



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



साम्बा जिला
Samba District

जम्मू और कश्मीर क्षेत्रीय कार्यालय, जम्मू
Jammu & Kashmir Regional Office, Jammu



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर- वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

Potential Linked Credit Plan

Year: 2025-26

District: Samba

UT: Jammu and Kashmir



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

PLP Document Prepared by:

Shalesh Sharma

District Development Manager

NABARD

Samba

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/ UT Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	District Samba falls in the sub-mountainous region at the foothills of the Himalayas. It came into existence in 2007 vide Government of Jammu & Kashmir notification dated 22 May 2007 and was carved out of the districts Jammu, Kathua and Udhampur.
2	Type of soil	District has primarily alluvial and loamy soils, which are fertile and ideal for agriculture. These soils support crops like rice, wheat, maize and vegetables.
3	Primary occupation	The primary occupation in the district includes Agriculture and Allied Activities, Industrial Employment, particularly in the Bari Brahmana and Samba industrial areas, Trade and Small Businesses etc.
4	Land holding structure	District has a predominance of small and marginal land holdings, with many farmers owning less than 2 hectares of land. 77% of holdings are small (≤ 1 ha), accounting for 48% of the total area, while 15% of holdings are between 2 to 4 ha, covering 24% of the area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	ACP target fixed for the year 2023-24 was ₹2348.17 crore and achievement against the target as on 31.03.2024 was ₹3113.77 Crore (133%). In terms of the priority sector, achievement viz-a-viz target is 81%.
2	CD Ratio	CD ratio as on 31.03.2024 is 59.30%
3	Investment credit in agriculture	The investment credit in agriculture was very low during the last FY
4	Credit flow to MSMEs	The achievement in MSMEs in the last FY stands at 127%, against a target of ₹994 crore the achievements was ₹1261 crore.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total credit potential for the districts priority sectors is ₹2032.40 crore
2	Projection for agriculture and its components	The total credit potential for agriculture is ₹642.79 crore, with key allocations for farm credit ₹626.47 crore and agriculture infrastructure ₹16.32 crore.
3	Projection for MSMEs	The credit potential for MSMEs is ₹1326.68 crore, aimed at supporting the growth of micro, small, and medium enterprises in the district. This funding is crucial for enhancing entrepreneurship, employment, and economic diversification.
4	Projection for other purposes	The remaining sectors have a total credit potential of ₹62.92 crore.

5. Developmental Initiatives

1. Rural Development through RIDF (Rural Infrastructure Development Fund): Finances infrastructure projects like roads, bridges, irrigation systems, and rural electrification.
2. Formation and Promotion of FPOs (Farmer Producer Organizations): Supports the formation of FPOs to enable farmers to pool resources and improve collective bargaining
3. Development of Watershed Areas: Implements watershed development projects focused on water conservation, soil health, and sustainable land management.
4. Dissemination of Latest Farm Technologies: Encourages the adoption of modern farming technologies like Hydroponics systems (soil-less farming) to increase efficiency and sustainability, Projects to address issues like Alternate bearing of Mango, Promotion of Dragon fruit
5. Skill Development Programs for Rural Women & Youth: Organizes skill development programs to empower rural women and youth with skills in agriculture, entrepreneurship, and other sectors.
6. NABARDs initiatives, focusing on infrastructure, technology, skill development, and non-farm sectors, aim to create a sustainable and inclusive rural economy that enhances livelihoods, promotes agricultural innovation, and fosters community growth.
7. Rural Mart to provide a marketing platform for the products manufacture by members of SHGs/ JLGs/ FPOs. Also taking initiatives to make such products available on e-commerce platforms.

6. Thrust Areas

1. Deepening and widening of Financial Inclusion initiatives with special attention to Digital Banking
2. Development of Off farm activities covering handloom & handicraft artisans.
3. Revival of Cooperatives through various initiatives of government like computerization of PACS, operating as Custom Service Centre and various other schemes like coverage of gram panchayats with M-PACS
4. Promotion of Agri & allied activities through modern technologies by promotion of farm mechanisation

7. Major Constraints and Suggested Action Points

1. Poor outreach of development programmes of UT and Central Government.
2. lack of basic rural infrastructure facilities, assured irrigation facilities.
3. Low spread of Business Correspondents (BCs): Insufficient agents to extend banking services.
4. lack of off-farm skills and facilities for rural industrial entrepreneurship.

8. Way Forward

1. Increasing Output and Prices: Boosting agricultural production and ensuring better prices for the produce.
2. Reducing Production Costs: Lowering input usage or reducing input prices to make farming more cost-effective.
3. Diversifying Production: Shifting towards more remunerative and profitable

- crops or enterprises.
4. Promoting Non-Farm Sector Opportunities: Providing income generating opportunities in non-farming activities.
5. Direct Benefit Transfer (DBT), PMJDY (Pradhan Mantri Jan Dhan Yojana), and FDI in food processing sectors enhance financial inclusion, rural employment, and infrastructure for value-added processing.
6. Adequate capital formation in the desired/ priority sectors to meet aspirations/ requirements of the local population to ensure inclusive growth
7. A well- coordinated approach is called for achieving the targets set out in the Annual Credit Plan (ACP) with better monitoring and review of effective implementation of plans with increased focus and coverage of oral lessees, tenant farmers through JLGs, etc

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

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

3. Methodology

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

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

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of

while arriving at the financial outlays.

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

4. Methodology of estimation of credit potential

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

		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use Utility

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

1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

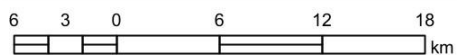
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Samba



Legend	
●	District Head Quarter
	State Boundary
	District Boundary
	Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	62646.92
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	57785.06
2	Term Loan for agriculture and allied activities	4861.86
B	Agriculture Infrastructure	1398.90
C	Ancillary activities	234.00
I	Credit Potential for Agriculture A+B+C)	64279.82
II	Micro, Small and Medium Enterprises	132668.00
III	Export Credit	375.00
IV	Education	422.80
V	Housing	52.80
VI	Social Infrastructure	585.00
VII	Renewable energy	810.00
VIII	Others	4047.00
	Total Priority Sector	203240.42

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	51677.58
2	Water Resources	208.44
3	Farm Mechanisation	792.11
4	Plantation & Horticulture with Sericulture	535.65
5	Forestry & Waste Land Development	13.76
6	Animal Husbandry - Dairy	6647.96
7	Animal Husbandry - Poultry	408.31
8	Animal Husbandry - Sheep, Goat, Piggery	274.96
9	Fisheries	1379.22
10	Farm Credit- Others	708.93
	Sub total	62646.92
B	Agriculture Infrastructure	
1	Construction of storage	492.80
2	Land development, Soil conservation, Wasteland development	438.10
3	Agriculture Infrastructure - Others	468.00
	Sub total	1398.90
C	Ancillary activities	
1	Food & Agro. Processing	135.00
2	Ancillary activities - Others	99.00
	Sub Total	234.00
II	Micro, Small and Medium Enterprises	
	Total MSME	132668.00
III	Export Credit	375.00
IV	Education	422.80
V	Housing	52.80
VI	Social Infrastructure	585.00
VII	Renewable energy	810.00
VIII	Others	4047.00
	Total Priority Sector	203240.42

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)	913.74
2	No. of Sub Divisions	2
3	No. of Blocks	9
4	No. of revenue villages	371
5	No. of Gram Panchayats	101

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Samba
3	Agro-climatic Zone 1	Western Himalayan Region
4	Agro-climatic Zone 2	Low Altitude Subtropical
5	Climate	Hot & dry in summer and cold in winter
6	Soil Type	Sandy Loam

3. Land Utilisation [ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	91374
2	Forest Land	19589
3	Area not available for cultivation	27501
4	Permanent Pasture and Grazing Land	309
5	Land under Miscellaneous Tree Crops	1596
6	Cultivable Wasteland	2796
7	Current Fallow	400
8	Other Fallow	422

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	9
2	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	23912	69.32	9929.25	30.73
2	>1 to <=2 ha	6551	18.99	9377.95	29.02
3	>2 to <=4 ha	3319	9.62	8788	27
4	>4 to <=10 ha	680	1.97	3771.1	11.67
5	>10 ha	33	0.09	439.05	1.35
6	Total	34495	100	32305.35	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	34
2	Of the above, Small/ Marginal Farmers	30
3	Agricultural Labourers	6.00
4	Workers engaged in Household Industries	2.00
5	Other workers	NA

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	319.00	169.00	150.00	265.00	54.00
2	Scheduled Caste	92.00	48.00	44.00	78.00	14.00
3	Scheduled Tribe	16.00	9.00	7.00	15.00	1.00
4	Literate	228.00	130.00	98.00	185.00	43.00
5	BPL	NA	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	65.00
2	Rural Households	55.00
3	BPL Households	11.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	62.00
2	Having source of drinking water	54.00
3	Having electricity supply	65.00
4	Having independent toilets	63.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	371
2	Villages having Post Offices	53
3	Villages having Banking Facilities	350
4	Villages having Primary Schools	327
5	Villages having Primary Health Centres	12
6	Villages having Potable Water Supply	267
7	Villages connected with Paved Approach Roads	361

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1027
2	Primary Health Centres	11
3	Primary Health Sub-Centres	80
4	Hospitals	4
5	Hospital Beds	291

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	138
2	Registered FPOs	9
3	Soil Testing Centres	2
4	Approved nurseries	1
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage [₹000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	23.912
2	Irrigation Potential Created	14.560
3	Net Irrigated Area (Total area irrigated at least once)	14.560
4	Area irrigated by Canals/ Channels	2.162
5	Area irrigated by Wells	11.678
6	Area irrigated by Tanks	NA
7	Irrigation Potential Utilized (Gross Irrigated Area)	14.560

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1167
2	Railway Line [km]	50
3	Goods Transport Vehicles [Nos.]	2942

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Indigenous	70292

2	Buffaloes	30369
3	Sheep - Cross bred	11932
4	Sheep - Indigenous	31235
5	Goat	82089
6	Pig - Indigenous	8
7	Horse/Donkey/Camel	1722
8	Rabbit	16
9	Poultry - Indigenous	298565

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	57
2	Disease Diagnostic Centres	1
3	Artificial Insemination Centers	57
4	Animal feed manufacturing units	2
5	Dairy Cooperative Societies	36
6	Milk Collection Centres	79

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	0.54	MT	4.71	gm/day
2	Egg	107.47	Lakh Nos.	92	nos/p. a.
3	Milk	112.098	MT	962	gm/day
4	Meat	8636	MT	74	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of GDP agri to district	NA	NA	NA
2	Land Holdings - SF (%)	6.55	6.55	6.55
3	Land Holdings - MF (%)	23.91	23.91	23.91
4	Rainfall-Normal (mm)	1100	1150	1043
5	Rainfall- Actual (mm)	1325	1300	1310
6	Cropping Pattern	Paddy, Wheat, Maize, Oilseeds Fodder Vegetables	Paddy, Wheat, Maize Oilseeds Fodder Vegetables	Paddy, Wheat Maize, Oilseeds Fodder, Vegetables

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	541.81	232.66	242.54

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Paddy	14776	46.54	3150	14221	40.601	2855	14221	34.58	2432
2	Maize	7292	10.93	1500	7064	17.47	2474	6669	19.33	2899
3	Wheat	30434	76.08	2500	29950	79.24	2646	30438	87.53	2876
4	Pulses	3681	2.94	800	4023	3.21	800	4212	3.45	820
5	Oilseeds	4873	3.84	7900	5504	4.40	800	5393	4.36	810

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.15	0.15	0.145
2	Net sown area (lakh ha)	0.16	0.15	0.145
3	Cropping intensity (%)	100	100	100

Table 5 : KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	19461	21248	25738
2	GLC through KCC (₹lakh)	170.48	169.98	178.50

Table 6: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	2
2	Soil Health Cards Issued (No.)	4469	6391	4146

Table 7: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	7426	8256	8581

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	SBI Lead Bank Office Samba
Table 2: GLC under Agriculture	Department of Agriculture Samba 2023
Table 3: Major Crops, Area, Production, Productivity	Department of Agriculture Samba 2023
Table 4: Irrigated Area, Cropping Intensity	Directorate of Economics and Statistics J&K 2022
Table 7: KCC Coverage	Department of Agriculture Samba 2023
Table 8: PM Kisan & Other DBTs	Department of Agriculture Samba 2023
Table 9: Soil testing facilities	Department of Agriculture Samba 2023
Table 11: Seed Replacement Ratio %	Department of Agriculture Samba 2023

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	32305	32305	32305
2	Net Irrigated Area ('000 ha)	7280	7280	7280
3	Gross Irrigated Area ('000 ha)	14569	14560	14560

Source

Table Name	Source(s) and reference year of data
Table 2: Irrigated Area & Potential	Department of Agriculture Samba 2023

Farm Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	371.38	626.75	640.39

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba, 2023

Table 1: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Jammu and Kashmir	Samba	Samba	Safe	Safe	Safe
2	Jammu and Kashmir	Samba	Vijaypur	Safe	Safe	Safe
3	Jammu and Kashmir	Samba	Ramgarh	Safe	Safe	Safe
4	Jammu and Kashmir	Samba	Rajpura	Safe	Safe	Safe
5	Jammu and Kashmir	Samba	Ghagwal	Safe	Safe	Safe
6	Jammu and Kashmir	Samba	Nud	Safe	Safe	Safe
7	Jammu and Kashmir	Samba	Sumb	Safe	Safe	Safe

8	Jammu and Kashmir	Samba	Bari Brahmana	Safe	Safe	Safe
9	Jammu and Kashmir	Samba	Purmandal	Safe	Safe	Safe

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mushroom	Mushroom	Mushroom
2	Area cultivated (Ha)/ Production (qunitals)	4847	5194	5830
3	Processing Units (No.)	2	4	8
4	Value of products (₹)	72705000	77910000	87450000

Sources

Table Name	Source(s) and reference year of data
Table 4: Crop Identified for One District-One Product	Department of Agriculture Samba 2023

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)	19.58	19.58	19.58
2	Waste Land ('000 ha)	2.76	2.76	2.76

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area('000 ha)	Prod. ('000MT)	Area('000 ha)	Prod. ('000MT)	Area ('000ha)	Prod. ('000MT)
1	Pear	NA	NA	0.016	0.025	0.016	0.025
2	Peach	NA	NA	0.022	0.066	0.022	0.066
3	Plum	NA	NA	0.028	0.082	0.028	0.082
4	Citrus	NA	NA	1.69	2.84	1.75	2.92
5	Mango	NA	NA	1.525	2.87	1.545	2.89
6	Ber	NA	NA	1.135	3.85	1.13	3.85
7	Other fresh	NA	NA	1.14	2.70	1.14	2.71

Table 3: Nurseries (No.)

