25 against more than 1 lakh active KCC accounts.
4. Need to saturate enrolment in PMJJBY and PMSBY through targeted awareness campaigns and utilizing CFL and FLC programmes. Need to upscale village-level financial literacy drives to enhance usage of banking products.
5. Only 332 villages out of 511 have paved roads. There is a need to complete pending road projects under funds like RIDF of NABARD. Construction of small bridges and culverts for last-mile connectivity may be undertaken in remote blocks like Tangdar.
6. Need to implement GIS-based monitoring systems for Annual Credit Plan (ACP) targets.
Conduct quarterly DCC and BLBC reviews on time to resolve bottlenecks.
7. Need to modernize PACS to act as Multi-Service Centers (MSCs) for input supply and marketing.
Formation of new PACS, dairy and fishery cooperatives may be undertaken in uncovered and under-served GPs. Farmers may be trained on organic farming and crop rotation to combat climate vulnerability.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use Utility

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

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

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

6. Limitations and constraints

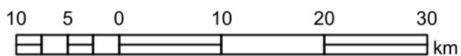
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Kupwara



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	65919.31
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	54576.13
2	Term Loan for agriculture and allied activities	11343.18
B	Agriculture Infrastructure	1170.67
C	Ancillary activities	557.52
I	Credit Potential for Agriculture A+B+C)	67647.50
II	Micro, Small and Medium Enterprises	64577.60
III	Export Credit	101.25
IV	Education	1760.00
V	Housing	2208.00
VI	Social Infrastructure	6538.50
VII	Renewable energy	820.80
VIII	Others	1014.00
	Total Priority Sector	144667.65

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	52550.90
2	Water Resources	2454.96
3	Farm Mechanisation	329.00
4	Plantation & Horticulture with Sericulture	4027.14
5	Forestry & Waste Land Development	122.72
6	Animal Husbandry - Dairy	2911.26
7	Animal Husbandry - Poultry	222.02
8	Animal Husbandry - Sheep, Goat, Piggery	372.24
9	Fisheries	564.95
10	Farm Credit- Others	2364.12
	Sub total	65919.31
B	Agriculture Infrastructure	
1	Construction of storage	490.27
2	Land development, Soil conservation, Wasteland development	248.40
3	Agriculture Infrastructure - Others	432.00
	Sub total	1170.67
C	Ancillary activities	
1	Food & Agro. Processing	332.52
2	Ancillary activities - Others	225.00
	Sub Total	557.52
II	Micro, Small and Medium Enterprises	
	Total MSME	64577.60
III	Export Credit	101.25
IV	Education	1760.00
V	Housing	2208.00
VI	Social Infrastructure	6538.50
VII	Renewable energy	820.80
VIII	Others	1014.00
	Total Priority Sector	144667.65

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)	2379.00
2	No. of Sub Divisions	15
3	No. of Blocks	24
4	No. of revenue villages	511
5	No. of Gram Panchayats	385

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	Yes
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
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	Kupwara
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

8	Climate	Mild to High Altitude Temperate Zone
9	Soil Type	Clay to clay loam and Sandy loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	237900
2	Forest Land	153452
3	Area not available for cultivation	12408
4	Barren and Unculturable land	7900
5	Permanent Pasture and Grazing Land	964
6	Land under Miscellaneous Tree Crops	201
7	Cultivable Wasteland	6403
8	Current Fallow	129
9	Other Fallow	178

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	24
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	24

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	107845	90.73	30421	66.17
2	>1 to <=2 ha	8752	7.36	9940	21.62
3	>2 to <=4 ha	2263	1.90	5616	12.21
4	>4 to <=10 ha	0	0.00	0	0.00
5	>10 ha	0	0.00	0	0.00
6	Total	118860	100	45977	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	118
2	Of the above, Small/ Marginal Farmers	116
3	Agricultural Labourers	42
4	Workers engaged in Household Industries	9
5	Workers engaged in Allied agro activities	2
6	Other workers	76

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	870.00	474.00	396.00	765.00	105.00
2	Scheduled Caste	1.00	NA	NA	NA	NA
3	Scheduled Tribe	70.00	37.00	33.00	68.00	2.00
4	Literate	561.00	358.00	199.00	375.00	186.00
5	BPL	244.00	NA	NA	230.00	14.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	122.23
2	Rural Households	111.65
3	BPL Households	17.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	122.00
2	Having source of drinking water	112.00
3	Having electricity supply	122.23
4	Having independent toilets	122.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	511
2	Villages having Agriculture Power Supply	511
3	Villages having Post Offices	213

4	Villages having Banking Facilities	211
5	Villages having Primary Schools	325
6	Villages having Primary Health Centres	160
7	Villages having Potable Water Supply	336
8	Villages connected with Paved Approach Roads	332

Sources

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

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2320
2	Primary Health Centres	33
3	Primary Health Sub-Centres	235
4	Dispensaries	33
5	Hospitals	8
6	Hospital Beds	549

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	104
2	Registered FPOs	22
3	Agro Service Centres	5
4	Soil Testing Centres	6
5	Approved nurseries	10
6	Agriculture Pumpsets	210
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	38.09
2	Irrigation Potential Created	29.85
3	Net Irrigated Area (Total area irrigated at least once)	22.04
4	Area irrigated by Canals/ Channels	20.51
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.85
7	Area irrigated by Other Sources	0.69
8	Irrigation Potential Utilized (Gross Irrigated Area)	29.85

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1834
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	2557
4	Goods Transport Vehicles [Nos.]	5026

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	58	1800
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	1	30
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	59	
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	40	9000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	0	0

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	95457	14943	80514
2	Cattle - Indigenous	87451	20625	66916
3	Buffaloes	2251	225	2026
4	Sheep - Cross bred	151984	121589	30395
5	Sheep - Indigenous	67000	53600	13400
6	Goat	82046	65646	16400
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	202400	80960	121440
12	Poultry - Indigenous	303600	91080	212520

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	130
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	106
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	5
9	Milk Collection Centres	3
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	1500.00	MT	5	gm/day
2	Egg	189.70	Lakh Nos.	21	nos/p. a.
3	Milk	132930.00	MT	418	gm/day
4	Meat	1586.00	MT	5	gm/day
5	Wool	0.00	MT		

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	Digest of Statistics, J&K
12. Infrastructure & Support Services For Agriculture[Nos.]	Digest of Statistics, J&K
13. Irrigation Coverage ['000 Ha]	Digest of Statistics, J&K
14. Infrastructure For Storage, Transport & Marketing	Digest of Statistics, J&K
15. Processing Units	Department of Industries, Kupwara
16. Animal Population as per Census [Nos.]	Department of Animal/Sheep Husbandry, Kupwara
17. Infrastructure for Development of Allied Activities [Nos.]	Digest of Statistics, J&K

18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Department of Animal/Sheep Husbandry and Fisheries Kupwara
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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	Land Holdings - SF (%)	66.00	66.00	66.00
2	Land Holdings - MF (%)	22.00	22.00	22.00
3	Rainfall -Normal (mm)	1190	1190	1190
4	Rainfall - Actual (mm)	837	642	987

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	48579.82	40279.40	35305.17

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	17	110.50	6500.00	17.00	112.50	6617.65	17.45	111.65	6398.28
2	Maize	16	32	2000.00	16	33	2062.50	18.69	34.5	0.00
3	Pulses	0.03	0.02	0.00	0.03	0.01	0.00	0.03	0.02	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)	0.48	0.48	0.48
2	Net sown area (lakh ha)	0.46	0.46	0.46
3	Cropping intensity (%)	104.35	104.35	104.35

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	NA	NA	NA

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	89263	101802	105055
2	GLC through KCC (Rs. lakh)	44738.56	37209.74	31907.65

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	76890	76890	76890

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	6	6	6
2	Soil Health Cards Issued (No.)		26524	28562

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Department of Agriculture, Kupwara
Table 2: GLC under Agriculture	Lead Bank and UTLBC
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture, Kupwara
Table 4: Irrigated Area, Cropping Intensity	Digest of Statistics, J&K
Table 5: Input Use Pattern	Digest of Statistics, J&K
Table 6: Trend in procurement/ marketing	Digest of Statistics, J&K
Table 7: KCC Coverage	Lead Bank and UTLBC
Table 8: PM Kisan & Other DBTs	Lead Bank and UTLBC
Table 9: Soil testing facilities	Digest of Statistics, J&K

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	38	38	38
2	Net Irrigated Area ('000 ha)	22	22	22
3	Gross Irrigated Area ('000 ha)	29	29	30

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu And Kashmir	Kupwara	Drugmulla	Safe	Safe	Safe
2	Jammu And Kashmir	Kupwara	Handwara	Safe	Safe	Safe
3	Jammu And Kashmir	Kupwara	Hayhama	Safe	Safe	
4	Jammu And Kashmir	Kupwara	Kalarooch	Safe	Safe	Safe
5	Jammu And Kashmir	Kupwara	Keran	Safe	Safe	Safe
6	Jammu And Kashmir	Kupwara	Kralpora	Safe	Safe	Safe
7	Jammu And Kashmir	Kupwara	Kupwara	Safe	Safe	Safe
8	Jammu And Kashmir	Kupwara	Langate	Safe	Safe	Safe
9	Jammu And Kashmir	Kupwara	Machil	Safe	Safe	Safe
10	Jammu And Kashmir	Kupwara	Magam	Safe	Safe	Safe
11	Jammu And Kashmir	Kupwara	Mawar Kalamabad	Safe	Safe	Safe
12	Jammu And Kashmir	Kupwara	Meliyal	Safe	Safe	Safe
13	Jammu And Kashmir	Kupwara	Nutnoosa	Safe	Safe	Safe
14	Jammu And Kashmir	Kupwara	Qadirabad	Safe	Safe	Safe
15	Jammu And Kashmir	Kupwara	Qaziabad Supernagama	Safe	Safe	Safe
16	Jammu And Kashmir	Kupwara	Rajwar	Safe	Safe	Safe
17	Jammu And Kashmir	Kupwara	Ramhal	Safe	Safe	Safe
18	Jammu And Kashmir	Kupwara	Reddi Chowkibal	Safe	Safe	Safe
19	Jammu And Kashmir	Kupwara	Sogam	Safe	Safe	Safe

Kupwara, PLP 2025-26

20	Jammu And Kashmir	Kupwara	Tangdar	Safe	Safe	Safe
21	Jammu And Kashmir	Kupwara	Tarathpora	Safe	Safe	Safe
22	Jammu And Kashmir	Kupwara	Teetwal	Safe	Safe	Safe
23	Jammu And Kashmir	Kupwara	Trehgam	Safe	Safe	Safe
24	Jammu And Kashmir	Kupwara	Wavoora	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Digest of Statistics, J&K
Table 2: Block level water exploitation status	Central Ground Water Board

Farm Mechanisation

Table 1: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1731	1759	1785
2	Power Tillers	623	725	842
3	Threshers/Cutters	440	440	478

Sources

Table Name	Source(s) and reference year of data
Table 1: Mechanisation in District	Digest of Statistics, J&K

Plantation & Horticulture including Sericulture

Table 1: Crop Identified for One District-One

Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Walnut	Walnut	Walnut
2	Area cultivated (Ha)	8824	8824	8829
3	Processing Units (No.)	59	59	59

Table 2: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	85	85	85
2	Production - kg	27600	28456	30245

Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	Department of Horticulture, Kupwara
Table 2: Sericulture	Department of Sericulture, Bandipora

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)	Area('000 ha)	Prod. ('000 MT)
1	Apple	19.52	195.98	19.54	245.46	19.55	228.42
2	Pear	0.47	4.30	0.47	4.58	0.48	4.26
3	Cherry	0.11	0.56	0.11	0.56	0.11	0.51
4	Apricot	0.05	0.35	0.05	0.34	0.06	0.32
5	Peach	0.04	0.24	0.04	0.22	0.04	0.20
6	Japanese Plum	0.05	0.27	0.05	0.26	0.05	0.25
7	Walnut	8.82	28.20	8.82	36.99	8.83	35.15

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land and Nurseries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	153	153	153
2	Waste Land ('000 ha)	6	6	6
3	Forest Nursery (No.)	13	13	13

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land and Nurseries (No.)	Digest of Statistics, J&K

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
Data breakup not available				

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	35	35	40

Sources

Table Name	Source(s) and reference year of data
Table 2: Processing Infrastructure	Animal Husbandry Department, Kupwara

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
Data breakup not available				

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	456000	504000	506000
2	Of the above, male (No.)	145000	170460	172040
3	Of the above, female (No.)	311000	333540	333960
4	Broiler Farms (No.)	105	112	118

5	Popular breeds	Cobb 500	Cobb 500	Cobb 500
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Sources

Table Name	Source(s) and reference year of data
Table 2: Poultry	Department of Animal Husbandry, Kupwara

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
Sr. No.	Particulars	31/03/2024		
1	Popular sheep breed(s)	Kashmir Merino, Bakerwal, Karakul and Poonchi		
2	Popular goat breed(s)	Gaddi and Beetal		

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Ancilliary Activities - Food & Agro Processing & Others Table

Table: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	23	23	23

Table Name	Source(s) and reference year of data
Table: Other Ancillary Services	Department of Cooperatives

MSME

Table: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	21770.34	11853.91	64185.85
2	No. of units financed	4568	2567	16544

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	524.00	546.00	629.00
3	GLC under Housing (Rs. lakh)	5641.00	5987.00	6073.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	5494	7272	

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC and Lead Bank
Table 2: Progress under PMAY	Digest of Statistics, J&K

Public Infrastructure Investments**Table: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	6876.00	640.00	8227.00

Sources

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

Social Infrastructure Investments Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	18.91	25.45	21.56

