

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



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: Reasi

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 सभाव्यतायुक्त 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 मैन्युअल 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 रिजर्व 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:

Adarsh Gupta District Development Manager NABARD Reasi

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics:

1	Location	The total geographical area of District Reasi is 171900 ha. The district has its headquarters at Reasi town and is administratively divided into 9 tehsils, 12 blocks, 153 panchayats and 259 revenue villages.
2	Type of soil	The soil type in the district varies from sandy loam to clay loam.
3	Primary occupation	Agriculture and allied activities are the main source of income in the district. The major food / horticulture crops grown are Maize, Wheat, Paddy, Mango, Citrus, Apple, Walnut along with Dairy farming, Sheep and goat rearing, poultry farming, silk worm rearing, etc.
4	Land holding structure	The total area of the district is 171900 ha, of which 103570 ha is forest cover, 24088 ha is net sown area and 32123 ha is not available for cultivation. The number of landholdings in the district is 40424 of which 94% are small and marginal farmers.

3. Sectoral trends in credit flow:

<u> </u>	ctor ar tremas m creater		
1	Achievement of ACP in	During FY 2023-24, the district achieved priority	
	the previous year	sector lending of ₹ 49551 lakhs, compared to the same of	
		₹38900 lakhs in 2022-23 and ₹ 30226 in FY 2021-22.	
2	CD ratio	The CD ratio of the district stood at 50.40% as on	
		31.03.2024 as compared to that of 44.03% as on	
		31.03.2023 and 48.90% as on 31.03.2022.	
3	Investment credit in	The total credit flow to agriculture sector was ₹11209	
	agriculture	lakhs in the FY 2023-24.	
4	Credit flow to MSMEs	During the FY 2023-24, ₹ 32687 lakhs was disbursed to	
		the MSME sector, which formed 66% of the total priority	
		sector lending during the year.	
5	Other significant credit		
	flow, if any		

4. Sector/Sub-sector wise PLP projections:

1	Projection for the year	The Potential Linked Credit Plan (2025-26) estimates the credit potential at ₹74370.23 lakh for the district. The credit potential under PLP for FY 2025-26 shows an increase of 12.52% over PLP projections of FY 2024-25.
2	Projection for agriculture and its components	The Potential Linked Credit Plan (2025-26) estimates the credit potential under Agriculture and allied activities at ₹34224.83 lakh for the district.
3	Projections for MSMEs	The Potential Linked Credit Plan (2025-26) estimates the credit potential under MSME category at ₹32784.80 lakh for the district.



4	Projections for other purposes	The potential estimated under various other sectors are: ₹404.00 lakh for Education, ₹3180.00 lakh for	
		Housing, ₹330.00 lakh for Social Infrastructure involving bank credit, ₹ 66.60 lakh for Renewable Energy and ₹ 3380.00 lakh for others activities.	

- 5. **Developmental Initiatives:** Union Budgets over the years have presented a clear blueprint for ensuring the overall development of agricultural sector for improving the rural economy. For the FY 2024-25, GoI has set the lending target under agriculture at ₹27.50 lakh crore. HAD Program of UT has been a key initiative.
- **6. Thrust Areas:** Focusing on collectivization of the farmers produce through 10000 CSS on FPOs by GoI launched in 2019-20. Skill development of the rural youth to create suitable skill force shall also augment the bank credit disbursement with focus on Holistic Agriculture Development Program of UT of J&K.
- **7. Major Constraints and Suggested Action Points:** Uneven distribution of bank branches. Blocks like Bhomag, Gulabgarh, Thakrakote, Jij Bagli are not yet covered under any physical bank branch. Three Blocks of Reasi, Katra and Pouni account for about 80% of bank branches. Irrigation Status in the district is poor with 6% irrigated area.
- **8. Way Forward:** Skill Development in a major way shall be helpful for creation of self-employment, wage employments and entrepreneurship development. Further opening of bank branches in the uncovered blocks like Bhomag, Thakrakote, Jij Bagli, Gulabgarh, along with the unbanked areas of other blocks.



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.
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritize resource requirement for the purpose.

3. Methodology

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

S. No.	Sector	Methodology
1	Crop Loans	• Collection of data on Gross Cropped Area for a period of
	1	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	• MI potential is the area that can be brought under
	Resources	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
	7	lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	• The potential estimate for farm mechanization takes into
	Mechanization	account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of
		tractors, per acre use of tractors, replacement of tractors
		per year, assessment of availability of drought animal
		power/power tiller by using conversion factors;
		• Calculation of requirement of number of tractors
		assuming one tractor per 30 acres and 45 acres of
		irrigated and unirrigated cropped area respectively;
		 Adjustment of tractor potential with land holdings; and Based on the cropping pattern, topography etc. similar
		assessment is made for power tillers, combine Harvesters
		etc.
4	Plantation and	Estimation of additional area that could be brought
	Horticulture	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	 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:

1. Utility

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

1	Bankers	 Provides inputs/ information on exploitable potential vis-avis 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	 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; Information on various schemes of Govt. & Banks.

6. Limitations and constraints

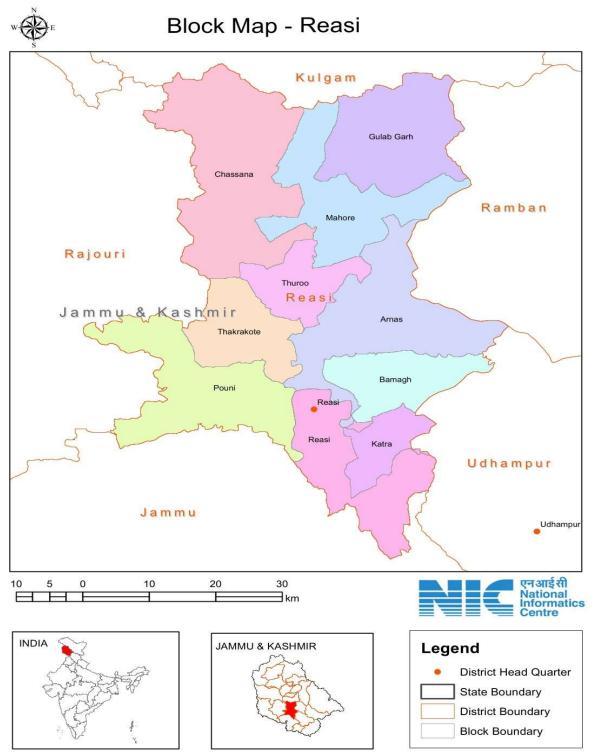
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.



Part A



District Map



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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	33514.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	29117. 77
2	Term Loan for agriculture and allied activities	4396.50
В	Agriculture Infrastructure	242.06
С	Ancillary activities	468.50
I	Credit Potential for Agriculture A+B+C)	34224.83
II	Micro, Small and Medium Enterprises	32784.80
III	Export Credit	0.00
IV	Education	404.00
V	Housing	3180.00
VI	Social Infrastructure	330.00
VII	Renewable energy	66.60
VIII	Others	3380.00
	Total Priority Sector	74370.23



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	26248.94
2	Water Resources	120.16
3	Farm Mechanization	948.38
4	Plantation & Horticulture with Sericulture	680.16
5	Forestry & Waste Land Development	17.28
6	Animal Husbandry – Dairy	3580.78
7	Animal Husbandry – Poultry	183.92
8	Animal Husbandry - Sheep, Goat, Piggery	1024.56
9	Fisheries	490.49
10	Farm Credit- Others	219.60
	Sub total	33514.27
В	Agriculture Infrastructure	
1	Construction of storage	202.40
2	Land development, Soil conservation, Wasteland development	8.16
3	Agriculture Infrastructure - Others	31.50
	Sub total	242.06
C	Ancillary activities	
1	Food & Agro. Processing	306.50
2	Ancillary activities – Others	162.00
	Sub Total	468.50
II	Micro, Small and Medium Enterprises	
	Total MSME	32784.80
III	Export Credit	0.00
IV	Education	404.00
V	Housing	3180.00
VI	Social Infrastructure	330.00
VII	Renewable energy	66.60
VIII	Others	3380.00
	Total Priority Sector	74370.23



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)	1719.00
2	No. of Sub Divisions	9
3	No. of Blocks	12
4	No. of revenue villages	259
5	No. of Gram Panchayats	153

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	Not Available
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	Reasi
3	Agro-climatic Zone 1	Subtropical zone & Sub temperate zone
4	Climate	Sub-Tropical, Intermediate, Temperate
5	Soil Type	Sandy Loam, Clay Loam

3. Land Utilization [ha]

Sr. No.	Particulars	Nos.
Sr. No.	raruculars	NUS.
1	Total Geographical Area	171900
2	Forest Cover	103570
3	Area not available for cultivation	32123
4	Permanent Pasture and Grazing Land	9724
5	Land under Miscellaneous Tree Crops	11268
6	Cultivable Wasteland	5312
7	Current Fallow	150
8	Other Fallow	78



4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	12
2	Critical	О
3	Total	12

5. Distribution of Land Holding

	Classification of Holding	Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	ha	% to Total
1	<= 1 ha	31369	77.60	12048	41.82
2	>1 to <=2 ha	6612	16.36	9096	31.57
3	>2 to <=4 ha	2115	5.23	5575	19.35
4	>4 to <=10 ha	311	0.77	1712	5.94
5	>10 ha	17	0.04	381	1.32
6	Total	40424	100	28812	100

6. Workers Profile [in 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	96.00
2	Agricultural Labourers	4.00
3	Workers engaged in Household Industries	1.00
4	Other workers	44.00

7. Demographic Profile (in '000)

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	314.00	166.00	148.00	287.00	27.00
2	Scheduled Caste	38.00	20.00	18.00	33.00	5.00
3	Scheduled Tribe	88.00	46.00	42.00	86.00	2.00
4	Literate	150.00	94.00	56.00	131.00	19.00
5	BPL	103.00	57.00	46.00	94.00	9.00

8. Households [in 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	55.00
2	Rural Households	49.00
3	BPL Households	22.00

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	259
2	Villages having Post Offices	66
3	Villages having Primary Schools	259
4	Villages having Primary Health Centres	136



Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook 2020-21
1.a Additional Information	District Statistical Handbook 2020-21
2. Soil & Climate	District Statistical Handbook 2020-21
3. Land Utilization [ha]	District Statistical Handbook 2020-21, JK Forest Department Glance 2020-21
4. Ground Water Scenario (No. of blocks)	National Compilation on Ground Water Resources of India, 2023
5. Distribution of Land Holding	District Statistical Handbook 2020-21
6. Workers Profile [In '000]	District Statistical Handbook 2020-21
7. Demographic Profile [In '000]	District Statistical Handbook 2020-21
8. Households [In '000]	District Statistical Handbook 2020-21
9. Village-Level Infrastructure [Nos.]	District Statistical Handbook 2020-21

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	968
2	Primary Health Centres	33
3	Primary Health Sub-Centres	103
4	Dispensaries	19
5	Hospitals	5
6	Hospital Beds	367

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	106
2	Registered FPOs	12
3	Soil Testing Centres	2
4	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	1.70
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	1.47
4	Area irrigated by Canals/ Channels	1.45
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	2.47



13. Infrastructure for Storage, Transport and Marketing:

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1345
2	Railway Line [km]	75
3	Public Transport Vehicle [Nos]	3247
4	Goods Transport Vehicles [Nos.]	3113

14. Animal Population as per Census [in 000' Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	10	1	9
2	Cattle – Indigenous	89	19	70
3	Buffaloes	67	3	64
4	Sheep	297	-	
5	Goat	272	-	
6	Pig			
8	Horse/Donkey/Camel	9	9	
9	Rabbit			
10	Poultry	127		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	7
2	Veterinary Dispensaries	27
3	Animal Breeding Farms	49
4	Dairy Cooperative Societies	10
5	Fish Markets	1

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

		Production		Per cap avai	i l.
Sr. No.	Particulars	Quantity	Unit	Availability	Unit
1	Fish	565.00	MT	4	gm/day
2	Egg	21.00	Lakh Nos.	7	No./p. a.
3	Milk	59534	MT	519	gm/day
4	Meat	2367.00	MT	20	gm/day
5	Wool	355.00	MT	1	gm/day

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	Regional Digest of Statistics 2022-23



11. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Handbook 2020-21
12. Irrigation Coverage ['000 Ha]	District Statistical Handbook 2020-21
13. Infrastructure For Storage, Transport & Marketing	Regional Digest of Statistics 2022-23
14. Animal Population as per Census [Nos.]	20th Livestock Census
15. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook 2020-21 and Regional Digest of Statistics 2022- 23
16. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Respective Departments

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	77.60	77.60	77.60
2	Land Holdings - MF (%)	16.36	16.36	16.36
3	Rainfall -Normal (mm)	1996	1996	1996
4	Rainfall - Actual (mm)	1997		
5	Cropping Pattern	Dual (Maize-Wheat)	Dual (Maize-Wheat)	Dual (Maize-wheat)

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	15060.00	13067.00	11209.00

Table 3: Major Crops, Area, Production, Productivity

		31/03/2022			31/03/2023		31/03/2024			
Sr. No.	Crop	('000	Prod ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	1.21	1.40	1157.00	1.21	1.40	1157.00	1.21	1.40	1157.00
2	Maize	22.72	48.00	2112.68	22.72	48.00	2112.68	22.72	48.00	2112.68
3	Wheat	13.90	28.72	2066.19	13.90	28.72	2066.19	13.90	28.72	2066.19

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.40	0.40	0.40
2	2 Net sown area (lakh ha)		0.24	0.24
3	Cropping intensity (%)	168.07	168.07	168.07

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	34331	34883	35003



2 GLC through KCC (₹ lakh)	14453.00	11929.00	10312.00
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Table 6: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	35567	35567	36371

Table 7: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Health Cards Issued (No.)	5761	4100	

Table 8: Crop Insurance

Sr. No.		Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop I	nsurance Coverage (No.)			8533

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook 2020-21
Table 2: GLC under Agriculture	Lead Bank
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook 2020-21
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook 2020-21
Table 5: KCC Coverage	Lead Bank
Table 6: PM Kisan & Other DBTs	Department of Agriculture
Table 7: Soil testing facilities	Regional Digest of Statistics 2022-23
Table 8: Crop Insurance	Lead Bank

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('000 ha)	1.47	1.47	1.47
2	Gross Irrigated Area ('000 ha)	2.48	2.48	2.48

Table 2: Block level water exploitation status

	able 2. Block level water exploitation status								
Sr. No	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024			
1	Jammu And Kashmir	Rassi	Arnas	Safe	Safe	Safe			
			Ailias						
2	Jammu And Kashmir	Reasi	Bamagh	Safe	Safe	Safe			
3	Jammu And Kashmir	Reasi	Chassana	Safe	Safe	Safe			



