



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पुंछ जिला
Poonch 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: Poonch

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

PLP Document Prepared by:

Chander

District Development Manager NABARD

Poonch

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Poonch district is a hilly and border district in Jammu Division of the UT of J&K situated from 33°25 to 34°01 north latitude and between 73°58 to 74°35 east longitude.
2	Type of soil	The soil in Poonch district primarily consists of mountainous soil types due to its hilly terrain, with alluvial soils in some low-lying river valleys
3	Primary occupation	The primary occupation in Poonch district is agriculture, with a majority of the population engaged in farming and allied activities.
4	Land holding structure	The average landholding in Poonch district is relatively small, typically around 0.84 ha. This size reflects a predominantly small and marginal farmer community.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As against the target of Rs.71892.34 Lakh, the total achievement under ACP stands at Rs.101394.17 Lakh, which is around 141%.
2	CD Ratio	The CD ratio of most of the banks has noticed a YoY growth, from an average of 52.10% to 53.90% from March 2023 to March 2024.
3	Investment credit in agriculture	The investment credit in agriculture and allied has not been very encouraging and there is a decreasing trend in total agriculture credit from the previous year.
4	Credit flow to MSMEs	The credit flow to MSME sector has been very aggressive as the achievement in the MSME sector is 132%. There are many UT sponsored schemes which are promoting the lending growth in the MSME sector.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The projections for the year 2025-26 has been assessed at Rs.702.31 Crore which is approximately 12 percent more than that of projections of 2024-25. This significant increase is due to the HADP launched by UT Govt. which is expected to infuse Rs.5000 Crore in Rural Sector in next 05 years.
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2	Projection for agriculture and its components	The projections in agriculture and its components has been assessed at Rs.271.96 Crore wherein except for Crop Loan, the major share is for dairy sector which has more potential and the milk products are named as ODOP for the District.
3	Projection for MSMEs	The MSME sector has seen a significant boost in the District and is expected to rise. Therefore for the year 2025-26, the potential under MSME has been assessed at Rs.343.14 Crore.
4	Projection for other purposes	In case of other sectors, the projections under housing and education sector together is Rs.66.38 Crore. Moreover, for other sectors under other priority sector, the projections have been assessed and tabulated in the summary.

5. Developmental Initiatives

- NABARD has sanctioned 124 no. of projects under ongoing tranches of RIDF in the district (as on 31.03.2024), for supporting Government in creation of critical infrastructure in the district, with aggregate sanctioned loan amount of Rs.456.44 crore.
- NABARD is promoting 01 FPOs in the district under CSS-10,000 and 01 FPO under PODF-ID. Both the FPOs are aimed towards improving the livelihood of farming community.

6. Thrust Areas

- Nurturing the FPOs sanctioned under CSS through credit linkage support and facilitating market linkages of these FPOs.
- Implementation of Full Implementation Phase of WDF Project which will promote climate resilient activities in the proposed area.
- Implementation of Technology Transfer Projects in collaboration with KVK.
- Skill development and Livelihood Promotion of SHG members and unemployed rural youth.
- Undertaking Climate Resilience activities in the district with special focus on aspirational blocks.
- Establishment of small and nano enterprises and encouraging the youths to bring innovative ideas and develop business models for employment generation.
- Introduction of modern technology in the agriculture sector wherein the help of AI tools and IOT can be encouraged, which will save time and improved productivity.
- Improving the fodder and grassland resources for livestock management which is currently facing a lot of challenges with respect to fodder availability.
- Formulation of schemes with special focus on the bakerwals and gujjar community of the district who are yet to receive any recognition in the modern world.

7. Major Constraints and Suggested Action Points

- Lack of processing units for maize, milk, vegetables and horticultural produce, lack of information about various government schemes, non- availability of quality

seeds, fertilizers etc.

- Moreover, poor branch network, low spread of BCs, lack of off-farm skills and facilities for rural industrial entrepreneurship etc. are the major constraints in effective flow of GLC in the district.
- Increasing land coverage under horticulture crops by bringing in barren and uncultivable land under plant coverage (mango, citrus etc.) through micro irrigation practices
- Bringing more and more small holders under high value horticulture production system including precision farming.
- Area Based schemes may be formulated with credit linkage in potential clusters with necessary backward and forward linkages and coordinated efforts from department and banks
- Create and promote investment in infrastructure to support the development of fisheries and diversification of fish varieties.
- Under manufacturing enterprises, focus on developing and financing processing units. CGTMSE scheme needs to be made use of for enhancing credit to smaller units.

8. Way Forward

- All agencies will have to make concerted efforts to implement their programmes effectively so as to give fillip to the development of the district.
- Banks are also required to play a pivotal role by way of hassle-free credit dispensation, which may yield real dividend to the farmers, women, entrepreneurs and rural poor of the district.

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;

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

5	Animal Husbandry and 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. - Other support required to increase credit flow; and - Identification of sectors for Government sponsored programmes.
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	<ul style="list-style-type: none"> - Private investment opportunities available in each sector; - Availability of commercial infrastructure; and - Information on various schemes of Govt. & Banks.

6. Limitations and constraints

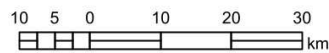
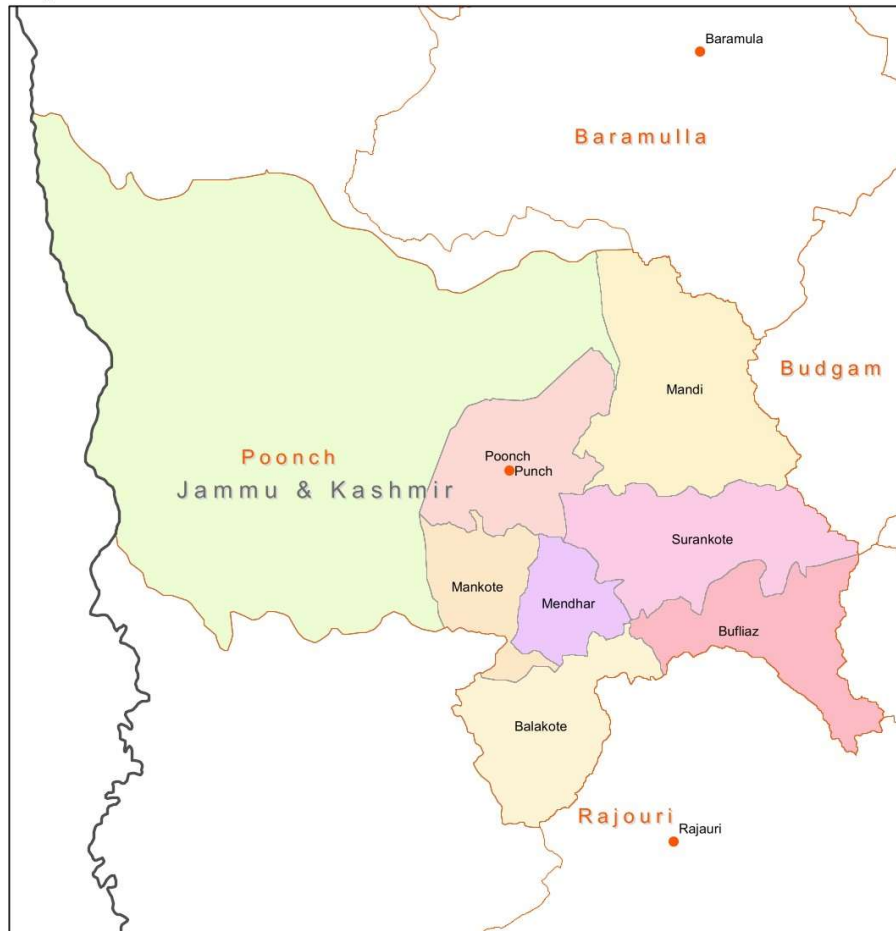
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Poonch



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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	27196.11
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	22277.75
2	Term Loan for agriculture and allied activities	4918.36
B	Agriculture Infrastructure	383.54
C	Ancillary activities	396.54
I	Credit Potential for Agriculture A+B+C)	27976.19
II	Micro, Small and Medium Enterprises	34314.40
III	Export Credit	0.00
IV	Education	246.40
V	Housing	4760.00
VI	Social Infrastructure	1878.75
VII	Renewable energy	215.37
VIII	Others	840.00
	Total Priority Sector	70231.11

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

(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	18719.99
2	Water Resources	221.69
3	Farm Mechanisation	330.26
4	Plantation & Horticulture with Sericulture	664.62
5	Forestry & Waste Land Development	8.80
6	Animal Husbandry - Dairy	4372.21
7	Animal Husbandry - Poultry	957.66
8	Animal Husbandry - Sheep, Goat, Piggery	1414.21
9	Fisheries	297.15
10	Farm Credit- Others	209.52
	Sub total	27196.11
B	Agriculture Infrastructure	
1	Construction of storage	124.25
2	Land development, Soil conservation, Wasteland development	18.09
3	Agriculture Infrastructure - Others	241.20
	Sub total	383.54
C	Ancillary activities	
1	Food & Agro. Processing	126.54
2	Ancillary activities - Others	270.00
	Sub Total	396.54
II	Micro, Small and Medium Enterprises	
	Total MSME	34314.40
III	Export Credit	0.00
IV	Education	246.40
V	Housing	4760.00
VI	Social Infrastructure	1878.75
VII	Renewable energy	215.37
VIII	Others	840.00
	Total Priority Sector	70231.11

District Profile - 1
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank, District Poonch	Jammu & Kashmir Bank Ltd

Table 1: Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1674.00
2	No. of Sub Divisions	2
3	No. of Blocks	11
4	No. of revenue villages	178
5	No. of Gram Panchayats	229

1.a Additional Information

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

Table 2: Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu And Kashmir
2	District	Poonch
3	Agro-climatic Zone 1	PAZ1 - Western Himalayan Region
4	Climate	Humid to Cold Arid
5	Soil Type	Hill Soils, Mountain Meadow Skeltal, Tarai

Table 3: Land Utilization [ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	164547
2	Forest Land	83086
3	Area not available for cultivation	26828
4	Barren and Unculturable land	19974
5	Permanent Pasture and Grazing Land	18600
6	Land under Miscellaneous Tree Crops	4
7	Cultivable Wasteland	7787
8	Current Fallow	30
9	Other Fallow	26

Table 4: Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	11
2	Total	11

Table 5: Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	37893	72.20	14600	33.06
2	>1 to <=2 ha	9476	18.06	13158	29.79
3	>2 to <=4 ha	4222	8.04	11347	25.69
4	>4 to <=10 ha	863	1.64	4620	10.46
5	>10 ha	29	0.06	440	1.00
6	Total	52483	100	44165	100

Table 6: Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	54.26
2	Of the above, Small/ Marginal Farmers	47.36
3	Agricultural Labourers	31.58
4	Workers engaged in Household Industries	3.93
5	Other workers	71.61

Table 7: Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	476.83	251.89	224.94	438.20	38.63
2	Scheduled Caste	0.05	0.04	0.01	0.03	0.02
3	Scheduled Tribe	176.10	90.27	85.83	171.01	5.09
4	Literate	261.72	163.33	98.39	231.54	30.18
5	BPL	138.40	73.11	65.28	135.03	3.37

Table 8: Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	91.57
2	Rural Households	85.20
3	BPL Households	34.60

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	86.99
2	Having source of drinking water	81.20
3	Having electricity supply	76.88
4	Having independent toilets	91.57

Table 10: Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	178
2	Villages having Post Offices	84
3	Villages having Banking Facilities	140
4	Villages having Primary Schools	178
5	Villages having Primary Health Centres	178
6	Villages having Potable Water Supply	178
7	Villages connected with Paved Approach Roads	160

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Digest of Statistics 2022-23 48 Edition, Official Website of District Administration and Economic Survey J&K 2023-24
1.a Additional Information	Digest of Statistics 2022-23 48 Edition, Official Website of District Administration and Economic Survey J&K 2023-24
2. Soil & Climate	Official Website of District Administration
3. Land Utilisation [ha]	Digest of Statistics 2022-23 48 Edition
4. Ground Water Scenario (No. of blocks)	Ground Water Resources of J&K by CGWB, GOI
5. Distribution of Land Holding	Digest of Statistics 2022-23 48 Edition
6. Workers Profile [In '000]	Digest of Statistics 2022-23 48 Edition
7. Demographic Profile [In '000]	Digest of Statistics 2022-23 48 Edition
8. Households [In '000]	Digest of Statistics 2022-23 48 Edition
9. Household Amenities [Nos. in '000 Households]	Digest of Statistics 2022-23 48 Edition
10. Village-Level Infrastructure [Nos.]	Digest of Statistics 2022-23 48 Edition

District Profile - 2
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1421
2	Primary Health Centres	44
3	Primary Health Sub-Centres	134
4	Dispensaries	25
5	Hospitals	1
6	Hospital Beds	50

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	166
2	Registered FPOs	16
3	Agro Service Centres	2
4	Soil Testing Centres	2
5	Approved nurseries	5
6	Agriculture Pumpsets	NA
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

Table 13: Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	28216.00
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	3.39
4	Area irrigated by Canals/ Channels	5.28
5	Area irrigated by Wells	0.23
6	Area irrigated by Tanks	0.03
7	Area irrigated by Other Sources	0.55
8	Irrigation Potential Utilized (Gross Irrigated Area)	6.09

Table 14: Infrastructure for Storage, Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1310

2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	1194
4	Goods Transport Vehicles [Nos.]	2827

Table 15: Processing Units

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

Table 16: Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	15510	1530	13980
2	Cattle - Indigenous	38150	6990	31160
3	Buffaloes	114670	2980	111690
4	Sheep - Cross bred	119510	11740	107770
5	Sheep - Indigenous	NA	NA	NA
6	Goat	100660	9770	90890
7	Pig - Cross bred	NA	NA	NA
8	Pig - Indigenous	NA	NA	NA
9	Horse/Donkey/Camel	8780	NA	NA
10	Rabbit	NA	NA	NA
11	Poultry - Improved	183000	NA	NA
12	Poultry - Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	16
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	24
5	Animal Breeding Farms	2