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

Sources

Table Name	Source(s) and reference year of data
Table 2: Area under Forest Cover & Waste Land	Directorate of Economics and Statistics J&K 2022
Table 3: Production and Productivity	Department of Horticulture Samba, 2023
Table 4: Nurseries (No.)	Directorate of Economics and Statistics J&K 2022

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - SGP

Table 1: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba, 2023
Table 2: Popular Breed(s)	Sheep Husbandry Department Samba, 2023

Agri. Infrastructure

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	5
2	Cold Storages (Capacity - '000 MT)	2100	2100	14950
3	Storage Godowns (No.)	1	1	16
4	Storage Godowns (Capacity - '000 MT)	0.050	0.050	5.800

Sources

Table Name	Source(s) and reference year of data
Table 1: Agri Storage Infrastructure	Directorate of Economics and Statistics J&K 2022

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

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	660	660
2	Pesticides Consumption ('000 kg)	NA	530	700

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba 2023
Table 2: Fertilizer Consumption	Agriculture Department Samba 2023
Table 3: Production of inputs	Agriculture Department Samba 2023
Table 4: Facilities Available	Agriculture Department Samba 2023

Agri Ancilliary Activities - Food & Agro Processing & Others**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (₹lakh)	46872	58536	74303

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba 2023

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹lakh)	51189.52	67911.72	126148.84
2	No. of units financed	6386	5667	9351

Table 2: MSME Units Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
2	Micro Units (No.)	4884	5157	9007
3	Small Units (No.)	365	404	271

4	Medium Units (No.)	28	90	67
5	Udyog Aadhar Registrations (No.)	710	1400	5723

Table 1: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	274	416	600

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba 2023
Table 2: MSME units - Cumulative	Ministry of MSME 2023
Table 3: Traditional activities	Department of Handloom and Handicraft Samba 2023
Table 4: DIC interventions	District Industries Centre Samba 2023
Table 5: Skill Development Trainings	District Industries Centre Samba 2023

Export/ Education/
Housing Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (₹lakh)	NA	NA	NA
2	GLC under Education (₹lakh)	680.96	400.90	331.79
3	GLC under Housing (₹lakh)	3729.53	2913.15	1288.49

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	60640	2670

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba 2023
Table 2: Progress under PMAY	Directorate of Economics and Statistics J&K 2022

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (₹lakh)	6164.62	1201.73	3694.30

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba, 2023

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹lakh)	8609	11314	13452
2	JLG Bank Linkage (₹lakh)	204	318	386
3	Loans through SHPIs (₹lakh)	204	60	100

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	3167	3206	3611
3	No. of SHGs credit linked (including repeat finance)	3701	4864	5783
4	Bank loan disbursed (₹lakh)	8609	11314	13452
5	Average loan per SHG (₹lakh)	2.71	3.52	2.32
6	Percentage of women SHGs %	100	100	100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SBI Lead Bank Office Samba 2023
Table 3: Status of SHGs	DPM Office J&KRLM Samba 2023

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.)	54	70	79
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	1	1	1
6	Labour Societies (No.)	3	3	3
9	Agro Processing Societies (No.)	8	8	8
10	Others (No.)	32	59	88
11	Total (No)	100	143	181

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.)	24	24	24
2	Multi state cooperative societies (No.)	1	1	2

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Cooperative Department Samba 2023
Table 2: Details of credit cooperative societies	Cooperative Department Samba 2023

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	15	75	45	30			2023	38	5	
Regional Rural Bank	2	16	15	1			1144	4	23	
District Central Coop. Bank	1	8	6	2					46	
Coop. Agr. & Rural Dev. Bank		2	2						185	
Primary Agr. Coop. Society	28	24	24						15	
Others	1	1	1						0	
All Agencies	47	126	93	33	0	0	3167	42	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	360902	419377	419989	0.1	83.6	537733.00	602634.00	669422.00	11.1	89.10



Samba, PLP 2025-26

Regional Rural Bank	52657	56733	57152	0.7	11.4	53918.00	61174.00	67152.00	9.8	8.94
Cooperative Banks	25417	25191	25044	-0.6	5.0	14816.00	14840.00	14763.00	-0.5	1.96
Others	0			0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	438976	501301	502185	0.2	100.0	606467.00	678648.00	751337.00	10.7	100.00

1. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loans & Advances [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	27459	34438	44259	28.5	77.7	296904.00	366785.00	402844.00	9.8	90.40
Regional Rural Bank	10052	11089	12531	13.0	22.0	31036.00	35054.00	39477.00	12.6	8.86
Cooperative Banks	151	104	190	82.7	0.3	3841.00	3626.00	3325.00	-8.3	0.75
Others	0	0		0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	37662	45631	56980	24.9	100.0	331781.00	405465.00	445646.00	9.9	100.00

2. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	55.2	60.9	60.2
Regional Rural Bank	57.6	57.3	58.8
Cooperative Banks	25.9	24.4	22.5
Others	0	0	0
All Agencies	54.7	59.7	59.3

3. Ratio Performance under Financial Inclusion (No. of A/Cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	108911	88000	33867	12104
Regional Rural Bank	19994	21476	8452	5858
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	128905	109476	42319	17962

4. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	139701.18	34.7	17330.75	4.3	0.00	0.0		0.0	37010.00	9.2
Regional Rural Bank	21343.69	54.1	6792.71	17.2		0.0		0.0	14506.00	36.7
Cooperative Banks	259.26	7.8	131.37	4.0		0.0		0.0	41.00	1.2
Others	0.00	0	0.00	0		0		0	0.00	0
All Agencies	161304.13	36.2	24254.83	5.4	0.00	0.0	0.00	0.0	51557.00	11.6

5. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	153868.37	96546.14	62.7	172466.76	79263.75	46.0	176115.59	139701.18	79.3	62.7
Regional Rural Bank	16643.31	15329.05	92.1	18307.54	18820.95	102.8	18307.54	21343.69	116.6	103.8
Cooperative Banks	5453.27	647.14	11.9	5998.91	468.96	7.8	5166.11	259.26	5.0	8.2
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	175964.95	112522.33	63.9	196773.21	98553.66	50.1	199589.24	161304.13	80.8	64.9

6. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	45579.75	13360.95	29.3	50445.45	14669.83	29.1	52901.67	13618.02	25.7	28.0
Term Loan (Agri.)	22507.32	40821.04	181.4	27662.36	8596.64	31.1	28022.17	10636.81	38.0	83.5
Total Agri. Credit	68087.07	54181.99	79.6	78107.81	23266.47	29.8	80923.84	24254.83	30.0	46.5
MSME	90365.18	51189.52	56.6	99401.24	67911.72	68.3	99401.24	126148.84	126.9	83.9
Other Priority Sectors*	17512.70	7150.82	40.8	19264.16	7375.47	38.3	19264.16	10900.46	56.6	45.2
Total Priority Sector	175964.95	112522.33	63.9	196773.21	98553.66	50.1	199589.24	161304.13	80.8	64.9

7. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	296902.00	6895.94	2.3	366858.00	6509.99	1.8	403493.00	10141.94	2.5	2.2



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Regional Rural Bank	31036.00	434.00	1.4	34658.00	442.81	1.3	39477.00	461.64	1.2	1.3
Cooperative Banks	3842.00	1137.00	29.6	3626.00	952.00	26.3	2675.00	744.32	27.8	27.9
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00

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

Source(s)	
1	LDM, SBI

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.

World's Largest Cooperative Training Scheme

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

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

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

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

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

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

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan 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 brood stocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided

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to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

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11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

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

Holistic Agriculture Development Programme (HADP)

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

Aspirational Panchayat Development Programme (APDP)

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

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

Digital Villages

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

Status of Co-operatives in J&K

The UT has a mixed Short Term Co-operative Credit Structure comprising of one

State Co-operative Bank, 3 DCCBs and 589 PACS with co-existent two tier and three tier co-operative structures. The JKStCB is unscheduled and all the three DCCBs are unlicensed as on 31 March 2023.

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

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

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

Jammu and Kashmir New Industrial Policy

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

Mission Yuva

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25. AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Handicrafts/ Handloom Sector

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

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

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

Incentives for Handloom Sector

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

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

Incentives/Schemes for Dairy Sector

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

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

Incentives/Schemes for Fisheries Sector

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The total net sown area in the district is 39203 ha. Agriculture plays a vital role in the rural economy of the district, with major crops including paddy, wheat, maize, mustard, bajra, pulses, fodder, and a variety of vegetables. The fertile plains, irrigated by canals like Ranbir and Ravi Tawi, support both Rabi and Kharif crops. Efforts are being made on improving irrigation infrastructure. The region also supports horticulture, with fruits like mangoes and citrus, though to a smaller extent compared to grains. The farmers employ traditional farming methods, but there has been a gradual shift towards more mechanized and modern agricultural techniques. Programs like the Integrated Pest Management have been introduced to educate and assist farmers in combating pest problems. Farmers rely on both organic and chemical fertilizers. Samba's proximity to Jammu provides farmers with access to larger markets, though there are still significant gaps in infrastructure. The district faces challenges like poor transport and storage facilities, which affect the marketing of perishable crops like vegetables and fruits. Various schemes such as the PMFBY and PM-Kisan provides financial and crop insurance support to farmers. There has also been a push to organize farmers into FPOs to help them negotiate better prices.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district faces challenges with low seed replacement rates for key crops like paddy, maize, and oilseeds. The Department of Agriculture distributes certified seeds through Agriculture Extension Centers (AEC), fulfilling about 30% of the demand. The remainder is sourced from private dealers and farmers' exchanges via seed village programs.

Fertilizers are primarily sold through private dealers and cooperative societies, while plant protection pesticides are distributed similarly. This dual approach helps ensure farmers have access to necessary inputs. Organic farming is gaining traction, driven by health and environmental benefits. The Paramparagat Krishi Vikas Yojna (PKVY) promotes organic clusters to support this shift. The Department of Agriculture is fostering agri-processing units branded as Jammu Kheti, which could enhance local agricultural value chains. This framework aims to improve agricultural productivity and sustainability in the district.

Strengthening infrastructure and implementing innovative farming solutions would enhance the regions crop production and marketing capacity.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

As per Central Ground Water Board's assessment, nearly 90% of the groundwater extracted annually went towards agriculture. Samba district, located in the southwestern part of Jammu division, is characterized by hilly terrain and plains, which influence its water availability. The main source of irrigation in the district are Ranbir, Ravi Tawi canals and shallow tube wells which caters to 80% of the total irrigated area. The district has gross cropped area of 71454 ha. of which only 42.85% is covered under irrigation. It has semi-arid climate, with most of its rainfall concentrated during the monsoon season, leads to water stress during the dry season. Agriculture Department provides subsidy for installation of Pump Sets and sprinkler irrigation system. The required pump sets, other accessories and after sales service are readily available in the district. Surface water runoff in some hilly areas of the district is not being used for irrigation purpose and required to

be harnessed. As per ground water assessment made by the Department all the blocks are under “safe” category. There is, therefore, good scope for installation of new tube wells and energising of the pump sets in the district. There is also scope for financing of pump sets including solar operated pumps.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The existing canal infrastructure is outdated and poorly maintained. The irrigation canals often fail to deliver adequate water to agricultural fields, need to modernize the irrigation systems. Over-reliance on groundwater extraction has led to depletion of aquifers. Require investment in groundwater recharge projects. The adoption of modern, water-efficient irrigation such as drip irrigation and sprinkler systems.

Encouraging community-based rainwater harvesting and rejuvenation of traditional ponds

Non-availability of technical guidance of Central Ground Water Board in the district is a prominent constraint for proper exploitation and utilization of the ground water availability.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization and crop productivity has a direct correlation as farm mechanization saves time and labour, reduces drudgery, cut down production cost in the long run, reduces post-harvest losses and boosts crop output and farm income. Use of improved implements has potential to increase productivity up to 30 per cent and reduce the cost of cultivation up to 20 per cent. Farm mechanization and its importance has gained momentum resultantly new farm implements/equipments have been developed and commercialized. This has resulted in increased productivity and production leading to increased buffer stock of food grains. Farm mechanization has played a pivotal role in increasing employment in rural areas through generation of opportunities for operators, mechanics, salesmen etc. In the district major mechanised tools used pertains to Tractors, Power tillers more affordable to small-scale farmers, Mechanized irrigation systems like sprinklers and drip irrigation, Pumps/ motors, combine harvesters, Threshers reducing manual labor for post-harvest processing, Post-harvest machinery, such as paddy winnowing machines, grain cleaners, and grain storage systems, spraying equipment such as knapsack sprayers. Establishment of Custom Hiring Centers to increase access to farm machinery for small and marginal farmers. Department of Agriculture, has launched HADP programme which provides subsidies on various farm machinery and implements to promote mechanization in districts.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Although subsidy programs help reduce costs, high initial investment is a major barrier, as a result small and marginal farmer cannot afford.

small and fragmented landholdings, which makes it difficult to use large machinery efficiently.

Rental infrastructure like CHC for farm machinery is not well-developed across the district and also lack of repair and maintenance services in rural areas.

Lack of adoption in advanced technologies like precision agriculture, GPS-enabled tractors, or automated harvesting systems.

Mechanized sowing, planting, and harvesting techniques, which could significantly improve productivity and reduce labor costs

Need for micro-finance schemes and special loan programs tailored for farm mechanization

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More focus on solar-powered irrigation pumps. These eco-friendly options under various renewable energy schemes.

The Department of Agriculture and Krishi Vigyan Kendras (KVKs) plan to strengthen their training programs to cover more farmers, focusing on the use of advanced farming tools, the benefits of mechanization, and post-harvest management techniques

Higher post-harvest losses due to inefficiency and poor storage practices.

