



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



रामबन जिला
Ramban 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: Ramban

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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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	Ramban district is part of the dry rain-fed region of Jammu Division. It has mountainous terrain and agriculture in the district is mostly rain fed. This zone experiences near freezing temperature during winter. The summers are less severe but humid and winters are relatively wetter and colder.
2	Type of soil	The soils are mostly brown hill soils. The area has persistent drought. Scattered land holdings and erosion of topsoil aggravate the problems of farmers.
3	Primary occupation	Agriculture is the primary occupation in the district.
4	Land holding structure	More than 95% farmers are small and marginal. Due to small land holdings, solely relying on farming is risky, hence most farmers are involved in animal husbandry activities also.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During 2023-24, amount of Rs 34988.94 lacs has been disbursed under priority sector. The total deposits in the District increased from Rs 192755 lacs as on 31 March 2023 to Rs 209417 lacs as on 31 March 2024 registering 8.64% growth.
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2	CD Ratio	As on 31 March 2024, the CD ratio of the district stood at 65.76%, which has increased from 60.35% as on 31 March 2023.
3	Investment credit in agriculture	Long term investment in agriculture stands low. Total GLC flow in agriculture term loan stood at Rs 220.63 lacs as on 31.03.24 which is achievement of 2% against target of 13899 lacs.
4	Credit flow to MSMEs	Credit flow to MSME is better as compared to agriculture sector. As on 31.03.24, total GLC flow to MSME is Rs 20506.73 lakh against target of Rs 10662.02 lakh which is an achievement of 192%.
5	Other significant credit flow, if any	--

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The projections of Potential Linked Credit Plan (PLP) of Ramban district for 2025-26 are assessed at Rs 58360.72 lakh.
2	Projection for agriculture and its components	Total projection for agriculture is assessed at Rs.32032.22 lakh. Projection under Farm credit is Rs 31931.88 lakh, projection under Agriculture infrastructure is Rs 2.34 lakh and under Ancillary activities Rs 98 lakh.
3	Projection for MSMEs	Projection under MSME is assessed at Rs 20601.60 lakh.
4	Projection for other purposes	Projection under other activities(Export, Education, housing, Social infrastructure, Renewable energy) is assessed at Rs 5726.90 lakh.

5. Developmental Initiatives

1. **100 SHG project:** The project was sanctioned by NABARD at Batote in district Ramban. Around 800 local women were mobilised to form SHGs. Later all SHGs were credit linked by banks. SHG members have started various units like dairy, poultry, retail shop, beauty parlour, boutique, etc.
2. **MEDP and SDP trainings:** MEDP training on fruit processing sponsored by NABARD was given to SHG members so that they learn new skills for starting income generation activity. They were also provided training on dairy development by RSETI Ramban.
3. **Alfala FPC Banihal:** NABARD interventions include member mobilization, awareness creation, increase in members' income, sales support. FPO is doing branding and marketing of Sulai Honey, walnut, Rajma & other dry fruits.
4. **Rural mart:** One rural mart has been sanctioned to Alfala FPC at Banihal. It is situated on NH44 towards Srinagar. Average monthly sales reported by Rural mart is Rs 50000/- for financial year 2023-24.
5. **SDPs through RSETI Ramban:** Various Skill Development Projects have been sanctioned by NABARD to RSETI Ramban for providing trainings to youth on activities like housewiring, plumbing and sanitary works, cell phone repair, welding & fabrication. SDPs were organised at Batote, Sangaldan, Ukhral for the benefit of unemployed rural youth.
6. **GI tagging of Sulai honey and Anardana:** NABARD has supported Alfallah FPO and Batote FPO to get GI tag for products like Sulai Honey and anardana. Both are distinct products of district Ramban. GI tag has resulted in improved sales and income for both FPOs' members.
7. **FPOs under CSS:** NABARD as implementing agency has sanctioned 4 FPOs under CSS in district Ramban as on 31.03.24. These FPOs are at blocks Batote, Sangaldan, Ramsoo and Khari. All FPOs are completing milestones as per sanction letter. They have also obtained seeds and fertilizer licenses.

6. Thrust Areas

1. Collectivization of Agricultural produce for enhancing farmers' income, setting up of agro processing units, increase in capital formation in agriculture, irrigation with focus on water-use efficiency, saturation of KCC animal husbandry and sheep husbandry schemes.
2. District requires adequate capital formation in the priority sectors to meet requirements of the local population to ensure inclusive growth of all.

7. Major Constraints and Suggested Action Points

1. Major constraints are poor outreach of development programs of Government, poor branch network, poor spread of BCs, lack of basic rural infrastructure facilities, lack of awareness in stakeholders.
2. Lack of coordination among agencies, lack of off-farm skills & facilities for rural industrial entrepreneurship. Suggested action points to overcome the constraints are: social mobilization, creation of awareness, skill development drives, enhancing coordination among agencies, active & mobile BCs.

8. Way Forward

NABARD shall be focusing on providing Skill development trainings to local unemployed youth, forward linkages of Farmer producer organizations, organizing capacity building workshops for all stakeholders, financing rural infrastructure under RIDF and registering authorized users of sulai honey and anardana GI tags so as to improve farmers' incomes. NABARD will also focus on livelihood based programs for rural population.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

- 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"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

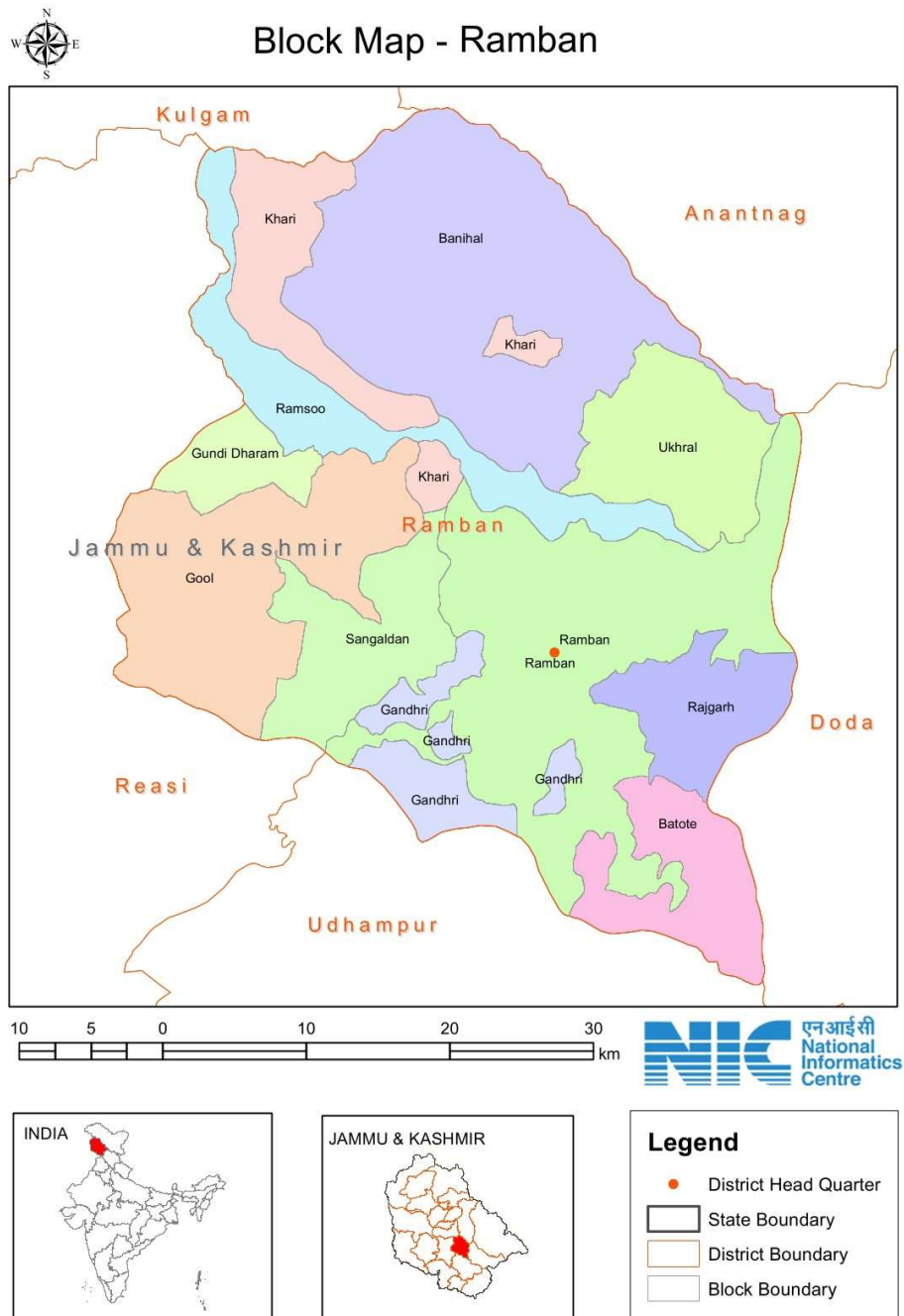
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	31931.89
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	22854.22
2	Term Loan for agriculture and allied activities	9077.67
B	Agriculture Infrastructure	2.34
C	Ancillary activities	98.00
I	Credit Potential for Agriculture A+B+C)	32032.23
II	Micro, Small and Medium Enterprises	20601.60
III	Export Credit	0.00
IV	Education	468.00
V	Housing	4664.00
VI	Social Infrastructure	506.25
VII	Renewable energy	88.65
VIII	Others	0.00
	Total Priority Sector	58360.73

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	21080.78
2	Water Resources	261.60
3	Farm Mechanisation	271.92
4	Plantation & Horticulture with Sericulture	5640.91
5	Forestry & Waste Land Development	0.00
6	Animal Husbandry – Dairy	1930.79
7	Animal Husbandry – Poultry	517.06
8	Animal Husbandry - Sheep, Goat, Piggery	2128.59
9	Fisheries	100.24
10	Farm Credit- Others	0.00
	Sub total	31931.89
B	Agriculture Infrastructure	
1	Construction of storage	2.34
2	Land development, Soil conservation, Wasteland development	0.00
3	Agriculture Infrastructure – Others	0.00
	Sub total	2.34
C	Ancillary activities	
1	Food & Agro. Processing	98.00
2	Ancillary activities – Others	0.00
	Sub Total	98.00
II	Micro, Small and Medium Enterprises	
	Total MSME	20601.60
III	Export Credit	0.00
IV	Education	468.00
V	Housing	4664.00
VI	Social Infrastructure	506.25
VII	Renewable energy	88.65
VIII	Others	0.00
	Total Priority Sector	58360.73

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1329.00
2	No. of Sub Divisions	8
3	No. of Blocks	11
4	No. of revenue villages	129
5	No. of Gram Panchayats	125

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu And Kashmir
2	District	Ramban
3	Agro-climatic Zone 1	Intermediate
4	Agro-climatic Zone 2	Temperate
6	Climate	Temperate
7	Soil Type	Brown hill soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	132900
2	Forest Land	66130
3	Area not available for cultivation	22008
4	Barren and Unculturable land	13540
5	Land under Miscellaneous Tree Crops	2947
6	Cultivable Wasteland	3806
7	Current Fallow	2897

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	32780	83.97	24585	70.34
2	>1 to <=2 ha	5595	14.33	8390	24.01
3	>2 to <=4 ha	661	1.69	1976	5.65
4	>4 to <=10 ha		0.00		0.00
5	>10 ha		0.00		0.00
6	Total	39036	99.99	34951	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	39.03
2	Of the above, Small/ Marginal Farmers	38.37
3	Agricultural Labourers	Data Not Available

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	283	149	134	271	12
2	Scheduled Caste	14	7	7	13	1
3	Scheduled Tribe	40	21	19	39	1
4	Literate	124	83	41	115.19	8.87
5	BPL	89	49	40	88	1

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	55.49
2	Rural Households	Data Not Available
3	BPL Households	19.93

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	127
2	Villages having Agriculture Power Supply	127
3	Villages having Post Offices	53
4	Villages having Banking Facilities	86
5	Villages having Primary Schools	37
6	Villages having Primary Health Centres	11
7	Villages having Potable Water Supply	23
8	Villages connected with Paved Approach Roads	