6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	32
9	Milk Collection Centres	20
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

Table 18: Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	1139.00	MT	6.54	gm/day
2	Egg	99.31	Lakh Nos.	20.8	nos/p. a.
3	Milk	134.99	MT	283.09	gm/day
4	Meat	1732.00	MT	9.96	gm/day
5	Wool	0.20	MT	-	-

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Digest of Statistics 2022-23 48th Edition
12. Infrastructure & Support Services For Agriculture[Nos.]	Digest of Statistics 2022-23 48th Edition and Line Department
13. Irrigation Coverage ['000 ha]	Digest of Statistics 2022-23 48th Edition
14. Infrastructure For Storage, Transport & Marketing	Digest of Statistics 2022-23 48th Edition
15. Processing Units	Digest of Statistics 2022-23 48th Edition and Line Department
16. Animal Population as per Census [Nos.]	Digest of Statistics 2022-23 48th Edition and Line Department
17. Infrastructure for Development of Allied Activities [Nos.]	Digest of Statistics 2022-23 48th Edition and Line Department
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Digest of Statistics 2022-23 48th Edition

District Profile - 3 Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district	NA	NA	NA
2	Land Holdings - SF (%)	72.20	72.20	72.20
3	Land Holdings - MF (%)	18.06	18.06	18.06
4	Rainfall -Normal (mm)	1337	1337	1337
5	Rainfall - Actual (mm)	1083	1150	1180
6	Cropping Pattern	Major Kharif Crops: Maize Paddy and Pulses and Major Rabi Crops: Wheat	Major Kharif Crops: Maize Paddy and Pulses and Major Rabi Crops: Wheat	Major Kharif Crops: Maize Paddy and Pulses and Major Rabi Crops: Wheat

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15262.96	12714.00	9722.44

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)	Prod-uctivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	2.90	50.56	17434.48	3.00	50.83	16943.33	3.10	50.90	16419.35
2	Maize	22.30	727.83	32638.12	24.94	684.87	27460.71	25.00	695.00	27800.00
3	Wheat	15.32	353.26	23058.75	15.53	341.00	21957.50	15.60	350.00	22435.90
4	Pulses	0.03	0.03	1000.00	0.02	0.03	1500.00	0.02	0.03	1500.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.44	0.47	0.53
2	Net sown area (lakh ha)	0.25	0.27	0.30
3	Cropping intensity (%)	176.00	174.07	176.67

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	2.34	2.34	2.34
2	Fertilizer consumption - Rabi (kg/ha)	1.57	1.57	1.57
3	Total (kg/ha)	3.91	3.91	3.91

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	0	0	0

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	32247	27367	29046
2	GLC through KCC (Rs. lakh)	14236.49	11912.92	7956.60

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	22445	27882	35432

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	8538	4823	2000

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	4241	6227	5685

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Digest of Statistics 48 th Edition 2022- 23
Table 2: GLC under Agriculture	ACP Achievement 2023-24
Table 3: Major Crops, Area, Production, Productivity	Digest of Statistics 48 th Edition 2022- 23
Table 4: Irrigated Area, Cropping Intensity	Digest of Statistics 48 th Edition 2022- 23

Table 5: Input Use Pattern	Digest of Statistics 48 th Edition 2022- 23
Table 6: Trend in procurement/ marketing	Digest of Statistics 48 th Edition 2022- 23
Table 7: KCC Coverage	ACP Achievement 2023-24
Table 8: PM Kisan & Other DBTs	Department of Agriculture
Table 9: Soil testing facilities	Ministry of Agriculture and Farmers Welfare Department of Agriculture and Farmers Welfare and Economic Survey 2022 -23
Table 10: Crop Insurance	Ministry of Agriculture and Farmers Welfare Department of Agriculture and Farmers Welfare

District Profile – 4
Key Insights into Agriculture and Allied

Water Resources

Table 1: GLC

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

Table 2 : Irrigated Area

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	44.00	44.00	44.00
2	Net Irrigated Area ('000 ha)	3.37	3.39	3.43
3	Gross Irrigated Area ('000 ha)	5.80	6.09	6.20

Table 3: Block level water exploitation status

Sr. No.	District	Block Name	31/03/2023	31/03/2024
1	Poonch	Balakote	Safe	Safe
2	Poonch	Bufliaz	Safe	Safe
3	Poonch	Lassana	Safe	Safe
4	Poonch	Loran	Safe	Safe
5	Poonch	Mandi	Safe	Safe
6	Poonch	Mankote	Safe	Safe
7	Poonch	Mendhar	Safe	Safe
8	Poonch	Nangali Sahib Sain Baba	Safe	Safe
9	Poonch	Poonch	Safe	Safe
10	Poonch	Sathra	Safe	Safe
11	Poonch	Surankote	Safe	Safe

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Irrigated Area & Potential	Digest of Statistics 48 th Edition 2022-23
Table 3: Block level water exploitation status	Ground Water Resources of J&K by CGWB GOI

Farm Mechanization

Table 1: GLC

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

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1	2	2
2	Power Tillers	12	14	20

Table 3: Service Centers

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Mechanization in District	Digest of Statistics 48 th Edition 2022-23 and 47 th Edition 2021-22
Table 3: Service Centers	Digest of Statistics 48 th Edition 2022-23 and 47 th Edition 2021-22

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	1	1	2

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	3.75	2.00	3.87	2.02	3.90	2.04
2	Pear	1.84	4.72	1.86	4.75	1.88	4.78
3	Apricot	0.75	0.84	0.75	0.80	0.75	0.82
4	Peach	0.63	0.65	0.65	0.50	0.66	0.54
5	Walnut	7.18	13.51	7.20	14.18	7.22	14.30

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data Not available
Table 2: Production Clusters	Department of Horticulture
Table 3: Production and Productivity	Digest of Statistics 48 th Edition 2022-23 and 47 th Edition 2021-22

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

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	34.08	34.08	34.08
2	Waste Land ('000 ha)	7.78	7.78	7.78
3	Degraded Land ('000 ha)	0.02	0.02	0.02

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Dry Nursery	4	5	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Area under Forest Cover & Waste Land	Digest of Statistics 48 th Edition 2022-23 and 47 th Edition 2021-22
Table 3: Nurseries (No.)	Digest of Statistics 48 th Edition 2022-23 and 47 th Edition 2021-22

District Profile - 5
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	NA
2	KCC for working capital (Rs. lakh)	NA	NA	NA
3	KCC for working capital (No.)	2034	2688	5420

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Processing Infrastructure	Department of Animal Husbandry
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Department of Animal Husbandry

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	NA
2	KCC for working capital (Rs. lakh)	NA	NA	NA
3	KCC for working capital (No.)	106	198	256

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	268000	268000	268000
2	Broiler Farms (No.)	0	0	0
3	Hatcheries (No.)	0	0	0
4	Popular breeds	Chabro	Chabro	Chabro

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Poultry	Digest of Statistics 2022-23 48 th Edition and 2021-22 47 th Edition

Animal Husbandry – SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Rambouillet cross
2	Popular goat breed(s)	Beetal cross and Kaghani cross

Sources

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

Fisheries
Table 1: GLC

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

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	62	66	71
2	Fish Seed Hatchery (No.)	1	1	1

Table 3: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Inland Fisheries Facilities	Department of Fisheries
Table 3: Fisheries Infrastructure Development Fund (FIDF)	Department of Fisheries

Agri. Infrastructure**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Nil	Nil	Nil
2	Loans for Storage Godowns (Rs. lakh)	Nil	Nil	Nil
3	Loans for Cold Storages (Rs. lakh)	Nil	Nil	Nil
4	Loans for Other Agri Infrastructure (Rs. lakh)	Nil	Nil	Nil

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	22	16	16
4	Storage Godowns (Capacity - '000 MT)	2065	1865	1865

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	1	1	1
6	Market Yards [Nos] / Wholesale Market (No.)	1	1	1
7	Storage capacity available with PACS/ LAMPS/ RMCs ('ooo MT)	2065	1865	1865

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data not available
Table 2: Agri Storage Infrastructure	Digest of Statistics 2022-23 48 th Edition and 2021-22 47 th Edition

District Profile – 6
Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure – Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	0.00	1.20	1.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	3.90	3.91	3.92
2	Pesticides Consumption ('000 kg)	0.18	0.19	0.20

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	5.00	5.10	5.2
2	Bio-Fertilizers ('000 kg)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24
Table 2: Fertilizer Consumption	Digest of Statistics 2022-23 48 th Edition and Agriculture Department
Table 3: Production of inputs	Digest of Statistics 2022-23 48 th Edition

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4.00	20.22	139.59
3	MUDRA Loans (Rs. lakh)	15876.00	14886.00	18874.00

Table 2: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	20	20	20
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24
Table 2: Other Ancilliary Services	Cooperative Department

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15472.85	9852.97	27384.61
2	No. of units financed	3844	2424	6292

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)	NA	NA	8954
3	Small Units (No.)	NA	NA	59
4	Medium Units (No.)	NA	NA	0
5	Udyog Aadhar Registrations (No.)	NA	NA	835
2	Handicrafts Clusters (No.)	NA	23	23
3	Weavers' Coop. Societies (No.)	NA	6	6

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	4	6	6

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	381	402
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	NA	20	23

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24
Table 2: MSME units - Cumulative	MSME Udyam Registration Portal
Table 3: Traditional activities	Digest of Statistics 2022-23 48 th Edition and 2021-22 47 th Edition
Table 4: Skill Development Trainings	Digest of Statistics 2022-23 48 th Edition and 2021-22 47 th Edition

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0	0	0
2	GLC under Education (Rs. lakh)	86.55	52.58	99.59
3	GLC under Housing (Rs. lakh)	5857.47	3238.67	3637.40

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	8851	31037	44356

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24
Table 2: Progress under PMAY	Digest of Statistics 2022-23 48 th Edition and 2021-22 47 th Edition

Public Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	Nil	Nil	Nil
2	Amt of RIDF assistance (Rs. lakh)	15010.62	22359.46	6809.26

Sources

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

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)	20.00	0.00	0.96

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	Nil	Nil	Nil
2	Assistance under Green Climate Fund (Rs. lakh)	Nil	Nil	Nil
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	Nil	54.40	55.02

Table 2: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1000	19	25	0	0	1044
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	1000	19	25	0	0	1044

Table Name	Source(s) and reference year of data
Table 1: GLC	ACP Achievement Data 2021-22 2022-23 & 2023-24
Table 2: Renewable Energy Potential	Annual Report by Ministry of New and Renewable Energy

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	875	1235	1545
2	JLG Bank Linkage (Rs. lakh)	NA	NA	NA
3	Loans through SHPIs (Rs. lakh)	NA	NA	NA
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	NA	NA	NA

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	11	11	11
2	No. of SHGs formed	1276	1750	1940
3	No. of SHGs credit linked (including repeat finance)	875	1235	1545
4	Bank loan disbursed (Rs. lakh)	NA	NA	NA
5	Average loan per SHG (Rs. lakh)	NA	NA	NA
6	Percentage of women SHGs %	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	JK SRLM
Table 2: Status of SHGs	JK SRLM

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	45	55
2	Consumer Stores (No.)	15	14
3	Housing Societies (No.)	0	0
4	Weavers (No.)	6	6
5	Marketing Societies (No.)	0	0
6	Labour Societies (No.)	1	1
7	Industrial Societies (No.)	-	-
8	Sugar Societies (No.)	-	-
9	Agro Processing Societies (No.)	-	-
10	Others (No.)	98	111
11	Total (No)	165	190

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

Sources:

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Cooperative Database Portal
Table 2: Details of credit cooperative societies	National Cooperative Database Portal
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database Portal

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	8	40	29	11	0	0	1764	40	100	6500
Regional Rural Bank	1	9	7	2	0	0	176	5	23	1495
District Central Coop. Bank	1	5	4	1	0	0	0	0	14	910
Coop. Agr. & Rural Dev. Bank	1	2	0	2	0	0	0	0	6	390
Primary Agr. Coop. Society	20	20	20	0	0	0	0	0	44	2860
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	31	76	60	16	0	0	1940	45		

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 (%)
Regional Rural Bank	NA	NA	NA	0	0	17596.00	19433.00	21525.00	10.8	5.63

Cooperative Banks	NA	NA	NA	0	0	10193.00	10322.00	9834.00	-4.7	2.57
Commercial Banks	NA	NA	NA	0	0	309812.00	319908.00	350928.00	9.7	91.74
Others	NA	NA	NA	0	0	136.00	156.00	235.00	50.6	0.06
All Agencies	NA	NA	NA	0	0	337737.00	349819.00	382522.00	9.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	0	0	150438.00	168623.00	191372.00	13.5	92.76
Regional Rural Bank	NA	NA	NA	0	0	9884.00	11480.00	12815.00	11.6	6.21
Cooperative Banks	NA	NA	NA	0	0	1899.00	2103.00	2059.00	-2.1	1.00
Others	NA	NA	NA	0	0	29.00	30.00	59.00	96.7	0.03
All Agencies	NA	NA	NA	0	0	162250.00	182236.00	206305.00	13.2	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	48.6	52.7	54.5
Regional Rural Bank	56.2	59.1	59.5

Cooperative Banks	18.6	20.4	20.9
Others	21.3	19.2	25.1
All Agencies	48.0	52.1	53.9

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	66339	43727	21091	3354
Regional Rural Bank	10327	13636	6278	3524
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	76666	57363	27369	6878

