



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



पुलवामा जिला  
Pulwama 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: Pulwama

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:**

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Pulwama

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	The district is situated in southern part of the J&K, which is bounded by Srinagar district in the north, by Budgam and Poonch in the west, by Shopian and Kulgam district in south and east.
2	Type of soil	Clay loam.
3	Primary occupation	Agriculture is the main occupation of people. 70% people are engaged with this activity and the remaining 30% are engaged with other occupations. The district is famous for Fruit and Saffron Cultivation.
4	Land holding structure	90% of the landholdings are small and 7% are marginal.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Total ACP achievement is Rs. 2,34,664.45 lakh, with Rs. 78,970.81 lakh to Agriculture sector, Rs. 1,39,811.91 lakh to MSME and Rs. 15,881.73 lakh to other sectors
2	CD Ratio	108.4%
3	Investment credit in agriculture	Rs. 8,561.59 lakh
4	Credit flow to MSMEs	Rs. 1,39,811.91 lakh
5	Other significant credit flow, if any	Rs. 15,881.73 lakh



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

1	Projection for the year	Rs. 3,49,978.89 lakh
2	Projection for agriculture and its components	Rs. 1,81,366.54 lakh
3	Projection for MSMEs	Rs. 1,41,505.60 lakh
4	Projection for other purposes	Rs. 27,106.75 lakh

#### 5. Developmental Initiatives

- Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma Nirbhar Bharat.

#### 6. Thrust Areas

- The concept of Farmers Producers Organization which focusses on collectivization of the farmers produce and streamlining the supply chain for the farmers shall be the focus area for which GoI has also launched 10000 FPO scheme where in an FPO is expected to be promoted in each block of the country.

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

- Major constraints likely to affect the translation of potential into actual GLC flow are low spread of BCs, lack of SHPI/JLGPI promoting institutes, lack of rural infrastructure facilities, lack of coordination among agencies, absence of crop insurance.

#### 8. Way Forward

- To enhance productivity and stability of the produce, farmers need to be provided with information on soil health, appropriate technological inputs, adequate credit/insurance facilities, opportunities for remunerative and assured markets. Promotion of FPOs, and revival of existing PACS.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

#### 4. Methodology of estimation of credit potential

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

		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- 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</li> <li>- 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.</li> </ul>

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

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

## 6. Limitations and constraints

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



# Part A



## District Map



### Legend

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

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	172659.52
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>150912.16</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>21747.36</b>
B	Agriculture Infrastructure	6013.19
C	Ancillary activities	2693.83
I	Credit Potential for Agriculture A+B+C)	181366.54
II	Micro, Small and Medium Enterprises	141505.60
III	Export Credit	900.00
IV	Education	4886.80
V	Housing	9680.00
VI	Social Infrastructure	3330.00
VII	Renewable energy	2727.45
VIII	Others	5582.50
	Total Priority Sector	349978.89

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	148767.00
2	Water Resources	2134.57
3	Farm Mechanisation	2463.09
4	Plantation & Horticulture with Sericulture	5568.97
5	Forestry & Waste Land Development	1328.80
6	Animal Husbandry - Dairy	6773.29
7	Animal Husbandry - Poultry	800.31
8	Animal Husbandry - Sheep, Goat, Piggery	3047.97
9	Fisheries	895.77
10	Farm Credit- Others	879.75
	<b>Sub total</b>	<b>172659.52</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	3291.58
2	Land development, Soil conservation, Wasteland development	2272.51
3	Agriculture Infrastructure - Others	449.10
	<b>Sub total</b>	<b>6013.19</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1456.33
2	Ancillary activities - Others	1237.50
	<b>Sub Total</b>	<b>2693.83</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>141505.60</b>
<b>III</b>	<b>Export Credit</b>	<b>900.00</b>
<b>IV</b>	<b>Education</b>	<b>4886.80</b>
<b>V</b>	<b>Housing</b>	<b>9680.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>3330.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>2727.45</b>
<b>VIII</b>	<b>Others</b>	<b>5582.50</b>
	<b>Total Priority Sector</b>	<b>349978.89</b>



## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Jammu & Kashmir Bank Ltd

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1090.00
2	No. of Sub Divisions	8
3	No. of Blocks	11
4	No. of revenue villages	327
5	No. of Gram Panchayats	190

#### 2. Additional Information

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

#### 3. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Pulwama
3	Agro-climatic Zone 1	Temperate zone
4	Climate	Temperate
5	Soil Type	Clay loam

#### 4. Land Utilisation (ha)

Sr. No.	Particulars	Nos.
1	Total Geographical Area	109000
2	Forest Land	37600
3	Area not available for cultivation	8387
4	Barren and Unculturable land	2592
5	Permanent Pasture and Grazing Land	5953
6	Land under Miscellaneous Tree Crops	1102
7	Cultivable Wasteland	3617
8	Current Fallow	6536
9	Other Fallow	171

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

Sr. No.	Stage	Nos.
1	Safe	11

#### 6. Distribution of Land Holding

Classification of Holding		Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	54270	90.00	21157	71.89
2	>1 to <=2 ha	4221	7.00	4643	15.78
3	>2 to <=4 ha	1810	3.00	3630	12.33
4	>4 to <=10 ha	0	0.00	0	0.00
5	>10 ha	0	0.00	0	0.00
6	Total	60301	100	29430	100

#### 7. Workers Profile [in '000]

Sr. No.	Particulars	Nos.
1	Cultivators	60.30
2	Of the above, Small/ Marginal Farmers	56.7
3	Agricultural Labourers	25.32
4	Workers engaged in Household Industries	15.07
5	Workers engaged in Allied agro activities	12.06

**8. Demographic Profile [in '000]**

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	560.44	293.06	267.38	481.74	78.70
2	Scheduled Caste	0.40	0.26	0.14	0.33	0.07
3	Scheduled Tribe	22.67	11.60	11.07	22.64	0.03
4	Literate	129.22	75.41	53.81		
5	BPL	1.27	0.71	0.56		

**9. Households [in '000]**

Sr. No.	Particulars	Nos.
1	Total Households	86.00
2	Rural Households	71.00
3	BPL Households	45.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	62.74
2	Having source of drinking water	84.00
3	Having electricity supply	86.00
4	Having independent toilets	84.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	327
2	Villages having Agriculture Power Supply	Data not available
3	Villages having Post Offices	98
4	Villages having Banking Facilities	327
5	Villages having Primary Schools	323
6	Villages having Primary Health Centres	27
7	Villages having Potable Water Supply	323
8	Villages connected with Paved Approach Roads	313

Table Name	Source(s) and reference year of data
1) Physical & Administrative Features 2) Additional Information 3) Soil & Climate 4) Land Utilisation [Ha] 5) Ground Water Scenario (No. of blocks) 6) Distribution of Land Holding 7) Workers Profile [In 'ooo] 8) Demographic Profile [In 'ooo] 9) Households [In 'ooo] 10) Household Amenities [Nos. in 'ooo Households] 11) Village-Level Infrastructure [Nos.]	1) DISTRICT CENSUS HANDBOOK 2) DIGEST OF STATISTICS 2022-23 3) AGRICULTURE DEPARTMENT

**Health, Sanitation, Livestock and Agricultural Infrastructure**  
**12. Infrastructure Relating to Health & Sanitation [Nos.]**

Sr. No.	Particulars	Nos.
1	Anganwadis	84
2	Primary Health Centres	27
3	Primary Health Sub-Centres	74
4	Dispensaries	27
5	Hospitals	3
6	Hospital Beds	262

**13. Infrastructure & Support Services for Agriculture [Nos.]**

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	156
2	Registered FPOs	17
3	Agro Service Centres	2
4	Soil Testing Centres	2
5	Approved nurseries	2
6	Krishi Vigyan Kendras	1

**14. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	45.00
2	Irrigation Potential Created	38.08
3	Net Irrigated Area (Total area irrigated at least once)	22.61
4	Area irrigated by Canals/ Channels	22.38
5	Area irrigated by Wells	0.059
6	Area irrigated by Tanks	0.172
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	38.08



15. Infrastructure for Storage, Transport & Marketing.		
Sr. No.	Particulars	Nos.
1	Pucca Road [km]	779
2	Railway Line [km]	34

#### 16. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	35	1222
2	Others	46	118000

#### 17. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	97234	17200	80034
2	Cattle - Indigenous	3000	1000	2000
3	Buffaloes	1000	100	900
4	Sheep - Cross bred	156000	70000	86000
5	Sheep - Indigenous	NA	0	0
6	Goat	24000	7000	17000
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	2000	1000	1000
10	Poultry - Indigenous	113000		113000

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	102
2	Veterinary Dispensaries	0
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	95
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	2
8	Dairy Cooperative Societies	239
9	Milk Collection Centres	40
10	Fishermen Societies	20
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	3
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	756.39	MT	3.70	gm/day
2	Egg	210.00	Lakh Nos.	13	nos/p. a.
3	Milk	262950	MT	1286	gm/day
4	Meat	907.00	MT	4.44	gm/day

## Key Insights into Agriculture and Allied Sectors

**Table 1: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	96673.14	95491.49	78970.81

**Table 2: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.52	0.53	0.55
2	Net sown area (lakh ha)	0.32	0.33	0.35
3	Cropping intensity (%)	162	160	157

## 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/m F Os	SHGs/JLGs	BCs/BFs	Village s	Househo lds
Commercial Banks	8	74	55	19			3378	223	235	61440
Regional Rural Bank	1	13	12	1					27	9333
District Central Coop. Bank	1	9	7	2					36	12444
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	26								26	4308
Others	2	3	3						3	100
All Agencies	38	99	77	22	0	0	3378	223	327	87625

### 2. Deposits Outstanding

Agency	No. of accounts					Amount [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growt h (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growt h (%)	Share (%)
Commercial Banks	Data not available					397870.00	419759.00	459979.00	9.6	96.32
Regional Rural Bank						8862.00	9461.00	9914.00	4.8	2.08

Cooperative Banks	Data not available	7267.00	7514.00	7603.00	1.2	1.59
Others		27.00	40.00	52.00	30.0	0.01
All Agencies		414026.00	436774.00	477548.00	9.3	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount [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	Data not available					390559.00	433394.00	502434.00	15.9	97.03
Regional Rural Bank						7864.00	8623.00	9255.00	7.3	1.79
Cooperative Banks						2703.00	2736.00	3204.00	17.1	0.62
Others						10879.00	2818.00	2946.00	4.5	0.57
All Agencies						412005.00	447571.00	517839.00	15.7	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	98.2	103.2	109.2
Regional Rural Bank	88.7	91.1	93.4
Cooperative Banks	37.2	36.4	42.1
Others			
All Agencies	99.5	102.5	108.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	101924	21336	11798	3878
Regional Rural Bank	14074	11536	1180	498
Cooperative Banks	2707			
Others				
All Agencies	118705	32872	12978	4376

**6. Performance on National Goals**

Agency	31/03/2024									
	PrioritySector 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	222575.85	44.3	67119.48	13.4	54821.44	10.9		0.0	926.56	0.2
Regional Rural Bank	11259.08	121.7	3198.26	34.6	3279.55	35.4		0.0		0.0
Cooperative Banks	826.52	25.8	88.48	2.8	2.00	0.1		0.0		0.0
Others	3.00	0.1	3.00	0.1		0.0		0.0		0.0
All Agencies	234664.45	45.3	70409.22	13.6	58102.99	11.2	0.00	0.0	926.56	0.2

### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	233916.38	133916.20	57.2	268158.89	155527.77	58.0	274865.54	222575.85	81.0	65.4
Regional Rural Bank	2162.79	9120.06	421.7	2379.01	6209.45	261.0	2379.01	11259.08	473.3	385.3
Cooperative Banks	3151.41	137.04	4.3	3466.53	298.05	8.6	3466.53	826.52	23.8	12.2
Others	538.58	30.00	5.6	592.27	261.20	44.1	1498.87	3.00	0.2	16.6
All Agencies	239769.16	143203.30	59.7	274596.70	162296.47	59.1	282209.95	234664.45	83.2	67.3

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [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	109044.35	87185.21	80.0	120702.97	85031.41	70.4	127452.13	70409.22	55.2	68.5
Term Loan (Agri.)	39102.88	9487.93	24.3	52263.97	10460.38	20.0	54866.33	8561.59	15.6	20.0
Total Agri. Credit	148147.23	96673.14	65.3	172966.94	95491.79	55.2	182318.46	78970.81	43.3	54.6
MSME	21759.69	38380.14	176.4	23843.75	56922.98	238.7	23193.40	139811.91	602.8	339.3
Other Priority Sectors*	69862.24	8150.02	11.7	77786.01	9881.70	12.7	76698.09	15881.73	20.7	15.0

Total Priority Sector	239769.16	143203.30	59.7	274596.70	162296.47	59.1	282209.95	234664.45	83.2	67.3
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**9. NPA Position (Outstanding)**

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	Data not available			433394.00	18593.00	4.3	502434.00	15250.00	3.0	2.4
Regional Rural Bank				8623.00	852.00	9.9	9255.00	985.00	10.6	6.8
Cooperative Banks				2736.00	174.00	6.4	3204.00	112.00	3.5	3.3
Others				2818.00	681.00	24.2	2946.00	211.00	7.2	10.5
All Agencies				447571.00	20300.00	4.54	517839.00	16558.00	3.20	2.58

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

Source(s)	
1	LEAD BANK PULWAMA
2	UTLBC J&K



## **Part B**

## Chapter 1

### Important Policies and Developments

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

##### **Cooperative Development**

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

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

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

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

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

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

iv. PACS as Common Service Centers (CSCs) for better access to e-services  
Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

##### **Agriculture Mission:**

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the

success of India's digital revolution in other sectors. With a substantial financial outlay of Rs. 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.

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.

ii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly

Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

## **2. Union Budget**

### **2.1. Important Announcements**

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

## **3. Policy Initiatives - RBI**

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

## **4. Policy Initiatives - NABARD**

1. Refinance support:  
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
3. Special Refinance Scheme (SRS) on PACS as MSCs: NABARD introduced Special Refinance Scheme to saturate all the potential PACS

for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

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

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

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

#### 5. Interest Subvention Schemes of GoI

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

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

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

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

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

#### 7. Micro Credit Intervention:

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

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

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

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



- 7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- 7.e. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- 7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

## 8. Financial Inclusion

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

- 8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
- 8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- 8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- 8.d. Incentive Scheme for BCs operating in NE States and hilly states:

## 9. Farm Sector Development

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

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

- 9.b. Expansion of JIVA:

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

- 9.c. Accelerator approach for growth of FPOs:

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

- 9.d. Saturation Drive campaign:

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

- 9.e. National FPO Policy:

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

- 10. Climate Action and Sustainability:

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

#### 11. Off Farm Sector Development

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

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

#### 12. Agriculture Credit during 2023-24:

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

#### 13. Technology Facilitation Fund (TFF):

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

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

#### Holistic Agriculture Development Programme (HADP)

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

#### Aspirational Panchayat Development Programme (APDP)

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

#### Digital Villages

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

#### Status of Co-operatives in J&K

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

March 2023.



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

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

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

#### Jammu and Kashmir New Industrial Policy

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

#### Mission Yuva

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

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

## 2. State Budget

### 2.1. Important Announcements

New initiative for development of infrastructure and basic amenities in 12 off-beat tourist destinations, 6 each in Jammu and Kashmir divisions, with objective of enhancing tourism appeal and expanding local business and job opportunities. Planting of 190 lakh native trees and 100 lakh low cost greening interventions aimed to restore ecosystems, prevent soil erosion and enhance biodiversity. 10 lakh saplings of local, medicinal and economic importance species to be distributed among the farmers for planting to augment trees outside forests and improve livelihood.

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Handicrafts/Handloom Sector

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

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

Incentives for Handicrafts Sector include capital subsidy @10% of the working capital for one year not exceeding Rs.5.00 lakh, 50% marketing support for

registration of crafts on e-platforms, promotion of GI certified units, enhancement of loan amount under Artisan Credit Scheme, enhanced financial support under Managerial Subsidy, stipend for advance training, promotion of hand-made products, Jammu Haat, with the support of financial institutions and banks.

#### Incentives for Handloom Sector

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

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

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

#### Incentives/Schemes for Dairy Sector

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

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

#### Incentives/Schemes for Fisheries Sector

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

Pulwama has more than 80% of its work force engaged in diverse agricultural activities. Besides cultivation of saffron which is limited to few blocks of the district cropping pattern is dominated by other horticulture crops i.e. apple, walnut, etc. and cereals like paddy, oil seeds and vegetables. The farmers are shifting from old cropping system to inter cropping and from food crops to cash crops. District has the proud privilege of producing the finest quality saffron which is famous for its colour and flavor all over the world and 90 percent of saffron production comes from Pampore karewas, locally called wudar. However, there has been a drop in saffron cultivation area as well as in production yields. As on 31<sup>st</sup> March 2024, the area under saffron cultivation is 3200 ha. Construction of residential houses in the midst of saffron fields during the last two decades is one of the major causes for shrinking of acreage. Other reasons that threaten the costliest cash crop, according to experts is lack of irrigation and post-harvest management which has led to low productivity and poor quality.

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

The district has 109000 ha with net sown area as 35224 ha and 55849 ha as gross cropped area.

Department of Agriculture provides services and expertise on latest technological developments.

Chemical fertilizers are available through private dealers at various locations. There is lack of seed processing and grading plant to maintain quality of seed.

PACS are not fully functional in the district, revival of PACS will supplement the cooperative channels.

Lack of adequate demonstration plots in the district is hampering production and productivity.

Necessary seed materials should be made available by the Department. They should facilitate and arrange drip irrigation implements, pesticides, etc. for systematic changes. Agriculture Department should arrange for farmers exposure visits to University and KVK for popularization of latest technologies.

## **2.1.2 Water Resources**

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

The National per capita annual water resource during 2001 was 1816 cubic meter which fell to 1544 cubic meter in 2010 (CWC 2015). As per International standard, a situation with less than 1000 cubic meter per capita is considered to be water scarcity situation. It is estimated that by 2050 the total water demand by all sub-sectors (1180 bcm) will surpass the total utilizable water resource of the country (CWC 2015) and the share of irrigation will come down to 68%. As per the report of National Compilation on Dynamic Ground Water Resources of India 2020 issued by the Ground Water Board, Department of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti, Govt. of India. The District Pulwama has been classified as Safe as the stage of ground water extraction is 38.01 % .The District Irrigation Plan (DIP) of district Pulwama under Prime Ministers Krishi Sinchayee Vikas Yojna emphasis on deriving potential benefit like extending coverage of water source through effective distribution and application, reducing the gap between potential created and utilized in an efficient manner after taking holistic irrigation perspective into consideration.