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District statistical handbook
1.a Additional Information	District statistical handbook
2. Soil & Climate	District statistical handbook
3. Land Utilisation [Ha]	Digest of statistics 2022-23

4. Ground Water Scenario (No. of blocks)	Jal shakti department
5. Distribution of Land Holding	Agriculture department
6. Workers Profile [In '000]	Agriculture department
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	District statistical handbook
9. Village-Level Infrastructure [Nos.]	District statistical handbook

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

10. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	802
2	Primary Health Centres	45
3	Primary Health Sub-Centres	30
4	Dispensaries	30
5	Hospitals	2
6	Hospital Beds	170

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	18
2	Registered FPOs	9
3	Soil Testing Centres	1
4	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	3.92
2	Net Irrigated Area (Total area irrigated at least once)	1.40
3	Area irrigated by Other Sources	Data not available
4	Irrigation Potential Utilized (Gross Irrigated Area)	2.46

13. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	259
2	Railway Line [km]	48
3	Public Transport Vehicle [Nos]	1236

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Atta chakki	1	Data not available
2	Oil and cotton mill	1	Data not available

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	125265	BNA	BNA
2	Cattle – Indigenous	11235	BNA	BNA
3	Buffaloes	19200	BNA	BNA
4	Sheep - Cross bred	111410	BNA	BNA
5	Goat	36562	BNA	BNA
6	Horse/Donkey/Camel	1430	BNA	BNA
7	Rabbit	BNA	BNA	BNA
8	Poultry – Improved	105920	BNA	BNA

*BNA- Breakup Not Available

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	0
2	Veterinary Dispensaries	40
3	Disease Diagnostic Centers	1
4	Artificial Insemination Centers	38
5	Animal Breeding Farms	0
6	Dairy Cooperative Societies	2
7	Fishermen Societies	1
8	Animal Husbandry Training Centres	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Egg	1875.00	Lakh Nos.	661	nos/p. a.
2	Milk	78151.00	MT	755	gm/day
3	Meat	1282.00	MT	12	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	83.90	83.90	83.90
3	Land Holdings - MF (%)	14.30	14.30	14.30
4	Rainfall -Normal (mm)	877	877	877
5	Cropping Pattern	Mono cropping	Mono cropping	Mono cropping

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	12458.03	12214.42	10628.05

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod ('000 MT)	Productivity(kg/ha)
1	Rice	0.630	0.220	349	1.19600	2.87100	2400.50	1.12400	2.69700	2399.47
2	Maize	9.370	2.61	279	14.0500	3.15700	224.70	14.0320	33.676	2399.94
3	Wheat	2.700	0.351	130.00	2.93500	5.57600	1899.83	2.95000	5.54400	1879.32
4	Pulses	0.702	0.1053	150.00	0.210	0.1210	576.19	0.849	0.4920	579.51

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.20	0.20	0.33
2	Net sown area (lakh ha)	0.15	0.15	0.19
3	Cropping intensity (%)	133.33	133.33	173.68

Table 5 : KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	31045	32522	33563
2	GLC through KCC (Rs. lakh)	15700.00	16500.00	17299.00

Table 6 : PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	35575	36109	33949

Table 7 : Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	2798	5500	1565

Table 8 : Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	NA	NA	8708

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Agriculture Department
Table 2: GLC under Agriculture	LDM
Table 3: Major Crops, Area, Production, Productivity	Agriculture Department
Table 4: Irrigated Area, Cropping Intensity	Agriculture Department
Table 5: KCC Coverage	Agriculture Department
Table 6: PM Kisan & Other DBTs	Agriculture Department
Table 7: Soil testing facilities	Agriculture Department
Table 8: Crop Insurance	Agriculture Department

Water Resources**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
	Data Not Available			

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	Net Irrigation Potential ('000 ha)	5	5	5
2	Net Irrigated Area ('000 ha)	1	1	1
3	Gross Irrigated Area ('000 ha)	1	1	2

Sources

Table Name	Source(s) and reference year of data
Table 2: Irrigated Area & Potential	Department of agriculture

Farm Mechanisation**Table 1: GLC**

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

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No of tractors	3	3	3
2	No of power tillers	58	58	78
3	No of threshers/cutters	111	16	11

Plantation & Horticulture including Sericulture**Table 1 : Production Clusters**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Clusters	2	2	2

Table 2 : Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1.	Crop name	Sulai Honey	Sulai Honey	Sulai Honey
2.	Area cultivated (ha)	Data Not Available	Data Not Available	Data Not Available
3.	Processing units (No)	2	2	2
4.	Value of products(Rs in Lakh)	35	28	50

Table 3 : Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Apple	3.07	8.06	3.07	8.06	3.48	7.50
2	Pear	0.72	1.86	0.72	1.86	0.72	1.70
3	Apricot	0.49	0.58	0.49	0.58	0.50	0.60
4	Peach	0.10	0.14	0.10	0.14	0.10	0.15
5	Lemon	0.13	0.00	0.13	0	0.22	0.00
6	Walnut	5.50	8.11	5.50	8.11	5.50	8.10

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest cover ('000 ha)			66.13

Table 3 : Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Horticulture	7	7	7

District Profile
Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (No.)	4194	6161	6695

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM

Animal Husbandry - Poultry

Table 1: GLC

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

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population(No)	105925	105000	105200

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular Sheep breed	Rambouillet
2	Popular Goat breed	Beetal

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (No.)	14	20	32

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/Ponds (No)			77
2	Reservoirs (No)			1

Farm Credit - Others & Integrated Farming
Table 1: GLC

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

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0	6.34	0
2	Loans for Other Agri Infrastructure (₹ lakh)	0	6.34	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM

Land Development, Soil Conservation & Watershed Development
Table 1: GLC

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
	Data not available			

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Fertilizer consumption('000 kg)	7038.55	10133.85	1009.9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Fertilizer consumption	District agriculture department

Agri Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (Rs. lakh)	386.86	100.95	20.75

Table 2 : Other Ancillary Services

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	PACS as MSC (No)	13	13	13

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Other Ancillary services	DR cooperatives

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	8171.03	6426.15	20506.73
2	No. of units financed	4715	8541	7732

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
	No of units regd.	Data not available	Data not available	9027

Table 3 : Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans by NABARD	2	0	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: MSME units - Cumulative	Udyam portal
Table 3: Skill development trainings	NABARD

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC under Education (Rs. lakh)	95.00	31.74	67.48
2	GLC under Housing (Rs. lakh)	2924.00	2465.42	2275.24

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	10034.88	17707.00	19878.42

Sources

Table Name	Source(s) and reference year of data
Table 1 GLC	NABARD

Social Infrastructure Investments**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023	31/03/2024 4
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	11.00	9.00	0.00

Source

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM

Renewable Energy**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Data not available			

Informal Credit Delivery

Table 1: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.85	0	2.60

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of SHGs formed	Data not available	Data not available	3015
2	No. of SHGs credit linked (including repeat finance)	Data not available	Data not available	1450
3	Bank loan disbursed (Rs. lakh)	Data not available	Data not available	2672.00
4	Average loan per SHG (Rs. lakh)	Data not available	Data not available	0.88
5	Percentage of women SHGs %	Data not available	Data not available	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Promotional Interventions	NABARD
Table 2: Status of SHGs	NRLM

Status and Prospects of Cooperatives**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	4	12	22
2	Consumer Stores (No.)	3	11	23
3	Marketing Societies (No.)	3	3	3
4	Agro Processing Societies (No.)	1	12	22
5	Others (No.)	1	12	16
6	Total (No)	12	50	86

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	13	13	13

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

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/ mF Os	SHGs/JL G s	BCs/BF s	Village s	Househ olds
Commercial Banks	6	29	15	14						
Regional Rural Bank	1	3	1	2						
District Central Coop. Bank	1	5	2	3						
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	13	13	13							
Others		0								
All Agencies	21	50	31	19	0	0	0	0	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	Data not available	Data not available	Data not available	Data not available	Not available	172572.00	184857.00	201368.00	8.9	96.16

Regional Rural Bank	Data not available	Data not available	Data not available	Data not available	Not available	718.00	839.00	952.00	13.5	0.45
Cooperative Banks	Data not available	Data not available	Data not available	Data not available	Not available	7075.00	7059.00	7097.00	0.5	3.39
Others	0	0	0	0	0	0	0	0	0	0.00
All Agencies	Data not available	Data not available	Data not available	Data not available	Not available	180365.00	192755.00	209417.00	8.6	100.00

3.Loans & Advances Outstanding

Agency	No. of accounts					Amount of Advances [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	Data not available	Data not available	Data not available	Not available	96007.00	114936.00	135942.00	18.3	98.71
Regional Rural Bank	Data not available	Data not available	Data not available	Data not available	Not available	474.00	656.00	980.00	49.4	0.71
Cooperative Banks	Data not available	Data not available	Data not available	Data not available	Not available	738.00	731.00	790.00	8.1	0.57
Others	0	0	0	0	0	0	0	0	0	0.00
All Agencies	0	0	0	0	0	97219.00	116323.00	137712.00	18.4	100.00

4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	55.6	62.2	67.5
Regional Rural Bank	66.0	78.2	102.9
Cooperative Banks	10.4	10.4	11.1

Others	0	0	0
All Agencies	53.9	60.3	65.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJB	APY
Commercial Banks	Data not available	26640	11428	2810
Regional Rural Bank	Data not available	4454	1232	256
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	0	31094	12660	3066

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available
Regional Rural Bank	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available

Cooperative Banks	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available	Data not available

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'men t [Rs. lakh]	Ach'm en t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'm en t [%]	
Commercial Banks	44485.46	23389.51	52.6	52905.26	20958.92	39.6	54907.51	33922.52	61.8	51.3
Regional Rural Bank	796.00	629.57	79.1	875.56	551.18	63.0	875.56	975.49	111.4	84.5
Cooperative Banks	2622.38	149.93	5.7	2884.56	58.11	2.0	2884.56	69.68	2.4	3.4
Others	0.00		0			0			0	0.0
All Agencies	47903.84	24169.01	50.5	56665.38	21568.21	38.1	58667.63	34967.69	59.6	49.4

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'me nt [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	
Crop Loan	24130.58	10179.26	42.2	26717.42	11623.47	43.5	28123.31	10407.42	37.0	40.9
Term Loan (Agri.)	8641.19	2278.77	26.4	13302.96	590.95	4.4	13899.32	220.63	1.6	10.8
Total Agri. Credit	32771.77	12458.03	38.0	40020.38	12214.42	30.5	42022.63	10628.05	25.3	31.3
MSME	9692.87	8171.03	84.3	10662.02	6426.15	60.3	10662.02	20506.73	192.3	112.3
Other Priority sectors*	5439.20	3539.95	65.1	5982.98	2927.64	48.9	5982.98	3832.91	64.1	59.4

Total Priority Sector	47903.84	24169.01	50.5	56665.38	21568.21	38.1	58667.63	34967.69	59.6	49.4
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9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	NA	1510.06	13.38	0.88%	1430.54	16.40	1.14%	NA
Regional Rural Bank	NA	NA	NA	6.56	0.41	6.25%	9.8	0.39	3.97%	NA
Cooperative Banks	NA	NA	NA	7.31	0.89	12.17%	10.31	2.62	25.41%	NA
Others			0							NA
All Agencies	NA	NA	NA	1523.93	14.68	0.96%	1450.65	19.41	1.34%	NA

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

Source(s)	
1	DLRC data
2	DLRC data
3	DLRC data

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital

Agriculture Mission:

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

i. Agri Stack:

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

ii. **Vistaar (Virtually Integrated System to Access Agricultural Resources):** Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

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

and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-

specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):
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 micro ATM devices at PACS (440) and cooperative milk societies (1191).

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Holistic Agriculture Development Programme (HADP)

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

Aspirational Panchayat Development Programme (APDP)

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

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

Digital Villages

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

Status of Co-operatives in J&K

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

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

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

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

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

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

2. 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 technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (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 hectare area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25.