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	36738.80	19.2	7260.68	3.8	9186.79	4.8	0.00	0.0	331.74	0.2
Regional Rural Bank	6067.05	47.3	2408.87	18.8	2723.08	21.2	0.00	0.0	1223.24	9.5
Cooperative Banks	217.79	10.6	35.15	1.7	0.00	0.0	0.00	0.0	0.00	0.0
Others	26.73	45.3	17.73	30.1	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	43050.37	20.9	9722.43	4.7	11909.87	5.8	0.00	0.0	1554.98	0.8

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	34929.61	32533.37	93.1	39740.36	20806.25	52.4	52696.23	93602.91	177.6	107.7
Regional Rural Bank	9234.37	4633.68	50.2	10157.82	5694.58	56.1	12346.38	7371.89	59.7	55.3
Cooperative Banks	5605.89	193.17	3.4	6166.41	161.01	2.6	6849.73	380.14	5.5	3.8
Others	0.00	6.23	0	0.00	8.48	0	0.00	39.23	0	0.0
All Agencies	49769.87	37366.45	75.1	56064.59	26670.32	47.6	71892.34	101394.17	141.0	87.9

8. 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	14080.06	14236.49	101.1	15558.63	11912.92	76.6	16188.57	7956.60	49.1	75.6
Term Loan (Agri.)	5042.03	1026.47	20.4	6793.57	801.08	11.8	7009.47	1765.84	25.2	19.1
Total Agri. Credit	19122.09	15262.96	79.8	22352.20	12714.00	56.9	23198.04	9722.44	41.9	59.5
Other Priority Sectors*	11871.14	6630.64	55.9	13058.12	4103.35	31.4	13058.12	5943.33	45.5	44.3

Total Priority Sector	49769.87	37366.45	75.1	56064.59	26670.32	47.6	56910.43	43050.38	75.6	66.1
MSME	18776.64	15472.85	82.4	20654.27	9852.97	47.7	20654.27	27384.61	132.6	87.6

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] 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	167299.00	1118.00	0.7	191372.00	1341.00	0.7	0.5
Regional Rural Bank	NA	NA	NA	11480.00	404.00	3.5	12815.00	525.00	4.1	2.5
Cooperative Banks	NA	NA	NA	2103.00	499.00	23.7	2059.00	423.00	20.5	14.7
Others	NA	NA	NA	30.00	15.00	50.0	59.00	15.00	25.4	25.1
All Agencies	NA	NA	NA	180912.00		0.00	206305.00	2304.00	1.12	0.37

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

Source(s)	
1	District Level Review Committee for March Quarter 2024
2	Annual Credit Plan Achievement made under FY 2023-24
3	Lead Bank Office and NRLM

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

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

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

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

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

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

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

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

v. 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.

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

vii. 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.

viii. 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.

ix. World’s Largest Cooperative Training Scheme

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

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

xi. 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.

xii. To provide facilities at par with FPOs for existing PACS and 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.

iv. 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:

- Viable Farming Assets: The scheme now includes the creation of

infrastructure for viable projects for building community farming assets.

- **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Government has approved merger of Dairy Processing & Infrastructure Development Fund (DIDF) with Animal Husbandry Infrastructure Development Fund (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 MahaAbhiyan):

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 Rs.24104 crore.

2. Union Budget

2.1. Important Announcements

- **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards.
- **Release of new varieties:** 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- **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.

- 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.
- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- Mudra Loans: The limit enhanced to Rs.20 lakh from the current 10 lakh under the Tarun category.
- 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.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- 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.
- 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.
- 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.
- 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:

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

Focus Areas:

- Productivity and resilience in Agriculture
- Employment & Skilling
- Inclusive Human Resource Development and Social Justice
- Manufacturing & Services
- Urban Development
- Energy Security
- Infrastructure
- Innovation Research & Development and
- Next Generation Reforms

3. Policy Initiatives - RBI

- 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.
- RBI's 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.
- 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

- 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.
- 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).
- 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.
- New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
- Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.
- NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.
- 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.

- NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:
- Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
- Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suwidha(Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- Real-time banking solution for SHGs (Money Purse Application).
- 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.
- 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.
- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of
- 3.67 crore for deploying 1631 micro ATM devices at PACS (440) and cooperative milk societies (1191).
- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies: Incentive Scheme for BCs operating in NE States and hilly states.

5. 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.

6. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

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7. 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.

8. 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. Saturation Drive campaign:

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

10. National FPO Policy:

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

11. Climate Action and Sustainability:

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

12. Off Farm Sector Development:

Capacity Building Fund Social Stock Exchange (CBF-SSE): The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve

the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

13. 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.

14. 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.

15. 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.

16. Govt Sponsored Programmes linked with Bank Credit

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 sector 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.

3. State Budget

3.1. 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 technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.
- Construction of 6 Grain storage units in 6 districts which are deficit in grain storage facility under the Scheme "Worlds Largest Grain Storage".
- Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25. AIIMS, Awantipora to be made functional by March 2025.
- Infrastructure of 389 schools to be upgraded under Pradhan Mantri Schools for Rising India (PM SHRI) Scheme.
- 186 villages, having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- 75 lakh youth engagement in various sports events to be held at the Panchayat, Block, District, UT and National level during 2024-25.
- New initiative to create ecosystem for promotion of enterprises and self-employment, generate over 5 lakh opportunities for self-employment and expand investments through credit support.
- Additional 10 kg of rice per month to Priority Households will be provided under Prime Ministers Food Supplementation Scheme.
- Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (Batal and Pahalgam).
- Out of 3,256 water supply schemes under Jal Jeevan Mission (JJM), 776 schemes have been completed and remaining 2,480 schemes have been

targeted for completion for coverage of balance 4.26 lakh households with Household Tap Functional Connections (FHTCs) to achieve 100% coverage under tap water connections.

- 450 water supply schemes under languishing programme and 159 water supply schemes under National Bank for Agriculture and Rural Development (NABARD) loan assistance are targeted for completion in 2024-25.
- Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25.
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- 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 (JK 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.

3.2. Highlights related Agriculture & Farm Sector

- Establishment of 2,000 Kisan Khidmat Ghars (KKGs) for providing facilities to the farming community at their door step. Reinvigorating Agriculture and allied sectors through Holistic Agriculture Development Programme (HADP) by strengthening seed systems, boosting production and productivity, creating agri-business ecosystems and securing livelihoods through enhanced jobs and income creation.
- Strengthening of Departmental Seed Multiplication Farms.
- Competitiveness Improvement of Agriculture and Allied Sectors project in Jammu and Kashmir (JKCIP) to be implemented with an estimated value of USD 100 million loan from International Fund for Agricultural Development (IFAD). The goal of the project is to contribute to the sustained increase in income of rural households by improving the competitiveness of farming operations.
- 20 agriculture and allied sector products have been identified, out of which 05 products (Saffron, Sulai Honey, Muskhbudgi Rice, Bhaderwah Rajmash and Udhampur Kalari) have got geographical indication (GI) registration and rest are under process.
- Distribution of farm machinery benefitting 70,000 farmers.
- 25,000 MTs of Controlled Atmosphere (CA) storage capacity to be added.
- Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.
- 3,000 dairy units to be established providing direct employment to around 4,000 people.
- Increase in milk production from 25 to 45 lakh Metric Ton and increase in milk collection/chilling from 2.0 to 8.5 lakh Litres Per Day (LLPD) over a period of five years.
- 100 satellite heifer rearing units will be established in the private sector.

- 1,800 Pashu Sakhis will receive incentives for ration balancing for 6,00,000 cows and for the milk recording programme of 30,000 dairy cows.
- 60,000 backyard poultry units will be established in rural areas.
- Hybrid fodder seed kits will be provided for 3,600 hectare of land.
- 100 hydroponic fodder units and 60 silage-making units, along with 6 fodder depots to be established to ensure availability in fodder-deficient areas.
- Fish Production to be enhanced from 30,670 MT to 35,250 MT with technological interventions.

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

- Under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 400 lakh mandays to be generated.
- 12,000 additional Self Help Groups (SHGs) to be formed during 2024-25.
- 600 new panchayat ghars to be constructed under Rashtriya Gram Swaraj Abhiyan (RGSA) with 100% internet connectivity.
- 2.60 lakh mandays of training to Panchayati Raj Institution (PRI) members under Rashtriya Gram Swaraj Abhiyan (RGSA).
- 80,000 houses to be constructed under Pradhan Mantri Awas Yojana Gramin (PMAY-G).
- 06 Villages to have solid/liquid waste management facilities in order to become clean with litter and plastic free.
- 26,000-hectare area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25.
- Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".
- Enhancing avenues of livelihood generation through involvement of the Panchayat Level Biodiversity Management Committees (BMCs) and integrating them with Self Help Groups (SHGs) registered with NRLM for sustainable collection and disposal of forest produce.
- 653 Anganwadi Centres (AWCs) have been targeted for upgrading as Bal Vidyalayas.
- 186 villages having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- Training of 6,000 women Self Help Groups registered with NRLM to be completed.

- Rs.1000 crore new road and bridge projects to be taken up under NABARD loan assistance under RIDF Tranche XXX during 2024-25.
- 5,000 improved biomass cook-stoves to be provided in the tribal areas to reduce indoor air pollution and fuel use.

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

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

Incentives/Schemes for Dairy Sector:

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

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

production.

Incentives/Schemes for Fisheries Sector:

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

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

Chapter 2

Credit Potential for Agriculture

2. Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The District economic is predominantly dependent of agriculture and about more than 90% of the population is directly or indirectly dependent on agriculture. The land holdings in the district are very small with an average of 0.84 ha. The climate of the district ranges from Humid to Cold Arid falling under PAZ1 Western Himalayan Region Agro Climatic Zone and hence distribution of rainfall and sowing seasons vary from region to region. Area under various crops is almost stagnating and there is little scope for horizontal expansion. Therefore, the growing demand for food grains will have to be met by increasing the productivity. However, only 1% area is under irrigation and remaining 99% is rain-fed. The major crops are Maize, Wheat, Paddy and Pulses. The total cropped area and net sown area in the district are 47008 ha and 28186 ha, respectively. The net irrigated area (NIA) is 3.39 ha. and the rest is rainfed.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

For seeds / planting material, there are 43 outlets in the district. The Department of Agriculture distributes certified seeds as per the approved seed replacement rate

Through Agricultural Extension Centers (AEC)/ their depots. Fertilizers are sold to farmers through private dealers and co-operative societies. Further, various Central Sector Schemes, Schemes under UT Capex Budget for Promotion of organic farming, Intensive Vegetable Development Programme, Promotion of Spices & Condiment etc. Further, the recently launched Holistic Agriculture Development project launched by the UT Govt for promotion of Agriculture and Allied activities also provides necessary support to the farmers under various components like Development of Seed and Seed Multiplication chain in PPP mode, Promotion of Niche crops, Promotion of Vegetables/exotic vegetables under open & hi-tech protected cultivation, Farm mechanization and automation, Promotion of Oilseeds etc.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The total cropped area in the district is 0.47 lakh ha and the area available for irrigation is 0.28 lakh ha. The irrigated area is only 0.06 lakh ha which is very less.

Groundwater irrigation is almost negligible in the district because groundwater availability is very limited due to, especially in hilly areas. Shallow aquifers are present but are highly dependent on rainfall for recharge. Poonch district is traversed by several small rivers and streams, with the Poonch River being the main water source for irrigation and drinking water. Other smaller streams flow from the Pir Panjal range, contributing to local water needs, but they often experience seasonal fluctuations and reduced flow during dry periods. The available sources of surface water need to be further exploited in order to optimize the surface water availability. According to the 2023 report on groundwater survey, all the 11 blocks of the District Poonch are classified as safe. The stage of groundwater development is 14.28%. The

annual ground water recharge is 0.20 BCM and the Annual Extractable Ground Water Resource is 0.18 BCM.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district does not have adequate facility for irrigation. The Net Irrigated Area in the district is 1% of the net sown area. Canals is one main source of irrigation. A total of 5280 Ha of land is being irrigated by Canals, however due to earthen nature of canal, most of the canals are damaged which leads to excessive wastage and leakage of water, due to which full irrigation potential not utilised.

These canals can be renovated through Rural Infrastructure Development Fund (RIDF) of NABARD. The Agriculture / Horticulture Department focus on promoting The Per Drop More Crop (PDMC) scheme under PMKSY in the district that focuses on micro irrigation, including drip irrigation, to improve water use efficiency at the farm level. Demonstration farms need to be established to promote awareness among farmers. Under HADP, Promotion of Micro-irrigation and Creation of irrigation sources (Bore Wells), Water Storage Structures- Storage Tanks, Portable Geo Tanks, Roof-top Rain Water Harvesting Structures, Poly Tanks/flexi water tanks, Gravity feed drip irrigation systems shall be promoted over the next 5 years in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The district is hilly and size of agriculture fields is very small. Hence, there is limited scope for all types of technological intervention. However, Power Tiller has scope in all areas. Further, tractor has a role to play in some of the Blocks such as Surankote, Mendhar and Mankote. Further, the Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability, agricultural productivity can go up to 4.2 tons per hectare. Additionally, Agricultural Mechanization provides several financial and social benefits to farmers apart from increasing agricultural productivity. It results in 15 to 20 percent savings in the use of fertilizers and seeds, and 20 to 30 percent savings in labor and operational time.

Additionally, there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity. Since Poonch is a hilly district, use of smaller machines suitable for horticulture operations in the hills / mountains may result in enhancing effectiveness and increasing farm income. The farm mechanization will help to enhance the overall productivity and production with the lowest cost of production.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The availability of Dealers / Suppliers of tractors, servicing/repair facilities and spares for the machinery are very limited in the district. Some agricultural implements like power tillers, tractors, etc. are sold by Agriculture Department at subsidized rates. By and large the remote areas do not have access to them. There is lack of awareness about new implements e.g. Zero Tillage technology which result in lowering cost of cultivation and increasing productivity in order to ensure Farm Mechanization for Resource Use Efficiency in Hill Agriculture in the district, the HADP scheme has been designed to provide Farm Machinery Banks, Custom Hiring

Centres and Improved Mechanisation Level and Farm Power implements like Brush cutters, Vertical conveyer Reaper, Tractor Operated mower, Tractor operated pruning machine etc. shall be provided.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climatic conditions of district Poonch are favourable for horticulture development. The district has orchards of various fruit varieties but plantation is in a scattered manner. The plain areas of Surankote, Mendhar and Mankote grow fruit trees of various species like plum, peach, apricot, mangoes, gauva etc. The total area under Horticulture crops in the district is 18861 ha. With regards to the dry fruits, the total area covered stands at 7483 ha.