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

Private agencies that are expert in installation of tube-wells, sprinkler and drip sets work from the adjoining Srinagar district. Almost all the villages of the district have electricity. The department of Horticulture is making efforts to promote drip irrigation in the district. However, use of modern irrigation techniques like drip, sprinklers, deep tube wells and other modern water saving techniques are yet to pick up in the district. Considering the erratic power supply, as an alternative diesel supply/ diesel operated pump sets should be ensured in all blocks. Irrigation, Agriculture and Horticulture departments render the technical guidance to farmers in selection of sites for tube wells. They are providing extension services to farmers besides popularizing drip and sprinkler irrigation.



### **2.1.3 Farm Mechanization**

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

Farm mechanization has been helpful to bring about a significant improvement in agricultural productivity. Thus, there is strong need for mechanization of agricultural operations. The various operations such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses. The overall mechanization level in India is only 40-45% even though 90% of the total farm power is contributed by mechanical and electrical power sources. The Indian agricultural equipment market is experiencing a rapid growth with expected strong potential for future growth as well. India has remained one of the primary nations which fueled the growth of the agricultural equipment market.

Farm Mechanization is important as it leads to increased production, better utilization of irrigation potential, adoption of multi cropping, etc. Post-harvest machinery helps in value addition and is a source of employment. The term farm mechanization may be considered as tractors, power tillers and other agricultural implements. Due to benefits of mechanization, more farmers are attracted towards farm mechanization by purchasing tractors, trailers, power tillers, power sprayers, etc. Farmers are using tractors in various economic day-to-day activities like transportation of farm produce/crops, bringing input farm from far off places (manure), transporting livestock etc.

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

With the development of agriculture and adoption of intensive cropping patterns, the use of farm machinery, like tractors is more pronounced in the district.

Infrastructure for Farm Mechanisation in the district has improved and repair shops/dealers for Power tillers/tractor are available. More than 600 tractors are registered with the Road Transport Office in the district and more than 11,500 spray pumps are available in the district.



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

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

Horticulture sector plays a major role in the rural economy. The agro-climatic conditions are suitable for production of various horticultural crops. Apart from apple, the district also has good potential for development of walnuts, almonds, mushroom, sericulture, floriculture & bee keeping etc. The Government has introduced High Density Apple plantation in Kashmir division, this will increase the productivity of Apples in Kashmir. However, the plantation of horticulture crops is highly location specific and depends largely up on agro-climatic conditions of the area. The district is one of the main fruit growing districts in the valley and famous for its quality apple followed by walnuts and almonds. The area under fresh fruits has increased and the production has also increased gradually for both fresh and dry fruits. The district has scope for fruit processing which will provide more employment opportunities to the people in the area and shall also value addition to the farm produce bringing more and more prosperity to the local people. It has been observed that area under fresh fruits has increased particularly under apple. As per estimate given by the department, total area under fresh fruits has increased to 17283 ha from 17073 ha. In overall, these crops have proved remunerative as compared to agriculture field crops like paddy.

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

Horticulture Department has widespread extension offices network in the district and provide timely extension services.

Pre-cooling and packaging houses are required at least in every block headquarter.

Absence of the concepts of new techniques being developed by Research Institutes. Lack of awareness about credit linkages in the form of JLGs and backward /forward linkages through FPOs. Non-availability of refrigerator vans for transport of fresh fruits.

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

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

Forest plays an important role in the maintenance of ecological balance and also help in meeting our basic requirements of fuel, fodder, timber. With the growing demand for fuel to replace firewood and agricultural implements, there is a growing need for the interface between forestry and agriculture.

According to National Commission on Agriculture, the main objective of Forestry Development is to realize maximum productivity per hectare in the shortest possible time. Farm Forestry is one of the important economic activities as per the National Policy, one-third of the total geographical area should be under forest cover while the district has about 34% area under forests and 40% under wildlife, with ever-growing demand for fuel wood and agricultural implements, the interface between forestry and agriculture has come into a sharp focus. It is therefore, necessary to bring the vast stretches of wastelands under forestry and to raise trees on farmlands.

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

The wastelands of the district can be developed for production of forest crops Willow. The discussions with Forest Officials revealed that there is scope for planting Willow in the district. These crops fetch farmers a good income without much investment. But farmers are preferring horticulture crops as compared to forestry. Due to this reason, its physical and financial potential has been reduced. It is suggested that rather than diversifying irrigated and fertile land for the cultivation of trees and plants having long gestation period under the forestry and wasteland development schemes, agroforestry should be promoted.

## **2.1.6 Animal Husbandry – Dairy**

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

Dairy is one of the major allied activities of this district. The district is known as DudaKul or Anand of Kashmir. The need for development of this sector becomes all the more important keeping in view its ability to create employment opportunities as well as improving the nutritional and socio-economic standard of the people. The district produces estimated 2.62 LMT of milk per day. Per capita milk availability works out to 1286 g per day. Thus, district is surplus in milk production. As per Livestock Census 2019, position was as under:

1. Exotic/Cross Bred Cattle 97234
2. Buffalo 1000

It is evident from the above table that number of exotic/cross bred cattle is very good and it is contributing to good level of milk production in the district not only for the consumption in the district but it is also supplied to Srinagar. The dairy activity has cow dung as a byproduct, which is used as fuel, manure and in bio gas plants. Further, the dairy activity leads to other allied NFS activities like ghee, butter, cheese preparation.

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

The Department is extending extension services and training facilities to dairy farmers besides health cover to Milch cattle. There are more than 100 veterinary institutions providing animal health care facility to livestock population.

The existing branch network in the district is sufficient to finance approximately 500 animals per year. There is need for a chilling plant in the district along with milk vans for transportation of milk to Srinagar and other districts.

There is great possibility of development for the district economy in this sector and can provide job opportunities to the un-educated youth because the district is rich in grazing pastures and meadows. The Government has proposed to strengthen the infrastructure for milk routes by providing more veterinary aid centers and livestock breeding centers.

The breed-able cattle and buffalo population available in the district offers scope for financing crossbred cows and buffaloes. Quality animals can be procured from Jammu, Pathankot and Gurdaspur districts in Punjab.

There is a need to finance commercial dairy units of ten or more animals to young farmers and ex-servicemen who can adopt dairy as a full-time occupation.

Availability of fodder is limited to summer months only. Therefore, there is need for fodder development programme in the district for winter months.

## **2.1.7 Animal Husbandry – Poultry**

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

Poultry is an important allied activity to agriculture, which has ample scope for development in the district. Rearing poultry birds provides good scope for economic development, Poultry meat and eggs are good source of nutrient food and agro-climatic conditions is also suitable for the activity. Poultry farming is a fast-growing activity, which can generate good employment opportunities in the district particularly for unemployed youth and small/marginal farmers. About 60% of the demand for poultry products is met from outside, it indicates the vast potential for Poultry Development in the district. There is a good demand for poultry products in the district. Poultry production has made considerable headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turn over round the year. The activity however has not picked up on large scale due to lack of skilled entrepreneurship, lack of financial support from banks and lack of infrastructure facilities.

Pulwama district has a good potential for broiler units while the layer units have limited scope due to climatic conditions. However, these units can sustain through sufficient heating arrangements with low-cost methods and controlled conditions during winters.

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

The Department of Animal Husbandry is the nodal agency for development of Poultry Farming in the district. There are 109 veterinary units and subunits in the district. The department provides extension and training facilities. However, there is a need to strengthen these basic inputs to promote this activity. Marketing of eggs and poultry meat is no problem in view of the enormous demand both in the district and in the adjoining city of Srinagar.

The department is supplying day-old chicks to poultry farmers. Poultry feed like maize, paddy husk, wheat-bran, ground-nut cakes etc. are easily available.

The banks are not inclined to provide finance due to high risk and lack of Insurance from Insurance companies.

The district had two poultry demonstration centers, which are now non-functional.

The other reason for low take off in the activity is lack of finance and high feed costs which accounts for about 75% of the total production cost.

Import of poultry feed into the district to supplement the local production puts added burden on the farmers. Therefore, setting up of more poultry/animal feed units within the district may be encouraged by the government.

Lack of insurance and reluctance of banks to finance the activity has pushed the sector under stress.

Non availability of good quality layers, feed at reasonable rates.

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

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

Sheep rearing is the most predominant activity in the district and is traditionally taken up in the hilly areas of the district.

Generally, small and marginal farmers are engaged in this activity. There is a separate department to look after health-related problems with sufficient infrastructure. The activity provides additional income for the livelihoods. Sheep gives us mutton, wool, pelt and sheep yard manure. In view of this, sheep have been rightly called as Golden Brick (Soun Seur) by the Sufi Saint Sheikh Noor-u-Din (R.A). Due to the shift of agricultural activities to horticulture activities in the district, there has been a flip in the growth of this sector and as such a number of educated unemployed youth take up this sector as their prime source of employment. It acts as a cash crop available with the farmers and as such is called as Mobile ATM. The sheep population is 1.56 lakh besides 0.24 lakh of Goat. Because of the efforts of department almost 96% of sheep population i.e. 1.47 lakh are of best quality cross breed merino. Merino sheep breed has best quality wool which is used for preparation of various costly garments. There is huge demand of mutton for consumption due to cold climatic conditions prevailing in the district. The local population of sheep cannot meet the requirement and sheep are imported from states like Rajasthan. Presently, only 40% demand of meat is met with local production and 60% is purchased from outside.

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

The Sheep Husbandry Department is working separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep. Department has procured wool shearing machines under RKVY to provide free service to people and is imparting training to various youths for generating part time employment in the area.

As per the data made available by the department there are 32 sheep and wool extension Centre's and dispensaries against the actual requirement of at least 49 Centre's, Mobile Centers, first aid Centre's and sheep farms in the district. For providing breeding and health care facility to the sheep and goat population, a network of health care facility to the sheep and goat population, network of health-care centers has been established in the district where one sheep farm is also functional which provide improved rams to the deserving people.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Fish farming is quite popular in the district and has a good scope for development of inland fisheries. As per estimates of fisheries department, about 200-hectare area can be covered under the activity in the district. There is good demand for consumption of fish. The snow fed streams can be used for rearing of Trout which is an exotic variety of fish and fetches good price. There are three Trout Fish Farming units, one Carp fish seed dumping cum demonstration station, one hygienic fish market for sale of fish product and two watch and ward huts for two Trout streams of Naristan and Lam Tral in the district. In addition, the department is procuring vehicle for transportation of livestock/ seed for departmental and Pvt. Sector under the PMKKKY scheme. There are also 47 trout units and 58 carp units in Pvt. Sector established through various schemes viz., P. M's Package, R.K.V.Y, Blue Revolution, PMKKKY etc. with the sole purpose to create employment opportunities for educated unemployed youths. The department has been constantly working for the promotion of activity and has constructed 148 low-cost houses for fishermen and supported them by providing cast nets, tubs, weighing balances, nylon twin thread, bicycles and accidental insurance scheme (PMBSY) etc. Fishermen Population: Total population of Fishermen Community is 5600 and out of which 700 families are registered with the Department.

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

There is an office of Asst. Director Fisheries in Pulwama, which has further extension offices at block level, they provide technical know-how as well as fish seedlings along with subsidy etc. to the prospective fish farmers.

The Department has divided the district into three administrative circles namely Pulwama, Awantipora and Tral headed by Inspector Fisheries/FDA level officials.

The district is endowed with plenty of water resources. The activity has not picked up to the desired level, mainly due to preference of mutton /chicken meat and lack of knowledge about the benefits of fish meat.

The department is organizing various awareness programmes for the fish farmers and also endorsing local brands for adoption of fish dishes as a menu in their restaurants.

The Fisheries Department should encourage fish culture in villages, panchayat and community ponds. Fish varieties that could be reared such as Trout, Common Carp, Schicthrox, Grass Carp and silver Carp must be encouraged in the private ponds and on commercial lines.

## **2.1.10 Farm Credit – Others**

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

The activities such as Agri Business, Bullock carts, two wheelers, Farm service Centres, etc. provide vast employment opportunities, especially to rural youth. Despite the advent of mechanization, animal power continues to play a significant role in farm operations especially in case of farmers with small and marginal land holdings. Animals are also used for transportation of farm inputs and marketing of produce in many rural areas lacking motorable roads. Owners of small fragmented land holdings cannot afford to have their own power tillers or tractors for economic reasons. For them, plough bullocks and bullock carts would be the viable option for farming and transport operations. The discussions with banks and line Departments also revealed the potential for horse cart activity in remote areas of 2-3 blocks because it is the only means of transportation in these areas. The mules, ponies etc. are also used in the district especially in hilly areas for the 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**

The work animals are available in sufficient number in the district. The veterinary facilities are also available for these animals from the veterinary department.

At village level animal driven carts being cheap and easily available are preferred to other transport. So, there is good demand for this activity.

Quality animals are not available as such for animal carts and pack animals.

Healthcare for pack animals needs improvement.

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

Krishi Vigyan Kendra should motivate Agri-graduates to start the Agri Clinic/Business Centres in order to provide agriculture extension services and employment opportunities.

## **2.1.11 Sustainable Agricultural Practices**

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

The various components of (Integrated Farming System) IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

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

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

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

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



## **2.2 Agriculture Infrastructure**

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

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

Cold storage and godowns are an integral part of the efficient marketing infrastructure as they offer scope for future consumption and act as a regulator to check price variations arising out of sheer economics of demand and supply. Pulwama district has an area of 26338 ha under various fresh and dry fruit crops. Post-harvest storage of agricultural produce is important to minimize the wastage of produce during glut and shortage during other seasons. Creation of adequate storage and marketing facilities is as important as crop production itself. Establishment of storage godowns, organized market yards and cold storages (for horticulture fruits and vegetables) will help the farmers not only to avoid post-harvest losses but also to realize better price. The district produces vast quantity of apples, other fresh fruit crops and walnuts. The farmers/fruit growers sell their fruit in the orchards itself on lower rates due to various reasons. The banks and line departments can motivate the farmers to set up CA stores and rural godown to store perishable commodities.

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

At present, the district has cold storage facilities at Lassipora for increasing the shelf life of the perishable commodities.

While the area under horticulture and production of fruit crop is increasing every year in the district, the processing of fruits and vegetables is almost negligible.

The Government should extend necessary incentives to facilitate the setting up cold storage facilities in the district.

Regular electricity supply to these areas needs to be made available for cold storages to function.

Godown facilities will improve price stabilization better sorting, grading and packaging facilities for farmers.

Keeping in view huge production of fresh and dry fruits in the district, the need of proper storage facilities is imminent as valley remains cut from outside world in winter season.

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

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

Land development, Soil Conservation and Watershed development are essential for raising the production and productivity of land. In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, these measures assume a great importance. The land development by way of land levelling, on-farm development works, reclamation and soil improvement, water management, soil and water conservation, wasteland development etc. is being taken up in the district. The activity has wide scope / potential in the district but programs are being run by Govt. through its budgetary support and as such institutional finance has much role to play. Therefore, there is a lot of potential for land treatment like land levelling, sand scrapping, land reclamation and Water Harvesting Structures, etc.

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

Agriculture Department is the nodal department for land development activities. Tractors, bulldozers and other machinery required for land development works are also available in the district. The Department of Soil conservation and Engineering wing of Agriculture dept. are executing various works in the district, which are as follows related to: -

- a. Land leveling /Bench terracing.
- b. Gully plugging.
- c. Retention wall/check dams.
- d. Soil Erosion protection.

Some areas of the district being hilly need land leveling to make it suitable for agriculture purpose.

### **2.2.3 Agri. Infrastructure – Others**

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

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

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

Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.

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

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

## **2.3 Agriculture – Ancillary Activities**

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

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

Food and Agro processing play a crucial role in value addition to agriculture produce. GoI has accorded high priority for development of Agro/ Food processing sector. The establishment of Agricultural economic zones, Food Parks and efforts made under Contract Farming are the important steps towards popularization of Agro/ Food processing sector in India. Investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and as a sequel, linkages between production, post-harvest management, processing and marketing including export largely remains weak. Keeping in view the very good fruit and vegetable crops of Pulwama district, this sector assumes greater significance and has lot of untapped potential.

The One District One Product (ODOP), launched by the Ministry of Food Processing is to help districts reach their full potential, foster economic and socio-cultural growth and create employment opportunities, especially in rural areas. The ODOP initiative is aimed at manifesting the vision of the Hon'ble Prime Minister of India to foster balanced regional development across all districts of the country. The idea is to select, brand, and promote one Product likewise for Pulwama milk is to be promoted as ODOP.

The objectives of the ODOP are as under:

- 1) To enable holistic socioeconomic growth across all regions. To attract investment in the district.
- 2) To boost manufacturing and exports.
- 3) To generate employment in the district

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

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

Pulwama district is one of the leading producers of fresh fruits and there is practice among small and marginal farmers to sell the produce at orchard level and at the flowering stage itself. If these farmers are organized into Farmers Producers Organization (FPOs) with inputs from ACABC and eventually reducing dependency on middlemen which in turn can aggregate the produce of its members and sell the produce directly to outside Mandis. In this value chain, farmers shall have more value for their produce after deducting administrative expenses. Farmers will also get good quality agri-inputs like pesticides, fertilizers etc. at a cheaper rate. Main objective of Agri-Clinics and Agri-Business Centres is to supplement efforts of public extension services by providing extension and other related services to the farmers on payment basis or free of cost as per the Business Model adopted and considering the local needs and affordability of target group of farmers. Some of the eligible activities under Agri-clinic and Agri-business Centre are:

- a) Extension Consultancy Service.
- b) Soil and water Quality Cum Inputs Testing Laboratories.
- c) Crop Protection Service Including Pest Surveillance, diagnostic and Control service
- d) Micro-propagation including plant tissue culture labs and hardening Units.
- e) Livestock health cover, veterinary dispensaries and service including frozen semen banks and liquid nitrogen supply and artificial insemination.