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/ Handloom Sector

Wool Processing, Handicrafts and Handloom Policy, 2020

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

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

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

Incentives for Handloom Sector

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

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

Incentives/Schemes for Dairy Sector

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

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

Incentives/Schemes for Fisheries Sector

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Ramban district features predominantly mountainous terrain and the agriculture in the district is mostly rainfed with only 2.80% agricultural area having assured irrigation. Persistent drought, scattered land holdings and erosion of top soil aggravates the problems of farmers in the district. The major crop grown is maize due to uneven topography of rainfed area. Agriculture Department has taken proactive measures by distributing HYV seeds to bring new area under cultivation of crops.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department has 1 office at district headquarter, two at sub divisional level and 13 zonal offices in the district. Thus, in total 16 such centers exist from where the farmers can receive basic services. These centers have departmental stores for seeds and agricultural tools and implements which are provided to farmers as and when required. In addition to that, there is one Soil testing lab and an Agri-Business Clinic at district level.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district has net cropped area of 19379 ha of which 7.22% is covered under irrigation. The mighty river Chenab flows through the district on which Baglihar Dam has been commissioned. The reservoir has provided ample opportunity for utilization of water for irrigation by way of lift irrigation schemes. There is a need to identify various lift irrigation points. The water flowing from a large number of falls, nalla etc. is required to be channelized through canals. Total annual ground water recharge is only 1409.85 Ham while current annual ground water extraction is 143.50 Ham in the district. Net Ground water availability for future use is 1125.36 Ham which is very low.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

As per the data provided by District Statistics Office, 127 out of 129 villages have been electrified as on 31 March 2024.

Critical gaps:

1. The district has no dearth of ground water but it is not exploited for irrigation purpose. There is need for construction of tube wells catering to requirement of the district.
2. The district offers good scope for development of water resources through construction of shallow tube wells/ dug wells and water-harvesting tanks.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

It refers to use of machines/tools for farming activities. For the purpose of bank credit, tractors, combines, power tillers, spray pumps and other implements are taken. Introduction of use of other farm equipment viz: power tillers, bullock/tractor-drawn implements, reapers, threshers, cleaners, graders, zero- till seed- cum- fertilizer drill, raised bed planters, rotavators are also desirable. District Ramban has a total of 39036 land holdings out of which 38375 (98.30%) are small and marginal. Hence, power tillers and spray pumps are most preferred farm equipment in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

The Department of Agriculture is providing subsidy for purchase of diesel plough (upto 10HP) upto 50% per unit. Subsidy for tractors is 50% (max Rs 5lakh). Subsidy for purchase of Rotavators, Tiller, Harrows, etc. is also available.

Critical Gaps

1. Lack of awareness among farmers to align tractor capacity with their operational holdings and the break-even level of capacity utilization for farm machinery.
2. Most of the landholdings are small and scattered hence there is huge potential for promoting power tillers, spray pumps, etc.
3. Skilled manpower for repairs of power tillers etc. is also not readily available in the district.
4. Tractors, trolleys, power tillers, threshers and other agricultural implements are supplied from Jammu as no authorized dealer is operating in the district. After sales services are also available from Jammu.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture is considered potential labour intensive sector and provides raw material for processing industries. The district has 5 departmental nurseries and 2 private nurseries, which supply quality-planting materials. The major fruit crops in the district are apple and walnut. Apart from fruit crops, the conditions prevailing in the district are favourable for non-traditional horticulture activities like, commercial production and processing of mushroom, medicinal and aromatic plants, like Alovera, olive, bee-keeping, development of commercial nurseries, and processing of fruits and vegetables.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

1. Department has included Walnut, Pear, Cherry, Olive, Mango, Litchi, Citrus, Guava, Almond, Kiwi and Dragon Fruit also under High Density Plantation scheme.
2. Quality plants are available in Govt. nurseries.
3. Horticulture department is well equipped with staff for extension.
4. One farmcum training center is located at Govindpura, Ramban block of the district. One Olive Oil Extraction Mill has been installed by the Department of Horticulture under Indo-Italian Olive Development Project.
5. Various development activities are taken up at the Advanced Centre for Horticulture Development, Govindpura. , The centre has availability of more than 102501 fruit plants of strawberry, olive, kiwi, walnut, apricot, pomegranate etc. for distribution to the farmers during the current year. Quality fruit planting material are raised under controlled conditions through High-tech Green Houses installed at the Govt. nursery.

Critical Gaps

1. Need to implement market intervention scheme for support prices for horticultural produce.
2. Need for construction of cold storages in the district.
3. Need for tie up arrangements for direct lifting of horticulture produce from farm.
4. Lack of irrigation facilities due to hilly terrain
5. Lack of awareness about benefits of drip system of irrigation in horticulture crops and resultant increase in the yield of the produce at the farmers' level.
6. Lack of marketing & processing facilities for horticulture produce.
7. Lack of agro-processing.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Economic gains result from commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, fodder, medicines, etc. The Kail, Fir, Chir, Deodar, etc. are the main tree species in the forest areas. Anardana, Gucchi and Kasrod are other economically important forest produce in district Ramban. Anardana and gucchi are transported to other parts of country for processing, packaging and further sales. Kasrod is used as a vegetable or pickle in Jammu region.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: The forestry development is taken care of by the Forest Department. The Forest Department has Divisional Forest Officers

(Social Forestry) and Divisional Forest Officers (Farm Forestry) who are supported by Forest Ranger Officers, Foresters, etc. In the district, cultivable wastelands are available which offer potential for forestry development. In addition, there is also scope for diversification of agriculture to agro-forestry. The farmers generally prefer, Bauhinia, Dhanian, Tun, Amla, Robinia, Ulmus, etc. under the Farm Forestry; and Poplar, Eucalyptus, Willow, Bamboo, Melia, etc. under the Social Forestry. As on 31.03.21, total forest area in district Ramban is 661.30 sq km. There are 2 forest divisions namely, Ramban and Batote in district Ramban which are being served by two Divisional Forest Officers.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Livestock production is one of the important allied activities in the UT of Jammu and Kashmir. Dairy is one of the key sub-sector of animal husbandry. Small land holdings and lack of fodder limits its commercialization in the district. Dairy sector gives subsistence to the poor and commercial benefits of the activity is on larger-scale. Dairy Development also provides economic buffer in case of adversity to farmers.

Following incentives are provided in J&K Milk policy 2020:

- (i) Dairy Processing & infrastructure Development in J&K under Dairy processing & Infrastructure Development Fund.
- (ii) Incentives for milk processing under J&K Industrial Promotion Policy 2020.
- (iii) Incentives under other central industrial Development Schemes.
- (iv) Exemption of stamp duty on land for establishment of dairy farms by entrepreneurs.
- (v) Continuation of 50% subsidy on dairy and fodder equipment under J&K UT Plan.
- (vi) Interest subvention @5% to new dairy farms with 50 or more cow units.
- (vii) The milk production in the district is 78151 MT/year.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: Animal Husbandry Department through its 41 veterinary institutions located in various parts of the district is providing health cover to the livestock. As per present norms, there should be one veterinary institution for every 5000 adult units for satisfactory health cover of the animals.

Critical Gaps

1. The existing facilities available in the district are not sufficient for the existing livestock population and there is a need for creation of additional infrastructure.
2. Shortage of medicines due to meager allocation of funds.
3. Non-availability of improved breed of animals in the district.
4. No mandi/haat for sale purchase of milch and other animals.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry production has made some headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turnover round the year. It has good potential for broiler units while layer units have limited scope due to climatic conditions. These units may be sustained through sufficient heating arrangements with local low cost methods of controlled conditions.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: Animal husbandry department is organizing awareness camps and regular training programs for the farmers in district.

Critical Gaps

1. One hatchery is required for providing quality chicks. Animal Husbandry department should come forward and establish a hatchery to promote poultry in the district.
2. One feed mixing mill is required to provide quality poultry feed for the birds of different age.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep rearing is a predominant activity and traditionally undertaken in the hilly areas of the district. There is huge demand of mutton due to climatic conditions prevailing in the district. The local population of sheep does not meet the requirement and sheep are bought from adjoining states like Rajasthan.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure:

As per data available, there is 01 farm, 37 sheep extension centers, 3 sub centers, 1 mobile camp, and 6 VAS centers maintained by Govt. Sheep Husbandry Department is providing treatment medicines at 50% subsidy and preventive medicines (deworming, vaccines) at 25% subsidy.

Gaps:

1. Shortage of Extension Centers/Dispensaries
2. Shortage of requisite medicines.
3. Shortage of pasture area in low lying areas.
4. Lack of shearing machines.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The district is bound by land on all sides hence this activity is confined to inland fish farming in the district. The sector offers good scope and opportunities for promotion through small farmers due to its low investment cost. Fish farming in running water of Chenab River may be encouraged after providing license to farmers.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

The Chenab river, Kashtigarh river, snow fed streams and pools are being used for rearing of fish. Trout, snow trout, common carp, silver carp and grass carps are cultured in the small ponds.

Gaps:

Fingerlings are being supplied from Jammu since there is no hatchery in the district due to which mortality rate of fingerlings is high. A provision to produce fingerlings should be made in district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

In Ramban district, animals are used for transportation of farm inputs and marketing of produce in many rural areas lacking motorable roads. For owners of small land holdings, plough bullocks and bullock carts would be the viable option for farming and transportation.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The veterinary facilities are available in the district. The good quality animals are not locally available and there is need for the department to consider setting up its own Animal Breeding farms to supply good quality animals.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

GoI launched scheme of providing KCC loans for Animal Husbandry activities like dairy, poultry, sheep/goat and fisheries. Farmers who are involved in farming and owned cattle earlier but could not take care of cattle due to rising fodder costs, will be motivated towards dairy activity again since now KCC is available to take care of working capital needs of animals. In Ramban district, as land holding is small, most farming households rear cattle to earn extra income in addition to agriculture production.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Post-harvest storage of agricultural produce is very important to minimize wastage of produce during glut and shortage during other seasons. Establishment of Storage Godowns, organized Market Yards and cold storages will help the farmers not only to avoid post-harvest losses but also realize better price.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: There are 7 godowns owned by J&K State Civil Supplies corporation in the district. The godowns are utilized for storage of food grains procured from Jammu.

Critical Gaps: There is no Cold storage to store horticulture produce like apple, pear, peach, quince, etc. So farmers have to rely on distress selling. Govt. should take initiative to establish a cold storage at district headquarter.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The District falls in mountainous region of Himalayas. There is frequent problem of land sinking and landslides due to unscientific constructions in the region. Also, there is problem of seepage, loss of water, soil and nutrients. There is need for land leveling/scrapping to make it suitable for agriculture purpose.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

Department of Soil Conservation and Engineering provides technical guidance for land leveling/ scrapping under its schemes.

Critical Gaps: Extension efforts for demonstrating vermiculture and compost making at the field level need to be done through Krishi Vigyan Kendra (KVK) and arrangements for demonstration of vermiculture technology at district and block level are needed.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Biotechnology 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 crops is crucial.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Availability of infrastructure is almost negligible.
- State Government may expand opportunities in biotechnology education and research.

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 sector encompasses processing of food grains, horticulture and plantation products, forest produce, livestock, fisheries etc. The sector plays an important role in preservation and increase in shelf-life of food, ensuring food security and creation of gainful employment to local population.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure: There is good scope for linkage between corporate houses in post-harvest and agro/food processing and farmers.

Critical Gaps

1. Inadequate training and escort services to boost the investors' confidence. Poor market facilities and market information system also act as disincentives.
2. Concept of contract farming has not taken root.
3. Lack of entrepreneurial ability in the local people and hand-holding of

budding entrepreneurs.

4. Inability to formulate projects by the common entrepreneur. They lack the wherewithal and guidance to formulate Detailed Project Report(DPR) for units.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Under ACABC scheme, free training is provided to set up Agriclinic or Agribusiness Centre. Specialized training is provided to Agriculture Graduates interested in setting up such a centre. Being provided free of cost, 45 days training course will be offered by select institutes across the country. Initiated by SFAC, and co-ordinated by MANAGE, the course comprises Entrepreneurship and Business Management, as well as skill improvement modules in chosen areas of activity.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure
1. Availability of infrastructure is almost negligible.