4	Jammu And Kashmir	Reasi	Gulab Garh	Safe	Safe	Safe
5	Jammu And Kashmir	Reasi	Jig Bagli	Safe	Safe	Safe
6	Jammu And Kashmir	Reasi	Katra	Safe	Safe	Safe
7	Jammu And Kashmir	Reasi	Mahore	Safe	Safe	Safe
8	Jammu And Kashmir	Reasi	Panthal	Safe	Safe	Safe
9	Jammu And Kashmir	Reasi	Pouni	Safe	Safe	Safe
10	Jammu And Kashmir	Reasi	Reasi	Safe	Safe	Safe
11	Jammu And Kashmir	Reasi	Thakrakote	Safe	Safe	Safe
12	Jammu And Kashmir	Reasi	Thuroo	Safe	Safe	Safe

2001200			
Table Name	Source(s) and reference year of data		
Table 1: Irrigated Area & Potential	District Statistical Handbook 2020-21		
Table 2: Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India, 2023		

Plantation & Horticulture including Sericulture

Table 1: Production and Productivity

		31/03/2022 31/03/2023		31/03/2023		31/0	3/2024
Sr. No.	Crop	Area (000 ha)	Prod. ('000MT)		Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Apple	1.235	1.220	1.235	1.220	1.246	1.240
2	Pear	0.313	0.975	0.313	0.975	0.320	0.955
3	Mango	0.996	1.223	0.996	1.223	1.042	1.055
4	Lemon	0.320	0.348	0.320	0.348	0.320	0.533
5	Sweet Orange	0.872	0.535	0.872	0.535	0.872	0.725
6	Mandarin	0.733	0.565	0.733	0.565	0.733	0.637
7	Guava	0.243	0.890	0.243	0.890	0.288	0.970
8	Indian Gooseberry	0.114	0.095	0.114	0.095	0.114	0.098
9	Indian Jujube	0.115	0.109	0.115	0.109	0.115	0.109
10	Walnut	2.781	6.587	2.781	6.587	2.781	6.582

Table 3: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Production - kg	13494	16238	19718

Sources

Table 1: Production and Productivity	Department of Horticulture
Table 2: Sericulture	Department of Sericulture



Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	103.57	103.57	103.57

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 (₹ lakh)		460.00	2910.00
2	KCC for working capital (No.)		921	6929
3	Finance under group mode (₹ lakh)	NA	NA	NA

Sources

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

Animal Husbandry - Poultry

Table 1: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	127	127	127
2	Broiler Farms (No.)	23	23	23

Sources:

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

Fisheries

Table 1: GLC

S.	Particulars	31/03/2022	31/03/2023	31/03/2024
No.				
1	KCC for working capital (No.)			161
2	KCC for working capital (₹ lakh)			42.50

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Tanks/ Ponds (No.)			12
2	Fish Seed Hatchery (No.)			2



Table Name	Source(s) and reference year of data	
Table 1: GLC	Lead Bank	
Table 2: Inland Fisheries Facilities	Department of Fisheries	

Land Development, Soil Conservation & Watershed Development

Table 1: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: NABARD's interventions	NABARD

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others Table

1: GLC

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

Table 2: Fertilizer Consumption

Sr. No. Particulars 31/03/2022 31/03/2023				31/03/2024
51.110.	1 ai ticulai s	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	830.00	840.00	
2	Pesticides Consumption ('000 kg)	5.00	0.00	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Fertilizer Consumption	Regional Digest of Statistics 2022-23

Agri Ancilliary Activities - Food & Agro Processing & Others:

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	50.00	146.00	167.00



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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	11919.00	20503.00	32687.00
2	No. of units financed	2027	3629	4469

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	-	-	7277
2	Small Units (No.)	-	-	68
3	Medium Units (No.)	-	-	2
4	Udyog Aadhar Registrations (no.)	-	-	7347
5	Handicrafts Clusters (no.)	-	-	-

Table 3: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ enterpreneurs by DIC/ NABARD (No.)	2	4	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank SLBC
Table 2: MSME units - Cumulative	NA
Table 3: Skill DevelopmentTrainings	RSETI

Export/Education/Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	205.00	143.00	232.00
3	GLC under Housing (Rs. lakh)	1792.00	1935.00	1826.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned		16916	



Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Lead Bank
Table 2: Progress under PMAY	Regional Digest of Statistics 2022-23

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹lakh)	2689.00	4554.00	7092.00
2	JLG Bank Linkage (₹ lakh)	-	78.00	78.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (₹ lakh)	0.00	0.00	0.00
3	NRLM (₹ lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	7.74	6.65	9.10

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	2444	2889	3005
3	No. of SHGs credit linked (including repeat finance)	1312	2781	3005
4	Bank loan disbursed (₹ lakh)	2689.00	4554.00	7092.00
5	Average loan per SHG (₹ lakh)	1.39	1.64	2.36
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NRLM Lead Bank
Table 2: Promotional Interventions	NABARD
Table 3: 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.)		16	21
2	Housing Societies (No.)	1	1	1
3	Weavers (No.)	3	3	7
4	Marketing Societies (No.)	4	4	4
5	Labour Societies (No.)			
6	Sugar Societies (No.)	0	0	O
7	Agro Processing Societies (No.)		5	5
8	Others (No.)	18	36	36
9	Total (No)	26	65	74

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.)	22	22	22
2	Multi state cooperative societies (No.)	0	0	0

Source

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



Banking Profile

1. Network & Outreach

		No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
Agency	No. of Banks/ Societies	Total	Rural	Semi- urban	Urban	mFIs/m F Os	SHGs/JLG s	BCs/BFs	Villages	Househol ds
Commercial Banks	17	49	22	27	0	0	3005	120	6	1122
Regional Rural Bank	1	3	1	2	0	0	87	0	84	18333
District Central Coop. Bank	1	4	2	2	0	0	0	0	63	13750
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	0	0	0	259	55000
Primary Agr. Coop. Society	22		-	0	0	0	0	0		
Others		0	0	0	0	0	0	0		
All Agencies	42	57	25	32	0	0	3092	120		

2. Deposits Outstanding

	No. of accounts					Amount of Deposit [₹ lakh]				
Agency	31/03/2022	31/03/2023	31/03/2024	Growt h (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks		348402	349458	0.3	95.3	263578.31	346033.00	357822.00	3.4	97.64
Regional Rural Bank		8220	9969	21.3	2.7	3375.00	3774.00	4128.00	9.4	1.13
Cooperative Banks		8015	7089	-11.6	1.9	4411.69	4476.00	4507.00	0.7	1.23
Others				0	0.0				0	0.00
All Agencies	0	364637	366516	0.5	100.0	271365.00	354283.00	366457.00	3.4	100.0



3. Loans & Advances Outstanding

	No. of accounts					Amount of Deposit [₹ lakh]				
Agency	31/03/2022	31/03/2023	31/03/2024	Growt h (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growt h (%)	Share (%)
Commercial Banks				0	0.0	130995.15	153978.00	182356.00	18.4	98.76
Regional Rural Banks						1033.00	1313.00	1545.00	17.7	0.84
Cooperative Banks	-					663.85	703.00	742.00	5.5	0.40
Others									0	0.00
All Agencies	-					132692.00	155994.00	184643.00	18.4	100.00

4. CD Ratio

Agency		No. of accounts							
	31/03/2022	31/03/2023	31/03/2024						
Commercial Banks	49.70	44.50	51.00						
Regional Rural Bank	30.60	34.80	37.40						
Cooperative Banks	15.00	15.70	16.50						
Others	0	0	o						
All Agencies	48.90	44.00	50.40						

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

	Cumulative up to							
Agency 31/03/2024								
	PMJDY	PMSBY	PMJJBY	APY				
Commercial Banks	83250	94985	36896	4664				
Regional Rural Bank	4769	6976	2692	371				



Cooperative Banks	0	0	0	0
Others				
All Agencies	88019	101961	39588	5035

6. Performance on National Goals (outstanding advances)

	31/03/2024											
Agency	PrioritySector Loans		Loans to Agr. Sector		Loans to We Sections	aker	Loans under Scheme		Loans to Women			
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans		
Commercial Banks	94570.62	51.09	14304.44	7.80	34533.43	18.90		0.00	15973.00	8.80		
Regional Rural Bank	1022.28	66.20	366.99	23.80	510.00	33.00		0.00	426.00	27.60		
Cooperative Banks	552.10	74.40	198.57	26.80	198.57	26.80		0.00		0.00		
Others		0		0		0		0.00		0.00		
All Agencies	96145.00	52.10	14870.00	8.10	35242.00	19.10	0.00	0.0	16399.00	8.90		

7. Agency-wise Performance under Annual Credit Plans

	31/03/2022			;	31/03/2023					
Agency	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Avg. Ach [%] in last 3 years
Commercial Banks	65841.22	29339.00	44.60	76697.71	38081.44	49.70	78708.71	48471.16	61.60	52.00
Regional Rural Bank	4343.46	886.00	20.40	4777.77	794.66	16.60	4777.77	942.43	19.70	18.90
Cooperative Banks	6212.32	1.00	0.00	6833.52	23.90	0.30	6833.52	137.41	2.00	0.80
Others			·							0.00
All Agencies	76397.00	30226.00	39.60	88309.00	38900.00	44.00	90320.00	49551.00	54.90	46.20



8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023			Avg. Ach [%]		
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]		Ach'ment [₹lakh]	A alalma amt	in last 3 years
Crop Loan	29766.00	14453.00	48.60	32952.00	11929.00	36.20	34463.00	10312.00	29.90	38.20
Term Loan (Agri.)	11203.00	607.00	5.40	16386.00	1138.00	6.90	16885.00	897.00	5.30	5.90
Total Agri. Credit	40969.00	15060.00	36.80	49338.00	13067.00	26.50	51348.00	11209.00	21.80	28.40
MSME	14002.00	11919.00	85.10	15402.00	20503.00	133.10	15402.00	32687.00	212.20	143.50
Other Priority Sectors*	21426.00	3247.00	15.20	23569.00	5330.00	22.60	23569.00	5655.00	24.00	20.60
Total Priority Sector	76397.00	30226.00	39.60	88309.00	38900.00	44.00	90319.00	49551.00	54.90	46.20

9. NPA Position (Outstanding)

Broad Sector	31/03/2022				31/03/2023		31/03/2024			Avg. NPA [%] in
	Total o/s [₹ lakh]	NPAamt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPAamt. [₹lakh]	NPA %	Total o/s [₹lakh]	NPAamt. [₹ lakh]	NPA %	last 3 years
Commercial Banks	130995.15	1868.00	1.40	153978.00	1305.00	0.80	182356.00	1292.00	0.70	1.00
Regional Rural Bank	1033.00	176.00	17.00	1313.00	81.00	6.20	1545.41	92.00	6.00	9.70
Cooperative Banks	663.85	441.00	66.40	703.00	351.00	49.90	742.29	304.00	41.00	52.40
Others										
All Agencies										

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

Source(s	Source(s)							
1	Lead Bank (DLRC March 2024)							
2	Agenda UTLBC for March 2024							
3	Cooperative Bank and RRB							



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 Indian agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

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

- (Virtually Integrated System to Access Agricultural ii. Vistaar Resources): Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.
- iii. JanSamarth Portal: JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

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

- **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 $\ensuremath{\not\sim} 20$ 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

- i. **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.
 - ii. **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).
 - iii. **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.
 - iv. Credit-linked subsidy schemes of GoI
 - **iv.a.** 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.
 - **iv.b. 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.

v. Interest Subvention Schemes of GoI

- v.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 $\stackrel{?}{\stackrel{?}{\stackrel{}{\stackrel{}}{\stackrel{}}{\stackrel{}}}}$ 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.
- v.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.

v.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.

vi. 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.

vii. 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:

- a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- b. 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.
- c. Pilot Project: Real-time banking solution for SHGs (Money Purse Application).
- d. 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.
- e. 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.

viii. Financial Inclusion

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

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



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

ix. Farm Sector Development:

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.

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.

- 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.
- 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.
- 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.

x. 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).

xi. Off Farm Sector Development:

- 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.
- 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 "awayday" i.e. one day trip without night stay.

xii. 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.



xiii. 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

Policy Initiatives – State Govt. (including Cooperatives)

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

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

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

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

1. State Budget

1.1. Important Announcements

- New initiative for development of infrastructure and basic amenities in 12 offbeat 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 "World's 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 selfemployment, 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.

1.2. 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.

1.3. 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.
- ₹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.

2. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/ Handloom Sector:

Wool Processing, Handicraft 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 ₹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 ₹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 promote backyard poultry, increase the local production, poultry diversification, sustainable commercial broiler laver production, and 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.
- 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

Reasi district is having mountainous terrain and the agriculture in the district is mostly rain fed with around 1474 ha of net irrigated area. The prevailing climatic conditions allow crops like wheat, maize, paddy in most parts of the district. About 94% farmers in the District are small and marginal and agriculture here is mostly of subsistence nature. The Agriculture department has taken proactive measures by distributing HYV seeds to bring new area under cultivation of crops. GoI launched PM Kissan Samman Nidhi scheme in FY 2018-19, wherein, all small and marginal farmers get up to 6000/- per year as minimum income support. In District Reasi, 36371 farmers are registered under this scheme. For the FY 2024-25, national target of ₹27.50 lakh crore has been set for agricultural credit. In District Reasi, the crop loan target for banks as set by the lead bank for the FY 2024-25 is ₹28277.21 lakh. As per latest Situation Assessment Survey of Agriculture Households conducted by NSO, J&K ranks 5th in average monthly income per agriculture household (18918). There are 40424 land holdings in the district of which number of families covered under PM Kissan are 36371. As on 31.03.2024, active KCC Crop loans in the district are 35003, although the KCC crop has been issued to 39186. During 2023-24, ₹10312 lakhs been disbursed as KCC Crop loan.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Organic farming is emerging as an attractive method keeping in view the health and environmental benefits. As per information available, under Paramparagat Krishi Vikas Yojna (PKVY) organic clusters is being created at village Sersundwan, Block Bhomag by the Department of Agriculture. The department has three seed multiplication farms at Gran Walla, Suketar and Channa where seed multiplication is done for Till, Wheat, Mash, Mustard, Fodder, Peas, Lentil, etc. The department has 106 sale centres (permanent & temporary) for seed, fertilizer. Farmers have shown interest in organic farming and cash crops like vegetables, being more remunerative, but monkey menace in some areas is cause of concern. The GoI has launched a scheme to promote 10000 FPOs in the country in five years starting 2020-21, covering each block. Till date, FPOs have been promoted in 10 blocks. The UT Government initiatives and the budgetary support under UT Programs of HADP (Holistic Agriculture Development Program (HADP) and JKCIP (Competitiveness Improvement of Agriculture & Allied Sectors Project (JKCIP) shall aid the development in the sector.