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

Co-operative structure in district with Primary Agriculture Co-operative Societies at the ground level and Anantnag Central Co-operative Bank as the central tier catering to Pulwama.

Significant number of SHGs in the district.

A good number of banks are available for facilitation of the credit. The banks can find new business in lending to these markets. Capacity building of various stakeholders on an ongoing basis is the key to success.

Involvement of PRIs to strengthened the activity with renewed focus and attention on extension services.

The DCCB may initiate necessary efforts to revive at least 1-2 PACS/ Marketing Societies in each block.

There has not been any systematic effort to revive PACS as ground level support societies. The space created has been occupied by commercial banks through financing of KCC but the cooperative movement needs to be revived.

Agriculture Graduates need to be motivated to take-up these activities and offer adequate incentives for setting up of the units. Extension facilities to far off and backward places, genetic improvement, and introduction of hi-tech cover can help a lot in the pursuit of this goal. This is a fast-growing sector and to boost it further, new initiatives need to be addressed with more Vigor and determination.

## Chapter 3

### Credit potential for MSMEs

### 3. Credit potential for MSMEs

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

Pulwama District has two industrial estates viz. Chatapora and Lassipora. The district is famous for willow cricket bats and about

87 registered units are functional and a few have export permits for fully finished bats and every year more than 42000 finished bats are being exported. The district has vast potential for handicrafts viz. Pashmina weaving Kani Shawl weaving Raffal weaving Pashmina Spinning etc.

Jammu & Kashmir New Industrial Policy is a vision to transform J and K from an aspirational to an Industrialized Territory by unlocking UT potential through convergence and collaboration. The policy is operational from 01.04.2021 to 31.03.2030 and envisages to attract investment in the manufacturing and services sectors.

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

District Industries Centre (DIC) headed by General Manager is the nodal agency for development of industries in the district. DIC registers traditional units and the units based on local raw materials and provide various facilities to the entrepreneurs besides counselling consultancy and escort services. Rural Non-Farm Sector (RNFS) covers all activities outside agriculture and allied sector. It covers wide range of activities under manufacturing processing and service segments encompassing modern intermediate and traditional activities. There are also several other direct and indirect benefits accruing to the economy from the development of rural non-farm sector. Expansion in employment opportunities through labour-intensive rural non-farm sector is considered a major strategy to tackle unemployment and under-employment issues of rural and semi urban youth besides arresting migration to urban areas.

Development of secondary sector through establishment of small-scale industries setting up of agro-based industries in the private sector which have high growth expectation and encouraging private investment in setting up of industries. For this facilitation in the form of concession and incentives

## **Chapter 4**

### **Credit Potential for Export Credit, Education & Housing**

#### **4.1 Credit Potential for Export Credit**

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

Jammu and Kashmir (J&K) boasts a rich tradition of handicrafts, handlooms, and horticultural products, notably dry fruits like walnuts and almonds, which are integral to its economy and cultural heritage. The region's handicrafts are renowned globally, with exports rising from US\$220.1 million to US\$283.2 million in the fiscal year 2023-24. Additionally, J&K accounts for 57% of India's apple production and 97% of its walnut production, underscoring its significant role in the country's horticulture sector.

To further enhance the export potential of these sectors, the Government of Jammu and Kashmir has formulated the Draft Jammu & Kashmir Export Policy-2024. This policy aims to harness the region's strengths and transform its economy into a competitive export-led entity, with a vision to make J&K a haven for exports. The mission is to achieve an export target of INR 10,000 Crores over the next five years by leveraging both core and emerging areas of exports.

##### **In line with this policy, several objectives have been outlined:**

- Identifying Potential Sectors/Products: Focusing on sectors like handicrafts, handlooms, and agri-commodities, with special emphasis on Geographical Indication (GI) tagged products.
- Facilitating Growth: Enhancing value addition and quality competitiveness in identified sectors to boost exports.
- Developing New Focus Areas: Exploring emerging sectors such as Pharmaceuticals, Medical Devices, IT & ITES, Biotechnology, and Electric Mobility.
- Improving Infrastructure: Creating and upgrading necessary export-related infrastructure within the Union Territory.
- Promoting Market Diversification: Focusing on accessing new markets to expand the reach of J&K's products.
- Encouraging Skill Development: Building capacity to improve the competitiveness of export units.
- Promoting Innovation: Supporting the development of new value-added products.
- Enhancing Product Quality & Standards: Supporting certification processes to meet international standards.
- Promoting Entrepreneurship: Encouraging entrepreneurial ventures in the field of exports.

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

Earlier export houses from Delhi or Mumbai used to buy from Kashmiri's and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves. Moreover, in the earlier case there was a limited channel for export in Srinagar. Now these items are first taken to Delhi sometimes by road and then exported from there. The exporters have a choice because of dozens of channels available in Delhi and other major cities for export.

The art of making carpets is a gift from Central Asia. Since ancient times this art was greatly developed by imported skill and royal patronage. The Europeans also took a keen interest in

it. It resulted in the establishment of more than 15 well known factories with about 350 looms weaving carpets. Finest wool obtained from pashmina goats and marino sheep is used in these factories. Cotton yarn is however imported from Amritsar. Namdas are made of wool of inferior quality and old woollen blankets are used for making gabbas. The art of felting wool into namdas has come from Yarkand.

There is a need to preserve propagate and professionalize the handicrafts sector in areas of digitization of handcraft designs technical intervention up gradation of existing infrastructure and equipment used in designing of handicrafts branding of products and an insurance policy for the artisans are required. The branding Grading of Saffron may be done for export of Saffron.

## **4.2 Credit Potential for Education**

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

Education in India is provided by the public sector as well as the private sector with control and funding coming from three levels: central state and local. Under various articles of the Indian Constitution free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. India's improved education system is often cited as one of the main contributors to its economic development. Much of the progress especially in higher education and scientific research has been credited to various public institutions. At the primary and secondary level India has a large private school system complementing the government run schools with students receiving private education in the 6 to 14 age group. Certain post-secondary technical schools are also private.

Educational Institutions	=	919
a) Primary schools	=	547
b) Middle schools	=	284
c) High schools/HSS	=	84
d) B.Ed. Colleges	=	4

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

Need more primary schools to cater the ever-growing education needs of the villages. Up-gradation of Middle Schools to Higher Secondary Schools.

## **4.3 Credit Potential for Housing**

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

This chapter is incorporated to promote inclusive expansion in housing through finance and to harness the market potentials of this sector. The focus of GoI is to improve living conditions of the people by providing adequate and timely finance facility at the doorsteps so that the HDI is improved. The focus is on serving housing needs of all segments of the population and promote low and moderate housing facilities across the country.

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

To promote a network of dedicated housing financial institutions to adequately serve various regions and different income groups.

To augment resources for the sector and channelize them for housing.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In district Pulwama 70 RIDF projects worth Rs. 31,231.33 lakh have been sanctioned and an amount of Rs. 15,002.64 lakh has been disbursed. Different RIDF projects viz. AH/SH R&BWSS Irrigation & FC ISM etc.

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

All weather surface roads to facilitate access approach to all the villages.

Increase in internal road network. Assured & stable supply of electricity.

Development of local market yards & establishment of fruit mandis in the district.

Construction & availability of godowns / cold storages.

New Skill training institutes University & Professional Institutes need to be opened.

Rural Roads - Construction of new rural roads connecting villages to highways is required and it can be financed under RIDF. Irrigation- Construction of additional irrigation facilities through new canals and bore wells for improving productivity of land based activities like farming fisheries animal husbandry etc. may be considered for financing under RIDF.

Other areas - The other areas viz. Controlled Atmosphere (CA) storage facilities/Agri mandi for Agri and Horticulture produce/Piped drinking water supply/ Strengthening of existing Veterinary hospitals mobile artificial insemination & frozen-semen units Cattle and Sheep breeding farm/Milk cooling and processing unit plants etc. may be considered for financing under RIDF.

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

Total requirement of social infrastructure involving bank credit is assessed as per the district wise infrastructure gap and suggested based on discussions with various stake holders. As per discussion with department officials the district is in dire need of improvement in the network of roads, bridges, PHC, Micro Irrigation, Animal Husbandry and Fisheries projects.

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

The RIDF projects support development and also impacts ultimate credit absorption in rural as well as in urban areas.

#### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	97	261.20	235.77
B	Ongoing tranches	70	312.31	282.93
	Total (A + B)	167	573.51	518.71

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	7	42.34	40.16
B	Rural roads & bridges	52	239.27	215.23
C	Social Sector	11	30.70	27.55
	Total (A + B + C)	70	312.31	282.94

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	1	Irrigation potential	ha	50
B	Rural roads	47	Road length	km	235
C	Bridges	5	Bridge Length	m	1750

## **5.2 Social Infrastructure involving Bank Credit**

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

Infrastructure refers to the fundamental facilities and systems serving a country city or area including the services and facilities necessary for its economy to function. It is typically characterizes technical structures such as roads bridges tunnels water supply sewers electrical grids telecommunications and so forth and can be defined as "the physical components of interrelated systems providing commodities and services essential to enable sustain or enhance societal living conditions.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas bank finance up to `5 crore per borrower for building social infrastructure for certain activities viz. schools health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI Centre's is now considered as Priority Sector Lending.

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

Considering the emphasis through Sarva Shiksha Abhiyan (SSA) at the current enrollment rate schools are required. However, the construction of infrastructure needs to commensurate with availability of skilled teaching and management staff too.

### **5.3 Renewable Energy**

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

Renewable energy will be an important part of developmental plan to add new capacity and also increase energy security and address environmental concerns. It has been revealed that the UT can generate energy from renewable sources, including solar, wind, hydro and biomass.

The Jammu and Kashmir Energy Development Agency (JAKEDA) is implementing the Grid Connected Rooftop Solar Scheme, offering a collective subsidy of 65% to domestic consumers for installing rooftop solar plants. This initiative aims to reduce electricity bills through a net-metering mechanism, an awareness program was conducted in Pulwama to educate farmers and residents about the benefits of this scheme.

The PM Surya Ghar Yojna offers subsidies for residential rooftop solar installations, providing 60% subsidy for systems up to 2 kW and 40% for additional capacity beyond 2 kW. This scheme aims to make solar energy accessible to households, reducing electricity costs and promoting renewable energy adoption.

Under the PM-KUSUM scheme, farmers in Pulwama can install subsidized solar-powered pumps up to 10 HP for irrigation purposes. The subsidy structure includes 50% funding from the Ministry of New and Renewable Energy (MNRE), 30% from the Government of Jammu and Kashmir, and 20% to be borne by the beneficiary, which can be financed through banks at favorable interest rates. This scheme aims to reduce dependence on grid electricity and diesel, promoting sustainable agriculture. This initiative is expected to significantly reduce electricity subsidies in the agriculture sector and provide farmers with reliable, sustainable energy sources for irrigation.

The Solar Energy Corporation of India (SECI) has invited bids for the design, engineering, and commissioning of a 5 MW grid-connected saffron-based agro-solar PV power plant in Pampore, Pulwama. This innovative project combines solar power generation with saffron cultivation under the solar panels, promoting efficient land use and supporting local agriculture.

These initiatives reflect a strong commitment to promoting renewable energy in Pulwama, enhancing energy security, supporting agricultural productivity, and contributing to environmental sustainability.

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

All the suppliers of solar systems are situated in other districts. There are a few retailers but no repair or service provider is available in the district.

## **Chapter 6**

### **Informal Credit Delivery System**

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

The Self-Help Group-Bank Linkage Programme (SHG-BLP), which began in 1992-93, has made significant progress over the years, evolving from its original purpose of mobilizing savings and meeting the credit needs of rural poor communities into a powerful tool for poverty alleviation and socio-economic development. Initially, SHGs were established as thrift groups, aiming to reduce the rural poor's reliance on exploitative money lenders by promoting savings and providing access to affordable credit.

The SHG-BLP has grown into an essential mechanism for financial inclusion, especially in rural areas where access to banking services was traditionally limited. The programme has succeeded in reaching large numbers of previously unbanked rural populations, helping them overcome barriers such as lack of collateral, financial literacy, and formal banking relationships.

One of the key advantages of the SHG-BLP is its ability to deliver microcredit with minimal transaction and risk costs. The group mechanism helps mitigate individual lending risks through joint liability. Since loans are disbursed to groups rather than individuals, there is peer pressure within the group to ensure timely repayments, reducing the chances of default. Additionally, the cost of administering small loans to individual members is much lower compared to traditional banking systems.

JKSRLM has promoted 3378 SHGs in the district which mainly comprises of women members.

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

Government's Initiatives to promote microfinance activities: WSHG

/NRLM Programme in select backward Districts Govt. of India (GoI) has launched a scheme for promotion and support of women SHGs in select backward districts of the country. The scheme is known as Women (WSHG) programme. The objective of the programme is to provide access to banking services to rural poor households by formation of SHGs and to also coordinate other development programmes aimed at poor women/ household through these groups. With an objective of giving push to the SHG movement National Rural Livelihood Mission (NRLM) was launched in Pulwama district wherein SRLM is extensively pursuing formation and linkage of these groups.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Streamline documentation and approval procedures to make it easier for farmers to access loans.
- 2 Utilize technology to create online lending platforms that provide quick access to credit.
- 3 Flexible repayment terms, design loan products with flexible repayment schedules aligned with crop cycles.
- 4 Incorporate crop insurance with loans to mitigate risks associated with agricultural production.

#### 2. Water Resources

- 1 Innovative Collateral Solutions for collateral such as future crop yields or livestock to broaden access.
- 2 Establish government-backed guarantees to reduce lender risk and encourage lending to small farmers.
- 3 Implement assessment system for ongoing monitoring and evaluation of farm credit programmes to assess their effectiveness and adapt as needed.

#### 3. Farm Mechanization

- 1 Develop specific loan schemes for purchasing or leasing agricultural machinery ensuring flexible terms that suit various types of farms.
- 2 Provide lower interest rates or grants for small and marginal farmers to encourage adoption of mechanization.
- 3 Capacity building and training Programmes on the operation and maintenance of machinery to ensure farmers can effectively use and care for their equipment.
- 4 Establish model farms that showcase the benefits and efficiency of mechanization providing hands-on learning experiences.

#### 4. Plantation and Horticulture

- 1 Encourage the formation of cooperatives for collective marketing and purchasing of inputs.
- 2 Develop loan products specifically for plantation and horticulture considering crop cycles and cash flow patterns.
- 3 Offer repayment schedules that align with harvest periods and expected income from sales.

#### 5. Forestry/ Waste Land Development

- 1 Develop financial products specifically for forestry and wasteland development considering the long-term nature of returns.
- 2 Structure repayments to align with growth cycles of trees or other long-term projects allowing for gradual income realization.
- 3 Involve local communities in the management and conservation of forest resources promoting ownership and sustainable practices.
- 4 Support for cooperatives, facilitate the formation of cooperatives to enable collective purchasing of inputs and marketing of forest products.
- 5 Sustainability agroforestry, encourage the integration of trees with crops to enhance biodiversity improve soil health and increase productivity.

#### 6. Animal Husbandry - Dairy

- 1 Capacity building and training programmes, offering best practices in animal husbandry, nutrition, disease management and dairy processing.
- 2 Support for cooperatives and collective farming promoting dairy cooperatives.

Encourage cooperative members to collectively market their products increasing visibility and competitiveness.

- 3 Provide access to digital tools and platforms that offer information on best practices market prices and veterinary services. Encourage the adoption of technologies like automatic feeders and milking machines to improve efficiency and productivity.
- 4 Facilitate connections between dairy farmers and processors retailers and consumers to ensure fair pricing and consistent demand. Support initiatives to create value-added dairy products (e.g. cheese yogurt) that can fetch higher prices in the market.
- 5 Develop insurance products to protect farmers against losses due to disease outbreaks accidents or natural disasters. Provide education on managing financial risks associated with fluctuations in milk prices and feed costs.

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

- 1 Capacity building and training programmes, offering training on poultry management practices including biosecurity nutrition and disease prevention.
- 2 Support investments in proper housing feeding systems and waste management facilities to enhance productivity and animal welfare.
- 3 Ensure availability of veterinary care including vaccination and health monitoring programs.
- 4 Provide farmers with access to technology that offers insights on market trends best practices and health management.
- 5 Encourage the use of automated feeding watering systems and climate control technologies to improve efficiency.
- 6 Facilitate connections between poultry farmers and markets including processors and retailers to ensure fair pricing and demand. Support initiatives to develop processed poultry products (e.g. marinated chicken ready-to-cook items) that can command higher prices.
- 7 Develop insurance schemes to protect against losses due to disease outbreaks natural disasters or market fluctuations.

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

- 1 Develop financial products specifically designed for sheep farmers to cover costs related to purchasing sheep feed and necessary infrastructure. Structure loan repayments to align with the income cycles of sheep farming considering factors like breeding and wool production.
- 2 Capacity building and training on best practices in sheep management including breeding nutrition disease control and wool harvesting.
- 3 Support investments in proper shelters fencing and grazing land management to enhance sheep welfare and productivity. Ensure the availability of veterinary care including routine health checks vaccinations and disease prevention strategies.
- 4 Provide farmers with access to digital platforms that offer insights on market trends flock management and health monitoring.
- 5 Promote the use of technology such as automated feeding systems and health tracking apps to improve efficiency.

#### **9. Fisheries**

- 1 Financial products specifically for fisheries covering costs related to equipment infrastructure and operational expenses.
- 2 Structure loans to align with seasonal income cycles accommodating the unique cash flow patterns of fish farming and fishing operations.

- 3 Support the development of modern aquaculture systems including ponds tanks and hatcheries to enhance productivity.
- 4 Develop infrastructure for efficient storage and processing to reduce post-harvest losses and maintain product quality.
- 5 Encourage the formation of cooperatives to enhance collective bargaining power share resources and improve market access. Facilitate joint marketing efforts to help fishermen reach larger markets and achieve better pricing.

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

- 1 Policy advocacy for policies that provide financial support and incentives for the development of cold storage infrastructure. Work with government bodies to simplify regulatory processes facilitating the establishment and operation of cold storage facilities.
- 2 Encourage the formation of cooperatives to collectively invest in cold storage facilities reducing individual financial burdens. Facilitate resource sharing among cooperatives such as transportation and logistics.
- 3 Promote the use of IoT (Internet of Things) technologies for real-time monitoring of temperature and humidity in storage facilities.
- 4 Develop apps to facilitate inventory management logistics coordination and market price information.