Critical gaps

1. Branch Managers/Loan Managers lack awareness about ACABC scheme

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

There are 7 Handicraft Training Centers and 1 Handloom Training Center in the district. Support services are also available from DIC, Handicraft Department, Handloom Department and KVIB. Under PMEGP scheme, 15-35% subsidy is given on loan upto Rs 10 lakh in service sector and upto Rs 25 lac in manufacturing sector. NABARD has provided trainings in the field of electrician, plumbing and sanitary works, fruits and vegetable processing etc. along with conducting exposure visits, for skill development of local unemployed youth in district Ramban.

3.2 Infrastructure and linkage support available, planned and gaps

Availability of Infrastructure

1. The district has National Highway 1A passing through Ramban, Ramsoo and Banihal blocks. The railway line from Sangaldan to Baramulla passes through the district. All inhabited 127 villages are electrified, as per census 2011.
2. District has 3 Industrial Training Institutes & 2 Govt. Polytechnics.
3. RSETI for the district is functioning well and training programs for various RNFS activities have been running successfully.

Critical Gaps:

1. Inadequate and erratic power supply both in urban and rural areas is affecting industrial output.
2. Lack of technical staff with bank branches to formulate, appraise, and sanction NFS schemes.
3. Shortage of skilled labour.
4. Shortage of good NGOs/VAs to conduct EDPs/Awareness Programs and seminars
5. Poor road connectivity to villages.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The new Foreign Trade Policy for 2021-2026 by the GoI came into effect on 1st April 2021. It aims at increasing India's export of merchandise and services and make India a leader in International trade over next 5 years.

4.1.2 Infrastructure and linkage support available, planned and gaps

The Ramban district of Jammu & Kashmir has abundant natural resources like high-value horticulture produce, which could be exploited for setting up export-oriented industries.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The present status of availability of quality education facilities in the district is lop-sided. Banks have been encouraged to lend for education purposes. Loans upto Rs 20 lakh are included under priority sector. Under model Educational Loan Scheme, no margin is required for loans upto Rs 4 lakh. For loans above Rs 4 lakh and upto Rs 7.5 lakh, margin money of 5% is required. Above loan amount Rs 7.5 lakh, banks can decide the margin money requirement.

4.2.2 Infrastructure and linkage support available, planned and gaps

Availability of infrastructure

The district has 02 Degree College, 2 Polytechnic Colleges, 3 ITI and 76 high/higher secondary schools.

Critical gap

There is no medical or engineering college in the district. In the absence of adequate facilities for college education within the district, students seek greener pastures in other districts/states.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per revised Priority Sector guidelines, loans up to Rs 35.00 lakh for housing in metropolitan centres of population above 10 lakh and

Rs 25.00 lakh at other centres, loans up to Rs 10 lakh in metropolitan centres and up to Rs 6 lakh in other centres for repairs to damaged dwelling units are classified as Priority Sector Advance.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector is not fully developed in the district. Necessary infrastructure and raw material in the form of cement, steel, brick, timber and other building materials are available with a slight difficulty in the district. There exists a huge gap in demand and supply in this sector.

5.1 Infrastructure - Public investments**5.1.1 Status of the Infrastructure in the District**

Infrastructure forms the basis for sustainable development of any developing society. Infrastructure includes availability of amenities/services like irrigation structures including roads, bridges, piped water supply, sanitation & sewerage, solid waste collection & energy, market yards, education, health, communication, information technology, power, telecommunications, etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

National highway NH44 passes through the district making it economically vibrant. District lacks a good road network in interior areas which is crucial for economic development of region.

Very negligible area is under irrigation.

District Ramban lacks good medical facilities, hence locals rush to Udhampur or Srinagar for private clinics and nursing homes.

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

In this highly backward district, RIDF projects are a ray of hope for rural population. Projects under RIDF may be financed to create infrastructure in district like cold storages, toilet blocks in schools, extensive road network and drinking water supply. In Ramban district, total 46 projects are ongoing under various sectors with an RIDF assistance of Rs. 19878.42 lakh as on 31 March 2024.

5.2 Social Infrastructure involving Bank Credit**5.2.1 Status of the Sector in the District**

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

5.2.2 Infrastructure and linkage support available, planned and gaps

1. There is need of good quality high schools in district, as most high school students leave for Jammu in search of better education. Banks can disburse credit to locals to establishing private schools having high education standards.

2. There is lack of adequate number of private clinics/nursing homes in the district. Patients have to visit Jammu for better medical facilities.

5.3 Renewable Energy**5.3.1 Status of the Sector in the District**

The district has ample scope for harnessing solar energy. Special emphasis should be given to promote systems like Solar Water Heating Systems, Solar Photovoltaic Pumps, Solar Lanterns, Solar Home Light System and Streetlights, Solar Air Heating Systems, Biogas Plants and Water Pumping windmills.

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

- 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	82	164.37	147.74
B	Ongoing tranches	39	201.96	181.29
	Total (A + B)	121	366.34	329.04

- 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	10	12.06	11.09
B	Rural roads & bridges	85	306.80	275.66
C	Social Sector	26	47.48	42.29
	Total (A + B + C)	121	366.34	329.04

- 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	8	Irrigation potential	ha	325
B	Rural roads	71	Road length	km	102
C	Bridges	14	Bridge Length	m	527

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal husbandry	6	No of farmers benefitted	farmers	19500

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Various skill development trainings for SHG members have been organised by NABARD in Ramban district on topics like Dairy management, Mushroom cultivation, Jam/Jelly/Pickle preparation at home, etc. Also capacity building programs for SHG members are organised every year in the district.

6.2 Infrastructure and linkage support available, planned and gaps

- 100% Refinance Support to banks against SHG lending
- Capacity Building of various stakeholders/partners and SHG leaders
- Grant assistance to Self Help Promoting Institutions

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Banks and line departments may contact any left out farmers in the district and cover them under KCC crop scheme in a phased manner.
2. Promotion of Integrated Farming system : Poultry+ Livestock+ Horticulture+ Composting+ Fisheries+ Protected cultivation.
3. Promotion of Polyhouse technology.

2. Water Resources

1. The district offers good scope for development of Water resources through construction of shallow tube wells/ dug wells and water-harvesting tanks.
2. Promotion of Energy-efficient/Solar Pump sets.
3. The Irrigation Dept. needs to popularize low-cost, energy-neutral, and innovative irrigation structures like diversion-based irrigation systems to exploit the available surface water.

3. Farm Mechanization

1. Skill development programs may be organised at block level in the district to train unemployed youth about repair of farm machinery like power tillers, etc.
2. Mechanization for increasing farm efficiency by establishing custom hiring centers and providing subsidized farm equipment. Usage of tractors and power tillers can be maximized. Financing mini- tractors with matching equipments may be explored for smallholders through SHG/JLG mode.
3. Power tillers are better suited for small holdings, hilly regions and small orchards. A trolley can be attached to the power tiller for transporting agricultural produce.

4. Plantation and Horticulture

1. There is need of construction of 1 cold storage in the district so as to prevent small farmers from distress selling.
2. Establishment of center of excellence for production of quality plantating material.
3. Local youth may be motivated to set up new processing and marketing units for horticulture produce in the district.
4. Promotion of intensive cultivation-High density plantation, multiple cropping.
5. Establishment of High tech nurseries.

5. Forestry/ Waste Land Development

1. Forestry department may sensitize farmers about economic benefits of this activity so as to promote it in the district.

2. Policy reforms to incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration.
3. Capacity building initiatives to enhance technical skills, knowledge transfer, and entrepreneurship among forest-dependent communities and stakeholders.

6. Animal Husbandry - Dairy

- 1 Efforts may be made by department to increase milk production in the district. Animal fairs may be organised at district HQ to facilitate sale purchase of cattle.
- 2 Installation of dairy processing units may be promoted by the department so that dependence on other districts is reduced.

7. Animal Husbandry – Poultry

One hatchery is required for providing quality chicks. Animal Husbandry department should come forward and establish a hatchery to promote poultry in the district.

8. Animal Husbandry – Sheep, Goat, Piggery

Wool Shearing machines may be provided by the sheep husbandry department on rotation basis to farmers.

9. Fisheries

Fingerlings are being supplied from Jammu since there is no hatchery in the district, due to which mortality rate of fingerlings is high. A provision to produce fingerlings should be made in district.

10. Construction of Storage and Marketing Infrastructure

1. There is no Cold storage to store horticulture produce like apple, pear, peach, quince, etc. So farmers have to rely on distress selling. Govt. may promote establishment of a cold storage at district headquarter through public private partnership. Development of cold chain for fruits and vegetables. Establishment of mini apple grading machines at block level.
2. Banks can avail support under Agriculture Infrastructure Fund(AIF) for financing of post-harvest facilities.

11. Land Development, Soil Conservation and Watershed Development

There is frequent problem of landslides and soil erosion in the district. There should be stringent vigilance and punishment on tree felling. Also, unscientific constructions may be discouraged by the soil conservation department.

12. Agriculture Infrastructure: Others

State Government may expand opportunities in biotechnology education and research.

13. Food and Agro. Processing

Contract farming may be promoted in the district which will improve income of farmers significantly.

14. Agri. Ancillary Activities: Others

Unemployed educated youth may be motivated by the departments to set up agri business centers at block HQ, so that rural population gets services at

their door steps. Also, it will provide employment opportunities to local educated youth.

15. Micro, Small and Medium Enterprises (MSME)

Overall district Infrastructure may be improved in terms of better roads, internet speed, more bank branches, electric power supply, etc which will give impetus to this sector.

Promotion of Handloom and Handicraft clusters in the district.

16. Export Credit

An industrial estate may be set up in the district with a focus on Walnut, Anardana, Rajma, Gucchi, Apple and Quince as main export oriented crops.

17. Education

There is no technical private college in the district. In the absence of adequate facilities for quality college education within the district, students seek greener pastures in other districts/states.

18. Housing

Necessary infrastructure and raw material in the form of cement, steel, brick, timber and other building materials may be made available in the district at prices comparable with other districts.

19. Social Infrastructure

There is need of good quality private high schools in district, as most high school students leave for Jammu in search of better education. Banks can disburse credit to locals to establish private schools having high education standard.

20. Renewable Energy

Solar energy may be promoted in the villages having erratic power supply.

21. Informal Credit Delivery System

Strong SHG federations may be promoted by the line departments to avail various subsidy linked schemes and for set up of food processing units in the district.

Chapter 8

Status and prospects of Cooperatives

1. Background

a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. The State Government has undertaken several recent initiatives to enhance the outreach and activities of cooperatives, reflecting a commitment to fostering economic growth and community engagement. These initiatives aim to empower local communities, improve service delivery, and promote sustainable development through cooperative models.

2. Dairy Development Scheme

The Dairy Development Scheme, approved by the J&K Government, aims to enhance the region's dairy sector through a structured funding framework. NCDC provides a 70% loan to the J&K Government, which offers a 50% loan to cooperative societies, along with a 25% Central Government subsidy and a 5% owners' contribution. The UT Government allocates 20% of the loan as share capital. With an eight-year repayment plan, this initiative supports local farmers, improves milk production quality, and promotes sustainable practices, ultimately fostering economic development in Jammu and Kashmir.

3. Ayushman Sahakar Scheme

The Ayushman Sahakar scheme enhances healthcare services through cooperatives in Jammu and Kashmir. By providing financial assistance for healthcare needs, it improves access to quality services, particularly in underserved areas. The scheme offers favorable interest rates for women-led societies, promoting gender equity in healthcare management. It aligns with the National Digital Health Mission's goals of improving health infrastructure and personnel training. By leveraging the cooperative model, Ayushman Sahakar fosters community participation, emphasizing preventive care and education, and creating sustainable health systems that empower communities for long-term health benefits.

