



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



शोपियां जिला  
Shopian 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: Shopian

UT: Jammu and Kashmir



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

## प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक



## FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

**PLP Document Prepared by:**

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PLP Document finalized by: Jammu and Kashmir Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	Shopian was carved out of district Pulwama and made administratively-functional from 2008. The district is important for being situated on the ancient imperial route, commonly known as Mughal Road. Shopian is the southern part of Kashmir valley, situated in the foothills of picturesque Pir-Panchal.
2	Type of soil	Soil available in the district is dark brown clay-loam.
3	Primary occupation	Agriculture is the main source of income of the district.
4	Land holding structure	87% landholdings are marginal with less than 1 ha land per farmer.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Rs. 98753.53 lakh
2	CD Ratio	132%
3	Investment credit in agriculture	Rs. 55012.89 lakh
4	Credit flow to MSMEs	Rs. 40219.21 lakh
5	Other significant credit flow, if any	Rs. 3521.43 lakh

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

1	Projection for the year	Rs. 191200.34 lakh
2	Projection for agriculture and its components	Rs. 128660.67 lakh
3	Projection for MSMEs	Rs. 53774.00 lakh
4	Projection for other purposes	Rs. 8765.67 lakh

## **5. Developmental Initiatives**

1. Govt. has introduced new schemes in the recent past viz., PM KUSUM, Kissan Rail, Krishi Udaan Yojna, Dhaanya Lakshmi Yojna, doubling of milk production by 2025, etc., under Atma-Nirbhar Bharat, various initiatives have been taken for revival of agriculture and industry.

## **6. Thrust Areas**

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

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

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

## **8. Way Forward**

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



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

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

### Utility

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

1	Bankers	<ul style="list-style-type: none"> <li>- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;</li> <li>- Potential High Value Projects/Area Based schemes; and</li> <li>- Infrastructure support available which can form basis for business/ development plans.</li> </ul>
2	Government Agencies/ Departments	<ul style="list-style-type: none"> <li>- Infrastructure required to support credit flow for tapping the exploitable potential;</li> <li>- Other support required to increase credit flow; and</li> <li>- Identification of sectors for Government sponsored programmes.</li> </ul>
3	Individual/ Business entities	<ul style="list-style-type: none"> <li>- Private investment opportunities available in each sector;</li> <li>- Availability of commercial infrastructure; and</li> <li>- Information on various schemes of Govt. &amp; Banks.</li> </ul>

### 5. 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 - Shopian



#### 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)

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount</b>
A	Farm Credit	118925.42
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>99399.64</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>19525.78</b>
B	Agriculture Infrastructure	6690.58
C	Ancillary activities	3044.67
I	Credit Potential for Agriculture (A+B+C)	128660.67
II	Micro, Small and Medium Enterprises	53774.00
III	Export Credit	300.00
IV	Education	1494.00
V	Housing	1692.00
VI	Social Infrastructure	2319.75
VII	Renewable energy	1042.92
VIII	Others	1917.00
	<b>Total Priority Sector</b>	<b>191200.34</b>



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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	97980.78
2	Water Resources	1436.58
3	Farm Mechanisation	1467.36
4	Plantation & Horticulture with Sericulture	2874.42
5	Forestry & Waste Land Development	1207.20
6	Animal Husbandry - Dairy	6440.31
7	Animal Husbandry - Poultry	186.76
8	Animal Husbandry - Sheep, Goat, Piggery	4163.76
9	Fisheries	1163.50
10	Farm Credit- Others	2004.75
	<b>Sub total</b>	<b>118925.42</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	4332.14
2	Land development, Soil conservation, Wasteland development	1800.44
3	Agriculture Infrastructure - Others	558.00
	<b>Sub total</b>	<b>6690.58</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1073.67
2	Ancillary activities - Others	1971.00
	<b>Sub Total</b>	<b>3044.67</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>53774.00</b>
<b>III</b>	<b>Export Credit</b>	<b>300.00</b>
<b>IV</b>	<b>Education</b>	<b>1494.00</b>
<b>V</b>	<b>Housing</b>	<b>1692.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>2319.75</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1042.92</b>
<b>VIII</b>	<b>Others</b>	<b>1917.00</b>
	<b>Total Priority Sector</b>	<b>191200.34</b>

**District Profile**  
**Key Agricultural and Demographic Indicators**

Particulars	Details
Lead Bank	Jammu & Kashmir Bank Ltd

**1. Physical & Administrative Features**

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	612.00
2	No. of Sub Divisions	7
3	No. of Blocks	9
4	No. of revenue villages	221
5	No. of Gram Panchayats	98

**2. Additional Information**

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

**3. Soil & Climate**

Sr. No.	Particulars	Nos.
1	State	Jammu and Kashmir
2	District	Shopian
3	Agro-climatic Zone 1	AZ5 - Cold Arid
4	Agro-climatic Zone 2	PAZ1 - Western Himalayan Region
5	Climate	Cold climate
6	Soil Type	Clay & Sandy Loam

#### 4. Land Utilization (ha)

Sr. No.	Particulars	Nos.
1	Total Geographical Area	61200
2	Forest Land	32319
3	Area not available for cultivation	5809
4	Barren and Unculturable land	1912
5	Permanent Pasture and Grazing Land	2983
6	Land under Miscellaneous Tree Crops	520
7	Cultivable Wasteland	2252
8	Current Fallow	5264
9	Other Fallow	61

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

Sr. No.	Stage	Nos.
1	Safe	9

#### 6. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	31298	87	11655	60
2	>1 to <=2 ha	3701	10	4975	26
3	>2 to <=4 ha	883	2	2260	12
4	>4 to <=10 ha	55	0	280	1
5	>10 ha	3	0	115	1
6	Total	35940	99	19285	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	47.00
2	Of the above, Small/ Marginal Farmers	33.00
3	Agricultural Labourers	10.00
4	Workers engaged in Household Industries	3.30
5	Workers engaged in Allied agro activities	14.00
6	Other workers	26.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	265	136	129.00	249	16
2	Scheduled Caste	0.04			0.02	0.02
3	Scheduled Tribe	21			11	10
4	Literate	159	95	64		
5	BPL	105.03			105	0.03

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

Sr. No.	Particulars	Nos.
1	Total Households	80
2	Rural Households	72
3	BPL Households	0.12

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	48
2	Having source of drinking water	63
3	Having electricity supply	80

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	221
2	Villages having Agriculture Power Supply	Data not available
3	Villages having Post Offices	32
4	Villages having Banking Facilities	217
5	Villages having Primary Schools	194
6	Villages having Primary Health Centres	16
7	Villages having Potable Water Supply	68
8	Villages connected with Paved Approach Roads	218

**12. Infrastructure Relating to Health & Sanitation [Nos.]**

Sr. No.	Particulars	Nos.
1	Anganwadis	566
2	Primary Health Centres	16
3	Primary Health Sub-Centres	56
4	Dispensaries	12
5	Hospitals	3
6	Hospital Beds	240

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

Sr. No.	Particulars	Nos.
1	Krishi Vigyan Kendras	1

### 14. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	20.00
2	Irrigation Potential Created	15.00
3	Net Irrigated Area (Total area irrigated at least once)	14.00
4	Area irrigated by Canals/ Channels	12.00
5	Area irrigated by Wells	1.00
6	Area irrigated by Tanks	0.10
7	Area irrigated by Other Sources	1.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	15.00

### 15. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	850
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	299
4	Goods Transport Vehicles [Nos.]	420

### 16. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	14	
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA	
3	Fruit (Pulp/ Juice/ Fruit drink)	2	
4	Spices (Masala Powders/ Pastes)	6	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	2	
6	Cotton (Ginning/ Spinning/ Weaving)	NA	
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA	
10	Others	NA	

### 17. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	69.00		
2	Cattle - Indigenous	10.00		

Sr. No.	Category of animal	Total	Male	Female
3	Buffaloes	2.00		
4	Sheep - Cross bred	113.00		
5	Sheep - Indigenous	0.86		
6	Goat	1.8		
7	Pig - Cross bred	0.00		
8	Pig - Indigenous	0.00		
9	Horse/Donkey/Camel	2.70		
10	Rabbit	0.00		
11	Poultry - Improved	109.00		
12	Poultry - Indigenous	86.66		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	5
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	12
4	Artificial Insemination Centers	4
5	Animal Breeding Farms	3
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	1
9	Milk Collection Centres	Data not available
10	Fishermen Societies	2
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	2
14	Livestock Aid Centers (No.)	12
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	79.70	MT	0.82	gm/day
2	Egg	10.52	Lakh Nos.	13	nos/p. p
3	Milk	72960.00	MT	754	gm/day
4	Meat	830.00	MT	8.58	gm/day



## 20. Crop Production, Maintenance and Marketing - Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	Data not available	Data not available	Data not available
2	Land Holdings - SF (%)	26.00	26.00	26.00
3	Land Holdings - MF (%)	12.00	12.00	12.00
4	Rainfall -Normal (mm)	658	658	658
5	Rainfall - Actual (mm)	580	670	NA
6	Cropping Pattern	Horticulture crops Saffron Cereals Vegetables etc.	Horticulture crops Saffron Cereals Vegetables etc.	Horticulture crops Saffron Cereals Vegetables etc.

## 21. GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	101543.91	89305.02	55012.89

## 22. Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.20	0.20	0.20
2	Net sown area (lakh ha)	0.19	0.19	0.19
3	Cropping intensity (%)	103.29	103.29	103.29

### Source(s) and reference year of data

District Statistical Handbook (2022-23)

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BF s	Village s	Househ old ds
Commercial Banks	8	31	22	6	3			52	9	2022
Regional Rural Bank	1	4	3	1	0			0	12	2433
District Central Coop. Bank	1	4	3	1	0			0	7	1665
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0			0	0	0
Primary Agr. Coop. Society	1	16	13	3	0			0	4	1200
Others	1	1	1	0	0			4	2	800
All Agencies	13	57	42	12	3	0	0	56		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	Data not available					151793.00	149937.00	155143.00	3.5	96.45
Regional Rural Bank						1527.00	1664.00	1728.00	3.8	1.07



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Cooperative Banks		3856.00	4148.00	3982.00	-4.0	2.48
Others		0.00	0.00		0	0.00
All Agencies		157176.00	155749.00	160853.00	3.3	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	Data not available					170922.00	188473.00	208117.00	10.4	98.03
Regional Rural Bank						1468.00	1677.00	1920.00	14.5	0.90
Cooperative Banks						1419.00	1704.00	2261.00	32.7	1.07
Others						0.00	0.00		0	0.00
All Agencies						173809.00	191854.00	212298.00	10.7	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	112.6	125.7	134.1
Regional Rural Bank	96.1	100.8	111.1
Cooperative Banks	36.8	41.1	56.8
Others	0	0	0
All Agencies	110.6	123.2	132.0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks		21149	8715	1497
Regional Rural Bank		4829	1146	156
Cooperative Banks				
Others				
All Agencies	17475	25978	9861	1653

**6. Performance on National Goals**

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	96511.99	46.4	53427.23	25.7	54438.65	26.2		0.0	637.43	0.3
Regional Rural Bank	1564.52	81.5	1300.70	67.7	1307.05	68.1		0.0		0.0
Cooperative Banks	677.02	29.9	284.96	12.6		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	98753.53	46.5	55012.89	25.9	55745.70	26.3	0.00	0.0	637.43	0.3

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	157394.01	115000.11	73.1	187378.74	93349.10	49.8	196303.09	96511.99	49.2	57.4
Regional Rural Bank	4957.30	1659.42	33.5	5452.97	1636.23	30.0	5452.97	1564.52	28.7	30.7
Cooperative Banks	3035.96	153.95	5.1	3339.51	336.83	10.1	3339.51	677.02	20.3	11.8
Others	0.00	0.00	0	0.00	0.00	0			0	0.0
All Agencies	165387.27	116813.48	70.6	196171.22	95322.16	48.6	205095.57	98753.53	48.2	55.8

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	106898.63	93962.39	87.9	118314.51	87235.26	73.7	124809.68	53160.00	42.6	68.1
Term Loan (Agri.)	38280.19	7581.52	19.8	55627.68	2069.76	3.7	58057.86	1852.89	3.2	8.9
Total Agri. Credit	145178.82	101543.91	69.9	173942.19	89305.02	51.3	182867.54	55012.89	30.1	50.4
MSME	13517.78	12342.91	91.3	14869.44	4106.15	27.6	14869.44	40219.21	270.5	129.8
Other Priority Sectors*	6690.67	2926.66	43.7	7359.59	1910.99	26.0	7358.59	3521.43	47.9	39.2