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

- 1 Capacity building on modern agricultural practice, soil management, land reclamation techniques and sustainable farming practices. Educate stakeholders about effective land use strategies zoning and resource management.
- 2 Structure loans to align with the agricultural cycles and cash flow of land development activities.
- 3 Encourage sustainable agricultural practices that enhance soil health biodiversity and ecosystem services.
- 4 Provide support for practices like contour farming terracing and agroforestry to prevent land degradation.

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

- 1 Invest in efficient irrigation systems (e.g. drip and sprinkler systems) to enhance water use efficiency and support crop productivity.
- 2 Build modern storage solutions (e.g. warehouses cold storage) to reduce post-harvest losses and maintain product quality.
- 3 Upgrade rural road infrastructure to facilitate access to markets reducing transportation costs and improving the supply chain.
- 4 Establish logistics centers that provide integrated services for storage transportation and distribution of agricultural products.

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

- 1 Processing facilities, investing in the establishment and upgrading of processing units ensuring compliance with food safety standards and regulations.
- 2 Build and enhance cold storage and transportation facilities to minimize spoilage and maintain product quality.
- 3 Promote the adoption of advanced processing techniques and equipment that improve efficiency and reduce waste.
- 4 Encourage the use of digital tools for inventory management production scheduling and quality control.
- 5 Establish metrics to evaluate the effectiveness of PSL in enhancing productivity efficiency and economic viability of agro-processing businesses. Feedback.
- 6 Create channels for stakeholders to provide feedback on food processing



initiatives and lending programs.

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

- 1 Invest in rural transportation infrastructure to improve access to markets and reduce costs for transporting agricultural inputs and products.
- 2 Build or upgrade warehouses and cold storage facilities to support the storage of agricultural products and inputs.
- 3 Training on various ancillary services including logistics management equipment maintenance and quality control. Educate entrepreneurs on effective business practices including financial management marketing and customer relations.

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

- 1 Develop financial products that cater specifically to the unique needs of MSMEs including lower interest rates and longer repayment periods.
- 2 Provide easy access to working capital to help MSMEs manage operational costs and seasonal fluctuations.
- 3 Invest in developing industrial parks and clusters to provide MSMEs with access to shared resources facilities and markets. Enhance access to digital tools and platforms that facilitate online business operations e-commerce and digital marketing.
- 4 Encourage MSMEs to adopt modern technologies that improve productivity efficiency and product quality. Provide access to e-commerce platforms that allow MSMEs to reach broader markets.

**16. Export Credit**

- 1 Organize forums and events that connect exporters with potential buyer's partners and industry experts.
- 2 Partner with trade bodies to offer joint support programs and resources for exporters.
- 3 Promote the use of technology for documentation shipment tracking and customer relationship management. E-Commerce platforms, support exporters in leveraging e-commerce for global sales and market access.
- 4 Support for cooperatives and associations, foster the formation of cooperatives among small exporters to pool resources share costs and enhance bargaining power.

**17. Education**

- 1 Scholarships and financial aid programmes for underprivileged students to reduce financial barriers to education. Provide interest subsidies on education loans for students from low-income families.
- 2 Provide loans and grants to vocational training institutions to enhance skill development programs aligned with market needs.
- 3 Encourage collaborations between educational institutions and industries to ensure curriculum relevance and job placement opportunities. Work with educational authorities to streamline accreditation and funding processes for institutions.
- 4 Run initiatives to raise awareness about the importance of education and available financial resources for students and parents. Promote programmes that engage parents in the educational process fostering a supportive learning environment at home.

**18. Housing**

- 1 Advocate for policies that promote affordable housing development including tax incentives and streamlined approval processes for housing projects. Work with regulatory bodies to simplify land acquisition processes and promote mixed-use development.
- 2 Establish centers that provide information on housing finance options legal assistance and support services for prospective homeowners. Develop digital platforms that connect homebuyers with lenders real estate developers and housing information.
- 3 Collaborate with non-profit organizations to develop community-led housing solutions and support vulnerable populations. Support programs that provide housing for marginalized groups including women the elderly and low-income families.
- 4 Provide financing for developers focused on creating affordable housing units especially in urban and peri-urban areas. Encourage the construction of sustainable energy-efficient housing through special financing options and incentives.

**19. Social Infrastructure**

- 1 Facilitate forums for stakeholders to share best practices experiences and innovations in social infrastructure development.
- 2 Establish platforms for knowledge exchange between different regions and sectors to promote effective strategies and solutions.
- 3 Collaborate with non-profit organizations to enhance the reach and quality of social services leveraging their expertise and community connections. Support projects that focus on innovative approaches to solving social issues such as health outreach or educational programs.
- 4 Promote the use of technology in service delivery such as telemedicine in healthcare or e-learning platforms in education. Support the implementation of data management systems that improve planning monitoring and evaluation of social infrastructure projects.

**20. Renewable Energy**

- 1 Promote environmentally friendly practices in the development and operation of renewable energy projects such as land restoration and biodiversity conservation. Support assessments of renewable energy projects to evaluate their environmental impact throughout their lifecycle.
- 2 Encourage the adoption of cutting-edge technologies like energy storage systems smart grids and microgrids to improve the efficiency and reliability of renewable energy sources. Develop platforms for monitoring and managing renewable energy systems enhancing operational efficiency.

## 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 Govt. has set up a separate Ministry for Cooperation in 2021, which is providing separate administrative legal and policy framework for strengthening the cooperative movement in the country and to development Multi-State Co-operatives (MSCS).

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

The MoC in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments and other stakeholders is working on the following initiatives.

- Computerization of Primary Agriculture Cooperative Societies (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 with an aim to introduction cooperative education as a course/curriculum and also as independent degree/diploma courses in schools and universities.
- World's largest cooperative training scheme with an aim to revamping & strengthening of existing cooperative training structure in the country and modernize the training methods through revamped schemes.
- 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**

- a. Computerization of PACS.
- b. Co-operative Education.
- c. 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.

**5. Status of Cooperatives in the District**

As per details available the district has a total of 26 registered PACS, 239 Dairy Cooperative Societies and 48 other societies. All the 26 PACS have been provided with computer hardware and have been onboarded on ERP software for recording and processing of daily transactions. Govt. has launched a new scheme for formation of new MPACS in the underserved and uncovered gram panchayats in the districts.

**6. Potential for formation of cooperatives**

There are total of 26 PACS covering 187 Gram Panchayats in the district. The number of uncovered Gram Panchayats are 4. Hence, there is a potential to form 4 new PACS in the uncovered Gram Panchayats. In addition, there is a potential to form 46 MPACS in the underserved Gram Panchayats.

There is also potential for creation of cooperative societies in dairy, agriculture and handloom/handicraft sectors in Newa, Kakapora, Tral, Achgoz and Shadimarg blocks. This can have immense multiplier effect in giving a filip 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	Skill Training	LEDP on value addition of Dairy	Wahibug Gadoora Nawa Pulwama	Training		125	Formation of first AWDFPC on Dairy in the District
2	Women Empowerment	PODF-ID All Women Dairy Produce Company Ltd.	Block Nawa Pulwama	Promotion of the FPO under PODF-ID		206	The FPO has a business of more than ₹6.00 lakhs in the first quarter of 2023-24
3	Promotional Activity	CSS FPO – Saffron Farmers Producer Company Ltd.	Block Pampore Pulwama	Promotion of the FPO and technology transfer		106	The FPO has introduced 10-15 products and has done a business of ₹42.00 lakhs.
4	Collectivisation	CSS FPO – Kashmir Apple Farmers Producer Company Ltd.	Block Shadimarg Pulwama	Promotion of the FPO and technology transfer		453	First FPO which has cold stored the Apple in the lean season and sold the consignments in the outside markets after a gap of 7 to 8 months and has a business turnover of ₹180.00 lakhs
5	Collectivisation	CSS FPO - AL-Nahl Farmers Produce Company Ltd.	Block Pulwama	Promotion of the FPO and technology transfer		100	The FPO has a business turnover of ₹27.00 lakhs and is introducing new variety of lavender honey

6	Promotional Activity	RuralMart CFL at Chersoo Awantipora Pulwama	Chersoo NH44 Pulwama	Promotion of Handloom and Handicraft products etc.		150	Due to unique location of the Rural Mart it can act as a marketing and sales point for all the SHG's FPO's etc. of the district
7	Women Empowerment	LEDP on Lavender Cultivation	Arihal – A Arihal – B Bonera etc.	Training		125	A new FPO on lavender is being envisaged from the project
8	Promotional Activity	Tracex Blockchain project for traceability of Kashmir Apple	Block Shadimarg Pulwama and other areas	Marketing promotion and transfer of technology.		453	The project aims to bridge the gap between farmers and end use consumer of Kashmir Apple. The project would strengthen the Kashmir Apple FPO and delivery best quality.
9	Infrastructure Development	Apple Value Addition project	Pulwama and other areas	Support for unit creation of Apple Juice concentrate and Jam manufacturing		1000	The project aims at bringing various apple stakeholders on one platform for manufacturing and marketing of apple by- products.
10	Financial Inclusion	Solar Power Units (SPU) deployed by J&K Bank at Khidmat Centre's in Pulwama under FIF	Pulwama and other districts	Instruments and technology		9	The SPU project under DFIBT aims at providing the visiting customers to these BC/BF with seamless banking and other facilities.

## Success Stories

### Success Story 1: Value Addition in Dairy Products Agriculture and Allied Sector.



1. Scheme: MCID - LEDP
2. Project Implementing Agency: JKDAG
3. Duration of the project: 2 Years (2019 – 2021)
4. Beneficiary: SHG members
5. No. of beneficiaries: 125
6. Community: Dairy farmers
7. State: Jammu And Kashmir
8. District: Pulwama
9. Block: Nawa
10. Village: Waibugh Gudoora

#### 1.1 Support provided

- Grant support of Rs. 7.37 lakh.

#### 1.2 Pre-implementation status

- The SHG members used to sell of their produce to the local vendors who used to pay less for the milk supply.

#### 1.3 Challenges faced

- An average of 2 to 4 Kgs milk from the members was routed through the demonstration unit. After quality analysis of the samples collected, a bench mark or MSP was arrived at and members happily started to sell their milk and by-products through available channels. The FPO has generated a revenue of Rs. 15.00 lakh during the its first year and are planning to operate in another district as well.

#### 1.4 Impact

- Formation of All Women Dairy Producers Company Ltd. with a total member base of 250 to 300 women members.

## **Success Story 2: Indoor Saffron Cultivation A Novel Technology for Vertical Expansion of Saffron.**



1. Scheme: FSDD - DPR Mode project
2. Project Implementing Agency: SKUAST - K
3. Duration of the project: 2 Years (2021-23)
4. Beneficiary: Saffron growers
5. No. of beneficiaries: 5
6. Community: 100 Saffron growers
7. State: Jammu And Kashmir
8. District: Pulwama
9. Block: Pampore
10. Village: Dusso, Ladoo, & Chrar-i-sharief Budgam

### **2.1 Support provided**

- Grant support of Rs. 7.25 lakh.

### **2.2 Pre-implementation status**

- A Novel Technology for Vertical Expansion of Saffron.

### **2.3 Challenges faced**

- Transfer of new technology to Saffron growers due to declining land area.

### **2.4 Impact**

- An additional income of Rs. 50,000/- per beneficiary was reported by the implementing agency due to increase in production.



### Success Story 3: Modernizing of Saffron



- |                                 |                                  |
|---------------------------------|----------------------------------|
| 1. Scheme:                      | CSS for promotion of 10000 FPO's |
| 2. Project Implementing Agency: | CBBO – Biocert                   |
| 3. Duration of the project:     | 3 Years (2021-24)                |
| 4. Beneficiary:                 | Saffron Farmers                  |
| 5. No. of beneficiaries:        | 100                              |
| 6. Community:                   | Farmers                          |
| 7. State:                       | Jammu And Kashmir                |
| 8. District:                    | Pulwama                          |
| 9. Block:                       | Pampore                          |
| 10. Village:                    | Pampore, Dusso, Ladoo, etc.      |

#### 3.1 Support provided

- Rs. 18.00 lakh

#### 3.2 Pre-implementation status

- Development of new products

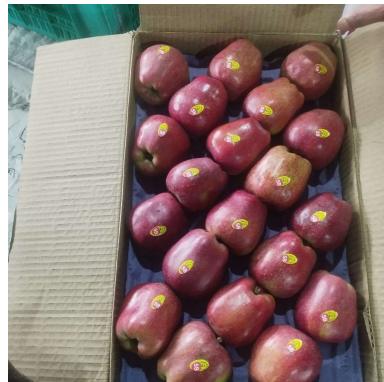
#### 3.3 Challenges faced

- Marketing and packaging

#### 3.4 Impact

- FPC has done a business of Rs. 42.00 lakhs by exploring national markets in four states/UTs within a shortest possible period. b. Focused on augmentation of the produce and thus increased the gross income of farmers by 22 %.

### Success Story 4: KASHMIR APPLE



- |                                 |                                  |
|---------------------------------|----------------------------------|
| 1. Scheme:                      | CSS for promotion of 10000 FPO's |
| 2. Project Implementing Agency: | CBBO – Biocert                   |
| 3. Duration of the project:     | 3 Years (2022-25)                |
| 4. Beneficiary:                 | Apple growers                    |
| 5. No. of beneficiaries:        | 450                              |
| 6. Community:                   | Farmers                          |
| 7. State:                       | Jammu And Kashmir                |
| 8. District:                    | Pulwama                          |
| 9. Block:                       | Shadimarg                        |
| 10. Village:                    | Rajpora, Bellow, Pulwama, etc.   |

#### 4.1 Support provided

- Rs. 18.00 lakh

#### 4.2 Pre-implementation status

- Problems with marketing and packaging

#### 4.3 Challenges faced

- Marketing and branding of the Apple produce

#### 4.4 Impact

The FPO has done a business of Rs. 300.00 lakh, the FPO has been allotted a licensed shop in Prichoo Mandi for selling of apple produce. The FPO is also supplying input supplies to its members and is one of the first in Kashmir to start tacking of the apple produce by block chain application.

## **Appendix 1a**

### **Climate Action & Sustainability**

#### **1a Climate Action - Scenario at Global & National Level**

##### **1.1 Climate Change and its Impact**

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

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

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

##### **1.2 Climate Finance and Challenges**

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

##### **1.3 Initiatives of Govt. of India**

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

#### 1.4 Initiatives of RBI

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

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

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

#### 1.5 Initiatives of NABARD

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

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

#### 1.6 Way Forward

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

## **Appendix 1b** **Climate Action & Sustainability**

### **1b Climate Change Scenario – At the State Level**

#### **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 Any specific Climate Change initiative in the State by**

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

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

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

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

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

## **Appendix 1c**

### **Climate Action & Sustainability**

#### **1c Climate Change Scenario - At the State Level**

##### **1 Prospects of Climate Action in the District**

Future changes are expected in precipitation patterns. It affects social and environmental determinants of health like clean air, safe drinking water, sufficient food and secure shelter.

A global scientific consensus with regard to the unequivocal nature of the climate change and its association with increasing concentration of greenhouse gas emissions is widely established.

Regional climate projection indicates that climate variability will manifest through alteration in frequently intensity spatial extent or duration of weather and climate extremes, including climate and hydro-metrological events.

Changes in climate can threaten local flora and fauna, leading to shifts in ecosystems and potentially the loss of endemic species. By taking a comprehensive approach that involves community participation, sustainable practices and policy support, Srinagar district can enhance its resilience to climate change and contribute to global climate action efforts.

##### **2 Any specific Climate Change initiative in the State**

The Govt of India has initiated several climate change initiatives that can impact district and the broader J&K region.

- NAFCC, the fund supports projects aimed at enhancing the adaptive capacity of vulnerable communities. It focuses on agriculture, water resources and disaster management which are critical in the district.
- J&K Climate action plan, the state specific action plan outlines strategies for mitigating and adaption to climate change impact.
- National Afforestation programme, the programme aims to increase forest cover through afforestation and reforestation activities.
- PMFBY, this crop insurance scheme helps farmers to manage risks associated with climate change.
- Soil Health card scheme, the initiative provides farmers with information on soil health and recommendations for improving soil fertility.
- Swachh Bharat Mission, while primarily focused on sanitation, this mission also addresses waste management which is crucial for reducing pollution and mitigating climate change impacts.
- Renewable energy initiative, the government promotes solar energy and hydropower projects in J&K which can reduce reliance on fossil fuels and decrease greenhouse gas emissions. These initiatives reflect the government commitment to addressing climate change and promoting sustainable development in the region. Local participation and community engagement are key to the success of these programmes.



## **Appendix 2**

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. The potential for GI in the district is significant, given its rich cultural heritage, unique products and traditional practices. Promoting and protecting all GI can lead to sustainable economic development preserving traditional practices while benefitting local communities.
4. The unique climatic and soil conditions of the region contribute to its superior quality produces. The district is well known for exquisite handicrafts including Pashmina Shawls, etc. selected crafts can be protected under GI, ensuring that only products made with traditional methods can be labeled.