The major dry fruits grown are Walnut and Almond of which walnut accounts for maximum area i.e 7192 ha. Apart from fruit crops, the conditions prevailing in the district are also favourable for non-traditional horticulture activities like, commercial production and processing of mushroom, medicinal and aromatic plants, like Alovera, Harad, Behera, Ashwagandha, etc.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The District has 09 nurseries, out of which 06 are government and 03 is private. These nurseries supply planting materials to the horticulture farmers of the district. The Horticulture Department has nurseries – cum - orchards for supply of quality planting materials. Vegetables such as potatoes, cauliflower, tomatoes, and cabbage are grown, catering to local markets and some neighboring areas. There is potential to expand vegetable farming, particularly through polyhouse cultivation and other protected cultivation practices to extend growing seasons. The district does not have any cold storage facility. The J&K Horticulture and Marketing Planning Department provides post-harvest and marketing support to the fruit growers in the district. The total plants raised by the nurseries during the year 2022-23 stood at 1.37 lakh and the total plants distributed stood at 0.67 lakh in 2022-23.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Presently, the agriculture sector is confronted with issues like practice of mono cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers as there is a limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 1% of the net sown area, climate risk, etc. For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro- Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In Poonch district, approx. 0.34 lakh Ha of area is forest land, which constitutes 29.44% of the geographical area. In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species like Bamboo, Jatropha, etc. In addition, there is also some scope for diversification of agriculture to agro-forestry. Under farm forestry, farmers commonly grow Poplar on bunds/ wastelands. The main species that can be raised with bank finance are Neem, Casuarina, Teak, Forest Nursery and Eucalyptus. The forest nurseries can also be set up with bank finance. The Department is providing free technical guidance and supplying quality planting material at the subsidized rates to the farmers. For production and supply of plants, the department has established five forest nurseries in the district.

During 2022-23, 8000 forest plants were planted to rehabilitate the degraded area. No wood based industries and no effective marketing tie-up is available. Banks are not inclined to finance long gestation forestry activities. There is no support price mechanism by the UT Government for the forest produce as in the case of other States.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The dairy sector in Poonch district is an important livelihood source for many rural households and has seen a gradual increase in production due to local demand and supportive government programs. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk producing animal breeds. Additionally, a large portion of the rural population in the district comprises small and marginal farmers or landless laborers who can substantially engage in the economic activities of the area/block through animal husbandry. According to the Livestock Census 2019, there are approximately 0.53 lakh cows and 1.14 lakh buffaloes in the district. In the district, milk production is mainly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen, and the milk marketing network is not well-developed. The total milk production in the district is around 134.99 MT. During the last few years, the milk yield has increased in the district on account of the efforts of the department and Area Based Development Scheme on dairy launched by NABARD and also due to purchase of cross bred cows yielding 10-15 liters of milk per day through dealers from Punjab/Haryana and other neighboring states under Integrated Dairy Development Scheme of the UT Government.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Infrastructure available in the district in this Sector is as under :-

- Veterinary Dispensaries: 16
- Artificial Insemination Centers: 24
- Animal Breeding Farms: 2
- Dairy Cooperative Societies: 32
- Milk Collection Centres: 20

There is only one milk chilling unit in the district in block Mendhar, with a total capacity of 5 MT. Good quality and adequate quantity of fodder is not available in the district and is procured from nearby district or Jammu. KCC facilities are to

Animal Husbandry & Fisheries farmers with benefits of interest subvention (2%) to Banks and Prompt Repayment Incentive (3%) to such of the farmers to meet their working capital needs under Kisan Credit Card Scheme. Accordingly, the farmers already possessing KCC and involved in activities related to animal husbandry and fisheries can avail an additional sub limit within an overall limit of Rs.3 lakh with benefit of interest subvention and prompt repayment incentive. In so far as new KCC holder farmers of animal husbandry and fisheries are concerned, the benefit of interest subvention and prompt repayment incentive will be allowed up to the credit limit of Rs.2 lakh per annum. In the recent time, number of KCC applications under AH and SH has taken a drastic rise in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

There is a good demand for poultry products in Poonch district. It has good potential for broiler units while layer units have limited scope due to climatic conditions. These units may 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 (DOC) and feed. For poultry development, investments can be made both for commercial units of 1000 birds and small units of 500 birds. There is good demand for eggs and meat in the district.

On the livelihood front poultry activity generates employment opportunities both in rural and urban areas. The key to poultry farming depends on the availability of good quality day old chicks and feed. Total eggs production in the was district during 2022-23 was 99.31 lakh and total meat production was around 1732 MT. Govt. of J&K has announced Poultry Policy 2020 with a view to achieve self-sufficiency in production of poultry and poultry products by way of establishing mega projects like broiler/egg breeder Farms & Hatcheries, Feed mills and commercial layer / broiler farms, creation of employment opportunities for local unemployed educated youth and to supplement the income of rural population by encouraging backyard poultry. The policy aims to bridge the gap between demand and production of poultry products in J&K.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district has 23 Poultry Farms both private and government in the district. The Department of Animal Husbandry provides health care services in the district. The feed requirements are met by importing the feed from other districts like Jammu, Kathua etc. Day Old Chicks are being procured either from Jammu or Punjab, which increases the cost. Inadequate veterinary care services in the district. Insurance Companies reluctant in providing insurance cover to Poultry birds.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goat rearing is a traditional and important livelihood in Poonch district, contributing significantly to the rural economy. This practice is well-suited to hilly terrain and is a source of income, meat, wool, and manure for the local population.

In view of the agro-climatic conditions, topography, grazing lands, etc. sheep are reared for wool and meat purpose. he region is known for breeds like Bakharwal and

Gaddi, which are well adapted to mountainous conditions and known for good-quality wool and resilience in harsh climates. Wool production, although secondary to meat, contributes to local cottage industries for woollen products. Local goat breeds, such as the Kaghani and Pashmina goats, are reared for meat and milk. Goat rearing is particularly popular due to the lower input costs and adaptability of goats to the rugged terrain. There is a huge demand of mutton due to climatic conditions prevailing in the district. The local population of sheep does not meet the requirement and sheep are bought into the district from adjoining states like Rajasthan. The Sheep/Goats serve as a source of subsistence to a large number of rural poor. The small/marginal farmers which constitute more than 10% of total population of the district could be engaged in this activity.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The details of infrastructure available in the district is as under

- Sheep Extension Centres: 44
- First Aid Centres: 3

The department of Sheep Husbandry has also formulated a Mini Sheep Rearing Farm (MSRF) scheme. The Farmers are coming forward to adopt this scheme. Sheep and goat rearing is being practiced in a scattered manner and there are no organized societies or training facilities. As the district is basically agrarian, the extent of grazing land is also limited. These aspects have to be addressed if the activity has to be taken up on a commercial scale in the district. There is no unit set up in the district to process the wool so that the processed wool may be sold outside J&K for better value and better cost input. Lack of permanent and temporary shelter during upward / downward migration. Quality breeds of goats and sheep are not available in the district. No organized marketing arrangements exist in the district for marketing of meat and wool. Institutional credit for sheep and goat rearing is provided only to a limited extent. To give boost to the sector, the GoI has taken decision to provide KCC limit to the Pig/Sheep/Goat farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose. Interest Subvention at 2% upto Rs.2 lakh is also available under the scheme.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The terrain of the district is hilly and most of the villages are not accessible through as road connectivity is not sufficient. Therefore, movement of agriculture produce from farm to the market/farmers house is only by means of work/pack animals. The bullocks and other work animals are being frequently used in agriculture operations in view of small size of land holdings. The mules, ponies etc. are also used in the district especially in hilly areas for purpose of transportation of agriculture produce to the nearby markets. As these animals are in good demand, there is a need for giving a boost to this activity.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Most of the farmers of the district are small and marginal and require animals for ploughing their land. Farm produce and other goods are transported through mules and ponies in remote areas and even in areas near to towns. Animal Husbandry Department is the Nodal Agency for development of this activity in the district. The good quality animals are not locally available and as such there is a

need for the department to consider setting up its own Animal Breeding farms to supply good quality animals. The veterinary facilities available in the district are quite adequate to take care of the requirements of these animals.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The terrain of the district is hilly and most of the villages are not accessible through as road connectivity is not sufficient. Therefore, movement of agriculture produce from farm to the market/farmers house is only by means of work/pack animals. The bullocks and other work animals are being frequently used in agriculture operations in view of small size of land holdings. The mules, ponies etc. are also used in the district especially in hilly areas for purpose of transportation of agriculture produce to the nearby markets. As these animals are in good demand, there is a need for giving a boost to this activity.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises have great potential to supplement farmers income and Increase family labour employment. An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.

- Higher food production to equate the demand of the exploding population.
- The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry.

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.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

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

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture provides technical guidance for making vermicompost. Vermicompost units are sanctioned by Agriculture department. There is no unit providing training under bio-fertilizers or pesticides. There is no scientific management of gau-mutra, which has tremendous soil enriching potential. Neem based bio-pesticides needs to be promoted. Promotion and livelihood options for organically grown medicinal and aromatic plants Establishment of quality control laboratory and certification knowledge and to bring technological awareness of the farmer.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Activities related to land conservation and watershed development directly or indirectly increase agricultural productivity. In order to enhance land productivity several projects have been completed in the district in recent years under NABARDs. The district has 54663 ha of other uncultivated land and culturable wasteland, which is 21 % of the total area, and this land can be utilized for agriculture purpose through Land Development.

2.2.2.2 Infrastructure and linkage support available, planned and

gaps

NABARD is implementing 01 watersheds (1000 ha) in Dhalyote village of Kalakote Block in the district. Department of soil conservation and engineering provides technical guidance for land leveling/ scrapping. There is need to develop effective coordination with banks and farmers. Specific demonstration/ extension efforts need to be made to educate the borrowers about the utility of scheme. The development generally involves use of farm machinery and own labour of farmers. NABARD is implementing one TDF project in Planger block also. Both the NRM projects are aimed towards soil conservation through community mobilization.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agriculture infrastructure mainly includes a wide range of public services that facilitates production procurement processing storage and trade. In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However, in recent years there has been an increasing trend among farmers towards the use of vermicompost, Seed production unit, bio-pesticides/fertilizers etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the CSS for Promotion of 10000 FPOs, the FPO have been provided with necessary seeds and fertilisers licenses which will increase the availability of quality seeds to farmers and various other inputs. Emphasis is being laid on to involve FPOs functioning in the district as traders & commission agents for various agriculture activities.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The district has a number of products like maize, walnut, apple, etc., that may be taken up for further processing. The district has good number of women SHGs, especially under NRLM (UMEED in J&K), which are already engaged in agri. processing activity on a small scale, that may be further taken up with the help of PM Formalization of Micro Enterprises Scheme launched by GoI. The Department of Horticulture, Planning & Marketing is the nodal department in the scheme in the districts. Support for Primary processing centers is available under Agriculture Infrastructure Fund. All loans under the financing facility will have interest subvention of 3% per annum up to limit of Rs.2 crore. This interest subvention will be available for a maximum period of seven years. Eligible entities are Primary Agricultural Cooperative Societies (PACS), Farmers Producer Organizations (FPOs), Marketing Cooperative Societies, Agriculture entrepreneurs, Start-ups, Farmers, SHGs, JLGs etc. Further, there are schemes for primary processing of fruits and vegetables from the National Horticulture Board (NHB) under which credit linked subsidy@50% (hilly and scheduled areas) of the project cost limited to Rs.72.50 lakh per project. Incentives under post integrated harvest management are also available

under Capex budget of the J&K UT Govt. and other Central Sector Schemes.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Availability of infrastructure is almost lacking. There is no Cold Storage and pack house unit in the district. The progress under schemes of Government of India, APEDA, NABARD and NHB, under food and agro processing is negligible. There is good scope for linkage between corporate houses and farmers for post-harvest agro/food processing. The local traders as also traders from Jammu market, purchase fruits from farmers directly and transport them to Jammu and other markets in the country. i) Rural godowns, cold storage and uninterrupted power supply need to be ensured. ii) Efforts should be made to develop skilled manpower and entrepreneurship in the district. iii) Adequate cleaning, sorting and grading facilities need to be created in the district.

2.1.1 Agri. Infrastructure – Others

2.1.1.1 Status of the Sector in the District

Agri-clinics/Agri-business emerging activity in centers have been identified as an emerging activity in the district and included for the first time in this sector which is the most important activity for financing. With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The need for diversification of agricultural activities as well as support and extension services is increasing year by year in the district. In this direction it is important that agricultural graduates or graduates of allied subjects (like horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) set up agricultural clinics and agri-business centers. Under the scheme all banks will provide loan facilities up to Rs.20.00 lakhs to individual entrepreneurs or up to Rupees 1 crore to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management) on attractive terms. Refinance facilities are also available from NABARD for banks. Under this scheme the Government of India provides subsidy of 36 to general category beneficiaries and 44 to SC/ST category beneficiaries through NABARD.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The development of Industrial sector is a key for providing employment opportunities to the UT of Jammu and Kashmir's unemployed population. The UT of Jammu and Kashmir has strived to accelerate the process of industrial development and has made substantial progress during the last few decades. The Government of India has notified the new Central Sector Scheme for Industrial Development of UT of Jammu and Kashmir on 19.02.2021 to attract capital investments in J&K. The Scheme provides four types of incentives namely i) Capital Investment ii) Capital Interest Subvention iii) Goods and Services tax linked Incentive and iv) Working Capital Interest Subvention.

