



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025 26



ऊधमपुर जिला  
Udhampur 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: Udhampur**

**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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Udhampur

PLP Document finalized by: Jammu and Kashmir Regional Office

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

1	Location	The total geographical area of Udhampur District is 2637 sq. km. The district is situated in the Southern part of the state and is bounded in the West by district Reasi, in the North by district Ramban, in North East by district Doda, in South East by district Kathua and in the South West by Jammu
2	Type of soil	The types of soil available in the district are coarse loam / Fine Loamy.
3	Primary occupation	More than 80 percent of the districts population resides in rural areas. Also, about 67 percent of the working people in the district are engaged in agriculture as farmers or agricultural laborers. Thus, agricultural activity is the main means of livelihood in the district.
4	Land holding structure	The total number of holdings in the district is 63880, out of which 70.56 % are holdings less than 1 hectare.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total ground level credit flow in Udhampur district under priority sector was ₹56388.39 lakh during 2021-22, ₹54781.36 Lakh during 2022-23 and ₹82646.00 lakh during 2023-24.
2	CD Ratio	As on 31st March 2024, the Credit Deposit Ratio of the district was 52.10 percent.
3	Investment credit in agriculture	Investment credit in agriculture during the last three years was ₹1842.35 lakh, ₹3344.05 lakh and ₹3268.00 lakh respectively.

4	Credit flow to MSMEs	During the above period, the credit disbursement under MSME was ₹21485.81 lakh, ₹23440.69 lakh, ₹53747.00 lakh respectively.
5	Other significant credit flow, if any	In other priority sectors it was ₹12291.97 lakh, ₹8292.31 lakh and ₹10155.00 lakh respectively.

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

1	Projection for the year	The potential for each sector/sub-sector under priority sector for the financial year 2025-26 has been assessed and presented in Annexure-1. The Potential Linked Credit Plan has been estimated at ₹160025.49 lakh.
2	Projection for agriculture and its components	The potential for agriculture sector is estimated at ₹70614.71 lakh.
3	Projection for MSMEs	The potential for MSME sector is estimated at ₹58160.00 lakh.
4	Projection for other purposes	The potential for Other Priority Sector is estimated at ₹31250.58 lakh.

#### 5. Developmental Initiatives

1. NABARD has initiated various developmental programs such as formation of Joint Liability groups and their linkage with banks, livelihood and entrepreneurship development programs for group women, formation of Farmer Producer Organizations and their market linkage.
2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) for creating rural infrastructure (roads, bridges, irrigation, education, storage, hospitals, etc.) in the district.
3. NABARD is running 01 watershed project over an area of about 1000 hectares in the district for soil and water conservation and utilization of cultivable wasteland and 1 TDF covering 196 tribal families.
4. 5 FPOs are being run in the district with NABARDs financial support, which are engaged in activities like seed production, vegetable production, sheep rearing . Under the Government of India's 10,000 FPO project as well as under PODF.
5. NABARD has played a pivotal role in facilitating the Geographical Indication (GI) registration of Udhampur Kaladi, a unique dairy product native to the Udhampur district. This initiative aims to protect the identity of the Kaladi which is renowned for its distinct flavor & nutritional value.

#### 6. Thrust Areas

1. Establishing cold storage facilities in the district is essential for reducing post-harvest losses. These facilities will help farmers to preserve perishable goods,

extend shelf life, and improve market access, leading to better prices and supporting economic growth and food security.

2. Focusing on watershed management is crucial for sustainable development in the district. This initiative will enhance water conservation, improves soil health, and supports agricultural productivity.
3. Increasing irrigated areas through lift irrigation and water harvesting is vital for boosting agricultural productivity and ensuring food security. This initiative will enhance water availability, improves crop yields, and supports sustainable farming practices.

## 7. Major Constraints and Suggested Action Points

1. The hilly terrain of the district poses a major constraint to agricultural development. The challenging landscape limits access to arable land, complicates irrigation efforts, and increases the difficulty of transporting goods.
2. Limited economic activities of Primary Agricultural Cooperative Societies (PACS) in the district further limit farmers' access to essential resources which also hinder access to credit, quality inputs, and market information, which are vital for enhancing agricultural productivity.
3. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for fruit processing in the district. There is a great need to harness solar energy in the district.
4. The district requires soil testing laboratories in each block, strengthening the existing extension network, technology displacement, better agricultural equipment and Mechanisation through demonstrations, improvement in irrigation, improvement in animal health, increasing the number of milk routes.