Separate target may be assigned by Banks for financing purchase of farm machinery at block level.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Plantation and Horticulture is recognized as a key sector that has potential for improving the economic conditions of farmers by ensuring higher returns. The sector also facilitates diversified opportunities with high value crops, employment generation, nutritional security, ecological sustainability and enhances the export earnings. Horticulture is an important sector in Samba and grows various fruits & vegetables though the scale of production is limited. Citrus fruits such as oranges and lemon are cultivated in certain pockets of the district, Guava, papaya, and mango are other common fruit crops, mainly for local markets. Amla (Indian Gooseberry) is also grown in some areas, and there is potential for its wider cultivation due to its suitability for the region's climate and growing demand for its health benefits. The Holistic Agriculture Development Program (HADP) is a comprehensive program launched by the Agriculture Production Department of Jammu and Kashmir which consists of 29 projects covering various aspects of agriculture, including horticulture, crop production, and livestock husbandry. National Horticulture Board (NHB) and Rashtriya Krishi Vikas Yojana (RKVY) provide assistance for developing horticultural infrastructure such as cold storages, pack houses, and processing units. Sub-Mission on Agricultural Mechanization (SMAM) under National Mission on Agricultural Extension and Technology (NMAET), Agriculture Technology Management Agency (ATMA), National Food Sec

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Quality plants are available in 01 Government & various private nurseries.

Krishi Vigyan Kendra also provides training and knowhow under this activity.

Limited organised market linkages/ access for horticultural produce, leading to lower prices.

Absence of cold storage infrastructure and preservation facilities, which limits the ability to store and sell perishable fruits and vegetables over time. This leads to post-harvest losses.

Agricultural extension services need improvement. Farmers require better training & skill development on modern horticultural techniques, integrated pest management, and post-harvest handling to increase productivity and reduce losses.

limited processing infrastructure results in absence of value addition to the produce

Lack of access to modern equipment and scientific techniques that could enhance the quality and quantity of produce

Promotion of high-density fruit plantations, particularly citrus orchards and subtropical fruits, to enhance productivity. This includes providing better quality saplings and encouraging organic farming methods.

Development of horticulture clusters, where infrastructure like cold storage, pack houses, and market linkages will be established to support the entire value chain.

Lack of research support for developing disease-resistant varieties, better post-harvest technologies, and market intelligence to assist farmers in decision-making.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Trees and vegetation are vital for a clean environment and sustainable agriculture. The National Forest Policy of 1988 suggests that one-third of the geographical area should be forested. Opportunities exist in cultivable wastelands for growing tree species like bamboo which could enhance farmers incomes. Large-scale forest plantation is seen as a strategy for climate change adaptation necessitating increased institutional credit to support this sector. Local authorities, often in partnership with the Forest Department have been actively planting trees in Samba's forested and degraded areas to increase green cover. Efforts are focused on planting indigenous tree species that are well-suited to the local climate and soil, such as Acacia, Eucalyptus, and bamboo, which support both the ecology and local needs. Large portions of wasteland in Samba are gradually being reclaimed for productive use, which includes making the land suitable for agriculture or afforestation. Projects involve soil stabilization, water conservation measures, and erosion control. Samba district benefits from various central government schemes under Compensatory Afforestation Fund Management and Planning Authority (CAMPA), National Afforestation and Eco-Development Board (NAEB)

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Private nurseries produce poplar and eucalyptus planting material. Forest deptt. also provides saplings at reasonable costs.

Banks not inclined to finance activities with a long gestation period and limitations in marketing of forest produce.

Strengthening community forest management programs can empower locals to protect and sustainably use forest resources.

Educating local communities on sustainable practices, like agroforestry and soil conservation, can lead to better outcomes in wasteland development.

Increased pressure from agricultural expansion, urbanization, and resource extraction has led to forest degradation, posing challenges for afforestation and forest conservation.

Erratic weather patterns, such as unseasonal rainfall and temperature fluctuations, impact tree survival rates and soil stability.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming is an integral part of the agricultural economy in the district. It provides livelihoods to a significant portion of the rural population, contributing to household income and nutritional security. Women play a significant role in dairy farming, managing milking, feeding, and other animal care activities. Dairy farming is often seen as a secondary source of income for these households. There are small-scale milk collection centers in certain areas, but the overall infrastructure for milk collection, processing, and transportation remains underdeveloped. The J&K Milk Producers Cooperative Limited (JKMPCL) operates in the region, offering support to dairy farmers by helping them market their milk through a cooperative system. Various government schemes are being implemented like Rashtriya Gokul Mission (RGM), which focuses on improving the genetic quality of indigenous breeds through artificial insemination (AI) and breeding programs. National Livestock Mission (NLM), which supports infrastructure development for fodder production, animal healthcare, and capacity building. Subsidized loans and credit facilities are available through nationalized banks and cooperative banks for setting up small dairy farms, purchasing animals, and improving farm infrastructure. Kisan Credit Card (KCC) scheme is also

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extended to livestock farmers, including those involved in dairy farming, allowing them to access short-term credit at subsidized interest rates.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

lack of nutritional supplements, quality of feed and fodder inadequate veterinary care contributes to lower milk production and higher disease prevalence in cattle and buffaloes.

lacks adequate milk processing plants and cold storage facilities. This leads to post-harvest losses

The absence of chilling centers and cold chain infrastructure prevents farmers from selling milk to urban markets or milk processing units

Milk marketing is still largely dependent on local vendors, who often pay farmers lower prices.

Farmers are not fully aware of the benefits of joining milk cooperatives or producer organizations, leading to fragmented marketing channels and price volatility.

shortages of quality fodder, particularly during the lean season, gap in terms of consistent availability of balanced cattle feed. Farmers rely on traditional methods of animal husbandry, with limited awareness of modern dairy practices, scientific feeding, and breed improvement.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming in Samba is primarily small-scale, with many households engaged in backyard poultry farming. This involves rearing indigenous breeds of chickens for meat and egg production on a subsistence level. There is a growing trend of commercial poultry farming in the district, particularly in broiler production. Layer farming is still in its early stages, with a limited number of farms focused on producing eggs for local markets. The productivity of commercial poultry farms is gradually improving as farmers adopt better management practices and scientific methods of poultry rearing. Department of Animal Husbandry provides subsidies and financial assistance to poultry farmers under various schemes. These include subsidies on poultry sheds, feeders, drinkers, and other equipment necessary for setting up small to medium-scale commercial poultry units. Under the National Livestock Mission (NLM), poultry farmers can avail themselves of financial support to establish poultry units, with a focus on improving backyard poultry for marginalized farmers. Rashtriya Krishi Vikas Yojana (RKVY) and Integrated Poultry Development Program (IPDP) aim to boost poultry production by supporting infrastructure development, including the construction of poultry sheds, purchase of poultry equipment, and access to quality chicks. Department provides veterinary services for disease management in poultry farms, including vaccination programs

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department is working to strengthen veterinary services for poultry, particularly in terms of improving disease prevention and vaccination coverage.

lack of awareness and limited veterinary services in remote areas often lead to poor disease control.

Poultry farmers face difficulties in accessing organized markets, leading to price fluctuations and market uncertainties.

The absence of cold storage facilities for eggs and meat also limits farmers' ability to store their products and sell them at better prices.

The availability of quality poultry feed is another challenge. Lack of processing infrastructure for poultry products, with limited facilities for slaughtering and

processing, value addition to their products and explore new markets.

Use of traditional methods of poultry rearing, leads to low productivity, high mortality rates, and inefficiencies.

Farmers need more awareness about modern poultry management techniques, nutritional requirements, and disease prevention to improve the productivity and profitability of their poultry operations.

Expanding mobile veterinary units and setting up more poultry-specific health centers will help reduce mortality rates and improve productivity.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/Goat/Piggery serve as a source of subsidiary income to a large number of rural and tribal people. Financing of these activities is being undertaken in specific areas for specially identified groups under SHG/SC/ST Corporation programmes. Kandi area is ideally suited for sheep & goat rearing as it provides good pasture land throughout the year. The small/marginal farmers and SC/STs of Samba district can be engaged in the rearing of Goat/Sheep. Hilly areas of Purmandal block has good potential for rearing of Sheep/Goat. The UT Govt. is having health and breeding centres in the blocks. Various Government schemes are being implemented such as National Livestock Mission, Fodder Development Scheme, Wool Development Scheme, Integrated Development of Small Ruminants and Rabbit (IDSRR) Scheme, Insurance Scheme for Sheep and Goat, Establishment of Sheep Breeding Farms.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Inadequate pasture land hinders sheep and goat rearing in several blocks. Institutional Credit for sheep and goat rearing is provided only to a limited extent. Mutton being an essential part of Kashmir cuisine JK is consuming 500 to 600 lakh kg of mutton against the local production of 300 to 350 lakh kg which forces it to import 200 lakh kg to 250 lakh. The wide demand-supply gap makes it inevitable to invest in the sector and boost production to fill the deficit. This void has a silver lining for job opportunities as well. Limited availability of organized market facilities of livestock & livestock products.

Inadequate fiscal support and investment in the sector due to migratory nature of the shepherds/ animal owners.

The other concerns are inadequate infrastructure & manpower, insufficient breeding coverage and low conception rates, high morbidity and mortality, insufficient availability of feed and fodder, unorganized marketing, poor handling, non-availability of quality breeds and prophylactic health cover.

Lack of organized processing facilities and absence of modern abattoirs.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector occupies a very important place in the socio-economic development. It has been recognized as a powerful income and employment avenue and is a source of cheap and nutritious food, besides being a source of livelihood for a large section of economically backward population of the country. The district's natural water resources, including rivers, streams, and ponds, offer potential for the development of inland fisheries. Although the fisheries sector is relatively small compared to agriculture and animal husbandry, efforts are being made to promote aquaculture as an alternative livelihood, enhance fish production, and meet the rising demand for fish in local markets. The main water resources include, Basantar River and other local streams, which provide some natural fish

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populations. Irrigation ponds and community ponds that are increasingly being used for fish farming, particularly in areas with fewer agricultural demands. The species available are Rohu (*Labeo rohita*), Catla (*Catla catla*), and Mrigal (*Cirrhinus mrigala*). Department provides support for stocking of fish fingerlings to boost productivity in community and private ponds. Pradhan Mantri Matsya Sampada Yojana (PMMSY), a central scheme aimed at promoting sustainable aquaculture.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Saturation of eligible farmers with KCC for their credit requirements.

lack of awareness, traditional practices, and limited access to modern aquaculture techniques.

lack of organized fish markets and cold chain infrastructure, which restricts the ability of fish farmers to sell their produce at better prices.

Absence of processing units and value addition facilities (such as fish filleting, freezing, or drying)

Non availability of quality fish feed and fish seed (fingerlings) is a major constraint, which impacts the growth and survival of fish. Absence of Cold storage facilities and fish markets leads to loss during post-harvest

Establishment of fish hatcheries for supply of quality fish seed, which is crucial for improving productivity.

Integrated fish farming (e.g., fish-cum-paddy, fish-cum-livestock systems) needs to be promoted to maximize resource use and improve farm incomes.

Focus on enhancing farmer training programs through the Krishi Vigyan Kendras (KVKs) and Department of Fisheries to improve farmers' knowledge of modern aquaculture practices, including intensive aquaculture, disease management, and value addition.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The district's economy is agriculture based. Apart from agriculture related activities, there are various other activities taken up by the farmers to supplement their income. In the sub- mountainous to hilly regions, the main transport system to the scattered villages is pack animals and mules. In other areas of the district also pack animals and mules play a major role in local transportation of goods. Animal power continues to play a significant role in farm operations in the district. Bullocks perform farm operations for small and marginal farmers. In spite of the automobile boom, bullock carts are still popular for transporting the inputs to the farm and taking their produce to the market apart from being a means of good transport from village to towns. In addition, two wheelers are also used in such areas both for journey & transportation of goods.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Quality draught animals are available locally.

Dealers of major manufacturers of motorcycles are located in the district.

Need to improve quality of extension services in agriculture & veterinary, etc.

Need to create awareness among farmers about the availability of credit facilities for these other activities

The veterinary facility is available in the district.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System 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”. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals. IFS helps Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income. Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner. The various components of SAP are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Assistance under various Models of Sustainable Agriculture Practices is available under National Mission for Sustainable Agriculture. Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders of 25 States/UTs of India. There are various government schemes and its components wherein this approach to integrated farming may be achieved like under RKVY MIDH Integrated Dairy Development Scheme PM-Matsya fodder development under MGNREGA etc. Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation. Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Storage and marketing infrastructure is crucial for the growth of the agricultural and allied sectors like horticulture, dairy, poultry, and fisheries. These sectors rely heavily on adequate storage and marketing infrastructure to minimize post-harvest losses, ensure better market access, and enhance profitability for farmers and producers. However, despite some progress, significant gaps remain in infrastructure development, limiting the district's potential to capitalize on its agricultural output. The district has limited cold storage facilities, particularly for perishable products like fruits, vegetables, dairy products, and fish. Farmers dealing in horticulture, vegetables, and dairy products suffer the most due to a lack of cold chain infrastructure. While there are efforts under the National Horticulture Mission (NHM) and the National Horticulture Board (NHB) to establish cold storage units, progress has been slow. The State Govt. has launched a very auspicious programme called Holistic Agriculture Development Programme (HADP), which includes creation of 5000 MT of cold storage; establishment of mini cold stores; Dairy Heifer production units; Breed Multiplication farm and Ice plant/ Cold storage for fisheries, in the UT. Steps are being taken to on-board the existing mandi in the district to eNAM platform. Under the world largest grain storage programme, 05 PACS have been identified for setting up of grain storage.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

lack of cold storage facilities, particularly for horticulture produce, dairy products, poultry, and fish, leading to significant post-harvest losses.

Existing cold storage facilities are insufficient to meet the demand, and more investments are required in both public and private sector cold chains.

Access to organized markets, wholesale buyers etc.

lack of marketing cooperatives and producer organizations makes it harder for small farmers to negotiate better prices and reach larger markets.

E-marketing platforms like e-NAM (National Agriculture Market) are not fully functional in the district, limiting farmers' access to online trading and national-level buyers.

lack of infrastructure like auction platforms, grading machines, and storage units at these markets.

Limited processing infrastructure for fruits, vegetables, milk, fish, and poultry products.

Need for better credit access to encourage investments in storage and marketing infrastructure.

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 the sub-mountainous region on the foothills of the Himalayas. Soil and water conservation problems arise mainly due to abuse of irrigation water. The problems are seepage, loss of water and nutrients, soil salinisation and pollution of ground water resources. The soil type is sandy loam and has very steep slope ranging from highest elevation of 605 mt to lowest of 400 mt. The district, being the Kandi area, there is need for land leveling to make it suitable for agriculture. Thus there is scope for financing land leveling in the district and the banks need to support the activity on a priority basis. Existing borrowers of minor irrigation/crop loan can be potential borrowers for this investment. Ground Level Credit flow for various activities under this activity for the last 3 years is not very encouraging. NABARD is supporting a watershed development project in the district wherein 1000 ha of land has been treated with farm bunding, stone gully plugging, staggered contour trenches, check dams etc. Another watershed project with 1000 ha in Purmandal block has been started.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

More soil testing labs should be established.