In order to boost Industrial Development in UT, the Government of J&K has also notified the J&K Industrial Policy, J&K Private Industrial Estate Development Policy and J&K Industrial Land Allotment Policy.

Moreover, UT of J&K is striving to achieve the objectives of Trade & Export policy (2018-28) such as, to enhance domestic trade volume, to encourage, promote & facilitate more investment in enterprises, to provide employment opportunities to the educated unemployed & skilled youth in the field of trade & commerce and to create new markets and ancillary facilities through regional development plans.

3.2 Infrastructure and linkage support available, planned and gaps

The total udyam registration in the district as on date stands at 8949 (micro-8890, small-59) J&K Bank has been operating a Rural Self Employment Training Institute (RSETI) in the district for the last many years. There are three industrial estates in Poonch district. There are 23 Handicraft Training Centres and 6 Handloom Training Centres. Support services are also available from DIC, Handicraft Department, Handloom Department, and KVIB. Training Institutes, like Industrial Training Institutes are existing in the district. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PM Mudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

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

Classification of exports under priority sector: Export credit includes pre-shipment and post-shipment export credit. As per the RBI Classification, export credit includes loans with sanctioned limits upto 40 Crore per borrower. Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. This is in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

4.1.2 Infrastructure and linkage support available, planned and gaps

There is considerable scope for increasing the horticulture produce, which is exported. The UT government has an industrial policy that offers attractive incentives along with a single-window clearance mechanism.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The purpose of education is to enable creative self-expression through physical mental aesthetic and moral development which contributes not only to individual growth but also to the development of the economy. The literacy rate in the district is 66.74 percent with the female literacy rate at 53.19 percent and the male literacy rate at 78.84 percent. The district has 814 govt. primary schools, 456 govt. upper primary schools, 88 govt. secondary schools and 01 govt. ploytechnic college.

4.2.2 Infrastructure and linkage support available, planned and gaps

There is no major medical or engineering college in the district. Therefore, the students move to other districts or states for attaining higher degree education. Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to Rs.10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the necessities for human security and advancement. At the same time as a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered an engine of economic growth as it has strong backward and forward linkages in the industry.

4.3.2 Infrastructure and linkage support available, planned and gaps

Affordable housing to the poor with target of constructing 20 million affordable houses by March 31 2024. It has two components: PMAY (Urban) for urban poor and PMAY (Gramin) for rural poor. Now the scheme has been extended by GoI under which 3 crore more houses shall be built. So far, a total of 23620 houses were constructed in the district under PMAY-G and PMAY-U.

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

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

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need for more creation of infrastructure like flood protection measures irrigation roads bridges culverts and agricultural facilities specially allied activities.

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

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centres, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social Infrastructure. Though investments for

this sector has been the prerogative of the Government, the gap between the demand and supply of this infrastructure requirement has been widening over the years. The recent changes in the priority sector guidelines by the RBI, has encouraged private participation through bank credit for this sector. 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

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Minister's Swachh Bharat Mission.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 178 villages all of which are electrified although the power supply situation can be improved. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

5.3.2 Infrastructure and linkage support available, planned and gaps

GOI has announced Capital Subsidy cum Refinance Scheme for installation of solar off-grid (Photo Voltaic and Thermal) and decentralized applications under the National Solar Mission. The target of Grid Connected Solar Power Projects has been revised from 20,000 MW to 100,000 MW. The availability of huge quantity of wheat stubble and paddy husk, other agriculture wastes, by-product of industries and household waste provides good scope for generating biomass energy. Limited budget for providing subsidy to create a meaningful impact for the development of this activity. Awareness regarding generation and benefits of solar, biomass, biogas, wind energy has not yet been percolated down and needs to be widely propagated by the (J&KEDA) and Indian Renewable Energy Development Agency (IREDA).

5.4 RIDF

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

(Rs. crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	132	295.840200	263.7981
B	Ongoing tranches	136	563.108000	505.533
	Total (A + B)	268	858.948200	769.3311

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

(Rs. crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	15	9.596900	8.785
B	Rural roads & bridges	198	742.329300	664.1959
C	Social Sector	42	96.110300	85.9924
	Total (A + B + C)	255	848.036500	758.9733

5.4.3 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	13	Irrigation potential	ha	540
B	Rural roads	189	Road length	km	573
C	Bridges	9	Bridge Length	m	681

5.4.4 Details in respect of other RIDF projects are given below:

Sr. No.	Sector	Projects sanctioned (No.)	Unit	Value
1	Rural Market at Poonch	1	Sq.m	0
2	Construction of Sheep Extention Center at Garian Mandi	1	Sq.m	0
3	Veterinary Hospitals/ Dispensaries	9	Sq.m	0
4	Rural Market Godowns	2	Sq.m	997

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement in Poonch has been instrumental in enabling women to enhance their skills, access financial resources, and build social networks that support entrepreneurship. Women participating in SHGs have reported improvements in their confidence and financial literacy, which have allowed them to create independent sources of income. This shift not only aids in poverty alleviation but also contributes to changing the traditional gender dynamics in rural areas. To give a push to the SHG movement National Rural Livelihood Mission (NRLM) was launched in Poonch district. As on 31 March 2023, more than 3000 SHGs have been formed of which more than 1500 are credit linked under NRLM. The activities which are grouped under 'Others' includes loans to individuals and their SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders and loans under other sectors of the economy.

6.2 Infrastructure and linkage support available, planned and gaps

NRLM working in all 11 blocks of district. Lack of awareness among public especially lower strata of society about the availability of Overdraft/consumption/SHG, JLG facilities from banks. A consensus may be arrived at by banks to reduce the gap in number of SHGs who have opened Saving Bank Accounts with banks and are yet to be credit linked. Though, during the last two decades the SHG movement has grown from strength to strength, there are certain traits that does cause some worry. From aggressive lending to SHGs, banks are nowadays very cautious basically on account of instances of loan delinquency.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

7.1 Farm Credit

- More centres for input distribution under cooperative fold.
- Banks should provide credit to landless cultivators, sharecroppers, tenants and small/marginal farmers through Joint Liability Groups.
- Increase use of fertilizers and farm Mechanisation, and enroll more farmers in DBT schemes.
- Preparation of Kisan Credit Card for more and more farmers & 100 percent implementation of Pradhan Mantri Fasal Bima Yojana
- Atma Nirbhar Bharat Abhiyan, Pradhan Mantri Kisan Yojana, KCC Saturation Campaign, will promote the use of drones in agriculture - Financial assistance under the Sub-Mission on Agricultural Mechanization, Internet of Things (IoT) applications in agriculture, etc. can be promoted and used to increase the agriculture sector.
- Banks should provide loans to landless cultivators, sharecroppers and tenant farmers and small and marginal farmers through joint liability group.
- In order to make the custom hiring system successful, Government Farm Equipment Center should be established at the village level with the help of the Panchayati Raj Department.

7.2 Water Resources

- Implementing rainwater harvesting systems and promoting water-efficient irrigation methods, such as drip or sprinkler irrigation, can significantly reduce water wastage and improve water use efficiency in agriculture. Educational programs can help farmers adopt these practices.
- Enhancing the capacity of local government and institutions responsible for water management is crucial. This includes training personnel in modern water management techniques and creating efficient administrative frameworks to oversee water distribution and usage.
- Increasing awareness about the importance of water conservation and management among local communities can lead to more responsible water use. Educational campaigns can focus on the benefits of sustainable practices and the impact of water scarcity.
- Establishing protective measures for the catchment areas around springs can prevent soil erosion, reduce pollution, and maintain the hydrological balance. Afforestation and reforestation efforts can help stabilize the soil and enhance groundwater recharge.
- Establishment of infrastructure, such as the construction of canals, water storage tanks, and check dams, are essential for enhancing irrigation

facilities. The development of these structures helps in capturing rainwater and ensuring a more reliable water supply during dry spells.

7.3 Farm Mechanization

- Popularising use of small implements like power tillers etc among small and marginal farmers
- Setting up of Custom Hiring Centres
- Maintenance and upkeep of machinery and skill training for same

7.4 Plantation and Horticulture

- Preparation of bankable models and training of bankers
- Setting up of processing units under PMFME
- Creation of Farm Gate Infrastructure under AIF
- Setting up export related infrastructure in vegetable growing belt
- Encouraging marginal and small farmers to move towards cash crops

7.5 Forestry/ Waste Land Development

- Popularisation of hi-tech plantation on commercial scale and bankable model
- Promotion of Bamboo plantation

7.6 Animal Husbandry - Dairy

- Easy credit facility to farmers
- Insurance of cattles/buffaloes
- Developing milk route in the block for better milk collection and value addition
- Promotion of Selective breeding through Artificial Insemination (AI)

7.7 Animal Husbandry – Poultry

- Easy credit facility to farmers
- Insurance to the units
- Setting up poultry feed units on commercial scale

7.8 Animal Husbandry – Sheep, Goat, Piggery

- Easy credit facility to farmers
- Insurance
- Capacity building by KVK
- Market Linkage

7.9 Fisheries

- Easy credit facility to farmers

- Insurance
- Building public demonstrations of advanced fish culture techniques such as integrated fish farming, biofloc etc.

7.10 Construction of Storage and Marketing Infrastructure

- Accreditation of warehouses and godowns through WDRA
- Popularising NWR

7.11 Land Development, Soil Conservation and Watershed Development

- Setting up of soil testing lab and treating soil accordingly
- Bank finance for land treatment/ development activities

7.12 Agriculture Infrastructure: Others

- Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost

7.13 Food and Agro. Processing

- Increased financing under PMFME
- Setting up infrastructure for export promotion and linking ancillary units with it

7.14 Agri. Ancillary Activities: Others

- Providing ACABC training to Agriculture Graduates
- Setting up ACABC/Agri junctions
- Capacity building of FPOs for availing credit from financial institutions

7.15 Micro, Small and Medium Enterprises (MSME)

- Awareness among entrepreneurs about CGTMSE and schemes of Government
- Finance to entrepreneurs by Banks with facility of CGTMSE
- The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum-training centers.
- Currently, the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.

7.16 Export Credit

- Setting up of export infrastructure in vegetable and plantation growing areas
- Promoting ancillary units for agro processing
- Easy availability of export credit
- Training by APEDA for legal formalities

7.17 Education

- Banks to extend credit as per Priority sector norms

7.18 Housing

- Growing urbanisation in blocks of Surankote and Mandi requires bank credit for housing.

7.19 Social Infrastructure

- Setting up RO plants at all Blocks
- Creation of Sanitary infrastructure in all markets on use and pay basis

7.20 Renewable Energy

- Solarisation of Government tubewells
- Creation of infrastructure for Net Metering/energy evacuation to increase financing under PM Surya Ghar Bijali Yojana for solar roof top plants

7.21 Informal Credit Delivery System

- Skill training to SHG members for setting up Enterprise
-
- Linking SHGs/enterprises with market through ONDC etc.
- Easy credit facility from banks

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 businesses 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

- The cooperative sector in Jammu and Kashmir comprises a total of 9794 cooperatives, covering about 8874 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 920 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 892841 lakh members spread across 6850 villages. Likewise, long-term rural co-operative credit institutions include one State Co-operative Agriculture and Rural Development Banks (SCARDB), which has a unitary structure with 51 branches. It has a membership of nearly 0.99 lakh members. Further, there is one MSCS having their registered office in the state. Besides, there are about 59 district level federations, 3 state level federations operating in the state. Source: National Cooperative Database (NCD) of MoC, GoI
- The State Government has undertaken several recent initiatives to enhance the outreach and activities of cooperatives, reflecting a commitment to fostering economic growth and community engagement. These initiatives aim to empower local communities, improve service delivery, and promote sustainable development through cooperative models
- The Dairy Development Scheme, approved by the J&K Government, aims to enhance the regions dairy sector through a structured funding framework. NCDC provides a 70% loan to the J&K Government, which offers a 50% loan to cooperative societies, along with a 25% Central Government subsidy and a 5% owners contribution. The UT Government allocates 20% of the loan as share capital. With an eight-year repayment plan, this initiative supports local farmers, improves milk production quality, and promotes sustainable practices, ultimately fostering economic development in Jammu and Kashmir.
- The Ayushman Sahakar scheme enhances healthcare services through cooperatives in Jammu and Kashmir. By providing financial assistance for healthcare needs, it improves access to quality services, particularly in underserved areas. The scheme offers favorable interest rates for women-led societies, promoting gender equity in healthcare management. It aligns with the National Digital Health Missions goals of improving health infrastructure and personnel training. By leveraging the cooperative model, Ayushman Sahakar fosters community participation, emphasizing preventive care and education, and creating sustainable health systems that empower communities for long-term health benefits.
- The initiative to establish 80 food processing units in Jammu and Kashmir aims for equitable agricultural development, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of Rs 75 lakhs or less, it enhances local food production and processing. Local authorities will aid in preparing Detailed Project Reports (DPRs), which will undergo technical evaluation.

Cooperative Banks will provide up to 90% of project costs, capped at Rs.9 lakhs, with manageable repayment terms. This initiative boosts local economies, creates jobs, and reduces post-harvest losses, contributing to food security and improved livelihoods.

5. Status of Cooperatives in the District

- There are 165 registered cooperative societies in the district, of which 20 are credit societies (PACS) and remaining are non-credit societies. Majority of the societies are registered as Dairy Societies.
- Dairy cooperatives are a growing segment in Poonch with a total number of 32. They assist local dairy farmers by providing resources for animal health, feed supply, and improved livestock management practices. These cooperatives also facilitate the marketing and sale of milk and dairy products, which ensures fair pricing and a steady income for dairy farmers. Further, there is one milk chilling unit and 20 milk collection centres in the whole district.
- Poonch has a rich tradition of handicrafts, and cooperatives in this sector support artisans by providing training, resources, and marketing opportunities. These cooperatives help artisans access a broader market for their products, which in turn contributes to preserving local crafts and generating income. There are 29 cooperatives registered with Handloom and Handicraft.