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
<b>I.Agriculture</b>											
<b>A. Farm Credit</b>											
<b>A.1 Crop Production, Maintenance, Marketing</b>											
1	Almond/ Badam___	100	Acre	152152	Phy BL					50 76.08	50 76.08
2	Apple/ Seb___	100	Acre	394080	Phy BL	1000 3940.8	2000 7881.6	1000 3940.8	1000 3940.8	1500 5911.2	3000 11822.4
3	Apple/ Seb_High Density	100	Acre	583832	Phy BL	20 116.77	50 291.92	15 87.57	10 58.38	20 116.77	30 175.15
4	Brinjal/ Baingan___	100	Acre	66136	Phy BL						10 6.61
5	Capsicum/ Shimla Mirch_Irrigated	100	Acre	66936	Phy BL					10 6.69	10 6.69
6	Chilli/ Mirch_Irrigated	100	Acre	68600	Phy BL					10 6.86	
7	Fodder Oats/ Jai___	100	Acre	29752	Phy BL	10 2.98	10 2.98	10 2.98	10 2.98	10 2.98	10 2.98
8	French Beans/ Green Beans/ Fansi/ Common Beans___	100	Acre	64520	Phy BL					10 6.45	10 6.45
9	Garlic/ Lahasun_Irrigated	100	Acre	63200	Phy BL					10 6.32	10 6.32
10	Indian Bean___	100	Acre	31872	Phy BL	10 3.19	10 3.19	10 3.19	10 3.19	10 3.19	10 3.19
11	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26
12	Lavender___	100	Acre	237712	Phy BL						
13	Lemon Grass___	100	Acre	53760	Phy BL						
14	Medicinal And Aromatic Plants___	100	Acre	140552	Phy BL						
15	Mushroom/ Kukaramutta___	100	Bag	408	Phy BL	100 0.41	100 0.41	100 0.41	100 0.41	100 0.41	100 0.41
16	Other Vegetables___	100	Acre	61056	Phy BL	50 30.53	50 30.53	50 30.53	50 30.53	50 30.53	50 30.53
17	Pear/ Nashpati___	100	Acre	181904	Phy BL		10 18.19				10 18.19
18	Potato/ Aloo_Irrigated	100	Acre	77600	Phy BL						
19	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy BL	2000 969.6	4000 1939.2	2000 969.6	1000 484.8	2000 969.6	2000 969.6
20	Saffron/ Kesar___	100	Acre	354088	Phy BL						
21	Sericulture_Mulberry	100	Acre	41400	Phy BL	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14
22	Walnut/ Akhrot___	100	Acre	115104	Phy BL						
						5082.68	10186.42	5053.48	4539.49	7155.48	13143
	Post-harvest/HH Consumption (10%)					508.27	1018.64	505.35	453.95	715.55	1314.3
	Repairs & maintenance of farm assets (20%)					1016.54	2037.28	1010.7	907.9	1431.1	2628.6
	Sub Total										
<b>A.2 Water Resources</b>											
1	Bore Well-Deepening-	90	No.	300000	Phy BL	10 27	5 13.5	5 13.5	10 27	5 13.5	5 13.5
2	Bore Well-New-	90	No.	600000	Phy BL	2 10.8	2 10.8	2 10.8	2 10.8	2 10.8	2 10.8
3	Drip Irrigation--	90	ha	165000	Phy BL	50 74.25	50 74.25	50 74.25	50 74.25	50 74.25	50 74.25
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy BL	10 16.2	10 16.2	10 16.2	10 16.2	10 16.2	10 16.2
5	Electric Pump Sets--upto 5hp	90	No.	100000	Phy BL	10 9	10 9	10 9	10 9	10 9	10 9
6	Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	Phy BL		2 7.47	2 7.47		2 7.47	
7	Sprinkler Irrigation -Micro-	90	ha	120000	Phy BL	20 21.6	20 21.6	20 21.6	20 21.6	20 21.6	20 21.6
8	Sprinkler Irrigation -Portable-	90	ha	100000	Phy BL	10 9	10 9	10 9	10 9	10 9	10 9
9	Sprinkler Irrigation -Rain Gun-	80	ha	100000	Phy BL	1 0.8	5 4	1 0.8	1 0.8	5 4	5 4
10	Tube Well-Shallow-	90	No.	340000	Phy BL						
11	Water Harvesting/ Recharge structure-Roof Top-	90	No.	150000	Phy BL	20 27	20 27	20 27	20 27	20 27	20 27
	Sub Total										
<b>A.3 Farm Mechanisation</b>											
1	Combine harvester--	75	No.	2900000	Phy BL		2 43.5				
2	Other machinery--bund maker	80	No.	30000	Phy BL	2 0.48	2 0.48	2 0.48	2 0.48	2 0.48	2 0.48
3	Other machinery--disc plough	80	No.	80000	Phy BL	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4
4	Other machinery--monoblock pump	80	No.	30000	Phy BL	5 1.2	5 1.2	5 1.2	5 1.2	5 1.2	5 1.2
5	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy BL	2 0.7	2 0.7	2 0.7	2 0.7	2 0.7	2 0.7

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
<b>I.Agriculture</b>											
<b>A. Farm Credit</b>											
<b>A.1 Crop Production, Maintenance, Marketing</b>											
1	Almond/ Badam__	100	Acre	152152	Phy	200	500	500	20		1320
					BL	304.3	760.76	760.76	30.43		2008.41
2	Apple/ Seb__	100	Acre	394080	Phy	2000	1000	500	5500	2000	20500
					BL	7881.6	3940.8	1970.4	21674.4	7881.6	80786.4
3	Apple/ Seb_High Density	100	Acre	583832	Phy	50	15	30	30	30	300
					BL	291.92	87.57	175.15	175.15	175.15	1751.5
4	Brinjal/ Baingan__	100	Acre	66136	Phy	10	10	10			40
					BL	6.61	6.61	6.61			26.44
5	Capsicum/ Shimla Mirch_Irrigated	100	Acre	66936	Phy	10		10			40
					BL	6.69		6.69			26.76
6	Chilli/ Mirch_Irrigated	100	Acre	68600	Phy	5	5	10			30
					BL	3.43	3.43	6.86			20.58
7	Fodder Oats/ Jai__	100	Acre	29752	Phy	10	10	10	10	10	110
					BL	2.98	2.98	2.98	2.98	2.98	32.78
8	French Beans/ Green Beans/ Fansi/ Common Beans__	100	Acre	64520	Phy	10	10	10			50
					BL	6.45	6.45	6.45			32.25
9	Garlic/ Lahasun_Irrigated	100	Acre	63200	Phy	10	10	10			50
					BL	6.32	6.32	6.32			31.6
10	Indian Bean__	100	Acre	31872	Phy	10	10	10	10	10	110
					BL	3.19	3.19	3.19	3.19	3.19	35.09
11	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy	50	50	50	50	50	550
					BL	14.26	14.26	14.26	14.26	14.26	156.86
12	Lavender__	100	Acre	237712	Phy	10	10	10			30
					BL	23.77	23.77	23.77			71.31
13	Lemon Grass__	100	Acre	53760	Phy	10	10	10			30
					BL	5.38	5.38	5.38			16.14
14	Medicinal And Aromatic Plants__	100	Acre	140552	Phy				20		20
					BL				28.11		28.11
15	Mushroom/ Kukaramutta__	100	Bag	408	Phy	100	100	100	100	100	1100
					BL	0.41	0.41	0.41	0.41	0.41	4.51
16	Other Vegetables__	100	Acre	61056	Phy	50	50	50	50	50	550
					BL	30.53	30.53	30.53	30.53	30.53	335.83
17	Pear/ Nashpati__	100	Acre	181904	Phy			10	10		40
					BL			18.19	18.19		72.76
18	Potato/ Aloo_Irrigated	100	Acre	77600	Phy			10			10
					BL			7.76			7.76
19	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	2000	1000	4000	1000	1000	22000
					BL	969.6	484.8	1939.2	484.8	484.8	10665.6
20	Saffron/ Kesar__	100	Acre	354088	Phy			5000			5000
					BL			17704.4			17704.4
21	Sericulture_Mulberry	100	Acre	41400	Phy	10	10	10	10	10	110
					BL	4.14	4.14	4.14	4.14	4.14	45.54
22	Walnut/ Akhrot__	100	Acre	115104	Phy					500	500
					BL					575.52	575.52
						9561.58	23085.8	4989.05	22466.59	9172.58	114436.15
	Post-harvest/HH Consumption (10%)					956.16	2308.58	498.9	2246.66	917.26	11443.62
	Repairs & maintenance of farm assets (20%)					1912.32	4617.16	997.81	4493.32	1834.52	22887.23
	Sub Total										148767
<b>A.2 Water Resources</b>											
1	Bore Well-Deepening-	90	No.	300000	Phy	5	10	5	10	5	75
					BL	13.5	27	13.5	27	13.5	202.5
2	Bore Well-New-	90	No.	600000	Phy	2	2	2	2	2	22
					BL	10.8	10.8	10.8	10.8	10.8	118.8
3	Drip Irrigation--	90	ha	165000	Phy	50	50	50	50	50	550
					BL	74.25	74.25	74.25	74.25	74.25	816.75
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy	10	10	10	10	10	110
					BL	16.2	16.2	16.2	16.2	16.2	178.2
5	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	10	10	10	10	10	110
					BL	9	9	9	9	9	99
6	Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	Phy	2	2			2	12
					BL	7.47	7.47			7.47	44.82
7	Sprinkler Irrigation -Micro-	90	ha	120000	Phy	20	20	20	20	20	220
					BL	21.6	21.6	21.6	21.6	21.6	237.6
8	Sprinkler Irrigation -Portable-	90	ha	100000	Phy	10	10	10	10	10	110
					BL	9	9	9	9	9	99
9	Sprinkler Irrigation -Rain Gun-	80	ha	100000	Phy	1	5	5	2	1	32
					BL	0.8	4	4	1.6	0.8	25.6
10	Tube Well-Shallow-	90	No.	340000	Phy					5	5
					BL					15.3	15.3
11	Water Harvesting/ Recharge structure-Roof Top-	90	No.	150000	Phy	20	20	20	20	20	220
					BL	27	27	27	27	27	297
	Sub Total										2134.57
<b>A.3 Farm Mechanisation</b>											
1	Combine harvester--	75	No.	2900000	Phy	2	2	2			8
					BL	43.5	43.5	43.5			174
2	Other machinery--bund maker	80	No.	30000	Phy	2	2	2	2	2	22
					BL	0.48	0.48	0.48	0.48	0.48	5.28
3	Other machinery--disc plough	80	No.	80000	Phy	10	10	10	10	10	110
					BL	6.4	6.4	6.4	6.4	6.4	70.4
4	Other machinery--monoblock pump	80	No.	30000	Phy	5	5	5	5	5	55
					BL	1.2	1.2	1.2	1.2	1.2	13.2
5	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy	2	2	2	2	2	22
					BL	0.7	0.7	0.7	0.7	0.7	7.7

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
10	Other machinery-Other Machinery & Equipments-Brush Cutter	80	No.	95000	Phy BL	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8
6	Other machinery--power weeder	80	No.	97000	Phy BL						
7	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy BL	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49
8	Other machinery--Trolley single axle	80	No.	150000	Phy BL	2 2.4	2 2.4	2 2.4	2 2.4	2 2.4	2 2.4
9	Other machinery--welding unit	80	No.	39000	Phy BL	5 1.56	5 1.56	5 1.56	5 1.56	5 1.56	5 1.56
11	Others-Maize Sheller-	80	No.	190000	Phy BL	2 3.04	2 3.04	2 3.04	2 3.04	2 3.04	2 3.04
12	Paddy Transplanter--	80	No.	180000	Phy BL		2 2.88			2 2.88	1 1.44
13	Power Tiller--	80	No.	95000	Phy BL	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6
15	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray	80	No.	3000	Phy BL	20 0.48	20 0.48	20 0.48	20 0.48	20 0.48	20 0.48
14	Sprayer--Boom Sprayer	75	No.	594000	Phy BL	10 44.55	10 44.55	10 44.55	10 44.55	10 44.55	10 44.55
16	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy BL	1 1.88	1 1.88	1 1.88	1 1.88	1 1.88	1 1.88
17	Tractor--45 hp	75	No.	850000	Phy BL	10 63.75	10 63.75	10 63.75	10 63.75	10 63.75	10 63.75
18	Tractor--46 hp	75	No.	900000	Phy BL	10 67.5	10 67.5	10 67.5	10 67.5	10 67.5	10 67.5
	Sub Total										
<b>A.4 Plantation &amp; Horticulture</b>											
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy BL	10 49.5	10 49.5	10 49.5	10 49.5	10 49.5	10 49.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy BL	2 1.8				2 1.8	
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy BL	10 354.42	10 354.42	10 354.42	10 354.42	10 354.42	10 354.42
4	Medicinal & Aromatic Crops-Aloevera-Aloe Vera	90	ha	200000	Phy BL						2 3.6
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200	90	1000 Kg. per Cycle	400000	Phy BL	10 36	10 36	10 36	10 36	10 36	10 36
6	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy BL	2 11.07	2 11.07	2 11.07	2 11.07	2 11.07	2 11.07
7	New Orchard - Temperate Fruits-Cherry-	90	ha	382400	Phy BL	2 6.88	2 6.88	2 6.88	2 6.88	2 6.88	2 6.88
8	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy BL	2 6.11	2 6.11	2 6.11	2 6.11	2 6.11	2 6.11
9	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy BL	2 27	2 27	2 27	2 27	2 27	2 27
10	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy BL	5 12.15	5 12.15	5 12.15	5 12.15	5 12.15	5 12.15
	Sub Total										
<b>A.5 Working Capital - Bee Keeping</b>											
1	Apiculture_Others_	1	No.	6713	Phy BL	20 1.34	20 1.34	20 1.34	20 1.34	20 1.34	20 1.34
	Sub Total										
<b>A.6 Forestry</b>											
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy BL	2 83.2	2 83.2	2 83.2	2 83.2	2 83.2	2 83.2
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy BL	2 27.2	2 27.2	2 27.2	2 27.2	2 27.2	2 27.2
3	Plantation-Poplar-	80	ha	130000	Phy BL	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4
	Sub Total										
<b>A.7 Animal Husbandry - Dairy</b>											
1	Automatic Milk Collection Unit--	90	No.	300000	Phy BL						
2	Automatic Silage Bailer & Wrapping Mahine--	90	No.	2000000	Phy BL						
3	Breed Multiplication Farm--	90	200	40100000	Phy BL						
4	Buffalo Farming--	90	1+1	395000	Phy BL				10 35.55		
5	Bulk Milk Cooling Unit--	90	No.	1500000	Phy BL		1 13.5			2 27	
6	Chaff Cutter-Electric-	90	No.	35000	Phy BL	5 1.58	5 1.58	5 1.58	5 1.58	5 1.58	5 1.58
7	Chaff Cutter-Manual-	90	No.	20000	Phy BL	5 0.9	5 0.9	5 0.9	5 0.9	5 0.9	5 0.9
8	Crossbred Cattle Farming--	90	1+1	395000	Phy BL	10 35.55	10 35.55	10 35.55	10 35.55	10 35.55	10 35.55
	Crossbred Cattle Farming--	90	3+2	805000	Phy BL	10 72.45	10 72.45	10 72.45	10 72.45	10 72.45	10 72.45
	Crossbred Cattle Farming--	90	5+5	1775000	Phy BL	10 159.75	10 159.75	10 159.75	10 159.75	10 159.75	10 159.75
9	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy BL	10 45	10 45	10 45	10 45	10 45	10 45

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
10	Other machinery-Other Machinery & Equipments-Brush Cutter	80	No.	95000	Phy 5 BL 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	55 41.8
6	Other machinery--power weeder	80	No.	97000	Phy BL			5 3.88			5 3.88
7	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy 2 BL 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	22 16.39
8	Other machinery--Trolley single axle	80	No.	150000	Phy 2 BL 2.4	2 2.4	2 2.4	2 2.4	2 2.4	2 2.4	22 26.4
9	Other machinery--welding unit	80	No.	39000	Phy 5 BL 1.56	5 1.56	5 1.56	5 1.56	5 1.56	5 1.56	55 17.16
11	Others-Maize Sheller-	80	No.	190000	Phy 2 BL 3.04	2 3.04	2 3.04	2 3.04	2 3.04	2 3.04	22 33.44
12	Paddy Transplanter--	80	No.	180000	Phy BL		2 2.88				7 10.08
13	Power Tiller--	80	No.	95000	Phy 10 BL 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	110 83.6
15	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray	80	No.	3000	Phy 20 BL 0.48	20 0.48	20 0.48	20 0.48	20 0.48	20 0.48	220 5.28
14	Sprayer--Boom Sprayer	75	No.	594000	Phy 10 BL 44.55	10 44.55	10 44.55	10 44.55	10 44.55	10 44.55	110 490.05
16	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy 1 BL 1.88	1 1.88	1 1.88	1 1.88	1 1.88	1 1.88	11 20.68
17	Tractor--45 hp	75	No.	850000	Phy 10 BL 63.75	10 63.75	10 63.75	10 63.75	10 63.75	10 63.75	110 701.25
18	Tractor--46 hp	75	No.	900000	Phy 10 BL 67.5	10 67.5	10 67.5	10 67.5	10 67.5	10 67.5	110 742.5
	Sub Total										2463.09
	<b>A.4 Plantation &amp; Horticulture</b>										
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy 10 BL 49.5	10 49.5	10 49.5	10 49.5	10 49.5	10 49.5	110 544.5
2	Floriculture-Cut Flowers-	90	Ha	100000	Phy 2 BL 1.8	2 1.8	2 1.8	2			10 9
3	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy 10 BL 354.42	10 354.42	10 354.42	10 354.42	10 354.42	10 354.42	110 3898.62
4	Medicinal & Aromatic Crops-Aloevera-Aloe Vera	90	ha	200000	Phy BL			2 3.6			6 10.8
5	Mushroom Cultivation-Button Mushroom-Mushroom House (200	90	1000 Kg. per Cycle	400000	Phy 10 BL 36	10 36	10 36	10 36	10 36	10 36	110 396
6	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy 2 BL 11.07	2 11.07	2 11.07	2 11.07	2 11.07	2 11.07	22 121.77
7	New Orchard - Temperate Fruits-Cherry-	90	ha	382400	Phy 2 BL 6.88	2 6.88	2 6.88	2 6.88	2 6.88	2 6.88	22 75.68
8	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy 2 BL 6.11	2 6.11	2 6.11	2 6.11	2 6.11	2 6.11	22 67.21
9	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy 2 BL 27	2 27	2 27	2 27	2 27	2 27	22 297
10	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy 5 BL 12.15	5 12.15	5 12.15	5 12.15	5 12.15	5 12.15	55 133.65
	Sub Total										5554.23
	<b>A.5 Working Capital - Bee Keeping</b>										
1	Apiculture_Others_	1	No.	6713	Phy 20 BL 1.34	20 1.34	20 1.34	20 1.34	20 1.34	20 1.34	220 14.74
	Sub Total										14.74
	<b>A.6 Forestry</b>										
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy 2 BL 83.2	2 83.2	2 83.2	2 83.2	2 83.2	2 83.2	22 915.2
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy 2 BL 27.2	2 27.2	2 27.2	2 27.2	2 27.2	2 27.2	22 299.2
3	Plantation-Poplar-	80	ha	130000	Phy 10 BL 10.4	10 10.4	10 10.4	10 10.4	10 10.4	10 10.4	110 114.4
	Sub Total										1328.8
	<b>A.7 Animal Husbandry - Dairy</b>										
1	Automatic Milk Collection Unit--	90	No.	300000	Phy 2 BL 5.4	2 5.4	3 8.1				7 18.9
2	Automatic Silage Bailer & Wrapping Mahine--	90	No.	2000000	Phy BL		2 36				2 36
3	Breed Multiplication Farm--	90	200	40100000	Phy BL		2 721.8				2 721.8
4	Buffalo Farming--	90	1+1	395000	Phy BL			10 35.55			20 71.1
5	Bulk Milk Cooling Unit--	90	No.	1500000	Phy 2 BL 27		4 54			1 13.5	10 135
6	Chaff Cutter-Electric-	90	No.	35000	Phy 5 BL 1.58	5 1.58	5 1.58	5 1.58	5 1.58	5 1.58	55 17.38
7	Chaff Cutter-Manual-	90	No.	20000	Phy 5 BL 0.9	5 0.9	5 0.9	5 0.9	5 0.9	5 0.9	55 9.9
	Crossbred Cattle Farming--	90	1+1	395000	Phy 10 BL 35.55	10 35.55	10 35.55	10 35.55	10 35.55	10 35.55	110 391.05
	Crossbred Cattle Farming--	90	3+2	805000	Phy 10 BL 72.45	10 72.45	10 72.45	10 72.45	10 72.45	10 72.45	110 796.95
	Crossbred Cattle Farming--	90	5+5	1775000	Phy 10 BL 159.75	10 159.75	10 159.75	10 159.75	10 159.75	10 159.75	110 1757.25
9	Fodder Cultivation-Hydroponic Unit-	90	No.	500000	Phy 10 BL 45	10 45	10 45	10 45	10 45	10 45	110 495