Groundwater depletion is also a concern in some parts of the district, where excessive reliance on tube wells for irrigation has led to a decline in groundwater levels.

Watershed management needs to be further strengthened with better community involvement, improved maintenance of water structures, and the creation of more rainwater harvesting systems.

Promotion of Sustainable Agricultural Practices, including agroforestry, organic farming, and the use of green cover crops, Scaling Up Micro-Irrigation Systems by adoption of drip irrigation and sprinkler systems to enhance water-use efficiency,

Capacity-building programs for farmers, focused on soil conservation techniques, water-saving irrigation methods, and sustainable land management, need to be scaled up.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Growing awareness about health and environmental issues is paving the way for

increasing demand for organically produced agri-products. This is making organic farming a growing business. Further, plant tissue culture has in recent years, gained major industrial importance in the area of plant propagation and disease prevention. Micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are resilient and fast-growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Department of Agriculture provides technical guidance for making vermicompost.

KVK can provide training on silage making on the basis of requests of farmers.

There is no unit providing training under bio-fertilizers or pesticides.

Establishment of quality control laboratory and certification knowledge, to bring technological awareness of the farmer.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro-processing is vital for increasing value addition in agriculture, reducing waste, creating jobs, and boosting exports in India, which is the second-largest producer of fruits and vegetables. However, the country's food processing industry remains underdeveloped. This sector includes grain processing, fruits and vegetables, poultry, fish, meat, and dairy, significantly contributing to rural income and employment. The Reserve Bank of India allows loans up to Rs.100 crores for food and agro-processing to be classified as ancillary agricultural activities. Currently, local processing of fruits and vegetables in the district is minimal, presenting opportunities to connect production with processing. Many crops are sold raw without value addition. Under the One District One Product (ODOP) initiative, Samba focuses on Mushroom, with an Farmer Producer Organization (FPO) in the Nud Block. This initiative offers a promising pathway to establish agro-processing units and enhance local economic growth.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

All facilities like roads, communication, railway, electricity, transport, water, labour, education, health care, the good branch network of banks, etc., are available.

The railway line passes through blocks of the district. Need for training and handholding services to boost investor confidence.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agri-Clinics and Agri-Business Centres are initiatives aimed at boosting agricultural productivity and farmer income. Agri-Clinics provide expert advice on various agricultural technologies, while Agri-Business Centres, established by trained professionals, focus on commercial activities such as equipment rental, input sales, and post-harvest management. The government offers free 45-day training for agriculture graduates interested in setting up these centres, covering entrepreneurship and skill development. Financial support includes loans up to Rs.5 crore for cooperatives, Rs50 crore for startups in agriculture, and Rs.100 crore for food and agro-processing. Additionally, deposits under the Rural Infrastructure Development Fund (RIDF) with NABARD can assist in addressing priority sector needs.

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2.3.2.2 Infrastructure and linkage support available, planned and gaps

All facilities like roads, communication, railway, electricity, transport, water, labour, education, health care, good branch network of banks etc. are available.

There are 24 PACS, 60 Milk cooperatives in the district. Lack of entrepreneurship in the local people and handholding of budding entrepreneurs.

Lack of sorting grading, soil testing, seeds certifying facility etc in the district.

Majority of PMJDY accounts are becoming inoperative due to lack of transactions.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME contributes significantly to economic growth, industrial output and employment generation. MSME Act was operationalized from 2nd October 2006 & revised vide notification dated 26 June 2020. The definition of MSME is: (A) Manufacturing Sector (i) Micro Investment not more than 1 crore and annual turnover not more than 5 crore, (ii) Small Investment not more than 10 crore and annual turnover not more than 50 crore, (iii) Medium Investment not more than 50 crore and annual turnover not more than 250 crore. (B) Service Sector (i) Investment not more than 1 crore and annual turnover not more than 5 crore, (ii) Investment not more than 10 crore and annual turnover not more than 50 crore, (iii) Investment not more than 50 crore and annual turnover not more than 250 crore. Samba has industrial estates in Bari Brahmana & Samba block, contributes significantly to employment generation. The sector is majorly involved in textiles, pharmaceuticals, automobile components, packaging, plastic products, food processing, handicrafts, handlooms like shawls, woolen garments & bamboo crafts. Service-based, repair workshops, transportation, retail trade, hospitality etc. Govt has launched holistic initiative named mission YUVA to empower youth to succeed in employment and entrepreneurship. The Industrial Development Scheme for J&K (IDS 2021), PMEGP, Mudra, Udyam, CGT-MSE, CLCSS, Start-up India & Stand-up India, Make in India Scheme are key initiative aimed at promoting industrialization and investment.

3.2 Infrastructure and linkage support available, planned and gaps

Facilities like roads, communication, railway, electricity, transport, water, labour, education, health care, good branch network of banks etc. are available.

The district has all-weather roads including the National Highway passing through all the blocks. Railway line passes through district. All the inhabited villages are electrified.

Training Institutes, like Industrial Training Institutes & Polytechnics are existing. RSETI is functioning well and training programmes are being conducted.

Inadequate and erratic power supply both in urban and rural areas is affecting industrial output.

Access to Finance, face challenges due to lengthy application processes, lack of awareness.

Lack of skilled labour, particularly technical expertise, such as engineering, pharmaceuticals, and textiles.

Lack of access to modern technology and automation tools. Research and development is also limited, and MSMEs often lack the resources to invest in innovation and product development.

Inadequate marketing and distribution networks

E-commerce platforms and digital marketing are not widely adopted, restricting their ability to tap into larger markets or export opportunities.

Inadequate storage facilities, cold chains, and logistics support remain significant challenges.

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

J&K Government has Trade and Export Policy 2018-28 which aims to enhance domestic trade volume by five times from the existing level at present in next 10 years. The policy aims to increase the share of Trade and Commerce in GDP by at least 3% in next five years. Presently, the share of J&K in the gross national export is mere 0.05% and the policy aims to take it to 2 % in next 10 years. The main exports include handicrafts, handlooms and fruits, dry fruits. The District Export Hub, an initiative of GOI, highlights the need to channelize the potential and diverse identity in each district of the country to make them export hubs and facilitate exports of identified products/services from the districts. Bank's assistance to export credit is mainly under two categories, Pre- shipment credit also known as 'Packing credit' is a loan granted to an exporter for working capital to purchase raw material, processing, manufacturing or packing of goods prior to shipment. Post- shipment credit' refers to any loan or advance granted to an exporter of goods and services from India from the date of extending credit after shipment of goods/ rendering of services to the date of realisation of export proceeds.

4.1.2 Infrastructure and linkage support available, planned and gaps

The UT of Jammu & Kashmir has abundant natural resources which could be exploited for setting up of industries.

A modern industrial complex is established on the bank of river Basantar at Samba. A number of small and medium industrial units have been established and many more are coming up in Phase II&III. Sensitising and Capacity Building of stake holders on quality control.

Make in India is expected to invigorate the export sector also. There is a need to encourage enterprises oriented towards value addition of local resources and import institutions.

Extend financial management and business-facilitating services among first generation entrepreneurs.

Organise artisans, weavers into collectives as OFPOs.

Providing export credit to exporters for financing the purchase, processing, manufacturing or packing of goods prior to shipment.

Designating few branches of banks for export credit.

4.2 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 every year. For a holistic development in the education sector GoI reviewed, modified and introduced new education policies to address the emerging needs of the society from time to time. Accordingly a new education policy was introduced New Education Policy (NEP) during the year 2020 to bring in qualitative improvement in education sector. In order to standardize the loan facilities, a model educational loan scheme is being implemented by all banks. Loans upto ₹ 10 lakhs including that for vocational courses is classified under Priority Sector. The requirement of margin for education loan Upto ₹ 4.00 lakhs: Nil; Above ₹4.00 lakhs - Studies in India: 5% ; Studies Abroad: 15%. The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, on

loans taken by students belonging to Economically Weaker Sections. Samagra Shiksha Abhiyan has been introduced as a comprehensive program for education, 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 an online portal for students seeking Education Loan to enable students for availing hassle free education loan.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district also has the Head Quarters of the Central University. The newly setup AIIMS in the district will provide good opportunity to medical students.

In the absence of adequate facilities for higher education within the district, students shift to other districts/states.

Banks may in collaboration with the district education board organize financial awareness among the candidates with special focus on education loans

Limited access to professional courses

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing sector serves as an engine for growth of an economy, since it has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of ancillary industries such as cement, steel, brick, timber and other building material. Under the programme for “Housing for All”, Govt. has formalized the vision for Rural Housing to ensure adequate and affordable housing for all and facilitate development of sustainable, inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj”. In pursuance of the vision of facilitating housing to all, GoI has launched Pradhan Mantri Awas Yojana (Urban) mission which aims to provide the housing requirement of urban poor including EWS/ LIG. Under PMAY (Gramin), financial assistance is provided for construction of pucca house to all houseless and households living in dilapidated houses.

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. Taking into account the huge demand for this sector, there exists a huge gap in the infrastructure that is needed for the development of this sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Development of infrastructure is a crucial aspect for the development of rural areas as it has implications for productivity gains and reduction in poverty. Poor rural infrastructure also limits the ability of the traders to travel and communicate with remote farming areas, limiting market access. Rural infrastructure leads to increase in agricultural production and productivity. Infrastructure projects, including those in rural sector, involve huge initial investments, long gestation periods, high incremental capital output ratio, high risk and low rate of returns on investment. Rural Infrastructure Development Fund (RIDF) Loan Support for infrastructure projects across three major sectors, Agriculture and Related Sectors, Social Sector & Rural Connectivity. Assistance is also provided through funds like NABARD Infrastructure Development Fund (NIDA). The Fund was created to finance Rural Infrastructure Projects outside RIDF. Rural Infrastructure Promotion Fund (RIPF) recognizing the need for capacity building, creation of experimental/critical Infrastructure of smaller investments with focus on last mile connectivity benefiting the community that may generate demand for RIDF funding for other infrastructures of higher order.

5.1.2 Infrastructure and linkage support available, planned and gaps

Farmers/farmer associations may be motivated for availing bank loan for creating more water harvesting structures.

Government may provide the necessary machinery and equipment, particularly for small Lift Irrigation Scheme.

Coordination between banks, Soil Conservation Department and the Agriculture Department for assessing the potential for watershed and soil conservation activities in the district.

The area is suitable for growing fruit crops & there is a need for establishment of agro processing facilities in the district.

Dairy Farmers may be motivated to have bulk milk coolers, automatic milk processing plants and milk parlours for promotion of dairy in the district.

Setting up of modern cold storages & grain storage godowns by farmers/ FPOs.

Setting up of Agri horticulture mandis.

PRIs to be involved in creation of sanitation facilities in every village and schools.

Providing drinking water facilities in uncovered rural habitations

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

The Water Supply Scheme has ensured access to clean drinking water leading to better health outcomes economic savings and community empowerment. These initiatives have improved the quality of life for residents and contributed to the overall development of Samba district paving the way for a brighter and more prosperous future.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Development of social and economic infrastructure is a prerequisite for faster economic growth and development. The Government is determined to address this critical need and accordingly, key investments are planned in this sector. Social infrastructure comprises Education, Health, Nutrition, Sanitation and Water supply etc. Education and health are critical social sectors without which economic

and social development cannot take place. Swachh Bharat campaign has reemphasized the need of basic amenities for hygiene and dignity of an individual. The Government continues its focus on social infrastructure towards meeting basic minimum requirements of the people especially for ensuring higher levels of social justice in society. However, the efforts of Government are to be supported by creating Social Infrastructure with the help of bank credit.

5.2.2 Infrastructure and linkage support available, planned and gaps

Targeted Financing for infrastructure projects on sanitation and water in rural areas.

Increased Loans for cold storage and agro-processing units to support farmers.

Support for digital education and libraries in rural schools and villages.

Promote affordable housing near industrial estates workers to improve housing access in semi-urban areas.

Majority of the rural households lack toilets, which need to be financed if possible under DRI.

Quality planting material for diversified tree crop.

Farmers to be educated on the type of species which can be cultivated on wastelands.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is generally defined as energy that comes from resources which are naturally replenished on a human timescale, such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas of electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. India is currently experiencing the much-needed low-carbon transition and with the second highest population in the world combined with a positive Gross Domestic Growth (GDP) growth rate of around 8%, the demand for energy is ever increasing. There is a need to address the future energy security of supply of India in a sustainable manner and this requires greater need to develop and harness the vast renewable energy potential. Renewable energy (RE) will be an important part of India's plan to add new capacity and also increase energy security, address environmental concerns, and lead the massive market for RE. The important renewable energy sources are (i) Wind energy, (ii) Solar energy, (iii) Biomass and other forms of bio energy (iv) Tidal energy

(v) Fuel cell, (vi) Ocean - Thermal energy (vii) Geo-thermal. Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) Grid Connected Solar Roof Top Programme

5.3.2 Infrastructure and linkage support available, planned and gaps

A 500 Kilowatt Solar Plant was installed on a total area of 6,408 square metres at Palli Panchayat in Samba district which will provide carbon free clean electricity and light to 340 houses in the Panchayat. The electricity generated will be distributed to the village, having a daily requirement of about 2,000 units through the local grid power station.

For bio gas, Agriculture Department is the nodal agency for executing the work related to bio mass. Raw material for bio mass is available in almost every rural household

The district offers potential for setting up of bio-gas plants in rural areas in terms of space and dung, which are the pre-requisites for setting up the bio-gas plants.

Awareness regarding generation and benefits of solar, biomass, biogas, wind energy has not yet been percolated down and needs to be widely propagated by the (J&KEDA) and Indian Renewable Energy Development Agency (IREDA)

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Limited Large-Scale Solar Projects

Limited public awareness and knowledge about the benefits of renewable energy
Training programs to help locals understand the technical and operational aspects of renewable energy systems.

Investments in grid extensions and local microgrids are needed to make use of the renewable energy potential in these areas.