Total Priority Sector	165387.27	116813.48	70.6	196171.22	95322.16	48.6	205095.57	98753.53	48.2	55.8
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#### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	Data not available			1884.73	47.96	2.54	2103.38	52.76	2.50	0.0
Regional Rural Bank				16.75	1.04	6.20	19.20	1.45	7.55	0.0
Cooperative Banks				17.04	1.67	9.80	22.61	1.17	5.17	0.0
Others				0.15	0.11	73.00	0.12	0.08	66.66	0.0
All Agencies				1918.67	50.78	2.64	2145.31	55.46	2.59	0.00

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

Source(s)	
1	LEAD BANK SHOPIAN
2	UTLBC DATA



# Part B

## Chapter 1

### Important Policies and Developments

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

##### **Cooperative Development**

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

- i. **World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)**  
Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.
- ii. **Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)**  
Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.
- iii. **Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations**
- iv. **PACS as Common Service Centers (CSCs) for better access to e-services**  
Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.
- v. **Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services Computerization of Agriculture and Rural Development Banks (ARDBs).**
- vi. **To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.**
- vii. **Co-operative Education – Setting up of World's Largest Cooperative University**  
This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.
- viii. **World's Largest Cooperative Training Scheme** This aims at revamping existing cooperative training structure in the country.
- ix. **New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy**
- x. **Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.**

- xi. To provide facilities at par with FPOs for existing PACS
- xii. Establishment of National Cooperative Database Digital

### **Agriculture Mission:**

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

#### **i. Agri Stack:**

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

#### **ii. JanSamarth Portal:**

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

### **Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

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

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

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

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to

address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

## **2. Union Budget**

### **2.1. Important Announcements**

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- vii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- viii. 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.
- ix. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- x. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xi. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xii. 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.

xiii. 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.

xiv. 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.

**2.2.** 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.

### **2.3. 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. 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.

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

#### **5. Interest Subvention Schemes of GoI**

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

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

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

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

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

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

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

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

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.a. Farm Sector Development 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.

9. 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).

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

9.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.

10. 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.

11. Technology Facilitation Fund (TFF):

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

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



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

### Holistic Agriculture Development Programme (HADP)

Agriculture & allied sectors contribute to 18% of the GDP of J&K, amounting to Rs.37600 crore per year and provides livelihood to

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

### Aspirational Panchayat Development Programme (APDP)

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

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

### Digital Villages

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

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

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

March 2023.

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

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

- J&K government has ensured the adoption of model bye-laws in all the PACS of the UT.

- The UT government is implementing the PACS computerization project across the state for 537 PACS. Apart from this, other schemes/projects of the Ministry of Cooperation like the World's Largest Grain Storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT government.

- The UT government is also engaged in the upgradation of assets of Co-operative Institutions and Departmental offices on a regular basis. Jammu and Kashmir New Industrial Policy

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

### Mission Yuva

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

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

## 2. State Budget

### 2.1. Important Announcements

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

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

10 lakh saplings of local, medicinal and economic importance species to be distributed among the farmers for planting to augment trees outside forests and improve livelihood. Implementation of Van se Jal, Jal se Jeevan, an innovative water conservation technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25. Under Jammu and Kashmir Rural Employment Generation Programme (J&K REGP), 1,372 units are targeted to be setup during 2024-25.

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

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

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

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

3,000 dairy units to be established providing direct employment to around 4,000 people. Increase in milk production from 25 to 45 lakh Metric Ton and increase in milk collection/chilling from 2.0 to 8.5 lakh Litres Per Day (LLPD) over a period of five years.

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

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

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

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

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

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

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

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

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

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

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

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

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

26,000 hectare area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25. Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".

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

653 Anganwadi Centre's (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.

### **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 knowhow, 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

Agriculture is the main source of livelihood for Shopian district. The district has predominantly agriculture-based economy with apple industry as the backbone of the economy. The district is divided into 09 agricultural zones and 02 agricultural sub divisions. Average land holding is about 0.58 ha and about 87% of the land holders are marginal farmers with less than 1 ha of landholdings. Total number of farm operating families reported by Agriculture Department is 47841. The district is suitable for cultivation of paddy, maize, pulses vegetables and fodder during Kharif season, whereas, oilseed besides pulses, vegetables and fodder are Rabi crops. As per the census of 2011 there is 0.877 lakh (32.95%) working force out of which 0.474 lakh are cultivators and 0.108 lakh are Agriculture laborers. The district has 20009 hectares of land as gross cropped area, with 19371 ha as net sown area and 13261 ha as net irrigated area.

Despite local production of food grains, the district is deficit and the demand is met by procurement from outside states like Punjab and Haryana by CAPD-Consumer Affairs Public Distribution Department, the import is stored at Food Corporation Godowns before distribution through departmental outlets. Although there is the ability to grow winter crops, the district generally follows mono-cropping system due to low temperature and heavy snowfall during winters.

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

Agriculture Department provides quality seeds under various extension programmes, under NMSA (National Mission for sustainable Agriculture) distribution of inputs and plant protection machinery is done by the department under various programmes.

A vast area of the district was covered under hybrid vegetable production and oilseed crops programme. The beneficiaries were provided with quality seeds under Technology Mission.

The Department of Agriculture has created additional infrastructure such as Seed Farms, Nurseries, Training Centre's etc. under RKVY (Rashtriya Krishi Vikas Yojana).

Various projects under NABARD assisted RIDF related to agriculture / horticulture sectors have been taken up in the district. One such mega project is Hi-tech satellite Mandi at Aglar Shopian.

A Krishi Vigyan Kendra (KVK) is stationed in the Balpora area of Shopian district which provides extension support and technical guidance to the farmers.

An area of 11,054 ha under various crops in the district has been notified to be covered under High Yielding Programme of Govt. of Jammu & Kashmir.



## **2.1.2 Water Resources**

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

Availability of sufficient water and its proper use to get best results is the basic need of agriculture. Agricultural productivity can be increased substantially with development of water resources. A good irrigation system by using improved and modern irrigation techniques will lead to increase in cropping intensity. As per the report of National Compilation on Dynamic Ground Water Resources of India 2020 issued by the Ground water Board, Department of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti, Govt of India the District has been classified as Safe as the stage of ground water extraction is 21.64% and district offers good potential for exploration of Ground Water through digging of Deep & Shallow Tube wells, Dug wells etc.

A vast area of district is irrigated by surface water where potential of credit for pumpsets, pipeline, small lift points, sprinklers, drip irrigation sets etc. exists. Ground water is available and its stage of development is less than 1%, which is being used in a few pockets of the district through dugwells/ tubewells by tapping only shallow water aquifers. Thus, there is scope for further ground water development in the district through digging of Deep & Shallow Tube wells, Dug wells etc. According to the data published by District Statistical Department, the gross irrigated area (Irrigation Potential utilized) in the district was 12794 ha out of which 12405 ha got irrigation from canals.

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

Out of 221 villages, all have been electrified in the district. There is ample scope for installing EPS (Electric Pump Sets) at wells, canals and at water lifting points.

As per the Power Development Department, there is no backlog in the energization of Tube wells/ Pumpsets. Sufficient quantity of diesel is available in the district for diesel pump sets. Almost all oil companies have appointed their dealers in the district even in the remotest areas. Dealers of pump-sets etc. are available. Facility of maintenance, repair, and other electrical equipment suppliers are also available in the district.

There is no private rig machines in the district to dig tube wells. There is a need to establish Groundwater Department in the district for imparting technical guidance, to explore the ground water potential in the district.

Agriculture Department has provided pump-sets and tube wells to farmers under Rashtriya Krishi Vikas Yojna (RKVY) and Pradhan Mantri Krishi Sinchayi Yojna (PMKSY).

### **2.1.3 Farm Mechanization**

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

Farm mechanization has a direct bearing on production and productivity. For better utilization of agricultural potential, power sprayers, tractors and power tillers can be financed to the progressive farmers for improved farming and custom hiring in the district. Tractors/Power tillers are very useful in intercropping in the orchards and are also very useful in lifting of the fruit boxes from the orchards without damaging trees. Though the land holding pattern in the district offers limited scope for tractors as most of the farmers are having land below 1 ha. However, this enhances the scope for power tillers and small implements. While tractors may also be used on hire purchase basis, for farm mechanization.

Farm mechanization in the district is very low, as farmers need to adopt mechanization by purchasing tractors, power tillers, threshers & chaff cutters, power sprayers, etc. Farmers who own tractors use them for various economic activities and also for transportation of farm input/produce/crops, chaff cutting, transporting livestock, etc. Tractors are also being used in non-farm sector activities like road and building construction, etc.

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

Farm mechanization in the district is expected to grow as many dealers for power tillers as well as tractor have come up. As per the details provided by Asst. RTO, there are 87 tractors registered with the RTO.

The Agriculture Production Department of Government of Jammu & Kashmir is implementing following central sponsored schemes and provides 25% to 40 % subsidy on Irrigation Pump sets, Tube Wells and Power tillers and power sprayers. The different schemes being implemented in the UT are as under:

- Sub-Mission on Agricultural Mechanization (SMAM) under National Mission on Agricultural Extension and Technology (NMAET).
- Prime Minister Development Package (PMDP). Rashtriya Krishi Vikas Yojana (RKVY).
- Agriculture Technology Management Agency (ATMA). National Food Security Mission (NFSM).
- National Mission for Sustainable Agriculture (NMSA).



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

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

Indian horticulture sector with a produce of 311 MMT exceeds production of food grain. In UT, there are around 7 lakh families comprising of about 33 lakh people which are directly or indirectly associated with horticulture. Area under fruits in J&K is 3.41 lakh hectares as on 31.03.2022. The temperate as well as sub-tropical climate of district offers immense scope for plantation and horticulture activities.

The agro-climatic conditions of the district are suitable for growing fruit crops like, Apple, Pear, Plum, Peach, Walnut, and Vegetable etc. Technology Mission programmes, which are under implementation in the UT like other parts of the country attach highest importance to technology and production factors, viz., area expansion, human resource development, judicious water management, production of quality plant material and likewise aspects, in an attempt to ensure sustainable production. Steps in the direction are needed to be taken for further sustainability of the horticulture crops. Horticulture being labour intensive sector provides raw material for processing industries, and it plays a significant role in improving the economic conditions of the district.

The Sericulture, Apiculture and Mushroom rearing also offer a good scope and add-on seasonal income to farmers on their small farms. Sericulture being the oldest industry in Kashmir has its traditional clusters in the district where the activity is being carried out.

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

The district is famous for horticulture crops, particularly apple. Apple being the major fruit industry has a major share in district economy. Horticulture Department looks after the interests of horticulture in the district. It has 4 extension centers manned by horticulture officers to provide technical guidance. However, there is a need to increase technical staff. There are twelve nurseries in the district. Besides, there is a department of Horticulture Planning and marketing to look after the marketing system of horticulture crops.

Horticulture Department has a regular programme of growing nursery and distributing plants to farmers from its nurseries. Tool kits are also provided by the Department at subsidized prices. Private nurseries also sell planting material in the market.

The department is having 07 Fruit Plant Nurseries in the District. Horticulture department has started supplying healthy saplings for raising of nurseries. Few marketing arrangements have also made by Govt. /NGOs.

A state-of-the-art Fruit and Vegetable Mandi has been set up under RIDF Assistance of NABARD in the Aglar area of Shopian.

The latest techniques of High-Density Apple Cultivation (HDAC) have been introduced in the district which includes famous apple variety Ambri. As this technology enhances productivity, the old/traditional orchards are being converted to HDAC orchards.

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

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

Forests, the renewable resource of any nation, play an important role in the economy of the country besides maintaining ecological balance. Both these aspects warrant efficient and judicious use of the resources so that productivity of the native forests is sustained. As per the National Forest Policy, one-third of the geographical area of the country should be under forests/tree cover. In the district 263 ha is under forest cover and 2268 ha of wasteland. It is observed that there is tremendous potential for social forestry and wasteland development, but organized efforts are yet to be made in educating people about availability of finance for this purpose. Due to demand from housing sector and paper manufacturing units, the activity can be taken up on a large scale with bank loan as it gives reasonable returns.