6. Potential for formation of cooperatives

- The production of rajmash, maize, and other crops, can benefit from cooperatives that provide access to quality seeds, fertilizers, and machinery. These cooperatives can also help farmers aggregate their produce to access better markets and negotiate fair prices. Cooperative societies can focus on post-harvest management, value addition, and establishing better supply chains, which would increase income and reduce wastage for local farmers.
- With a growing interest in fisheries, cooperatives could organize fish farmers, provide technical guidance on fish farming, and secure market linkages. This would help diversify income sources for farmers, creating additional livelihood options in the region.
- Further, there is potential for creation of cooperative societies in Dairy Sector in all blocks of the district. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	The Surankote Maize and Horti Producers Cooperative Ltd. and FPO under CSS- 10,0000	Surankote	Mobilization; Preparation and implementation of business plan; Training, skill upgradation and capacity building; Establishment of credit linkage support; Networking with various stake holders	Nil	150	Formation & promotion of FPOs is the first step for converting Krishi into Atmanirbhar Krishi.; ? Easy availability of raw material.; Training capacity buildings, learning of new designs.;New marketing avenues to small and marginal farmers.; This will enhance cost effective production and productivity and higher net incomes to the member of the FPO.
2	Promotional Activity	Production and popularization of quality planting material of improved cultivars of pecan nut to enhance the nut crop status in Pir-Panjal range.	Poonch	3000 polybags for generation of rootstock material.; Filling of polybags with growing media.; Production of quality planting material of pecan nut	Nil	1000	Production of quality planting material of improved cultivars of Pecan-Nut with lower gestation period for fruiting and popularize this cash crop among the farmers of the district and enable them to take up this activity on a large scale, which will ultimately facilitate in raising their income levels.;

Success Stories

Success Story 1: Production and popularization of quality planting material of improved cultivars of pecan nut to enhance the nut crop status in Pir-Panjal region of Jammu division



Scheme

FSPF-FSDD

Project Implementing Agency

Krishi Vigyan Kendra

Duration of the project	Three Years
No. of beneficiaries	800
State	Jammu and Kashmir
District	Poonch
Block	Poonch

Support provided: An amount of Rs.16.65 lakh was sanctioned as grant assistance under NABARD's FSPF fund. This grant covers the seed material, sensitization and other aspects of the project.

Pre-implementation status

- Awareness cum training programmes on technological interventions among the farming community in pecan nut growing areas.
- Production of elite planting material of improved cultivars of pecan nut.
- Supply of quality planting material of improved pecan nut varieties for establishment of pecan nut orchards at farmers field on scientific lines.
- To overcome the long juvenile period by introduction of vegetative propagated quality planting material of pecan nut at farmer's field.

Challenges faced

- Poor grafting/budding success rate under open conditions.
- Lack of clonal and size controlling rootstocks.
- Non-availability of mother blocks of standard cultivars and Non-availability of sufficient scion wood of standard cultivars.
- Non availability of seedling rootstock having desirable thickness.
- Lack of trained manpower for pecan nut propagation.
- Lack of region/ location specific propagation technologies (propagation method and time of propagation etc).

Impact

- Pecan nut farming is a long term investment and has great positive impact on livelihood sustainability and nutritional security among farming community of district Poonch.
- The people of this region are not economically sound much, because of small land holdings of hilly patches.
- The area is having a great potential of this highly remunerative nut crop due to its appropriate soil and climatic conditions in Pir-Panjal region of Jammu division.
- The fallow and barren land which otherwise not used for field crops are being utilized to establish the pecan nut orchards of improved varieties on scientific lines. Thus it will help in added economic benefits to doubling farmer's income and will improve the socio-economic condition of the farmers.
- It is expected that approximately 200 ha of land will be brought under pecan nut cultivation under the project which can cover around 1000 farmers on an average of (0.2 ha/farmer) of land in the region.

Appendix 1a

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

Climate Change and its Impact

- Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6 highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.
- India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.
- There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

2. Climate Finance and Challenges

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

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.

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.

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.

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.

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 District 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

2 Climate Change Scenario - At the District Level

2.1 Prospects of Climate Action in the District

- Poonch District in the UT of Jammu and Kashmir represents an impoverished and climate change–vulnerable region. Under National Innovations in Climate Resilient Agriculture (NICRA) Poonch District has been named as one of the Districts with very high vulnerability to climate change. The district's exposure to erratic weather patterns including droughts excessive rainfall and landslides poses significant risks to agriculture water resources and local livelihoods. Poonch's high dependency on rainfall water scarcity due to erratic precipitation patterns and reduced winter snowfall poses a major challenge. Certain adaptive strategies can be implemented for overcoming the climate change through adoption of techniques like rainwater harvesting creating community-based water harvesting structures including check dams and storage ponds to ensure irrigation and household water supply during dry seasons. Use of micro irrigation techniques may also be adopted. Livestock is an integral part of agriculture in the UT.
- The population of livestock is quite high in Poonch district of the UT. The fodder production and its availability is a pressing problem in the UT. Drought-resistant and high-nutrient fodder varieties can withstand changing climates improve land productivity and reduce resource use. Moreover, introducing crop varieties adapted to drought and shorter growing seasons can help stabilize yields securing food supply under changing climatic conditions. Improving the forest cover in degraded areas can help to improve biodiversity and ecosystem health which in return shall act as natural barriers to landslides.
- Any specific Climate Change initiative in the District by Govt. of India is implementing many climate change action initiatives not only in the district but also in the whole country. Under NICRA climate-resilient crop varieties improved water management practices and soil conservation techniques to help farmers adapt to changing weather patterns and extreme events is being promoted. PMKSY is being implemented in the district which supports the construction of irrigation infrastructure rainwater harvesting systems and efficient irrigation practices (like drip and sprinkler irrigation) to ensure sustainable water supply for farming particularly crucial in drought-prone areas. The programmes like Integrated Watershed Management Programme(IWMP) Jal Jeevan Mission (JJM) Bharatmala Pariyojana and National Highways Development Projects etc. are being implemented in the District. These initiatives reflect the Government of India's commitment to addressing climate change impacts in District Poonch.
- The Indian Council of Agricultural Research (ICAR) has not established a dedicated research institute directly in Poonch but the district benefits from the support of regional agricultural research centers and institutions under ICAR's purview. Although not an ICAR institute itself SKUAST-Jammu collaborates with ICAR and plays a significant role in agricultural research extension services and education in Jammu & Kashmir including Poonch. It conducts research on crop varieties horticulture and livestock management that are beneficial to the farming communities in Poonch. The KVK in Poonch plays a pivotal role in bringing research to the field level. It conducts training for local farmers introduces improved crop varieties and promotes sustainable practices tailored to the

region's conditions. KVK Poonch provides support in soil health pest management and organic farming helping farmers implement ICAR's recommendations and advancements in agriculture.

- The State Action Plan on Climate Change (SAPCC) for Jammu and Kashmir (J&K) is a strategic framework developed to address the challenges posed by climate change in the region. It aligns with India's National Action Plan on Climate Change (NAPCC) and aims to enhance the resilience of the states ecosystems and communities. The SAPCC is majorly focusing on Promoting Sustainable Agriculture Water Resource Management Forest and Biodiversity Conservation Energy Efficiency and Renewable Energy and generating climate awareness among the people.
- NABARD has been actively supporting climate-resilient initiatives in the whole country through its flagship programs. Soil erosion and degradation are challenges in hilly areas like Poonch. It is important to work towards promoting organic farming crop rotation and other soil conservation techniques to maintain soil fertility. These practices contribute to healthier soil and better crop yields. NABARD has sanctioned mini soil testing laboratory in the ERMS Poonch, which shall engage students in learning about soil health and sustainable agricultural practices. The laboratory will provide with hands-on experience in soil analysis including measuring nutrient levels pH balance and organic matter content which are critical factors in determining soil fertility. The initiative aims to foster an early understanding of agriculture sustainability and climate resilience among students especially in rural and semi-rural areas.

Appendix 2

Potential for Geographical Indication (GI) in the district

- Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- Poonch District in Jammu and Kashmir has significant potential for obtaining Geographical Indication (GI) tags for its unique agricultural and cultural products. GI tags help protect and promote products specific to a region enhancing their market value and providing a source of pride and economic growth.
- Rajmash of Mandi Loran of Poonch district is known for its distinctive taste color and high nutritional value Poonch's kidney beans are well-regarded across Jammu and Kashmir. The local climatic conditions and soil properties contribute to their unique characteristics which could make them eligible for a GI tag similar to the Bhaderwah Rajmash from the nearby region.

Annexure 1

(Rs. lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
0	I. Agriculture																
0	A. Farm Credit																
0	A.1 Crop Production, Maintenance, Marketing																
1	Apricot/ Khubaani	100	Acre	75000	Phy	10	20	15	10	20	10	10	15	15	20	20	165
					BL	7.50	15.00	11.25	7.50	15.00	7.50	7.50	11.25	11.25	15.00	15.00	123.75
2	Fodder Oats/ Jai	100	Acre	29752	Phy	300	810	420	240	300	360	360	360	600	300	600	4650
					BL	89.26	240.99	124.96	71.40	89.26	107.11	107.11	107.11	178.51	89.26	178.51	1383.48
3	Lavender	100	Acre	237712	Phy	0	0	0	0	5	0	0	0	2	0	0	7
					BL	0	0	0	0	11.89	0	0	0	4.75	0	0	16.64
4	Lime Irrigated	100	Acre	46356	Phy	5	10	5	5	5	5	10	10	10	5	10	80
					BL	2.32	4.64	2.32	2.32	2.32	4.64	4.64	4.64	4.64	2.32	4.64	37.12
5	Maize/ Makka Irrigated	100	Acre	46984	Phy	1900	1300	1500	600	1100	400	3900	1700	1700	50	600	14750
					BL	892.70	610.79	704.76	281.90	516.82	187.94	1832.38	798.73	798.73	23.49	281.90	6930.14
6	Mungbean/ Mung/ Moong/ Green Gram Irrigated	100	Acre	29320	Phy	50	60	40	30	40	50	60	50	60	40	60	540
					BL	14.66	17.59	11.73	8.80	11.73	14.66	17.59	14.66	17.59	11.73	17.59	158.33
7	Other Vegetables	100	Acre	61056	Phy	25	25	20	25	35	20	40	30	70	25	40	355
					BL	15.26	15.26	12.21	15.26	21.37	12.21	24.42	18.32	42.74	15.26	24.42	216.73
8	Potato/ Aloo Irrigated	100	Acre	77600	Phy	15	15	10	15	25	15	30	20	50	15	30	240
					BL	11.64	11.64	7.76	11.64	19.40	11.64	23.28	15.52	38.80	11.64	23.28	186.24
9	Rice/ Chaval/ Dhan Irrigated	100	Acre	48480	Phy	100	150	150	0	100	100	100	200	500	50	200	1650
					BL	48.48	72.72	72.72	0	48.48	48.48	48.48	96.96	242.40	24.24	96.96	799.92
10	Walnut/ Akhrot	100	Acre	53036	Phy	10	20	20	5	5	5	5	20	20	0	5	115
					BL	5.30	10.61	10.61	2.65	2.65	2.65	2.65	10.61	10.61	0	2.65	60.99
11	Wheat/ Gehu Irrigated	100	Acre	46736	Phy	750	525	1275	150	300	1050	1800	600	1800	150	1200	9600
					BL	350.52	245.36	595.88	70.10	140.21	490.73	841.25	280.42	841.25	70.10	560.83	4486.65
						1437.64	1244.60	1554.20	471.57	879.13	885.24	2909.30	1358.22	2191.27	263.04	1205.78	14399.99
	Post-harvest/HH Consumption (10%)					143.76	124.46	155.42	47.16	87.91	88.52	290.93	135.82	219.13	26.3	120.58	1440
	Repairs & maintenance of farm assets (20%)					287.53	248.92	310.84	94.31	175.83	177.05	581.86	271.64	438.25	52.61	241.16	2880
	Sub Total					1868.93	1617.98	2020.46	613.04	1142.87	1150.81	3782.09	1765.68	2848.65	341.95	1567.52	18719.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
	A.2 Water Resources																
1	Bore Well-New	90	No.	600000	Phy	1	0	0	0	1	0	0	0	1	0	1	4
					BL	5.40	0	0	0	5.40	0	0	0	5.40	0	5.40	21.60
2	Drip Irrigation	90	ha	165000	Phy	2	2	1	2	3	1	4	2	5	2	3	27
					BL	2.97	2.97	1.49	2.97	4.46	1.49	5.94	2.97	7.43	2.97	4.46	40.12
3	Electric Pump Sets-5-10hp	90	No.	180000	Phy	1	1	1	1	2	1	3	2	3	1	3	19
					BL	1.62	1.62	1.62	1.62	3.24	1.62	4.86	3.24	4.86	1.62	4.86	30.78
4	Lift Irrigation Schemes- Individual/ River Lift Points	90	No.	415000	Phy	1	1	1	1	2	1	1	1	2	1	2	14
					BL	3.74	3.74	3.74	3.74	7.47	3.74	3.74	3.74	7.47	3.74	7.47	52.33
5	Sprinkler Irrigation -Micro	90	ha	120000	Phy	2	2	1	2	3	1	4	2	5	2	3	27
					BL	2.16	2.16	1.08	2.16	3.24	1.08	4.32	2.16	5.40	2.16	3.24	29.16
6	Sprinkler Irrigation -Portable	90	ha	100000	Phy	1	1	1	1	2	1	3	2	4	1	3	20
					BL	0.90	0.90	0.90	0.90	1.80	0.90	2.70	1.80	3.60	0.90	2.70	18.00
7	Water Harvesting/ Recharge structure- Roof Top	90	No.	150000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	29.70
	Sub Total					19.49	14.09	11.53	14.09	28.31	11.53	24.26	16.61	36.86	14.09	30.83	221.69