Encourage the use of battery storage with solar power systems to manage energy for continuous power supply in rural areas

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	72	143.033600	129.0071
B	Ongoing tranches	53	164.340000	147.43
	Total (A + B)	125	307.373600	276.4371

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	3	12.702600	11.6233
B	Rural roads & bridges	86	235.784300	211.9974
C	Social Sector	36	58.896600	52.8254
	Total (A + B + C)	125	307.383500	276.4461

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	3	Irrigation potential	ha	127026
B	Rural roads	86	Road length	km	2357843
C	Bridges	36	Bridge Length	m	588966

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Rural Drinking water	9	Benefitting nine villages	9	2606
2	Public Health Institutions	7	Benefitting good number of villages	7	1205

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, developed as effective mechanism for reaching a large number of unbanked sections of the rural poor with minimal transaction and risk costs. The programme has turned out to be the largest microfinance programme in the world. GoI has adopted the model in its poverty alleviation initiatives like SGSY and now in, National Rural Livelihood Mission (NRLM). Joint Liability Groups (JLGs) assists in extending credit facility to farming communities like tenant farmers and oral lessees who did not have land in their name, as also those involved in non-farm activities. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education credit discipline. NABARD has signed MoU with J&K Bank, SBI, JK Grameen Bank & ED Bank for formation and credit linkage of JLGs each over a period of three years. Lakhpati Didi Scheme aims to create two crore "lakhpati didis" in villages with broader mission of poverty alleviation and economic empowerment. The Vishwakarma Yojana is a pioneering scheme designed to uplift individuals skilled in traditional craftsmanship.

6.2 Infrastructure and linkage support available, planned and gaps

The SHG movement needs to be scaled up in the district to cover the entire rural poor families to eradicate poverty.

Capacity building of various stakeholders on an ongoing basis is the key to success of SHG- BLP. District level/Block

Need to rope in new agencies as SHPI for SHG formation like Farmers Clubs, active PACS, Individual Rural Volunteers, Anganwadi Workers, etc. would be involved in the SHG-BLP

Efforts to be made in revival of dormant SHGs. It has been ensured that engaging the SHGs members in income generating activities remains the ultimate objective of SHG-BLP. Efforts have been made in the past to provide Financial Literacy to members of SHGs through formal and informal programmes/visits. Success stories of SHG-BLP would be aggressively publicised in the field so that the same is replicated in other parts of the district. Business Correspondents deployed by banks may also be authorized to open saving bank accounts of SHGs, subject to adherence to extant BC guidelines and in accordance with banks Board approved policy on Business Correspondents.

The participating bank may emphasis on multiple doses of credit to SHGs, to enable the group to access higher amounts of credit for taking up sustainable livelihoods and improving the quality of life.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 For rainwater conservation structures such as check dams stop dams ponds and ditches can be constructed under water management to provide one or two irrigations for rabi crops. Banks may provide institutional finance for the same.
- 2 All farmers covered under the Pradhan Mantri Kisan Samman Nidhi scheme should be issued Kisan Credit Cards by the banks/FIs.
- 3 There is a need to educate farmers through extension services on soil testing improved seeds crop replacement new agricultural techniques integrated farming and organic farming.
- 4 The state government should include pulses and oilseed crops along with paddy in the minimum support price procurement scheme to increase the coverage and production of these crops.
- 5 Efforts can be made to cover all the small & marginal farmers oral lessee tenant farmers etc. with defective land titles under Joint Liability Groups.
- 6 Existing seed/fertilizer sale points can be upgraded to soil testing facilities.

2. Water Resources

- 1 It is essential to construct rainwater harvesting units and groundwater recharge facilities throughout the district by public as well as private investments.
- 2 To popularize microirrigation in the district the government can coordinate the efforts of various agencies such as the Agriculture Department, Irrigation Department and horticulture department.
- 3 People need to be made aware of the judicious use of water through soil and water conservation rainwater harvesting water management and crop rotation practices.
- 4 Under the Prime Minister Krishi Sinchayee Yojana blocklevel irrigation plans can be prepared and strengthened in consultation with the agricultural community.
- 5 State Government may consider promoting Lift Irrigation schemes under RIDF
- 6 Liberal financing for increasing the flow of credit underwater resources sector.

3. Farm Mechanization

- 1 There is a need for machine-operated small devices in the district that can work in even the smallest fields with minimal energy consumption. For example paddy transplanters and reaper-cum-binders which cost between ₹1.5 to ₹2.0 lakh have proven suitable for agricultural work. The same can be financed by banks.
- 2 The Agricultural Department needs to conduct demonstrations and promotions to popularize power tillers paddy/SRI method trans planters and groundnut shelling/digging machines.
- 3 Employment-oriented training should be conducted in government and private industrial training institutions for the manufacturing and repair of agricultural

tools and machines.

- 4 To successfully implement the custom-hiring system government farm machinery centers should be established at the block level.
- 5 Agriculture fair to be organized in which the latest farm mechanization equipment to be displayed for farmers benefit.
- 6 Post-harvest equipment such as dryers cleaners graders separators etc. may be popularized among the farmers to get enhanced returns from selling quality produce.

4. Plantation and Horticulture

- 1 The Horticulture Department can assist in establishing nurseries for horticultural development. The department can provide advanced variety seeds and plants as well as arrange for training.
- 2 Setting up of agro-processing units for post-harvest handling of horticulture produce & vegetables in an adequate number in the district.
- 3 The department may guide growers in post-harvest technology scientific management for high-density orchards etc.
- 4 Commercial production of honey should be increased so that tie-up with companies like Dabur Himalaya Drug company can be explored.

5. Forestry/ Waste Land Development

- 1 The farmers may be encouraged to go for Agri-Silvicultural Systems or to grow fodder trees in dryland areas and also in forest areas. State forest/Horticulture Department can be roped in. This will not only increase the forest cover but also mitigate the problem of fodder shortage)
- 2 The government to encourages wood-based industries in the district to ensure the marketing of forestry-based products.

6. Animal Husbandry - Dairy

- 1 Local entrepreneurs can be encouraged to establish cold storage units and milk processing plants in the district.
- 2 Banks can finance veterinary clinics and AI centers under the ACABC scheme.
- 3 For increasing the production of milk green fodder is required. Thus fodder development programme forest fodder development programme silage making etc. are required to be promoted.

7. Animal Husbandry – Poultry

- 1 By providing training in poultry farming to some interested members of self-help groups they can be motivated to undertake supportive services such as vaccinating chickens and administering medicines during illnesses.
- 2 To attract entrepreneurs in the poultry sector there is a requirement for extension services technical information and promotional activities.

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- 3 There is a need to establish small poultry farms with low capacity (by private entrepreneurs or self-help groups) and to ensure a market for them.
- 4 Establishment of training centers: There is a need for training centers from the Animal Husbandry Department so that beneficiaries receive continuous training.
- 5 Poultry feed: Considering the interest and expansion of activities regarding poultry farming among farmers/entrepreneurs in the district there is a necessity for poultry feed production in the district.
- 6 Formation of FPO of poultry farmers and adequate financing of broiler and poultry unit by banks.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Upgrading the local sheep and goat population through the supply of hybrid male animals to farmers.
- 2 All goat-rearing farmers can be covered under the KCC scheme where there is an interest subsidy on working capital loans.
- 3 Banks should make efforts to reduce time-lag between sponsoring of cases sanction & disbursement of loans.

9. Fisheries

- 1 The district does not have a sufficient number of hatcheries nor is there any arrangement for fish feed production. Additional hatcheries are required to be established apart from the two established ones.
- 2 Efforts should be made to resolve difficulties related to knowledge dissemination and insurance by fisheries extension support.
- 3 Centrally sponsored scheme on the development of inland fisheries and aquaculture to be promoted. There is no off-take of credit in this sector.
- 4 There is a need for a regulated fish market.

10. Construction of Storage and Marketing Infrastructure

- 1 There is a need to construct a multi-chamber cold storage facility for the preservation of vegetables and flowers in the district.
- 2 Medium to large godowns by govt. agencies & small godowns by farmers in their fields.
- 3 Finance against the Negotiable Warehouse Receipt system may be encouraged.

11. Land Development, Soil Conservation and Watershed Development

- 1 There is a need to raise awareness about the importance of land development. With appropriate training and monitoring the extension services of field staff should be improved.
- 2 The commercial production of organic inputs such as bio-fertilizers vermicompost vermi-hatcheries and compost made from fruit and vegetable waste

can be undertaken by Self-Help Groups Primary Agricultural Cooperative Credit Societies and FPOs.

- 3 To promote the adoption of certified seeds farmers can be encouraged to embrace certified seed production and processing activities.
- 4 Augmentation of springs by developing springshed.

12. Agriculture Infrastructure: Others

- 1 Given the limited fertility of the soil in Hilly blocks there is a need for popularisation of soil management practices by agriculture department.
- 2 The district is considerably lagging in tissue culture. The same can be established by horticulture department.
- 3 Popularizing Azolla among farmers will help improve the productivity of field crops.
- 4 The marketing linkage for quality seeds biopesticide & bio-fertilizer needs to be strengthened.
- 5 Demonstration training and extension services for popularizing the recommended package of practices may be undertaken.

13. Food and Agro. Processing

- 1 There is a need for market arrangements (tie-ups) export promotion assistance contract farming controllers (institutional units) and packing facilities.
- 2 There is a necessity for foundational facilities such as quality testing laboratories and cold chain facilities.
- 3 Banks need to provide loan assistance to beneficiaries under the Agriculture Infrastructure Fund and Agricultural Marketing Infrastructure schemes.
- 4 Construction of modern cold storage & cold chain facility including mobile vans.

14. Agri. Ancillary Activities: Others

- 1 It is essential to promote initiatives such as agricultural clinics and agri-business centers among technical graduates in the fields of agriculture veterinary science and dairy technology. Loans in this regard can be extended by financial institutions.
- 2 ACABC scheme may be popularised to encourage professionally qualified agriculture graduates to set up agro-service centers. Emphasis may be given to SC/ST beneficiaries.
- 3 Tie-up with privates mobile shop of agricultural seeds fertilizers soil testing facility etc.

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15. Micro, Small and Medium Enterprises (MSME)

- 1 Banks can provide financial assistance to entrepreneurs as well as to Self-Help Groups (SHGs).
- 2 There is a need to create conditions for promoting village scale industries through PRI / community-based organizations.

16. Export Credit

- 1 There is potential for products of Calico Printing for export in certain areas.
- 2 Sensitizing and capacity building of stakeholders on quality control and registration required in foreign countries on Agro and Food Processing. They may upgrade their facility for trade using Bank Loan.

17. Education

- 1 Awareness camps for education loans should be organized periodically in educational institutions.

18. Housing

- 1 Under the PM Awas Yojana beneficiaries should receive their rightful payments promptly so that they can complete the construction of their homes.
- 2 Increased availability of Land: Facilitating the availability of serviced land and housing with a focus on EWS and LIG groups.

19. Social Infrastructure

- 1 There is a need to increase the number of good schools and hospitals.
- 2 Availability of skilled manpower. This may require skill upgradation of existing manpower and in case of hospitals professional doctors and other trained staff.

20. Renewable Energy

- 1 There is a need to federate existing Self-Help Groups (SHGs) at the block level for collective marketing.
- 2 Extensive and regular promotion through media and local stakeholders/plans.
- 3 Mobilizing the non-governmental sector to make further actions effective
- 4 All existing commercial dairy units should necessarily have a bio-gas plant which will give them energy free of cost.

21. Informal Credit Delivery System

- 1 It has also been observed that the main objective of the formation of SHGs by the members is availing subsidies under particular schemes. Many such groups collapse after the subsidy is availed by them and it discourages bankers from financing SHGs in the future.

Chapter 8

Status and prospects of Cooperatives

1. Background

- a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.
- b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. The UT government had ensured the adoption of model bye-laws in all the PACS in the state.
The UT government has been implementing the PACS computerization project across the state for 537 PACS. Apart from this, all other schemes of the Ministry of Cooperation like Worlds largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.
The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to Rs255.71 crore to the 03 DCCBs during 2022.

5. Status of Cooperatives in the District

1. The cooperative sector in Samba comprises a total of 170 cooperatives, covering 146 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 24 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have 4006 members, spread across 101 panchayats.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in Cooperative Societies like Jan Aushadi Kendras, Petrol Pumps, Guests Houses and Restaurant, Mini Super Bazar and procurement centers. The department is already working on such projects.
The distribution is uniform as all blocks are covered by some society or the other, still there is potential for creation of cooperative societies in Agriculture sectors in some blocks like Nud, Sumb, Samba, Vijaypur. This can have immense multiplier effect in giving a fillip to economic activities in these areas.
2. Under the national plan to cover each panchayat with MPACS, Joint Working Committee has approved formation of 02 new MPACS in Uncovered Areas, 09 in underserved areas and 02 PACS to be liquidated.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Deon Watershed Project	Deon panchayat, district Samba, J&K	Grant assistance is provided for treatment of drainage line and area in the ridge to valley approach covering an area of 100 Ha in CBP and 100 ha in Interim Phase.	Convergence With Govt. department in crop diversification like introduction of Flower cultivation Turmeric cultivation, Promotion of Millets, Forestry plantation	250	Availability of water for irrigation & livestock. Stoppage of soil erosion. Increase soil moisture and production.
2	Skill Training	Macrame Craft	Samba	Training on manufacturing decorative Macrame products with financial	The beneficiaries have	30	The trainees can manufacture quality Macrame products. At present they are selling them at

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				assistance	applied for registration of their society under cooperatives act		Rural Mart.
3	Skill Training	Calico Printing	Samba	Training and financial assistance in revival of traditional art of the district	The members have registered their society and received assistance of Rs.1 lakh from Handicraft department for input requirements	30	Training has helped in revival of traditional art of the area. Beneficiaries have been able to earn livelihood. The beneficiaries have been able to make sale of more than Rs.5 lakh since the completion of training
4	Skill Training	Medical and Nursing Healthcare Assistance	Samba	Candidates were trained to provide health services for elderly and sick, new born babies, also providing services like first aide, health checkup etc.	Practical training was imparted with the assistance of Health department	30	The settlement ratio was more than 80%. These girls are highly motivated and taken accepted the challenge to work in cities like Delhi, Punjab. The candidates are earning in a range of Rs.15000 to Rs.25000 per month

					at Governmen t medical hospital		
5	Promotiona l Activity	Rural Mart	Samba	Marketing platform have been provided in the form of a shop at Samba for sale of products manufactured by members of SHGs	Financial assistance to operate the outlet is provided by NABARD	150	Various products manufacture by members of SHGs like Calico printing, Jute, Bamboo, Macramee, Decorative pots, wax proucts, woolen products etc are being sold through Rural mart.