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

Informal Credit Delivery**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	8185.00	11021.00	12299.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	24	24	24
2	No. of SHGs formed	6821	7549	8291
3	No. of SHGs credit linked (including repeat finance)	6821	7549	8291
4	Bank loan disbursed (Rs. lakh)	8185.00	11021.00	12299.00
5	Average loan per SHG (Rs. lakh)	1.20	1.46	1.48
6	Percentage of women SHGs %	97.00	97.00	97.00

Sources

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

Table 2: Status of SHGs	JKSRLM
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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 – Dairy (No.)	163	185	223
2	Consumer Stores (No.)	16	18	26
3	Housing Societies (No.)	0	0	1
4	Weavers (No.)	243	321	377
5	Marketing Societies (No.)	01	01	01
6	Labour societies (No.)	6	6	6
7	Agro Processing Societies (No.)	3	3	3
8	Others (No.)	387	423	462
	Total (No)	818	957	1099

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.)	23	23	23

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLG	BCs/BFs	Villages	Households
Commercial Banks	8	51	38	13	0	0	7104	39	84	
Regional Rural Bank	1	23	20	3	0	0	1187	69	77	
District Central Coop. Bank	1	13	9	4	0	0	0	0	17	
Coop. Agr. & Rural Dev. Bank	1	2	1	1	0	0	0	0	0	
Primary Agr. Coop. Society	23	0			0	0	0	0	17	
Others	1	1	0	1	0	0	0	0	0	
All Agencies	35	90	68	22	0	0	8291	108		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	552133	572122	586241	2.5	62.3	270077.00	273221.00	301335.00	10.3	88.62
Regional Rural Bank	221900	225902	234601	3.9	24.9	26249.00	28312.00	28375.00	0.2	8.35

Cooperative Banks	101234	101234	101876	0.6	10.8	9900.00	9965.00	9865.00	-1.0	2.90
Others	15500	16500	17654	7.0	1.9	449.00	491.00	439.00	-10.6	0.13
All Agencies	890767	915758	940372	2.7	100.0	306675.00	311989.00	340014.00	9.0	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	321213.00	351345.00	415605.00	18.3	93.00
Regional Rural Bank				0	0	21577.00	30454.00	24857.00	-18.4	5.56
Cooperative Banks				0	0	6482.00	6511.00	6069.00	-6.8	1.36
Others				0	0	348.00	365.00	371.00	1.6	0.08
All Agencies	0	0	0	0	0	349620.00	388675.00	446902.00	15.0	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	118.9	128.6	137.9
Regional Rural Bank	82.2	107.6	87.6
Cooperative Banks	65.5	65.3	61.5
Others	77.5	74.3	84.5
All Agencies	114.0	124.6	131.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	152116	142243	67748	7680
Regional Rural Bank	56234	8576	1243	143
Cooperative Banks	6543	145	0	0
Others	565	0	0	0
All Agencies	215458	150964	68991	7823

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	101180.61	24.3	28320.98	6.8	32276.17	7.8	145.00	0.0	27553.00	6.6
Regional Rural Bank	12216.23	49.1	6942.24	27.9	6203.82	25.0	0.00	0.0	3210.00	12.9
Cooperative Banks	925.38	15.2	41.95	0.7	1.55	0.0	0.00	0.0	859.00	14.2
Others	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	114322.22	25.6	35305.17	7.9	38481.54	8.6	145.00	0.0	31622.00	7.1

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	102099.12	67527.71	66.1	105735.62	38894.34	36.8	120459.54	101180.61	84.0	62.3
Regional Rural Bank	31358.14	13727.88	43.8	38013.26	21542.07	56.7	33531.66	12216.23	36.4	45.6
Cooperative Banks	5000.00	1094.93	21.9	5500.00	1392.50	25.3	7851.12	925.38	11.8	19.7
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	138457.26	82350.52	59.5	149248.88	61828.91	41.4	161842.32	114322.22	70.6	57.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	72687.47	44738.56	61.5	82699.55	37209.74	45.0	83608.94	31907.65	38.2	48.2
Term Loan (Agri.)	26029.19	3841.26	14.8	26808.53	3069.66	11.5	35393.09	3397.52	9.6	12.0
Total Agri. Credit	98716.66	48579.82	49.2	109508.08	40279.40	36.8	119002.03	35305.17	29.7	38.6
MSME	27290.00	21770.34	79.8	25740.00	11853.91	46.1	27571.07	64185.85	232.8	119.6
Other Priority Sectors	12450.60	12000.36	96.4	14000.80	9695.60	69.3	15269.22	14831.20	97.1	87.6

Total Priority Sector	138457.26	82350.52	59.5	149248.88	61828.91	41.4	161842.32	114322.22	70.6	57.2
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	NA	359693.00	5738.00	1.59	415605.00	6257.00	1.50	NA
Regional Rural Bank	NA	NA	NA	22891.00	3311.00	14.46	24857.00	3256.00	13.09	NA
Cooperative Banks	NA	NA	NA	6091.00	3125.00	51.30	6440.00	2470.00	37.19	NA
Others										NA
All Agencies	NA	NA	NA	388675.00	12174.00	3.13	446902.00	11983.00	2.68	NA

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

Source(s)	
1	UTLBC & Lead Bank
2	UTLBC & Lead Bank
3	UTLBC & Lead Bank

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 alongwith other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. **Agri Stack:**

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

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

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

iii. **JanSamarth Portal:**

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major

consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

2. **Schematic Refinance for Water Sanitation and Hygiene (WASH):**
To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
3. **Special Refinance Scheme (SRS) on PACS as MSCs:**
NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
4. **Credit-linked subsidy schemes of GoI**
 - 4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
 - 4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.
5. **Interest Subvention Schemes of GoI**
 - 5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
 - 5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
 - 5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.
6. **Rural Infrastructure Development Fund (RIDF):**
 - 6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. **Micro Credit Intervention:**

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

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

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

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

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

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

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

8. **Financial Inclusion**

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

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

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

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

8.c. 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
Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.
- Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.
12. Agriculture Credit during 2023-24:
Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement

respectively.

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Holistic Agriculture Development Programme (HADP)

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

Aspirational Panchayat Development Programme (APDP)

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

Digital Villages

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

Status of Co-operatives in J&K

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

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

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

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

operative Institutions and Departmental offices on a regular basis.

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/Handloom Sector

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

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

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

Incentives for Handloom Sector

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

Jammu and Kashmir Poultry Policy 2020 has been announced to promote the establishment of poultry units. The policy envisages self-sufficiency in the production of poultry and poultry products, creation of employment opportunities for local unemployed educated youth and promotion of backyard poultry. The objectives of the scheme are production of 146 Crores of Table eggs and 1.25 lakh MT poultry meat per annum, establish poultry feed manufacturing units, promote backyard poultry, increase the local production, poultry diversification, sustainable commercial broiler and layer production, registration of Poultry Farms, development of a dual-purpose breed and improvement of indigenous poultry germplasm. Incentives under the Scheme include capital investment incentives, interest incentive @3% on working capital, 100% insurance premium, 100% subsidy on DG sets for Commercial layer/Broiler farming purpose for eligible units, 50% subsidy on incinerator etc.

Incentives/Schemes for Dairy Sector

- i) The incentives/schemes provided by the UT Govt for dairy sector is as follows:
- ii) Integrated Dairy Development Scheme (IDDS) for dairy units, milk collection units, market infrastructure, Milk ATMs.
- iii) Feed & Fodder Development Scheme (2020-21) for quality fodder production.

Incentives/Schemes for Fisheries Sector

- iv) GoI is implementing various schemes for the development of fisheries sector. The following Centrally Sponsored Schemes are operational in the UT:
- v) Development of Inland Fisheries and Aquaculture for development of fisheries in natural waters.
- vi) PMs Package for creation of employment opportunities for propagation of fish culture in the private sector
- vii) Fisheries Training and extension for providing technical know-how, fish seed etc. to progressive fish farmers.
- viii) National Welfare Scheme for Fishermen for low-cost houses.
- ix) Accident Insurance scheme for active Fishermen for insurance cover to professional fishermen
- x) Rashtriya Krishi Vikas Yojana (RKVY) for establishment of Carp and Trout Rearing Units.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The district Kupwara is suitable for cultivation of paddy, maize, pulses and vegetables during Kharif season, whereas, Oilseed, wheat besides pulses vegetables and fodder are Rabi crops. As per the census of 2011, there is 2.36 lakh (32.58%) working force out of which 0.85 lakh are cultivators, 0.42 lakh Agriculture labourers. The district has a gross cropped area of 48000 ha, 46000 ha as net sown area and 22000 ha as net irrigated area. 17000 ha area is under Paddy, 16000 ha of land under Maize, 2000 ha of land under pulses, 5000 ha under Oilseed, 1200 ha under Wheat and 4600 ha under oats.

There are total no. of 118860 of existing farm operating families in the district and KCC have been issued to 105055 farm operating families out of which 84739 are active as on 31-03-2024 and the amount outstanding is Rs. 52932 lakh. Banks have disbursed credit to the tune of Rs. 31908 lakh up to the end of March 2024. Though RuPay KCCs are being issued to the borrowers, the same is not being used for multiple draws and payments.

There are 76890 PM Kisan Beneficiaries under PM Kisan Samman Nidhi and out of which 64790 farmers have been covered with KCC Scheme.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

KCC has played a major role in fulfilling the short-term credit needs of the farmers and concerted efforts are required to accelerate the implementation of the scheme as this activity is having more scope and potential.

Infrastructural Gaps:

Certified seeds are to be provided to farmers by the Agriculture Department and each year 10% of the cultivated area under each crop is expected to be replaced by new seeds.

Storage facilities for certain perishable fruit crops require immediate attention so as to prevent distress sale by farmers.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

With rapid population growth, urbanization and improvement in the living standards, the water requirement for all sectors is increasingly giving a challenge for fair allocation of water. The climate change is likely to further aggravate the availability of fresh water due to extreme weather conditions, reduced recharge, etc. thus adversely impacting the agricultural productivity. This means that improving water use efficiency is one of the key priorities of Indian agriculture. Presently, the average efficiency in respect of surface water irrigation is 35-40% whereas the same is around 55% in the case of ground water irrigation.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

A number of lift irrigation schemes are under implementation in the district in public as well as private sector. However, use of modern irrigation techniques like Drip, Sprinklers, deep tube-wells and other modern water saving devices are yet to be

popularized for the benefit of the farmers. With the assistance under RKVY, the department will facilitate in improving irrigation facilities in the district.

Critical Gaps:

There is a need to identify and tap various lift irrigation points. Further, new points may be identified for taking up construction of canals.

Tank irrigation may be popularized. State Government may promote rainwater harvesting structures like farm ponds and artificial recharge structures.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The average land holding size in the district is 0.46 ha with 98% farmers being small and marginal. Due to the small land holding size, there is strong need for mechanization of agricultural operations to enhance productivity. The various operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Under the UT supported HADP (Holistic Agriculture Development Programme), subsidy support is available for farm mechanization equipment. Infrastructure for farm mechanization in the district has improved specially in Handwara area where few dealers for power tillers as well as tractors have come up.

All the renowned makes of tractors and repair facilities are available in the district.

Critical Gaps:

Lack of awareness amongst farmers to match the capacity of the tractor with their operational holdings and break-even level of capacity utilization of farm machinery.

Financing by banks at a large / required scale is not taking place. Collective efforts by farmers and bankers may accelerate the activity.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district Kupwara provides good scope for many activities of plantation and horticulture as the agro-climatic conditions and topography of the district is suitable for plantation and horticulture crops. Horticulture has assumed great importance in the district and makes a handsome contribution to the State Domestic Product. 80% of the fruit produced is accounted for apple. The remaining 20% consists of pear, almond apricot, walnut, etc. Walnut finds quite favorite climate conditions, especially in Kupwara and Karnah Tehsils. However, the fruit is not grown in organized and properly planned orchards but in a scattered manner and on slopes. The district has a total area of 29167.60 ha under different horticulture crops with the production of 269225 MT of fruits as on 31 March 2024. The major fresh and dry fruit crops in the district are as under:

Apple is grown on an area of 19556 ha with a production of 228425 MT.

Pear is grown on an area of 478 ha with a production of 4261 MT.

Walnut is grown on an area of 8829 ha with a production of 35160 MT.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The department is having 5 Fruit Plant Nurseries in the district. Horticulture department has started supplying healthy saplings for raising of nurseries. Few marketing arrangements have also made by Government. A Centre of Excellence on Walnut Research with a TFO of Rs. 1165.25 lakh is being established by SKUAST-K with NABARD RIDF support.

Besides Horticulture Mission, there are a number of schemes being implemented by the department like high density apple production, RKVY etc.

Critical Gaps:

Keeping in view the huge production of fresh fruit and production of dry fruit in the district, there is need to establish cold storage/godowns at the district level.

The department may establish walnut nurseries also in the district so that the plantation of walnut will be available and walnut orchards will be established in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Kupwara, primarily an agrarian district, encompasses 1534.52 sq. km (64.50%) of its total 2379 sq. km under forest cover. With a substantial portion of the remaining area dedicated to agriculture, opportunities for increasing forest cover through afforestation or land acquisition are significantly constrained. This necessitates a strategic focus on optimizing existing forest resources, promoting agroforestry on cultivable wasteland, and enhancing sustainable land-use practices to balance ecological and developmental goals. Agroforestry is an old age practice of growing trees on farms for the benefit of farm family. It is defined as any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area.

Characteristics of Agroforestry:

Involves two or more species of plants (or plants and animals), at least one of which is a woody perennial (multiple cropping). At least one of the plant species is managed for forage, annual, or perennial crop production;

Total system cycle is always more than one year.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forest Department is the nodal agency for forestry and wasteland development in the district headed by Divisional Forest Officers for three divisions.