There is tremendous potential for agro-forestry and wasteland development, but no organized effort has been made for extending finance for this purpose. The fast-growing species, viz., Poplar, Robania, Ulmus and Ash, which give quick return in the form of fodder, fuel, wood and small timber are promoted in the district. Due to demand of wood for housing sector, paper manufacturing units and for production of cricket bats, the activity can be taken up on a large scale with bank loan.

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

The Forest Department is the nodal agency for forestry and wasteland development in the district headed by Divisional Forest Officer. Divisional Forest Office can provide the necessary guidance for involvement of people in the regeneration of degraded forests and increase the tree coverage on vacant lands, planting materials, fencing materials and expert guidance to the beneficiaries may be provided as per latest scientific procedures. The existing infrastructure is considered adequate.

The district is suitable for growing various species like Poplar, Robania, Ulmus and Ash. The planting material can be provided by the Forest Department. The existing infrastructure is considered adequate.

The major constraint in the development of the sector is that the farmers do not prefer to divert their irrigated and fertile land for the cultivation of trees and plants having long gestation period under the forestry and wasteland development schemes.

## **2.1.6 Animal Husbandry – Dairy**

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

India is currently the largest milk producing country in the world. As per Union Budget 2020-21, Government has set a target of doubling milk production by 2025 and to raise milk processing capacity to 108 MMT from the current level of 3.50 MMT. Further it intends to eliminate Foot and Mouth Disease by 2025.

Dairy is the most important economic activity followed as a subsidiary occupation in J&K. The total livestock in J&K is 83.25 lakh and poultry population is 73.66 lakh. Total bovine population of J&K is 31.45 lakh. About 13 per cent of gross domestic product of the UT is contributed by Animal Husbandry sector. The farmers prefer crossbred cows and graded murrah/buffaloes due to higher milk yield. In District Shopian there are 69552 cattle, 2445 buffaloes, 316 horses, 2384 ponies, 3 rabbits and 86625 poultry birds (Data: 2019 livestock census). The milk production in the district during the year 2021-22 was 1.06 Lakh tons. A big portion of the cattle in the district are of indigenous origin and milk yield from these cattle is low. However, the dairy sector is characterized by low yielding non-descript cows and buffaloes, hundreds of small producers with little or no land holdings, use of crop residues and natural herbage and roughage with or without supplementation of appropriate concentrates as feed and scarce fodder production.

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

The department is headed by Chief Animal Husbandry Officer. There are 02 veterinary blocks, 05 veterinary hospitals /sub units, 03 Livestock development centres, 12 Intensive CD centers, 12 veterinary assistant surgeon centres and 16 trial centres, 04 semen/insemination centres and 01 mobile veterinary dispensary functioning in the district.

There are no established cattle markets in the district. Therefore, the data on annual sale of milch animals is not available.

There is one sheep farm (Govt owned) in the district for supply of sheep/rams. Animal Husbandry Department is supplying fodder development kits. However, the quantity for distribution needs to be increased. A few milk cooperative societies are functioning in the district which need to be revamped.

## **2.1.7 Animal Husbandry – Poultry**

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

Poultry production has made considerable headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turn over round the year. Poultry farming is best suited to the district as it requires limited land and water use. Presently, most of the poultry farms (Broiler or Layer) are located in the neighboring districts of Pulwama and Srinagar. Most of the population of the district is non-vegetarian and consumption of poultry products is considerably high.

Shopian has a population of 0.86 Lakh poultry birds as per the Animal Husbandry Department. More than 70% of the households have a backyard poultry unit of the size of 10+2. There is a good demand of eggs and chicken but no large poultry farm on commercial lines has been set up in the district so far. There is also not a single Hatchery unit to produce/supply broilers in the district. The entire demand for local consumption of chicken is met by import from Jammu, Kathua of Jammu Division and neighboring districts of Punjab.

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

The extension services are available from District Poultry Officer assisted by Poultry Extension Officers which in turn have Senior Poultry Assistants.

Presently there are 44 registered poultry farms in the district. Given the spread of villages and nature of topography of Shopian district, difficulties are faced by these officers to extend service to poultry farmers located in remote as also far-flung areas of district. However, the extension services can be easily availed by people in district who are located in the neighboring blocks of Pulwama district due to good transportation facilities available. To give impetus to poultry, UT government is implementing the Integrated Poultry Development Programme (IPDP) scheme with subsidy benefits.

Poultry Development Department provides vaccines, medicines, etc. at nominal charges through its poultry development centers. There are no feed processing units in the district. Heavy power cuts and severe winter climate also hamper the growth of poultry.

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

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

In view of the agro-climatic conditions, topography, grazing lands, etc. sheep rearing is a suitable activity in the district. The activity is primarily in the hands of the poor and the illiterate nomads ('bakarwal' community), the landless and to a small extent, small and marginal farmers which rear their animals mostly on natural vegetation and stubbles supplemented by tree toppings. Small ruminants contribute meat, skin, fiber, milk and manure and often the sole or subsidiary source of subsistence to the rural poor. Considering the demand in Kashmir valley region for meat, the suitable agro-climatic conditions and the presence of a very huge number of small holdings, the provision of credit for sheep/goat rearing assumes importance in the district credit planning. Wool production also offers scope for employment opportunities.

The UT of J&K stands at 6th position in India in Sheep population at 32 lakhs and in population of goat J&K stands at 15th position with 17.22 lakh goats. With the inclusion of sheep husbandry activity under KCC working capital, the activity has become more lucrative with availability of concessional KCC loan for meeting the working capital requirements of sheep husbandry farmers.

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

The Sheep Husbandry Department is functioning separately from Animal Husbandry Department and has sufficient infrastructure to provide health cover to sheep.

The sheep and goat population stood at 1.16 lakh in Shopian district as on March 2024.

There are 104 sheep farms in the district, registered with the department.

The Department has 23 sheep extension centres and 04 First Aid centres which are engaged in providing health and extension services in district. In addition, these centres also distribute crossbred rams and bucks for breeding purposes.

Breeds commonly available in the district are Cooridale, Merino, polldorset, & Tral Lohari. However, the budgetary allocations for meeting the health cover requirements are reportedly inadequate. Due to urbanization in some areas, the grazing lands are shrinking.

There is ready market in Kashmir valley for animal meat as far as the consumption patterns is concerned. There are limited retail mutton shops in the district and there are no organized slaughter houses in the district. The department may take steps to address these issues to improve the economy of the district.

## **2.1.9 Fisheries**

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

Union Budget 2023-24, set the agriculture credit target Rs. 20 lakh crore with focus on animal husbandry, dairy and fisheries. This budget aims to launch a new sub-scheme of PM Matsya Sampada Yojana with targeted investment of Rs. 6,000 crore to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies, and expand the market. The Union Government has set the target for fish export of Rs.1 lakh crore by 2024-25.

The District Shopian has good scope for development of fisheries due to its diverse agro climatic features and abundance of streams. The maximum portion of District Shopian being hilly with excellent cold water resources in the form of cold water streams like Hirpora stream, Rambiar Nallah, Romshi stream, Tongri stream etc. with a network of Tributaries and stream lets all over which provides a tremendous scope for the development of Fisheries and to boast the sport fisheries for accelerating the tourism activities in the district. The upper reaches of Rambiar Nalla has been already developed as Hirpora Rainbow Trout Stream which is considered one of the best Trout Streams in Kashmir valley for providing excellent results to the Anglers from all over the world. The Tongri and Romshi streams have been developed recently by way of stocking Brown Trout.

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

As per the statistics of Fisheries department Shopian, trout fish harvest was 501.35 quintals in 2022-23 while as capture fish including angling was 155 quintals. There are 20 trout fish farms (03 Govt and 17 private) in the district. A model trout village at Kanipora Balpora has been setup wherein numerous trout rearing units have come up.

District Fisheries Department is providing/ arranging free training of the traditional fishermen. Fish seed is being provided at highly subsidized rate. Gear-material is distributed free of cost. The PMMSY, a flagship scheme is providing 50% subsidy for setting up fisheries units There is a need of establishment of more hatcheries to provide fish seed locally as there is a big gap in demand and local supply of fish seed.

**2.1.10 Farm Credit – Others****2.1.10.1 Status of the Sector in the District**

The district has agriculture-based economy. Apart from the standard activities, there are various other activities taken up by the farmers to supplement their income. In the sub-mountainous to hilly regions, the main transport system to the tough hilly villages is pack animals and mules. In remaining lower areas of the district also pack animals and mules play a major role in local transportation of goods. Use of motorcycles by farmers and village-men is also an emerging option. It is also an avenue for the farmers particularly small and marginal farmers to remain gainfully employed in the lean period and raise their income. The work animal/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for a short distance.

**2.1.10.2 Infrastructure and linkage support available, planned and gaps**

The work animals are available in sufficient numbers in the district.

The Veterinary facilities are also available for these animals from the Veterinary Department.

During the last few years, rural road projects have been sanctioned under RIDF assistance which have provided links to District headquarters.

At hilly areas pony driven carts being cheap and easily available are preferred to other transport.

In today's modern times, use of motorcycles by villagers is a preferred option to reach to markets and buy goods/ agricultural inputs.

### **2.1.10.1 Sustainable Agricultural Practices**

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

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

The advantages of IFS are indicated below:

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

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

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

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

Banks may explore possibility of financing IFS models in cluster mode in order to provide economic benefit to the small and marginal farmers of the district.



## **2.2 Agriculture Infrastructure**

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

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

The horticulture crops are highly perishable in nature and require special attention in harvesting, handling, packaging and storage. The district is producing ample quantity of fruits and other vegetables. Annual production of various commodities in the district is 3.37 lakh MT of apple, 0.037 lakh MT of pear, 0.17 lakh MT of walnut and 0.30 lakh MT of vegetables. There is ample scope of storage / cold storage in the district. In terms of existing production of potato, fruits and the vegetables grown & the anticipated increase in production, there is huge scope for this activity in the district.

GoI has approved the continuation of Agriculture Marketing Infrastructure (AMI) scheme, a sub-scheme of Integrated Scheme of Agricultural Marketing (ISAM), upto 31.03.2026. The scheme is demand driven and the assistance is available to Individuals, Farmers, Group of farmers/growers, Agri-preneurs, Registered Farmer Produce Organizations (FPOs), Cooperatives, and state agencies etc. Another central scheme of Agri Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for postharvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme is from FY2020 to FY2029 (10 years). The scheme is for post-harvest management Infrastructure and community farming assets which are expected to bridge the requirements of the farmers as well as the consumers.

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

There are a few Controlled Atmosphere stores coming up around the Aglar Fruit and Vegetable Mandi in the district to store the fruits/vegetables for longer life. Besides, there are a few CA stores in adjacent district of Pulwama, at Lassipora Industrial area.

There is capital Investment Subsidy available for Construction/Expansion/ Modernization of Cold Storages from National Horticulture Board & Agri Marketing Infrastructure.

There are no regulated or wholesale markets, Rural Godowns, Commercial Grading Centres in the District for catering to the needs of farming community.

There are 09 cold storage in the district which are insufficient to cater the needs of production of huge quantities of apple and other fruits.

Godown capacity of FCI is inadequate resulting into shortage of food grains. The UT of J&K may take necessary steps to create adequate cold storage infrastructure thereby benefitting the economy of the district.

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

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

In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, land development assumes great importance in the District. A vast area of the district is under the threat of soil erosion owing to heavy rainfall and deforestation. The land is always under the threat of soil erosion and even pasture land and cultivated land is facing erosion hazards. The activity has wide potential in the district but these programmes are run by State/UT Govt. through budgetary support and as such institutional finance is limited. In watershed development all the concerned departments are doing their activities out of their budget only. Besides, package of practices for improving dry land cultivation like inter-bund land treatment, dry land horticulture, improved farm implements, etc. are being provided by the concerned departments with technical support of SKUAST.

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

The Agriculture Department is the nodal department for land development activities. Besides there are some activities on Land Development being taken up by Rural Development Department under some centrally sponsored schemes. Tractors, bulldozers and other machinery required for land development works are also available in the district. The department of Soil conservation and Engineering wing of Agriculture Deptt. is executing various works in the district viz. Land leveling /Bench terracing, Gully plugging, Retention wall/check dams, Erosion protection etc.