Success Stories

Success Story 1: Transfer of Technology for Management on Alternate Bearing problem of Mango through Hormonal Intervention in Mango varieties.



1. Scheme : DPR mode project under Farm Sector
2. Project Implementing Agency : SKUAST, Jammu
3. Duration of the project :
4. Beneficiary :

No. of beneficiaries :	30
Community :	From all communities
State :	Jammu And Kashmir
District :	Samba
Block :	Vijaypur
Village :	Rajendersinghpura

1.1 Support provided

- Ist year (2021-2022) Identification of mango orchardists from districts of Samba and Jammu. Organising training programmes to aware the orchardists about the benefits of the project both in terms of production and economics.
- On field demonstration of technology for management of alternate bearing of mango during off year season. Distribution of inputs to the beneficiaries along with instructions on the application of technology.
- IInd year (2021-2022) Recording of impact of technology adopted by the beneficiaries and creating awareness amongst other orchardists by inviting them during meetings and trainings. Multi-location validation of technology for management of alternate bearing of mango in on year season at fields
- On-farm trainings on uses and benefits of adoption of technology for management of alternate bearing of mango IIIrd year (2022-2023) Demonstrating the impact of adoption of technology for management of alternate bearing in mango in off year season at farmers orchards
- Continuation of on-farm trainings to the farmers on how to effectively manage the alternate bearing of mango

1.2 Pre-implementation status

- Mango is a perennial crop and cultivated in the several parts of UT of J&K. The intervention on the issue of alternate bearing of mango has fruitful results. It has helped in improving production and quality of mango in terms of size & shape.
- As a result, the return on yield has also increased more than 50%. The technology will address the issue of alternate bearing of mango orchardist.

1.3 Challenges faced

- Traditionally mango growers face yield loss every alternate year which tunes upto 80%. Lack of awareness about technological interventions regarding the issue of alternate bearing of mango Lack of treatment to the orchard resulting in pest attack
- Size and colour of the yield unable to fetching reasonable value/ cost for the production. Lack of knowledge about implements like spray machine required On-farm trainings on application of technology to the farmers

1.4 Impact

- Mango growers being part of the project started earning during off/ alternate year season of mango. As there is low production during off season, the project beneficiaries are able to get more returns for their produce.
- Socio-economic status of the farmers improved. This technology also improves the abiotic and biotic stress resistant in mango crop.



1. Scheme : OFDD -- SDP

2. Project Implementing Agency : Kristu Jyoti Social Welfare Society

3. Duration of the project : 3 months

4. Beneficiary :

No. of beneficiaries : 30

Community :

From all communities

State :

Jammu And Kashmir

District :

Samba

Block :

Samba

Village :

Diani, Sargal, Katli, Ghagwal

1.1 Support provided

- The selected candidates were trained to provide health services for elderly and sick, new born babies, also providing services like first aide, health checkup etc.
- The training included both theoretical and practical classes. The practical training was imparted through both government & private hospitals
- They were also imparted knowledge on communication skill, financial management etc

1.2 Pre-implementation status

- All the candidates belong to low income group and did not have any financial support from family to pursue any technical skills
- Many of the candidates were school/ college drop outs and lack further opportunities in career progression
- None of the candidate was in a position to earn their livelihood before the training programme

1.3 Challenges faced

- There were many young unemployed girls in district Samba with desire to have some kind of professional skills to get job for themselves and support their family
- The girl candidates have never visited outside their village/ town and look for job opportunities in other cities.
- The candidates lack confidence to communicate

1.4 Impact

- 80% of them were employed, 12 Candidates got placement under Critical Care Unified at Delhi, 2 of them in St. Joseph Hospital Hoshiarpur, 2 of them in Health Care at home Delhi, 4 are working in Jammu at Home Nursing Centre.
- One in Narayana hospital and 9 are practicing in the District Hospital, Samba

Success Story 3: Skill Development Programme on Calico Painting



1. Scheme : OFDD - SDP
2. Project Implementing Agency : Kristu Jyoti Social Welfare Society
3. Duration of the project : 02 months
 - Beneficiary :
 - No. of beneficiaries : 30
 - Community : From all communities
 - State : Jammu And Kashmir
 - District : Samba
 - Block : Samba
 - Village : Sumb, Diani, Sargal, Samba

3.1 Support provided

- The primary objective of the training was to impart skill to create interest among rural youth and SHG Women to learn the art of block printing thereby reviving calico painting.
- The training must focus on enabling the beneficiaries to manufacture good quality calico products.
- In the process of revival of Calico Painting to provide livelihood source to members of SHGs & rural youth, a group of 30 females were identified from different villages in the district.
- Awareness about the handmade products of Calico printing was created amongst rural members of SHGs & rural youth as a result they showed their willing to learn the art of making handmade products of block printing.
- The training was for almost 3 months which included preparation of base colours to mixing, initial training and designing, cutting for various types of products to be manufactures, printing through base blocks to multiple blocks in making a single design.
- Apart from traditional products like Bed Sheet & floor sheets various other products were also developed such as table runners, dining table top, ladies dress materials, Shawls, curtains, printing on jute bags, wall hangings etc.
- Services of experts from National Institute of Fashion Technology (NIFT) and also associated with Trident group, Ludhiana (top textile company especially in bedsheets), were also taken to provide valuable inputs to the participants on designing and bringing

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more precision to the work.

- As part of convergence, Handloom and Handicraft Department has registered the beneficiaries of the programme under societies act. The society has been registered in the name of Jyoti Calico Printing & Multicraft Handicrafts Coop. Ltd. Under their schemes the society would get an amount of Rs.1 lakh
- To further support the beneficiaries and kick start their activities, tools kits have been provided to beneficiaries as part of training programme.
- Efforts have been made to provide the opportunities to the artisans at district level/ UT level & at National level to showcase their products and ensuring good marketing platforms.

3.2 Pre-implementation status

- District Samba is synonyms to block printing and is popularly called as Chhintawala Shehar (city of printing) and was famous for its Calico Printing which was one of the traditional livelihood activity wherein wooden blocks on hand woven cotton cloth were being used to make cool & comfortable sheets
- Prints on bed sheets, cushion covers, quilt covers, table linen etc. were made with the help of designed blocks.
- Over the years the art has lost its glory and the locals have stopped making such products due to shift in demand on account of availability of factory made products.

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

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

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

Climate Finance and Challenges

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

Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally

Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

Initiatives of RBI

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

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

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

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

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

2.2 Any specific Climate Change initiative in the State by

a **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.

a **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.

b **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.

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

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with Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

d 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

- a District Samba has promising prospects for climate action through several key initiatives:

1. Awareness and Education: Enhance community engagement and integrate climate education in schools.
2. Sustainable Agriculture: Promote climate-resilient crops and efficient water management practices.
3. Renewable Energy: Harness solar energy and promote biogas production from agricultural waste.
4. Forest Conservation: Implement reforestation and community forestry projects.
5. Infrastructure Development: Encourage green building practices and improve public transport.
6. Policy and Governance: Develop localized climate action plans and collaborate with NGOs.
7. Disaster Preparedness: Establish resilience planning and early warning systems.
8. Research and Innovation: Support local research and adopt innovative technologies.

By focusing on these areas district Samba can effectively address climate challenges and promote sustainable development.

3.2 Any specific Climate Change initiative in the District by

- a In district Samba several key climate change initiatives by the Government of India include:

National Afforestation Programme: Enhances forest cover and biodiversity.

Pradhan Mantri Ujjwala Yojana: Provides clean cooking fuel to reduce reliance on firewood.

Soil Health Card Scheme: Promotes sustainable agriculture through informed soil management.

National Adaptation Fund for Climate Change (NAFCC): Supports resilience-building projects in vulnerable areas.

Renewable Energy Programs: Encourages solar energy adoption and installation.

Integrated Watershed Management Programme: Improves water resource management and land sustainability.

These initiatives aim to mitigate climate change impacts and promote sustainable development in the region.

- b The state government of Jammu and Kashmir has implemented several climate change initiatives including:

Jammu and Kashmir State Action Plan on Climate Change (JKSAPCC): Strategies to address climate impacts across various sectors.

Integrated Watershed Development Programme: Focus on improving land and water management for ecosystem resilience. Forest Conservation Programs: Promoting afforestation and reforestation to increase green cover.

Sustainable Agricultural Practices: Encouraging climate-smart farming techniques.

Renewable Energy Projects: Supporting solar energy installation in rural

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areas.

These initiatives aim to enhance resilience and promote sustainable development in the district.

- c NABARD is implementing a watershed project in the Deon panchayat in Purmandal block of district Samba. Under the Climate risk mitigation measures crop diversification promotion of Drought resist High Yielding Varieties- Dragon Fruit, Mushroom cultivation etc. training on dry land practices, Model Orchards etc.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 A GI provides legal rights to its Registered Proprietor, to prevent its use by a third party whose product does not conform to the applicable standards. Any legal entity such as an association of persons/ producers/ organisation/ authority established by or under any law, representing the interest of the producers of the concerned goods can apply for registering as Registered Proprietor.
- 4 GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 5 In Phase-I, NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. Further in Phase-II, NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh.

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Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	I.Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Barseem/ BurSeem__	100	Acre	29752	Phy	750	620	350	600	750	750	500	350	500	5170
					BL	223.14	184.46	104.13	178.51	223.14	223.14	148.76	104.13	148.76	1538.17
2	Dragon Fruit__	100	Acre	340128	Phy	5	10	10	5	2	2	5	10	10	59
					BL	17.01	34.01	34.01	17.01	6.8	6.8	17.01	34.01	34.01	200.67
3	Guava/ Amrood_Irrigated	100	Acre	54555	Phy	6	10	10	5	5	5	10	10	10	71
					BL	3.27	5.46	5.46	2.73	2.73	2.73	5.46	5.46	5.46	38.76
4	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy	400	600	200	300	600	700	400	200	600	4000
					BL	114.08	171.12	57.04	85.56	171.12	199.64	114.08	57.04	171.12	1140.8
5	Litchi__	100	Acre	63320	Phy	3	2		2	1	1	1		2	12
					BL	1.9	1.27		1.27	0.63	0.63	0.63		1.27	7.6
6	Maize/ Makka_Irrigated	100	Acre	46984	Phy	1200	1200	800	4500	250	250	600	800	1200	10800
					BL	563.81	563.81	375.87	2114.28	117.46	117.46	281.9	375.87	563.81	5074.27
7	Mandarin/ Santra/Citrus/ Sweet Orange_Kinnow	100	Acre	46356	Phy	10	20	20	10	5	5	10	20	20	120
					BL	4.64	9.27	9.27	4.64	2.32	2.32	4.64	9.27	9.27	55.64
8	Mango/ Aam__	100	Acre	43927	Phy	2	5	3	3				2	3	18
					BL	0.88	2.2	1.32	1.32				0.88	1.32	7.92
9	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	342888	Phy	100	40	20	30	40	60	50	20	50	410
					BL	342.89	137.16	68.58	102.87	137.16	205.73	171.44	68.58	171.44	1405.85
10	Mosami/ Mosambi__	100	Acre	46356	Phy		2	1	2			1	2	2	10
					BL		0.93	0.46	0.93			0.46	0.93	0.93	4.64
11	Mushroom/ Kukaramutta__	100	Bag	408	Phy	1000	1000	60000	4000				20000	1000	87000
					BL	4.08	4.08	244.8	16.32				81.6	4.08	354.96
12	Other Vegetables__	100	Acre	61056	Phy	100	60	30	30	200	500	300	30	200	1450
					BL	61.06	36.63	18.32	18.32	122.11	305.28	183.17	18.32	122.11	885.32



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13	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Ph y	250	500	25	50	2400	12000	700	25	3400	19350
					BL	121.2	242.4	12.12	24.24	1163.52	5817.6	339.36	12.12	1648.32	9380.88
14	Strawberry___	100	Acre	233198	Ph y	3	2					1		4	10
					BL	7	4.66					2.33		9.33	23.32
15	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	33200	Ph y	300	300	250	200	400	800	400	200	400	3250
					BL	99.6	99.6	83	66.4	132.8	265.6	132.8	66.4	132.8	1079
16	Wheat/ Gehu_Irrigated	100	Acre	46736	Ph y	1500	2400	1200	9500	4500	12000	2400	1200	5000	39700
					BL	701.04	1121.66	560.83	4439.92	2103.12	5608.32	1121.66	560.83	2336.8	18554.18
						2265.6	2618.72	1575.21	7074.32	4182.91	12755.25	2523.7	1395.44	5360.83	39751.98
	Post-harvest/HH Consumption (10%)					226.56	261.87	157.52	707.43	418.29	1275.53	252.37	139.54	536.08	3975.2
	Repairs & maintenance of farm assets (20%)					453.12	523.74	315.04	1414.86	836.58	2551.05	504.74	279.09	1072.17	7950.4
	Sub Total														51677.58

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
A.2 Water Resources															
1	Bore Well-New-	90	No.	600000	Ph y	5	5	2	4	5	5	3	2	4	35
					BL	27	27	10.8	21.6	27	27	16.2	10.8	21.6	189
2	Sprinkler Irrigation - Micro-	90	ha	120000	Ph y	2	2	2	2	2	2	2	2	2	18
					BL	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	19.44
	Sub Total														208.44

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
A.3 Farm Mechanisation															
1	Combine harvester--	75	No.	2900000	Ph y					1	1				2
					BL					21.75	21.75				43.5
2	Leveller-Laser Guided-	75	No.	280000	Ph y	2	3	2	2	8	15	3	2	5	42