2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Agricultural growth depends upon various factors. Irrigation is one of the most critical factor that fosters agricultural growth by reducing uncertainties. Hence provision of irrigation facilities is indispensable to enhance agricultural productivity and to ensure better living standards. India, with 2.4% of the world's total geographical area and 18% of the world's population, has only 4% of the world's total fresh water resources. As per Central Ground Water Boards assessment in 2017, nearly 90% of the groundwater extracted annually went towards agriculture. Further water use efficiency for irrigated agriculture has remained low in India, necessitating the promotion of micro irrigation methods like drip and sprinklers under Per Drop More Crop initiative. The district has a net sown area of 24088 ha and the net irrigated area is 1474 ha

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The district does not have any major irrigation project. The district is mainly rainfed. The net irrigated area in the district is 1474 ha against net sown area is 24088 ha The main source of irrigation is surface water especially canals, springs, tanks which have a major share in irrigation. There are various seasonal rivers flowing through the district. The long term average annual rainfall in the district is 2050 mm. The status of micro irrigation (sprinklers and drip irrigation) is in nascent stage in Reasi and in the UT. As per Directorate of Economic Statistics, in J&K, as on 31.03.2020, only 93 Ha area is covered under Drip irrigation and 57 ha is under sprinkler irrigation. The Honble Finance Minister in the Budget 2017-18 had announced setting up of the Micro Irrigation Fund in NABARD with an initial corpus of 5,000 crores. The same is now doubled to 10000 crores. It is envisaged to extend loans to State Governments for financing of sprinkler/drip irrigation systems, piped water supply and other such measures.



2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization plays a major role in crop production. It has the potential to expand production, improve timeliness of operations, better utilization of irrigation potential and infrastructure and alleviate drudgery in agricultural operations. Reasi is a hilly district where the average land holding size is 0.71 ha and about 94% farmers in the district are small and marginal. The use of smaller machines like power tillers, in the hills shall enhance effectiveness and increase farm income. The farm mechanization can help to enhance the overall productivity and production with the lowest cost of production which will help in increasing the farmers' income. The farm mechanization has remained restricted largely to use of tractors due to lack of awareness about other attachments and small farm machines. Even the use of power tillers is not popular in Reasi given the small size of land holdings and hilly & difficult terrain. The concept of farm machinery banks has recently started percolating in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Kisan Khidmat Ghar (KKG) is a visionary project under the Holistic Agriculture Development Programme (HADP). It serves as a one-stop solution for agriculture and allied sectors, providing a comprehensive range of services to farmers at the Panchayat level. Till date, 75 KKGs have been set up in District Reasi, which shall be very helpful to the farming community in the long term. Further, in order to promote various agricultural implements and machines available to farmers, subsidy @ 25%to 50% of the cost of equipment/machine with permissible ceiling limits is made available to all category of farmers under various schemes of the Department of Agriculture and Cooperation such as Macro Management of Agriculture, National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), National Horticulture Mission (NHM), etc.



2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Indian horticulture sector with a produce of 311 MMT exceeds production of food grain. There are around 7 lakh families comprising of about 33 lakh people which are directly or indirectly associated with horticulture. Area under fruits in J&K is 3.41 lakh hectares as on 31.03.2022. The District has about 8718 ha area under horticulture crops with a production of 13926 MT. The district has five departmental nurseries. The temperate as well as sub-tropical climate of district offers immense scope for plantation and horticulture activities. The agro climatic conditions of the district are suitable for growing fruit crops like, Apple, Apricot, Plum, Peach, Walnut, and Vegetable etc. The growers are having limited fruit plantations at their farm. There is good scope for establishing and developing orchards on commercial scale. Nature has bestowed the district with rich climatic conditions conducive to fruit crops of this hilly zone. The major fruit crops in the district are mango, citrus fruits, litchi, apple, guava, walnut etc.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 5 nurseries under horticulture department namely Pouni, Dagozibagh, Kalijugbagh, Hunder and Acheralla. There is huge potential for bringing additional area under horticulture crops cultivation. The Horticulture department has the requisite expertise and the mechanism to disseminate information to farmers. Under various schemes, the department has provided farm equipment to farmers viz; Custom Hiring Centres, Tractors, Chainsaw, Power Tiller, Pack House, Bore well, Solar driers and micro irrigation equipment, etc. Various subsidy scheme under MIDH, CAPEX, AIF, PMDP, PMFME, etc., are being promoted in the district. The department has introduced high density fruit plantation in certain pockets and the same is being implemented further. The same shall have good effect on the fruit production in the district.



2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forest by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items. Trees and vegetation are basic requirements for a clean environment, healthy living and sustainable agricultural production. As per National Forest Policy 1988, one-third of the total geographical area (20% for plains and 66% for hilly areas) should be under tree cover. In the district, 1035 sq km is the forest cover as per the Digest of Statistics 2022-23, which constitutes about 60% of the geographical area. In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species etc. The available wasteland in the district could be used for dry land horticulture development and for fuel, timber, silvi pasture and fodder tree crops. In addition, there is also some scope for diversification of agriculture to agro-forestry. Other species that can attract institutional credit are Sagwan, Poplar, Eucalyptus, Jatropha, Bamboo and Mulberry.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department is the nodal agency for forestry and wasteland development in the district. The department is represented by one Divisional Forest Officer, who is assisted by Forest Range Officers and Forest Guards. The Department is providing free technical guidance and supplying quality planting material at subsidized rates to the farmers. For production and supply of plants, the department has established two forest nurseries in the district. There are not many wood based industries in district.



2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is the most important economic activity followed as a subsidiary occupation in the district as well as in the UT. The total livestock in J&K is 83.25 lakh and poultry population is 73.66 lakh. Total bovine population of J&K is 31.45 lakh. About 13 per cent of gross domestic product of the UT is contributed by Animal Husbandry sector. The farmers prefer crossbred cows and graded murrah/buffaloes due to higher milk vield. In District Reasi there are 99,000 cattle, 67,000 buffaloes and 1,27,000 poultry birds (2019 livestock census). India is currently the largest milk producing country in the world. As per Union Budget 2020-21, Government has set a target of doubling milk processing capacity by 2025 and to raise milk processing capacity to 108 MMT from the current level of 3.50 MMT. Further it intends to eliminate Foot and Mouth Disease by 2025. The milk production in the district is estimated at 59354 MT. A big portion of the cattle in the district are of indigenous origin and milk yield from these cattle is low. Inadequate supply of green and dry fodder is one of the key concern in dairy farming. As per National Institute of Animal Nutrition and Physiology (affiliated to ICAR) during 2015, deficit in availability of dry fodder and green fodder was to the extent of 21% and 26% respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Dairy Development activity is being undertaken as an allied occupation and milk animals have played an important role in the economy of the district in the form of milk, milk based products, vermicomposting, etc. The financing is at present limited to small units of one-two animals. The district, however, offers good infrastructure in terms of availability of milk cattle, veterinary facilities, milk procurement and enterprising farmers. The UT Government has launched a comprehensive Milk Policy-2020 for the overall development of the dairy sector in the UT. National Artificial Insemination Program (NAIP) was launched in India in September, 2019, wherein, the increase coverage of artificial insemination in cattle from 30% to 70%. It aims to upgrade bovine breeds to enhance milk production. It was launched in J&K, too in FY 2019-20. District Reasi recorded 17409 artificial inseminations in the FY 2022-23. The UT of J&K is implementing subsidy scheme, namely, Integrated Dairy Development Scheme (IDDS) 2022-23 for establishment of dairy units, infrastructure creation, transportation system, etc., where in subsidy component is up to 50% of the unit cost. 46 units are reportedly sanctioned under IDDS in 2023-24. The breed specific to the district may be promoted keeping in view the J&K Livestock Breeding Policy, 2019.



2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry provide humans with companionship, food and fibre in the form of eggs, meat and feathers. Many people love to raise chickens and other poultry species at farm houses. Others just love to raise them for backyard pets and for fresh eggs every day. There is a large commercial chicken industry that provides us eggs and meat. Poultry products are in huge demand in & around J&K because chickens and other poultry can be reared in most parts of the UT of J&K. Eggs and chicken are important dietary items of the people of J&K as well as for army and the demand is growing up day-by-day. A major portion of demand is met from Jammu district and State of Punjab, thereby offering a large scope for development of this activity in the district. The poultry population of Reasi district is 1.27 lakh. The new scheme on KCC, working capital for poultry units may be implemented for existing units. J&K has adopted Poultry Policy, 2020 for the overall development of the sector through incentives and subsidies.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

As per the latest statistics available, total poultry population is 1.27 lakhs birds in the district. The district has 02 Govt Poultry Farms/ Poultry Development Centres, 23 private poultry broiler farms, 01 Poultry Demonstration Centre, 1 Poultry Training Centre. Total egg production is approximately 21.48 lakh and poultry meat production is 18.48 MT in the district. There are about 23 private broiler units existing in the district. About half of the units have the capacity between 1000 to 2000 birds while others have less than 1000 birds. The department supplies day old chicks to the poultry farmers through its centres, in order to support the supply chain and promotion of poultry among the farmers.

Integrated Poultry Development Program 2022-23 of JK Government provides various incentives for setting up of commercial poultry units like capital investment incentive upto 50%, 50% incentive on insurance premium and DG sets, etc. National Livestock Mission having a Sub-mission on Breed Development of Livestock and Poultry is being implemented by GoI, wherein the beneficiaries can avail a subsidy upto 50%, under various categories for setting up units. NABARD has supported the infrastructure creation of Poultry Demonstration Centre in the District at Arnas under Rural Infrastructure Development Fund for ₹39.17 lakhs. Such infrastructure creation support may be availed by the department for further development of Poultry in the District.



2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

This activity is one of the preferred occupations in the district and is generally taken up by small/marginal farmers and the landless labourers besides the Bakarwal and Gujjar communities, who are traditionally well versed in rearing of sheep/goat. Agro climatically the district offers good scope for the development of sheep & goat. This activity does not require regular supply of feed and animals can survive on natural grazing. The district has permanent pastures and grazing land including high altitude pasture lands. The shepherds move with their flock to high land pastures during summer and return to plains in winter. Sheep are reared for wool and meat purpose. The UT of J&K stands at 6th position in India in Sheep population at 32 lakhs and in population of goat J&K stands at 15th position with 17.22 lakh goats. The total number of sheep and goat in the district are 2.97 lakh and 2.72 lakh respectively (2019 livestock census). GoI has set a target to eliminate Ovine Rinderpest (of sheep and Goat) by 2025.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

As per data available, in Reasi, the department of sheep husbandry is assisted with 1 District Sheep Husbandry Officer, 2 Sub Divisions, 16 Block Veterinary Assistant Surgeons, 49 Sheep Extension Centres/First Aid centres. The district Reasi is reported to have 7790 sheep/goat farmers. The mutton production in the district in 2023-24 was 23.37 lakh kg and the wool production for the same period was 3.55 lakh kg. Under Integrated Sheep Development Scheme (ISDS) 74 units have been established in the FY 2023-24. While 20 units were set up under Tribal Sub Plan and 19 units set up under HADP in the same period. The UT of J&K has launched Integrated Sheep Development Scheme, providing 50% subsidy for establishment of Sheep/Goat units and on procurement of shearing machine and the other equipment. It also has a provision for setting up of sheep/goat unit, free of cost under participatory mode. National Livestock Mission (NLM) having a component Establishment of Entrepreneur for breed development in small ruminant sector (sheep and goat farming): implemented by Ministry of Fisheries, Animal Husbandry and Dairying Department of Animal Husbandry and Dairving GoI from 2021-22, wherein the beneficiaries can avail up to 50% back ended subsidy on capital cost. NABARD has in the past supported the infrastructure creation for two Sheep extension Centres in the District for ₹45.93 lakhs under Rural Infrastructure Development Fund.



2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector encompasses exploitation of fish production from fresh water sources. Most importantly, it is the source of livelihood for a large section of economically backward population of the country. As the district is not endowed with a coastal line and is bound by land on all sides, the activity is confined to inland fish farming in the district. Inland fisheries cover mainly fresh water fish culture and fresh water prawn culture. Inland fishery includes fish farming in ponds, tanks, lakes and other suitable water bodies. The major rivers flowing in the district are Chenab, Ans, Rud, Anji, Pai, and Pouni Tawi. Union Budget 2020-21, targets for fish export of 1 lakh crore by 2024-25. PM Matsya Sampada Yojana aims to target investment of 6,000 crore to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies, and expand the market. On the lines of KCC Crop, KCC Animal Husbandry and Fisheries has been introduced for the fish farmers, which shall be of great help in the management of fish ponds. About 161 KCC loans in fisheries have been reportedly issues as on 31.03.2024 for ₹42.50 lakhs in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In the district, 815 licence holding fishermen are registered with the Department. The department is operating Anji Fish Farm and Thanpal Farm which produces seed stock for release into the water bodies. The total fish production (private catch) is about 5654 qtls in the district. There are about 12 active fish culture farmers in the district. The GoI scheme PM Matsya Sampada Yojna (PMMSY) which is being implemented wherein the subsidy under various component to individuals is available @ 40% for General, 60% for SC/ST and women categories. The scheme will help in creating a suitable base of fisheries sector in the district.



2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

The district has agriculture based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. Mules are the only source of transportation in hilly areas of the district and also used in Katra and Shiv Khori to ferry pilgrims. In view of the restrictions on the number of mules on the track to Mata Vaishno Devi, the bank credit to this sector is negligible.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The use of two wheelers by milkman who deliver milk to houses and even by farmers, has developed as prospects for the credit delivery to farmers. The district has a number two wheeler sale and service points.



2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An Integrated Farming System (IFS) is defined as a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. The advantages of IFS are indicated below: Soil fertility and enhancement through organic waste recycling and sustainable farm income Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner. Higher food production to equate the demand of the exploding population. The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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.



2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

India has an estimated capacity of 162 million metric tonne of agri-warehousing, cold storage, reefer van facilities, etc. Storage Godowns and Market yards are an integral part of any economic development. It is the infrastructure that brings about additional value and help to prevent losses of perishable items and these are generally funded partly out of budgetary resources. The Working Group on Perishable Agricultural Commodities had estimated the actual post-harvest losses at about 30 percent of the produce due to mishandling of the produce, improper storage facilities, and improper means of distribution and seasonal over production. Some of the infrastructure that are essential in reducing post-harvest losses are cold storages (mostly for perishable agricultural and horticultural produce), rural godowns, market yards etc. The district has 10 stores under Food & Supplies Department being operated under rent or ownership basis along with 208 fair price shops. The District has one Godown of the FCI at village Kheral Block Pouni, on hired basis with a capacity of 7500 MT constructed under the subsidy scheme of AMI as sub scheme of ISAM.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Maize, paddy, wheat, vegetables and pulses, etc., are the major crops cultivated in the district with a grossed cropped area of 40485 ha The nature of farming in the district is mostly subsistence with low productivity that may addressed on priority. There is also a provision of subsidy on capital investment for developing marketing and storage infrastructure.