Soil Conservation wing of Agriculture Department has staff and machinery for awareness creation and technical support.

Department has soil and water testing labs and tests are done free for the farmers.

RCC/PVC pipes available in the district. Chemical fertilizers are made available through cooperatives and private dealers.

Rural Development Deptt. is also doing soil conservation activities under MGNREGA such as protection bunding, land levelling, check dams etc.

### **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, become of major industrial importance in the area of plant propagation and disease prevention. The micro propagation technology has a vast potential to produce plants of superior quality. Tissue culture raised plants are vigorous and fast growing than conventional plants. They yield better results as they are produced under ideal environment from selected mother plants.

Biotechnology also has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, in pest management and veterinary feed additives or supplements. For promotion of organic farming identification of potential areas and crop is crucial. Government's priority is for fruits, vegetables, spices, medicinal plants, oilseeds, pulses, cotton, wheat and basmati rice. Plant tissue culture is a collection of techniques used to maintain or grow plant cells, tissues. In Shopian, Tulip cultivation along with verm-composting as an activity can be promoted, as there is one tulip nursery available in the vicinity.

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

Some vermicomposting units have been set up by agriculture department under RKVY and through Krishi Vigyan Kendra.

Agriculture department is promoting use of biofertilizers under various field level programmes and demonstrations programmes. Government supports farming for all crops grown under organic agriculture and biotechnological opportunities are foreseen because of maintenance of soil health, avoidance of environmental pollution, no risk of chemical residues in food and fodder, opportunities for rural employment, etc.

## **2.3 Agriculture – Ancillary Activities**

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

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

Food and Agro processing plays a crucial role in value addition to agriculture. Tapping the potential for improving value realization to the farmers as well as creation of additional employment. Most processing in India can be classified as primary processing, which has lower value-addition compared to secondary processing. India processes less than 10% of its total output. As per an estimate, in India, the processing for fruits and vegetables is at 2%, for poultry at 6%, but processing is higher for meat at 21% and marine at 23%. Setting up agro-processing units in the producing areas will reduce wastage of horticultural produce, increase value addition and create off-farm employment in rural areas. The district has a number of products like mango, amla, turmeric, walnut, apple, etc., that may be taken up for further processing.

The district has good number of women SHGs, especially under NRLM (UMEED in J&K), which are already engaged in agro processing activity on a small scale, that may be further taken up with the help of PM Formalization of Micro Enterprises Scheme (PMFME) launched by GoI. The Department of Horticulture is the nodal department in the scheme in the districts. GoI as well as UT Govt. have accorded high priority for development of Agro/ Food processing sector. The establishment of AEZs, Food Parks and efforts made under Contract Farming are steps towards popularisation of Agro/ Food processing sector in India.

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

There is a large area under cultivation of apple, pears, walnut and cherry. The produce from these may be processed to increase the income levels and to reduce wastage.

There are some small food processing units being run in the district., involved in the making of pickle, jam and jelly, etc. The SHGs from NRLM are also working as groups from homes in this sector, on relatively small scale.

As per the Ministry of Food Processing, women's share of employment in registered food processing industry is at 12.6% of the total employment, whereas in the unregistered industry the share is almost double at 24.7%.

This sector holds strong potential for employment generation for women. The women mobilized under NRLM (UMEED) may be channelized towards processing of fallen grade B/C apple into juice/jam products. Training & capacity building arrangements for the development of entrepreneurship in this sector is required to be given in a time bound manner in order to ensure economic empowerment of members of SHG functioning in the district.

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

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

Sector includes loans to cooperative societies, LAMPs, PACS, MFs, SHGs, JLGs and other related groups. Loans for establishment of Agri Clinics and Agri business centres are also included in this sector. The Primary Agricultural Credit Societies (PACS) are a village level banking structures which works as sale points of fertilizers, seeds and providing loans to its members. There are 17 PACS in district, registered with Anantnag Central Cooperative Bank which are at final stage of computerization. In order to develop and support agricultural development its ancillary services and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses, the GOI is implementing a scheme of Agri-clinics and Agribusiness centres with subsidy benefit upto ranging upto 44% of loan component.

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

There are 17475 PMJDY accounts in the district out of which 53% accounts were active as on 31st March 2024.

There are 34 agro-based SSIs/Units in District till March 2022, providing employment opportunities to 822 people.

Rail Link acts a crucial component in shifting processed food from one place to another is now available at a distance of 35 Km in adjacent town of Pulwama.

As per the website of MANAGE, there are 03 ACABCs setup and functional in the district. These units have been established in collaboration with Agriculture Department and SKUAST.

Indian Society for Agri-business Professionals (ISAP) situated at Srinagar is the agency which conducts residential training programmes of 40 days duration for the agri-graduates and science graduates desirous of starting ACABC Scheme activities from Kashmir Division There are 17 PACS in the district which have been selected for computerization under PACS Computerization Project of Govt. of India. These societies would function as one stop shop to cater the multiple needs of farmers/members of these societies.

## Chapter 3

### Credit potential for MSMEs

### 3. Credit potential for MSMEs

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

New Classification of MSME Sector based on investment limit and turnover size. Micro Investment is < Rs. 1 Cr and Turnover < Rs. 5 Cr. Small Investment is < Rs. 10 Cr and Turnover < Rs. 50 Cr. Medium Investment is < Rs. 50 Cr and Turnover < Rs. 250 Cr.

MSME activities are key activities which have immense potential for creation of new jobs which promotes sustained economic development of the district and increase in livelihoods of the people. The UT of Jammu and Kashmir has abundant natural resources which could be exploited for setting up of industries. With the focused attention given by Govt. of India (GoI) in the budget announcement made in respect of Small and Medium Enterprise (SME) Sector, as also for enhancing skill development of traditional professions like welding, craftsmen, cobblers, etc. the emphasis on training needs has gained momentum, as there is need for skilled and certified workers, which will help them become bankable. The schemes like PM SVANIDHI for Street Vendors, MUMKIN Scheme for Youth for purchase of small commercial vehicles, Subsidy Scheme Tejaswini the Radiant for the Women for setting up of self-employment ventures, Stand Up India, etc., such schemes shall be helpful in employment generation through bank finance and the same shall be promoted well among the targeted population.

The district has 02 functioning industrial estates viz Aglar and Gagren and land for few more has been identified by the District Administration. Increased demand for industrial products, its locational advantage in terms of National Highway, efficient road transport and communication systems and water supply, availability of labour, favorable UT industrial policy, provide an environment for industrial sector to flourish in the district.

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

Government Departments like DIC, PMEGP, JKEDI, SC/ST/OBC Corporation etc., sponsor the loans applications of entrepreneurs to the banks for meeting their long term and working capital requirements in coordination with Lead Bank and RSETI for the required training for PMEGP candidates.

The schemes like PM SVANIDHI for Street Vendors, MUMKIN Scheme for Youth for purchase of small commercial vehicles, Subsidy Scheme Tejaswini. The Radiant for the Women for setting up of self-employment ventures, Stand Up India, etc., such schemes shall be helpful in employment generation through bank finance and the same shall be promoted well among the targeted population.

Prospective entrepreneurs may file their 'Udyam' Registration online on portal:

<https://www.udyamregistration.gov.in>

The road network connectivity in the district is good. The transportation of goods from outside to villages is quite feasible. The erratic power supply makes it more difficult for proper running of industries and affects the viability adversely.

## **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 announced its 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 and to add to per capita income of the State. 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 from Jammu & Kashmir are mainly Handicrafts, Handlooms and Fruits mainly walnuts & almonds. While the major agricultural exports include apples, barley, cherries, corn, millet, oranges, rice, peaches, pears, plums, walnuts, almonds, saffron, sorghum, wheat, and vegetables. The exotic vegetables propagated for export to Europe include broccoli, brussels sprouts, asparagus, lettuce, and red cabbage.

Shopian has apple as ODOP product. Government has merged the ODOP with Districts as Export Hubs Initiative (DEH) programme. The programme will focus on manufacturers/producers across districts along verticals like design, production, manufacturing, packaging, and market creation to boost sales both in the domestic as well as international market.

The District Export Hub is an initiative of Ministry of Commerce and Industry, GOI in coordination with DGFT and State/UT Governments for formulation of Robust District action plan. The Initiative 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. Under this initiative, products and services with export potential have been identified in 734 districts of the country in consultation with all the stakeholders including the States/UTs.

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

This type of credit facility is mainly extended to Export Houses and Businessmen engaged in exports. The potential suggests that there is scope of lending in export credit but provided necessary infrastructure is in place.

Shopian is also known for its horticulture/fruit /spices/ Handloom/ Handicraft activities. These products have a great scope for being exported.

Earlier export houses from Delhi or Mumbai used to buy from Kashmir and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves.

Apart from handicrafts, a group of young Kashmiri entrepreneurs have been exporting spices worth millions to many countries in Europe and Middle East.

Most of the produce is sold in local markets and some find its way outside valley, from where it is exported to other countries.

## **4.2 Credit Potential for Education**

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

Education in rural India is valued differently from in an urban setting, with lower rates of completion. An imbalanced sex ratio exists within schools with eighteen percent of males earning a high school diploma compared with only ten percent of females. The estimated number of children who have never attended school in India is near 100 million which reflects the low completion level.

In district Shopian there is overall 60.76% Literacy rate with 70.27% male and 50.90 % Female literacy. The district has good educational infrastructure with a total enrollment of 67244 students in various Govt. and Pvt. educational institutions of the district. The number of teachers in Govt. and Private institutions in the district stands at 3860.

Education continues to remain a top priority for the Government of India with rising budgetary allocations. India is one of the largest and complex school education systems in the world. Samagra Shiksha - an overarching programme for the school education sector extending from pre-school to class 12 with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, Department of Higher Education and Indian Banks Association (IBA).

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

Besides the above formal educational institutions, there are a large number of seasonal coaching institutes in the district, providing specialized tuition and coaching for various exams.

There is one Govt. ITI and one polytechnic college in Shopian providing diplomas in various trades. There is no engineering institute in the district, not even a privately owned.

For want of quality education, a large number of parents send their wards to outside state /UT for quality education.

Many youths end up unemployed due to unavailability of required skills for today's competitive job market. Some parents are unable to provide quality education due to lack of educational infrastructure in the district and inability to pay for the fees for enrollment in colleges outside the valley. The district administration may take steps to enroll eligible candidates under YUVA scheme launched by the UT of J&K for providing employment to rural youth.



### **4.3 Credit Potential for Housing**

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

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

To promote a network of dedicated housing financial institutions to adequately serve various regions and different income groups. To augment resources for the sector and channelize them for housing. To encourage augmentation of supply of buildable land and also building materials for housing and to upgrade the housing stock in the country.

To encourage public agencies to emerge as facilitators and suppliers of serviced land, for housing.

Housing in India varies greatly and reflects the socio-economic mix of its vast population. As per revised Priority sector guidelines, issued by RBI in 2018, loans up to 35.00 lakh for housing in metropolitan centres of population above 10 lakh and 25.00 lakh at other centres, loans for housing projects exclusively for economically weaker sections and low-income groups, up to 10.00 lakh per dwelling unit are classified as Priority Sector Advance. Assistance given to any Government agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to a ceiling of 5.00 lakh per dwelling unit would also qualify.

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

As per the reports of District statistical Office, Shopian has 0.75 lakh Households registered. There are 0.46 lakh concrete pucca houses and 0.24 lakh Semi pucca houses and remaining households are Gujjar/nomads living in kachha/makeshift wooden shelters.

The housing sector is fairly developed in the district. 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. The shift from the joint family system to nuclear families, availability of disposable income in the hands of the middle & upper middle classes of people and the liberal policies pursued by the financial institutions, have all contributed to the spurt in off take of credit under this sub sector in the recent past. Housing and urban development department is looking after this sector in the district. The department may take necessary steps to facilitate the eligible households to take benefit of PM Awas Yojana which provided subsidy to the beneficiaries.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In the district, 53 NABARD assisted ongoing RIDF projects with a total financial outlay of Rs. 21511.00 lakh are under implementation since RIDF XXIV tranche. With the increase in the pace of creation of Rural Infrastructure under RIDF like Roads, Bridges, Water Supply Schemes, Schools, Hospitals, etc., the lives of the rural population are being relieved from the hardships. The mobility of people for education, employment, medical treatment, etc., also eases and the same ultimately results in more economic opportunities and scope for development. The creation of rural infrastructure has also benefitted the farmers in terms of marketing their produce.