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					BL	4.2	6.3	4.2	4.2	16.8	31.5	6.3	4.2	10.5	88.2
3	Other machinery--bund maker	80	No.	30000	Ph y	50	50	30	30	50	70	30	30	40	380
					BL	12	12	7.2	7.2	12	16.8	7.2	7.2	9.6	91.2
4	Other machinery--disc plough	80	No.	80000	Ph y	2	3	2	2	5	8	3	2	4	31
					BL	1.28	1.92	1.28	1.28	3.2	5.12	1.92	1.28	2.56	19.84
5	Other machinery--grass cutter	80	No.	47000	Ph y	10	10	10	10	10	10	10	10	10	90
					BL	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	33.84
11	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	130000	Ph y	2	2	1	1	3	5	2	1	3	20
					BL	2.08	2.08	1.04	1.04	3.12	5.2	2.08	1.04	3.12	20.8
6	Other machinery--power weeder	80	No.	97000	Ph y	5	5	5	5	5	5	5	5	5	45
					BL	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	34.92
7	Other machinery--smart seeder	75	No.	250000	Ph y					5	5				10
					BL					9.38	9.38				18.76
8	Other machinery--tractor mounted grass cutter	80	No.	93000	Ph y	2	2			3	5	2		3	17
					BL	1.49	1.49			2.23	3.72	1.49		2.23	12.65
9	Other machinery--Trolley single axle	80	No.	150000	Ph y	3	2	2	1	3	4	2	2	3	22
					BL	3.6	2.4	2.4	1.2	3.6	4.8	2.4	2.4	3.6	26.4
10	Other machinery--welding unit	80	No.	39000	Ph y	2	1	1	1	2	3	2	1	2	15
					BL	0.62	0.31	0.31	0.31	0.62	0.94	0.62	0.31	0.62	4.66
12	Others-Maize Sheller-	80	No.	190000	Ph y	2	2	2	4	2	2	2	2	2	20
					BL	3.04	3.04	3.04	6.08	3.04	3.04	3.04	3.04	3.04	30.4
13	Power Tiller--	80	No.	95000	Ph y	5	5	5	5	5	5	5	5	5	45
					BL	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	34.2
14	Reapers, Binders and Balers--Paddy Reaper	80	No.	136000	Ph y					5	10				15
					BL					5.44	10.88				16.32
15	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Ph y	20	20	35	20	30	50	30	20	30	255
					BL	0.48	0.48	0.84	0.48	0.72	1.2	0.72	0.48	0.72	6.12
16	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Ph y					4	8				12
					BL					7.5	15				22.5
17	Thresher-Multicrop Power Threshers-	75	No.	210000	Ph y	2	2	2	2	5	10	2	2	5	32
					BL	3.15	3.15	3.15	3.15	7.88	15.75	3.15	3.15	7.88	50.41



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18	Tractor--20-35 hp	75	No.	650000	Ph y			5	5			5		15
					BL			24.38	24.38			24.38		73.14
19	Tractor--35-40 hp	75	No.	700000	Ph y	2	2			5	5	2	2	18
					BL	10.5	10.5			26.25	26.25	10.5	10.5	94.5
20	Tractor--42 hp	75	No.	780000	Ph y					2	5		2	9
					BL					11.7	29.25		11.7	52.65
21	Tractor--upto 20 hp	75	No.	380000	Ph y			2	2				2	6
					BL			5.7	5.7				5.7	17.1
	Sub Total													792.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
A.4 Plantation & Horticulture															
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Ph y	1	1	1	1				1	1	6
					BL	4.95	4.95	4.95	4.95				4.95	4.95	29.7
2	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Ph y	2	1	10				1	5	2	21
					BL	7.2	3.6	36				3.6	18	7.2	75.6
5	New Orchard - Tropical/Sub Tropical Fruits-Acid Lime/Lemon-	90	ha	398400	Ph y	2	2	2	2	2	2	2	2	2	18
					BL	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	64.53
3	New Orchard - Tropical/Sub Tropical Fruits--Dragon Fruit (High Density)	90	ha	2168000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	19.51	19.51	19.51	19.51	19.51	19.51	19.51	19.51	19.51	175.59
6	New Orchard - Tropical/Sub Tropical Fruits-Guava-High Density	90	ha	501000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	40.59
7	New Orchard - Tropical/Sub Tropical Fruits-Litchi-	90	ha	408000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	33.03
8	New Orchard - Tropical/Sub Tropical Fruits-Mango-	90	ha	243400	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	19.71
4	New Orchard - Tropical/Sub Tropical Fruits--Strawberry	90	ha	520000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	42.12

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9	Nursery -Fruit Crops- Mixed Fruit Crop	90	Ha	1500000	Ph y	1	1					1		1	4
					BL	13.5	13.5					13.5		13.5	54
	Sub Total														534.87

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Sumb	Vijaypu r	District Total
A.5 Working Capital - Bee Keeping												
1	Apiculture_Others_	1	No.	6713	Ph y	2	2	2	2	2	2	12
					BL	0.13	0.13	0.13	0.13	0.13	0.13	0.78
	Sub Total											0.78

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
A.6 Forestry															
1	Plantation-Bamboo-	80	ha	50000	Ph y	1	1	2	1	1	1	1	2	1	11
					BL	0.4	0.4	0.8	0.4	0.4	0.4	0.4	0.8	0.4	4.4
2	Plantation-Poplar-	80	ha	130000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	9.36
	Sub Total														13.76

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
A.7 Animal Husbandry - Dairy															
1	Automatic Milk Collection Unit--	90	No.	300000	Ph y	3	3	2	2	2	3	2	2	3	22
					BL	8.1	8.1	5.4	5.4	5.4	8.1	5.4	5.4	8.1	59.4
2	Breed Multiplication Farm--	90	200	4010000 0	Ph y						1				1
					BL						360.9				360.9
3	Buffalo Farming--	90	1+1	395000	Ph y	20	20	10	10	20	20	15	10	20	145



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					BL	71.1	71.1	35.55	35.55	71.1	71.1	53.33	35.55	71.1	515.48
4	Bulk Milk Cooling Unit--	90	No.	1500000	Ph y	1	1		1		1			1	5
					BL	13.5	13.5		13.5		13.5			13.5	67.5
5	Chaff Cutter-Electric-	90	No.	35000	Ph y	10	10	5	5	15	15	5	5	15	85
					BL	3.15	3.15	1.58	1.58	4.73	4.73	1.58	1.58	4.73	26.81
6	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Ph y	2	2	2	2	2	2	2	2	2	18
					BL	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	17.82
7	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Ph y	2	2	2	2	2	2	2	2	2	18
					BL	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	64.8
	Sub Total														1112.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo Farming_Others_per year	100	Per Anim al	64089	Ph y	400	400	300	400	400	400	400	300	400	3400
					BL	256.36	256.36	192.27	256.36	256.36	256.36	256.36	192.27	256.36	2179.06
2	Indigenous Cattle Farming_Others_CB Jersey Cow-per year	100	Per Anim al	63575	Ph y	350	350	350	350	350	350	350	350	350	3150
					BL	222.51	222.51	222.51	222.51	222.51	222.51	222.51	222.51	222.51	2002.59
3	Indigenous Cattle Farming_Others_Desiper year	100	Per Anim al	42972	Ph y	350	350	350	350	350	350	350	350	350	3150
					BL	150.4	150.4	150.4	150.4	150.4	150.4	150.4	150.4	150.4	1353.6
	Sub Total														5535.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Nud	Vijayp ur	District Total
	A.9 Animal Husbandry - Poultry							
1	Breeder Unit--	90	1000	1100000	Ph y		1	1
					BL		99	99
2	Breeder Unit-Broiler-	90	1000	899000	Ph y	1	1	2
					BL	8.09	8.09	16.18

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3	Breeder Unit-Layer-	90	1000	2575000	Ph y	1		1
					BL	23.18		23.18
	Sub Total							138.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijaypu r	District Total
A.10 Working Capital - AH - Poultry															
1	Broiler Farming_Others_per cycle	100	1000	144043	Ph y	10	10	10	2	10	10	10	10	10	82
					BL	14.4	14.4	14.4	2.88	14.4	14.4	14.4	14.4	14.4	118.08
2	Layer Farming_Others_Comm ercial Layer Birds (per unit of 1000 Birds)	100	1000	361632	Ph y	5	5	5	2	5	5	5	5	5	42
					BL	18.08	18.08	18.08	7.23	18.08	18.08	18.08	18.08	18.08	151.87
	Sub Total														269.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ghagwal	Nud	Purman dal	Sumb	Vijaypu r	District Total
A.11 Animal Husbandry - SGP											
1	Sheep - Breeding Unit--	90	100+ 5	2008000	Ph y		1				1
					BL		18.07				18.07
2	Sheep - Rearing Unit--	90	10+1	252000	Ph y	2	2			2	6
					BL	4.54	4.54			4.54	13.62
	Sheep - Rearing Unit--	90	25+1	472000	Ph y	2	2			2	6
					BL	8.5	8.5			8.5	25.5
	Sheep - Rearing Unit--	90	50+2	827000	Ph y		3	3	3		9
					BL		22.33	22.33	22.33		66.99
	Sub Total										124.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijaypu r	District Total
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A.12 Working Capital - AH - Others/SR															
1	Sheep Farming_ Rearing Unit - Semi-intensive_	100	10	32080	Ph y	50	70	70	40	30	30	40	70	70	470
					BL	16.04	22.46	22.46	12.83	9.62	9.62	12.83	22.46	22.46	150.78
	Sub Total														150.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmandal	Rajpur a	Ramgarh	Samba	Sumb	Vijaypur	District Total
A.13 Fisheries															
1	Aquaculture inputs production-Fish Feed Mill-	90	No.	3000000	Ph y	1									1
					BL	27									27
2	Intensive Fish farming-Biofloc technology-	90	No.	1500000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	121.5
3	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	Ph y	1	1	1	1	1	1	1	1	1	9
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	202.5
4	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Ph y	2	2	2	2	2	2	2	2	2	18
					BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	121.5
5	Pond construction-Earthen Pond-	90	ha	3000000	Ph y	2	3	5	5	2	2	2	5	2	28
					BL	54	81	135	135	54	54	54	135	54	756
	Sub Total														1228.5

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Rajpura	Ramga rh	Samba	Sumb	Vijayp ur	District Total
	A.14 Working Capital - Fisheries													
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Ph y	3	3	3	3	3	3	3	3	24
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	36	
2	Fish Culture - RAS_Others_	100	2 ton per cycle	717000	Ph y	2	2	2	2	2	2	2	2	16
					BL	14.34	14.34	14.34	14.34	14.34	14.34	14.34	114.72	
	Sub Total													150.72

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	A.15 Farm Credit														
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	202.5
2	Integrated Farming--	90	Per Unit	3180000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	257.58
3	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	18	18	18	18	18	18	18	18	18	162
4	Protected Structures-Shadenets-	90	No.	35000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	28.35
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	10	5	5	5	8	12	10	5	5	65
					BL	9	4.5	4.5	4.5	7.2	10.8	9	4.5	4.5	58.5
	Sub Total					81.27	76.77	76.77	76.77	79.47	83.07	81.27	76.77	76.77	708.93
	Total Farm Credit (sum of A.1 to A.15)														62646.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	B. Agriculture Infrastructure														
	B.1 Storage Facilities														
1	Cold Storage--1000 MT	80	No.	8800000	Phy	1								1	2
					BL	70.4								70.4	140.8
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy			4					2	1	7
					BL			64					32	16	112
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	2	2	1	2	1	1	1	1	1	12
					BL	40	40	20	40	20	20	20	20	20	240
	Sub Total														492.8

Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
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		or (%)		Cost (Rs)											
	B.2 Land Development														
1	Bunding-Farm Bunding-	90	ha	15000	Phy	200	200	200	200	200	200	200	200	200	1800
					BL	27	27	27	27	27	27	27	27	27	243
2	Compost Pit--	90	No.	30000	Phy	10	10	30	10	15	15	10	20	10	130
					BL	2.7	2.7	8.1	2.7	4.05	4.05	2.7	5.4	2.7	35.1
3	Seed Production and Processing --	80	No.	2000000	Phy						1				1
					BL						160				160
	Sub Total														438.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	10	10	30	10	15	15	10	20	10	130
					BL	36	36	108	36	54	54	36	72	36	468
	Sub Total														468
	Total (B.1+B.2+B.3)														1398.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	C. Ancillary Activities														
	C.1 Food & Agro Processing														
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	2	1	1	1	1	1	1	1	2	11
					BL	18	9	9	9	9	9	9	9	18	99
2	Oil Extraction--	80	No.	150000	Phy	5	10	2	2	3	3	2	1	2	30
					BL	6	12	2.4	2.4	3.6	3.6	2.4	1.2	2.4	36
	Sub Total														135

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
	C.2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Ph y	1	1	1	1	2	2	1	1	1	11
					BL	9	9	9	9	18	18	9	9	9	99
	Sub Total														99
	Total (C.1+C2)														234
	Total (A+B+C)														64279.82

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagwal	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
	II. Micro, Small and Medium Enterprises (MSME)														
1	Manufacturing Sector - Term Loan-Medium- Others	80	No.	15000000	Ph y	5						5		1	11
					BL	2000	0	0	0	0	0	2000	0	400	4400
2	Manufacturing Sector - Term Loan-Micro- Handloom Handicraft	80	No.	2000000	Ph y								3		3
					BL	0	0	0	0	0	0	0	48	0	48
3	Manufacturing Sector - Term Loan-Micro- Others	80	No.	45000000	Ph y	375	75	35	35	45	115	315	35	125	1155
					BL	15000	3000	1400	1400	1800	4600	12600	1400	5000	46200
4	Manufacturing Sector - Term Loan-Small- Others	80	No.	45000000	Ph y	35	5	5	5	10	20	35	5	30	150
					BL	1400	200	200	200	400	800	1400	200	1200	6000
5	Manufacturing Sector - Working Capital-Medium- Others	80	No.	10000000	Ph y	10						10			20
					BL	4000	0	0	0	0	0	4000	0	0	8000
6	Manufacturing Sector - Working Capital-Micro- Others	80	No.	4500000	Ph y	535	175	75	75	135	215	415	75	265	1965
					BL	2140	700	300	300	540	860	1660	300	1060	7860
7	Manufacturing Sector - Working Capital-Small- Others	80	No.	45000000	Ph y	35	10	10	10	15	20	35	10	30	175
					BL	1400	400	400	400	600	800	1400	400	1200	7000
8	Service Sector - Term Loan-Medium- Others	80	No.	20000000	Ph y	10						10			20
					BL	800	0	0	0	0	0	800	0	0	1600
9	Service Sector - Term Loan-Micro- Others	80	No.	45000000	Ph y	210	60	35	35	45	90	210	50	150	885



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					BL	8400	2400	1400	1400	1800	3600	8400	2000	6000	35400
10	Service Sector - Term Loan-Small-Others	80	No.	24300000	Phy	35	10	10	10	15	20	35	10	30	175
					BL	756	216	216	216	324	432	756	216	648	3780
11	Service Sector - Working Capital-Medium-Others	80	No.	20000000	Phy	20						20			40
					BL	1600	0	0	0	0	0	1600	0	0	3200
12	Service Sector - Working Capital-Micro-Others	80	No.	90000000	Phy	210	70	50	50	75	170	210	50	175	1060
					BL	1680	560	400	400	600	1360	1680	400	1400	8480
13	Service Sector - Working Capital-Small-Others	80	No.	45000000	Phy	35	10	10	10	15	20	35	10	30	175
					BL	140	40	40	40	60	80	140	40	120	700
Total	Sub Total														132668