## 8. Way Forward

1. To achieve the total estimated credit potential in the district, and especially to increase 'capital formation' in agriculture, coordinated efforts by all stakeholders, such as banks, government departments, and NGOs, are required.
2. Regular monitoring of achievements against targets through the reporting system by banks via LBR and in DLCC/BLBC meetings is crucial.
3. Inclusive development and various objectives can be achieved through the implementation of SHGs, JLGs, RuPay cards, Kisan Credit Card, PMJDY, PMSBY, PMJJBY, MUDRA Yojana, Atal Pension Yojana, Stand Up India Scheme, and the Financial Inclusion Campaign.
4. NABARD is paying special attention to ensuring adequate credit flow through banks in the district and to development-oriented programs such as watershed development, rural haats (markets), rural marts, training programs for SHGs, formation and operation of FPOs, exposure visits for farmers, etc.
5. NABARD acts as the nodal agency in the district for various capital subsidy



schemes/ government-sponsored programs of the Government of India like ACABC and New AMI. NABARD is constantly striving for the all-round development of the district through its various programs.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		- Feasibility and possibility of shifting from food crops to plantation crops;
		- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and
		- Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

## 5. Agency wise Use

### Utility

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

1	Bankers	- Provides inputs/ information on potential vis-a-vis credit possible; Exploitable
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;

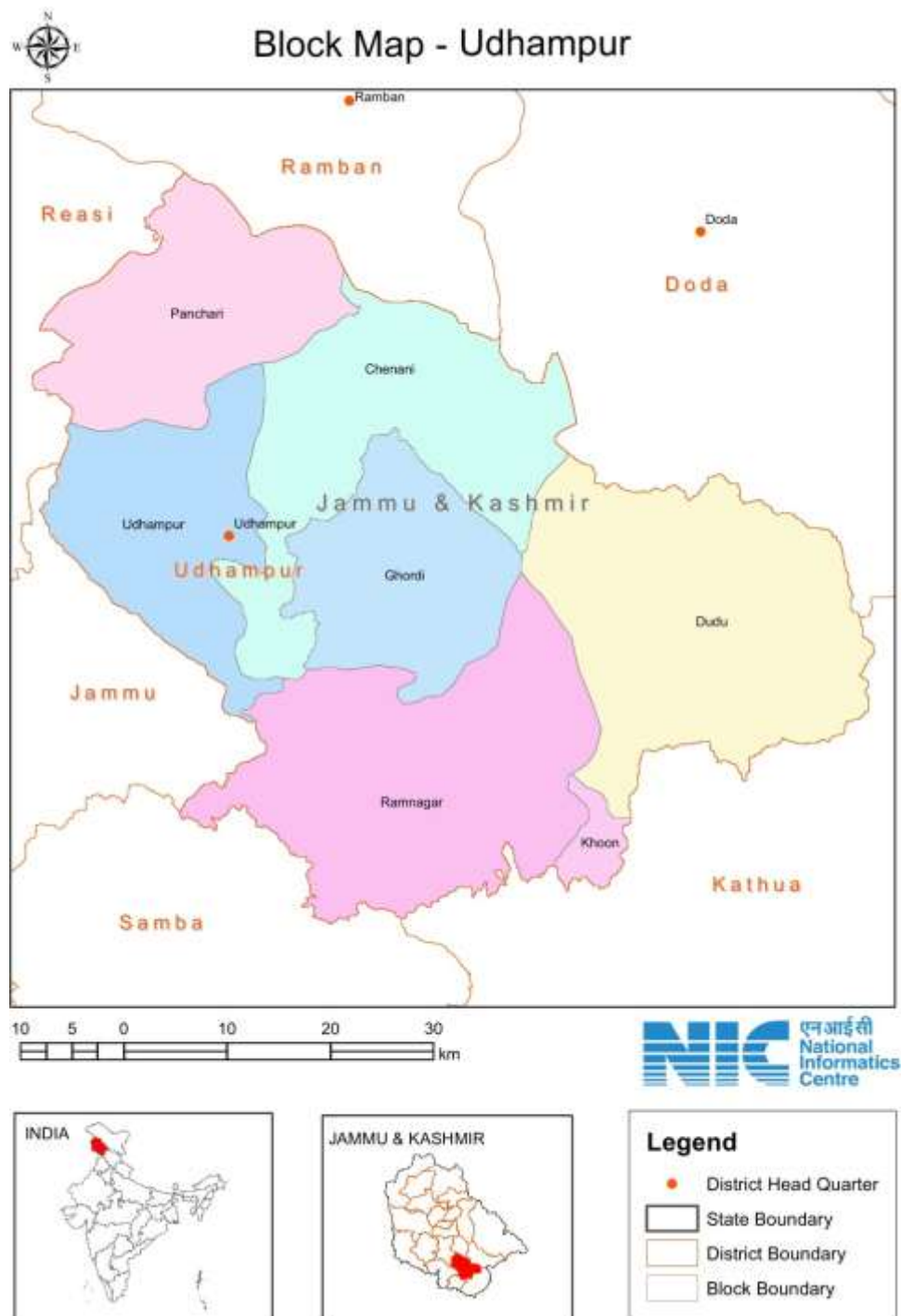
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