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

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

- All weather surface roads to facilitate access, and approach to all the villages.
- Increase in internal road network.
- Assured & stable supply of electricity.
- Development of local market yards & establishment of fruit mandis in the district.
- Construction & availability of godowns / cold storages.
- New Skill training institutes, University & Professional Institutes need to be opened.

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

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

##### 5.1.4 Details of RIDF projects in the district:

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	48	139.40	125.6
B	Ongoing tranches	53	215.11	195.26
	Total (A + B)	101	354.51	320.86

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	4	19.39	18.30
B	Rural roads & bridges	88	304.76	274.33
C	Social Sector	9	30.35	28.22
	Total (A + B + C)	101	354.51	320.86

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	4	Irrigation potential	ha	1200
B	Rural roads	84	Road length	km	445
C	Bridges	4	Bridge Length	m	1500

4. Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	1	5 villages	individuals	16000
2	Rural Markets	2	10 villages	individuals	22000

## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

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

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

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

The district is seeing a pace of urbanization and more immigration to lower areas for education, employment and permanent settlement. The migration for employment is more towards the main town thus putting more pressure on social resources. All this needs to be aided with the creation of necessary social infrastructure by both the government and private sector.

### **5.3 Renewable Energy**

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

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.

It revealed that Jammu and Kashmir can generate a total of 112803 megawatts of energy from renewable sources including solar, wind, hydro, and biomass. Of the 112803 megawatts, Jammu and Kashmir can generate 111050 megawatts of solar energy. 1707 megawatt from small hydropower projects, 43 megawatts from biomass and 3 megawatts of energy through windmills. Jammu and Kashmir currently has a cumulative installed capacity of 184.32 small hydropower in addition to 54.73 megawatts of solar energy. Jammu & Kashmir has a hydropower potential of the order of 20,000 MW against which only about 1707 MW has been harnessed so far. Necessary steps are required to be taken to enhance the capacity of R.E.

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

All the suppliers of solar systems are situated in other districts. There are a few retailers but no repair or service provider is available in the district. Keeping in view the potential, the banks may explore the possibility of financing solar units in the district under PM Kusum scheme of GoI.

## **Chapter 6**

### **Informal Credit Delivery System**

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

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

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

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

JKSRLM has promoted 2072 SHGs in the district which mainly comprises of women members.

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

The WSHG and NRLM programs play a critical role in improving the socio-economic status of rural women in backward districts. By facilitating the formation of SHGs, providing access to financial services and promoting income-generating activities.

The government is working towards achieving the broader goal of women's economic empowerment and poverty alleviation in rural India. These initiatives help to break the cycle of poverty, foster self-reliance and encourage gender equality in rural communities.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

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

#### 2. Water Resources

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

#### 3. Farm Mechanization

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

#### 4. Plantation and Horticulture

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

#### 5. Forestry/ Waste Land Development

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

#### 6. Animal Husbandry - Dairy

- 1 Capacity building and training programmes, offering best practices in animal husbandry, nutrition, disease management and dairy processing.

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

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

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

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

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

#### **9. Fisheries**

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

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

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

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

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

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

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

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

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

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



- 6 Create channels for stakeholders to provide feedback on food processing initiatives and lending programs.

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

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

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

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

**16. Export Credit**

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

**17. Education**

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

**18. Housing**

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

**19. Social Infrastructure**

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

**20. Renewable Energy**

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

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

A cooperative is defined as an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### **2. Formation of Ministry of Cooperation by GoI**

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

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

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

- Computerization of Primary Agriculture Cooperative Societies (PACS), leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative education, setting up of world's largest cooperative university with an aim to introduction cooperative education as a course/curriculum and also as independent degree/diploma courses in schools and universities.
- World's largest cooperative training scheme with an aim to revamping & strengthening of existing cooperative training structure in the country and modernize the training methods through revamped schemes.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

- a. Computerization of PACS.
- b. Co-operative Education.
- c. Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy. All these initiatives will create immense business potential from grassroots upward in times to come.

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

District Shopian has a cooperative profile with 87 registered societies as on 31.03.2023 of which 17 are Primary Agriculture Credit Societies (PACS), 5 Cooperative Marketing Societies, 01 cooperative FPO, 04 are in poultry sector and rest in other categories. The 17 PACS are affiliated with ACC Bank, these societies are not providing credit to the member farmers and are under recovery stage. The PACS have been adopted under PACS computerization project and are likely to be made fully functional in near future.

#### **6. Potential for formation of cooperatives**

PACS present in the district are covering 95 Gram Panchayats in the district. The number of uncovered Gram Panchayats is 02. Hence, there is a potential to form 02 new PACS in the uncovered Gram Panchayats. In addition, there is a potential to form 20 MPACS in the underserved Gram Panchayats. There is also potential for creation of cooperative societies in dairy, agriculture and handloom/handicraft sectors, which would further support the economic activities.

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	Promotional Activity	Rural Mart to Heena SHG	Maintown Shopian and other areas	Support for infrastructure and Marketing of SHG products	NIL	100	The mart has been doing an exemplary business with an average turnover of Rs. 50,000/- per month.
2	Collectivisation	Hurpora Potato Farmer Producer Co Ltd.	Sedow Hirpora, Shopian	Promotion of farmers collective, marketing and technology transfer	NIL	105	The FPO has been registered as company and would benefit members
3	Collectivisation	Zainpora Vegetable Farmers Producers Company Ltd.	Zainpora, Shopian	Promotion of farmers collective, marketing and technology transfer	NIL	185	The FPO has been registered as company and would benefit members

## Success Stories

### Success Story 1: The Zainpura Vegetable Farmer Producers Cooperative Limited



- |                                 |   |
|---------------------------------|---|
| 1. Scheme:                      | CSS for promotion of 10000 FPO's  |
| 2. Project Implementing Agency: | CBBO Biocert  |
| 3. Duration of the project:     | 3 Years   |
| 4. Beneficiary:                 | Vegetable growers   |
| 5. No. of beneficiaries:        | 197   |
| 6. Community:                   | Farmers   |
| 7. State:                       | Jammu And Kashmir   |
| 8. District:                    | Shopian   |
| 9. Block:                       | Zainpura  |
| 10. Village:                    | Hyder Gund, Khoja Pora, Reban, Reshi Pora, Aglar Chirat, Awneera, Zainapora |

#### 1.1 Support provided

- Rs. 18.00 lakh.

#### 1.2 Pre-implementation status

- The FPO is in the business of Vegetables, Mushroom, Honey. They have done a business of Rs. 1.90 lakh and mobilised an equity of Rs. 3.47 lakh.

#### 1.3 Challenges faced

- The small and marginal farmers had no option but to sell their produce at lower rates than the expected market value of the produce.

#### 1.4 Impact

- An additional income to farmers has been realised by collectivization of the produce and by value adding the produce.

## **Appendix 1a**

### **Climate Action & Sustainability**

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

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

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

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

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

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

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

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

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



#### 1.4 Initiatives of RBI

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

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

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

#### 1.5 Initiatives of NABARD

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

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

#### 1.6 Way Forward

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



## Appendix 1b Climate Action & Sustainability

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

#### 1 State Action Plan for Climate Change

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

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

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

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

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

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

Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

## **Appendix 1c**

### **Climate Action & Sustainability**

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

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

Future changes are expected in precipitation patterns. It affects social and environmental determinants of health like clean air, safe drinking water, sufficient food and secure shelter. A global scientific consensus with regard to the unequivocal nature of the climate change and its association with increasing concentration of greenhouse gas emissions is widely established.

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

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

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

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

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

## **Appendix 2**

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. The potential for GI in the district is significant, given its rich cultural heritage, unique products and traditional practices. Promoting and protecting all GI can lead to sustainable economic development preserving traditional practices while benefitting local communities.
4. The Ambri apple of Shopian in Jammu and Kashmir is a distinctive variety of apple known for its unique flavor, aroma, and storage quality. Efforts to secure a Geographical Indication (GI) tag for the Ambri apple are crucial to promoting its authenticity, increasing its market value, and safeguarding the interests of local growers. The various stakeholders like Horticulture Department of J&K, NABARD and SKUAST-K may collaborate to register for GI application of the product.

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
	<b>I.Agriculture</b>													
	<b>A. Farm Credit</b>													
	<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Apple/ Seb__	100	Acre	394080	Phy 2000 BL 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	2000 7881.6	18000 70934.4
2	Apple/ Seb_High Density	100	Acre	583832	Phy 50 BL 291.92	50 291.92	50 291.92	50 291.92	50 291.92	50 291.92	50 291.92	50 291.92	50 291.92	450 2627.28
3	Barseem/ Bur Seem__	100	Acre	29752	Phy 20 BL 5.95	20 5.95	20 5.95	20 5.95	20 5.95	20 5.95	20 5.95	20 5.95	20 5.95	180 53.55
4	Cherry__	100	Acre	127288	Phy 10 BL 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	10 12.73	90 114.57
5	Fodder Oats/ Jai__	100	Acre	29752	Phy 100 BL 29.75	100 29.75	100 29.75	100 29.75	100 29.75	100 29.75	100 29.75	100 29.75	100 29.75	900 267.75
6	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy 50 BL 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	50 14.26	450 128.34
7	Maize/ Makka_Irrigated	100	Acre	46984	Phy 50 BL 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	50 23.49	450 211.41
8	Mushroom/ Kukaramutta__	100	Bag	408	Phy 200 BL 0.82	200 0.82	200 0.82	200 0.82	200 0.82	200 0.82	200 0.82	200 0.82	200 0.82	1800 7.38
9	Other Vegetables__	100	Acre	61056	Phy 20 BL 12.21	20 12.21	20 12.21	20 12.21	20 12.21	20 12.21	20 12.21	20 12.21	20 12.21	50 30.53
10	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	65520	Phy 20 BL 13.1	20 13.1	20 13.1	20 13.1	20 13.1	20 13.1	20 13.1	20 13.1	20 13.1	180 117.9
11	Pear/ Nashpati__	100	Acre	181904	Phy 20 BL 36.38	20 36.38	20 36.38	20 36.38	20 36.38	20 36.38	20 36.38	20 36.38	20 36.38	180 327.42
12	Sericulture_Mulberry	100	Acre	41400	Phy 10 BL 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	10 4.14	90 37.26
13	Walnut/ Akhrot__	100	Acre	115104	Phy 40 BL 46.04	40 46.04	40 46.04	40 46.04	40 46.04	40 46.04	40 46.04	40 46.04	40 46.04	360 414.36
					8372.39	8372.39	8372.39	8372.39	8372.39	8372.4	8372.39	8372.39	8390.71	75369.83
	Post-harvest/HH Consumption (10%)				837.24	837.24	837.24	837.24	837.24	837.24	837.24	837.24	839.07	7536.98
	Repairs & maintenance of farm assets (20%)				1674.48	1674.48	1674.48	1674.48	1674.48	1674.5	1674.48	1674.48	1678.14	15073.97
	Sub Total													97980.78
	<b>A.2 Water Resources</b>													
1	Bore Well-Deepening-	90	No.	300000	Phy 2 BL 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	18 48.6
2	Drip Irrigation--	90	ha	165000	Phy 10 BL 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	10 14.85	90 133.65
3	Electric Pump Sets--5-10hp	90	No.	180000	Phy 5 BL 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	5 8.1	45 72.9
4	Electric Pump Sets--upto 5hp	90	No.	100000	Phy 5 BL 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	5 4.5	45 40.5
5	Lift Irrigation Schemes-Individual/ River Lift Points-	90	No.	415000	Phy 2 BL 7.47	2 7.47	2 7.47	2 7.47	2 7.47	2 7.47	2 7.47	2 7.47	2 7.47	10 37.35
6	Sprinkler Irrigation -Micro-	90	ha	120000	Phy 50 BL 54	50 54	50 54	50 54	50 54	50 54	50 54	50 54	50 54	450 486
7	Sprinkler Irrigation -Portable-	90	ha	100000	Phy 50 BL 45	50 45	50 45	50 45	50 45	50 45	50 45	50 45	50 45	450 405
8	Sprinkler Irrigation -Rain Gun-	80	ha	100000	Phy 5 BL 4	5 4	5 4	5 4	5 4	5 4	5 4	5 4	5 4	45 36