The various kinds of assistance on setting up a cold storage can be had from National Horticulture Board (NHB), Agriculture Infrastructure Fund (AIF), National Horticulture Mission (NHM), Small Farmer Agri-Business Consortium (SFAC) assistance to cold storage, Agricultural and Processed Food Products Export Development Authority (APEDA) assistance for cold chain, etc. GoI has approved the continuation of Agriculture Marketing Infrastructure (AMI) scheme, a subscheme of Integrated Scheme of Agricultural Marketing (ISAM), for upto 31.03.2026. The scheme is demand driven and the assistance is available to Individuals, farmers, Group of farmers/growers, Agri-preneurs, Registered Farmer Produce Organizations (FPOs), Cooperatives, and state agencies etc. Agriculture Infrastructure Fund (AIF) is a medium-long term debt financing facility for investment in viable projects for postharvest management infrastructure and community farming assets through interest subvention and credit guarantee.



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 with steep slopes. Soil and water conservation problems arise mainly due to misuse of irrigation water. The need of soil and water conservation arise mainly due to the problems of seepage, loss of water, nutrients, salinity, depletion of water table and pollution of ground water resources The district, being the hilly area, there is need for land levelling/scrapping to make it suitable for agriculture purpose.

2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is the nodal Department for land development activities. Tractors, bulldozers and other machinery required for land development works are available in the district. The district has an area of 5312 ha categorized as cultivable wasteland. Integrated Watershed Development Programme (IWMP) is being implemented in the district. Creation and renovation of farm ponds, check dams, nullah bunds, percolation tanks, ground water recharge structures, etc. at various designated areas under IWMP. Organic farming is being promoted by the department of agriculture and horticulture under various schemes. NABARD has also sanctioned a Watershed Development Program in FY 2023-24 in Panchayat Kothian, Block Pouni aiming for soil and water conservation measures in about 1000 Ha area. Its initial phase is under process for about 100 ha area.



2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agricultural products paving way for organic farming into a potential business. For promotion of organic farming identification of potential areas and crop is crucial, its mainly used for fruits, vegetables, spices, medicinal plants etc. A holistic approach involving integrated nutrient management, integrated pest management, enhanced input use efficiency and adoption of region specific promising cropping systems may be included in the farming strategy. The preparation of vermicompost using suitable species of earthworm is an easy way to make compost using the animal dung and the farm waste. The same is being done by some farmers in the district on a small scale. GoI envisages to promote organic, natural and integrated farming. Organic farming portal is planned to strengthen online national market of organic products. The measure will not only conserve fertility of land, but will also reduce burden of subsidy on fertilizers on government (estimated at 80,000/- crore in 19-20).

2.1.1.1 Infrastructure and linkage support available, planned and gaps

At present some people in the district are making vermi-compost manure for their own use, mostly at small level without bank finance. The department may promote the commercial production of vermi-compost in the district with bank finance. There need to popularize vermi-compost units and use of organic manure/biofertilisers in a big way. Promotion and livelihood options for organically grown medicinal and aromatic plants.



2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food Processing includes process under which any raw product of agriculture, dairy, animal husbandry, meat, poultry or fishing is transformed through a process in such a way that its original physical properties undergo a change with larger shelf life. Most processing in India can be classified as primary processing, which has lower value-addition compared to secondary processing. India processes less than 10% of its total output. As per an estimate, in India, the processing for fruits and vegetables is at 2%, for poultry at 6%, but processing is higher for meat at 21% and marine at 23%. Setting up agro-processing units in the producing areas will reduce wastage of horticultural produce, increase value addition and create offfarm employment in rural areas. The district has a number of products like mango, amla, turmeric, walnut, apple, etc., that may be taken up for further processing. The district has good number of women SHGs, especially under NRLM (UMEED in J&K), which are already engaged in agro processing activity on a small scale, that may be further taken up with the help of PM Formalization of Micro Enterprises Scheme launched by GoI. The Department of Horticulture is the nodal department in the scheme in the districts.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

There is a good area under cultivation of Mango, Apple, Citrus, and Walnut. The produce from these may be processed to increase the income levels and to reduce wastage. Spices is the focus product for the District Reasi under One District One Product scheme. There are some food processing units being run mostly in the area of Katra, Panthal, etc., involved in the making of pickle, masala tikki, jam, jellies, etc. The people are also working individually from homes in this sector, on relatively small scale. As per the Ministry of Food Processing, womens share of employment in registered food processing industry is at 12.6% of the total employment, whereas in the unregistered industry the share is almost double at 24.7%. This sector holds strong potential for employment generation for women. The women mobilized under NRLM (Umeed) may be channelized in this industry. Training & capacity building arrangements for the development of entrepreneurship in this sector shall be critical. The benefits availed under PM Formalization of Micro Food Processing Enterprise Scheme (PMFME) shall have great effect on the overall industry scenario in the district.



2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The Primary Agricultural Credit Societies (PACS) are a village level banking structures which works as sale points of fertilizers, seeds and providing loans to its members. There are reported to be 22 PACS registered with JCC Bank. A GoI Program on Computerization of PACS is going on in the district. Further GOI Program on promotion of 2 lakh new multipurpose PACS has also been initiated in the FY 2024-25. In order to develop and support agricultural development its ancillary services and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses, the GOI is implementing a scheme of Agriclinics and Agribusiness centres. PMJDY (Pradhan Mantri Jan Dhan Yojna) has helped a lot in the objective of financial inclusion. There are 88019 PMJDY accounts opened in the district as on 31.03.2024.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The SC/ST/OBC development corporation is functional in the district and provides easy loans to the select group of society for its development through financial support. The subsidy scheme namely Agri-Clinics and Agri-Business Centres (ACABC) Scheme, is available for setting up of Agri Clinics and Agri Business Centres for Agriculture Graduates, Diploma holders, etc. National Institute of Agricultural Extension Management (MANAGE) provides training to eligible candidates, through Nodal Training Institutes (NTIs) and motivate them for setting up of Agri-Clinics and Agri-Business Centres. One such NTI is Career Park Trust, Budgam, Kashmir. Promotion of training from Manage for agri clinics and agri business centres may be promoted. The subsidy component is 44% in J&K under ACABC scheme may need to be harnessed. ACABC scheme is being implemented by the MoAFW, GoI to support Agri Clinics and Agri Business Centres. There are reported to be 22 PACS registered with JCC Bank. A GoI Program on Computerization of PACS is going on in the district. Further GOI Program on promotion of 2 lakh new multipurpose PACS has also been initiated in the FY 2024-25.



Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The district Reasi lacks in major industrial activity due to hilly terrain and poor railway network. There are 6 Handicraft Training Centres and 1 Handloom training Centre, 2 ITI, 1 Polytechnic college in the district. Support services are also available from DIC, DRDC, Handicraft Department, Handloom Department, and KVIB. There are two industrial estates in Reasi one at Gram More which is developed in 70 kanal land. The other site is identified at Nambla, Vijaypur to be developed on 1500 kanal land. For the development of MSME sector various departments are working viz; DIC, KVIB, ITI, major departments and training centres which sponsor various loan applications to banks. In the FY 2023-24, banks sanctioned loans worth ₹ 327 crores as compared to ₹ 205 crore sanctioned in FY 2022-23. The district has a major freligious tourist destination town of Katra, the base station for Mata Vaishno Devi Shrine. As per an estimate about 1.25 crore people visit annually to the shrine. This tourist population offers an immense scope of business activities.

3.2 Infrastructure and linkage support available, planned and gaps

In the FY 2023-24, bank sanctioned 107 units under PMEGP (KVIB), 255 units under PMEGP (DIC) and 34 units under JKREGP scheme (of KVIB). Rural Self Employment Training Institute (managed by SBI) is providing various employment oriented training programs. Since inception (i.e. 23.03.2011), RSETI-Reasi has conducted 126 programs having trained 4243 candidates out of which 2538 have been settled as on 30.09.2024. While in the FY 2023-24, RSETI trained 404 candidates in 14 batches.

In 2022-23, NABARD funded JKRLM for skill development training of 90 women SHG members under Livelihood Enterprise Development Program (LEDP) for Woolen Knitting. NABARD has also sanctioned a Rural Mart for an SHG Federation at Block Katra. NABARD also provided fund support for skill development for the SHG members under MEDP (Micro Entrepreneurship Development Program) on Grass based Handicrafts in the FY 2022-23, for 60 trainees. In FY 2023-24 NABARD sanctioned budget for skill development of 120 SHG members in Jute Products. Also in FY 2023-24, NABARD sanctioned grant support for skill development training to Supertech Computers institutions in the District for two SDP programs, one on Business Correspondents and the other on Financial Accounting.



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 district is primarily an agriculture and tourism based economy without much industrial activity. 70% of population is directly or indirectly engaged in agricultural and allied activities predominantly having Small Land Holdings. Focus has been shifted to Product Based Approach, besides initiating assertive market-oriented programs relevant to the agro-climatic scenario for helping farmers to become an Agricultural Entrepreneur. As per latest Situation Assessment Survey of Agriculture Households conducted by NSO, J&K ranks 5th in average monthly income per agriculture household (18918). As such there is little scope of merchandise export.

4.1.2 Infrastructure and linkage support available, planned and gaps

The economy of the district is primarily dependent on the agriculture and allied activities aided by the religious tourism sites of Mata Vaishno Devi, Shiv Khori and other. The farming is mostly of subsistence nature. The promotion of high density apple / ultradensity apple of higher yields may be promoted over a period of time so as to create a suitable number of orchards and quantum of production over the years, which may result in apple export from the district. Further the Lithium deposits found in village Salal, Block Arnas in the District may take the district forward in the export sector in the years to come.

Credit Potential for Education

4.2.1 Status of the Sector in the District

Education continues to remain a top priority for the Government of India with rising budgetary allocations. India is one of the largest and complex school education systems in the world. Samagra Shiksha - an overarching programme for the school education sector extending from pre-school to class 12 with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, Department of Higher Education and Indian Banks Association (IBA). The Union Budget of 202425 allocated 148 lakh crore for education, employment, and skilling. As per RBI Guidelines, loans to individuals for educational purposes, including vocational courses, not exceeding 20 lakh will be considered as eligible for priority sector classification.

As per the Model Education Loan Scheme adopted by the IBA, the banks can finance up to 100% of the loan depending on the amount. Currently, for loan up to 4 lakh, there is no margin money required. Presently, the banks do not ask for any collateral or third-party guarantee for loan up to 4 lakh. For loans above 4 lakh up to 7.5 lakh, a third-party guarantee is sought by banks. A collateral is asked for loan exceeding 7.5 lakh. Simple interest to be charged during the study period and up to commencement of repayment. The repayment moratorium provided is Course period plus 1 year or 6 months after getting job, whichever is earlier.



4.2.2 Infrastructure and linkage support available, planned and gaps

The district has 01 Government Degree College. The district also has Shri Mata Vaishno Devi University at Kakryal. There are about 123 higher secondary schools in the district. 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. In FY 2023-24, 79 cases of education loans were disbursed in the district amounting to ₹232 lakh against the ACP target of ₹745 lakh.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per revised priority sector guidelines, following housing loans qualifies under priority sector; Loans to individuals up to $\stackrel{?}{\sim}35$ lakh in metropolitan centres (with population of ten lakh and above) and loans up to $\stackrel{?}{\sim}25$ lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres, does not exceed $\stackrel{?}{\sim}45$ lakh and $\stackrel{?}{\sim}30$ lakh, respectively. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject dwelling units per carpet area of not more than 60 sq. m.

Loans for repairs to damaged dwelling units of families up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres. Housing is one of the primary need of the humans, as everyone wishes to have one's own house. Housing and construction activity holds immense potential for absorption of labour and it in turn gives impetus to other industries like brick, cements, steel, etc. Various schemes like PMAY(Rural), PMAY (Urban), etc., are run by GoI. District Urban Development Agency (DUDA) is the nodal agency looking after the urban housing loan applications.

4.3.2 Infrastructure and linkage support available, planned and gaps

Necessary infrastructure in the form of cement, steel, brick, timber and other building materials are readily available in the district. The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector in the recent past. In the FY 2023-24, ₹1826 lakhs have been disbursed under priority sector housing loan, against the target of 7717 lakhs. As part of the mission of Housing for All by 2022, the Union Government is implementing Pradhan Mantri Awas Yojana Gramin (PMAY-G) and Urban (PMAY-U). For generating employment in rural areas, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been integrated with the PMAY-G.



Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District:

Infrastructure is an umbrella term for many activities which forms the basis for sustainable development of any developing society. For sustainable economic and social development, basic amenities need to be created on the basis of which further investments for creation of new assets could be made. From the banking point of view, credit absorption capacity of the population in an area, largely depends on adequacy of infrastructure support available for taking up investment and production activities. Infrastructure includes availability of amenities/services like irrigation structures, dams, roads, bridges, piped water supply, sanitation & sewerage, solid waste collection & energy, market yards, education, health, communication, information technology, power, telecommunications, etc. Investment in rural infrastructure (a) creates new economic opportunities and activities; (b) generates additional employment and income; (c) facilitates and improves delivery of other rural services; and (d) enhances democratic processes and skills among rural poor. In District Reasi NABARD has financed various rural infrastructure projects viz, roads, bridges, irrigation, health institutions, veterinary centers, etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

There are various infrastructure development programs and agencies located in the district, with office of XENs of Roads & Buildings (R&B), Jal Shakti Department, Irrigation Department supported by various contractors. NABARD has been instrumental in providing the funding the projects under Rural Infrastructure Development Fund (RIDF). Over the period various projects have been funded in District under RIDF viz; Roads, Bridges, PHC, Veterinary Centres, Irrigation Canals, Poultry Centres, Water Supply Schemes, etc. Besides, RIDF budget is also available to the district from JJM, MGNREGA, PMGSY, etc.

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

With the increase in the pace of creation of Rural Infrastructure under RIDF like Roads, Bridges, Irrigation Channels, Water Supply Schemes, Schools, Hospitals, etc., the lives of the rural population are being relieved from the hardships, especially in the hilly districts like Reasi. The mobility of people for education, employment, medical treatment, etc., also eases and the same ultimately results in more economic opportunities and scope for development.



5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Though all types of infrastructure development are aimed at improving the standard of living of the people, there are certain types of investment which have a direct bearing on the social lives of the people, especially in the rural areas. Investments in schools, health centres, drinking water and sanitation facilities are examples of some such sectors, which can be termed as Social infrastructure. Though investment in this sector has been the prerogative of the Government, the gap between the demand for and supply of this infrastructure requirement has been widening over the years. This chapter attempts to make an estimate of the potential under social infrastructure sector that can be financed through bank credit.

Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities, sanitation facilities including construction /refurbishment of household toilets and water improvement at household level and loans up to ₹10 crore per borrower for building health care facilities including under Ayushman Bharat in Tier II and Tier VI centres, falls under priority sector lending. The same can help banks achieve their priority sector lending targets.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district is seeing a pace of urbanization and more immigration of hill residents in the lower areas for education, employment and permanent settlement. In the District, the migration for employment is more towards the tourist places of Katra, Shiv Khori and the major town areas like Reasi or block headquarters. All this needs to aided with the creation of necessary social infrastructure by both the government and private sector. As per 20th livestock census, the district has a suitable animal population with approx. 0.99 lakh cattle, 0.67 lakh buffaloes, 2.97 lakh sheep, 2.72 lakh goats. This offers a scope for promotion of private veterinary centers.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The consumption of conventional and non-renewable sources of energy causes environmental damage and the emanating harmful gases result in depletion of ozone layer and global warming. Therefore, alternative sources of energy have become very important and relevant these days. Sources, such as the sun and wind are renewable in nature, cause less emission and are available in abundance locally. Major types/sources of renewable energy are Solar energy, Biomass, Bio gas, Hydel energy, Wind energy. District Reasi has a hydroelectric dam (Salal Dam) on river Chenab, having a hydro reservoir capacity of 285 million cubic metre, with 6 turbines having a full generation capacity of 690 MW.

5.3.2 Infrastructure and linkage support available, planned and gaps

As per 20th Livestock census, the total number of cattle in the district is 0.99 lakh and 0.67 lakh buffaloes producing sufficient dung in rural areas, the biogas plants are not popular even in houses having sufficient animals. The department may popularize suitable models of bio gas plant like Fixed Dome Type named Deen Bandhu or Janata



Model. Lead Bank in association with J&K EDA may take initiatives for propagation of the benefits of adoption of renewable sources of energy and waste utilization. Extension services for propagation of the concept needs to be augmented. The department should evolve a scheme for renovation of defunct plants. Bank loans upto a limit of 30 crores to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants, etc. For individual households, the loans up to 10 lakhs are covered under priority lending.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	98	207.88	186.75
В	Ongoing tranches	66	247.53	222.15
	Total (A + B)	164	455.41	408.9

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	11	12.63	11.73
В	Rural roads & bridges	110	387.00	347.62
C	Social Sector	43	55.78	49.55
	Total (A + B + C)	164	455.41	408.90

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	5	Irrigation potential	ha	
В	Rural roads	96	Road length	km	
С	Bridges	14	Bridge Length	m	1000



Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The informal credit delivery system, more precisely the Self Help Group-Bank Linkage Programme (SHG-BLP) has come a long way since its modest beginnings during 1992-93 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of rural poor with a view to end their dependence on money lenders. Dhaanya Lakshmi Yojana has been launched to give attention to self-reliance of women in rural area. Under the scheme, women farmers will be given training in quality checking of seeds and scientific farming. Financial assistance will be given to these SHGs to involve them on a large scale in various storage schemes. As on 31.03.2024, 3005 SHGs have been formed in the district and are promoted by NRLM.

6.2 Infrastructure and linkage support available, planned and gaps

The SHG formation is being done by NRLM in the district covering all the 12 blocks. The NRLM has the Block Program Manager overseeing the SHG Bank linkage program along with skill development initiatives in coordination with other departments like NABARD, RSETI, KVK, etc. NABARD has been instrumental in supporting the skill development programs for women SHG members over many years.

In 2022-23, NABARD funded JKRLM for skill development training of 90 women SHG members under Livelihood Enterprise Development Program (LEDP) for Woolen Knitting. NABARD has also sanctioned a Rural Mart for an SHG Federation at Block Katra. NABARD also provided fund support for skill development for the SHG members under MEDP (Micro Entrepreneurship Development Program) on Grass based Handicrafts in the FY 2022-23, for 60 trainees. Further in FY 2023-24, NABARD sanctioned MEDP to support the skilling of SHG members in Jute Products keeping in view the tourist population in Katra town, where polyethene is banned.



Chapter -7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Keeping in view the marginal farm holdings, collectivization of produce can be efficiently done through a well-organized farmers group i.e. through Farmers Producers Organization to achieve efficient, cost-effective and sustainable resource use for higher returns and better market linkages for farmers produce. The GoI has launched a scheme to promote 10000 FPOs in the country in five years starting 2020-21, covering each block. Till date under the scheme, 10 FPOs have been promoted in 10 blocks. The departments may nurture the FPOs in a suitable way for the welfare of the farmers.

2. Water Resources

The district is mainly rainfed with about 6% irrigated farmland. The district does not have any major irrigation project. The net irrigated area in the district is 1474 ha against net sown area is 24088 ha. The main source of irrigation is surface water especially canals, springs, tanks which have a major share in irrigation. There are various seasonal rivers flowing through the district. The long term average annual rainfall in the district is 2050 mm. The focus of respective department may be on bringing additional area under irrigation with suitable irrigation projects.

3. Farm Mechanization

Reasi is a hilly district with marginal farm holdings, where use of bigger & costly machinery may not be viable for farmers. However, the use of smaller machines like power tillers, in the hills may enhance the overall productivity and production with the lowest cost of production which will help in increasing the farmers' income. The farm mechanization has remained restricted largely to use of tractors due to lack of awareness about other attachments and small farm machines. The smaller farm equipment may be widely promoted in the district by respective departments.

4. Plantation and Horticulture

The district has varied climate conditions from temperate to sub-tropical climate offering immense scope for plantation and horticulture activities. The agro climatic conditions of the district are suitable for growing fruit crops like, Apple, Apricot, Plum, Peach, Walnut, Mango, Citrus, Vegetable etc. However, it is observed that the production of crop is yet to pick up. The farmers may be trained to set up large horticulture farms with commercial vision on a cluster mode.

5. Forestry/ Waste Land Development

In the district, cultivable wastelands and current fallow lands are available which offer good potential for raising various tree species etc. The available wasteland in the district could be used for dry land horticulture development and for fuel, timber, silvi pasture and fodder tree crops. In addition, there is also some scope for diversification of agriculture to agro-forestry. Other species that can attract institutional credit are Sagwan, Poplar, Eucalyptus, Jatropha, Bamboo and Mulberry.

6. Animal Husbandry - Dairy

Dairy activity is being undertaken as an allied occupation in addition to agriculture. It is



observed that interest of farmers is primarily limited to small units of one-two animals, as an allied activity. The farmers may be well trained and developed to operate bigger units through thorough trainings and exposure visits so as to develop dairy as a primary activity, moving beyond thinking of allied activity. Further, the fodder cultivation in the district may be promoted under a targeted approach.

7. Animal Husbandry - Poultry

Poultry has been one of the key allied activity. However, the bank finance to poultry has been very low in the district as well as in the UT, mainly due to non-availability of bird insurance. The UT level authorities may take up the issue at appropriate levels so that bank finance gets available for commercial poultry units.

8. Animal Husbandry - Sheep, Goat, Piggery

Sheep/Goatry has been a primary allied agricultural activity for many in the district, especially the tribal population of bakarwals. However, keeping in view the semi-annual migration of the breeders to higher reaches in summers and return before winters, sometimes hinders the flow of credit (KCC-sheep/goat) to them. KCC Camps in focused periods may be organized for them. Fodder development may be promoted as a primary crop which shall also help the cattle rearers, as fodder is scarce in the District. Regular wool markets may be arranged to promote wool sale at local level.

9. Fisheries

Fisheries has sufficient scope for providing livelihood in the district keeping in view the regular flowing water bodies in the district. The training, handholding and exposure of the prospective farmers/youth may be one of the focus areas increase the number of captive fish farmers in the district. A district specific Integrated farming model with fisheries as one of the component may be evolved in convergence with other department.

10. Construction of Storage and Marketing Infrastructure

There may be a need for cold storage units like for banana, apple, etc., to supply the demand of the whole of district especially round the year tourist population in Katra and Shiv Khori. Katra receives about 125 lakh religious tourists annually along with about 25 lakh tourists in Shiv Khori. Katra town has huge round the year sale of dried apple, walnut, almonds, etc. Besides, storage cum processing units for walnut, apple, spices, etc., may be focussed. In the recent years, the trend has started picking due to the subsidy support available under HADP for such units.

11. Land Development, Soil Conservation and Watershed Development

The district has hilly terrain with with steep slopes where soil and water conservation problems due to washing away of the cultivable soil with rain. This brings in focus to soil and water conservation efforts. The agriculture land levelling and protections may be considered as a key agricultural activity for bank finance.

12. Agriculture Infrastructure: Others

Keeping in view the large population of the milch animals in the district, the vermicompost units may be promoted on commercial lines as an independent activity. At present, vermicompost is being prepared by some individuals on a small scale for self usage. The department may promote the commercial production of vermicompost in the district with



bank finance keeping in view the focus of GoI on promoting natural farming practices.

13. Food and Agro. Processing

Spices is the focus product for the District Reasi under One District One Product scheme. There are some small scale food processing units being run mostly by women SHG members, involved in the making of pickle, masala tikki, jam, jellies, etc. However, the focus may be given on training of such workers on scientific and hygienic commercial production. This sector holds strong potential for employment generation for women. The women mobilized under NRLM (Umeed) may be channelized in the field taking advantage of the subsidy support under PMFME.

14. Agri. Ancillary Activities: Others

The subsidy scheme namely Agri-Clinics and Agri-Business Centres (ACABC) Scheme, is available for setting up of Agri Clinics and Agri Business Centres for Agriculture Graduates, Diploma holders, etc. The subsidy component is 44% in J&K under ACABC scheme may need to be harnessed. ACABC scheme is being implemented by the MoAFW, GoI to support Agri Clinics and Agri Business Centres.

15. Micro, Small and Medium Enterprises (MSME)

The district is primarily an agriculture based economy supported by tourist towns of Katra and Shiv Khori. Katra receives around 125 lakh religious tourists annually. The district being a hilly area has little scope for industrial manufacturing activity. However, the district offers immense scope for tourist cabs, tourists buses, hotel industry, small service business units, etc. The schemes like PM Mudra, PMEGP (KVIB and DIC), Tejaswini, Mumkin, PM Svanidhi, etc., may be thoroughly promoted so that maximum units are set up through bank finance leading to employment generation.

16. Export Credit

The economy of the district is primarily dependent on the agriculture and allied activities aided by the religious tourism sites of Mata Vaishno Devi, Shiv Khori and other. The farming is mostly of subsistence nature. The promotion of high density apple/ ultra density apple of higher yields may be promoted over a period of time so as to create a suitable number of orchards and quantum of production over the years, which may result in apple export from the district. Further the Lithium deposits found in village Salal, Block Arnas in the District may take the district forward in the exports.

17. Education

Education department along with banks may promote suitable financial awareness in schools among students of senior classes who are likely to move towards higher education, so as to have desired outcome.

18. Housing

The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector. However, it is observed that as the map approval procedure and mortgage procedure takes a large time, people many a times take personal loan instead of home loan. This leads to lower achievement recording under home loan head.

19. Social Infrastructure



The need for social infrastructures like private hospitals, clinics, pathological labs, schools is expanding day by day keeping in view the migration of rural people to urban centres in search of livelihood, better education for children and better health facilities. Such growing demands may be channelized through bank credit.

20. Renewable Energy

Although the total number of cattle in the district is 0.99 lakh and 0.67 lakh buffaloes producing sufficient dung in rural areas, the biogas plants are not popular even in houses having sufficient animals. The department concerned may promote a suitable model of Biogas plant like Fixed Dome Type named Deen Bandhu or Janata Model in the district.

21. Informal Credit Delivery System

The District has reported about 3005 SHGs under NRLM involving about 30000 women members, with bank credit disbursement of ₹7092.00 lakhs since inception. This collective women power of aided with support from revolving, fund, bank loans, etc., may be channelized towards promising livelihood activities through proper training and handholding, which shall lead to setting up of more employment opportunities and setting up of enterprises, thereby leading to credit absorption capacity.



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 o6 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



- a. 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.
- b. **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.
- c. **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.
- d. **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 ₹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 ₹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 Jammu and Kashmir comprises a total of 9794 cooperatives, covering about 8874 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 920 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 892841 lakh members spread across 6850 villages. Likewise, long-term rural co-operative credit institutions include one State Co-operative Agriculture and Rural Development Banks (SCARDB), which has a unitary structure with 51 branches. It has a membership of nearly 0.99 lakh members. Further, there is one MSCS having their registered office in the state. Besides, there are about 59 district level federations, 3 state level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC, GoI

2. District Reasi has an average cooperative profile with about 74 registered societies as on 31.03.2024. Of which 22 are Primary Agriculture Credit Societies (PACS), 4 Cooperative Marketing Societies. While 2 are FPOs under 10000 CSS on FPO, 10 Dairy & Milk Producers Cooperatives, 6 are in poultry sector and rest in other



categories. Of all these cooperatives in the district, 48 have been newly formed from 2021-22 onwards. It is highlighted that the Primary Agriculture Credit Societies (PACS) are not engaged in credit delivery system. Some of them are marked as NPA in the books of Jammu Central Cooperative Bank and are under recovery stage. In the District there are 8 gram panchayats uncovered by PACS and there are 5 PACS reported to be defunct and identified for liquidation. 37 new mPACS are targeted to be formed in underserved areas under the Margdarshika for strengthening and formation of 2 lakh mPACS in the country.

3. Potential for formation of cooperatives

There is fair potential for cooperative activity in Fruits, Dairy, Sheep & Goat, as elucidated in the chapter on these activities. The distribution of the societies over the district are fairly uniform. However, the Blocks like Bhomag, Thakrakote, Jij Bagli, Chassana, Gulabgarh may be given due attention as these blocks do not have the fair distribution of the any cooperative society. Therefore, there is potential for creation of cooperative societies in fruits, dairy, sheep & goat in the blocks like Bhomag, Chassana, Jij Bagli, Thakrakote, etc. This can have immense multiplier effect in giving a fillip to economic activities in these areas. 37 new mPACS are targeted to be formed in underserved areas under the Margdarshika for strengthening and formation of 2 lakh mPACS in the country.