The Department is providing technical guidance and supplying quality planting material to the farmers.

Critical Gaps:

UT Government may provide necessary permission for harvesting and transportation of timber at a reasonable time.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Livestock sector contributes 4.11% GDP and 25.6% of total agriculture GDP in the country. The annual contribution of livestock sector in total GDP is nearly 4.5% at current prices. Livestock is one of the widely expanding sectors and over the years the sector has established its importance in development of rural economy. The sector not only supplements income of the farmers but also provides gainful employment on one hand and supplements the vital and varied nutritional requirements of the individual.

In Kupwara district, livestock rearing is an important occupation for village folk in general and migratory population in particular. The total livestock position as on March 2024 is 1.85 lakh. The total milk production in the district is 1.32 lakh MT per year. Further, the dairy activity has cow dung as a by-product which is used as fuel, as manure and can also be used in biogas plants.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

As on 31 March 2024, a cumulative number of 28374 KCCs have been issued to farmers engaged in dairy, poultry, fishery, piggery/Sheep/ Goat under Animal Husbandry sector with an outstanding of Rs. 21458.00 lakh.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

There is a good demand for poultry productions in Kupwara district. Among the livestock, poultry population measures 2.00 lakh birds with an annual production of 189.70 lakh eggs. Kupwara has a good potential for broiler units while the layer units have limited scope due to climatic conditions. Though, these units can be sustained through sufficient heating arrangements with local low-cost methods of controlled conditions. The key to poultry farming depends on the availability of good quality day-old chicks and feed. There is good demand for eggs and meat in the district and the market is readily available.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The present position of poultry birds as on 31 March 2024 is 2.02 lakh birds. The district had two poultry demonstration centers which are now non-functional. Critical Gaps:

Poultry feed is being imported into the district to supplement the local production. Therefore, setting up of more poultry/animal feed units within the district may be encouraged by the Government. Insurance to poultry sector may be looked at. Insurance companies may be roped in as direct tie-up with banks.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In view of the agro-climatic conditions, topography, grazing lands, etc. the sheep rearing is the most predominant activity in the District. The sheep are reared for wool and meat purpose. The rural population is dependent on this activity as this activity provides them additional income for their livelihood. People are rearing goats for meat, skin and milk purposes. As of 31 March 2024, the district has a total sheep population of 2.18 lakh and 0.82 lakh goats. Total mutton production has been 8640 MT and 3.41 lakh kg wool has been produced for the year 2023-24. There is huge demand of mutton due to climatic conditions prevailing and eating habits in the district. About 40% demand of meat is met with local production and 60% is purchased from outside the district. Sheep/goat serve as a source of subsidiary income to a large number of rural poor. The small/marginal farmers who constitute two-third of the total population of the district can be engaged in the rearing of goat/ sheep.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Sheep Husbandry Department is working separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep. Besides, the existing health cover facilities created by Animal Husbandry Department are also commonly available for sheep and goats. The department distributes quality ram to the farmers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The District Kupwara has good scope for development of inland fisheries. The district has a vast network of streams with major nullahs being Mawar and Kashmir. The fish farmers may be encouraged to undertake this activity on a commercial scale. During the FY 2023-24, a total of 1500 MT of fish was produced in the district. The extension agency provides the necessary guidance, makes arrangement for fish seed and sponsors application for a loan.

Revised KCC Scheme for Fisheries Units:

As per latest guideline from RBI on KCC Scheme dated: 04th February 2019, it has been decided to extend KCC facility to animal husbandry farmers and fisheries for their working capital requirements. As on March 2024, total cases sponsored in KCC by fisheries department was 118, in which KCC sanctioned cases were 92 with disbursed amount of Rs.69.57 lakh.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

District Kupwara has 376 active fishermen and it has tremendous potential to create employment opportunities amongst the unemployed rural youth by encouraging fish rearing units. The Fisheries Department has established about 238 fish rearing units in the private sector and has produced 2140.48 kg fish. There is also 01 fishermen society, 03 fish seed farms and 01 fish market in the district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The district has agriculture based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. In the sub-mountainous to hilly regions, the main transport system to the scattered villages is pack animals and mules. The work animal/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for short distances.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

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

Critical gaps:

Extension facilities at far off/backward places and genetic improvement of pack animals is required.

A mule breeding center is required in the district which will ensure availability of good quality mules/ponies.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

The advantages of IFS are indicated below:

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

Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.

Higher food production to equate the demand of the exploding population

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.

Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Establishment of Storage Godowns, organized Market Yards and cold storages (for fruits and vegetables) will help the farmers not only to avoid post-harvest losses but also realize better price. As the costs involved are huge generally private persons do not take up cold storage activity. However, Rural Godowns is not a costly proposition and the same may be taken up in the district. The Government Departments may undertake construction and maintenance of storage godowns/market yards.

Central Level Scheme: Agriculture Infrastructure Fund Central Sector Scheme formulated by Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management, Infrastructure and community farming assets through incentives and financial support for funding Agriculture Infrastructure Projects at farm-gate and aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start- Ups, etc.).

The Scheme operational from 2020-21 to 2029-30 with moratorium for repayment which may vary subject to minimum of 6 months and maximum of 2 years. Interest Subvention of 3% per annum up to a limit of Rs. 2 crores. This subvention will be available for a maximum period of seven years including moratorium.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Capital Investment Subsidy for Construction / Expansion/ Modernization of Cold Storages /Storages from National Horticulture Board.

Subsidy for Cold storage facilities for milk and milk products, etc. under the Dairy Entrepreneurship Development Scheme.

Schemes like AMI and Agricultural Infrastructure Fund (AIF) which is available upto September 2024, can be utilized for new establishment of storages in the district.

Critical Gaps:

Construction of modern cold storage facility by Pvt. entrepreneurs or under PPP model.

CAPD (PDS Department) may construct medium sized godowns at Tehsil levels under UT Sector budget.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, land development assumes great importance in the district. The land development by way of land levelling, on-farm development works, reclamation and soil improvement, watershed management, soil & water conservation, waste land development etc. is being taken up in the district. As such the land levelling, bench terracing, gully plugging can be promoted through bank finance.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is the nodal department for land development activities. Besides there are some activities on Land Development being taken up by Rural Development Department under some centrally sponsored schemes.

Kupwara is a watershed district identified under IWDP by Govt. of India. Various projects under watershed have already been executed by the Department.

Critical Gaps:

Organic manure can definitely make the land more fertile and hold its major constituents. Over a period of time, the practice of application of organic manure has declined and the application of chemical fertilizers has increased. The department of Agriculture needs to make efforts to create awareness among the farmers on application of organic manure, green manure, bio-fertilizer, etc.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri- products. This is making organic farming a growing business. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers may encourage and finance liberally to these activities.

Critical Gaps:

The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.

The demonstration, training on vermicomposting should be taken up at large scale level preferably through SHGs and NGOs.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

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

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The required facilities like roads, communication, and electricity are available in main town and tehsils, whereas the units are difficult to set up in far areas.

Inadequate training and escort services to boost the investors confidence. Poor market facilities and market information system also act as disincentives.

Critical Gaps:

It is imperative that separate area and funds may be demarcated in Industrial Estates

for the creation of food and agro-processing units.
Amendment of APMC Act for private sector participation in agri-markets and marketing.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Main Objective of Agri Clinic and Agri Business centre is to Supplement efforts of Public extension by necessarily providing extension and other service to the farmers on payment basis or free of cost as per Business Model of agri- entrepreneur and local needs and affordability of target group of farmers.

Some of the eligible activities under Agri- clinic and Agri-business centre are:

- 1) Extension Consultancy Service.
- 2) Soil and water Quality Cum Inputs Testing Laboratories.
- 3) Crop Protection Service Including Pest Surveillance, diagnostic and Control service
- 4) Micro-propagation including plant tissue culture labs and hardening Units.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The banks can find new business in lending to these markets, these small micro enterprises can be formed into Producer organisations in both Farmers Producer Companies and Producer Companies. The SHG movement needs to be scaled up in the district to cover the entire rural poor families under the SHG movement to eradicate poverty. The following strategies / actions points may be considered for future:

- (i) The bank branches have been assigned targets in formation and credit linkage of JLGs in district.
- (ii) (ii) Capacity building of various stakeholders on an ongoing basis is the key to success of SHG-BLP. District level/block level and village level programs have been planned to address this issue. Further, deputing various stakeholders to training institutions, both in the state and outside the state, is also planned.
- (iii) Consistent efforts have been planned for roping in new agencies as SHPI for SHG formation. Farmers Clubs, active PACS, Individual Rural Volunteers, Anganwadi Workers, federations of SHGs, etc.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Union cabinet in 2020 has changed the definition of micro, small and medium enterprises. As per the new definition: Micro units can have up to Rs. 1.00 crore investments and turnover of up to Rs. 5.00 crore. A business entity with an investment of up to Rs. 10.00 crore and turnover of up to Rs. 50 crore will be classified as small.

A company with up to Rs. 50 crore investments and up to Rs. 250 crore turnover is classified as a medium enterprise.

Kupwara district has good potential for development of NFS activities like handloom, wooden/handicraft, embroidery work, tailoring, carpentry, village artisans, petty trades, agro/food processing, crafts like carpet weaving, wood carving, chain stitch, staple, etc. In the district, a total number of 13259 MSME units have been registered on Udhyaam portal as on 31-03-2024. There are also 77 Handloom/Handicraft societies. A small number of 3305 business entities have been registered on GST portal as on 31st March 2024. A total number of 563 units under PMEGP and 58 units under JKREGP have been established in the district as on 31-03-2023.

3.2 Infrastructure and linkage support available, planned and gaps

Kupwara district has more than 400 families associated with NFS activities like handloom, wooden/handicraft.

The erratic power supply makes it more difficult for proper running of industries and affects the viability adversely.

Critical Gaps:

Development of secondary sector through the 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 UT. More entrepreneurship training establishments and industrial estates need to be established.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Jammu & Kashmir's exports remain too heavily focused on primary commodities and its share of total trade in India remains low, despite numerous economic measures and domestic market liberalization.

Government has established Jammu Kashmir Trade Promotion Organization (JKTPO) having International Trade Promotion Organization (ITPO) & Export Promotion Council for Handicrafts (EPCH) as equity partners to build, support, maintain, increase and promote trade related activities and infrastructure and bring in more professionalism into the system in the interest of promoting domestic and export trade from the UT.

Export enhancement strategy including identification of focus products, focus markets and market linked focus products shall be adopted. Focus products can be Basmati Rice from Jammu Division, Saffron, Handicrafts & Handloom products and Horticulture produce from Kashmir Division.

4.1.2 Infrastructure and linkage support available, planned and gaps

Kupwara is known for its walnut production and has abundant natural resources which could be exploited for setting up of walnut industry. 60% of the walnut produce is sold outside valley, from where it is exported to other countries. The walnuts are graded and packed locally.

There is huge demand for walnut kernels from exporters for various food processing industries.

Districts Export Action Plans for all the districts of J&K have been prepared for identified products and services for overseas markets, which includes specific actions required to support local exporters / manufacturers in producing/manufacturing identified products in adequate quantity and with the requisite quality, for reaching potential buyers outside India. The aim is to benefit both producers and manufacturers by addressing challenges for exports of such identified products/services, identifying infrastructural bottlenecks, supply chain gaps, improving market accessibility and handholding for increasing exports.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per Master Direction of RBI dated 04th September 2020, loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 20.00 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

UGC has introduced Vidya Lakshmi - first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, (Ministry of Finance), the Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA). The Salient features of the scheme are as under:

The scheme envisages loans up to Rs.7.5 lakh for studies in India and up to Rs. 15 lakhs for studies abroad.

For loans up to Rs. 4 lakh, no collateral or margin is required and the interest rate is

not to exceed the Prime Lending Rates (PLR). For loans above Rs. 4 lakh the interest rate will be PLR plus 1 percent. The loans are to be repaid over a period of 5 to 7 years with provision of grace period of one year after completion of studies. The students from economically weaker sections are given Interest subvention and a moratorium period under Central Scheme.

4.2.2 Infrastructure and linkage support available, planned and gaps

Education Set up in the district:

1. Primary school: 996+110 Private
2. Middle School: 743 + 92 Private
3. Secondary & Senior Secondary School: 195
4. Colleges: 5
5. Technical Colleges/University: 1
6. Polytechnic & ITIs: 5

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per revised Priority sector guidelines 2020, loans up to Rs. 35.00 lakh for housing in metropolitan centres and Rs. 25.00 lakh at other centres, loans for housing projects exclusively for economically weaker sections and low-income groups, up to Rs. 10.00 lakh per dwelling unit are classified as Priority Sector Advance. Assistance is given to any government agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of Rs. 6.00 lakh per dwelling unit would also qualify. Bank loans to HFCs (Approved by NHB for their refinance) for on lending up to Rs. 20.00 lakh for individual borrowers, for purchases/construction/reconstruction of individual dwelling units for slum clearance and rehabilitation.

Pradhan Mantri Awas Yojana: Credit-Linked Subsidy Scheme

In order to expand institutional credit flow to the housing needs of urban poor, Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

Beneficiaries of Economically Weaker section (EWS) and Low-Income Group (LIG) seeking housing loans from Banks would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower.

Under PMAY-Grameen a total number of 4976 houses and under PMAY-Urban a total number of 2296 houses have been sanctioned in the district as on 31-03-2023.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector is developed in the district. Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. Considering the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector.