4. Food Processing Units Initiative

The initiative to establish 80 food processing units in Jammu and Kashmir aims for equitable agricultural development, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of Rs 75 lakhs or less, it enhances local food production and processing. Local authorities will aid in preparing Detailed Project Reports (DPRs), which will undergo technical evaluation. Cooperative Banks will provide up to 90% of project costs, capped at Rs 9 lakhs, with manageable repayment terms. This initiative boosts local economies, creates jobs, and reduces post-harvest losses, contributing to food security and improved livelihoods.

5. Status of Cooperatives in the District

1. The cooperative sector in Ramban district comprises a total of 99 cooperatives, covering 86 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ / Labour/ Consumer/ Weavers/ Marketing societies) and 13 rural credit co-operatives (PACS). These primary societies have 5054 members, spread across all villages of district.

6. Potential for formation of cooperatives

The distribution of cooperatives is uniform in that all blocks are covered by some society or the other. However, there is potential for creation of cooperative societies in Horticulture and dairy sectors in Batote and Gundi daram blocks. This can have immense multiplier effect in giving a fillip to economic activities in the district. As per MoC instructions, JWC has been constituted and meetings are being conducted periodically to identify the underserved Gram Panchayats for new MPACS in the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR Convergence	No. of beneficiaries	Likely impact/ Outcome
1	Women Empowerment	100 SHGs Project	Batote	Savings mobilization from members, Credit linkage of all SHGs, financial awareness of members.		800	Income generating units started by various SHG members on Dairy, Poultry, retail shop, boutique, etc.
2	Skill Training	MEDP on Jam/Jelly/Juice and pickle making	Batote	Training on preparation of Pickle, Jam, Jelly, Juice at home was imparted to SHG members.		45	Women have prepared Jam, pickle, juices and displayed at various local exhibitions. They will expand the activity further
3	Collectivisation	Alfallah FPO	Banihal	NABARD sanctioned a grant assistance project to form an FPO of beekeepers in Banihal block of the district. Rural mart was also sanctioned to FPO which has reported average monthly sales Rs 50000/- during 2023-24.		200	Increase in members' income and sales support for small and marginal farmers. Branding and marketing of Sulai Honey, Rajma, walnut and other dry fruits. Increase in members' income.
4	Skill Training	Housewiring, Plumbing & sanitary works, Cell phone repair, Welding & Fabrication	Batote, Sangaldan, Ukhral	Trainings and practical exposure visits provided to unskilled rural youth at block level who cannot afford to attend training programs at district HQ.		140	Skill development of unemployed local youth. Average settlement rate is 60% for all SDPs.

5	Banking Technology	CFL center to SBI Ramban	Block Ramban	One CFL center was sanctioned to SBI Ramban in the district. This center is operating at Maitra, district HQ Ramban and being managed by Responsenet agency.	1000	Financial literacy. enrolling beneficiaries for PMJDY, PMJJBY, PMSBY and PMAPY schemes.
6	Awareness Creation	GI tag to Sulai honey and Anardana	Banihal and Batote blocks	Alfala FPO and Batote FPO were supported by NABARD to apply and avail GI tag on Sulai honey and Anardana respectively. All support related to GI tag application was provided by NABARD hired agency.	5000	Price realisation by farmers of Sulai honey and Anardana has increased after receiving GI tag. Many new local brands have come up of both the products. Brand value of Anardana as a spice has improved.
7	Infrastructure Development	Rural Road construction under RIDF	District Ramban	RIDF loans for construction of various rural roads, bridges and other infrastructure were provided by NABARD in district Ramban. As on 31 March 2024, total 46 projects are ongoing under various sectors with an RIDF assistance of Rs. 19878.42 lakh in district Ramban.	50000	District Ramban is the most backward district in UT with very difficult hilly terrain and poverty ridden. It lacks basic infrastructure like a good rural road network. Better roads will pave the way for reduced transportation costs hence increasing mobility of rural population and more economic opportunities.

Success Stories

Success Story 1: GI tag to Ramban Sulai honey



1. Scheme: Alfallah Honey FPO was registered in banihal, district ramban on 12 February 2018. Its main business is sale of sulai honey. It purchases honey from its members and sells to its clients.
2. Project Implementing Agency: Alfallah Welfare foundation Banihal
3. Duration of the project: 3 years.
4. Beneficiary: Beekeepers of district Ramban

No. of beneficiaries:	205
State:	Jammu and Kashmir
District:	Ramban
Block:	Banihal

1.1 Support provided

All FPO members are small and marginal farmers whose main activity is beekeeping. During FPO formation stage, for capacity building of farmers, cluster workshops were conducted in which maximum honeybee farmers participated. NABARD has supported Alfallah FPO in obtaining GI tag for Sulai honey.

1.2 Pre-implementation status

Earlier farmers were selling honey individually hence price received by them was very low. Honey was sold at price as low as Rs 80 per kg. Also farmers had to use their own contacts for sale of honey in market due to which their cost of production increased and their profit decreased.

1.3 Impact

After formation of FPO, members are selling honey directly to the company which is in turn selling to its clients at reasonable market prices. Due to collective sales, honey is sold at higher price as compared to earlier when FPO was not formed. Now honey is sold at Rs 1000 per kg in retail market.

FPO is repackaging the honey under its own brand name Hill Fresh and selling as premium Himalayan honey brand with zero added sugar. FPO has also received FSSAI license for sale of packaged food products.

Success Story 2: Anardana- A Ramban Speciality



1. Scheme: FPO was formed under CSS scheme in block Batote in 2021.
2. Project Implementing Agency: NABARD with CBBO Gramin Vikas Trust
3. Duration of the project: 5 years
4. Beneficiary:

No. of beneficiaries:	115.00
State:	Jammu and Kashmir
District:	Ramban
Block:	Batote

- **Support provided**

After formation of FPO, members are selling Walnut and Anardana to the FPO which is selling to customers at reasonable market prices. Due to collective sales, cost of transportation is reduced. NABARD has also supported FPO in obtaining GI tag for Anardana.

- **Pre-implementation status**

Farmers were selling to middlemen hence price received by them was very low. Walnut was sold at price as low as Rs 100 per kg. Also cost of production was very high for farmers.

- **Challenges faced**

Low price realization by farmers due to large no of intermediaries.

- **Impact**

FPO participated in sales cum exhibitions organized by NABARD/line departments at various locations like Faridabad, Jammu and New Delhi. FPO has received seeds and fertiliser licenses, fssai license and has designed own packing for sales. Brand value of anardana as a product has improved.

Success Story 3: Skill Development



1. Scheme: SDP projects sanctioned by NABARD
2. Project Implementing Agency: SBI RSETI Ramban
3. Duration of the project: 30 days
4. Beneficiary:

No. of beneficiaries:
150

State: Jammu And Kashmir
District: Ramban
Block: Sangaldan

3.1 Support provided

NABARD has sanctioned 4 SDPs to SBI RSETI Ramban in following fields: Housewiring, Plumbing & sanitary works, Cell phone repair, Welding & Fabrication works. All SDPs were organised at block HQ so that village youth who are not able to attend SDP at district HQ can also attend the trainings.

3.2 Pre-implementation status

Local educated but unskilled youth were doing manual labour as daily wagers and earning a meagre income. There is high poverty and unemployment in district Ramban. Skill development of local youth is required to decrease poverty in the district

3.3 Challenges faced:

High poverty and unemployment in district Ramban

3.4 Impact

Rural unemployed youth after getting skill development training is now self- employed and able to earn Rs 10000-15000 per month.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

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

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

Climate Finance and Challenges

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

Initiatives of Govt. of India

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

Initiatives of RBI

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

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

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

Initiatives of NABARD

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

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

Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

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

ICAR Institutions: In the Kashmir and Ladakh regions, the Centre for Climate Change and Mountain Agriculture at SKUAST-K focuses on climate change impacts on crops like apples and walnuts. They work on improving farming practices with resilient technologies and support local farmers in vulnerable districts. Their Vision 2030 includes using advanced models and tools, like AI and GIS, to predict and manage pests and diseases effectively. **State Government:** The Jammu and Kashmir government launched the Har Gaon Hariyali program in November 2021 to increase forest and tree cover across two-thirds of the region, aligning with the Green Jammu and Kashmir vision. They plan to promote solar and carbon-neutral cities through a phased pilot project, with Jammu, Srinagar, and Katra starting first. For the 2024-25 budget, they announced planting 190 lakh native trees, creating urban eco-parks, and distributing 10 lakh saplings to farmers. Key initiatives also include the Green J&K Drive, Har Gaon Hariyali, and other flagship programs.

NABARD: NABARD has approved several projects to enhance climate resilience in India. A Rs. 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a Rs.16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated Rs. 11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering Rs. 22,000 per hectare for plains and Rs. 25,000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the State Level

- 3.1 Prospects of Climate Action in the District
- a Jammu and Kashmir nestles in the fragile Himalayan Ecosystem and is exposed to natural fluctuations in climate and human-induced changes due to large-scale urbanization. Biodiversity loss and water stress owing to climate change are the greatest challenges for the state for a few decades. Climate change poses a serious threat to species diversity, habitats, forests, wildlife, fisheries, and water resources in the region.
 - b District Ramban comes under seismic zone V making it vulnerable to earthquakes. Land slides and sinking of land are common disasters in the district which have caused loss of life and property in various regions. Apart from it, Cloud bursts and flash floods also occur often during rainy season. In J&K state, Ramban has been identified as a Priority District for diseases prevalent during disasters. River Chenab, passing through the district, suffers a huge impact of climate change in the region.
- 3.2 Any specific Climate Change initiative in the State:
- a. Initiatives undertaken by the Government of India include the identification of the Ministry of Environment, Forest & Climate Change (MoEF&CC) as the nodal ministry, the formulation of the National Environmental Policy 2006, and the formulation of the Prime Ministers Council on Climate Change for matters related to Climate Change. MoEF&CC has developed National Action Plan on Climate Change with eight missions. The Health Mission aims to reduce climate-sensitive illnesses through integration with other missions under National Action Plan for Climate Change (NAPCC).
 - b. In district Ramban, one KVK is operational at Dalwas, block Batote. It is the center where farmers/farm women/ unemployed youth get training in Crop production, Vegetable production, Plant protection, Floriculture, etc. It identifies the technological needs of the farming community and endeavour to meet these needs through multifarious activities like organization of training programmes, demonstrations, technology assessment and refinement, agricultural exhibitions, field days, campaigns and publication of easy to understand literature.
 - c. State Action Plan on Climate Change and Human Health (SAPCCHH) has been prepared by Jammu & Kashmir state. SAPCCHH is a long-term vision and planning document prepared by the Department of Health & Family Welfare, Jammu, applicable up till 2027. The SAPCCHH highlights the current and future vulnerabilities to climate change in the state, the disease burden and the initiatives to be undertaken by the state to reduce the disease burden and develop a climate-responsive and sustainable healthcare ecosystem in the state.
 - d. NABARD has been implementing Tribal Development Projects in various districts touching remote tribal pockets across India. It aims at promoting livelihoods for tribal communities and enhancing their income security in a sustainable way. NABARD has also been implementing Watershed development projects to conserve soil and moisture as well as to put the lands to the best use according to their capabilities to improve the overall productivity of the catchment in a holistic manner.

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 Alfallah FPO and Batote FPO, promoted by NABARD, have availed GI tags on Sulai honey and Anardana respectively in district Ramban. NABARD has provided end to end support starting from application filing till GI registration to both the FPOs. After getting GI tags, market value and visibility of both the products has increased tremendously.
- 4 Quince is a temperate fruit growing in just few areas of Jammu and Kashmir. Quince fruit grows wild in blocks Gool and Sangaldan of district Ramban. Its skin glows golden yellow and develops a fuzzy peach-like texture when ripe. The longer one waits for the fruit to ripen on the tree, the tastier it will be. Most producers pick quince slightly greenish-yellow underripe for shipping and distribution purposes.
5. Quince is used to treat sore throats, hemorrhages, intestinal problems, diarrhea, and a host of other stomach problems. When gargled, the fruit treats mouth ulcers, bad breath and sore throats. Its high pectin content protects the body from harmful radiation effects, also contributing to the body's circulatory system maintenance and blood pressure stabilization. GI application may be filed for Quince as it is a local unique horticulture produce of district Ramban.

ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26

DISTRICT :		RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
A1	AGRICULTURE- Farm Credit- CROP LOAN															
1	Rice/Chawal	0.48	Acre	Phy	250	125	25	80	25	100	75	120	100	125	100	1125
			1	BL	121.20	60.60	12.12	38.78	12.12	48.48	36.36	58.18	48.48	60.60	48.48	545.40
2	Wheat/Gehu	0.47	Acre	Phy	600	450	225	300	150	250	200	400	350	350	300	3575
			1	BL	280.42	210.31	105.16	140.21	70.10	116.84	93.47	186.94	163.58	163.58	140.21	1670.82
3	Maize/Makka	0.47	Acre	Phy	1500	800	150	250	175	200	150	1000	200	250	500	5175
			1	BL	704.76	375.87	70.48	117.46	82.22	93.97	70.48	469.84	93.97	117.46	234.92	2431.43
4	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kali	0.33	Acre	Phy	250	100	80	150	45	50	25	125	50	100	60	1035
			1	BL	83.00	33.20	26.56	49.80	14.94	16.60	8.30	41.50	16.60	33.20	19.92	343.62
5	Indian Mustard/Bharatiya Sarso	0.29	Acre	Phy	50	30	15	25	15	10	10	45	25	20	15	260
			1	BL	14.26	8.56	4.28	7.13	4.28	2.85	2.85	12.83	7.13	5.70	4.28	74.15
6	Apple/Seb	0.49	Acre	Phy	25.00	5.00	0.00	15.00	2.00	5.00	1.00	0.00	0.00	10.00	5.00	68.00
			1	BL	12.32	2.46	0.00	7.39	0.99	2.46	0.49	0.00	0.00	4.93	2.46	33.50
7	Walnut/akhrot	0.53	Acre	Phy	2000.00	1500.00	1350.00	1000.00	1200.00	900.00	800.00	900.00	1450.00	800.00	1500.00	13400.00
			1	BL	1060.72	795.54	715.99	530.36	636.43	477.32	424.29	477.32	769.02	424.29	795.54	7106.82
8	Other Vegetables	0.61	Acre	Phy	350	250	125	250	80	150	125	300	250	250	150	2280
			1	BL	213.70	152.64	76.32	152.64	48.84	91.58	76.32	183.17	152.64	152.64	91.58	1392.07
9	Fodder Oats/ Jai__	0.30	Acre	Phy	1000	1200	500	1250	800	750	600	1500	350	400	450	8800
			1	BL	297.52	357.02	148.76	371.90	238.02	223.14	178.51	446.28	104.13	119.01	133.88	2618.17
Sub total-CROP LOAN				Phy	4000	2955	1120	2305	1290	1510	1185	3490	1325	1495	1575	22250
				BL	2787.90	1996.20	1159.67	1415.67	1107.94	1073.24	891.07	1876.06	1355.55	1081.41	1471.27	16215.98
	Consumption/household exp	0.1			278.79	199.62	115.97	141.57	110.79	107.32	89.11	187.61	135.56	108.14	147.13	1621.60
	Maintenance exp	0.2			557.58	399.24	231.93	283.13	221.59	214.65	178.21	375.21	271.11	216.28	294.25	3243.20
Post harvest total					836.37	598.86	347.90	424.70	332.38	321.97	267.32	562.82	406.67	324.42	441.38	4864.79
Crop loan Total				Phy	4000.00	2955.00	1120.00	2305.00	1290.00	1510.00	1185.00	3490.00	1325.00	1495.00	1575.00	22250
				BL	3624.27	2595.06	1507.57	1840.37	1440.32	1395.21	1158.39	2438.88	1762.22	1405.83	1912.65	21080.77
A2	WATER RESOURCES															
1	Water Harvesting/ Recharge structure-Roof Top-	1.50	No.	Phy	50	35	10	15	9	10	15	40	10	15	9	218
			0.8	BL	60.00	42.00	12.00	18.00	10.80	12.00	18.00	48.00	12.00	18.00	10.80	261.6
TOTAL WATER RESOURCES				Phy	50.00	35.00	10.00	15.00	9.00	10.00	15.00	40.00	10.00	15.00	9.00	218.00
				BL	60.00	42.00	12.00	18.00	10.80	12.00	18.00	48.00	12.00	18.00	10.80	261.6
A3	FARM MECHANISATION															
1	Tractors (20-35 Hp)	6.50	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1
			0.75	BL	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.88
2	Power Tiller > 8HP	0.95	No.	Phy	30	30	8	16	6	10	10	30	10	10	8	168
			0.8	BL	22.80	22.80	6.08	12.16	4.56	7.60	7.60	22.80	7.60	7.60	6.08	127.68
3	Trolley single axis	1.50	No.	Phy	2	1	0	1	0	0	0	1	1	0	0	6
			0.8	BL	2.40	1.20	0.00	1.20	0.00	0.00	0.00	1.20	1.20	0.00	0.00	7.20
4	Multi Crop power Thresher	2.10	No.	Phy	1	0	0	0	0	0	0	1	0	0	0	2
			0.75	BL	1.58	0.00	0.00	0.00	0.00	0.00	0.00	1.58	0.00	0.00	0.00	3.16
5	Multiplanter seed drill	0.85	No.	Phy	45	15	10	25	10	20	15	20	10	5	8	183
			0.8	BL	30.60	10.20	6.80	17.00	6.80	13.60	10.20	13.60	6.80	3.40	5.44	124.44
6	Maize sheller	1.90	No.	Phy	1	1	0	0	0	0	0	1	0	0	0	3

			0.8	BL	1.52	1.52	0.00	0.00	0.00	0.00	0.00	1.52	0.00	0.00	0.00	4.56
ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26																
	DISTRICT :	RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
TOTAL - FARM MECHANISATION				Phy	80	47	18	42	16	30	25	53	21	15	16	363
				BL	63.78	35.72	12.88	30.36	11.36	21.20	17.80	40.70	15.60	11.00	11.52	271.92
A4	PLANTATION & HORTICULTURE															
1	New Orchard - Temperate Fruits-Apple-	6.15	ha.	Phy	140	125	10	12	10	7	50	12	6	8	4	384
			0.9	BL	774.77	691.76	55.34	66.41	55.34	38.74	276.71	66.41	33.20	44.27	22.14	2125.09
2	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-	3.98	ha.	Phy	100	75	25	50	50	50	35	90	70	80	50	675
			0.9	BL	358.56	268.92	89.64	179.28	179.28	179.28	125.50	322.70	250.99	286.85	179.28	2420.28
3	New Orchard - Temperate Fruits-Pear	3.39	ha.	Phy	35	70	10	40	5	8	12	20	10	15	6	231
			0.9	BL	106.85	213.70	30.53	122.11	15.26	24.42	36.63	61.06	30.53	45.79	18.32	705.20
4	New Orchard - Temperate Fruits-Apricot	3.08	ha.	Phy	20	20	5	12	5	5	10	25	5	5	5	117
			0.9	BL	55.37	55.37	13.84	33.22	13.84	13.84	27.68	69.21	13.84	13.84	13.84	323.89
5	Working capital Bee Keeping	0.07	No.	Phy	250	75	25	125	35	50	25	125	100	80	100	990
			1	BL	16.78	5.03	1.68	8.39	2.35	3.36	1.68	8.39	6.71	5.37	6.71	66.45
TOTAL - PLANTATION & HORTICULTURE				Phy	545.00	365.00	75.00	239.00	105.00	120.00	132.00	272.00	191.00	188.00	165.00	2397
				BL	1312.33	1234.78	191.03	409.41	266.07	259.64	468.20	527.77	335.27	396.12	240.29	5640.91
ANIMAL HUSBANDRY																
A5	ANIMAL HUSBANDRY (DAIRY)															
1	CROSS BRED COWS (1+1)	3.95	No.	Phy	65	30	15	25	8	20	25	30	15	15	15	263
			0.9	BL	231.08	106.65	53.33	88.88	28.44	71.10	88.88	106.65	53.33	53.33	53.33	935.00
2	MINI DAIRY (5)	8.05	No.	Phy	12	10	1	2	1	1	0	12	2	1	1	43
			0.9	BL	86.94	72.45	7.25	14.49	7.25	7.25	0.00	86.94	14.49	7.25	7.25	311.56
3	Bulk Milk cooling unit	15.00	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1
			0.9	BL	13.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.50
4	KCC Jersey cow	0.64	No.	Phy	150.00	120.00	100.00	125.00	75.00	90.00	75.00	125.00	95.00	50.00	50.00	1055
			1	BL	95.36	76.29	63.58	79.47	47.68	57.22	47.68	79.47	60.40	31.79	31.79	670.73
TOTAL - ANIMAL HUSBANDRY (DAIRY)				Phy	228	160	116	152	84	111	100	167	112	66	66	1362
				BL	426.88	255.39	124.16	182.84	83.37	135.57	136.56	273.06	128.22	92.37	92.37	1930.79
A6	ANIMAL HUSBANDRY (POULTRY)															
1	Layer(1000 birds)	25.75	No.	Phy	2	1	0	1	0	0	0	1	0	0	1	6
			0.9	BL	46.35	23.18	0.00	23.18	0.00	0.00	0.00	23.18	0.00	0.00	23.18	139.07
2	BROILER [unit of 1000 birds]	8.99	No.	Phy	5	3	1	3	1	1	1	2	1	2	5	25
			0.9	BL	40.46	24.27	8.09	24.27	8.09	8.09	8.09	16.18	8.09	16.18	40.46	202.27
3	KCC broiler unit(1000 birds)	1.44	No.	Phy	32.00	25.00	6.00	10.00	2.00	5.00	2.00	12.00	8.00	12.00	8.00	122
			1	BL	46.09	36.01	8.64	14.40	2.88	7.20	2.88	17.29	11.52	17.29	11.52	175.72
TOTAL - ANIMAL HUSBANDRY (POULTRY)				Phy	39	29	7	14	3	6	3	15	9	14	14	153
TOTAL - ANIMAL HUSBANDRY (POULTRY)				BL	132.90	83.46	16.73	61.85	10.97	15.29	10.97	56.65	19.61	33.47	75.16	517.06
A7	ANIMAL HUSBANDRY (SHEEP/GOAT/PIGGERY)															
1	Sheep breeding unit (100+5)	20.08	No.	Phy	1.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
			0.9	BL	18.07	0.00	0.00	18.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.14
2	Sheep rearing unit (25+1)	4.72	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	1.00	1.00	5.00
			0.9	BL	4.25	0.00	0.00	0.00	0.00	0.00	0.00	4.25	4.25	4.25	4.25	21.25
3	Sheep rearing unit (10+1)	2.52	No.	Phy	25.00	12.00	5.00	15.00	15.00	10.00	5.00	15.00	10.00	8.00	18.00	138.00

ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26

ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26																
DISTRICT :		RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
			0.9	BL	56.70	27.22	11.34	34.02	34.02	22.68	11.34	34.02	22.68	18.14	40.82	312.98
4	Boer Goat rearing unit(10+1)	11.2	No.	Phy	12.00	6.00	5.00	25.00	4.00	7.00	5.00	15.00	8.00	5.00	7.00	99.00
			0.9	BL	120.96	60.48	50.40	252.00	40.32	70.56	50.40	151.20	80.64	50.40	70.56	997.92
5	KCC Sheep/goat (10 animals)	0.32	No.	Phy	300.00	195.00	175.00	325.00	225.00	200.00	140.00	180.00	190.00	215.00	225.00	2370
			1	BL	96.24	62.56	56.14	104.26	72.18	64.16	44.91	57.74	60.95	68.97	72.18	760.29
TOTAL - ANIMAL HUSBANDRY (SGP)				Phy	337	213	185	365	244	217	150	210	208	228	250	2607
				BL	273.90	150.26	117.88	390.28	146.52	157.40	106.65	242.96	164.27	137.51	183.56	2128.58
A8	FISHERIES															
	Working capital for trout unit	2.38694	Per unit	Phy	10.00	5.00	2.00	4.00	1.00	2.00	3.00	6.00	3.00	4.00	2.00	42
			1	BL	23.87	11.93	4.77	9.55	2.39	4.77	7.16	14.32	7.16	9.55	4.77	100.24
TOTAL - FISHERIES				Phy	10	5	2	4	1	2	3	6	3	4	2	42
				BL	23.87	11.93	4.77	9.55	2.39	4.77	7.16	14.32	7.16	9.55	4.77	100.24
B	AGRICULTURE INFRASTRUCTURE															
	Construction of storage															
	Godown (100 MT)	1.46	No.	Phy	1	0	0	0	0	0	0	1	0	0	0	2
			0.8	BL	1.17	0.00	0.00	0.00	0.00	0.00	0.00	1.17	0.00	0.00	0.00	2.34
TOTAL - STORAGE FACILITIES				Phy	1	0	0	0	0	0	0	1	0	0	0	2
				BL	1.17	0.00	0.00	0.00	0.00	0.00	0.00	1.17	0.00	0.00	0.00	2.34
C	Ancillary activities-Food and agro processing															
	Beekeeping equipment	2.5	No.	Phy	15	5.00	0.00	4.00	0.00	2.00	0.00	12.00	5.00	4.00	2.00	49.00
			0.8	BL	30	10.00	0.00	8.00	0.00	4.00	0.00	24.00	10.00	8.00	4.00	98.00
I	Total agriculture(A+B+C)				5949.10	4418.60	1987.02	2950.66	1971.80	2005.08	1923.73	3667.51	2454.35	2111.85	2535.12	32032.21
II	Micro, Small and Medium Enterprises (MSME)															
1	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	100	No.	Phy	5.00	2.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	9
			0.8	BL	400.00	160.00	0.00	80.00	0.00	0.00	0.00	80.00	0.00	0.00	0.00	720
2	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	75	No.	Phy	5.00	1.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	8
			0.8	BL	300.00	60.00	0.00	60.00	0.00	0.00	0.00	60.00	0.00	0.00	0.00	480
3	Manufacturing Sector - Term Loan-Micro-FP- Nano	10	No.	Phy	50.00	15.00	12.00	20.00	8.00	5.00	2.00	35.00	5.00	4.00	5.00	161
			0.8	BL	400.00	120.00	96.00	160.00	64.00	40.00	16.00	280.00	40.00	32.00	40.00	1288
4	Manufacturing Sector - Term Loan-Micro-Others	50	No.	Phy	12.00	5.00	2.00	7.00	1.00	2.00	1.00	15.00	6.00	4.00	1.00	56
			0.8	BL	480.00	200.00	80.00	280.00	40.00	80.00	40.00	600.00	240.00	160.00	40.00	2240
5	Manufacturing Sector - Working Capital Medium-FP- Fruit processing, etc	50	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	2
			0.8	BL	40.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	0.00	80
6	Manufacturing Sector - Working Capital Micro-FP- Fruit processing, etc	10	No.	Phy	5.00	1.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.00	8
			0.8	BL	40.00	8.00	0.00	0.00	0.00	0.00	0.00	16.00	0.00	0.00	0.00	64
7	Manufacturing Sector - Working Capital Micro-FP- Grading Sorting, etc.	10	No.	Phy	5.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7

			0.8	BL	40.00	16.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26																
	DISTRICT :	RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
8	Manufacturing Sector - Working Capital Micro-FP- Grain Processing, etc	10	No.	Phy	5.00	2.00	1.00	3.00	2.00	3.00	2.00	4.00	1.00	1.00	2.00	26
			0.8	BL	40.00	16.00	8.00	24.00	16.00	24.00	16.00	32.00	8.00	8.00	16.00	208
9	Manufacturing Sector - Working Capital Micro-FP- Nano	5	No.	Phy	5.00	4.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
			0.8	BL	20.00	16.00	0.00	8.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
10	Manufacturing Sector - Working Capital Micro-Others	5	No.	Phy	120.00	75.00	45.00	65.00	35.00	30.00	25.00	100.00	60.00	75.00	55.00	685
			0.8	BL	480.00	300.00	180.00	260.00	140.00	120.00	100.00	400.00	240.00	300.00	220.00	2740
11	Service Sector - Term Loan-Micro-Agro Services Micro	30	No.	Phy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1
			0.8	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.00	0.00	0.00	0.00	24
12	Service Sector - Term Loan-Micro-Automobile- Repair	10	No.	Phy	3.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00	1.00	0.00	0.00	6
			0.8	BL	24.00	0.00	0.00	8.00	0.00	0.00	0.00	8.00	8.00	0.00	0.00	48
13	Service Sector - Term Loan-Micro-Comp. Electronics Trading	30	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	2
			0.8	BL	24.00	0.00	0.00	0.00	0.00	0.00	0.00	24.00	0.00	0.00	0.00	48
14	Service Sector - Term Loan-Micro-Electronics Repair	10	No.	Phy	5.00	2.00	1.00	2.00	1.00	1.00	1.00	3.00	1.00	1.00	1.00	19
			0.8	BL	40.00	16.00	8.00	16.00	8.00	8.00	8.00	24.00	8.00	8.00	8.00	152
15	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	50	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	2
			0.8	BL	40.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	0.00	80
16	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	5	No.	Phy	5.00	1.00	1.00	2.00	0.00	1.00	1.00	3.00	1.00	0.00	1.00	16
			0.8	BL	20.00	4.00	4.00	8.00	0.00	4.00	4.00	12.00	4.00	0.00	4.00	64
17	Service Sector - Term Loan-Micro-Food & Bevg- Street	1	No.	Phy	3.00	1.00	0.00	1.00	0.00	1.00	0.00	3.00	1.00	1.00	0.00	11
			0.8	BL	2.40	0.80	0.00	0.80	0.00	0.80	0.00	2.40	0.80	0.80	0.00	8.8
18	Service Sector - Term Loan-Micro-Household Repair	2	No.	Phy	5.00	1.00	1.00	2.00	0.00	1.00	1.00	3.00	1.00	0.00	0.00	15
			0.8	BL	8.00	1.60	1.60	3.20	0.00	1.60	1.60	4.80	1.60	0.00	0.00	24
19	others	50	No.	Phy	7.00	2.00	2.00	2.00	2.00	1.00	1.00	2.00	1.00	1.00	1.00	22
			0.8	BL	280.00	80.00	80.00	80.00	80.00	40.00	40.00	80.00	40.00	40.00	40.00	880
20	Service Sector - Term Loan-Small-Comp. Electronics Trading	300	No.	Phy	2.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	3
			0.8	BL	480.00	0.00	0.00	0.00	0.00	0.00	0.00	240.00	0.00	0.00	0.00	720
21	Service Sector - Working Capital-Micro-Agro Services Micro	5	No.	Phy	8.00	3.00	0.00	1.00	0.00	1.00	0.00	4.00	1.00	0.00	0.00	18
			0.8	BL	32.00	12.00	0.00	4.00	0.00	4.00	0.00	16.00	4.00	0.00	0.00	72
22	Service Sector - Working Capital-Micro-Automobile- Repair	5	No.	Phy	15.00	4.00	2.00	3.00	2.00	5.00	4.00	12.00	3.00	6.00	4.00	60

			0.8	BL	60.00	16.00	8.00	12.00	8.00	20.00	16.00	48.00	12.00	24.00	16.00	240
ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26																
	DISTRICT :	RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
23	Service Sector - Working Capital-Micro-Comp. Electronics Trading	50	No.	Phy	15.00	5.00	1.00	5.00	1.00	1.00	1.00	8.00	4.00	3.00	2.00	46
			0.8	BL	600.00	200.00	40.00	200.00	40.00	40.00	40.00	320.00	160.00	120.00	80.00	1840
24	Service Sector - Working Capital-Micro-Electronics Repair	2	No.	Phy	8.00	4.00	2.00	3.00	1.00	1.00	1.00	3.00	1.00	2.00	1.00	27
			0.8	BL	12.80	6.40	3.20	4.80	1.60	1.60	1.60	4.80	1.60	3.20	1.60	43.2
25	Service Sector - Working Capital-Micro-Food & Bev- -Restu (Big)	5	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
			0.8	BL	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
26	Service Sector - Working Capital-Micro-Food & Bev- -Restu (small)	2	No.	Phy	7.00	1.00	1.00	2.00	1.00	0.00	0.00	5.00	1.00	0.00	0.00	18
			0.8	BL	11.20	1.60	1.60	3.20	1.60	0.00	0.00	8.00	1.60	0.00	0.00	28.8
27	Service Sector - Working Capital-Micro-Food & Bev- Eatery, Dhaba	0.5	No.	Phy	12.00	5.00	2.00	3.00	0.00	1.00	2.00	7.00	2.00	1.00	0.00	35
			0.8	BL	4.80	2.00	0.80	1.20	0.00	0.40	0.80	2.80	0.80	0.40	0.00	14
28	Service Sector - Working Capital-Micro-Food & Bev- Street	0.5	No.	Phy	10.00	3.00	1.00	3.00	0.00	1.00	2.00	5.00	1.00	2.00	1.00	29
			0.8	BL	4.00	1.20	0.40	1.20	0.00	0.40	0.80	2.00	0.40	0.80	0.40	11.6
29	Service Sector - Working Capital-Micro-Household Repair	2	No.	Phy	5.00	3.00	1.00	2.00	1.00	2.00	1.00	5.00	2.00	3.00	2.00	27
			0.8	BL	8.00	4.80	1.60	3.20	1.60	3.20	1.60	8.00	3.20	4.80	3.20	43.2
30	Service Sector - Working Capital-Micro-others	10	No.	Phy	25.00	14.00	4.00	8.00	2.00	1.00	0.00	15.00	3.00	2.00	0.00	74
			0.8	BL	200.00	112.00	32.00	64.00	16.00	8.00	0.00	120.00	24.00	16.00	0.00	592
31	Service Sector - Working Capital-Small-Comp. Electronics Trading	500	No.	Phy	5.00	2.00	0.00	1.00	0.00	1.00	0.00	2.00	1.00	0.00	0.00	12
			0.8	BL	2000.00	800.00	0.00	400.00	0.00	400.00	0.00	800.00	400.00	0.00	0.00	4800
32	Service Sector - Working Capital-Small-Others	5	No.	Phy	45.00	35.00	8.00	25.00	5.00	12.00	15.00	50.00	20.00	15.00	12.00	242
			0.8	BL	180.00	140.00	32.00	100.00	20.00	48.00	60.00	200.00	80.00	60.00	48.00	968
33	Trading Units - Term Loan-Micro-Automobile-accessories	50	No.	Phy	2.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	3
			0.8	BL	80.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	0.00	0.00	0.00	120
34	Trading Units - Term Loan-Small-Automobile- Sale	500.00	No.	Phy	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	2
			0.8	BL	400.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	0.00	0.00	0.00	800
35	Trading Units - Working Capital-Micro-Others	20.00	No.	Phy	12.00	6.00	3.00	2.00	2.00	3.00	2.00	15.00	8.00	7.00	6.00	66
			0.8	BL	192.00	96.00	48.00	32.00	32.00	48.00	32.00	240.00	128.00	112.00	96.00	1056
TOTAL MSME				BL	6947.20	2390.40	625.20	1813.60	468.80	892.00	378.40	4176.80	1406.00	890.00	613.20	20601.60
III	EDUCATION															
1	Education Loans-Abroad-	20.00	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1