Chapter 9 NABARD's Projects and Interventions in the District

C	Broad Area		Drainet Area			No of	T ilrale.
S. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence, etc.	No. of benefi- ciaries	Likely impact/ Outcome
1	Collectivization	Formation of Farmers Producer Organization under 10000 CSS on FPOs.	Two FPOs are being supported by NABARD viz; 1. Mahore Fruit Farmers Producer Cooperative Ltd., in Block Mahore. 2. Maa Vaishno Lemon Grass Farmer Producer Cooperative Ltd., in Block Panthal NABARD is the implementing agency for these two FPOs, while SKUAST-J is the handholdin g agency (Cluster Based Business Organization)	The FPOs are being provided financial support upto ₹18.00 lakhs over a period of three years in the form of office rent, salary of CEO, salary of accountant, office setup and other expenses.	The FPOs are being operated in collaboration with other departments viz; Agriculture, Horticulture Planning & Marketing Department, KVK, etc.	241	The FPOs are likely to bring in economies of scale to farmers in input supply and in collectivization of produce at a common place.
2	Skill Training	Skill Development project sanctioned to Supertech Computers in the FY 2023-24 in two trades: viz; Business Correspondent s and Computerised Accounting, training 30 candidates in each batch.	The trainings have been ompleted at the centre of Supertech Computers located in Reasi Town.	A total financial support of ₹7.22 lakhs for both the batches.	Collaborat ive efforts of NABARD, Supertech Computers, Banks has been ensured.	60	Skill Development of 60 youth for employment creation.
3	Microfinance	In FY 2023-24 NABARD sanctioned budget for skill development of 120 SHG members in Jute	Project Area: Block Reasi and Block Katra	A budget of ₹6.00 lakh was sanctioned	Collaboration of NABARD, NRLM, NGOs, RSETI, Banks has been	120	Skill Development of Women SHG Members for

		Products under Micro Enterprise Development Program (MEDP).		under the MEDP Program to NGO We Care Society, based in Reasi.	ensured during the program.		livelihood creation.
4	Financial Inclusion	NABARD has sanctioned two Centre for Financial Literacy (CFLs) in the District to SBI. SBI has appointed M/s. Responsenet at the implementing agency to operate the CFLs. Each CFL shall cover three blocks.	One CFL is located in Block Katra covering Block Katra, Panthal and Bhomag. The other CFL located in Block Reasi covering Block Reasi, Pouni and Chassana.	A budget of ₹78.04 has been sanctioned for both these CFLs, providing support over a three year period.	Collaboration of NABARD, SBI, other Banks, department s, panchayats is being ensured for effective financial awareness and inclusion aspects.	10000	Financial Awareness creation and achievement of financial inclusion objectives of GoI, RBI, NABARD, etc.
5	Watershed Development	NABARD sanctioned the Capacity Building Phase (CB Phase) of Watershed Program in Block Pouni to NGO SARDA.	The project is located in Panchayat Kothian, Block Pouni, District Reasi	An amount of ₹17.47 lakh has been sanctioned for the CB Phase of the Watershed to be completed in about 12 months.	Collaboration of Panchayati Raj Institutions, NABARD, NGO (SARDA), line departments, KVK, banks etc., have been made.	1712	Soil and Water Conservation in about 102 Ha area in the current CB Phase.
6	Institution Development	Computerization of Primary Agriculture Cooperative Societies as per the program of Ministry of Cooperation, GoI. In Reasi, 17 PACS have been selected and provided with the compuers by the Department of Cooperation.	Covering all the all blocks in the District	A financial support of ₹3.91 lakhs per PACS has been earmarked for the scheme.	Revival and convergenc e of PACS to an online national level portal.	1700	Revival of credit cooperative structure in the district.



Success Stories

Success Story 1: Skill Development of Women SHG Members in "Grass Based Handicraft Items" under MEDP.





Scheme	Micro Enterprise Development Program (MEDP)
Project Implementing Agency	NRLM
Duration of the Project	One Year
Beneficiaries	90 Women SHG Members in three batches of 30 trainees each. One batch of MEDP sanctioned in 2021-22 and another two batches sanctioned in 2022-23
Community Benefitted	Women SHG Members
State/UT	J&K
District	Reasi
Block	Block Reasi and Block Pouni
Village	Village Malair, Village Dadooa Block Pouni and Village Bhabber Brahamana Block Reasi

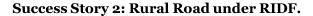
Support provided: A total of ₹3.00 lakhs grant assistance has been provided to NRLM to provide skill development training to 90 women SHG members in three equal batches. One batch of MEDP sanctioned in 2021-22 (for ₹1.00 lakh) and another two batches sanctioned in 2022-23 (for ₹2.00 lakh).

Pre-implementation status: Earlier only 25-30 artisans were involved in this activity, necessitating the requirement for skill transfer to the new generation. Earlier, the producers were less, so the marketable surplus was lacking for commercial display of products. The women used to sale at village level with meagre income.

Challenges faced: The primary challenge was to motivate the rural folk to work on the revival of this traditional grass based handicrafts. The other challenge was to generate livelihood opportunities out of this craft with an enthusiastic work force along with better price discovery.

Impact: The cumulative sales turnover under this product category for all the artisans is 13.00 lakh in the last 18 months, managed at the level of the Cluster level federation of JKRLM. It also showcases the success of the collaborative efforts of NABARD and JKRLM which worked in unison.









Scheme	Rural Infrastructure Development Fund
Project Implementing Agency	Roads and Buildings Department, Reasi
Duration of the Project	Three Year
Beneficiaries	6000 souls in four villages
Community Benefitted	Rural Community
State/UT	J&K
District	Reasi
Block	Block Pouni
Village	Village Gan Kolsar

Support provided: The total fund outlay of the road project was ₹250.25 lakh of which RIDF loan support for ₹223.34 lakh was provided by NABARD.

Pre-implementation status: Earlier there was only a non motorable fair weather road due to which the people of the area were facing difficulties in their daily activities especially school going children, elders, patients, farmers, etc.

Challenges faced: Difficult access to agricultural markets, difficulty in milk supply from villages to the town and difficulties faced by students, old and patients.

Impact: About 6000 people in 4 villages have got better access to agricultural market, ease in milk supply from villages to the town, ease for students, old and patients.



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, 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing 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, e n h a n c i n g 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 ₹22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a ₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering ₹22,000 per hectare for plains and ₹25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with ₹200



crore, supports 10 projects in J&K and Ladakh, alongside a ₹50 crore Tribal Development Fund for 5 additional projects.

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



Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- Climate change has set to show some slight impacts in the district and the region as whole, including: Rising temperatures as the region has seen recordbreaking temperatures in recent years. The temperature is expected to increase even further, with some projections suggesting that there could be three degrees warmer by the end of the century. Rising temperatures are causing glaciers to melt faster, which can impact access to freshwater and ecosystems. More severe rainstorms and higher precipitation could increase the risk of flooding and landslides. Droughts and water logging could affect agriculture and lead to food insecurity. Climate change could alter species composition and migration patterns, which could impact ecosystems and livelihoods. The agriculture in the district is almost rainfed with about 6% area under irrigation. Any material change in rain fall patterns shall have serious impact on the agricultural produce along with rural urban migration in search of livelihood.
- b To tackle the climate change effects, the following strategies could be adopted:
- i. Building human and institutional capacities in the different existing/new Institutions in the region.
- ii. Identification of national knowledge institutions and development of a self- sustaining knowledge network.
- iii. Development and adoption of new methods for assessing the health of the eco system including those of glaciers and create a data base of the same.
- iv. Assessment and quantification of the changes in the Himalayan eco system attributable to the climate change as a result of global emissions and human activities in the region and model for future projections.
- v. Exploration of linking of traditional and formal knowledge systems through strategic mechanism of formalization for mutual benefit and value for the sustainability of the Himalayan ecosystem.
- vi. Identification of most-desirable Adaptation Policies to Improve Regional Sustainability.

c Any specific Climate Change initiative in the District by different stakeholders:

Govt. of India is implementing many climate change action initiatives in the whole country. Under NICRA, climate-resilient crop varieties, improved water management practices, and soil conservation techniques to help farmers adapt to changing weather patterns and extreme events, are being promoted. PMKSY is being implemented in the district which supports the construction of irrigation infrastructure, rainwater harvesting systems, and efficient irrigation practices (like drip and sprinkler irrigation) to ensure sustainable water supply for farming, particularly crucial in drought-prone areas. The programmes like Integrated Watershed Management Programme (IWMP), Jal Jeevan Mission (JJM), Bharatmala Pariyojana and National Highways Development Projects, etc. are being implemented in the District.



The Krishi Vigyan Kendre has its Centre in the District and KVK has been instrumental in promotion of various climate resilient agricultural practices in the district viz; awareness cum demonstrations on Natural Farming, Vermicompost, Natural Compost, etc. Further, the KVK has been promoting various climate suitable seed varieties of various crops for field trails and adoption.

The State Action Plan on Climate Change (SAPCC) for Jammu and Kashmir (J&K) is a strategic framework developed to address the challenges posed by climate change in the region. It aligns with India's National Action Plan on Climate Change (NAPCC) and aims to enhance the resilience of the state's ecosystems and communities. The SAPCC is majorly focusing on Promoting Sustainable Agriculture, Water Resource Management, Forest and Biodiversity Conservation, Energy Efficiency and Renewable Energy and generating climate awareness among the people.

NABARD is actively involved in implementing various projects aimed at watershed management and tribal development in the country and the UT of J&K. In the District Reasi, a Program on Watershed Management is under implementation in Panchayat Kothian, Block Pouni which aims to treat about 1000 Ha. area for soil and water conservation measures along with improving the livelihoods of local communities, capacity building, exposure visits and generating awareness among the people with respect to the climate change.



Appendix 2

Potential for Geographical Indication (GI) in the district

- Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- The various departments may identify suitable products in the district that may be taken up for GI Tag



										Annexure-1								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	I.Agriculture																	
-	A. Farm Credit A.1 Crop Production, Maintenance, Marl	keting																
	Barseem/ Bur Seem	100	Acre	29752	Phy	25	25	37	12	12	25	25	25	37	37	12	25	297
1	Barseem/ Bur Seem	100	Acre	29/52	DL	7-44	7.44	11.01	3.57	3.57	7.44	7.44	7.44	11.01	11.01		7.44	88.38
2	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy	25 7.13	25 7.13	25 7.13		25 7.13	25 7.13	49 13.97	25 7.13	124 35.36	17.68		25 7.13	460 131.18
3	Maize/ Makka_Irrigated	100	Acre	46984	Phy	2800 1315.55	1800 845.71	3500	1300	1100 516.82	1500 704.76	4000 1879.36	2200 1033.65	3750	3500	1500	1500	
4	Mungbean/ Mung/ Moong/ Green Gram Irrigated	100	Acre	29320	Dhy	5	5	1644.44	5	5	12	5	12	1761.9 25	1644.44	5	704.76	10
- 5	Other Vegetables	100	Acre	61056	Phy	1.47 20	1.47 20	1.47 20	20	1.47 20	3.52 25	1.47 25	3.52 50	7.33 100	3.52 75	20	1.47 20	
6	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	12.21 37	12.21 25	12.21 25		12.21	15.26 25	15.26	30.53 62	61.06 247	45.79 62	25	12.21	253.37 508
-					BL	17.94 650	12.12 1100	12.12 300		300	12.12 1200	250	30.06 1200	119.75 3500	30.06 3500		400	246.29
7	Wheat/ Gehu_Irrigated	100	Acre	46736	BL	303.78	514.1	140.21		140.21	560.83	116.84	560.83	1635.76	1635.76	140.21	186.94	
						1665.52	1400.18	1828.59	775.38	681.41	1311.06	2034.34	1673.16	3632.17	3388.26	881.47	919.95	20191.49
	Post-harvest/HH Consumption (10%)				\vdash	166.55 333.1	140.02 280.04	182.86 365.72		68.14 136.28	131.11 262.21	203.43 406.87	167.32 334.63	363.22 726.43	338.83 677.65	88.15 176.29	92 183.99	2019.15
	Repairs & maintenance of farm assets (20%)					333.1	280.04	305./2	155.06	130.26	202.21	406.87	334.03	726.43	6/7.05	1/6.29	103.99	4036.5
	Sub Total																	26248.94
																		1
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.2 Water Resources																	
1	Drip Irrigation	90	ha	165000	DL	1 1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	
2	Electric Pump Sets5-10hp	90	No.	180000	Phy BL	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	19.44
3	Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	Phy BL	1 3.74	3.74	1 3.74	1 3.74	3.74	3.74	3.74	1 3.74	1 3.74	1 3.74	3.74	3.74	12 44.88
4	Sprinkler Irrigation -Micro-	90	ha	120000	Phy BL	1.08	1	1.08	1	1.08	1.08	1.08	1.08	1.08	1.08	1	1.08	. 12
5	Sprinkler Irrigation -Rain Gun-	80	ha	100000	Phy BL	1.00	1 0.8	1 0.8	1	1 0.8	1 0.8	1 0.8	1	1 0.8	1 0.8	1	1 0.8	. 1
6	Water Harvesting/ Recharge structure-Roof	90	No.	150000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	. 12
	Top- Sub Total			_	BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	16.1
		İ		i	Ħ													İ
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.3 Farm Mechanisation																	
1	Other machinerypower weeder	80	No.	97000	Phy BL	0.78	0.78	0.78	0.78	0.78	1.55	0.78	1.55	3.88	<u>5</u> 3.88	0.78	0.78	17.
2	Other machineryTrolley single axle	80	No.	150000	Phy BL	8 9.6	5 6	5 6	1 1.2	1.2	20 24		10 12	25 30	25 30		5	115
3	Power Tiller	80	No.	95000	Phy BL	2 1.52	2	2 1.52	2	2 1.52	5 3.8	5 3.8	5 3.8	10 7.6	10	2	1.52	49
4	Seed Drill-Seed cum Fertilizer Drill-	80	No.	75000	Phy BL	1 0.6	1	1 0.6	1	1 0.6	1 0.6	1 0.6	1 0.6	1 0.6	1 0.6	1	1 0.6	. 12
5	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Dly	0.6	0.6	0.6	0.6	0.6	0.6	0.0	1	2	2		0.6	
6	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy						1		1.88	3.75 1	3.75			9.38
7	Tractor58 hp	75	No.	1150000	BL Phy			4	4	4	1.58 15	10	1.58 5	1.58 15	1.58 20	4	4	6.3:
<u> </u>		/5	110.	1150000	BL			34-5	34-5	34-5	129.38	86.25	43.13	129.38	172.5	34-5	34-5	733.1
	Sub Total	\vdash			\vdash													948.38
Sr.		Bank			\vdash									ı				
No.	Activity	Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.4 Plantation & Horticulture				LI													