Critical Gaps:

Proper Planning: There is a felt need for State Governments, Local Bodies, and Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter alia adequately provide for housing and basic services for all.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

NABARD has been financing various activities under Rural Infrastructure Development Fund (RIDF). The Union Government has announced R s . 40475 crore corpus for funding under RIDF for 2023-24. The UT Government may consider formulating and submitting projects under different sectors to NABARD under following activities:

1. Minor Irrigation/ Micro Irrigation
2. Soil Conservation
3. Flood Protection
4. Watershed Development/ Reclamation of waterlogged areas
5. Drainage
6. Forest Development
7. Market Yard, Godown, Mandi, rural haat, marketing infrastructure
8. Cold storage, Public/Joint sector cold storage at various exit points
9. Seed/ Agriculture/ Horticulture Farms
10. Plantation and Horticulture
11. Grading/certifying Financial Year mechanisms; testing/certi Financial Year laboratories
12. Community irrigation wells for village as a whole
13. Fishing harbor/ jetties
14. Riverine Fisheries
15. Animal Husbandry
16. Modern Abattoir
17. Medium Irrigation Projects
18. Mini Hydel Projects/ Small Hydel Projects (up to 10 MW)
19. Major Irrigation Projects (already sanctioned and under execution)
20. Village Knowledge Centres
21. Desalination plants (in coastal areas)
22. Infrastructure for Information Technology in rural areas
23. Infrastructure Work related with alternate source of energy
24. 5/10 MW solar photovoltaic power plant
25. Mechanization of Farm operation and Related Services
26. Separate Feeder Plant
27. Establishment of dedicated rural industrial estates
28. Drinking Water
29. Infrastructure for Rural Education Institutions
30. Public Health Institutions
31. Construction of Anganwadi Centres
32. Pay & use toilets in rural areas
33. Construction of toilet blocks in existing schools, especially for girls
34. Setting up of KVIC industrial estates/ centers
35. Solid Waste management
36. Rural Roads
37. Ropeway
38. Rural Bridges
39. Road Over Bridge (ROB) on railway crossings.

5.1.2 Infrastructure and linkage support available, planned and gaps

A few major and important infrastructural amenities which need attention of the UT authorities are as under:

1. All weather surface road to facilitate access, approach to all parts of district Bandipora throughout the year. This will help in economic activities during the rainy and winter season and to increase flow of local and foreign tourists to various places in Bandipora district. Further the internal road network in Hilly zones of Bandipora district should be strengthened. New works should be taken up connecting all villages/hamlets to respective block headquarters.
2. Assured and stable supply of electricity. Harnessing of micro/mini hydel power and solar power
3. Development of local market yards and improved speedier access to markets out of the state.
4. Construction and availability of cold & dry storages.
5. Improvement in health services with construction of Public Health Centre in each block.

Animal Husbandry/Sheep Husbandry Department may take up farm strengthening projects/ breeding farm project/ vet. Hospitals under RIDF.

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

There are 74 ongoing RIDF projects with a financial outlay of Rs. 28553.13 lakh consisting of 62 road/bridge projects, 09 rural drinking water schemes, 02 animal husbandry projects, 01 hi-tech walnut nursery in the district. These projects shall play a critical role in improving public health, promote self-sufficiency in quality seeds, improve market linkages and reduce post-harvest losses thereby supporting income stability.

In summary, the ongoing RIDF projects in Kupwara are poised to bring comprehensive benefits, ranging from improved health and agricultural productivity to enhanced economic development and sustainability.

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. Though investments for this sector has been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. This chapter attempts to make an estimate of the potential under social infrastructure sector that can be financed through bank credit.

5.2.2 Infrastructure and linkage support available, planned and gaps

The banks can find new business in lending to these markets especially the education infrastructure. Construction of schools may be spread over a five-year period and 50% of the schools may be constructed with bank finance.

Skill development of rural youths in non-farm employment opportunities in rural area, has to be taken up in mission mode to bridge inequalities in access of education between urban/rural areas and people dependent on agriculture/industry and services.

Convergence between drinking water supply and sanitation schemes need to be strengthened for maximum benefit to people.

Capacity building of members of the Village Water and Sanitation Committees is of critical importance here.

Operation and Maintenance of assets created needs to be ensured. To control the problem of slippage, use of surface water, water recharging/ harvesting structures and rain harvesting has to initiate vigorously.

Renewable Energy

5.2.3 Status of the Sector in the District

Renewable energy plays a pivotal role in fulfilling the energy demand through Solar energy and small hydro power projects. The UT Government through JKEDA has allocated 35 Mini Hydel Projects (MHPs) with a total capacity of 103.05 MW to be developed under the Independent Power Producer (IPP) mode. The Government is actively promoting solar energy adoption through various initiatives:

1. Grid Tied Rooftop Solar Power Plants
2. PM-KUSUM Scheme
3. PM Surya Ghar-Muft Bijli Yojana

5.2.4 Infrastructure and linkage support available, planned and gaps

The departments of Renewable Energy, Science & Technology, Agriculture and Animal Husbandry etc. may come up with a joint strategy together for popularizing the usage of renewable energy.

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	222	359.74	319.29
B	Ongoing tranches	74	285.52	255.82
	Total (A + B)	296	645.26	575.11

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	26	35.63	32.1511
B	Rural roads & bridges	228	524.39	466.24
C	Social Sector	42	85.24	76.72
	Total (A + B + C)	296	645.26	575.11

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	15	Irrigation potential	ha	1100
B	Rural roads	208	Road length	km	475
C	Bridges	20	Bridge Length	m	550

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector	42	Around 2.13 lakh souls are stimulated to benefitted from the 42 RID projects under social sector.	Souls	213000
2	Agriculture	11	Increase in the income Of households in agriculture and allied sector	House holds	1400

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The informal credit delivery system, more precisely the Self Help Group-Bank Linkage Programme (SHG-BLP) has come a long way since its modest beginnings during 1992-93 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of rural poor with a view to end their dependence on money lenders, have, over the years, developed as the strongest tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. It is now increasingly recognized as an effective mechanism for reaching a large number of the hitherto unbanked sections of the rural poor with minimal transaction and risk costs. Due to this, micro credit has come to stay as an integral part of every strategy planned for rural development. There are total of 8291 SHGs working in the district. These SHGs have been credit linked to the tune of Rs. 12299.00 lakh as on 31st March 2024. There is a further potential to promote 1165 SHGs in the in the district during 2025-26.

6.2 Infrastructure and linkage support available, planned and gaps

As most of the rural women members of SHGs are illiterate and not aware about bookkeeping, the SHGs become dormant after the departments stop handholding support to SHGs. It has repercussions on SHG formation in future and financing of SHGs by banks.

Sustainability of SHGs is dependent on proper hand-holding in the initial years and training of SHG members in conducting meetings, regular savings, inter-banking and handling of books of accounts.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system.
- 2 Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale. Banks may adequately finance the FPOs for their better business viability.
- 3 Technical inputs like high yielding varieties, quality seeds, suitable agro-techniques, mixing of traditional crops with newer ones and moderate farm mechanization to compensate the labour shortage at farm.
- 4 Livestock based integrating farming.
- 5 Development of CA storage facilities in the district to prevent post-harvest losses in horticulture and prevent distress sale by farmers.

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

- 1 Popularization of high-density apple plantation in the district for increased productivity.
- 2 Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized.
- 3 Development of CA storage facilities in the district to reduce post-harvest losses.

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

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

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

- 1 Special refinance facility of Rs. 5000 crore across India has been earmarked during 2020- 21 to 2023-24 by NABARD for Watershed and Wadi Project areas, which will help beneficiaries to take up additional economic activities.

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

- 1 The uptake of units under the PMFME scheme has been low. Steps may be taken to sensitize the people about the scheme to develop food and agro processing sector in the district.

14. Agri. Ancillary Activities: Others

- 1 The post-harvest infrastructure viz., quality testing labs, cold chain, etc., are not available in the district and needs to be strengthened to enable the agro and food processing industry to grow.
- 2 Agri Clinics and Agri Business Centres (ACABC) needs to be set up in the district, which can help farmers in a big way.

15. Micro, Small and Medium Enterprises (MSME)

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

16. Export Credit

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

17. Education

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

18. Housing

- 1 Banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The loans may be sanctioned by banks for the purpose of construction of houses to economically weaker sections and low income groups, the total cost of which does not exceed 10 lakhs per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of 2 lakhs per annum, irrespective of the location, is prescribed.

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

- 1 The SHG projects can facilitate purchase of inputs for agriculture and Non - Farm sector activities. This may further help in self-employing poor rural people and can further graduate into formal and informal organizations. There were two NABARD projects sanctioned in the district for formation, nurturing and linkages

of SHGs with formal banking system before the extensive coverage of the district under SRLM.

- 2 The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to 10 lakhs, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans. For loans to SHGs above 10 lakhs and up to 20 lakhs, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, entire loan (irrespective of the loan outstanding, even if it subsequently goes below 10 lakh) would be eligible for cover

Chapter 8

Status and prospects of Cooperatives

1. Background

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’.

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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 - h. Establishment of National Cooperative Database.
 - i. Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
 - j. 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.

5. Status of Cooperatives in the District

1. The UT of J&K has a mixed Short Term Cooperative Credit Structure comprising of one State Cooperative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier cooperative structures. The StCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2023.
Apex Bank i.e. J&K State Cooperative Bank and three District Central Cooperative Banks viz., Anantnag CCB, Baramulla CCB and Jammu CCB were operational in UT of J&K.
As per NCD portal, there are 4288 Panchayats in the UT of J&K, out of which 1587 panchayats (36.30%) are covered by PACS and 2701 are not covered. There are a total of 599 PACS in the UT with highest concentration in Jammu
2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives.

The UT government had ensured the adoption of model bye-laws in all the PACS

in the state.

The UT government has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like World's largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.

The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.

The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to 255.71 crore to the 03 DCCBs during 2022.

3. The sector wise distribution of cooperative societies in the district is as under:

1. Cooperative Banks: 02 (BCCB and KAMCO)
2. Consumer stores: 26
3. Primary Agriculture Cooperative Societies (PACS): 23
4. Housing societies: 01
5. Weavers Societies: 377
6. Dairy Cooperatives Societies: 223
7. Marketing societies: 01
8. Labour societies: 06
9. Agro Processing Societies: 3
10. Other Cooperative Societies: 462

6. Potential for formation of cooperatives

1. Kupwara district has a rich cooperative profile with 134 cooperative societies in different sectors covering Agriculture, dairy and other sectors.

Potential for formation of cooperatives: There is fair potential for cooperative activity in the dairy and handloom/handicraft sector.

The distribution is not uniform in the main Kupwara. The Keran and Tangdhar blocks are not under the area of operation of any cooperative society.

Therefore, there is potential for creation of cooperative societies in Dairy, Agriculture and Handloom/Handicraft sectors in Main Kupwara, Keran and Tangdhar blocks. This can have immense multiplier effect in giving a flip to economic activities in these areas.

There are a total of 23 PACS serving 331 gram panchayats in the district. The number of un-covered gram panchayats are 54. Further, there is a potential to form 104 new PACS covering the underserved gram panchayats.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Bangus Valley Dairy FPO	Tarathpora Kupwara	1. Support under PODF ID: Rs. 12.34 lakh 2. BDA: Rs. 5.00 lakh 3. Support for 4th & 5th Year: Rs. 5.35 lakh	Department of Animal Husbandry, J&K.	500	<ol style="list-style-type: none"> 1. The FPO is fully capable to provide technical as well as capacity building services to its members. 2. The FPO is providing the marketing support for backward linkage and forward linkages. 3. The FPO brand name is becoming the one-point Contact for the Buyers and sellers. 4. The FPO had procured fixed asset worth Rs. 8.67 lakh with a grant support from Animal Husbandry department. 5. The FPO was given Mobile Rural Mart with the support of NABARD for transportation of the Produce.

2	Promotional Activity	DPR mode Project: Sericulture a Viable source of Income and Employment generation in border areas of north Kashmir	Lolab Kupwara	Financial Outlay: Rs. 14.00 lakh Grant Sanctioned: Rs. 12.40 lakh	SKUAST-Kashmir	100	<ol style="list-style-type: none"> 1. Average green cocoon yield of 52Kgs/Ounce was harvested from each Hut against average field yield of 32 Kgs over years. The Increase in Cocoon Production has increased the average income of farmer from Cocoon rearing to the tune of Rs. 34,000.00 per year during the 01st year of Rearing. 2. The Disease Outbreak was reduced to Minimum due to Silk Worms when they were reared in the house which were effecting the children of the Sericulture farmers.
3	Tribal Development	Integrated Tribal Development Project – Manzpethra Kupwara	Chowkibal, Manzpathra, Kupwara	Grant Sanctioned: Rs. 151.20 lakh	Nil	210	<ol style="list-style-type: none"> 1. The development of water resources (ponds, check dams, lift irrigation) will improve irrigation and water availability, which is crucial in hilly terrains. 2. Sheep farming units have been provided to 112 landless families. This diversification into animal husbandry can improve household income, food security, and resilience. 3. Wadi development, will boost horticulture, particularly walnut and apple plantations. 4. Health promotion programs are benefiting the local population.