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpura	District Total
9	Tube Well-Shallow-	90	No.	340000	Phy 2 BL 6.12	2 6.12	2 6.12	2 6.12	2 6.12	2 6.12	2 6.12	2 6.12	2 6.12	18 55.08
10	Water Harvesting/ Recharge structure-Roof Top-	90	No.	150000	Phy 10 BL 13.5	10 13.5	10 13.5	10 13.5	10 13.5	10 13.5	10 13.5	10 13.5	10 13.5	90 121.5
	Sub Total													1436.58
<b>A.3 Farm Mechanisation</b>														
1	Crop Planter-Potato/ Vegetable Planter-	80	No.	79000	Phy BL							2 1.26		2 1.26
2	Other machinery--bund maker	80	No.	30000	Phy 3 BL 0.72	3 0.72	3 0.72	3 0.72	3 0.72	3 0.72	3 0.72	3 0.72	3 0.72	27 6.48
3	Other machinery--disc plough	80	No.	80000	Phy 10 BL 6.4	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4	10 6.4	90 57.6
4	Other machinery--grass cutter	80	No.	47000	Phy 10 BL 3.76	10 3.76	10 3.76	10 3.76	10 3.76	10 3.76	10 3.76	10 3.76	10 3.76	90 33.84
5	Other machinery--offset disc harrow mouted type	80	No.	44000	Phy 5 BL 1.76	5 1.76	5 1.76	5 1.76	5 1.76	5 1.76	5 1.76	5 1.76	5 1.76	45 15.84
6	Other machinery--offset disc harrow trailer type	80	No.	120000	Phy 5 BL 4.8	5 4.8	5 4.8	5 4.8	5 4.8	5 4.8	5 4.8	5 4.8	5 4.8	45 43.2
10	Other machinery-Other Machinery & Equipments-Brush Cutter	80	No.	95000	Phy 5 BL 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	5 3.8	45 34.2
7	Other machinery--tractor mounted grass cutter	80	No.	93000	Phy 2 BL 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	2 1.49	18 13.41
8	Other machinery--Trolley single axle	80	No.	150000	Phy 5 BL 6	5 6	5 6	5 6	5 6	5 6	5 6	5 6	5 6	45 54
9	Other machinery--welding unit	80	No.	39000	Phy 10 BL 3.12	10 3.12	10 3.12	10 3.12	10 3.12	10 3.12	10 3.12	10 3.12	10 3.12	90 28.08
11	Others-Maize Sheller-	80	No.	190000	Phy 5 BL 7.6	5 7.6	5 7.6	5 7.6	5 7.6	5 7.6	5 7.6	5 7.6	5 7.6	45 68.4
12	Power Tiller--	80	No.	95000	Phy 10 BL 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	10 7.6	90 68.4
14	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy 10 BL 0.24	10 0.24	10 0.24	10 0.24	10 0.24	10 0.24	10 0.24	10 0.24	10 0.24	90 2.16
13	Sprayer--Boom Sprayer	75	No.	594000	Phy 2 BL 8.91	2 8.91	2 8.91	2 8.91	2 8.91	2 8.91	2 8.91	2 8.91	2 8.91	18 80.19
15	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy 2 BL 3.75	2 3.75	2 3.75	2 3.75	2 3.75	2 3.75	2 3.75	2 3.75	2 3.75	18 33.75
16	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy 2 BL 3.15	2 3.15	2 3.15	2 3.15	2 3.15	2 3.15	2 3.15	2 3.15	2 3.15	18 28.35
17	Tractor--45 hp	75	No.	850000	Phy 6 BL 38.25	6 38.25	6 38.25	6 38.25	6 38.25	6 38.25	6 38.25	6 38.25	6 38.25	54 344.25
18	Tractor--46 hp	75	No.	900000	Phy 6 BL 40.5	6 40.5	6 40.5	6 40.5	6 40.5	6 40.5	6 40.5	6 40.5	6 40.5	54 364.5
19	Tractor--upto 20 hp	75	No.	380000	Phy 5 BL 14.25	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	5 14.25	45 128.25
20	Weeder-Power Weeder-Self propelled power weeder	80	No.	85000	Phy 10 BL 6.8	10 6.8	10 6.8	10 6.8	10 6.8	10 6.8	10 6.8	10 6.8	10 6.8	90 61.2
	Sub Total													1467.36

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
<b>A.4 Plantation &amp; Horticulture</b>															
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	445.5
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	5	5	5	5	5	5	5	5	5	40
					BL	177.21	177.21	177.21	177.21	177.21	177.21	177.21	177.21	177.21	1417.68
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	18	18	18	18	18	18	18	18	18	162
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	5	5	5	5	5	5	5	5	5	45
					BL	27.67	27.67	27.67	27.67	27.67	27.67	27.67	27.67	27.67	249.03
5	New Orchard - Temperate Fruits-Pear-	90	ha	339200	Phy	5	5	5	5	5	5	5	5	5	45
					BL	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	137.34
6	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	27	27	27	27	27	27	27	27	27	243
7	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	218.7
	Sub Total														2873.25
<b>A.5 Working Capital - Bee Keeping</b>															
1	Apiculture_Others_	1	No.	6713	Phy	2	2	2	2	2	2	2	2	2	18
					BL	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	1.17
	Sub Total														1.17
<b>A.6 Forestry</b>															
1	Nursery/ Propagation unit-Hitech Nursery-	80	ha	5200000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	83.2	83.2	83.2	83.2	83.2	83.2	83.2	83.2	83.2	748.8
2	Nursery/ Propagation unit-Traditional Nursery-	80	ha	1700000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	244.8
3	Plantation-Poplar-	80	ha	130000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	93.6
4	Processing Unit-Edible Fruits-	80	No.	1000000	Phy					5			5	5	15
					BL					40			40	40	120
	Sub Total														1207.2
<b>A.7 Animal Husbandry - Dairy</b>															
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	48.6
2	Breed Multiplication Farm--	90	200	40100000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	360.9	360.9	360.9	360.9	360.9	360.9	360.9	360.9	360.9	3248.1
3	Chaff Cutter-Electric-	90	No.	35000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	5.67
4	Chaff Cutter-Manual-	90	No.	20000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.24
5	Crossbred Cattle Farming--	90	1+1	395000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	63.99
	Crossbred Cattle Farming--	90	3+2	805000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	72.45	72.45	72.45	72.45	72.45	72.45	72.45	72.45	72.45	652.05
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88	79.88	718.92
6	Fodder Cultivation-Hydroponic Unit-	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
7	Integrated Dairy Farming-Vermi-Compost-	90	No.	110000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	89.1

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
8	Integrated Dairy Farming-With Bio-gas-	90	No.	400000	Phy BL	10 36	10 36	10 36	10 36	10 36	10 36	10 36	10 36	10 36	90 324
9	Milking Machine-Double Bucket-	90	No.	50000	Phy BL	5 2.25	5 2.25	5 2.25	5 2.25	5 2.25	5 2.25	5 2.25	5 2.25	5 2.25	45 20.25
10	Milking Machine-Single Bucket-	90	No.	30000	Phy BL	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	5 1.35	45 12.15
	Sub Total														5388.57
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Indigenous Cattle Farming_Others_	100	Per Animal	42972	Phy BL	50 21.49	50 21.49	50 21.49	50 21.49	50 21.49	50 21.49	50 21.49	50 21.49	50 21.49	450 193.41
	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy BL	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37	150 95.37	1350 858.33
	Sub Total														1051.74
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Shopian	District Total							
	A.9 Animal Husbandry - Poultry														
1	Breeder Unit-Broiler-	90	1000	899000	Phy BL		2 16.18	2 16.18							
2	Breeder Unit-Layer-	90	1000	2575000	Phy BL		2 46.35	2 46.35							
3	Indigenous Poultry Farming--	90	500	1000000	Phy BL		1 9	1 9							
4	Poultry Feed Analytical Lab--	90	No.	6000000	Phy BL	2 108		2 108							
	Sub Total							179.53							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Shopian	District Total								
	A.10 Working Capital - AH - Poultry														
1	Layer Farming_Others_	100	1000	361632	Phy BL	2 7.23	2 7.23								
	Sub Total						7.23								
	A.11 Animal Husbandry - SGP														
1	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy BL	5 13.5	5 13.5	5 13.5	5 13.5	5 13.5	5 13.5	5 13.5	5 13.5	5 13.5	45 121.5
2	Sheep - Breeding Unit--	90	100+5	2008000	Phy BL	5 90.36	5 90.36	5 90.36	5 90.36	5 90.36	5 90.36	5 90.36	5 90.36	5 90.36	45 813.24
3	Sheep - Breeding Unit-New Shed-	90	500+25	10000000	Phy BL	1 90	1 90	1 90	1 90	1 90	1 90	1 90	1 90	1 90	9 810
4	Sheep - Rearing Unit--	90	10+1	252000	Phy BL	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	20 45.36	180 408.24
	Sheep - Rearing Unit--	90	25+1	472000	Phy BL	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	10 42.48	90 382.32
	Sheep - Rearing Unit--	90	50+2	827000	Phy BL	20 148.86	20 148.86	20 148.86	20 148.86	20 148.86	20 148.86	20 148.86	20 148.86	20 148.86	180 1339.74
	Sub Total														3875.04



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
A.12 Working Capital - AH - Others/SR															
1	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	100	100	100	100	100	100	100	100	100	900
					BL	32.08	32.08	32.08	32.08	32.08	32.08	32.08	32.08	32.08	288.72
	Sub Total														288.72
A.13 Fisheries															
1	Intensive Fish farming-Biofloc technology-	90	No.	1500000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	27	27	27	27	27	27	27	27	27	243
2	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Large	90	No.	5000000	Phy									2	2
					BL								90		90
3	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Medium	90	No.	2500000	Phy									2	2
					BL								45		45
4	Intensive Fish farming-Recirculatory Aquaculture System (RAS)-Small	90	No.	750000	Phy									2	2
					BL								13.5		13.5
5	Pond construction-Earthen Pond-	90	ha	3000000	Phy	10	2	2	2	2	2	2	2	2	26
					BL	270	54	54	54	54	54	54	54	54	702
	Sub Total														1093.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Kanji Ullar	Kaprin	Shopian	Zainpora	District Total				
A.14 Working Capital - Fisheries															
1	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	1	1	1	1	1	5				
					BL	14	14	14	14	14	70				
	Sub Total										70				
A.15 Farm Credit															
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	45	45	45	45	45	45	45	45	45	405
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy	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
3	Integrated Farming--	90	Per Unit	3180000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	143.1	1287.9
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	10	10	10	10	10	10	10	10	90
					BL	9	9	9	9	9	9	9	9	9	81
	Sub Total					222.75	222.75	222.75	222.75	222.75	222.75	222.75	222.75	222.75	2004.75
	Total Farm Credit (sum of A.1 to A.15)														118925.4
B. Agriculture Infrastructure															
B.1 Storage Facilities															
1	Cold Storage--1000 MT	80	No.	8800000	Phy								5		5
					BL								352		352
2	Cold Storage-Controlled Atmosphere Storage-Mushroom	80	No.	2000000	Phy								2		2
					BL								32		32
3	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	20	20	20	20	20	20	20	20	20	180
6	Godown-Renovation/ Expansion-	80	No.	3500000	Phy									5	5
					BL								140		140
4	Godown--Rural godown - 100 MT	80	No.	146300	Phy		1	1					1	1	4
					BL		1.17	1.17					1.17	1.17	4.68
5	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy								2		2
					BL								23.46		23.46
7	Rural Haat-Pakka Shops	80	No.	5000000	Phy	10	10	10	10	10	10	10	10	10	90