## 6. Limitations and constraints

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

# Part A

## District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	65981.51
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>53902.84</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>12078.67</b>
B	Agriculture Infrastructure	1445.63
C	Ancillary activities	3187.57
I	Credit Potential for Agriculture A+B+C)	70614.71
II	Micro, Small and Medium Enterprises	58160.00
III	Export Credit	0.00
IV	Education	2633.20
V	Housing	20544.00
VI	Social Infrastructure	1980.00
VII	Renewable energy	3916.08
VIII	Others	2177.50
	Total Priority Sector	160025.49

### 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	51303.11
2	Water Resources	340.64
3	Farm Mechanisation	1321.39
4	Plantation & Horticulture with Sericulture	1348.45
5	Forestry & Waste Land Development	42.80
6	Animal Husbandry - Dairy	4811.86
7	Animal Husbandry - Poultry	791.32
8	Animal Husbandry - Sheep, Goat, Piggery	1657.53
9	Fisheries	2365.60
10	Farm Credit- Others	1998.81
	<b>Sub total</b>	<b>65981.51</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1056.00
2	Land development, Soil conservation, Wasteland development	36.83
3	Agriculture Infrastructure - Others	352.80
	<b>Sub total</b>	<b>1445.63</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1513.57
2	Ancillary activities - Others	1674.00
	<b>Sub Total</b>	<b>3187.57</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>58160.00</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>2633.20</b>
<b>V</b>	<b>Housing</b>	<b>20544.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1980.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>3916.08</b>
<b>VIII</b>	<b>Others</b>	<b>2177.50</b>
	<b>Total Priority Sector</b>	<b>160025.49</b>

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

Particulars	Details
Lead Bank	State Bank of India

**1. Physical & Administrative Features**

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2637.00
2	No. of Sub Divisions	4
3	No. of Blocks	17
4	No. of revenue villages	357
5	No. of Gram Panchayats	236

**1.a Additional Information**

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

**2. Soil & Climate**

Sr. No.	Particulars	Nos.
1	State	Jammu And Kashmir
2	District	Udhampur
3	Agro-climatic Zone 1	Sub tropical
4	Agro-climatic Zone 2	Intermediate
5	Agro-climatic Zone 3	Temperate
6	Climate	Humid to Cold arid
7	Soil Type	coarse,loam,fine loamy

### 3. Land Utilisation (ha)

<b>r. No.</b>	<b>Particulars</b>	<b>Nos.</b>
1	Total Geographical Area	2637000
2	Forest Land	104206
3	Area not available for cultivation	43210
4	Barren and Unculturable land	43210
5	Permanent Pasture and Grazing Land	8299
6	Land under Miscellaneous Tree Crops	6101
7	Cultivable Wasteland	27201
8	Current Fallow	9153
9	Other Fallow	14211

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

<b>Sr. No.</b>	<b>Stage</b>	<b>Nos.</b>
1	Safe	17
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	17

### 5. Distribution of Land Holding

<b>Sr. No.</b>	<b>Classification of Holding</b>	<b>Holding</b>		<b>Area</b>	
	<b>Particulars</b>	<b>Nos.</b>	<b>% to Total</b>	<b>Ha.</b>	<b>% to Total</b>
1	<= 1 ha	45076	70.56	17445	30.25
2	>1 to <=2 ha	11974	18.74	16823	29.17
3	>2 to <=4 ha	5260	8.23	14511	25.16
4	>4 to <=10 ha	1510	2.38	8118	14.08
5	>10 ha	60	0.09	775	1.34
6	Total	63880	100	57672	100

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
1	Cultivators	57.00
2	Of the above, Small/ Marginal Farmers	53.00
3	Agricultural Labourers	3.9
4	Workers engaged in Household Industries	1.2
5	Other workers	181.00

**7. Demographic Profile [In '000]**

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	557.00	298.00	259.00	449.00	108.00
2	Scheduled Caste	139.00	72.00	67.00	123.00	16.00
3	Scheduled Tribe	56.00	29.00	27.00	54.00	2.00
4	Literate	324.00	198.00	126.00	238.00	86.00

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	99.00
2	Rural Households	79.00
3	BPL Households	30.00

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	58.00
2	Having electricity supply	98.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	353
2	Villages having Agriculture Power Supply	273
3	Villages having Post Offices	104
4	Villages having Banking Facilities	315
5	Villages having Primary Schools	325
6	Villages having Primary Health Centres	24
7	Villages having Potable Water Supply	325
8	Villages connected with Paved Approach Roads	315