4	Collectivisation	Dardpora Walnut FPO	Dardpora, Kralpora, Kupwara	Grant Sanctioned: Rs. 18.00 lakh	Agriculture & Horticulture Department have provided various input licenses to the FPO.	115	1. The FPO is involved in the marketing and input business involving walnut and other dry fruits benefitting the members to fetch better prices for their produce.
5	Collectivisation	Hatchmarg Tomato FPO	Hatchmarg, Kupwara	Grant Sanctioned: Rs. 18.00 lakh	Agriculture Department has provided various input licenses to the FPO	135	1. The Hatchmarg belt produces tomatoes of highest quality in the district. The FPO is involved in the marketing and input business involving tomatoes and other vegetables benefitting the members to fetch better prices for their produce.
6	Financial Inclusion	Grant under Financial Inclusion Fund (FIF) for capital expenditure of RSETIs	Kupwara	Grant under Financial Inclusion Fund (FIF) for capital expenditure of RSETIs	J&K Bank	1000	1. The training equipment will provide the RSETI the much needed leverage for providing the market oriented skill and training to the eligible beneficiaries.
7	Banking Technology	Sanction for grant assistance for deployment of Solar Power Units/UPS in UT of J&K	Kupwara	The scheme is meant for Customer Service Points managed by banking correspondents (BCs).	J&K Bank	5000	1. Improvement in the services of customer service points for the general public for round the clock banking services and other social security services.
8	Micro Finance	Joint Liability Groups (JLGs)	Kupwara	Promotion and nurturing of JLGs	J&K Bank and Grameen Bank	400	1. Credit linkage of marginalized sections of the society and livelihood creation.

Success Stories

Success Story 1: Bangus Valley Dairy FPO



1. Scheme :	PODF-ID for the promotion of FPOs
2. Project Implementing Agency :	Help Foundation, J&K
3. Duration of the project :	5 years
4. Beneficiary :	Dairy Farmers
No. of beneficiaries :	500
Community :	Small and Marginal farmers including women dairy farmers
State :	Jammu And Kashmir
District :	Kupwara
Block :	Tarathpora
Village :	Tarathpora

1.1 Support provided

- 1. Support under PODF ID : Rs. 12.34 lakh 2. BDA-(lakh) : Rs. 5.00 lakh 3. Support for 4th & 5th Year-(lakh) : Rs. 5.35 lakh

1.2 Pre-implementation status

- Fragmented Dairy Production: The dairy farmers operated independently, which restricted their bargaining power and market reach. Individual farmers faced issues such as inconsistent pricing, lack of quality control, and limited access to reliable buyers.

- **Limited Market Access:** Without an organized structure, farmers sold their produce in local markets at low prices. They encountered difficulties in reaching markets beyond their immediate area, compounded by transportation challenges that hindered access to larger and more profitable markets.
- **Lack of Fixed Assets and Infrastructure:** Farmers had no access to essential infrastructure, such as chilling facilities, processing equipment, or packaging solutions, which could have preserved milk quality and extended shelf life.
- **Inadequate Financial Support and Training:** Dairy farmers struggled with limited access to credit and institutional support. They had minimal training in best practices, marketing, and business management, restricting their capacity to scale operations or adopt commercial approaches.

1.3 Challenges faced

- **Farmer Mobilization and Trust-Building:** Bringing together dairy farmers into a single FPO required building trust and a sense of collective purpose. Farmers, accustomed to individual operations, often showed hesitation in committing to a shared venture due to concerns over potential mismanagement.
- **Market Linkages and Buyer Trust:** Creating reliable market linkages and building buyer trust demanded significant effort. Convincing buyers to source from the FPO and maintaining competitive pricing agreements required establishing the FPOs reputation as a reliable supplier amidst strong competition.

1.4 Impact

- **The Bangus valley dairy FPO** is a good example of Collectivization of their produce and Commercialization of dairy produce in the district. 500 dairy Farmers collect together the milk and supply it through various channel partners everyday.
- The FPO had procured fixed asset worth Rs. 8.67 lakh with a grant support from Animal Husbandry department Kupwara. The FPO was given Mobile Rural Mart with the support of NABARD for transportation of the Produce.
- **Income Enhancement:** With organized milk collection, quality control, and direct market access, farmers benefited from fair and stable pricing. Average income for each member farmer increased by approximately 25-40%, compared to pre-project income levels.
- **Social Empowerment and Community Building:** Through active participation in FPO governance and decision-making, farmers have developed stronger community ties, social cohesion, and a sense of ownership in their collective success.

Success Story 2: DPR mode Project: Sericulture a Viable source of Income and Employment generation in border areas of north Kashmir



1. Scheme : Farm Sector Promotion Fund (FSPF)

2. Project Implementing Agency : SKUAST-Kashmir

3. Duration of the project : 2 years

4. Beneficiary : Tribal farmers

No. of beneficiaries : 100.00

Community : ST

State : Jammu And Kashmir

District : Kupwara

Block : Sogam

Village : Lolab

2.1 Support provided

- A grant support of Rs. 14.00 lakh under FSPF

2.2 Pre-implementation status

- Low Cocoon Yields: Farmers were obtaining an average green cocoon yield of around 32 kg/ounce, significantly lower than the potential yield. The lack of proper infrastructure for cocoon rearing affected both quality and quantity.

- **Inadequate Rearing Infrastructure:** Sericulture farmers lacked low-cost model rearing huts, which meant cocoons were reared in basic, often unhygienic, home environments. This affected silk quality and increased vulnerability to diseases.
- **Underutilization of Resources and Skills:** Women, who are key participants in rural sericulture activities, had limited opportunities for income generation. The absence of training and technology for utilizing waste cocoons meant a lack of supplementary income options from sericulture byproducts.

2.3 Challenges faced

- **Resource Constraints and Infrastructure Setup:** Setting up model rearing huts in remote, high-altitude locations involved logistical challenges, including the transport of materials and ensuring timely construction within budgetary limits.
- **Training and Capacity Building:** Many farmers and community members had limited exposure to scientific sericulture practices. Organizing training sessions and ensuring active participation required extensive groundwork, especially with limited local expertise in scientific sericulture practices.

2.4 Impact

- **Increased Cocoon Yield and Income:** With the introduction of model rearing huts, the average green cocoon yield rose to 52 kg/ounce, from the previous 32 kg/ounce. This 63% increase in yield translated into an annual income boost of 34,000 for each farmer.
- **Reduction in Disease Outbreaks:** Scientific practices and proper rearing infrastructure minimized disease outbreaks among silkworms, significantly reducing health risks for children and family members of sericulture households.
- **Skill Development and Income Generation for Women:** By introducing craft technology, the project provided new income avenues for women from tribal communities. The utilization of waste cocoons for crafting brought economic independence to women, enriching the overall household income.
- **The project improved the beneficiaries' standard of living, making sericulture a reliable income source.** The successful model rearing huts and scientific practices have encouraged more farmers in the region to adopt similar approaches, strengthening the sericulture industry in Kupwara.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

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

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

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

NABARD: NABARD has approved several projects to enhance climate resilience in India. A Rs. 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a Rs.16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated Rs. 11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering Rs. 22,000 per hectare for plains and Rs.

25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

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

3.2 Any specific Climate Change initiative in the district by

To promote low carbon sustainable growth, the UT Government has planned to promote green energy by increasing the share of renewable energy in generation mix, scaling up decentralized renewable energy application. In this direction, promotion of cities as solar and carbon neutral has been planned through implementation of pilot solar city project in phases-

Phase I - Jammu, Srinagar and Katra Phase II -

Kupwara & Udhampur

Phase III - Rajauri, Poonch and Baramula

NABARD is implementing an Integrated Tribal Development Fund Project in the Manzpathra, Chowkibal, Kupwara with a grant support of Rs. 145.00 lakh involving 210 families. The project has many components involving development of climate resilient activities in the area like wadi development, inter-cropping with resistant varieties and creating infrastructure for rain water harvesting/storage.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. The details of these products are given as under:

<u>S. No.</u>	<u>Name of the Product</u>	<u>District</u>
i)	Basohli Paintings	Kathua
ii)	Basholi Pashmina,	Kathua
iii)	Chikri Wood Craft,	Rajouri
iv)	Bhaderwah Rajma,	Doda
v)	Mushk budji Rice,	Anantnag
vi)	Kaladi,	Udhampur
vii)	Sulai Honey	Ramban
viii)	Anardana	Ramban
ix)	Ladakh Shingskos (Wood Carving)	Leh Kargil

- 4 Kashmiri Gucchi (*Morchella esculenta*) are found in high altitudes of Kupwara district and are collected in the months of March, April, July, and August. They fetch around Rs. 10,000/- to 30,000/- per Kg and are rich in antioxidants and antimicrobial properties. This category of prized mushroom is highly valued and has great market and scope for commercial expansion in Kashmir and if GI tagged and promoted as such could fetch much more price for farmers and help in their economic upliftment.
- 5 The Kashmir carpets, which are mostly weaved/knotted in northern part of Jammu and Kashmir, have already been given the Geographical Indication (GI) tag by the Geographical Indications Registry. Various products from district Kupwara like red rice of Tanghdar and organic tomato of Hatchmarg can also be taken under GI for commercial expansion.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
I.Agriculture														
A. Farm Credit														
A.1 Crop Production, Maintenance, Marketing														
1	Apple/ Seb___	100	Acre	394080	Phy BL	400 1576.32	400 1576.32	400 1576.32	400 1576.32	200 788.16	400 1576.32	400 1576.32	400 1576.32	100 394.08
2	Apple/ Seb_High Density	100	Acre	583832	Phy BL	2 11.68	2 11.68	2 11.68	2 11.68	1 5.84	2 11.68	2 11.68	3 17.51	1 5.84
3	Indian Bean___	100	Acre	31872	Phy BL	40 12.75	50 15.94	40 12.75	40 12.75	50 15.94	50 15.94	50 15.94	40 12.75	50 15.94
4	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	80 22.82	90 25.67	50 14.26	60 17.11	50 14.26	70 19.96	80 22.82	60 17.11	50 14.26
5	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	400 187.94	400 187.94	450 211.43	400 187.94	400 187.94	450 211.43	450 211.43	400 187.94	450 211.43
6	Mushroom/ Kukaramutta___	100	Bag	408	Phy BL	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02
7	Other Vegetables___	100	Acre	61056	Phy BL	150 91.58	200 122.11	150 91.58	150 91.58	100 61.06	150 91.58	200 122.11	150 91.58	100 61.06
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	500 242.4	500 242.4	400 193.92	300 145.44	250 121.2	500 242.4	500 242.4	500 242.4	200 96.96
9	Walnut/ Akhrot___	100	Acre	115104	Phy BL	20 23.02	30 34.53	20 23.02	20 23.02	30 34.53	30 34.53	40 46.04	30 34.53	30 34.53
						2169.53	2217.61	2135.98	2066.86	1229.95	2204.86	2249.76	2181.16	835.12
	Post-harvest/HH Consumption (10%)					216.95	221.76	213.6	206.69	123	220.49	224.98	218.12	83.51
	Repairs & maintenance of farm assets (20%)					433.91	443.52	427.2	413.37	245.99	440.97	449.95	436.23	167.02
	Sub Total													
A.2 Water Resources														
1	Bore Well-New-	90	No.	600000	Phy BL	5 27	5 27	5 27	5 27	5 27	5 27	5 27	5 27	5 27
2	Drip Irrigation--	90	ha	165000	Phy BL	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8
4	Tube Well-Shallow-	90	No.	340000	Phy BL	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06
	Sub Total													
A.3 Farm Mechanisation														
1	Power Tiller--	80	No.	95000	Phy BL	5 3.8	10 7.6	5 3.8	4 3.04	3 2.28	4 3.04	10 7.6	5 3.8	4 3.04
2	Tractor--20-35 hp	75	No.	650000	Phy BL	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75
	Sub Total													
A.4 Plantation & Horticulture														
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	5 177.21	5 177.21	5 177.21	5 177.21		5 177.21	6 212.65	5 177.21	
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	2 11.07	2 11.07	1 5.53	1 5.53		1 5.53	3 16.6	2 11.07	
	Sub Total													

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
	I.Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Apple/ Seb__	100	Acre	394080	Phy BL	200 788.16	300 1182.24	200 788.16	300 1182.24	300 1182.24	300 1182.24	300 1182.24	400 1576.32	150 591.12
2	Apple/ Seb_High Density	100	Acre	583832	Phy BL	1 5.84	1 5.84	1 5.84	2 11.68	1 5.84	1 5.84	1 5.84	1 5.84	1 5.84
3	Indian Bean__	100	Acre	31872	Phy BL	50 15.94	40 12.75	40 12.75	40 12.75	40 12.75	40 12.75	40 12.75	40 12.75	50 15.94
4	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	60 17.11	90 25.67	80 22.82	50 14.26	60 17.11	70 19.96	80 22.82	60 17.11	50 14.26
5	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	400 187.94	400 187.94	450 211.43	400 187.94	450 211.43	400 187.94	400 187.94	400 187.94	450 211.43
6	Mushroom/ Kukaramutta__	100	Bag	408	Phy BL	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02
7	Other Vegetables__	100	Acre	61056	Phy BL	100 61.06	150 91.58	100 61.06	150 91.58	150 91.58	150 91.58	150 91.58	100 61.06	100 61.06
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	400 193.92	400 193.92	300 145.44	400 193.92	300 145.44	300 145.44	300 145.44	400 193.92	200 96.96
9	Walnut/ Akhrot__	100	Acre	115104	Phy BL	30 34.53	40 46.04	30 34.53	20 23.02	20 23.02	20 23.02	20 23.02	30 34.53	30 34.53
						1305.52	1747	1283.05	1718.41	1690.43	1669.79	1672.65	2090.49	1032.16
	Post-harvest/HH Consumption (10%)					130.55	174.7	128.3	171.84	169.04	166.98	167.26	209.05	103.22
	Repairs & maintenance of farm assets (20%)					261.1	349.4	256.61	343.68	338.09	333.96	334.53	418.1	206.43
	Sub Total													
	A.2 Water Resources													
1	Bore Well-New-	90	No.	600000	Phy BL	5 27	5 27	5 27	5 27	5 27	5 27	5 27	5 27	5 27
2	Drip Irrigation--	90	ha	165000	Phy BL	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8
4	Tube Well-Shallow-	90	No.	340000	Phy BL	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06
	Sub Total													
	A.3 Farm Mechanisation													
1	Power Tiller--	80	No.	95000	Phy BL	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8
2	Tractor--20-35 hp	75	No.	650000	Phy BL	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75
	Sub Total													
	A.4 Plantation & Horticulture													
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	4 141.77	5 177.21	5 177.21	5 177.21	5 177.21	5 177.21	5 177.21	5 177.21	2 70.88
3	Mushroom Cultivation-Button Mushroom/Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	1 5.53	2 11.07	1 5.53	1 5.53	1 5.53	1 5.53	1 5.53	1 5.53	
	Sub Total													