Martine Mart																		
Maria Mari	1 1	New Orchard - Temperate Fruits-Apple-	90	ha	614900 P	ny L	27.6	5 5 7 27.67	27.67			10 55-34					27.67	30 166.02
March Marc	2 1	New Orchard - Temperate Fruits-Apricot-	90	ha	307600 P	ny .	1 :	2 2	. 2			2					1	10
March Marc			90	ha			10 10	5	5	5	5	5				2	2	99
Mary Mary					D		.86 35.86	17.93	17.93	17.93		17.93				7.17	7.17	354-99 60
Note	4 1	Mango-	90	ha	243400 B	i.												131.45
Mathia Lange Lan		Sub Total							1									680.16
Mathia Lange Lan	Sr		Rank				_											
Maria	No.	•	Loan Factor	Unit Size	SoF / Unit Cost (Rs)	District To	tal											
Second S																		
Mathematical Math		Sub Total				1												
Mathematical Math	Sr.		Bank				1		1									
Mathematical Control	No.	-	Loan Factor	Unit Size		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
Part	1	A.6 Forestry																
Part	1 I	Plantation-Bamboo-	80	ha	50000 P	L L	0.4	1 04	1	0.4	0.4	0.4	0.4	0.4	1	0.4	1	4.8
State		Diametrian Danian	0.0	h.	p	w	1 0.4	1 1	1	1	1	1	1	1	1	1	0.4	12
State Part			80	lia .	130000 B	L 1	.04 1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	
Marting Lang Part	Sub Total																17.28	
Marting Lang Part Sr.		Pople		-	-	1	1	1										
Mathematic Control C		Activity	Loan Factor	Unit Size		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
1	1	A.7 Animal Husbandry - Dairy																
Marie Control Contro	1 I	Buffalo Farming	90	1+1	395000 P	ny	5 5	5		2			-0	25	25	2	2	101
Consider Cattle Farming			-		p					7.11		25				7.11	7.11	359.08 190
Control Culte Farming. Control Culter Farming. Control Cu		Crossbred Cattle Farming	90	1+1						17.78						17.78	17.78	
Substitution Subs		Crossbred Cattle Farming	90	5+5		ny	1	1 1			5	5	5	10	10		1	39
No. No.	5	Sub Total			- 1	- 15	.96 15.90	15.90			79.00	79.00	79.00	159.75	159.75		15.90	1657.62
Nativity Control Con				İ			<u> </u>	•	•			<u> </u>	<u> </u>					30,755
A Surviving Capital - All - Dairy Drough 1		Activity	Loan Factor	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
Sub Total				i														
Sub Total			100	Per Animal	63575 P	ıy ;					300			500	500		150	3025
No. No.					l l	222	51 95.30	12/.15	/9.4/	/9.4/	190.73	190./3	12/.15	31/.00	31/.00	79.47	95.36	1923.16
No.		Sub Total						1			1							-7-3
Reder Hundre Hu		Activity	Loan Factor	Unit Size	SoF / Unit Cost (Rs)	Arnas	Panthal	Pouni	Reasi	District Total								
2 Breder Unit-Layer- 9 1000 257500 Ply 1 mode 1 mode 1 mode 1 mode 3 mode 4 m	1	A.9 Animal Husbandry - Poultry	()								1							
2 Breder Unit-Layer- 90 1000 257000 Hz Ply mode of the part of t	1 I	Breeder Unit-Broiler-	90	1000	899000 P	ny 8	.00 8.00	1 5	5 40,46									
Sub Total Sub	2 1	Breeder Unit-Layer-	90	1000	2575000 P	ny		1 1	1	3	1							
Sr. No. Activity Bank Loan Factor (%) Unit Size (%) Sof / Unit Cost (Rs) Panthal Pouni Reasi District Total 1 Broiler Farming_Others_per cycle 100 1000 144043 BL 2.88 7.2 5 5 12 1.0	5	Sub Total			Ь		23.18	23.18	23.18									
No. Activity Loan Factor (%) Unit Size SoF / Unit Cost (Rs) I Pouni Pouni Reasi District Total 1 Broiler Farming_Others_per cycle 100 1000 144043 Ply 2 2.58 5 5 12 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		Sub Total			 					100.04	1							
1 Broiler Farming_Others_per cycle 100 1000 $\frac{144043}{BL}$ $\frac{Phy}{SL}$ 2 5 5 12 12 17.28		Activity	Loan Factor	Unit Size		Panthal	Pouni	Reasi	District Total									
1 Brotler Farming_Others_per cycle 100 1000 144043 BL 2.88 7.2 7.2 17.28	1	A.10 Working Capital - AH - Poultry																
	1 I	Broiler Farming_Others_per cycle	100	1000	144043 P	ny l	88 7	5 5										
Sub Total 17.28		Sub Total					/	7.2										



Sr. No.		Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.11 Animal Husbandry - SGP			Dlave	10	_	10				20		10	10			83
1	Sheep - Rearing Unit	90	10+1	252000 Phy BL	22.68	11.34		11.34	11.34	4-54	45.36	4.54	22.68	22.68		4.54	
1	Sheep - Rearing Unit	90	50+2	827000 Phy		1	1	1	1		1		1	1	1	1	10
	Sub Total			BL	7.44	7-44	7.44	7.44	7-44		7-44		7.44	7-44	7-44	7.44	74.4 262.66
Sr. No.		Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.12 Working Capital - AH - Others/SR																
	Sheep Farming_Rearing Unit - Semi- intensive_	100	10	32080 Phy BL	175 56.14	100 32.08	250 80.2	150 48.12	150 48.12	25 8.02	400 128.32	25 8.02	500 160.4	250 80.2			
	Sub Total				Jeney	3		40.02	4002						7		761.9
Sr. No.		Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	A.13 Fisheries			Phy	1	1	1	1	1	1	1	1	1	1		1	19
	Pond construction-Earthen Pond-	90	ha	3000000 Phy BL	27	27	27	27	27	27	27	27	27	27	27	27	324
	Sub Total																324
Sr. No.		Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total	
	A.14 Working Capital - Fisheries Fish Culture in Pond_Polyculture (Composite		I	Phy	20	20	20	20	20	25	25	30	25	20	20	24	-
	Fish Culture) - Indian Major Carps_	100	Per unit	67955 Phy BL	13.59	13.59		13.59	13.59	16.99	16.99	20.39	16.99	13.59			
	Sub Total															166.49	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total	
	A.15 Farm Credit Finance to FPOs/FPCs-Procurement &			Phy													1
1	Marketing-	90	No.	2500000 BL	22.5					22.5	22.5	22.5	22.5			112.	5
2	Two Wheeler Loans -Two Wheeler Loan to	90	No.	100000 Phy	5	5	2	2	20	20	15	20	20	5	5	119	9
	Farmers/ Milk/ Vegetable Vendors- Sub Total	-		BL	4-5 27	4-5 4-5		1.8	18 18	18 40.5	13.5 36	18 40.5	18 40.5	4.5 4.5			
	Total Farm Credit (sum of A.1 to A.15)				-/	4-3	1.0	1.0	10	40.3	30	40.5	40.5	4.5	4-0	33514.2	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Katra	Mahore	Panthal	Pouni	Reasi	District Total							
	B. Agriculture Infrastructure]						
	B.1 Storage Facilities	0-	No	Phy	1					1	†						
1	Cold Storage1000 MT	80	No.	8800000 Phy BL	70.4					70.4	1						
2	Cold Storage-Controlled Atmosphere Storage- Mushroom	80	No.	2000000 Phy BL				16	16	32	1						
3	Cold Storage-Refrigerated Van-	80	No.	2500000 Phy BL		1	1	1	1	5							
	Sub Total	- "		- BL	20	20	20	20	20	202.4							
Sr.		Bank			1			<u> </u>		202.4				1		1	
No.	Activity	Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	B.2 Land Development			Phy		-	-	_	-	-	-	-	_	-	-	-	60
	Bunding-Farm Bunding-	90	ha	15000 Phy BL	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	8.16
	Sub Total																8.16



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Panthal	Pouni	Reasi	District Total									
	B.3 Agriculture Infrastructure - Others									1								
1	Compost/ Vermi Compost-Vermi Compost- Commercial Vermicompost	90	No.	700000	Phy	6.3	2 12.6	2 12.6	31.5									
	Sub Total					0.3	12.0	12.0	31.5									
	Total (B.1+B.2+B.3)								242.06									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	C. Ancillary Activities																	
	C.1 Food & Agro Processing				Phy	1	1			1	1		1	1	1	1	1	0
1	Food Grain Processing-Flour Mill-	80	No.	1100000	BL	8.8	8.8			8.8	8.8		8.8	8.8	8.8	8.8	8.8	
2	Fruit Processing -Pickle-	90	No.	500000	BL	1 4-5	1 4-5	1 4-5	1 4-5	1 4-5	5 22.5	4.5	9	5 22.5	5 22.5	4.5	1 4-5	25 112.5
3	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL						18	9			9			4 36
4	Meat & Poultry Processing	90	No.	75000	Phy BL	0.68	0.68	0.68	0.68	0.68		0.68		0.68	0.68	0.68	0.68	10
5	Spice Processing-Powder & Packaging-	90	No.	1000000	Dlay	0.00	0.00	0.00	0.00	0.00	2 18		2 18	2	2		0.00	8
	Sub Total				DL						18		18	18	18			72 306.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	C.2 Ancillary Activities -				-1													
1	Custom Service Units/ Custom Hiring Centers- Medium-	90	No.	1500000	Phy BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	12 162
	Sub Total				DL	13-5	13.5	13.5	13.5	13.5	13-5	13.5	13-5	13.5	13.5	13-5	13.5	162
	Total (C.1+C2)																	468.5
	Total (A+B+C)																	34224.83
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	II. Micro, Small and Medium Enterprises (MSME)																	
1	Manaufacturing Sector - Term Loan-Micro- Others	80	No.	24000000	Phy BL	10 160	10 160	10 160		5 80	25 400	25 400	15 240			5 80	5 80	185 2960
2	Manaufacturing Sector - Term Loan-Small- Others	80	No.	20000000	Phy	0	0	0		0	5	0	1	2	4	0	0	12 480
3	Manaufacturing Sector - Working Capital- Micro-Others	80	No.	24000000	Phy BL	8	3	4	3	2	55 880	25 400	12	40	55	2	5 80	214
4	Manaufacturing Sector - Working Capital- Small-Others	80	No.	20000000	Phy BL	128	48				3		2	2	2	32	80	9
5	Service Sector - Term Loan-Medium-Others	80	No.	30000000	Phy	0	0	0		0	5	0	80	1	1		0	360 7
6	Service Sector - Term Loan-Micro-Others	80	No.	14400000	BL Phy	0 35	0 20	0 35	10		300	0 75	35	80 150	150	10	10	
7	Service Sector - Term Loan-Small-Others	80	No.	8100000	Phy	336	192				2880 20	720	336	5	5	96	96	30
8	Service Sector - Working Capital-Micro-Others	80	No.	14400000	Phy	100	0 25	0 75	25	0 15	432 500	0 125	75	108 300	350	0 20	35	648 1645
9	Service Sector - Working Capital-Small-Others	80	No.	10800000	BL Phy	960	240	720			4800 15	1200 2	720	2	4	192	336	23
	Sub Total	50			BL	0	0	0	0	0	324	43.2	0	43.2	86.4	0	0	496.8 32784.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total												32/04.0
	III. Export Credit						-											
Sr. No.	Total Export Credit Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)		Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total



	IV. Education																
	Education Loans-Education Loan above ?	80	No.	750000 Ph BL	y 1	2	4	2	2	7	4	5	5	7	2	2	42
1	4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000 BL		12	24	12	12	42	24	30	30	42	12	12	
2	Education Loans-Education Loan above ? 7.50	80	No.	1000000 Ph BL	y 1	1	1	1	1	2	2	1	2	5	1	1	19
_	lakhs and upto ? 10.00 lakhs-	- 00	110.	BI.	. 8	8	8	8	8	16	16	8	16	40	8	8	152
	Total Education																404
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	V. Housing																
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000 Ph	y 25 200				5 40	50 400	25 200	30 240	50 400	75 600		15 120	
-				Ph		100	100		40	25	10		400 25	35		120	145
2	Repair of Dwelling Units-Other Centre-	80	No.	500000 BL		J		20	20				100	140		20	
	Total Housing				- 20		40		20	100	40	40	100	190	-20	20	3180
Sr.		Bank			i				1	•	-	-					5
No.	Activity	Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Katra	Pouni	Reasi	District Total									
	VI. Social Infrastructure								1								
1	Drinking Water-RO Plant-	75	No.	2500000 Ph	18.75	18.75	1	37-5									
2	Education-Schools-Secondary	75	No.	15000000 Ph BL		1	1 112.5	112.5									
3	Healthcare-Diagnostic Lab-	75	No.	5000000 Ph BL	y 1	1 37-5	37.5	2 75									
4	Healthcare-Nursing Home-	75	No.	12000000 Ph	у 1	1	1	1									
<u> </u>		,,,					90	90	4								
5	Healthcare-Veterinary Clinic-	75	No.	1000000 Ph	7.5	1	7.5	15	+								
	Total Social Infrastructure				/-5		/-5	330									
	Total bocks initiability							330									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	VII. Renewable Energy																
1	Biomass Energy-Portable-	90	No.	1000000 Ph		1	1	1	1	5	1	1	1	9	1	1	9
2	Solar Energy-Roof Top Solar PV System with	90	No.	320000 Ph		1	1	1	1	5	1	1	1	5	1	1	20
-	Battery-			BI	2.88	2.88	2.88	2.88	2.88	14.4	2.88	2.88	2.88	14.4	2.88	2.88	
	Total Renewable Energy																66.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Arnas	Bamagh	Chassana	Gulab Garh	Jig Bagli	Katra	Mahore	Panthal	Pouni	Reasi	Thakrakote	Thuroo	District Total
	VIII. Others																
1	SHGs/ JLGs-Others-JLG	100	No.	200000 Ph		5 10	5 10	5 10	5 10	20 40	5 10	5 10	5 10	20 40		5 10	90 180
	ava (wa ad ava			Ph			10	10	10	40	400	10	325	600		10	1600
2	SHGs/ JLGs-Others-SHG	100	No.	200000 BL				ľ			800	,	650	1200	"		3200
	Total Others				35*								-5-				3380
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																74370.23