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Samba	District Total
	III. Export Credit							
1	Export Credit -Pre Shipment Export Credit-	75	No.	25000000	Phy	10	10	20
					BL	187.5	187.5	375
	Total Export Credit							375

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Rajpura	Ramgarh	Samba	Vijaypur	District Total
	IV. Education											
1	Education Loans- Education Loan above ? 10.00 lakhs for Abroad-	80	No.	20000000	Phy	3	2	2	2	2	2	13
					BL	48	32	32	32	32	32	208
2	Education Loans- Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	7500000	Phy	2	1	2	2	2	2	11
					BL	12	6	12	12	12	12	66
3	Education Loans- Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	10000000	Phy	2	1	2	2	2	2	11
					BL	16	8	16	16	16	16	88
4	Education Loans- Education Loan upto ? 4.00 lakhs-	80	No.	4000000	Phy	5	2	2	2	4	4	19
					BL	16	6.4	6.4	6.4	12.8	12.8	60.8
	Total Education											422.8

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	V. Housing														
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	10	5	5	5	6	10	10	5	10	66
					BL	8	4	4	4	4.8	8	8	4	8	52.8
	Total Housing														52.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	VI. Social Infrastructure														
1	Education-Schools-Primary	75	No.	9500000	Phy	1	1	1	1	1	1	1	1	1	2
					BL	71.25								71.25	142.5
2	Education-Schools-Secondary	75	No.	15000000	Phy	1	1	1	1	1	1	1	1	1	1
					BL		112.5								112.5
3	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	3
					BL	37.5						37.5		37.5	112.5
4	Healthcare-Nursing Home-	75	No.	12000000	Phy	1	1	1	1	1	1	1	1	1	1
					BL						90				90
5	Healthcare-Primary Health Centre-	75	No.	30000000	Phy	1	1	1	1	1	1	1	1	1	4
					BL		22.5	22.5	22.5				22.5		90
6	Healthcare-Veterinary Clinic-	75	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	5
					BL		7.5	7.5		7.5			7.5	7.5	37.5
	Total Social Infrastructure														585

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahmana	Ghagwal	Nud	Purmandal	Rajpura	Ramgarh	Samba	Sumb	Vijaypur	District Total
	VII. Renewable Energy														



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1	Biomass Energy-Portable-	90	No.	1000000	Ph y	10	10	10	10	10	10	10	10	10	90
					BL	90	90	90	90	90	90	90	90	90	810
	Total Renewable Energy														810

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)		Bari Brahma na	Ghagw al	Nud	Purmand al	Rajpur a	Ramga rh	Samb a	Sumb	Vijayp ur	District Total
	VIII. Others														
1	Differential Rate of Interest Scheme--	100	No.	15000	Ph y	20	20	20	20	20	20	20	20	20	180
					BL	3	3	3	3	3	3	3	3	3	27
2	SHGs/ JLGs-Others-JLG	100	No.	200000	Ph y	20	400	30	300	20	50	500	30	500	1850
					BL	40	800	60	600	40	100	1000	60	1000	3700
3	SHGs/ JLGs-Others-SHG	100	No.	200000	Ph y	10	30	20	10	5	5	30	20	30	160
					BL	20	60	40	20	10	10	60	40	60	320
	Total Others														4047
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														203240. 42

Annexure 2**Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25****(₹ lakh)****Table 1: Crop Loan**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	38375.11	10324.71	42520.37	11118.58	45094.46	9668.50	44192.57
RCBs	1026.92	0.00	1129.60	10.20	1011.73	10.60	991.50
SCARDB	0.00	0.00	0.00	0.00	0.00	78.47	0.00
RRBs	6177.72	3036.24	6795.48	3541.05	6795.48	3860.45	6659.57
Others	0.00	0.00	0.00	0.00	0.00		0.00
Sub total (A)	45579.75	13360.95	50445.45	14669.83	52901.67	13618.02	51843.64

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	16600.55	39645.16	21164.96	7306.90	21761.17	7662.25	21761.17
RCBs	3532.10	12.80	3885.29	0.00	3648.89	42.30	3648.89
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2374.67	1163.08	2612.11	1289.74	2612.11	2932.26	2612.11
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	22507.32	40821.04	27662.36	8596.64	28022.17	10636.81	28022.17

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	54975.66	49969.87	63685.33	18425.48	66855.63	17330.75	65953.74
RCBs	4559.02	12.80	5014.89	10.20	4660.62	52.90	4640.39
SCARDB	0.00	0.00	0.00	0.00	0.00	78.47	0.00
RRBs	8552.39	4199.32	9407.59	4830.79	9407.59	6792.71	9271.68
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	68087.07	54181.99	78107.81	23266.47	80923.84	24254.83	79865.81

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	83452.10	4144.92	91796.97	55719.60	92190.78	114336.39	92442.17
RCBs	753.41	444.50	828.68	343.00	434.87	42.13	438.49
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	6159.67	9333.11	6775.59	11849.12	6775.59	11770.32	6722.21
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	90365.18	13922.53	99401.24	67911.72	99401.24	126148.84	99602.87

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15440.61	5146.35	16984.46	5118.67	17069.18	8034.04	17069.18
RCBs	140.84	189.84	155.34	115.76	70.62	77.66	70.62
SCARDB	0.00	0.00	0.00	0.00	0.00	8.10	0.00
RRBs	1931.25	1796.63	2124.36	2141.04	2124.36	2780.66	2124.36
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	17512.70	7132.82	19264.16	7375.47	19264.16	10900.46	19264.16

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	153868.37	59261.14	172466.76	79263.75	176115.59	139701.18	175465.09
RCBs	5453.27	647.14	5998.91	468.96	5166.11	172.69	5149.50
SCARDB	0.00	0.00	0.00	0.00	0.00	86.57	0.00
RRBs	16643.31	15329.06	18307.54	18820.95	18307.54	21343.69	18118.25
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	175964.95	75237.34	196773.21	98553.66	199589.24	161304.13	198732.84

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	10324.71	0.00	0.00	3036.24	0.00	13360.95	11118.58	10.20	0.00	3541.05	0.00	14669.83

Table 1: Crop Loan (₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	9668.50	10.60	78.47	3860.45		13618.02	44192.57	991.50	0.00	6659.57	0.00	51843.64

Table 2: Term Loan

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



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AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	39645.16	12.80	0.00	1163.08	0.00	40821.04	7306.90	0.00	0.00	1289.74	0.00	8596.64
Sub total	39645.16	12.80	0.00	1163.08	0.00	40821.04	7306.90	0.00	0.00	1289.74	0.00	8596.64
Grand Total (I +II)	49969.87	12.80	0.00	4199.32	0.00	54181.99	18425.48	10.20	0.00	4830.79	0.00	23266.47

Table 2: Term Loan											(₹ lakh)	
Partic ul ars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Other s	Total	CBs	RCBs	SCAR DB	RRBs	Other s	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00



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AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	7662.25	42.30	0.00	2932.26	0.00	10636.81	21761.17	3648.89	0.00	2612.11	0.00	28022.17
Sub total	7662.25	42.30	0.00	2932.26	0.00	10636.81	21761.17	3648.89	0.00	2612.11	0.00	28022.17
Grand Total (I +II)	17330.75	52.90	78.47	6792.71	0.00	24254.83	65953.74	4640.39	0.00	9271.68	0.00	79865.81

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Aquaculture inputs production	Fish Feed Mill		No.	3000000
4	Automatic Milk Collection Unit			No.	300000
5	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
6	Bee Keeping	Indian Bee Colony		ha	550000
7	Biomass Energy	Portable		No.	1000000
8	Bore Well	New		No.	600000
9	Breed Multiplication Farm			200	40100000
10	Breeder Unit			1000	11000000
11	Breeder Unit	Broiler		1000	899000
12	Breeder Unit	Layer		1000	2575000
13	Buffalo Farming			1+1	395000
14	Bulk Milk Cooling Unit			No.	1500000
15	Bunding	Farm Bunding		ha	15000
16	Chaff Cutter	Electric		No.	35000
17	Cold Storage			No.	8800000
18	Cold Storage	Controlled Atmosphere Storage		No.	2000000



19	Cold Storage	Refrigerated Van		No.	2500000
20	Combine harvester			No.	2900000
21	Compost Pit			No.	30000
22	Compost/ Vermi Compost	Vermi Compost		No.	400000
23	Differential Rate of Interest Scheme			No.	15000
24	Education	Schools		No.	15000000
25	Education	Schools		No.	9500000
26	Education Loans	Education Loan above ? 10.00 lakhs for Abroad		No.	2000000
27	Education Loans	Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs		No.	750000
28	Education Loans	Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs		No.	1000000
29	Education Loans	Education Loan upto ? 4.00 lakhs		No.	400000
30	Export Credit	Pre Shipment Export Credit		No.	2500000
31	Healthcare	Diagnostic Lab		No.	5000000
32	Healthcare	Nursing Home		No.	12000000
33	Healthcare	Primary Health Centre		No.	3000000
34	Healthcare	Veterinary Clinic		No.	1000000
35	Integrated Dairy Farming	Vermi	Compost	No.	110000
36	Integrated Dairy Farming	With Bio	gas	No.	400000

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37	Integrated Farming			Per Unit	3180000
38	Intensive Fish farming	Biofloc technology		No.	1500000
39	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000
40	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
41	Leveller	Laser Guided		No.	280000
42	Loan for Affordable Housing Projects			No.	100000
43	Manufacturing Sector	Term Loan	Medium	No.	50000000
44	Manufacturing Sector	Term Loan	Micro	No.	2000000
45	Manufacturing Sector	Term Loan	Micro	No.	5000000
46	Manufacturing Sector	Term Loan	Small	No.	5000000
47	Manufacturing Sector	Working Capital	Medium	No.	50000000
48	Manufacturing Sector	Working Capital	Micro	No.	500000
49	Manufacturing Sector	Working Capital	Small	No.	5000000
50	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	2168000
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	520000
53	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
54	New Orchard	Tropical/ Sub Tropical Fruits	Guava	ha	501000

55	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	408000
56	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	243400
57	Nursery	Fruit Crops		Ha	1500000
58	Oil Extraction			No.	150000
59	Other machinery			No.	250000
60	Other machinery			No.	150000
61	Other machinery			No.	30000
62	Other machinery			No.	39000
63	Other machinery			No.	47000
64	Other machinery			No.	80000
65	Other machinery			No.	93000
66	Other machinery			No.	97000
67	Other machinery	Other Machinery & Equipments		No.	130000
68	Others	Maize Sheller		No.	190000
69	Plantation	Bamboo		ha	50000
70	Plantation	Poplar		ha	130000
71	Poly House	Tubular Structure	Small	No.	2000000
72	Pond construction	Earthen Pond		ha	3000000
73	Power Tiller			No.	95000
74	Protected Structures	Shadenets		No.	35000
75	Reapers, Binders and Balers			No.	136000
76	Seed Production and Processing			No.	20000000
77	Service Sector	Term Loan	Medium	No.	10000000

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78	Service Sector	Term Loan	Micro	No.	5000000
79	Service Sector	Term Loan	Small	No.	2700000
80	Service Sector	Working Capital	Medium	No.	10000000
81	Service Sector	Working Capital	Micro	No.	1000000
82	Service Sector	Working Capital	Small	No.	500000
83	Sheep	Breeding Unit		100+5	2008000
84	Sheep	Rearing Unit		10+1	252000
85	Sheep	Rearing Unit		25+1	472000
86	Sheep	Rearing Unit		50+2	827000
87	SHGs/ JLGs	Others		No.	200000
88	Sprayer	Battery Operated Sprayer		No.	3000
89	Sprayer	Tractor Mounted Sprayer		No.	250000
90	Sprinkler Irrigation	Micro		ha	120000
91	Thresher	Multicrop Power Threshers		No.	210000
92	Tractor			No.	380000
93	Tractor			No.	780000
94	Tractor		20	No.	650000
95	Tractor		35	No.	700000
96	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_	No.	6713
2	Barseem/ Bur Seem		Acre	29752
3	Broiler Farming	hers_per cycle	1000	144043.00
4	Buffalo Farming	Others_per year	Per animal	64089.00
5	Dragon Fruit		Acre	340128
6	Fish Culture	RAS_Others_	2 ton per cycle	717000.00
7	Fish Culture	Bio floc_Others_	6 tank	150000.00
8	Guava/ Amrood	Irrigated	Acre	54555
9	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
10	Indigenous Cattle Farming	Others_Desi_per year	Per animal	42972.00
11	Indigenous Cattle Farming	Others_CB Jersey Cow_per year	Per animal	63575.00
12	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632.00
13	Litchi		Acre	63320
14	Maize/ Makka	Irrigated	Acre	46984
15	Mandarin/ Santra/Citrus/ Sweet Orange	Kinnow	Acre	46356
16	Mango/ Aam		Acre	43927
17	Marigold/ Gende Ka Phool/ Zendu		Acre	342888
18	Mosami/ Mosambi		Acre	46356
19	Mushroom/ Kukaramutta		Bag	408
20	Other Vegetables		Acre	61056
21	Rice/ Chaval/ Dhan	Irrigated	Acre	48480
22	Sheep Farming	Rearing Unit _ Semi_intensive_	10	32080.00
23	Strawberry		Acre	233198
24	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	33200
25	Wheat/ Gehu	Irrigated	Acre	46736

Abbreviations

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



ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan

Samba, PLP 2025-26

RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
IDDS	Integrated Dairy Development Scheme
IPDS	Integrated Power Development Scheme
HADP	Holistic Agriculture Development Program
ISDS	Integrated Sheep Development Scheme
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
E-KYC	Electronic Know Your Customer
MSME	Micro, Small and Medium Enterprises
GDP	Gross Domestic Product
EWS	Economically Weaker Section
LIG	Low-Income Group
SCARDBs	State Cooperative Agriculture and Rural Development Banks
PCARDBs	Primary Cooperative Agriculture and Rural Development Banks
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CFC	Common Facilitaion Center
CBP	Capacity Building Phase
FIP	Full Implementation Phase
SDP	Skill Development Program
WAT	Water Absorption Trench



Name and address of DDM

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Designation	DDM, NABARD
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NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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☎: 040-23241155/56

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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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☎: 022-26539620/9514

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🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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

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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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NATIONAL BANK FOR
AGRICULTURE AND RURAL
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