			0.8	BL	16.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.00
2	Education Loans-Medicine-	25.00	No.	Phy	3.00	1.00	0.00	1.00	0.00	1.00	0.00	2.00	1.00	0.00	1.00	10.00
			0.8	BL	60.00	20.00	0.00	20.00	0.00	20.00	0.00	40.00	20.00	0.00	20.00	200.00
ANNEXURE - I - ACTIVITY WISE AND BLOCK WISE PHYSICAL & FINANCIAL PROJECTIONS FOR 2025-26																
DISTRICT :		RAMBAN														₹ Lakh
	ACTIVITY	UNIT COST	UNIT SIZE		Banihal	Batote	Gandri	Gool	Gundi daran	Khari	Rajgarh	Ramban	Ramsoo	Sangaldan	Ukhral	TOTAL
3	Education Loans-Engineering-	7.50	No.	Phy	10	8	2	5	3	3	4	6	1	0	0	42
			0.8	BL	60.00	48.00	12.00	30.00	18.00	18.00	24.00	36.00	6.00	0.00	0.00	252.00
TOTAL-EDUCATION				Phy	14.00	9.00	2.00	6.00	3.00	4.00	4.00	8.00	2.00	0.00	1.00	53
				BL	136.00	68.00	12.00	50.00	18.00	38.00	24.00	76.00	26.00	0.00	20.00	468.00
IV	HOUSING															
1	Repair of Dwelling Units-Other Centre-	5.00	No.	Phy	50	30	10	15	12	15	20	35	20	12	15	234
			0.8	BL	200.00	120.00	40.00	60.00	48.00	60.00	80.00	140.00	80.00	48.00	60.00	936.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	10.00	No.	Phy	75	55	26	50	25	45	25	75	25	30	35	466
			0.8	BL	600.00	440.00	208.00	400.00	200.00	360.00	200.00	600.00	200.00	240.00	280.00	3728.00
TOTAL-HOUSING				Phy	125.00	85.00	36.00	65.00	37.00	60.00	45.00	110.00	45.00	42.00	50.00	700
				BL	800.00	560.00	248.00	460.00	248.00	420.00	280.00	740.00	280.00	288.00	340.00	4664.00
V	SOCIAL INFRASTRUCTURE															
1	Education-Schools-Primary	95.00	No.	Phy	2	1	0	1	0	0	0	1	0	0	0	5
			0.75	BL	142.50	71.25	0.00	71.25	0.00	0.00	0.00	71.25	0.00	0.00	0.00	356.25
2	Education-Schools-Secondary	150.00	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1
			0.75	BL	112.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112.50
3	Healthcare-Dispensary-	50.00	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1
			0.75	BL	37.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.50
TOTAL-SOCIAL INFRASTRUCTURE				Phy	4.00	1.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	7
				BL	292.50	71.25	0.00	71.25	0.00	0.00	0.00	71.25	0.00	0.00	0.00	506.25
VI	RENEWABLE ENERGY															
1	Biomass Energy-Portable-	10.00	No.	Phy	1	0	0	0	0	0	0	0	0	0	0	1
			0.9	BL	9.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
2	Solar Energy-Solar Pump Sets-	0.30	No.	Phy	50	25	10	25	10	15	25	50	35	25	25	295
			0.9	BL	13.50	6.75	2.70	6.75	2.70	4.05	6.75	13.50	9.45	6.75	6.75	79.65
TOTAL- RENEWABLE ENERGY				Phy	51	25	10	25	10	15	25	50	35	25	25	296
				BL	22.50	6.75	2.70	6.75	2.70	4.05	6.75	13.50	9.45	6.75	6.75	88.65
Total priority sector(I+II+III+IV+V+VI)				BL	14147.30	7515.00	2874.92	5352.26	2709.30	3359.13	2612.88	8745.06	4175.80	3296.60	3515.07	58360.71

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	21967.00	9815.41	24337.49	11267.59	25743.38	9845.00	18837.40
RCBs	1698.85	25.06	1868.73	31.77	1868.73	0.96	1285.72
RRBs	464.73	338.79	511.20	324.11	511.20	561.46	513.20
Others	0	0	0	0	0	0	0
Sub total (A)	24130.58	10179.26	26717.42	11623.47	28123.31	10407.42	20636.32

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7866.42	2209.77	12450.75	586.15	13047.11	212.48	9168.42
RCBs	608.36	0.00	669.17	0.00	669.17	2.00	1301.73
RRBs	166.41	69.00	183.04	4.80	183.04	6.15	193.00
Sub total (A)	8641.19	2278.77	13302.96	590.95	13899.32	220.63	10663.15

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	29833.42	12025.18	36788.24	11853.74	38790.49	10057.48	28005.82
RCBs	2307.21	25.06	2537.90	31.77	2537.90	2.96	2587.45
SCARDB	0	0	0	0	0	0	0
RRBs	631.14	407.79	694.24	328.91	694.24	567.61	706.20
Others	0	0	0	0	0	0	0
Sub total (A)	32771.77	12458.03	40020.38	12214.42	42022.63	10628.05	31299.47

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9368.21	7949.25	10304.92	6203.89	10304.92	20064.91	17477.05
RCBs	215.19	0	236.70	0	236.70	33.94	272.20
RRBs	109.47	221.78	120.40	222.26	120.40	407.88	472.19
Sub total (A)	9692.87	8171.03	10662.02	6426.15	10662.02	20506.73	18221.44

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	5283.83	3415.08	5812.10	2901.29	5812.10	3800.13	5481.49
RCBs	99.98	124.87	109.96	26.34	109.96	32.78	87.50

RRBs	55.39	0.00	60.92	0.01	60.92	0.00	48.50
Sub total (A)	5439.20	3539.95	5982.98	2927.64	5982.98	3832.91	5617.49

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	44485.46	23389.51	52905.26	20958.92	54907.51	33922.52	50964.36
RCBs	2622.38	149.93	2884.56	58.11	2884.56	69.68	2947.15
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	796.00	629.57	875.56	551.18	875.56	975.49	1226.89
Others	0	0	0	0	0	0	0
Sub total (A)	47903.84	24169.01	56665.38	21568.21	58667.63	34967.69	55138.40

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	9815.41	25.06	0	338.79	0	10179.26	11267.59	31.77	0	324.11	0	11623.47

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	9845.00	0.96	0	561.46	0	10407.42	18837.40	1285.72	0	513.20	0	20636.32

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	0	0	0	0	0	0	0	0	0	0	0
L D	0	0	0	0	0	0	0	0	0	0	0	0
F M	0	0	0	0	0	0	0	0	0	0	0	0
P & H	0	0	0	0	0	0	0	0	0	0	0	0
AH -D	0	0	0	0	0	0	0	0	0	0	0	0
AH -P	0	0	0	0	0	0	0	0	0	0	0	0
AH - S G P	0	0	0	0	0	0	0	0	0	0	0	0



F D	0	0	0	0	0	0	0	0	0	0	0	0
F & W	0	0	0	0	0	0	0	0	0	0	0	0
S G & M F	0	0	0	0	0	0	0	0	0	0	0	0
A & F	0	0	0	0	0	0	0	0	0	0	0	0
OTH	2209.77	0	0	69.00	0	2278.77	586.15	0	0	4.80	0	590.95
Sub total	2209.77	0	0	69.00	0	2278.77	586.15	0	0	4.80	0	590.95
Grand Total (I +II)	12025.18	25.06	0	407.79	0	12458.03	11853.74	31.77	0.00	328.91	0	12214.42

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	0	0	0	0	0	0	0	0	0	0	0
L D	0	0	0	0	0	0	0	0	0	0	0	0
F M	0	0	0	0	0	0	0	0	0	0	0	0
P & H	0	0	0	0	0	0	0	0	0	0	0	0
AH -D	0	0	0	0	0	0	0	0	0	0	0	0
AH -P	0	0	0	0	0	0	0	0	0	0	0	0
AH - S G P	0	0	0	0	0	0	0	0	0	0	0	0
F D	0	0	0	0	0	0	0	0	0	0	0	0
F & W	0	0	0	0	0	0	0	0	0	0	0	0
S G & M F	0	0	0	0	0	0	0	0	0	0	0	0
A & F	0	0	0	0	0	0	0	0	0	0	0	0
OTH	212.48	2.00	0	6.15	0	220.63	9168.42	1301.73	0	193.00	0	10663.15
Sub total	212.48	2.00	0.00	6.15	0.00	220.63	9168.42	1301.73	0.00	193.00	0.00	10663.15

Grand Total (I +II)	10057.48	2.96	0.00	567.61	0.00	10628.05	28005.82	2587.45	0.00	706.20	0.00	31299.47
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Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Biomass Energy	Portable		No.	1000000
2	Breeder Unit	Broiler		1000	899000
3	Breeder Unit	Layer		1000	2575000
4	Bulk Milk Cooling Unit			No.	1500000
5	Crossbred Cattle Farming			1+1	395000
6	Crossbred Cattle Farming			3+2	805000
7	Education	Schools		No.	15000000
8	Education	Schools		No.	9500000
9	Education Loans	Abroad		No.	2000000
10	Education Loans	Engineering		No.	750000
11	Education Loans	Medicine		No.	2500000
12	Goat	Rearing Unit		10+1	1120000
13	Godown		Rural godown	No.	146300
14	Healthcare	Dispensary		No.	5000000
15	Honey & Honey Products			No.	250000
16	Manufacturing Sector	Term Loan	Micro	No.	1000000
17	Manufacturing Sector	Term Loan	Micro	No.	10000000
18	Manufacturing Sector	Term Loan	Micro	No.	5000000
19	Manufacturing Sector	Term Loan	Micro	No.	7500000
20	Manufacturing Sector	Working Capital	Medium	No.	5000000
21	Manufacturing Sector	Working Capital	Micro	No.	1000000

22	Manufacturing Sector	Working Capital	Micro	No.	500000
23	New Orchard	Temperate Fruits	Apple	Ha	614900
24	New Orchard	Temperate Fruits	Apricot	Ha	307600
25	New Orchard	Temperate Fruits	Pear	Ha	339200
26	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	Ha	398400
27	Other machinery			No.	150000
28	Other machinery			No.	85000
29	Others	Maize Sheller		No.	190000
30	Power Tiller			No.	95000
31	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
32	Repair of Dwelling Units	Other Centre		No.	500000
33	Service Sector	Term Loan	Micro	No.	100000
34	Service Sector	Term Loan	Micro	No.	1000000
35	Service Sector	Term Loan	Micro	No.	200000
36	Service Sector	Term Loan	Micro	No.	3000000
37	Service Sector	Term Loan	Micro	No.	500000
38	Service Sector	Term Loan	Micro	No.	5000000
39	Service Sector	Term Loan	Small	No.	30000000
40	Service Sector	Working Capital	Micro	No.	1000000
41	Service Sector	Working Capital	Micro	No.	200000
42	Service Sector	Working Capital	Micro	No.	50000
43	Service Sector	Working Capital	Micro	No.	500000
44	Service Sector	Working Capital	Micro	No.	5000000
45	Service Sector	Working Capital	Small	No.	500000

46	Service Sector	Working Capital	Small	No.	50000000
47	Sheep	Breeding Unit		100+5	2008000
48	Sheep	Rearing Unit		10+1	252000
49	Sheep	Rearing Unit		25+1	472000
50	Solar Energy	Solar Pump Sets		No.	30000
51	Thresher	Multicrop Power Threshers		No.	210000
52	Tractor		20	No.	650000
53	Trading Units	Term Loan	Micro	No.	5000000
54	Trading Units	Term Loan	Small	No.	50000000
55	Trading Units	Working Capital	Micro	No.	2000000
56	Water Harvesting/ Recharge structure	Roof Top		No.	150000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others__	No	6713
2	Apple/ Seb		Acre	49260
3	Broiler Farming	Others__per cycle	1000	144043
4	Fish Culture	Others_Trout_ Raceway__	Per unit	238694
5	Fodder Oats/ Jai		Acre	29752
6	Goat Farming	Rearing Unit __ Semi_intensive__	10	32080
7	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
8	Indigenous Cattle Farming	Others_CBJersey Cow_per year	Per animal	63575
9	Maize/ Makka	Irrigated	Acre	46984
10	Other Vegetables		Acre	61056
11	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
12	Sheep Farming	Rearing Unit __ Semi_intensive__	10	32080
13	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	33200
14	Walnut/ Akhrot		Acre	53036
15	Wheat/ Gehu	Irrigated	Acre	46736

Abbreviations

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

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

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

Name and address of DDM

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Designation	DDM, NABARD
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Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☎: 011-41538678/25745103 🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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- Two sovereign Credit Guarantee Schemes offered are:
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 - 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.

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NAB FOUNDATION

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