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 (in lakhs)												
2022-23, 2	2023-24 and	l Target for	current 202	24-25	ector-wise							
			Crop I	T								
Particulars	202		2022		202	•	2024-25					
	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	23588.46	14167.00	26156.02	11555.82	27667.59	9867.90	22185.06					
RCBs RRBs	3637.72	0.00	4001.49	0.00	4001.49	4.10	4001.49					
Sub total (A)	2540.27 29766.45	286.00 14453.00	2794.49 32952.00	373.18 11929.00	2794.29 34463.37	440.00 10312.00	2090.66 28277.21					
Sub total (A)	29/00.45	14453.00	Term Loan		34403.37]	10312.00	202//.21					
	202	1-22	2022		202	3-24	2024-25					
Particulars	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	8990.23	607.00	13952.68	1137.00	14451.97	874.39	5603.13					
RCBs	1302.65	0.00	1432.91	0.00	1432.91	0.00	1432.91					
RRBs	909.66	0.00	1000.41	1.00	1000.61	22.61	493.28					
Sub total (A)	11202.54	607.00	16386.00	1138.00	16885.49	897.00	7529.32					
			Total Agr	i. Credit								
	2021-22 2022-23 2023-24											
Particulars	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	32578.69	14774.00	40108.70	12692.82	42119.56	10742.29	27788.19					
RCBs	4940.37	0.00	5434.40	0.00	5434.40	4.10	5434.40					
SCARDB RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
	3449.93	286.00	3794.90	374.18	3794.90	462.61	2583.94					
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Sub total (A)	40968.99	15060.00	49338.00	13067.00	51348.86	11209.00	35806.53					
			MSM									
Particulars	202	1-22	2022	2-23	202	3-24	2024-25					
Farticulars	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	13171.16	11319.00	14488.51	20029.94	14488.16	32188.18	21695.38					
RCBs	442.99	0.00	487.28	6.00	487.28	19.00	487.28					
RRBs	387.47	600.00	426.21	467.06	426.21	479.82	516.27					
Sub total (A)	14001.62	11919.00	15402.00	20503.00	15401.65	32687.00	22698.93					
			Other Prior									
Particulars	202		2022		202		2024-25					
Particulars	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	20091.59	3247.00	22100.50	5237.10	22100.55	5540.69	7599.24					
RCBs	828.96	0.00	911.84	17.90	911.84	114.31	911.84					
RRBs	506.06	0.00	556.66	75.00	556.66	0.00	118.82					
Sub total (A)	21426.61	3247.00	23569.00	5330.00	23569.05	5655.00	8629.90					
			Grand Tota									
Doutionlone	202		2022		202		2024-25					
Particulars	Target	Ach.	Target	Ach.	Target	Ach.	Target					
CBs	65841.44	29340.00	76697.71	37959.86	78708.27	48471.16	57082.81					
RCBs	6212.32	0.00	6833.52	23.90	6833.52	137.41	6833.52					
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
RRBs	4343.46	886.00	4777.77	916.24	4777.77	942.43	3219.03					
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
Sub total (A)	76397.22	30226.00	88309.00	38900.00	90319.56	49551.00	67135.36					

AH -P

AH - S G P



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 **Crop Loan** 2021-22 2022-23 SCARD **CBs RCBs RRBs** Others **Total CBs RCBs SCARD RRBs** Others **Total Particul** В ars 286.00 11555.82 373.18 CL14453.00 11929.00 14167.00 0.00 0.00 **Crop Loan** (₹ lakh) 2023-24 2024-25 **Particul CBs RCBs** SCARD **RRBs Others Total CBs RCBs SCARD RRBs** Others **Total** В В ars CL9867.90 440.00 10312.00 22185.06 2090.66 28277.21 4.10 4001.49 **Term Loan** 2021-22 2022-23 SCARD SCARD **Particul CBs RCBs RRBs Others Total CBs RCBs RRBs** Others **Total** В ars В WS0.00 0.00 LD 0.00 0.00 F M 0.00 0.00 P & H 0.00 0.00 AH -D 0.00

0.00

0.00

0.00

0.00

0.00



F D						0.00						0.00
F & W						0.00						0.00
SG&MF						0.00						0.00
A & F						0.00						0.00
OTH	607.00					607.00	1137.00					1137.00
Sub total	607.00	0.00	0.00	0.00	0.00	607.00	1137.00	0.00	0.00	0.00	0.00	1137.00
Grand Total (I+II)	14774.00	0.00	0.00	286.00	0.00	15060.00	12692.82	0.00	0.00	373.18	0.00	13066.00
				7	Term Loar	1						(₹ lakh)
<u> </u>			2023	3-24					202	1-25		
Particul ars	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
WS						0.00						0.00
LD						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F&W						0.00						0.00
SG&MF						0.00						0.00
A & F						0.00						0.00
ОТН				897.00		897.00	5603.13	493.28		1432.91		7529.32
Sub total	0.00	0.00	0.00	897.00	0.00	897.00	5603.13	493.28	0.00	1432.91	0.00	7529.32
Grand Total (I+II)	9867.90	4.10	0.00	1337.00	0.00	11209.00	27788.19	4494.77	0.00	3523.57	0.00	35806.53



Abbreviation s	Particulars
CL	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

Abbreviation s	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
SG&MF	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
ОТН	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	Buffalo Farming			1+1	395000
5	Bunding	Farm Bunding		ha	15000
6	Cold Storage			No.	8800000
7	Cold Storage	Controlled Atmosphere Storage		No.	2000000
8	Cold Storage	Refrigerated Van		No.	2500000
9	Compost/ Vermi Compost	Vermi Compost		No.	700000
10	Crossbred Cattle Farming			1+1	395000
11	Crossbred Cattle Farming			5+5	1775000
12	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
13	Drinking Water	RO Plant		No.	2500000
14	Drip Irrigation			ha	165000
15	Education	Schools		No.	15000000
16	Education Loans	Education Loan above ₹4.00 lakhs and upto ₹7.50 lakhs		No.	750000
17	Education Loans	Education Loan above ₹7.50 lakhs and upto ₹10.00 lakhs		No.	1000000
18	Electric Pump Sets		5	No.	180000
19	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000





20	Food Grain Processing	Flour Mill		No.	1100000
21	Fruit Processing	Pickle		No.	500000
22	Fruit Processing	Sorting, grading & Packing		No.	1000000
23	Healthcare	Diagnostic Lab		No.	5000000
24	Healthcare	Nursing Home		No.	12000000
25	Healthcare	Veterinary Clinic		No.	1000000
26	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
27	Manufacturing Sector	Term Loan	Micro	No.	2000000
28	Manufacturing Sector	Term Loan	Small	No.	5000000
29	Manufacturing Sector	Working Capital	Micro	No.	2000000
30	Manufacturing Sector	Working Capital	Small	No.	5000000
31	Meat & Poultry Processing			No.	75000
32	New Orchard	Temperate Fruits	Apple	ha	614900
33	New Orchard	Temperate Fruits	Apricot	ha	307600
34	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
35	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	243400
36	Other machinery			No.	150000
37	Other machinery			No.	97000
38	Plantation	Bamboo		ha	50000
39	Plantation	Poplar		ha	130000
40	Pond construction	Earthen Pond		ha	3000000
41	Power Tiller			No.	95000



100	No.		Other Centre	Purchase/ Construction of a Dwelling Unit (Individual)	42
50	No.		Other Centre	Repair of Dwelling Units	43
7	No.		Seed cum Fertilizer Drill	Seed Drill	44
1000	No.	Medium	Term Loan	Service Sector	45
120	No.	Micro	Term Loan	Service Sector	46
270	No.	Small	Term Loan	Service Sector	47
120	No.	Micro	Working Capital	Service Sector	48
270	No.	Small	Working Capital	Service Sector	49
25	10+1		Rearing Unit	Sheep	50
82	50+2		Rearing Unit	Sheep	51
20	No.		Others	SHGs/ JLGs	52
32	No.		Roof Top Solar PV System with Battery	Solar Energy	53
100	No.		Powder & Packaging	Spice Processing	54
25	No.		Tractor Mounted Sprayer	Sprayer	55
12	ha		Micro	Sprinkler Irrigation	56
10	ha		Rain Gun	Sprinkler Irrigation	57
21	No.		Multicrop Power Threshers	Thresher	58
115	No.			Tractor	59
10	No.		Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	Two Wheeler Loans	60
15	No.		Roof Top	Water Harvesting/ Recharge structure	61



Annexure V

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

(Amount ₹)

Sr. No.	Crop	Туре	Unit	SoF
1	Barseem		acre	29752
2	Broiler Farming	Hers per cycle	1000	144043
3	Fish Culture in Ponds	Indian major carps	1000 pieces	67955
4	Indian Mustard/ Bharatiya Sarso		acre	28520
5	Indigenous Cattle Farming	Others CB Jersey Cow	01 animal	63575
6	Maize/ Makka		acre	46984
7	Moong Bean/ Green Gram		acre	29320
8	Other Vegetables		acre	61056
9	Rice/ Chaval/ Dhan		acre	48480
10	Sheep Farming	Rearing Unit- Semi- intensive	10	32080
11	Wheat / Gehu		acre	46736



Abbreviation

Abbreviations

ACP	Annual Credit Plan
100	4 '5 .7

AEZ Agri Export Zone

ACABC Agri-Clinics and Agri-Business Centre
AHIDF Animal Husbandry Infrastructure Development F

IDF Animal Husbandry Infrastructure Development Fund AMIS
Agriculture Marketing Infrastructure Scheme

APMC Agricultural Produce Market Committee

Expansion

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
CRRI Central Rice Research Institute
CSO Civil Society Organisation

CWC Central Warehousing Corporation
DAO District Agricultural Officer
DAP Development Action Plan
DBT Direct Benefit Transfer

DCC District Consultative Committee
DCCB District Central Cooperative Bank

DCP District Credit Plan

DIC District Industries Centre

DLRC District Level review Committee
DRDA District Rural Development Agency
eNAM Electronic National Agriculture Market
ECGC Export Credit Guarantee Corporation

FC Farmers Club

FFDA Fish Farmers Development Agency

FI Financial Inclusion
FIF Financial Inclusion Fund
FIP Financial Inclusion Plan
FLC Financial Literacy Centre

FLCCC Financial Literacy and Credit Counselling Centres



FPO Farmer Producer Organisation

FSS Farmers Service Society
GLC Gound Level Credit
GoI Government of India

GSDP Gross State Domestic Product

ha Hectare

HYV High Yielding Variety IAY Indira Awas Yojana

ICAR Indian Council for Agriculture Research
ICT Information and Communication Technology

IoT Internet of Things

ITDA Integrated Tribal Development Agency

JLG Joint Liability Group

JNNSM Jawaharlal Nehru National Solar Mission

KCC Kisan Credit Card
KSK Krishi Sahayak Kendra
KVI Khadi and Village Industries

KVK Krishi Vigyan Kendra LAC Livestock Aid Centre

LAMPS Large-sized Adivasi Multipurpose Society

LDM Lead District Manager

LI Lift Irrigation

MEDP Micro Enterprises Development Programme

MF Marginal Farmer
MI Micro Irrigation

MIDH Mission for Integrated Development of Horticulture

MNRE Ministry of New and Renewable Energy
MoFPI Ministry of Food Processing Industries
MPCS Milk Producers Co-operative Society

MPEDA Marine Products Export Development Authority MUDRA

Micro Units Development & Refinance Agency Ltd.

NABARD National Bank for Agriculture and Rural Agriculture Development

NBFC Non-Banking Financial Company
NFSM National Food Security Mission
NGO Non-Governmental Organization
NHM National Horticulture Mission
NLM National Livelihood Mission

NMFP National Mission on Food Processing
NPBD National Project on Bio-Gas Development





NREGP National Rural Employment Guarantee Programme

NRLM National Rural Livelihood Mission

NWDPRA National Watershed Development Project for Rainfed Areas

PAIS Personal Accident Insurance Scheme
PACS Primary Agriculture Cooperative Society

PHC Primary Health Centre

PKVY Paramparagat Krishi Vikas Yojana PLP Potential Linked Credit Plan

PMEGP Prime Minister's Employment Generation Programme PMJDY

Pradhan Mantri Jan Dhan Yojana

PMJJBY Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY Pradhan Mantri Suraksha Bima Yojana
PMFBY Pradhan Mantri Fasal Bima Yojana
PMKSY Pradhan Mantri Krishi Sinchayee Yojana
PWCS Primary Weavers Cooperative Society

RBI Reserve Bank of India

RIDF Rural Infrastructure Development Fund

RKVY Rashtriya Krishi Vikash Yojana RLTAP Revised Long Term Action Plan

RNFS Rural Non-Farm Sector RRB Regional Rural Bank

RSETI Rural Self Employment Training Institute

RWHS Rainwater Harvesting Structure

SAP Service Area Plan

SAO Seasonal Agricultural Operations

SBM Swachha Bharat Mission
SCC Swarojgar Credit Card
SCS Service Cooperative Society

SHG Self Help Group

SHPI Self Help Promoting Institution SLBC State Level Bankers Committee

STCCS Short Term Co-operative Credit Structure

STW Shallow Tube Well

SMPB State Medicinal Plant Board

TBO Tree Borne Oil-seeds
TFO Total Financial Outlay

WDRA Warehousing Development and Regulatory Authority

WDF Watershed Development Fund

WSHG Women Self Help Group



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Designation DDM, NABARD
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NABARD SUBSIDIARIES



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
 - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
 - **Fabrics & Textiles**
 - Handicrafts Value Chain

NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

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- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

Corporate Office

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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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- 3000+ FPOs credit linked
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
 - Working Capital
 - Term Loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

Corporate Office

C/o NABARD, Head Office, Mumbai

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Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the lowincome households with the vision to become model MFI in
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- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and coobligants
- Doorstep delivery of financial services

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

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NABARD Consultancy Services Private Limited (NABCONS)

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OFFERS CONSULTANCY AND ADVISORY SERVICES

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- IT Based Natural Resources Information System
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Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi - 110125

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Building Trust for Rural Prosperity

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

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

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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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NABFOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU? IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

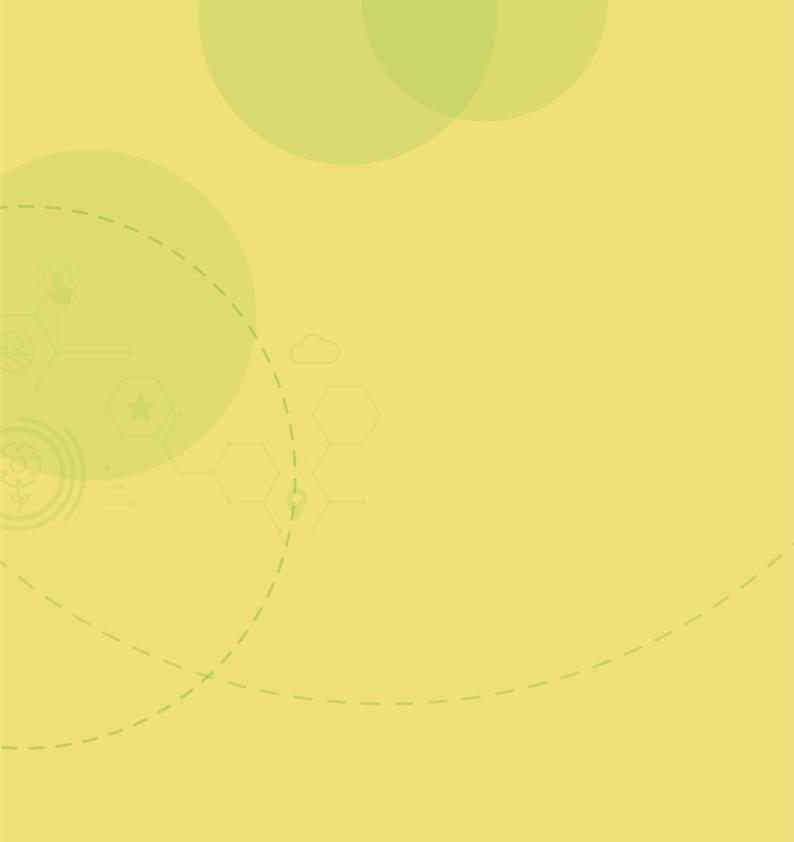
With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

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

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