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
7	Rural Road - Paved Roads		No.	3000000	BL	400	400	400	400	400	400	400	400	400	3600
	Sub Total														4332.14
	<b>B.2 Land Development</b>														
1	Bunding-Farm Bunding-	90	ha	15000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	6.12
2	Compost Pit--	90	No.	30000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	24.3
3	Cultivable Wasteland Development--	90	ha	200000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	9	9	9	9	9	9	9	9	9	81
4	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	26.37
5	Seed Production and Processing --	80	No.	20000000	Phy									5	5
					BL								800		800
6	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	12.15
7	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	90	90	90	90	90	90	90	90	90	810
8	Watershed Treaments-Gabion Structures-	90	cum.	50000	Phy	10	10	10	10	10	10	10	10	10	90
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	40.5
	Sub Total														1800.44
	<b>B.3 Agriculture Infrastructure - Others</b>														
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	18	18	18	18	18	18	18	18	18	162
2	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	283.5
3	Seed Processing-All Seed Types-	90	No.	2000000	Phy									2	2
					BL									36	36
4	Seed Processing-Seed Storage-	90	No.	500000	Phy									2	2
					BL									9	9
5	Tissue Culture-Tissue Culture Plant Production and Sale-	90	No.	1500000	Phy									5	5
					BL								67.5		67.5
	Sub Total														558
	Total (B.1+B.2+B.3)														6690.58
	<b>C. Ancillary Activities</b>														
	<b>C.1 Food &amp; Agro Processing</b>														
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	45	45	45	45	45	45	45	45	45	405
2	Dairy Processing Unit--Pasteurized Compost Making Unit	80	No.	1500000	Phy									2	2
					BL									24	24
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy									2	2
					BL									17.6	17.6
4	Fruit Processing -Pickle-	90	No.	500000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	9	9	9	9	9	9	9	9	9	81
5	Fruit Processing -Pulp Making-	90	No.	1000000	Phy									2	3
					BL								18	9	27
6	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	9	9	9	9	9	9	9	9	9	81
7	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	10	10	10	10	10	10	10	10	10	90

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
8	Honey & Honey Products--Honey collection center	80	No.	250000	Phy 5 BL 10	5 10	5 10	5 10	5 10	5 10	5 10	5 10	5 10	45 90
9	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy BL							2 4	2 4	2 4
10	Meat & Poultry Processing--	90	No.	75000	Phy 2 BL 1.35	2 1.35	2 1.35	2 1.35	2 1.35	2 1.35	2 1.35	2 1.35	2 1.35	18 12.15
11	Oil Extraction--	80	No.	150000	Phy 5 BL 6	5 6	5 6	5 6	5 6	5 6	5 6	5 6	5 6	45 54
12	Oil Extraction-Mustard Oil-	80	No.	397000	Phy 5 BL 15.88	5 15.88	5 15.88	5 15.88	5 15.88	5 15.88	5 15.88	5 15.88	5 15.88	45 142.92
13	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy BL							5 45	5 45	5 45
	Sub Total													1073.67
	<b>C.2 Ancillary Activities -</b>													
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy 2 BL 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	18 162
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy BL							2 27	2 27	2 27
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy 2 BL 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	2 18	18 162
4	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy 2 BL 180	2 180	2 180	2 180	2 180	2 180	2 180	2 180	2 180	18 1620
	Sub Total													1971
	Total (C1+C2)													3044.67
	Total (A+B+C)													128660.7
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>													
1	Manufacturing Sector - Term Loan-Medium-FP-Fruit processing, etc	80	No.	150000000	Phy BL							5 6000	5 0	5 6000
2	Manufacturing Sector - Term Loan-Medium-FP-Grading Sorting, etc.	80	No.	1800000000	Phy 1 BL 1600	1 1600	1 1600	1 1600	1 1600	1 1600	1 1600	5 8000	1 1600	13 20800
3	Manufacturing Sector - Term Loan-Medium- Others	80	No.	50000000	Phy BL									1 400
4	Manufacturing Sector - Term Loan-Micro-FP-Fruit processing, etc	80	No.	30000000	Phy BL							5 400	1 80	7 560
5	Manufacturing Sector - Term Loan-Micro-FP-Grading Sorting, etc.	80	No.	67500000	Phy 2 BL 120	2 120	2 120	2 120	2 120	2 120	2 120	5 300	2 120	21 1260
6	Manufacturing Sector - Term Loan-Micro-FP-Grain Processing, etc	80	No.	5000000	Phy BL							5 200	5 0	5 200
7	Manufacturing Sector - Term Loan-Micro-FP-Nano	80	No.	1000000	Phy BL							5 40	5 0	5 40
8	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	18000000	Phy 5 BL 80	5 80	5 80	5 80	5 80	5 80	5 80	5 80	5 80	45 720
9	Manufacturing Sector - Term Loan-Micro- Others	80	No.	45000000	Phy 5 BL 200	5 200	5 200	5 200	5 200	5 200	5 200	5 200	5 200	45 1800
10	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	1500000	Phy BL							5 60	5 0	5 60
11	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	2500000	Phy BL							5 100	5 0	5 100
12	Manufacturing Sector - Term Loan-Small-FP-Fruit processing, etc	80	No.	50000000	Phy BL							5 2000	5 0	5 2000

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
13	Manufacturing Sector - Term Loan-Small-FP-Grading Sorting, etc.	80	No.	100000000	Phy BL								5 4000		5 4000
14	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	5000000	Phy BL								5 200		5 200
15	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	10000000	Phy BL								5 400		5 400
16	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	1000000	Phy BL								5 40		5 40
17	Manufacturing Sector - Working Capital-Micro-FP-Nano	80	No.	4500000	Phy BL	2 8	2 8	2 8	2 8	2 8	2 8	2 8	2 8	2 8	18 72
18	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	200000	Phy BL								10 16		10 16
19	Manufacturing Sector - Working Capital-Micro- Others	80	No.	500000	Phy BL								5 20		5 20
20	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	200000	Phy BL								5 8		5 8
21	Manufacturing Sector - Working Capital-Small-FP- Fruit processing, etc	80	No.	5000000	Phy BL								5 200		5 200
22	Manufacturing Sector - Working Capital-Small-FP-Grading Sorting, etc.	80	No.	10000000	Phy BL								5 400		5 400
23	Manufacturing Sector - Working Capital-Small- Others	80	No.	5000000	Phy BL								5 200		5 200
24	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	9000000	Phy BL					5 120			5 120	5 120	15 360
25	Service Sector - Term Loan-Micro-Automobile-Repair	80	No.	9000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	45 360
26	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	27000000	Phy BL	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120	5 120	45 1080
27	Service Sector - Term Loan-Micro-e Governance	80	No.	4500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	45 180
28	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	9000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	45 360
29	Service Sector - Term Loan-Micro-Food & Bevg-Eatery, Dhaba	80	No.	4500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	45 180
30	Service Sector - Term Loan-Micro-Food & Bevg-Street	80	No.	900000	Phy BL	5 4	5 4	5 4	5 4	5 4	5 4	5 4	5 4	5 4	45 36
31	Service Sector - Term Loan-Micro-Household Repair	80	No.	1800000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	45 72
32	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	4500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	45 180
33	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	4500000	Phy BL	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	5 20	45 180
34	Service Sector - Working Capital-Micro-e Governance	80	No.	450000	Phy BL	5 2	5 2	5 2	5 2	5 2	5 2	5 2	5 2	5 2	45 18
35	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	1800000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	5 8	45 72

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
36	Service Sector - Working Capital-Small-Others	80	No.	4500000	Phy 20 BL 80	20 80	20 80	20 80	20 80	20 80	20 80	20 80	20 80	180 720
37	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	4500000	Phy 5 BL 200	5 200	5 200	5 200	5 200	5 200	5 200	5 200	5 200	45 1800
38	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	5000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	2000 0	5 0	5 2000
39	Trading Units - Working Capital-Micro-Automobile-Sale	80	No.	1000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	400 0	5 0	5 400
40	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	200 0	5 0	5 200
41	Trading Units - Working Capital-Micro-Others	80	No.	2000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	80 0	5 0	5 80
42	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	5000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	2000 0	5 0	5 2000
42	Trading Units - Working Capital-Small-Automobile-Sale	80	No.	10000000	Phy 0 BL 0	0 0	0 0	0 0	0 0	0 0	0 0	4000 0	5 0	5 4000
Total	Sub Total													53774
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Shopian	District Total								
	<b>III. Export Credit</b>													
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy 10 BL 112.5	10 112.5								
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy 10 BL 187.5	10 187.5								
	Total Export Credit					300								
	<b>IV. Education</b>													
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy 5 BL 80	5 80	5 80	5 80	5 80	5 80	5 80	5 80	5 80	45 720
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy 5 BL 30	5 30	5 30	5 30	5 30	5 30	5 30	5 30	5 30	45 270
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy 5 BL 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	5 40	45 360
4	Education Loans-Education Loan upto ? 4.00 lakhs-	80	No.	400000	Phy 5 BL 16	5 16	5 16	5 16	5 16	5 16	5 16	5 16	5 16	45 144
	Total Education													1494
	<b>V. Housing</b>													
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy 10 BL 8	10 8	10 8	10 8	10 8	10 8	10 8	10 8	10 8	90 72
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy 10 BL 80	10 80	10 80	10 80	10 80	10 80	10 80	10 80	10 80	90 720
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy 25 BL 100	25 100	25 100	25 100	25 100	25 100	25 100	25 100	25 100	225 900
	Total Housing													1692
	<b>VI. Social Infrastructure</b>													
1	Drinking Water-RO Plant-	75	No.	2500000	Phy 2 BL 37.5	2 37.5	2 37.5	2 37.5	2 37.5	2 37.5	2 37.5	2 37.5	2 37.5	18 337.5
2	Education-Schools-Primary	75	No.	9500000	Phy 1 BL 71.25	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	1 71.25	9 641.25
3	Education-Schools-Secondary	75	No.	15000000	Phy 1 BL 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	1 112.5	9 1012.5

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chitragam	Harman	Imamsahib	Kanji Ullar	Kaprin	Keller	Ramnagri	Shopian	Zainpora	District Total
4	Healthcare-Nursing Home-	75	No.	12000000	Phy 2 BL	2	2	2	2	2	2	3	2	3
												270		270
5	Healthcare-Veterinary Clinic-	75	No.	1000000	Phy 1 BL	2	2	1	2	1	1	1	1	6
						7.5		7.5		7.5	7.5	7.5	7.5	45
6	Sanitation-Toilets-	75	No.	20000	Phy 10 BL	10	10	10	10	10	10	10	10	90
						1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	13.5
	Total Social Infrastructure													2319.75
	<b>VII. Renewable Energy</b>													
1	Biomass Energy-Portable-	90	No.	1000000	Phy 5 BL	5	5	5	5	5	5	5	5	45
						45	45	45	45	45	45	45	45	405
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy 20 BL	20	20	20	20	20	20	20	20	180
						57.6	57.6	57.6	57.6	57.6	57.6	57.6	57.6	518.4
3	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy 5 BL	5	5	5	5	5	5	5	5	45
						1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	12.15
4	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy 5 BL	5	5	5	5	5	5	5	5	45
						1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	10.17
5	Solar Energy-Stand Alone Solar Power Plants-Small -- on barren/fallow land	90	No.	550000	Phy 2 BL	2	2	2	2	2	2	2	2	18
						9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	89.1
6	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy 5 BL	5	5	5	5	5	5	5	5	45
						0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	8.1
	Total Renewable Energy													1042.92
	<b>VIII. Others</b>													
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy 20 BL	20	20	20	20	20	20	20	20	180
						3	3	3	3	3	3	3	3	27
2	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy 10 BL	10	10	10	10	10	10	10	10	90
						10	10	10	10	10	10	10	10	90
3	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy 50 BL	50	50	50	50	50	50	50	50	450
						100	100	100	100	100	100	100	100	900
4	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy 50 BL	50	50	50	50	50	50	50	50	450
						100	100	100	100	100	100	100	100	900
	Total Others													1917
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>													<b>191200</b>

**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	101556.74	92464.02	112438.44	85748.02	118933.61	51574.34	116957.11
RCBs	2040.26	76.91	2244.28	162.03	2244.28	284.96	4660.80
SCARDB							
RRBs	3301.63	1421.46	3631.79	1325.21	3631.79	1300.70	5943.52
Others							
Sub total (A)	106898.63	93962.39	118314.51	87235.26	124809.68	53160.00	127561.43

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	36367.26	7574.40	53523.48	2067.66	55952.66	1852.89	35346.99
RCBs	730.61	7.12	803.66	1.60	803.66		1172.21
SCARDB							
RRBs	1182.32	0.00	1300.54	0.50	1300.63		2876.45
Others							
Sub total (A)	38280.19	7581.52	55627.68	2069.76	58056.95	1852.89	39395.65

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	137924.00	100038.42	165961.92	87815.68	174886.27	53427.23	152304.10
RCBs	2770.87	84.03	3047.94	163.63	3047.94	284.96	5833.01
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4483.95	1421.46	4932.33	1325.71	4932.42	1300.70	8819.97
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	145178.82	101543.91	173942.19	89305.02	182866.63	55012.89	166957.08