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
	A.3 Farm Mechanisation																
1	Combine harvester	75	No.	2900000	Phy	0	0	0	0	0	0	1	0	1	0	1	3
					BL	0.00	0	0	0	0.00	0	21.75	0	21.75	0	21.75	65.25
2	Other machinery-Trolley single axle	80	No.	150000	Phy	2	2	2	2	5	2	5	2	5	2	5	34

					BL	2.40	2.40	2.40	2.40	6.00	2.40	6.00	2.40	6.00	2.40	6.00	40.80
3	Others-Maize Sheller	80	No.	190000	Phy	4	2	2	4	6	2	10	3	10	3	8	54
					BL	6.08	3.04	3.04	6.08	9.12	3.04	15.20	4.56	15.20	4.56	12.16	82.08
4	Power Tiller	80	No.	95000	Phy	2	2	2	2	4	2	5	2	5	2	5	33
					BL	1.52	1.52	1.52	1.52	3.04	1.52	3.80	1.52	3.80	1.52	3.80	25.08
5	Reapers, Binders and Balers-Paddy Reaper	80	No.	136000	Phy	1	0	0	0	1	0	1	1	1	0	1	6
					BL	1.09	0.00	0.00	0.00	1.09	0.00	1.09	1.09	1.09	0.00	1.09	6.54
6	Thresher-Multicrop Power Threshers	75	No.	210000	Phy	1	1	1	1	3	1	4	2	4	1	4	23
					BL	1.58	1.58	1.58	1.58	4.73	1.58	6.30	3.15	6.30	1.58	6.30	36.26
7	Tractor-46 hp	75	No.	900000	Phy	0	0	1	0	0	1	2	1	3	1	2	11
					BL	0.00	0.00	6.75	0.00	0.00	6.75	13.50	6.75	20.25	6.75	13.50	74.25
	Sub Total					12.67	8.54	15.29	11.58	23.98	15.29	67.64	19.47	74.39	16.81	64.60	330.26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.4 Plantation & Horticulture																	
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy					1		1	1	1		1	5
					BL					4.95		4.95	4.95	4.95		4.95	24.75
2	Medicinal & Aromatic Crops- Aloe vera- Aloe Vera	90	ha	200000	Phy	3	5	3	3	3	2	3	3	5	3	2	35
					BL	5.40	9.00	5.40	5.40	5.40	3.60	5.40	5.40	9.00	5.40	3.60	63.00
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200	90	1000 Kg. per Cycle	400000	Phy	6	4	4	5	8	4	8	5	10	5	5	64
					BL	21.60	14.40	14.40	18.00	28.80	14.40	28.80	18.00	36.00	18.00	18.00	230.40
4	New Orchard - Temperate Fruits- Apricot-	90	ha	307600	Phy	2	3	2	8	5	2	5	2	4	2	4	39
					BL	5.54	8.31	5.54	22.15	13.84	5.54	13.84	5.54	11.07	5.54	11.07	107.98
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-	90	ha	398400	Phy	2	3	2	1	3	2	4	2	5	1	3	28
					BL	7.17	10.76	7.17	3.59	10.76	7.17	14.34	7.17	17.93	3.59	10.76	100.41
6	Nursery-Fruit Crops-Mixed Fruit Crop	90	ha	1500000	Phy		1			1		1		1		1	5
					BL		13.50			13.50		13.50		13.50		13.50	67.50
7	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	2	2	2	2	2	5	2	2	2	2	5	28
					BL	4.86	4.86	4.86	4.86	4.86	12.15	4.86	4.86	4.86	4.86	12.15	68.04
	Sub Total					44.57	60.83	37.37	54.00	82.11	42.86	85.69	45.92	97.31	37.39	74.03	662.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Loran	Mandi	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.5 Working Capital - Bee Keeping																	
1	Apiculture_Others_	100	No.	6713	Phy	2	2	4	0	0	6	6	4	6	4	4	38
					BL	0.13	0.13	0.27	0	0	0.40	0.40	0.27	0.40	0.27	0.27	2.54
	Sub Total					0.13	0.13	0.27	0.00	0.00	0.40	0.40	0.27	0.40	0.27	0.27	2.54
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.6 Forestry																	
1	Plantation-Bamboo-	80	ha	50000	Phy	2	2	2	2	2	2	2	2	2	2	2	22
					BL	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	8.80
	Sub Total					0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	8.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.7 Animal Husbandry - Dairy																	
1	Automatic Milk Collection Unit	90	No.	300000	Phy	1	0	0	0	1	0	1	0	1	0	1	5
					BL	2.70	0	0	0	2.70	0	2.70	0	2.70	0	2.70	13.50
2	Breed Multiplication Farm	90	200	40100000	Phy	0	0	0	0	0	0	0	0	1	0	0	2
					BL	0	0	0	360.90	0	0	0	0	360.90	0	0	721.80
3	Buffalo Farming	90	1+1	395000	Phy	5	2	3	8	10	3	10	8	15	5	12	81
					BL	17.78	7.11	10.67	28.44	35.55	10.67	35.55	28.44	53.33	17.78	42.66	287.98
4	Bulk Milk Cooling Unit	90	No.	1500000	Phy	0	1	0	0	0	1	1	1	2	0	1	7
					BL	0	13.50	0	0	0	13.50	13.50	13.50	27.00	0	13.50	94.50
5	Chaff Cutter-Electric	90	No.	35000	Phy	2	3	4	2	3	4	5	6	6	4	8	47
					BL	0.63	0.95	1.26	0.63	0.95	1.26	1.58	1.89	1.89	1.26	2.52	14.82
6	Crossbred Cattle Farming	90	1+1	395000	Phy	10	5	5	10	15	5	20	10	20	10	20	130
					BL	35.55	17.78	17.78	35.55	53.33	17.78	71.10	35.55	71.10	35.55	71.10	462.17
	Crossbred Cattle Farming	90	5+5	1775000	Phy	2	1	2	2	2	2	2	3	2	2	3	23
					BL	31.95	15.98	31.95	31.95	31.95	31.95	31.95	31.95	47.93	31.95	47.93	367.44

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.14 Working Capital - Fisheries																	
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy	1	0	0	0	0	1	1	1	1	0	0	5
					BL	1.50	0	0	0	0	1.50	1.50	1.50	1.50	0	0	7.50
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	0	1	1	0	0	0	1	1	0	0	1	5
					BL	0	14.00	14.00	0	0	0	14.00	14.00	0	0	14.00	70.00
3	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	1	1	1	1	1	1	0	0	0	1	1	8
					BL	2.39	2.39	2.39	2.39	2.39	2.39	0	0	0	2.39	2.39	19.12
4	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Phy	0	1	1	0	0	0	1	1	0	0	1	5
					BL	0	7.17	7.17	0	0	0	7.17	7.17	0	0	7.17	35.85
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian	100	Per unit	67955	Phy	0	0	0	0	0	0	0	0	0	0	1	1
					BL	0	0	0	0	0	0	0	0	0	0	0.68	0.68
6	Marketing Activities_Others_	100	Per unit	40416	Phy	0	0	0	0	1	0	1	1	1	0	1	5
					BL	0	0	0	0	0.40	0	0.40	0.40	0.40	0	0.40	2.00
	Sub Total Working Capital					3.89	23.56	23.56	2.39	2.79	3.89	23.07	23.07	1.90	2.39	24.64	135.15
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
A.15 Farm Credit																	
1		90	No.	500000	Phy	1	0	1	1	1	0	1	0	2	1	1	9
					BL	4.50	0	4.50	4.50	4.50	0	4.50	0	9.00	4.50	4.50	40.50
2		90	No.	2500000	Phy	0	0	0	0	1	1	1	1	0	0	1	5
					BL	0	0	0	0	22.50	22.50	22.50	22.50	0	0	22.50	112.50
3	Integrated Farming--	90	Per Unit	3180000	Phy	0	0	0	0	0	0	0	0	1	0	0	1
					BL	0	0	0	0	0	0	0	0	28.62	0	0	28.62
4		90	No.	100000	Phy	2	4	2	1	3	2	1	3	8	2	3	31
					BL	1.80	3.60	1.80	0.90	2.70	1.80	0.90	2.70	7.20	1.80	2.70	27.90
	Sub Total					6.30	3.60	6.30	5.40	29.70	24.30	27.90	25.20	44.82	6.30	29.70	209.52
	Total Farm Credit (sum of A.1 to A.15)																27196.11
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
	B. Agriculture Infrastructure					0	0	0	0	0	0	0	0	0	0	0	0
	B.1 Storage Facilities					0	0	0	0	0	0	0	0	0	0	0	0
1	Cold Storage--1000 MT	80	No.	8800000	Phy	0	0	0	0	1	0	0	1	1	0	0	1
					BL	0	0	0	0	70.40	0	0	70.40	70.40	0	0	70.40
2		80	No.	2000000	Phy	0	0	0	1	1	0	1	1	1	1	1	3
					BL	0	0	0	16.00	16.00	0	16.00	16.00	16.00	16.00	16.00	48.00
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy	1	1	1	1	0	1	1	0	0	1	1	5
					BL	1.17	1.17	1.17	1.17	0	1.17	1.17	0	0	1.17	1.17	5.85
	Sub Total					1.17	1.17	1.17	17.17	86.40	1.17	17.17	86.40	86.40	17.17	17.17	124.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
B.2 Land Development																	
1	Bunding-Farm Bunding-	90	ha	15000	Phy	4	2	6	2	2	4	4	2	4	6	2	38
					BL	0.54	0.27	0.81	0.27	0.27	0.54	0.54	0.27	0.54	0.81	0.27	5.13
2		90	ha	30000	Phy	4	6	5	4	3	4	5	3	5	4	5	48
					BL	1.08	1.62	1.35	1.08	0.81	1.08	1.35	0.81	1.35	1.08	1.35	12.96
	Sub Total					1.62	1.89	2.16	1.35	1.08	1.62	1.89	1.08	1.89	1.89	1.62	18.09
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
B.3 Agriculture Infrastructure - Others																	
1		90	No.	400000	Phy	5	4	4	5	5	4	10	5	10	5	10	67
					BL	18.00	14.40	14.40	18.00	18.00	14.40	36.00	18.00	36.00	18.00	36.00	241.20
	Sub Total					18.00	14.40	14.40	18.00	18.00	14.40	36.00	18.00	36.00	18.00	36.00	241.20