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoor	District Total
I.Agriculture												
A. Farm Credit												
A.1 Crop Production, Maintenance, Marketing												
1	Apple/ Seb__	100	Acre	394080	Phy BL	200 788.16	100 394.08	400 1576.32	100 394.08	300 1182.24	400 1576.32	7050 27782.64
2	Apple/ Seb_High Density	100	Acre	583832	Phy BL	1 5.84	1 5.84	2 11.68	1 5.84	1 5.84	1 5.84	34 198.55
3	Indian Bean__	100	Acre	31872	Phy BL	40 12.75	40 12.75	40 12.75	50 15.94	40 12.75	40 12.75	1040 331.52
4	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	60 17.11	50 14.26	80 22.82	50 14.26	100 28.52	50 14.26	1580 450.62
5	Maize/ Makka_Irrigated	100	Acre	46984	Phy BL	400 187.94	450 211.43	400 187.94	400 187.94	400 187.94	400 187.94	10000 4698.48
6	Mushroom/ Kukaramutta__	100	Bag	408	Phy BL	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	250 1.02	6000 24.48
7	Other Vegetables__	100	Acre	61056	Phy BL	150 91.58	100 61.06	150 91.58	100 61.06	150 91.58	100 61.06	3250 1984.3
8	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	400 193.92	200 96.96	400 193.92	200 96.96	400 193.92	400 193.92	8650 4193.52
9	Walnut/ Akhrot__	100	Acre	115104	Phy BL	30 34.53	30 34.53	30 34.53	30 34.53	30 34.53	23.02 23.02	660 759.66
						1332.85	831.93	2132.56	811.63	1738.34	2076.13	40423.77
	Post-harvest/HH Consumption (10%)					133.28	83.19	213.26	81.16	173.83	207.61	4042.38
	Repairs & maintenance of farm assets (20%)					266.57	166.39	426.51	162.33	347.67	415.23	8084.75
	Sub Total											52550.9
A.2 Water Resources												
1	Bore Well-New-	90	No.	600000	Phy BL	5 27	5 27	5 27	5 27	5 27	5 27	120 648
2	Drip Irrigation--	90	ha	165000	Phy BL	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	5 7.43	120 178.32
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	40 64.8	960 1555.2
4	Tube Well-Shallow-	90	No.	340000	Phy BL	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	1 3.06	24 73.44
	Sub Total											2454.96
A.3 Farm Mechanisation												
1	Power Tiller--	80	No.	95000	Phy BL	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	125 95
2	Tractor--20-35 hp	75	No.	650000	Phy BL	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	2 9.75	48 234
	Sub Total											329
A.4 Plantation & Horticulture												
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	3 14.85	72 356.4
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	5 177.21	5 177.21	5 177.21	5 177.21	5 177.21	5 177.21	97 3437.87
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	24 86.4
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	1 5.53	1 5.53	1 5.53	2 11.07	2 11.07	1 5.53	25 138.31
	Sub Total											4018.98

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
A.5 Working Capital - Bee Keeping														
1	Apiculture_Others_	1	No.	6713	Phy	5	5	5	5	5	5	5	5	5
					BL	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34
	Sub Total													
A.6 Forestry														
1	Plantation-Poplar-	80	ha	130000	Phy	5	4	4	5	5	5	5	5	5
					BL	5.2	4.16	4.16	5.2	5.2	5.2	5.2	5.2	5.2
	Sub Total													
A.7 Animal Husbandry - Dairy														
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	1	1	1	1	1	1	1	1	1
					BL	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy	1	1			1		1	1	
					BL	13.5	13.5			13.5		13.5	13.5	
3	Crossbred Cattle Farming--	90	3+2	805000	Phy	5	5	5	5	5	5	5	5	5
					BL	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	1	1	1	1	1	1	1	1	1
					BL	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98
	Sub Total													
A.8 Working Capital - AH - Dairy/Drought animal														
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	100	100	100	100	100	100	100	100	100
					BL	63.58	63.58	63.58	63.58	63.58	63.58	63.58	63.58	63.58
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kupwara	Langate	Ramhal	Tangdar	Trehgam	Wavoor
A.9 Animal Husbandry - Poultry														
1	Breeder Unit-Broiler-	90	1000	899000	Phy	1	1	1	2	1	1	1	1	1
					BL	8.09	8.09	8.09	16.18	8.09	8.09	8.09	8.09	8.09
	Sub Total													
A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_	100	1000	144043	Phy	4	5	4	5	4	5	6	5	4
					BL	5.76	7.2	5.76	7.2	5.76	7.2	8.64	7.2	5.76
	Sub Total													
A.11 Animal Husbandry - SGP														
1	Sheep - Rearing Unit--	90	10+1	252000	Phy	5	5	5	5	5	5	5	5	5
					BL	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34
	Sub Total													
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	3	3	3	3	3	3	3	3	3
					BL	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	10	10	10	10	10	10	10	10	10
					BL	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Kralpora	Langate	Machil	Ramhal	Reddi Chowkibal	Tangdar	District Total	
A.13 Fisheries														
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy	1	1	1	1	1	1	1	7	
					BL	45	45	45	45	45	45	45	315	
	Sub Total												315	

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
A.5 Working Capital - Bee Keeping														
1	Apiculture_Others_	1	No.	6713	Phy	5	5	5	5	5	5	5	5	5
					BL	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34
	Sub Total													
A.6 Forestry														
1	Plantation-Poplar-	80	ha	130000	Phy	5	5	5	5	5	5	5	5	5
					BL	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
	Sub Total													
A.7 Animal Husbandry - Dairy														
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	1	1	1	1	1	1	1	1	1
					BL	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy									
					BL									
3	Crossbred Cattle Farming--	90	3+2	805000	Phy	5	5	5	5	5	5	5	5	5
					BL	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23	36.23
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	1	1	1	1	1	1	1	1	1
					BL	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98
	Sub Total													
A.8 Working Capital - AH - Dairy/Drought animal														
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	100	100	100	100	100	100	100	100	100
					BL	63.58	63.58	63.58	63.58	63.58	63.58	63.58	63.58	63.58
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total								
A.9 Animal Husbandry - Poultry														
1	Breeder Unit-Broiler-	90	1000	899000	Phy	10								
					BL	80.9								
	Sub Total					80.9								
A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_	100	1000	144043	Phy	4	4	5	5	5	5	4	5	2
					BL	5.76	5.76	7.2	7.2	7.2	7.2	5.76	7.2	2.88
	Sub Total													
A.11 Animal Husbandry - SGP														
1	Sheep - Rearing Unit--	90	10+1	252000	Phy	5	5	5	5	5	5	5	5	5
					BL	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34
	Sub Total													
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	3	3	3	3	3	3	3	3	3
					BL	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	10	10	10	10	10	10	10	10	10
					BL	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)										
A.13 Fisheries														
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy									
					BL									
	Sub Total													

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
A.5 Working Capital - Bee Keeping												
1	Apiculture_Others_	1	No.	6713	Phy	5	5	5	5	5	5	120
					BL	0.34	0.34	0.34	0.34	0.34	0.34	8.16
	Sub Total											8.16
A.6 Forestry												
1	Plantation-Poplar-	80	ha	130000	Phy	5	5	5	5	5	5	118
					BL	5.2	5.2	5.2	5.2	5.2	5.2	122.72
	Sub Total											122.72
A.7 Animal Husbandry - Dairy												
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	1	1	1	1	1	1	24
					BL	2.7	2.7	2.7	2.7	2.7	2.7	64.8
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy							5
					BL							67.5
3	Crossbred Cattle Farming--	90	3+2	805000	Phy	5	5	5	5	5	5	120
					BL	36.23	36.23	36.23	36.23	36.23	36.23	869.52
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	1	1	1	1	1	1	24
					BL	15.98	15.98	15.98	15.98	15.98	15.98	383.52
	Sub Total											1385.34
A.8 Working Capital - AH - Dairy/Drought animal												
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	100	100	100	100	100	100	2400
					BL	63.58	63.58	63.58	63.58	63.58	63.58	1525.92
	Sub Total											1525.92
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)								
A.9 Animal Husbandry - Poultry												
1	Breeder Unit-Broiler-	90	1000	899000	Phy							
					BL							
	Sub Total											
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_	100	1000	144043	Phy	3	2	4	2	3	3	98
					BL	4.32	2.88	5.76	2.88	4.32	4.32	141.12
	Sub Total											141.12
A.11 Animal Husbandry - SGP												
1	Sheep - Rearing Unit--	90	10+1	252000	Phy	5	5	5	5	5	5	120
					BL	11.34	11.34	11.34	11.34	11.34	11.34	272.16
	Sub Total											272.16
A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	3	3	3	3	3	3	72
					BL	0.96	0.96	0.96	0.96	0.96	0.96	23.04
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	10	10	10	10	10	10	240
					BL	3.21	3.21	3.21	3.21	3.21	3.21	77.04
	Sub Total											100.08
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)								
A.13 Fisheries												
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy							
					BL							
	Sub Total											

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
A.14 Working Capital - Fisheries														
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	1	1		1		1	1	1	
					BL	14	14		14		14	14	14	
2	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	3	2	2	1	2	1	2	3	2
					BL	7.16	4.77	4.77	2.39	4.77	2.39	4.77	7.16	4.77
3	Marketing Activities_Others_	100	Per unit	40416	Phy	10	5	6	7	10	8	10	11	12
					BL	4.04	2.02	2.42	2.83	4.04	3.23	4.04	4.45	4.85
	Sub Total													
A.15 Farm Credit														
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	20	20	20	20	20	20	20	20	20
					BL	90	90	90	90	90	90	90	90	90
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy						1			
					BL						22.5			
3	Integrated Farming--	90	Per Unit	3180000	Phy		1							
					BL		28.62							
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	5	5	5	5	5	5	5	5
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
	Sub Total					94.5	123.12	94.5	94.5	94.5	117	94.5	94.5	94.5
	Total Farm Credit (sum of A.1 to A.15)													
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1	1				1	1	1	
					BL	70.4	70.4				70.4	70.4	70.4	
2	Godown--Rural godown - 100 MT	80	No.	146300	Phy	1	10	1	1	1	3	10	5	1
					BL	1.17	11.7	1.17	1.17	1.17	3.51	11.7	5.85	1.17
3	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy	1	2				1	2	1	
					BL	11.73	23.46				11.73	23.46	11.73	
	Sub Total													
B.2 Land Development														
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	10	10	10	10	10	10	10	10
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
2	Cultivable Wasteland Development--	90	ha	200000	Phy	5	5	5	5	5	5	5	5	5
					BL	9	9	9	9	9	9	9	9	9
	Sub Total													
B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	5	5	5	5	5	5	5	5
					BL	18	18	18	18	18	18	18	18	18
	Sub Total													
	Total (B.1+B.2+B.3)													
C. Ancillary Activities														
C.1 Food & Agro Processing														
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	1	1	1	1	1	1	1	1	1
					BL	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
2	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	1	1				1	1	1	
					BL	9	9				9	9	9	
3	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	1	1	1	1	1	1	1	1	1
					BL	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Handwara	Kralpora	Kupwara	Langate	Mawar Kalamabad	District Total			

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
A.14 Working Capital - Fisheries														
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy									
					BL									
2	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	1	1	1	1	1	1	2	2	1
					BL	2.39	2.39	2.39	2.39	2.39	2.39	4.77	4.77	2.39
3	Marketing Activities_Others_	100	Per unit	40416	Phy	12	10	11	10	10	11	10	10	6
					BL	4.85	4.04	4.45	4.04	4.04	4.45	4.04	4.04	2.42
	Sub Total													
A.15 Farm Credit														
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	20	20	20	20	20	20	20	20	20
					BL	90	90	90	90	90	90	90	90	90
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									
					BL									
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	5	5	5	5	5	5	5	5
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
	Sub Total					94.5	94.5	94.5	94.5	94.5	94.5	94.5	117	117
	Total Farm Credit (sum of A.1 to A.15)													
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Cold Storage--1000 MT	80	No.	8800000	Phy									
					BL									
2	Godown--Rural godown - 100 MT	80	No.	146300	Phy	1	1	1	1	1	1	1	1	1
					BL	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17
3	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy									
					BL									
	Sub Total													
B.2 Land Development														
1	Bunding-Farm Bunding-	90	ha	15000	Phy	10	10	10	10	10	10	10	10	10
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
2	Cultivable Wasteland Development--	90	ha	200000	Phy	5	5	5	5	5	5	5	5	5
					BL	9	9	9	9	9	9	9	9	9
	Sub Total													
B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	5	5	5	5	5	5	5	5
					BL	18	18	18	18	18	18	18	18	18
	Sub Total													
	Total (B.1+B.2+B.3)													
C. Ancillary Activities														
C.1 Food & Agro Processing														
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	1	1	1	1	1	1	1	1	1
					BL	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
2	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy									
					BL									
3	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	1	1	1	1	1	1	1	1	1
					BL	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)										