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13030.56	12062.23	14333.53	3638.32	14333.53	39577.02	13627.37
RCBs	174.91	67.00	192.39	172.30	192.39	378.38	192.39
SCARDB							
RRBs	312.31	213.68	343.52	295.53	343.52	263.81	192.39
Others							
Sub total (A)	13517.78	12342.91	14869.44	4106.15	14869.44	40219.21	14012.15



**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6439.45	2899.46	7083.29	1895.10	7083.29	3507.74	6143.64
RCBs	90.18	2.92	99.18	0.90	99.18	13.68	99.18
SCARDB							
RRBs	161.04	24.28	177.12	14.99	177.03	0.01	109.45
Others							
Sub total (A)	6690.67	2926.66	7359.59	1910.99	7359.50	3521.43	6352.27

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	157394.01	115000.11	187378.74	93349.10	196303.09	96511.99	172075.11
RCBs	3035.96	153.95	3339.51	336.83	3339.51	677.02	6124.58
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4957.30	1659.42	5452.97	1636.23	5452.97	1564.52	9121.81
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	165387.27	116813.48	196171.22	95322.16	205095.57	98753.53	187321.50

**Annexure 3**

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	92464.02	76.91		1421.46		93962.39	85748.02	162.03		1325.21		87235.26

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	51574.34	284.96		1300.70		53160.00	116957.11	4660.80		5943.52		127561.43

**Table 2: Term Loan**

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

F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	7574.40	7.12				7581.52	2067.66	1.60		0.50		2069.76
Sub total						0.00						0.00
Grand Total (I+II)	92464.02	76.91	0.00	1421.46	0.00	93962.39	85748.02	162.03	0.00	1325.21	0.00	87235.26

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	1852.89					1852.89						0.00
Sub total						0.00						0.00
Grand Total (I +II)	51574.34	284.96	0.00	1300.70	0.00	53160.00	116957.11	4660.80	0.00	5943.52	0.00	127561.43

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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Biomass Energy	Portable		No.	1000000
7	Bore Well	Deepening		No.	300000
8	Breed Multiplication Farm			200	40100000
9	Breeder Unit	Broiler		1000	899000
10	Breeder Unit	Layer		1000	2575000
11	Bunding	Farm Bunding		ha	15000
12	Chaff Cutter	Electric		No.	35000
13	Chaff Cutter	Manual		No.	20000
14	Cold Storage			No.	8800000
15	Cold Storage	Controlled Atmosphere Storage		No.	2000000
16	Cold Storage	Refrigerated Van		No.	2500000
17	Compost Pit			No.	30000
18	Compost/ Vermi Compost	Vermi Compost		No.	400000
19	Compost/ Vermi Compost	Vermi Compost		No.	700000
20	Crop Planter	Potato/Vegetable Planter		No.	79000
21	Crossbred Cattle Farming			1+1	395000

22	Crossbred Cattle Farming			3+2	805000
23	Crossbred Cattle Farming			5+5	1775000
24	Cultivable Wasteland Development			ha	200000
25	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
26	Dairy Processing Unit			No.	1500000
27	Differential Rate of Interest Scheme			No.	15000
28	Drinking Water	RO Plant		No.	2500000
29	Drip Irrigation			ha	165000
30	Education	Schools		No.	15000000
31	Education	Schools		No.	9500000
32	Education Loans	Education Loan above ? ? 10.00 lakhs for Abroad		No.	2000000
33	Education Loans	Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs		No.	750000
34	Education Loans	Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs		No.	1000000
35	Education Loans	Education Loan upto ? 4.00 lakhs		No.	400000
36	Electric Pump Sets			No.	100000
37	Electric Pump Sets		5	No.	180000
38	Export Credit	Post Shipment Export Credit		No.	1500000
39	Export Credit	Pre Shipment Export Credit		No.	2500000

40	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
41	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
42	Fodder Cultivation	Hydroponic Unit		No.	500000
43	Food Grain Processing	Flour Mill		No.	1100000
44	Fruit Processing	Pickle		No.	500000
45	Fruit Processing	Pulp Making		No.	1000000
46	Fruit Processing	Sorting, grading & Packing		No.	1000000
47	Godown		Rural godown	No.	146300
48	Godown		Storage godown	No.	1466300
49	Godown	Renovation/ Expansion		No.	3500000
50	Healthcare	Nursing Home		No.	12000000
51	Healthcare	Veterinary Clinic		No.	1000000
52	High density plantation	Apple		ha	3938000
53	Honey & Honey Products			No.	250000
54	Indigenous Poultry Farming			500	1000000
55	Integrated Dairy Farming	Vermi	Compost	No.	110000
56	Integrated Dairy Farming	With Bio	gas	No.	400000
57	Integrated Farming			Per Unit	3180000
58	Intensive Fish farming	Biofloc technology		No.	1500000
59	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	2500000
60	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	5000000

61	Intensive Fish farming	Recirculatory Aquaculture System (RAS)		No.	750000
62	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
63	Loan for Affordable Housing Projects			No.	100000
64	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
65	Loans to Agri. Start ups			No.	10000000
66	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
67	Manufacturing Sector	Term Loan	Medium	No.	150000000
68	Manufacturing Sector	Term Loan	Medium	No.	200000000
69	Manufacturing Sector	Term Loan	Medium	No.	50000000
70	Manufacturing Sector	Term Loan	Micro	No.	1000000
71	Manufacturing Sector	Term Loan	Micro	No.	10000000
72	Manufacturing Sector	Term Loan	Micro	No.	1500000
73	Manufacturing Sector	Term Loan	Micro	No.	2000000
74	Manufacturing Sector	Term Loan	Micro	No.	2500000
75	Manufacturing Sector	Term Loan	Micro	No.	5000000
76	Manufacturing Sector	Term Loan	Micro	No.	7500000
77	Manufacturing Sector	Term Loan	Small	No.	100000000
78	Manufacturing Sector	Term Loan	Small	No.	50000000
79	Manufacturing Sector	Working Capital	Medium	No.	10000000
80	Manufacturing Sector	Working Capital	Medium	No.	5000000
81	Manufacturing Sector	Working Capital	Micro	No.	1000000
82	Manufacturing Sector	Working Capital	Micro	No.	200000



83	Manufacturing Sector	Working Capital	Micro	No.	500000
84	Manufacturing Sector	Working Capital	Small	No.	10000000
85	Manufacturing Sector	Working Capital	Small	No.	5000000
86	Meat & Poultry Processing			No.	75000
87	Milking Machine	Double Bucket		No.	50000
88	Milking Machine	Single Bucket		No.	30000
89	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
90	New Orchard	Temperate Fruits	Apple	ha	614900
91	New Orchard	Temperate Fruits	Pear	ha	339200
92	Nursery	Fruit Crops		Ha	1500000
93	Nursery/ Propagation unit	Hitech Nursery		ha	5200000
94	Nursery/ Propagation unit	Traditional Nursery		ha	1700000
95	Oil Extraction			No.	150000
96	Oil Extraction	Mustard Oil		No.	397000
97	Other machinery			No.	120000
98	Other machinery			No.	150000
99	Other machinery			No.	30000
100	Other machinery			No.	39000
101	Other machinery			No.	44000
102	Other machinery			No.	47000
103	Other machinery			No.	80000
104	Other machinery			No.	93000
105	Other machinery	Other Machinery & Equipments		No.	95000
106	Others	Maize Sheller		No.	190000

107	Plantation	Poplar		ha	130000
108	Pond construction	Earthen Pond		ha	3000000
109	Poultry Feed Analytical Lab			No.	6000000
110	Power Tiller			No.	95000
111	Processing Unit	Edible Fruits		No.	1000000
112	Protected Structures	Shadenets		No.	35000
113	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
114	Repair of Dwelling Units	Other Centre		No.	500000
115	Retail Market outlet for Meat			No.	300000
116	Rural Haat	Pakka Shops		No.	5000000
117	Sanitation	Toilets		No.	20000
118	Seed Processing	All Seed Types		No.	2000000
119	Seed Processing	Seed Storage		No.	500000
120	Seed Production and Processing			No.	20000000
121	Sericulture	Reeling Unit		No.	270000
122	Service Sector	Term Loan	Micro	No.	100000
123	Service Sector	Term Loan	Micro	No.	1000000
124	Service Sector	Term Loan	Micro	No.	200000
125	Service Sector	Term Loan	Micro	No.	3000000
126	Service Sector	Term Loan	Micro	No.	500000
127	Service Sector	Working Capital	Micro	No.	200000
128	Service Sector	Working Capital	Micro	No.	50000
129	Service Sector	Working Capital	Micro	No.	500000
130	Service Sector	Working Capital	Small	No.	500000

131	Sheep	Breeding Unit		100+5	2008000
132	Sheep	Breeding Unit	New Shed	500+25	10000000
133	Sheep	Rearing Unit		10+1	252000
134	Sheep	Rearing Unit		25+1	472000
135	Sheep	Rearing Unit		50+2	827000
136	SHGs/ JLGs	Others		No.	200000
137	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
138	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
139	Solar Energy	Solar Pump Sets		No.	30000
140	Solar Energy	Solar Water Heater System		No.	25000
141	Solar Energy	Stand Alone Solar Power Plants	Small	No.	550000
142	Solar Energy	Street Lighting System		No.	20000
143	Spice Processing	Powder & Packaging		No.	1000000
144	Sprayer			No.	594000
145	Sprayer	Battery Operated Sprayer		No.	3000
146	Sprayer	Tractor Mounted Sprayer		No.	250000
147	Sprinkler Irrigation	Micro		ha	120000
148	Sprinkler Irrigation	Portable		ha	100000
149	Sprinkler Irrigation	Rain Gun		ha	100000
150	Thresher	Multicrop Power Threshers		No.	210000
151	Tissue Culture	Tissue Culture Plant Production and Sale		No.	1500000

152	Tractor			No.	380000
153	Tractor			No.	850000
154	Tractor			No.	900000
155	Trading Units	Term Loan	Micro	No.	5000000
156	Trading Units	Term Loan	Small	No.	50000000
157	Trading Units	Working Capital	Micro	No.	10000000
158	Trading Units	Working Capital	Micro	No.	2000000
159	Trading Units	Working Capital	Micro	No.	5000000
160	Trading Units	Working Capital	Small	No.	100000000
161	Trading Units	Working Capital	Small	No.	50000000
162	Tube Well	Shallow		No.	340000
163	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
164	Water Harvesting/ Recharge structure	Roof Top		No.	150000
165	Watershed Treatments	Check Dams		cum.	1000000
166	Watershed Treatments	Gabion Structures		cum.	50000
167	Weeder	Power Weeder		No.	85000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_	No.	6713
2	Apple/ Seb		Acre	394080
3	Apple/ Seb	High Density	Acre	583832
4	Barseem/ Bur Seem		Acre	29752
5	Cherry		Acre	127288
6	Fish Culture	Others_Trout_ Hatchery_	No.	1400000
7	Fodder Oats/ Jai		Acre	29752
8	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	28520
9	Indigenous Cattle Farming	Others_	No.	42972
10	Indigenous Cattle Farming	Others_	No.	63575
11	Layer Farming	Others_	1000	361632
12	Maize/ Makka	Irrigated	Acre	46984
13	Mushroom/ Kukaramutta		No.	408
14	Other Vegetables		Acre	61056
15	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated	Acre	65520
16	Pear/ Nashpati		Acre	181904
17	Sericulture	Mulberry	No.	41400
18	Sheep Farming	Rearing Unit_ Semi_intensive_	10	32080
19	Walnut/ Akhrot		Acre	115104

### Abbreviations

<b>Abbreviation</b>	<b>Expansion</b>
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme
AHIDF	Animal Husbandry Infrastructure Development Fund
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
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
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



**Name and address of DDM**

Name	JUNAID AHMAD HAKIM
Designation	DDM, NABARD
Address 1	FIRST FLOOR KUCHAY HOUSE
Address 2	GHAT MOHALLA
Post Office	AwantiporaSO
District	PULWAMA
State	Jammu and Kashmir
Pin code	192122
Telephone No.	01933358582
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## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**  
Pan India Presence  
with offices in 31  
State/UTs

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

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
☎: 011-41538678/25745103      🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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