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
10	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy BL	5 4.95	5 4.95	5 4.95	5 4.95	5 4.95	5 4.95
11	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy BL	5 18	5 18	5 18	5 18	5 18	5 18
12	Milking Machine-Double Bucket-	90	No.	50000	Phy BL	10 4.5	10 4.5	10 4.5	10 4.5	10 4.5	10 4.5
13	Milking Machine-Single Bucket-	90	No.	30000	Phy BL	10 2.7	10 2.7	10 2.7	10 2.7	10 2.7	10 2.7
14	Refrigerated Tanker Van--	90	No.	2500000	Phy BL	2 45	2 45	2 45	2 45	2 45	2 45
	Sub Total										
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>											
1	Indigenous Cattle Farming_Others_	100	Per Animal	42972	Phy BL	100 42.97	100 42.97	100 42.97	100 42.97	100 42.97	100 42.97
	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy BL	110 69.94	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37
	Sub Total										
<b>A.9 Animal Husbandry - Poultry</b>											
1	Breeder Unit-Broiler-	90	1000	899000	Phy BL	4 32.36	2 16.18	2 16.18	4 32.36	4 32.36	2 16.18
2	Breeder Unit-Layer-	90	1000	2575000	Phy BL		1 23.18		2 46.35	2 46.35	2 46.35
	Sub Total										
<b>A.10 Working Capital - AH - Poultry</b>											
1	Broiler Farming_Others_	100	1000	144043	Phy BL					2 2.88	
2	Layer Farming_Others_	100	1000	361632	Phy BL	4 14.47	8 28.93	4 14.47	2 7.23	10 36.16	30 108.49
	Sub Total										
<b>A.11 Animal Husbandry - SGP</b>											
1	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy BL	5 13.5	10 27	5 13.5	5 13.5	10 27	5 13.5
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy BL	2 36.14		2 36.14	2 36.14	2 36.14	2 36.14
3	Sheep - Breeding Unit-New Shed-	90	500+25	10000000	Phy BL	1 90			1 90		
	Sheep - Rearing Unit--	90	10+1	252000	Phy BL	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36
4	Sheep - Rearing Unit--	90	25+1	472000	Phy BL	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48
	Sheep - Rearing Unit--	90	50+2	827000	Phy BL	10 74.43	10 74.43	10 74.43	10 74.43	10 74.43	10 74.43
	Sub Total										
<b>A.12 Working Capital - AH - Others/SR</b>											
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy BL	50 16.04	50 16.04	50 16.04	50 16.04	50 16.04	50 16.04
	Sub Total										
<b>A.13 Fisheries</b>											
1	Aquaculture inputs production-Fish Feed Mill-	90	No.	3000000	Phy BL						
2	Fish Culture - Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy BL		1 45				
3	Intensive Fish farming-Biofloc technology-	90	No.	1500000	Phy BL						
4	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Large	90	No.	5000000	Phy BL						
5	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	Phy BL						
6	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy BL						
7	Pond construction-Earthen Pond-	90	ha	3000000	Phy BL	1 27	1 27	1 27	1 27	1 27	1 27
	Sub Total										
<b>A.14 Working Capital - Fisheries</b>											
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy BL	1 1.5					
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy BL			1 14	1 14	1 14	2 28
3	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy BL	1 2.39	1 2.39		1 2.39		1 2.39
4	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Phy BL				1 7.17		
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major	100	Per unit	67955	Phy BL	1 0.68			1 0.68		1 0.68
	Sub Total										
<b>A.15 Farm Credit</b>											
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy BL	2 9	2 9	2 9	2 9	2 9	2 9
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy BL	1 22.5	1 22.5	1 22.5	1 22.5	1 22.5	1 22.5
3	Integrated Farming...	90	Per Unit	9180000	Phy						

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
10	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	5	5	5	5	5	55
					BL	4.95	4.95	4.95	4.95	4.95	54.45
11	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy	5	5	5	5	5	55
					BL	18	18	18	18	18	198
12	Milking Machine-Double Bucket-	90	No.	50000	Phy	10	10	10	10	10	110
					BL	4.5	4.5	4.5	4.5	4.5	49.5
13	Milking Machine-Single Bucket-	90	No.	30000	Phy	10	10	10	10	10	110
					BL	2.7	2.7	2.7	2.7	2.7	29.7
14	Refrigerated Tanker Van--	90	No.	2500000	Phy	2	2	2	2	2	22
					BL	45	45	45	45	45	495
	Sub Total										5276.98
	<b>A.8 Working Capital - AH - Dairy/Drought animal</b>										
1	Indigenous Cattle Farming_Others_	100	Per Animal	42972	Phy	100	100	100	100	100	1100
					BL	42.97	42.97	42.97	42.97	42.97	472.67
	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	150	150	150	150	150	1610
					BL	95.37	95.37	95.37	95.37	95.37	1023.64
	Sub Total										1496.31
	<b>A.9 Animal Husbandry - Poultry</b>										
1	Breeder Unit-Broiler-	90	1000	899000	Phy	4	22				
					BL	32.36	177.98				
2	Breeder Unit-Layer-	90	1000	2575000	Phy	4	11				
					BL	92.7	254.93				
	Sub Total						432.91				
	<b>A.10 Working Capital - AH - Poultry</b>										
1	Broiler Farming_Others_	100	1000	144043	Phy			2			4
					BL			2.88			5.76
2	Layer Farming_Others_	100	1000	361632	Phy	8	8	20	2	4	100
					BL	28.93	28.93	72.33	7.23	14.47	361.64
	Sub Total										367.4
	<b>A.11 Animal Husbandry - SGP</b>										
1	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy	5	10	10	5	5	75
					BL	13.5	27	27	13.5	13.5	202.5
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy	2	2	5	5	5	29
					BL	36.14	36.14	90.36	90.36	90.36	524.06
3	Sheep - Breeding Unit-New Shed-	90	500+25	10000000	Phy			1		1	4
					BL			90		90	360
	Sheep - Rearing Unit--	90	10+1	252000	Phy	20	20	20	20	20	220
					BL	45.36	45.36	45.36	45.36	45.36	498.96
4	Sheep - Rearing Unit--	90	25+1	472000	Phy	10	10	10	10	10	110
					BL	42.48	42.48	42.48	42.48	42.48	467.28
	Sheep - Rearing Unit--	90	50+2	827000	Phy	10	10	10	10	10	110
					BL	74.43	74.43	74.43	74.43	74.43	818.73
	Sub Total										2871.53
	<b>A.12 Working Capital - AH - Others/SR</b>										
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	550
					BL	16.04	16.04	16.04	16.04	16.04	176.44
	Sub Total										176.44
	<b>A.13 Fisheries</b>										
1	Aquaculture inputs production-Fish Feed Mill-	90	No.	3000000	Phy			3		1	4
					BL			81		27	108
2	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy			2		2	5
					BL			90		90	225
3	Intensive Fish farming-Biofloc technology-	90	No.	1500000	Phy			2			2
					BL			27			27
4	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Large	90	No.	5000000	Phy			2			2
					BL			90			90
5	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	Phy			2			2
					BL			45			45
6	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy				2		2
					BL				13.5		13.5
7	Pond construction-Earthen Pond-	90	ha	3000000	Phy	1	1	1	1	1	11
					BL	27	27	27	27	27	297
	Sub Total										805.5
	<b>A.14 Working Capital - Fisheries</b>										
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy	1					
					BL	1.5					
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	5					
					BL	70					
3	Fish Culture - Others_Trout - Raceway_	100	Per unit	238694	Phy	4					
					BL	9.56					
4	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Phy	1					
					BL	7.17					
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major	100	Per unit	67955	Phy	3					
					BL	2.04					
	Sub Total					90.27					
	<b>A.15 Farm Credit</b>										
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	2	2	2	2	2	22
					BL	9	9	9	9	9	99
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy	1	1	1	1	1	11
					BL	22.5	22.5	22.5	22.5	22.5	247.5
3	Integrated Farming--	90	Per Unit	2180000	Phy			5			5

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
3	Integrated Farming	90	Per Unit	3100000	BL						
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy BL		2	2		2	2
5	Protected Structures-Shadenets-	90	No.	35000	Phy BL	10	10	10	10	10	10
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy BL	3.15	3.15	3.15	3.15	3.15	3.15
	Sub Total					5	5	5	5	5	5
	Total Farm Credit (sum of A.1 to A.15)					4.5	4.5	4.5	4.5	4.5	4.5
	<b>B. Agriculture Infrastructure</b>					39.15	75.15	75.15	39.15	75.15	75.15
	<b>B.1 Storage Facilities</b>										
1	Cold Storage--1000 MT	80	No.	8800000	Phy BL	1	1	1	1	1	10
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy BL	70.4	70.4	70.4	70.4	70.4	704
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy BL	1	2	2		2	5
6	Godown-Renovation/ Expansion-	80	No.	3500000	Phy BL	16	32	32		32	80
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy BL	2	2	2	2	2	2
5	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy BL	40	40	40	40	40	40
7	Rural Haat-Pakka Shops-	80	No.	5000000	Phy BL					1	
	Sub Total									28	
	<b>B.2 Land Development</b>										2
1	Bunding-Farm Bunding-	90	ha	15000	Phy BL						2.34
2	Compost Pit--	90	No.	30000	Phy BL	20	20	20	20	20	5
3	Cultivable Wasteland Development--	90	ha	200000	Phy BL	2.7	2.7	2.7	2.7	2.7	
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy BL	50	50	50	50	50	
5	Seed Production and Processing --	80	No.	20000000	Phy BL	13.5	13.5	13.5	13.5	13.5	
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy BL	20	20	20	20	20	
7	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy BL	36	36	36	36	36	
8	Watershed Treaments-Gabion Structures-	90	cum.	50000	Phy BL	2	2	2	2	2	
	Sub Total					1.17	1.17	1.17	1.17	1.17	
	<b>B.3 Agriculture Infrastructure - Others</b>										
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy BL						
2	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy BL	2	2	2	2	2	
3	Seed Processing-All Seed Types-	90	No.	2000000	Phy BL	5	5	5	5	5	
4	Seed Processing-Seed Storage-	90	No.	500000	Phy BL	18	18	18	18	18	
5	Tissue Culture-Tissue Culture Plant Production and Sale-	90	No.	1500000	Phy BL	2	2	2	2	2	
	Sub Total					12.6	12.6	12.6	12.6	12.6	
	Total (B.1+B.2+B.3)										
	<b>C. Ancillary Activities</b>										
	<b>C.1 Food &amp; Agro Processing</b>										
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy BL	1	2	1	1	1	
2	Dairy Processing Unit--Pasteurized Compost Making Unit	80	No.	1500000	Phy BL	9	18	9	9	9	
3	Fruit Processing -Pickle-	90	No.	500000	Phy BL	2	2	2	1	4	
4	Fruit Processing -Pulp Making-	90	No.	1000000	Phy BL	9	9	9	4.5	18	
5	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL	2	2	2	2	2	
6	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy BL	18	18	18	18	18	
7	Honey & Honey Products--Honey collection center	80	No.	250000	Phy BL	5	5	5	5	5	
8	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy BL	45	45	45	45	45	
9	Meat & Poultry Processing--	90	No.	75000	Phy BL	5	5	5	5	5	
10	Oil Extraction-Mustard Oil-	80	No.	397000	Phy BL	10	10	10	10	10	
11	Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society	80	No.	1600000	Phy BL						
12	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy BL	2	2	2	2	2	
	Sub Total					6.35	6.35	6.35	6.35	6.35	
	<b>C.2 Ancillary Activities -</b>										
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy BL						
2	Custom Service Units/ Custom Hiring	90	No.	1500000	Phy BL	5	5	5	5	5	

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
3	Integrated Farming	90	Per Unit	3100000	BL			143.1			143.1
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	2	2	5			17
					BL	36	36	90			306
5	Protected Structures-Shadenets-	90	No.	35000	Phy	10	10	10	10	10	110
					BL	3.15	3.15	3.15	3.15	3.15	34.65
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	5	5	5	5	5	55
					BL	4.5	4.5	4.5	4.5	4.5	49.5
	Sub Total					75.15	75.15	272.25	39.15	39.15	879.75
	Total Farm Credit (sum of A.1 to A.15)										172659.52
	<b>B. Agriculture Infrastructure</b>										
	<b>B.1 Storage Facilities</b>										
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1	1	5	1	1	24
					BL	70.4	70.4	352	70.4	70.4	1689.6
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy	2	2	5	2		23
					BL	32	32	80	32		368
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2	2	2	2	2	22
					BL	40	40	40	40	40	440
6	Godown-Renovation/ Expansion-	80	No.	3500000	Phy		1	1		1	4
					BL		28	28		28	112
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy			2			4
					BL			2.34			4.68
5	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy			5			10
					BL			58.65			117.3
7	Rural Haat-Pakka Shops-	80	No.	5000000	Phy	2	2	2	1	1	14
					BL	80	80	80	40	40	560
	Sub Total										3291.58
	<b>B.2 Land Development</b>										
1	Bunding-Farm Bunding-	90	ha	15000	Phy	20	20	20	20	20	220
					BL	2.7	2.7	2.7	2.7	2.7	29.7
2	Compost Pit--	90	No.	30000	Phy	50	50	50	50	50	550
					BL	13.5	13.5	13.5	13.5	13.5	148.5
3	Cultivable Wasteland Development--	90	ha	200000	Phy	20	20	20	20	20	220
					BL	36	36	36	36	36	396
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	2	2	2	2	2	22
					BL	1.17	1.17	1.17	1.17	1.17	12.87
5	Seed Production and Processing --	80	No.	20000000	Phy			2			4
					BL			320			640
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	2	2	2	2	2	22
					BL	0.54	0.54	0.54	0.54	0.54	5.94
7	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy	10	10	10	10	10	110
					BL	90	90	90	90	90	990
8	Watershed Treaments-Gabion Structures-	90	cum.	50000	Phy	10	10	10	10	10	110
					BL	4.5	4.5	4.5	4.5	4.5	49.5
	Sub Total										2272.51
	<b>B.3 Agriculture Infrastructure - Others</b>										
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	5	5	5	5	55
					BL	18	18	18	18	18	198
2	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	2	2	2	2	2	22
					BL	12.6	12.6	12.6	12.6	12.6	138.6
3	Seed Processing-All Seed Types-	90	No.	2000000	Phy			2			2
					BL			36			36
4	Seed Processing-Seed Storage-	90	No.	500000	Phy			1			2
					BL			4.5			9
5	Tissue Culture-Tissue Culture Plant Production and Sale-	90	No.	1500000	Phy			5			5
					BL			67.5			67.5
	Sub Total										449.1
	Total (B.1+B.2+B.3)										6013.19
	<b>C. Ancillary Activities</b>										
	<b>C.1 Food &amp; Agro Processing</b>										
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	2	2	5		1	17
					BL	18	18	45		9	153
2	Dairy Processing Unit--Pasteurized Compost Making Unit	80	No.	1500000	Phy	1		2			11
					BL	12		24			132
3	Fruit Processing -Pickle-	90	No.	500000	Phy	2	2	4		2	25
					BL	9	9	18		9	112.5
4	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	2	2	2	2	2	22
					BL	18	18	18	18	18	198
5	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	5	5	5	5	5	55
					BL	45	45	45	45	45	495
6	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	5	5	5	5	5	55
					BL	10	10	10	10	10	110
7	Honey & Honey Products--Honey collection center	80	No.	250000	Phy	1	1	4	1	2	12
					BL	2	2	8	2	4	24
8	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy	1	1	2	1	1	11
					BL	2	2	4	2	2	22
9	Meat & Poultry Processing--	90	No.	75000	Phy	2	2	2	2	2	22
					BL	1.35	1.35	1.35	1.35	1.35	14.85
10	Oil Extraction-Mustard Oil-	80	No.	397000	Phy	2	2	5	2	2	25
					BL	6.35	6.35	15.88	6.35	6.35	79.38
11	Rice Processing -Modernisation-Rice Mill (01 TPH) (Loan 25L and society	80	No.	1600000	Phy			2			2
					BL			25.6			25.6
12	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy			5			10
					BL			45			90
	Sub Total										1456.33
	<b>C.2 Ancillary Activities -</b>										
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy			3			3
					BL			27			27
2	Custom Service Units/ Custom Hiring	90	No.	1500000	Phy	5	5	5	5	5	55