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
A.14 Working Capital - Fisheries												
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy BL							6 84
2	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy BL	1 2.39	1 2.39	1 2.39	2 4.77	1 2.39	1 2.39	36 85.94
3	Marketing Activities_Others_	100	Per unit	40416	Phy BL	5 2.02	5 2.02	5 2.02	5 2.02	4 1.62	5 2.02	198 80.01
Sub Total												249.95
A.15 Farm Credit												
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy BL	20 90	20 90	20 90	20 90	20 90	20 90	480 2160
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy BL							3 67.5
3	Integrated Farming--	90	Per Unit	3180000	Phy BL							1 28.62
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy BL	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	120 108
Sub Total												2364.12
Total Farm Credit (sum of A.1 to A.15)												65919.31
B. Agriculture Infrastructure												
B.1 Storage Facilities												
1	Cold Storage--1000 MT	80	No.	8800000	Phy BL							5 352
2	Godown--Rural godown - 100 MT	80	No.	146300	Phy BL	1 1.17	1 1.17	1 1.17	1 1.17	1 1.17	1 1.17	48 56.16
3	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy BL							7 82.11
Sub Total												490.27
B.2 Land Development												
1	Bunding-Farm Bunding-	90	ha	15000	Phy BL	10 1.35	10 1.35	10 1.35	10 1.35	10 1.35	10 1.35	240 32.4
2	Cultivable Wasteland Development--	90	ha	200000	Phy BL	5 9	5 9	5 9	5 9	5 9	5 9	120 216
Sub Total												248.4
B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy BL	5 18	5 18	5 18	5 18	5 18	5 18	120 432
Sub Total												432
Total (B.1+B.2+B.3)												1170.67
C. Ancillary Activities												
C.1 Food & Agro Processing												
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy BL	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	1 8.8	24 211.2
2	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL							5 45
3	Oil Extraction-Mustard Oil-	80	No.	397000	Phy BL	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18	1 3.18	24 76.32
Sub Total												332.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)								

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
C.2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	1 9	5 45			
2	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS)	90	No.	10000000	Phy BL	1 90	1 90				2 180			
	Sub Total										225			
	Total (C.1+C2)										557.52			
	Total (A+B+C)										67647.5			
II. Micro, Small and Medium Enterprises (MSME)														
1	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	600000000	Phy BL	1 0	1 1600		0 0		1 0	1 1600	1 1600	0
2	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	50000000	Phy BL	1 80	1 80		0 0		1 80	2 160	1 80	0
3	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	37500000	Phy BL	2 120	1 60		0 0		1 60	2 120	1 60	0
4	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	24000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40
5	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	52500000	Phy BL	1 20	1 20		1 20		1 20	2 40	1 20	0
6	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	48000000	Phy BL	20 320	20 320	20 320	20 320	20 320	20 320	20 320	20 320	20 320
7	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	60000000	Phy BL	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20
8	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	4 16	4 16	5 20	5 20	4 16
9	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	200000000	Phy BL	1 0	1 800		0 0		1 0	1 800	1 0	0
10	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	30000000	Phy BL	1 0	1 80		0 0		1 0	1 80	1 80	0
11	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	5000000	Phy BL	1 8	1 8		0 0		1 8	2 16	1 8	0
12	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	5000000	Phy BL	2 16	1 8		0 0		1 8	3 24	2 16	0
13	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	12000000	Phy BL	20 80	20 80	20 80	20 80	20 80	20 80	20 80	20 80	20 80
14	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	4800000	Phy BL	40 64	40 64	40 64	40 64	40 64	40 64	40 64	40 64	40 64
15	Manufacturing Sector - Working Capital-Micro-Others	80	No.	48000000	Phy BL	40 640	40 640	40 640	40 640	40 640	40 640	40 640	40 640	40 640
16	Service Sector - Term Loan-Medium- Others	80	No.	230000000	Phy BL	1 80	1 80		1 80	1 80	1 80	3 240	1 80	1 80
17	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	72000000	Phy BL	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120
18	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	24000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40
19	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	72000000	Phy BL	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120
20	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	24000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40
23	Service Sector - Term Loan-Micro-Food & Bev- Eatery, Dhaba	80	No.	12000000	Phy BL	10 40	10 40	10 40	10 40	10 40	10 40	10 40	10 40	10 40

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
C.2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy									
					BL									
2	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS	90	No.	10000000	Phy									
					BL									
	Sub Total													
	Total (C.1+C2)													
	Total (A+B+C)													
II. Micro, Small and Medium Enterprises (MSME)														
1	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	600000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
2	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	50000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
3	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	37500000	Phy									
					BL	0	0	0	0	0	0	0	0	0
4	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	24000000	Phy	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40
5	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	52500000	Phy	1	1	1	1	1	1	1	1	1
					BL	20	20	20	20	20	20	20	20	20
6	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	48000000	Phy	20	20	20	20	20	20	20	20	20
					BL	320	320	320	320	320	320	320	320	320
7	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	60000000	Phy	1	1	1	1	1	1	1	1	1
					BL	20	20	20	20	20	20	20	20	20
8	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	12000000	Phy	4	5	5	5	5	5	5	5	4
					BL	16	20	20	20	20	20	20	20	16
9	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	200000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
10	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	30000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
11	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	5000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
12	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	5000000	Phy									
					BL	0	0	0	0	0	0	0	0	0
13	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	12000000	Phy	20	20	20	20	20	20	20	20	20
					BL	80	80	80	80	80	80	80	80	80
14	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	4800000	Phy	40	40	40	40	40	40	40	40	40
					BL	64	64	64	64	64	64	64	64	64
15	Manufacturing Sector - Working Capital-Micro-Others	80	No.	48000000	Phy	40	40	40	40	40	40	40	40	40
					BL	640	640	640	640	640	640	640	640	640
16	Service Sector - Term Loan-Medium- Others	80	No.	230000000	Phy	1	1	1	1	1	1	1	1	1
					BL	80	80	80	80	80	80	80	80	80
17	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	72000000	Phy	5	5	5	5	5	5	5	5	5
					BL	120	120	120	120	120	120	120	120	120
18	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	24000000	Phy	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40
19	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	72000000	Phy	5	5	5	5	5	5	5	5	5
					BL	120	120	120	120	120	120	120	120	120
20	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	24000000	Phy	5	5	5	5	5	5	5	5	5
					BL	40	40	40	40	40	40	40	40	40
23	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	12000000	Phy	10	10	10	10	10	10	10	10	10
					BL	40	40	40	40	40	40	40	40	40

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy							
2	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS	90	No.	10000000	BL							
	Sub Total											
	Total (C.1+C2)											
	Total (A+B+C)											
II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	600000000	Phy							3
					BL	0	0	0	0	0	0	4800
2	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	50000000	Phy							6
					BL	0	0	0	0	0	0	480
3	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	37500000	Phy							7
					BL	0	0	0	0	0	0	420
4	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	24000000	Phy	5	5	5	5	5	5	120
					BL	40	40	40	40	40	40	960
5	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	52500000	Phy	1	1	1	1	2	1	23
					BL	20	20	20	20	40	20	460
6	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	48000000	Phy	20	20	20	20	20	20	480
					BL	320	320	320	320	320	320	7680
7	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	60000000	Phy	1	1	1	1	1	1	24
					BL	20	20	20	20	20	20	480
8	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	12000000	Phy	5	5	5	5	5	5	115
					BL	20	20	20	20	20	20	460
9	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	200000000	Phy							2
					BL	0	0	0	0	0	0	1600
10	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	30000000	Phy							3
					BL	0	0	0	0	0	0	240
11	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	5000000	Phy							6
					BL	0	0	0	0	0	0	48
12	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	5000000	Phy							9
					BL	0	0	0	0	0	0	72
13	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	12000000	Phy	20	20	20	20	20	20	480
					BL	80	80	80	80	80	80	1920
14	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	4800000	Phy	40	40	40	40	40	40	960
					BL	64	64	64	64	64	64	1536
15	Manufacturing Sector - Working Capital-Micro-Others	80	No.	48000000	Phy	40	40	40	40	40	40	960
					BL	640	640	640	640	640	640	15360
16	Service Sector - Term Loan-Medium- Others	80	No.	230000000	Phy	1	1	1	1	1	1	25
					BL	80	80	80	80	80	80	2000
17	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	72000000	Phy	5	5	5	5	5	5	120
					BL	120	120	120	120	120	120	2880
18	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	24000000	Phy	5	5	5	5	5	5	120
					BL	40	40	40	40	40	40	960
19	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	72000000	Phy	5	5	5	5	5	5	120
					BL	120	120	120	120	120	120	2880
20	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	24000000	Phy	5	5	5	5	5	5	120
					BL	40	40	40	40	40	40	960
23	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	12000000	Phy	10	10	10	10	10	10	240
					BL	40	40	40	40	40	40	960

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
21	Service Sector - Term Loan-Micro-Food & Bev - Restu (Big)	80	No.	90000000	Phy BL	1 80	1 80				1 80	3 240	1 80	
22	Service Sector - Term Loan-Micro-Food & Bev - Restu (small)	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
24	Service Sector - Term Loan-Micro-Food & Bev- Street	80	No.	2400000	Phy BL	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4
25	Service Sector - Term Loan-Micro-Household Repair	80	No.	4800000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8
26	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	90000000	Phy BL	1 240	1 240					2 480		
27	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
28	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
29	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
30	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
32	Service Sector - Working Capital-Micro-Food & Bev- Eatery, Dhaba	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6
31	Service Sector - Working Capital-Micro-Food & Bev - Restu (small)	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
33	Service Sector - Working Capital-Micro-Food & Bev- Street	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6
34	Service Sector - Working Capital-Micro-Household Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
35	Service Sector - Working Capital-Micro-Others	80	No.	28800000	Phy BL	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6
36	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	40000000	Phy BL	1 80	1 80					1 80	1 80	
37	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
38	Trading Units - Term Loan-Micro-Others	80	No.	100000000	Phy BL	1 80	1 80				1 80	1 80	1 80	
39	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	40000000	Phy BL	1 80	1 80					1 80	1 80	
40	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	25000000	Phy BL	1 40	2 80				1 40	3 120	1 40	
Total	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Handwara	Kupwara	District Total						
	III. Export Credit													
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy BL	1 11.25	3 33.75	4 45						
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy BL	1 18.75	2 37.5	3 56.25						
	Total Export Credit							101.25						

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
21	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	90000000	Phy BL									1 80
22	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
24	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	2400000	Phy BL	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4	3 2.4
25	Service Sector - Term Loan-Micro-Household Repair	80	No.	4800000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8
26	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	90000000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
27	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
28	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
29	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
30	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
32	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6
31	Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
33	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6	15 6
34	Service Sector - Working Capital-Micro-Household Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16	10 16
35	Service Sector - Working Capital-Micro-Others	80	No.	28800000	Phy BL	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6
36	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	40000000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
37	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40	1 40
38	Trading Units - Term Loan-Micro-Others	80	No.	100000000	Phy BL	1 0	1 80	1 80	1 0	1 0	1 0	1 0	1 0	1 80
39	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	40000000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
40	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	25000000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Total	Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)										
	III. Export Credit													
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy BL									
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy BL									
	Total Export Credit													

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
21	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	90000000	Phy BL	1 80	1 80		1 80			11 880
22	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	24 960
24	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	2400000	Phy BL	2 1.6	2 1.6	2 1.6	3 2.4	3 2.4	3 2.4	69 55.2
25	Service Sector - Term Loan-Micro-Household Repair	80	No.	4800000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	120 192
26	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	90000000	Phy BL		0	0	0	0	0	4 960
27	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	120 480
28	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	12000000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	120 480
29	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	24 960
30	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	240 384
32	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	360 144
31	Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	240 384
33	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	1200000	Phy BL	15 6	15 6	15 6	15 6	15 6	15 6	360 144
34	Service Sector - Working Capital-Micro-Household Repair	80	No.	4800000	Phy BL	10 16	10 16	10 16	10 16	10 16	10 16	240 384
35	Service Sector - Working Capital-Micro- Others	80	No.	28800000	Phy BL	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	36 345.6	864 8294.4
36	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	40000000	Phy BL		0	0	0	0	0	4 320
37	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	120000000	Phy BL	1 40	1 40	1 40	1 40	1 40	1 40	24 960
38	Trading Units - Term Loan-Micro-Others	80	No.	100000000	Phy BL	1 80		0		1 80		10 800
39	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	40000000	Phy BL		0	0	0	0	0	4 320
40	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	25000000	Phy BL		0	0	0	0	0	8 320
Total	Sub Total											64577.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)								
	III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy BL							
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy BL							
	Total Export Credit											