	Total (B.1+B.2+B.3)																	383.54
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total	
	C. Ancillary Activities																	
	C.1 Food & Agro Processing																	
1		90	No.	1000000	Phy	1	0	0	0	1	0	0	0	1	0	1	4	
					BL	9.00	0	0	0	9.00	0	0	0	9.00	0	9.00	36.00	
2		90	No.	1000000	Phy	0	0	0	0	1	0	1	0	1	0	1	4	
					BL	0	0	0	0	9.00	0	9.00	0	9.00	0	9.00	36.00	
3		80	No.	250000	Phy	1	0	0	0	1	1	1	0	1	0	1	6	
					BL	2.00	0	0	0	2.00	2.00	2.00	0	2.00	0	2.00	12.00	
4	Meat & Poultry Processing--	90	No.	75000	Phy	8	8	4	4	2	5	8	8	5	6	5	63	
					BL	5.40	5.40	2.70	2.70	1.35	3.38	5.40	5.40	3.38	4.05	3.38	42.54	
Sub Total						16.40	5.40	2.70	2.70	21.35	5.38	16.40	5.40	23.38	4.05	23.38	126.54	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total	
	C.2 Ancillary Activities -																	
1		90	No.	1000000	Phy	1	1	1		1	1	1	1	1	1	1	10	
					BL	9.00	9.00	9.00		9.00	9.00	9.00	9.00	9.00	9.00	9.00	90.00	
2		90	No.	1500000	Phy	1				1	1	1		1		1	6	
					BL	13.50				13.50	13.50	13.50		13.50		13.50	81.00	
3		90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	11	
					BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	99.00	
Sub Total						31.50	18.00	18.00	9.00	31.50	31.50	31.50	18.00	31.50	18.00	31.50	270.00	
Total (C.1+C2)																	396.54	
Total (A+B+C)																	27976.19	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total	
	II. Micro, Small and Medium Enterprises (MSME)																	
1		80	No.	10000000	Phy									1		1	2	
					BL	0	0	0	0	0	0	0	0	400.00	0	400.00	800.00	
2		80	No.	11000000	Phy	50	50	50	50	175	50	175	75	200	50	175	1100	
					BL	400.00	400.00	400.00	400.00	1400.00	400.00	1400.00	600.00	1600.00	400.00	1400.00	8800.00	
3		80	No.	8000000	Phy					2		2		3		2	9	
					BL	0	0	0	0	32.00	0	32.00	0	48.00	0	32.00	144.00	
4		80	No.	15000000	Phy					1				2		1	4	
					BL	0	0	0	0	40.00	0	0	0	80.00	0	40.00	160.00	
5		80	No.	5500000	Phy	50	50	50	50	180	50	175	75	200	50	175	1105	
					BL	200.00	200.00	200.00	200.00	720.00	200.00	700.00	300.00	800.00	200.00	700.00	4420.00	
6		80	No.	8000000	Phy					2		2		4		2	10	
					BL	0	0	0	0	32	0.00	32	0.00	64	0.00	32	160.00	
7		80	No.	20000000	Phy					2		2		3		2	9	
					BL	0	0	0	0	80	0.00	80	0.00	120	0.00	80	360.00	
8		80	No.	20000000	Phy									1		1	2	
					BL	0	0	0	0	0	0	0	0	80	0.00	80	160.00	
9		80	No.	13200000	Phy	40	50	50	40	120	40	100	50	160	30	120	800	
					BL	384.00	480.00	480.00	384.00	1152.00	384.00	960.00	480.00	1536.00	288.00	1152.00	7680.00	
10		80	No.	10800000	Phy					4				5		4	17	
					BL	0	0	0	0	86	0.00	86	0.00	108	0.00	86	367.20	
11		80	No.	30000000	Phy							1		1		1	3	
					BL	0	0	0	0	0	0	80	0.00	80	0.00	80	240.00	
12		80	No.	13200000	Phy	35	35	35	35	160	35	160	60	180	35	160	930	
					BL	336.00	336.00	336.00	336.00	1536.00	336.00	1536.00	576.00	1728.00	336.00	1536.00	8928.00	
13		80	No.	29700000	Phy	5	5	5	5	12	5	15	5	20	5	15	97	
					BL	108.00	108.00	108.00	108.00	259.20	108.00	324.00	108.00	432.00	108.00	324.00	2095.20	
Sub Total						1428.00	1524.00	1524.00	1428.00	5337.60	1428.00	5230.40	2064.00	7076.00	1332.00	5942.40	34314.40	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total	
	III. Export Credit																	
1	Total Export Credit		0		Phy	0	0	0	0	0	0	0	0	0	0	0	0	
					BL	0	0	0	0	0	0	0	0	0	0	0	0	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
IV. Education																	
1		80	No.	400000	Phy	5	5	5	5	8	5	10	4	15	5	10	77
					BL	16.00	16.00	16.00	16.00	25.60	16.00	32.00	12.80	48.00	16.00	32.00	246.40
	Total Education					16.00	16.00	16.00	16.00	25.60	16.00	32.00	12.80	48.00	16.00	32.00	246.40
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
V. Housing																	
1		80	No.	1000000	Phy	30	30	30	35	60	30	60	50	85	25	45	480
					BL	240.00	240.00	240.00	280.00	480.00	240.00	480.00	400.00	680.00	200.00	360.00	3840.00
2	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	10	15	15	15	30	10	30	25	35	15	30	230
					BL	40.00	60.00	60.00	60.00	120.00	40.00	120.00	100.00	140.00	60.00	120.00	920.00
	Total Housing					280.00	300.00	300.00	340.00	600.00	280.00	600.00	500.00	820.00	260.00	480.00	4760.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
VI. Social Infrastructure																	
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	5
					BL	18.75					18.75	18.75		18.75		18.75	93.75
2	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1	2	1	1	12
					BL	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	225.00	112.50	112.50	1350.00
3	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	1	1	2
					BL									37.50		37.50	75.00
4	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1	1	1	1	1	4
					BL					90.00		90.00		90.00		90.00	360.00
	Total Social Infrastructure					131.25	112.50	112.50	112.50	202.50	131.25	221.25	112.50	371.25	112.50	258.75	1878.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
VII. Renewable Energy																	
1	Biomass Energy-Portable-	90	No.	1000000	Phy	1	1	1	1	1	1	2	1	5	1	2	17
					BL	9.00	9.00	9.00	9.00	9.00	9.00	18.00	9.00	45.00	9.00	18.00	153.00
2		90	No.	25000	Phy	5	5	5	5	5	5	5	10	30	5	5	85
					BL	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.25	6.75	1.13	1.13	19.17
3		90	No.	20000	Phy	15	20	15	15	20	25	25	40	15	15	25	240
					BL	2.70	3.60	2.70	2.70	3.60	4.50	4.50	4.50	7.20	2.70	4.50	43.20
	Total Renewable Energy					12.83	13.73	12.83	12.83	13.73	14.63	23.63	15.75	58.95	12.83	23.63	215.37
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Balakote	Bufliaz	Lassana	Loran	Mandi	Mankote	Mendhar	Nangali Sahib Sain Baba	Poonch	Sathra	Surankote	District Total
VIII. Others																	
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	10	20	10	10	20	10	50	20	50	20	50	270
					BL	20.00	40.00	20.00	20.00	40.00	20.00	100.00	40.00	100.00	40.00	100.00	540.00
2	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	10	50	10	10	50	10	50	20	50	20	50	150
					BL	0	100.00	0	0	100.00	0	0	0	0	0	100.00	300.00
	Total Others					20.00	140.00	20.00	20.00	140.00	20.00	100.00	40.00	100.00	40.00	200.00	840.00
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																	70231.11

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	9849.43	13179.26	10904.95	10677.43	11534.89	6765.20	11256.12
RCBs	1686.58	0.00	1855.23	13.62	1855.23	0.00	1757.14
SCARDB	0.00	0.00	0.00	8.48	0.00	17.73	0.00
RRBs	2544.05	1057.23	2798.45	1213.39	2798.45	1173.66	2854.41
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	14080.06	14236.49	15558.63	11912.92	16188.57	7956.59	15867.67

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3527.06	593.25	5127.13	297.55	5343.03	495.48	5302.05
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	911.01	433.22	1002.09	503.53	1002.09	1235.20	1013.57
RCBs	603.96	0.00	664.35	0.00	664.35	35.15	629.08
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	5042.03	1026.47	6793.57	801.08	7009.47	1765.83	6944.70

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13376.49	13772.51	16032.08	10974.98	16877.92	7260.68	16558.17
RCBs	2290.54	0.00	2519.58	13.62	2519.58	35.15	2386.22
SCARDB	0.00	0.00	0.00	8.48	0.00	17.73	0.00
RRBs	3455.06	1490.45	3800.54	1716.92	3800.54	2408.86	3867.98
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	19122.09	15262.96	22352.20	12714.00	23198.04	9722.42	22812.37

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12953.18	12431.11	14248.48	6058.79	14248.48	24160.38	15031.23
RCBs	1709.29	0.00	1880.21	0.00	1880.21	74.45	1431.16
SCARDB	0.00	0.00	0.00	0.00	0.00	9.00	0.00
RRBs	4114.17	3041.74	4525.58	3794.18	4525.58	3140.77	4565.97
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	18776.64	15472.85	20654.27	9852.97	20654.27	27384.60	21028.36

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8599.84	6335.98	9459.80	3772.48	9459.80	5317.74	9792.29
RCBs	1606.06	193.17	1766.62	147.39	1766.62	108.19	1646.22
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1665.24	101.49	1831.70	183.48	1831.70	517.40	1831.70
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub -otal (A)	11871.14	6630.64	13058.12	4103.35	13058.12	5943.33	13270.21

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	34929.51	32539.60	39740.36	20806.25	40586.20	36738.80	41381.69
RCBs	5605.89	193.17	6166.41	161.01	6166.41	217.79	5463.60
SCARDB	0.00	0.00	0.00	8.48	0.00	26.73	0.00
RRBs	9234.47	4633.68	10157.82	5694.58	10157.82	6067.03	10265.65
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	49769.87	37366.45	56064.59	26670.32	56910.43	43050.35	57110.94

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
Crop Loan	13179.26	0	0	1057.23	0	14236.49	10677.43	13.62	8.48	1213.39	0	11912.9

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
Crop Loan	6765.2	0	17.73	1173.66	0	7956.59	11256.12	1757.1	0	2854.41	0	15867.7

Table 2: Term Loan

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

A & F	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
OTH	593.25	0.00	0.00	433.22	0.00	1026.47	297.55	0.00	0.00	503.53	0.00	801.08
Sub total	593.25	0.00	0.00	433.22	0.00	1026.47	297.55	0.00	0.00	503.53	0.00	801.08
Grand Total (I +II)	13772.51	0.00	0.00	1490.45	0.00	15262.96	10974.98	13.62	8.48	1716.92	0.00	12714.00
Table 2: Term Loan												
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
L D	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
F M	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
P & H	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
AH -D	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
AH -P	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
AH - S G P	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
F D	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
F & W	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
S G & M F	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
A & F	NA	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA	0.00
OTH	495.48	35.15	0.00	1235.20	0.00	1765.83	5302.05	629.08	0.00	1013.57	0.00	6944.70
Sub total	495.48	35.15	0.00	1235.20	0.00	1765.83	5302.05	629.08	0.00	1013.57	0.00	6944.70
Grand Total (I +II)	7260.68	35.15	17.73	2408.86	0.00	9722.42	16558.17	2386.22	0.00	3867.98	0.00	22812.37

Note: Break not available

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Biomass Energy	Portable		No.	1000000
7	Bore Well	New		No.	600000
8	Breed Multiplication Farm			200	40100000
9	Breeder Unit	Broiler		1000	899000
10	Breeder Unit	Layer		1000	2575000
11	Buffalo Farming			1+1	395000
12	Bulk Milk Cooling Unit			No.	1500000
13	Bunding	Farm Bunding		ha	15000
14	Chaff Cutter	Electric		No.	35000
15	Cold Storage			No.	8800000
16	Cold Storage	Controlled Atmosphere Storage		No.	2000000
17	Combine harvester			No.	2900000
18	Compost/ Vermi Compost	Vermi Compost		No.	400000
19	Crossbred Cattle Farming			1+1	395000
20	Crossbred Cattle Farming			5+5	1775000
21	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
22	Drinking Water	RO Plant		No.	2500000
23	Drip Irrigation			ha	165000
24	Education	Schools		No.	15000000
25	Education Loans	Education Loan upto Rs. 4.00 lakhs		No.	400000
26	Electric Pump Sets		5	No.	180000
27	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000

28	Fruit Processing	Sorting, grading & Packing		No.	1000000
29	Godown		Rural godown	No.	146300
30	Healthcare	Diagnostic Lab		No.	5000000
31	Healthcare	Nursing Home		No.	12000000
32	Honey & Honey Products			No.	250000
33	Integrated Farming			Per Unit	3180000
34	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
35	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
36	Manufacturing Sector	Term Loan	Medium	No.	50000000
37	Manufacturing Sector	Term Loan	Micro	No.	1000000
38	Manufacturing Sector	Term Loan	Micro	No.	2000000
39	Manufacturing Sector	Term Loan	Small	No.	5000000
40	Manufacturing Sector	Working Capital	Micro	No.	2000000
41	Manufacturing Sector	Working Capital	Micro	No.	500000
42	Manufacturing Sector	Working Capital	Small	No.	5000000
43	Meat & Poultry Processing			No.	75000
44	Medicinal & Aromatic Crops	Aloevera		ha	200000
45	Mushroom Cultivation	Button Mushroom		1000 Kg.per Cycle	400000
46	New Orchard	Temperate Fruits	Apricot	ha	307600
47	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
48	Nursery	Fruit Crops		Ha	1500000
49	Other machinery			No.	150000
50	Others	Maize Sheller		No.	190000
51	Plantation	Bamboo		ha	50000
52	Pond construction	Earthen Pond		ha	3000000
53	Power Tiller			No.	95000
54	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
55	Reapers, Binders and Balers			No.	136000
56	Repair of Dwelling Units	Other Centre		No.	500000
57	Sericulture	Reeling Unit		No.	270000
58	Service Sector	Term Loan	Medium	No.	10000000

59	Service Sector	Term Loan	Micro	No.	1200000
60	Service Sector	Term Loan	Small	No.	2700000
61	Service Sector	Working Capital	Medium	No.	10000000
62	Service Sector	Working Capital	Micro	No.	1200000
63	Service Sector	Working Capital	Small	No.	2700000
64	Sheep	Rearing Unit		10+1	252000
65	Sheep	Rearing Unit		25+1	472000
66	Sheep	Rearing Unit		50+2	827000
67	SHGs/ JLGs	Others		No.	200000
68	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
69	Solar Energy	Solar Water Heater System		No.	25000
70	Solar Energy	Street Lighting System		No.	20000
71	Sprinkler Irrigation	Micro		ha	120000
72	Sprinkler Irrigation	Portable		ha	100000
73	Thresher	Multicrop Power Threshers		No.	210000
74	Tractor			No.	900000
75	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
76	Water Harvesting/ Recharge structure	Roof Top		No.	150000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_	Acre	6713
2	Apricot/ Khubaani		Acre	75000
3	Broiler Farming	hers_per cycle	1000	144043
4	Buffalo Farming	Others_per year		64089
5	Fish Culture	RAS_Others_		717000
6	Fish Culture	Bio floc_Others_		150000
7	Fish Culture	Others_Trout _ Hatchery_		1400000
8	Fish Culture	Others_Trout _ Raceway_		238694
9	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_		67955
10	Fodder Oats/ Jai		Acre	29752
11	Indigenous Cattle Farming	Others_CB Jersey Cow_per year		63575
12	Indigenous Cattle Farming	Others_HF Cow_per year		63575
13	Lavender		Acre	237712
14	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
15	Lime	Irrigated	Acre	46356
16	Maize/ Makka	Irrigated	Acre	46984
17	Marketing Activities	Others_	Acre	40416
18	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	29320
19	Other Vegetables		Acre	61056
20	Potato/ Aloo	Irrigated	Acre	77600
21	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
22	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
23	Walnut/ Akhrot		Acre	53036
24	Wheat/ Gehu	Irrigated	Acre	46736

Abbreviations

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

GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre

PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
CL	Crop Loan
WR	Water Resources
LD	Land Development
FM	Farm Mechanization
P&H	Plantation & Horticulture
AH-D	Animal Husbandry- Dairy
AH-P	Animal Husbandry- Poultry
AH-SGP	Animal Husbandry- Sheep Goat & Piggery
FD	Fisheries Development

F&W	Forest & Wasteland Development
SG & MF	Storage Godowns and Marketing Facilities
A&F	Agro & Food Processing
OTH	Other

Name and address of DDM

Name	Chander
Designation	DDM, NABARD
Address 1	House Number 121 Ward Number 06 Address 2
	Jawahar Nagar
Post Office	Jawaharnagar SO Rajauri District
	Rajouri
State	Jammu and Kashmir
Pincode	185132
Telephone No.	1962295519
Mobile No.	9419287942
Email ID	rajouri@nabard.org



NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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