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
2	Centers-Medium-	90	No.	10000000	Phy	67.5	67.5	67.5	67.5	67.5	67.5
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	10000000	BL						
4	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS	90	No.	10000000	Phy						
	Sub Total				BL						
	Total (C.1+C2)										
	Total (A+B+C)										
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>										
1	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	300000000	Phy						10
					BL	0	0	0	0	0	12000
2	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	400000000	Phy						8
					BL	0	0	0	0	0	12800
3	Manufacturing Sector - Term Loan-Medium-Others	80	No.	550000000	Phy	2	2	2	2	2	8
					BL	800	800	800	800	800	3200
4	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	1000000000	Phy	2	2	2	1	2	8
					BL	160	160	160	80	160	640
5	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	825000000	Phy	1	1	1	1	1	8
					BL	60	60	60	60	60	480
6	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	550000000	Phy	5	5	5	5	5	5
					BL	200	200	200	200	200	200
7	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	600000000	Phy		2			2	8
					BL	0	16	0	0	16	64
8	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	175000000	Phy	1	1			2	2
					BL	20	20	0	0	40	40
9	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	220000000	Phy	5	5	5	5	5	5
					BL	80	80	80	80	80	80
10	Manufacturing Sector - Term Loan-Micro-Others	80	No.	400000000	Phy		5				2
					BL	0	80	0	0	0	32
11	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	165000000	Phy	2	2	2	2	2	2
					BL	24	24	24	24	24	24
12	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	100000000	Phy						5
					BL	0	0	0	0	0	20
13	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	1000000000	Phy						5
					BL	0	0	0	0	0	2000
14	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	2000000000	Phy						5
					BL	0	0	0	0	0	4000
15	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	1250000000	Phy		2				
					BL	0	200	0	0	0	0
16	Manufacturing Sector - Term Loan-Small-Others	80	No.	1000000000	Phy						8
					BL	0	0	0	0	0	320
17	Manufacturing Sector - Term Loan-Small-Sports goods	80	No.	2500000000	Phy						8
					BL	0	0	0	0	0	800
18	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	1000000000	Phy						10
					BL	0	0	0	0	0	400
19	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	2000000000	Phy						8
					BL	0	0	0	0	0	640
20	Manufacturing Sector - Working Capital-Medium-Others	80	No.	1000000000	Phy						8
					BL	0	0	0	0	0	3200
21	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	1100000000	Phy	2	2	2	2	2	2
					BL	16	16	16	16	16	16
22	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	2000000000	Phy						8
					BL	0	0	0	0	0	64
23	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	1100000000	Phy	2	2	2	2	2	2
					BL	16	16	16	16	16	16
24	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	550000000	Phy	10	10	10	10	10	10
					BL	40	40	40	40	40	40
25	Manufacturing Sector - Working Capital-Micro-Others	80	No.	800000000	Phy			2			2
					BL	0	0	32	0	0	32
26	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	2200000000	Phy	5	5	5	5	5	5
					BL	8	8	8	8	8	8
27	Manufacturing Sector - Working Capital-Small-FP- Grading Sorting, etc.	80	No.	1100000000	Phy	10	10	10	10	10	10
					BL	800	800	800	800	800	800
28	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	5500000000	Phy	20	20	20	20	20	20
					BL	800	800	800	800	800	800
29	Manufacturing Sector - Working Capital-Small-Others	80	No.	5500000000	Phy	20	20	20	20	20	20
					BL	800	800	800	800	800	800
30	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	2200000000	Phy	20	20	20	20	20	20
					BL	320	320	320	320	320	320
31	Service Sector - Term Loan-Medium-Others	80	No.	4000000000	Phy		2				
					BL	0	160	0	0	0	0
32	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	3300000000	Phy	50	50	50	50	50	50
					BL	1200	1200	1200	1200	1200	1200
33	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	1100000000	Phy	50	50	50	50	50	50
					BL	400	400	400	400	400	400
34	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	1500000000	Phy		1				2
					BL	0	24	0	0	0	48
35	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	1000000000	Phy						
					BL	0	0	0	0	0	0
36	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	5500000000	Phy	10	10	10	10	10	10
					BL	40	40	40	40	40	40
37	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	1100000000	Phy	10	10	10	10	10	10
					BL	8	8	8	8	8	8
38	Service Sector - Term Loan-Micro-Household Repair	80	No.	2200000000	Phy	10	10	10	10	10	10
					BL	16	16	16	16	16	16
39	Service Sector - Term Loan-Micro-Others	80	No.	1320000000	Phy	10	10	10	10	10	10
					BL	96	96	96	96	96	96
40	Service Sector - Term Loan-Small-Others	80	No.	2000000000	Phy	1	1	1	1	1	1

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
2	Centers-Medium-	90	No.	10000000	BL	67.5	67.5	67.5	67.5	67.5	742.5
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	10000000	Phy			2			2
					BL			18			18
4	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS	90	No.	10000000	Phy			5			5
					BL			450			450
	Sub Total										1237.5
	Total (C1+C2)										2693.83
	Total (A+B+C)										181366.54
<b>II. Micro, Small and Medium Enterprises (MSME)</b>											
1	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	300000000	Phy			5			15
					BL	0	0	6000	0	0	18000
2	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	400000000	Phy			2			10
					BL	0	0	3200	0	0	16000
3	Manufacturing Sector - Term Loan-Medium-Others	80	No.	550000000	Phy	2	2	2	3	1	28
					BL	800	800	800	1200	400	11200
4	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	100000000	Phy			2			25
					BL	0	160	160	160	160	2000
5	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	825000000	Phy	1	1	2	1	1	19
					BL	60	60	120	60	60	1140
6	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	550000000	Phy	5	5	5	5	5	55
					BL	200	200	200	200	200	2200
7	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	60000000	Phy	2	2	2			18
					BL	16	16	16	0	0	144
8	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	175000000	Phy	1	1	2			10
					BL	20	20	40	0	0	200
9	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	220000000	Phy	5	5	5	5	5	55
					BL	80	80	80	80	80	880
10	Manufacturing Sector - Term Loan-Micro-Others	80	No.	40000000	Phy						7
					BL	0	0	0	0	0	112
11	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	165000000	Phy	2	2	2	2	2	22
					BL	24	24	24	24	24	264
12	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	100000000	Phy			2			7
					BL	0	0	8	0	0	28
13	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	100000000	Phy			2			7
					BL	0	0	800	0	0	2800
14	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	200000000	Phy			2			7
					BL	0	0	1600	0	0	5600
15	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	125000000	Phy						2
					BL	0	0	0	0	0	200
16	Manufacturing Sector - Term Loan-Small-Others	80	No.	100000000	Phy			2			10
					BL	0	0	80	0	0	400
17	Manufacturing Sector - Term Loan-Small-Sports goods	80	No.	250000000	Phy			2			10
					BL	0	0	200	0	0	1000
18	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	100000000	Phy			2			12
					BL	0	0	80	0	0	480
19	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	200000000	Phy			2			10
					BL	0	0	160	0	0	800
20	Manufacturing Sector - Working Capital-Medium-Others	80	No.	100000000	Phy			2			10
					BL	0	0	800	0	0	4000
21	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	110000000	Phy	2	2	2	2	2	22
					BL	16	16	16	16	16	176
22	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	20000000	Phy			2			10
					BL	0	0	16	0	0	80
23	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	110000000	Phy	2	2	2	2	2	22
					BL	16	16	16	16	16	176
24	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	55000000	Phy	10	10	10	10	10	110
					BL	40	40	40	40	40	440
25	Manufacturing Sector - Working Capital-Micro-Others	80	No.	80000000	Phy			6	2		12
					BL	0	0	96	32	0	192
26	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	22000000	Phy	5	5	5	5	5	55
					BL	8	8	8	8	8	88
27	Manufacturing Sector - Working Capital-Small-FP- Grading Sorting, etc.	80	No.	110000000	Phy	10	10	10	10	10	110
					BL	800	800	800	800	800	8800
28	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	55000000	Phy	20	20	20	20	20	220
					BL	800	800	800	800	800	8800
29	Manufacturing Sector - Working Capital-Small-Others	80	No.	55000000	Phy	20	20	20	20	20	220
					BL	800	800	800	800	800	8800
30	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	22000000	Phy	20	20	20	20	20	220
					BL	320	320	320	320	320	3520
31	Service Sector - Term Loan-Medium-Others	80	No.	40000000	Phy			2			10
					BL	0	160	400	0	80	800
32	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	330000000	Phy	50	50	50	50	50	550
					BL	1200	1200	1200	1200	1200	13200
33	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	110000000	Phy	50	50	50	50	50	550
					BL	400	400	400	400	400	4400
34	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	150000000	Phy			1			10
					BL	0	24	120	0	24	240
35	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	10000000	Phy			5			5
					BL	0	0	40	0	0	40
36	Service Sector - Term Loan-Micro-Food & Bev- Eatery, Dhaba	80	No.	55000000	Phy	10	10	10	10	10	110
					BL	40	40	40	40	40	440
37	Service Sector - Term Loan-Micro-Food & Bev- Street	80	No.	11000000	Phy	10	10	10	10	10	110
					BL	8	8	8	8	8	88
38	Service Sector - Term Loan-Micro-Household Repair	80	No.	22000000	Phy	10	10	10	10	10	110
					BL	16	16	16	16	16	176
39	Service Sector - Term Loan-Micro-Others	80	No.	132000000	Phy	10	10	10	10	10	110
					BL	96	96	96	96	96	1056
40	Service Sector - Term Loan-Small-Others	80	No.	20000000	Phy	1	1	2	1	1	12

**Annexure-1**

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
40	Service Sector - Term Loan-Small- Others	80	No.	29700000	Phy	21.6	21.6	21.6	21.6	21.6	21.6
41	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	5500000	Phy	20	20	20	20	20	20
42	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	5500000	BL	80	80	80	80	80	80
43	Service Sector - Working Capital-Micro-e Governance	80	No.	5500000	Phy	20	20	20	20	20	20
44	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	22000000	BL	80	80	80	80	80	80
47	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	5500000	Phy	20	20	20	20	20	20
45	Service Sector - Working Capital-Micro-Food & Bevg -Restu (Big)	80	No.	5500000	BL	80	80	80	80	80	80
46	Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	22000000	Phy	20	20	20	20	20	20
48	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	5500000	BL	32	32	32	32	32	32
49	Service Sector - Working Capital-Micro-Household Repair	80	No.	22000000	Phy	20	20	20	20	20	20
50	Service Sector - Working Capital-Micro- Others	80	No.	13200000	BL	8	8	8	8	8	8
51	Service Sector - Working Capital-Small-Food& Bevg -Restu ( very Big)	80	No.	11000000	Phy	100	100	100	100	100	100
52	Service Sector - Working Capital-Small- Others	80	No.	21600000	BL	160	160	160	160	160	160
53	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	20000000	Phy	20	20	20	20	20	20
54	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	10000000	BL	192	192	192	192	192	192
55	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	100000000	Phy	20	20	20	20	20	20
56	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	200000000	BL	160	160	160	160	160	160
57	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	20000000	Phy	4	4	4	4	4	4
58	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	15000000	BL	0	320	0	0	0	0
59	Trading Units - Working Capital-Micro- Others	80	No.	22000000	Phy	10	10	10	10	10	10
59	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	100000000	BL	160	160	160	160	160	160
59	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	200000000	Phy	2	2	2	2	2	2
59	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	200000000	BL	0	800	0	0	0	0
Total	Sub Total					0	1600	0	0	0	0
	<b>III. Export Credit</b>										
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	20	10	30			
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	BL	225	112.5	337.5			
	Total Export Credit					375	187.5	562.5			
	<b>IV. Education</b>							900			
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	10	20	20	10	20	10
2	Education Loans-Education Loan above Rs. 4.00 lakhs and upto Rs. 7.50 lakhs-	80	No.	750000	BL	160	320	320	160	320	160
3	Education Loans-Education Loan above Rs. 7.50 lakhs and upto Rs. 10.00 lakhs-	80	No.	1000000	Phy	25	25	25	25	25	25
4	Education Loans-Education Loan upto Rs. 4.00 lakhs-	80	No.	400000	BL	150	150	150	150	150	150
	Total Education					5	5	5	5	5	5
	<b>V. Housing</b>										
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	40	40	40	40	40	40
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	BL	2	2	2	2	2	2
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	100	100	100	100	100	100
	Total Housing					400	400	400	400	400	400
	<b>VI. Social Infrastructure</b>										
1	Drinking Water-RO Plant-	75	No.	2500000	Phy	2	2	2	2	2	2
2	Education-Schools-Primary	75	No.	9500000	BL	37.5	37.5	37.5	37.5	37.5	37.5
3	Education-Schools-Secondary	75	No.	15000000	Phy	2	2	2	2	2	2
4	Healthcare-Diagnostic Lab-	75	No.	5000000	BL	142.5	142.5	142.5	142.5	142.5	142.5
5	Healthcare-Nursing Home-	75	No.	12000000	Phy	2	2	2	2	2	2
6	Healthcare-Primary Health Centre-	75	No.	3000000	BL	2	2	2	2	2	2
7	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy	2	2	2	2	2	2
8	Sanitation-Toilets-	75	No.	20000	BL	2	2	2	2	2	2
	Total Social Infrastructure					15	15	15	15	15	15
	<b>VII. Renewable Energy</b>										
1	Biomass Energy-Portable-	90	No.	1000000	Phy	10	10	10	10	10	10
					BL	90	90	90	90	90	90

### Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Annexure-1			Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
			Unit Size	SoF / Unit Cost (Rs)							
40	Service Sector - Term Loan-Small-Others	80	No.	29000000	Phy	21.6	21.6	43.2	21.6	21.6	259.2
41	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	5500000	Phy	20	20	20	20	20	220
					BL	80	80	80	80	80	880
42	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	5500000	Phy	20	20	20	20	20	220
					BL	80	80	80	80	80	880
43	Service Sector - Working Capital-Micro-e Governance	80	No.	5500000	Phy	2	2	2	2	2	22
					BL	0.8	0.8	0.8	0.8	0.8	8.8
44	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	22000000	Phy	20	20	20	20	20	220
					BL	32	32	32	32	32	352
47	Service Sector - Working Capital-Micro-Food & Bev- Eatery, Dhaba	80	No.	5500000	Phy	20	20	20	20	20	220
					BL	8	8	8	8	8	88
45	Service Sector - Working Capital-Micro-Food & Bev -Restu (Big)	80	No.	55000000	Phy	20	20	20	20	20	220
					BL	80	80	80	80	80	880
46	Service Sector - Working Capital-Micro-Food & Bev -Restu (small)	80	No.	22000000	Phy	20	20	20	20	20	220
					BL	32	32	32	32	32	352
48	Service Sector - Working Capital-Micro-Food & Bev- Street	80	No.	5500000	Phy	20	20	20	20	20	220
					BL	8	8	8	8	8	88
49	Service Sector - Working Capital-Micro-Household Repair	80	No.	22000000	Phy	100	100	100	100	100	1100
					BL	160	160	160	160	160	1760
50	Service Sector - Working Capital-Micro-Others	80	No.	132000000	Phy	20	20	20	20	20	220
					BL	192	192	192	192	192	2112
51	Service Sector - Working Capital-Small-Food & Bev- Restu ( very Big)	80	No.	110000000	Phy	20	20	20	1	1	182
					BL	160	160	160	8	8	1456
52	Service Sector - Working Capital-Small-Others	80	No.	216000000	Phy	2	2	10	1	2	31
					BL	43.2	43.2	216	21.6	43.2	669.6
53	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	200000000	Phy			2			3
					BL	0	0	160	0	0	240
54	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	100000000	Phy			2			3
					BL	0	0	80	0	0	120
55	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	1000000000	Phy			2			4
					BL	0	0	800	0	0	1600
55	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	2000000000	Phy			2			4
					BL	0	0	1600	0	0	3200
56	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	2000000000	Phy			4			8
					BL	0	0	320	0	0	640
57	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	150000000	Phy		2	4			10
					BL	0	80	160	0	0	400
58	Trading Units - Working Capital-Micro-Others	80	No.	220000000	Phy	10	10	10	10	10	110
					BL	160	160	160	160	160	1760
59	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	1000000000	Phy			2			4
					BL	0	0	800	0	0	1600
59	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	2000000000	Phy			2			4
					BL	0	0	1600	0	0	3200
Total	Sub Total										141505.6
III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy						
					BL						
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy						
					BL						
Total Export Credit											
IV. Education											
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	20	20	20	10	10	170
					BL	320	320	320	160	160	2720
2	Education Loans-Education Loan above Rs. 4.00 lakhs and upto Rs. 7.50 lakhs-	80	No.	7500000	Phy	25	25	25	25	25	275
					BL	150	150	150	150	150	1650
3	Education Loans-Education Loan above Rs. 7.50 lakhs and upto Rs. 10.00 lakhs-	80	No.	10000000	Phy	5	5	5	5	5	55
					BL	40	40	40	40	40	440
4	Education Loans-Education Loan upto Rs. 4.00 lakhs-	80	No.	4000000	Phy	2	2	4	2	2	24
					BL	6.4	6.4	12.8	6.4	6.4	76.8
Total Education											
V. Housing											
1	Loan for Affordable Housing Projects--	80	No.	1000000	Phy	100	100	100	100	100	1100
					BL	80	80	80	80	80	880
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	10000000	Phy	50	50	50	50	50	550
					BL	400	400	400	400	400	4400
3	Repair of Dwelling Units-Other Centre-	80	No.	5000000	Phy	100	100	100	100	100	1100
					BL	400	400	400	400	400	4400
Total Housing											
VI. Social Infrastructure											
1	Drinking Water-RO Plant-	75	No.	25000000	Phy	2	2	2	2	2	22
					BL	37.5	37.5	37.5	37.5	37.5	412.5
2	Education-Schools-Primary	75	No.	95000000	Phy	2	2	2	2	2	22
					BL	142.5	142.5	142.5	142.5	142.5	1567.5
3	Education-Schools-Secondary	75	No.	150000000	Phy	2	2	2	2	2	4
					BL		225	225			450
4	Healthcare-Diagnostic Lab-	75	No.	50000000	Phy	2	1	2	2	1	6
					BL		37.5	75		37.5	225
5	Healthcare-Nursing Home-	75	No.	120000000	Phy	2	1	2	2	1	4
					BL		90	180		90	360
6	Healthcare-Primary Health Centre-	75	No.	30000000	Phy	2	1	2	2	1	6
					BL		22.5	45		22.5	135
7	Healthcare-Veterinary Clinic-	75	No.	10000000	Phy	2	2	2	2	2	2
					BL			15			15
8	Sanitation-Toilets-	75	No.	20000	Phy	100	100	100	100	100	1100
					BL	15	15	15	15	15	165
Total Social Infrastructure											
VII. Renewable Energy											
1	Biomass Energy-Portable-	90	No.	10000000	Phy	10	10	10	10	10	110
					BL	90	90	90	90	90	990

# Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aripal	Awantipora	Dadsara	Ichegoza	Kakapora	Litter
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy BL	50 144	50 144	50 144	50 144	50 144	50 144
3	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy BL	10 2.7	10 2.7	10 2.7	10 2.7	10 2.7	10 2.7
4	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy BL	10 2.25	10 2.25	10 2.25	10 2.25	10 2.25	10 2.25
5	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy BL	50 9	50 9	50 9	50 9	50 9	50 9
	Total Renewable Energy										
	<b>VIII. Others</b>										
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy BL	50 7.5	50 7.5	50 7.5	50 7.5	50 7.5	50 7.5
2	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy BL	100 100	100 100	100 100	100 100	100 100	100 100
3	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy BL	100 200	100 200	100 200	100 200	100 200	100 200
4	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy BL	100 200	100 200	100 200	100 200	100 200	100 200
	Total Others										
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Newa	Pampore	Pulwama	Shadimarg	Tral	District Total
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	50	50	50	50	50	550
					BL	144	144	144	144	144	1584
3	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	10	10	10	10	10	110
					BL	2.7	2.7	2.7	2.7	2.7	29.7
4	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	10	10	10	10	10	110
					BL	2.25	2.25	2.25	2.25	2.25	24.75
5	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy	50	50	50	50	50	550
					BL	9	9	9	9	9	99
	Total Renewable Energy										2727.45
<b>VIII. Others</b>											
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	50	50	50	50	50	550
					BL	7.5	7.5	7.5	7.5	7.5	82.5
2	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy	100	100	100	100	100	1100
					BL	100	100	100	100	100	1100
3	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	100	100	100	100	100	1100
					BL	200	200	200	200	200	2200
4	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	100	100	100	100	100	1100
					BL	200	200	200	200	200	2200
	Total Others										5582.5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										349978.89

**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	106137.41	83325.80	117505.34	81916.90	123584.41	67119.48	89646.26
RCBs	2158.80	5.70	2374.68	16.94	2374.68	88.48	11205.78
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	748.14	3853.71	822.95	3097.57	822.95	3198.26	16186.13
Others	0.00	0.00	0.00	0.00	670.09	3.00	0.00
Sub total (A)	109044.35	87185.21	120702.97	85031.41	127452.13	70409.22	117038.17

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	38007.58	9487.92	51905.19	10430.70	53296.37	8527.18	39803.80
RCBs	773.06	0.00	4.33	8.18	850.36	23.81	4842.16
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	322.24	0.00	354.45	21.50	354.45	10.60	7009.23
Others	0.00	0.00	0.00	0.00	365.15	0.00	0.00
Sub total (A)	39102.88	9487.92	52263.97	10460.38	54866.33	8561.59	51655.19

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	144144.99	92813.72	169410.53	92347.60	176880.78	75646.66	129450.06
RCBs	2931.86	5.70	2379.01	25.12	3225.04	112.29	16047.94
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1070.38	3853.71	1177.40	3119.07	1177.40	3208.86	23195.36
Others	0.00	0.00	0.00	0.00	1035.24	3.00	0.00
Subtotal (A)	148147.23	96673.13	172966.94	95491.79	182318.46	78970.81	168693.36

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	20289.90	33118.75	22318.84	53435.81	21798.08	131076.46	68928.06
RCBs	83.34	131.07	0.00	272.93	91.67	709.23	8617.02
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	847.87	5112.82	932.64	2953.54	932.64	8026.22	12446.82
Others	538.58	17.50	592.27	260.70	371.01	0.00	0.00
Sub total (A)	21759.69	38380.14	23843.75	56922.98	23193.40	139811.91	89991.90



**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	69481.49	7983.72	76429.52	9744.36	76186.68	15852.73	24479.10
RCBs	136.21	0.27	0.00	0.00	149.82	5.00	2902.31
SCARDB	0.00	0.00			0.00	0.00	0.00
RRBs	244.54	153.53	1356.49	136.84	268.97	24.00	4399.67
Others	0.00	12.50	0.00	0.50	92.62	0.00	0.00
Sub total (A)	69862.24	8150.02	77786.01	9881.70	76698.09	15881.73	31781.08

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	233916.38	133916.19	268158.89	155527.77	274865.54	222575.85	222857.22
RCBs	3151.41	137.04	2379.01	298.05	3466.53	826.52	27567.27
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2162.79	9120.06	3466.53	6209.45	2379.01	11259.08	40041.85
Others	538.58	30.00	592.27	261.20	1498.87	3.00	0.00
Sub total (A)	239769.16	143203.29	274596.70	162296.47	282209.95	234664.45	290466.34

**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	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	83325.80	5.70	0.00	3853.71	0.00	87185.21	81916.90	16.94	0.00	3097.57	0.00	85031.41

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	67119.48	88.48	0.00	3198.26	3.00	70409.22	89646.26	11205.78	0.00	16186.13	0.00	117038.17

**Table 2: Term Loan**

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

F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	9487.92	0.00	0.00	0.00	0.00	9487.92	10430.70	8.18	0.00	21.50	0.00	10460.38
Sub total	9487.92	0.00	0.00	0.00	0.00	9487.92	10430.70	8.18	0.00	21.50	0.00	10460.38
Grand Total (I +II)	92813.72	5.70	0.00	3853.71	0.00	96673.13	92347.60	25.12	0.00	3119.07	0.00	95491.79

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	8527.18	23.81	0.00	10.60	0.00	8561.59	39803.80	4842.16	0.00	7009.23	0.00	51655.19
Sub total	8527.18	23.81	0.00	10.60	0.00	8561.59	39803.80	4842.16	0.00	7009.23	0.00	51655.19
Grand Total (I +II)	75646.66	112.29	0.00	3208.86	3.00	78970.81	129450.06	16047.94	0.00	23195.36	0.00	168693.36

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

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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Automatic Milk Collection Unit			No.	300000
5	Automatic Silage Bailer & Wrapping Mahine			No.	2000000
6	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
7	Bee Keeping	Indian Bee Colony		ha	550000
8	Biomass Energy	Portable		No.	1000000
9	Bore Well	Deepening		No.	300000
10	Bore Well	New		No.	600000
11	Breed Multiplication Farm			200	40100000
12	Breeder Unit	Broiler		1000	899000
13	Breeder Unit	Layer		1000	2575000
14	Buffalo Farming			1+1	395000
15	Bulk Milk Cooling Unit			No.	1500000
16	Bunding	Farm Bunding		ha	15000
17	Chaff Cutter	Electric		No.	35000
18	Chaff Cutter	Manual		No.	20000
19	Cold Storage			No.	8800000
20	Cold Storage	Controlled Atmosphere Storage		No.	2000000

21	Cold Storage	Refrigerated Van		No.	2500000
22	Combine harvester			No.	2900000
23	Compost Pit			No.	30000
24	Compost/ Vermi Compost	Vermi Compost		No.	400000
25	Compost/ Vermi Compost	Vermi Compost		No.	700000
26	Crossbred Cattle Farming			1+1	395000
27	Crossbred Cattle Farming			3+2	805000
28	Crossbred Cattle Farming			5+5	1775000
29	Cultivable Wasteland Development			ha	200000
30	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
31	Dairy Processing Unit			No.	1500000
32	Differential Rate of Interest Scheme			No.	15000
33	Drinking Water	RO Plant		No.	2500000
34	Drip Irrigation			ha	165000
35	Education	Schools		No.	15000000
36	Education	Schools		No.	9500000
37	Education Loans	Education Loan above Rs. 10.00 lakhs for Abroad		No.	2000000
38	Education Loans	Education Loan above Rs. 4.00 lakhs and upto Rs. 7.50 lakhs		No.	750000
39	Education Loans	Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs		No.	1000000
40	Education Loans	Education Loan upto ? 4.00 lakhs		No.	400000

41	Electric Pump Sets			No.	100000
42	Electric Pump Sets		5	No.	180000
43	Export Credit	Post Shipment Export Credit		No.	1500000
44	Export Credit	Pre Shipment Export Credit		No.	2500000
45	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
46	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
47	Fish Culture	Trout	Trout hatchery	Acre	5000000
48	Floriculture	Cut Flowers		Ha	100000
49	Fodder Cultivation	Hydroponic Unit		No.	500000
50	Fruit Processing	Pickle		No.	500000
51	Fruit Processing	Pulp Making		No.	1000000
52	Fruit Processing	Sorting, grading & Packing		No.	1000000
53	Godown		Rural godown	No.	146300
54	Godown		Storage godown	No.	1466300
55	Godown	Renovation/ Expansion		No.	3500000
56	Healthcare	Diagnostic Lab		No.	5000000
57	Healthcare	Nursing Home		No.	12000000
58	Healthcare	Primary Health Centre		No.	3000000
59	Healthcare	Veterinary Clinic		No.	1000000
60	High density plantation	Apple		ha	3938000
61	Honey & Honey Products			No.	250000
62	Integrated Dairy Farming	Vermi	Compost	No.	110000



63	Integrated Dairy Farming	With Bio	gas	No.	400000
64	Integrated Farming			Per Unit	3180000
65	Intensive Fish farming	Biofloc technology		No.	1500000
66	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000
67	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	5000000
68	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
69	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
70	Loan for Affordable Housing Projects			No.	100000
71	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
72	Loans to Agri. Start	ups		No.	10000000
73	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
74	Manufacturing Sector	Term Loan	Medium	No.	150000000
75	Manufacturing Sector	Term Loan	Medium	No.	200000000
76	Manufacturing Sector	Term Loan	Medium	No.	50000000
77	Manufacturing Sector	Term Loan	Micro	No.	1000000
78	Manufacturing Sector	Term Loan	Micro	No.	10000000
79	Manufacturing Sector	Term Loan	Micro	No.	1500000
80	Manufacturing Sector	Term Loan	Micro	No.	2000000
81	Manufacturing Sector	Term Loan	Micro	No.	2500000

82	Manufacturing Sector	Term Loan	Micro	No.	500000
83	Manufacturing Sector	Term Loan	Micro	No.	5000000
84	Manufacturing Sector	Term Loan	Micro	No.	7500000
85	Manufacturing Sector	Term Loan	Small	No.	100000000
86	Manufacturing Sector	Term Loan	Small	No.	12500000
87	Manufacturing Sector	Term Loan	Small	No.	5000000
88	Manufacturing Sector	Term Loan	Small	No.	50000000
89	Manufacturing Sector	Working Capital	Medium	No.	10000000
90	Manufacturing Sector	Working Capital	Medium	No.	5000000
91	Manufacturing Sector	Working Capital	Medium	No.	50000000
92	Manufacturing Sector	Working Capital	Micro	No.	1000000
93	Manufacturing Sector	Working Capital	Micro	No.	200000
94	Manufacturing Sector	Working Capital	Micro	No.	2000000
95	Manufacturing Sector	Working Capital	Micro	No.	500000
96	Manufacturing Sector	Working Capital	Small	No.	10000000
97	Manufacturing Sector	Working Capital	Small	No.	2000000
98	Manufacturing Sector	Working Capital	Small	No.	5000000
99	Meat & Poultry Processing			No.	75000
100	Medicinal & Aromatic Crops	Aloevera		ha	200000
101	Milking Machine	Double Bucket		No.	50000
102	Milking Machine	Single Bucket		No.	30000
103	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
104	New Orchard	Temperate Fruits	Apple	ha	614900
105	New Orchard	Temperate Fruits	Cherry	ha	382400

106	New Orchard	Temperate Fruits	Pear	ha	339200
107	Nursery	Fruit Crops		Ha	1500000
108	Nursery/ Propagation unit	Hitech Nursery		ha	5200000
109	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
110	Oil Extraction	Mustard Oil		No.	397000
111	Other machinery			No.	150000
112	Other machinery			No.	30000
113	Other machinery			No.	39000
114	Other machinery			No.	44000
115	Other machinery			No.	80000
116	Other machinery			No.	93000
117	Other machinery			No.	97000
118	Other machinery	Other Machinery & Equipments		No.	95000
119	Others	Maize Sheller		No.	190000
120	Paddy Transplanter			No.	180000
121	Plantation	Poplar		ha	130000
122	Poly House	Tubular Structure	Small	No.	2000000
123	Pond construction	Earthen Pond		ha	3000000
124	Power Tiller			No.	95000
125	Protected Structures	Shadenets		No.	35000
126	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
127	Refrigerated Tanker Van			No.	2500000
128	Repair of Dwelling Units	Other Centre		No.	500000
129	Retail Market outlet for Meat			No.	300000

130	Rice Processing	Modernisation		No.	1600000
131	Rural Haat	Pakka Shops		No.	5000000
132	Sanitation	Toilets		No.	20000
133	Seed Processing	All Seed Types		No.	2000000
134	Seed Processing	Seed Storage		No.	500000
135	Seed Production and Processing			No.	20000000
136	Sericulture	Reeling Unit		No.	270000
137	Service Sector	Term Loan	Medium	No.	10000000
138	Service Sector	Term Loan	Micro	No.	100000
139	Service Sector	Term Loan	Micro	No.	1000000
140	Service Sector	Term Loan	Micro	No.	1200000
141	Service Sector	Term Loan	Micro	No.	200000
142	Service Sector	Term Loan	Micro	No.	3000000
143	Service Sector	Term Loan	Micro	No.	500000
144	Service Sector	Term Loan	Small	No.	2700000
145	Service Sector	Working Capital	Micro	No.	1200000
146	Service Sector	Working Capital	Micro	No.	200000
147	Service Sector	Working Capital	Micro	No.	50000
148	Service Sector	Working Capital	Micro	No.	500000
149	Service Sector	Working Capital	Small	No.	1000000
150	Service Sector	Working Capital	Small	No.	2700000
151	Sheep	Breeding Unit		100+5	2008000
152	Sheep	Breeding Unit	New Shed	500+25	10000000
153	Sheep	Rearing Unit		10+1	252000
154	Sheep	Rearing Unit		25+1	472000

155	Sheep	Rearing Unit		50+2	827000
156	SHGs/ JLGs	Others		No.	200000
157	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
158	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
159	Solar Energy	Solar Pump Sets		No.	30000
160	Solar Energy	Solar Water Heater System		No.	25000
161	Solar Energy	Street Lighting System		No.	20000
162	Spice Processing	Powder & Packaging		No.	1000000
163	Sprayer			No.	594000
164	Sprayer	Battery Operated Sprayer		No.	3000
165	Sprayer	Tractor Mounted Sprayer		No.	250000
166	Sprinkler Irrigation	Micro		ha	120000
167	Sprinkler Irrigation	Portable		ha	100000
168	Sprinkler Irrigation	Rain Gun		ha	100000
169	Tissue Culture	Tissue Culture Plant Production and Sale		No.	1500000
170	Tractor			No.	850000
171	Tractor			No.	900000
172	Trading Units	Term Loan	Micro	No.	10000000
173	Trading Units	Term Loan	Micro	No.	5000000
174	Trading Units	Term Loan	Small	No.	100000000
175	Trading Units	Term Loan	Small	No.	50000000
176	Trading Units	Working Capital	Micro	No.	10000000

177	Trading Units	Working Capital	Micro	No.	2000000
178	Trading Units	Working Capital	Micro	No.	5000000
179	Trading Units	Working Capital	Small	No.	100000000
180	Trading Units	Working Capital	Small	No.	50000000
181	Tube Well	Shallow		No.	340000
182	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
183	Water Harvesting/ Recharge structure	Roof Top		No.	150000
184	Watershed Treaments	Check Dams		cum.	1000000
185	Watershed Treaments	Gabion Structures		cum.	50000

### 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	Almond/ Badam		Acre	152152
2	Apiculture	Others_	No.	6713
3	Apple/ Seb		Acre	394080
4	Apple/ Seb	High Density	Acre	583832
5	Brinjal/ Baingan		Acre	66136
6	Broiler Farming	Others_	1000	144043
7	Capsicum/ Shimla Mirch	Irrigated	Acre	66936
8	Chilli/ Mirch	Irrigated	Acre	68600
9	Fish Culture	RAS_Others_	Per unit	717000
10	Fish Culture	Bio floc_Others_	Per unit	150000
11	Fish Culture	Others_Trout _ Hatchery_	Per unit	1400000
12	Fish Culture	Others_Trout _ Raceway_	Per unit	238694
13	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_	Per unit	67955
14	Fodder Oats/ Jai		Acre	29752
15	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	64520
16	Garlic/ Lahasun	Irrigated	Acre	63200
17	Indian Bean		Acre	31872
18	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
19	Indigenous Cattle Farming	Others_	Per animal	42972
20	Indigenous Cattle Farming	Others_	Per animal	63575
21	Lavender		Acre	237712
22	Layer Farming	Others_	1000	361632
23	Lemon Grass		Acre	53760
24	Medicinal And Aromatic Plants		Acre	140552

25	Mushroom/ Kukaramutta		Bag	408
26	Other Vegetables		Acre	61056
27	Pear/ Nashpati		Acre	181904
28	Potato/ Aloo	Irrigated	Acre	77600
29	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
30	Saffron/ Kesar		Acre	354088
31	Sericulture	Mulberry	Acre	41400
32	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080
33	Walnut/ Akhrot		Acre	115104



## Abbreviations

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

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

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

**Name and address of DDM**

Name	JUNAID AHMAD HAKIM
Designation	DDM NABARD
Address 1	Kuchay House
Address 2	Ghat Mohalla Awantipora Pulwama
Post Office	Awantipora Pulwama
District	Pulwama
State	Jammu and Kashmir
Pincode	192122
Telephone No.	01933358582
Mobile No.	9622882005
Email ID	pulwama@nabard.org



## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

#### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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