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drugmulla	Handwara	Hayhama	Kalarooch	Keran	Kralpora	Kupwara	Langate	Machil
IV. Education														
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy BL	1 16	2 32	1 16	1 16	1 16	2 32	3 48	2 32	1 16
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy BL	5 30	5 30	5 30	5 30	5 30	5 30	5 30	5 30	5 30
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy BL	3 24	3 24	3 24	3 24	3 24	3 24	3 24	3 24	3 24
Total Education														
V. Housing														
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy BL	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy BL	4 32	4 32	4 32	4 32	4 32	4 32	4 32	4 32	4 32
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20
Total Housing														
VI. Social Infrastructure														
1	Drinking Water-RO Plant-	75	No.	2500000	Phy BL	1 18.75	1 18.75	1 18.75	1 18.75	1 18.75	1 18.75	2 37.5	1 18.75	1 18.75
2	Education-Schools-Primary	75	No.	9500000	Phy BL	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	2 142.5	1 71.25	1 71.25
3	Education-Schools-Secondary	75	No.	15000000	Phy BL	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy BL	1 37.5	1 37.5	1 37.5	1 37.5	1 37.5	1 37.5	3 112.5	1 37.5	1 37.5
5	Healthcare-Nursing Home-	75	No.	12000000	Phy BL	1 90	1 90	1 90	1 90	1 90	1 90	2 180	1 90	1 90
6	Sanitation-Toilets-	75	No.	20000	Phy BL	10 1.5	60 9	60 9	60 9	60 9	60 9	60 9	60 9	60 9
Total Social Infrastructure														
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy BL	10 28.8	10 28.8	10 28.8	10 28.8	10 28.8	10 28.8	10 28.8	10 28.8	10 28.8
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy BL	20 5.4	20 5.4	20 5.4	20 5.4	20 5.4	20 5.4	20 5.4	20 5.4	20 5.4
Total Renewable Energy														
VIII. Others														
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy BL	15 2.25	15 2.25	15 2.25	15 2.25	15 2.25	15 2.25	15 2.25	15 2.25	15 2.25
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy BL	10 20	10 20	10 20	10 20	10 20	10 20	10 20	10 20	10 20
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy BL	10 20	10 20	10 20	10 20	10 20	10 20	10 20	10 20	10 20
Total Others														
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Magam	Mawar Kalamabad	Meliyal	Nutnoosa	Qadirabad	Qaziabad Supernagama	Rajwar	Ramhal	Reddi Chowkibal
IV. Education														
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	1	1	1	1	1	1	1	1	1
					BL	16	16	16	16	16	16	16	16	16
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	5	5	5	5	5	5	5	5	5
					BL	30	30	30	30	30	30	30	30	30
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	3	3	3	3	3	3	3	3	3
					BL	24	24	24	24	24	24	24	24	24
	Total Education													
V. Housing														
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	50	50	50	50	50	50	50	50	50
					BL	40	40	40	40	40	40	40	40	40
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	4	4	4	4	4	4	4	4	4
					BL	32	32	32	32	32	32	32	32	32
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	5	5	5	5	5	5	5	5	5
					BL	20	20	20	20	20	20	20	20	20
	Total Housing													
VI. Social Infrastructure														
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	1	1	1
					BL			18.75	18.75	18.75				18.75
2	Education-Schools-Primary	75	No.	9500000	Phy	1	1	1	1	1	1	1	1	1
					BL	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25	71.25
3	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1	1
					BL	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5	112.5
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5
5	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1	1	1
					BL		90							
6	Sanitation-Toilets-	75	No.	20000	Phy	60	60	60	60	60	60	60	60	60
					BL	9	9	9	9	9	9	9	9	9
	Total Social Infrastructure													
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	10	10	10	10	10	10	10	10	10
					BL	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	20	20	20	20	20	20	20	20	20
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4
	Total Renewable Energy													
VIII. Others														
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	15	15	15	15	15	15	15	15	15
					BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20	20	20
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	10	10	10	10
					BL	20	20	20	20	20	20	20	20	20
	Total Others													
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Sogam	Tangdar	Tarathpora	Teetwal	Trehgam	Wavoora	District Total
IV. Education												
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	1	1	1	1	1	1	29
					BL	16	16	16	16	16	16	464
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	5	5	5	5	5	5	120
					BL	30	30	30	30	30	30	720
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	3	3	3	3	3	3	72
					BL	24	24	24	24	24	24	576
	Total Education											1760
V. Housing												
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	50	50	50	50	50	50	1200
					BL	40	40	40	40	40	40	960
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	4	4	4	4	4	4	96
					BL	32	32	32	32	32	32	768
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	5	5	5	5	5	5	120
					BL	20	20	20	20	20	20	480
	Total Housing											2208
VI. Social Infrastructure												
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	13
					BL	18.75	18.75	18.75				243.75
2	Education-Schools-Primary	75	No.	9500000	Phy	1	1	1	1	1	1	25
					BL	71.25	71.25	71.25	71.25	71.25	71.25	1781.25
3	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	24
					BL	112.5	112.5	112.5	112.5	112.5	112.5	2700
4	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	26
					BL	37.5	37.5	37.5	37.5	37.5	37.5	975
5	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	7
					BL		90					630
6	Sanitation-Toilets-	75	No.	20000	Phy	60	60	60	60	60	60	1390
					BL	9	9	9	9	9	9	208.5
	Total Social Infrastructure											6538.5
VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	10	10	10	10	10	10	240
					BL	28.8	28.8	28.8	28.8	28.8	28.8	691.2
2	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	20	20	20	20	20	20	480
					BL	5.4	5.4	5.4	5.4	5.4	5.4	129.6
	Total Renewable Energy											820.8
VIII. Others												
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	15	15	15	15	15	15	360
					BL	2.25	2.25	2.25	2.25	2.25	2.25	54
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	10	10	10	10	10	10	240
					BL	20	20	20	20	20	20	480
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	10	10	10	10	10	240
					BL	20	20	20	20	20	20	480
	Total Others											1014
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											144667.65

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	54935.50	40161.61	60122.00	22325.80	66150.00	27127.73	48031.74
RCBs	1500.00	8.00	2000.00	100.00	2100.00	18.90	3921.26
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	16251.97	4568.95	20577.75	14783.94	21443.61	4761.02	14579.96
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	72687.47	44738.56	82699.75	37209.74	89693.61	31907.65	66532.96

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18713.62	2748.84	18713.62	1740.10	18713.62	1193.25	24692.01
RCBs	1500.00	56.80	1500.00	82.00	1500.00	23.05	1804.34
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	5815.57	1035.62	6594.91	1247.56	6604.46	2181.22	6012.01
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	26029.19	3841.26	26808.53	3069.66	26818.08	3397.52	32508.36

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	73649.12	42910.45	78835.62	24065.90	84863.62	28320.98	72723.75
RCBs	3000.00	64.80	3500.00	182.00	3600.00	41.95	5725.60
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	22067.54	5604.57	27172.66	16031.50	28048.07	6942.24	20591.97
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	98716.66	48579.82	109508.28	40279.40	116511.69	35305.17	99041.32

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	19650.00	17417.05	18100.00	7705.04	19100.00	58650.32	21095.03
RCBs	1500.00	820.13	1500.00	1010.50	2000.00	850.30	446.03
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6140.00	3533.16	6140.00	3138.37	6190.00	4685.23	6024.85
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	27290.00	21770.34	25740.00	11853.91	27290.00	64185.85	27565.91

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8800.00	7200.21	8800.00	7123.40	7500.00	14209.31	11407.50

RCBs	500.00	210.00	500.00	200.00	500.00	32.75	678.30
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3150.60	4590.15	4700.60	2372.20	2373.74	588.76	2450.80
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	12450.60	12000.36	14000.60	9695.60	10373.74	14830.82	14536.60

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	102099.12	67527.71	105735.62	38894.34	111463.62	101180.61	105226.28
RCBs	5000.00	1094.93	5500.00	1392.50	6100.00	925.00	6849.93
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	31358.14	13727.88	38013.26	21542.07	36611.81	12216.23	29067.62
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	138457.26	82350.52	149248.88	61828.91	154175.43	114321.84	141143.83

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	40161.61	8.00	0.00	4568.95	0.00	44738.56	22325.80	100.00	0.00	14783.94	0.00	37209.74

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	27127.73	18.90	0.00	4761.02	0.00	31907.65	48031.74	3921.26	0.00	14579.96	0.00	66532.96

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
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00

FD						0.00						0.00
F & W						0.00						0.00
SG & MF						0.00						0.00
A & F						0.00						0.00
OTH	2748.84	56.80	0.00	1035.62	0.00	3841.26	1740.10	82.00	0.00	1247.56	0.00	3069.66
Sub total	2748.84	56.80	0.00	1035.62	0.00	3841.26	1740.10	82.00	0.00	1247.56	0.00	3069.66
Grand Total (I +II)	42910.45	64.80	0.00	5604.57	0.00	48579.82	24065.90	182.00	0.00	16031.50	0.00	40279.40

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - SGP						0.00						0.00
FD						0.00						0.00
F & W						0.00						0.00
SG & MF						0.00						0.00
A & F						0.00						0.00
OTH	1193.25	23.05	0.00	2181.22	0.00	3397.52	24692.01	1804.34	0.00	6012.01	0.00	32508.36

Sub total	1193.25	23.05	0.00	2181.22	0.00	3397.52	24692.01	1804.34	0.00	6012.01	0.00	32508.36
Grand Total (I +II)	28320.98	41.95	0.00	6942.24	0.00	35305.17	72723.75	5725.60	0.00	20591.97	0.00	99041.32

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	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	Bee Keeping	Indian Bee Colony		ha	550000
5	Bore Well	New		No.	600000
6	Breeder Unit	Broiler		1000	899000
7	Bulk Milk Cooling Unit			No.	1500000
8	Bunding	Farm Bunding		ha	15000
9	Cold Storage			No.	8800000
10	Compost/ Vermi Compost	Vermi Compost		No.	400000
11	Crossbred Cattle Farming			3+2	805000
12	Crossbred Cattle Farming			5+5	1775000
13	Cultivable Wasteland Development			ha	200000
14	Differential Rate of Interest Scheme			No.	15000
15	Drinking Water	RO Plant		No.	2500000
16	Drip Irrigation			ha	165000
17	Education	Schools		No.	15000000
18	Education	Schools		No.	9500000
19	Education Loans	Education Loan above Rs. 10.00 lakhs for Abroad		No.	2000000

20	Education Loans	Education Loan above Rs. 4.00 lakhs and upto Rs. 7.50 lakhs		No.	750000
21	Education Loans	Education Loan above Rs. 7.50 lakhs and upto Rs. 10.00 lakhs		No.	1000000
22	Electric Pump Sets		5	No.	180000
23	Export Credit	Post Shipment Export Credit		No.	1500000
24	Export Credit	Pre Shipment Export Credit		No.	2500000
25	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
26	Fish Culture	Trout	Trout hatchery	Acre	5000000
27	Food Grain Processing	Flour Mill		No.	1100000
28	Fruit Processing	Sorting, grading & Packing		No.	1000000
29	Godown		Rural godown	No.	146300
30	Godown		Storage godown	No.	1466300
31	Healthcare	Diagnostic Lab		No.	5000000
32	Healthcare	Nursing Home		No.	12000000
33	High density plantation	Apple		ha	3938000
34	Integrated Farming			Per Unit	3180000
35	Loan for Affordable Housing Projects			No.	100000
36	Loans to Agri. Start	ups		No.	10000000
37	Manufacturing Sector	Term Loan	Medium	No.	200000000
38	Manufacturing Sector	Term Loan	Micro	No.	1000000
39	Manufacturing Sector	Term Loan	Micro	No.	10000000

40	Manufacturing Sector	Term Loan	Micro	No.	2000000
41	Manufacturing Sector	Term Loan	Micro	No.	2500000
42	Manufacturing Sector	Term Loan	Micro	No.	500000
43	Manufacturing Sector	Term Loan	Micro	No.	7500000
44	Manufacturing Sector	Term Loan	Small	No.	100000000
45	Manufacturing Sector	Working Capital	Medium	No.	10000000
46	Manufacturing Sector	Working Capital	Micro	No.	1000000
47	Manufacturing Sector	Working Capital	Micro	No.	200000
48	Manufacturing Sector	Working Capital	Micro	No.	2000000
49	Manufacturing Sector	Working Capital	Micro	No.	500000
50	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
51	New Orchard	Temperate Fruits	Apple	ha	614900
52	Oil Extraction	Mustard Oil		No.	397000
53	Plantation	Poplar		ha	130000
54	Power Tiller			No.	95000
55	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
56	Repair of Dwelling Units	Other Centre		No.	500000
57	Sanitation	Toilets		No.	20000
58	Service Sector	Term Loan	Medium	No.	10000000
59	Service Sector	Term Loan	Micro	No.	100000
60	Service Sector	Term Loan	Micro	No.	1000000
61	Service Sector	Term Loan	Micro	No.	10000000
62	Service Sector	Term Loan	Micro	No.	200000
63	Service Sector	Term Loan	Micro	No.	3000000

64	Service Sector	Term Loan	Micro	No.	500000
65	Service Sector	Term Loan	Micro	No.	5000000
66	Service Sector	Term Loan	Small	No.	30000000
67	Service Sector	Working Capital	Micro	No.	1200000
68	Service Sector	Working Capital	Micro	No.	200000
69	Service Sector	Working Capital	Micro	No.	50000
70	Service Sector	Working Capital	Micro	No.	500000
71	Service Sector	Working Capital	Micro	No.	5000000
72	Sheep	Rearing Unit		10+1	252000
73	SHGs/ JLGs	Others		No.	200000
74	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
75	Solar Energy	Solar Pump Sets		No.	30000
76	Tractor		20	No.	650000
77	Trading Units	Term Loan	Micro	No.	10000000
78	Trading Units	Term Loan	Micro	No.	5000000
79	Trading Units	Working Capital	Micro	No.	10000000
80	Trading Units	Working Capital	Micro	No.	5000000
81	Tube Well	Shallow		No.	340000
82	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others	No.	6713
2	Apple/ Seb		Acre	394080
3	Apple/ Seb	High Density	Acre	583832
4	Broiler Farming	Others_	1000	144043
5	Fish Culture	Others_Trout_ Hatchery_	Per unit	1400000
6	Fish Culture	Others_Trout_ Raceway_	Per unit	238694
7	Goat Farming	Rearing Unit_ Semi_intensive_	10	32080
8	Indian Bean		Acre	31872
9	Indian Mustard	Irrigated	Acre	28520
10	Indigenous Cattle Farming	Others	Per animal	63575
11	Maize/ Makka	Irrigated	Acre	46984
12	Marketing Activities	Others	Per unit	40416
13	Mushroom/ Kukaramutta		Bag	408
14	Other Vegetables		Acre	61056
15	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
16	Sheep Farming	Rearing Unit_ Semi_intensive_	10	32080
17	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
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
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	J&K Competitiveness Improvement of Agriculture and Allied Sectors Project

Name and address of DDM

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

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