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
1	Cultivators	57.00
2	Of the above, Small/ Marginal Farmers	53.00
3	Agricultural Labourers	3.9
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6	Villages having Primary Health Centres	24
7	Villages having Potable Water Supply	325
8	Villages connected with Paved Approach Roads	315

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
1. Physical & Administrative Features	District statistical booklet Udhampur
1.a Additional Information	District statistical booklet Udhampur
2. Soil & Climate	District statistical booklet Udhampur
3. Land Utilisation [Ha]	District statistical booklet Udhampur
4. Ground Water Scenario (No. of blocks)	Central Ground Water Board, 2023
5. Distribution of Land Holding	District statistical booklet udhampur
6. Workers Profile [In 'ooo]	District statistical booklet udhampur
7. Demographic Profile [In 'ooo]	District statistical booklet udhampur
8. Households [In 'ooo]	District statistical booklet udhampur
9. Household Amenities [Nos. in 'ooo Households]	District statistical booklet udhampur
10. Village-Level Infrastructure [Nos.]	District statistical booklet udhampur

## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

#### 11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1425
2	Primary Health Centres	24
3	Primary Health Sub-Centres	147
4	Dispensaries	33
5	Hospitals	3
6	Hospital Beds	587

#### 12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	36
2	Registered FPOs	11
3	Agro Service Centres	2
4	Soil Testing Centres	1
5	Approved nurseries	23
6	Krishi Vigyan Kendras	0

#### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	65.66
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	5.69
4	Area irrigated by Canals/ Channels	5.69
5	Area irrigated by Wells	0.55
6	Area irrigated by Tanks	0.28
7	Area irrigated by Other Sources	3.53
8	Irrigation Potential Utilized (Gross Irrigated Area)	9.893

**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3399
2	Railway Line [km]	95
3	Public Transport Vehicle [Nos]	147
4	Goods Transport Vehicles [Nos.]	324

**15. Animal Population as per Census [Nos.]**

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	58937	9645	49292
2	Cattle - Indigenous	146306	61414	84892
3	Buffaloes	79925	9846	70079
4	Sheep - Cross bred	163545	NA	NA
5	Sheep - Indigenous	105478	NA	NA
6	Goat	191129	NA	NA
7	Pig - Cross bred	NA	NA	NA
8	Pig - Indigenous	476	NA	NA
9	Horse/Donkey/Camel	9000	5000	4000
10	Rabbit	NA	NA	NA
11	Poultry - Improved	224000	NA	NA
12	Poultry - Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	14
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	75
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	32
9	Milk Collection Centres	15
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	38
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish		MT	12.30	gm/day
2	Egg	135.00	Lakh Nos.	15	nos/p. a.
3	Milk	134130.00	MT	557	gm/day
4	Meat	3322.60	MT	6.30	gm/day

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical digest J&K 2022-23
12. Infrastructure & Support Services For Agriculture[Nos.]	Statistical digest J&K 2022-23
13. Irrigation Coverage ['000 Ha]	Statistical digest J&K 2022-23
14. Infrastructure For Storage, Transport & Marketing	Statistical digest J&K 2022-23
15. Processing Units	Statistical digest J&K 2022-23
16. Animal Population as per Census [Nos.]	Statistical digest J&K 2022-23
17. Infrastructure for Development of Allied Activities [Nos.]	Animal Husbandry Dept udhampur
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry Dept udhampur

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	19	19	19
2	Land Holdings - MF (%)	71	71	71
3	Rainfall -Normal (mm)	1200	1200	1200
4	Rainfall - Actual (mm)	1110	1130	1176
5	Cropping Pattern	Paddy, Wheat, Maize & Veg.	Paddy, Wheat, Maize & Veg.	Paddy, Wheat, Maize & Veg.

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	22610.61	23048.35	18744.00

**Table 3: Major Crops, Area, Production, Productivity**

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 qtls)	Productivity (qtl/ha)	Area ('000 ha)	Prod. ('000 qtls)	Productivity (qtl/ha)	Area ('000 ha)	Prod. ('000 qtls)	Productivity (qtl/ha)
1	Maize	28	1006	35.83	26	871	32.90	26	841	31.77
2	Wheat	26	501	19.28	26	542	20.86	26	54	21.1
3	Paddy	9.5	128	13.55	9.4	287	30.60	9.4	9.4	35.79

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.81	0.81	0.81
2	Net sown area (lakh ha)	0.42	0.42	0.42
3	Cropping intensity (%)	193.56	193.56	193.56

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	NA	NA	NA
2	Fertilizer consumption - Rabi (kg/ha)	NA	NA	NA
3	Total (kg/ha)	NA	NA	NA

**Table 6: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	35930	36616	43221
2	GLC through KCC (Rs. lakh)	22170.00	17512.00	15476.00

**Table 7: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	49221	51220	52262

**Table 8: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	2

**Table 9: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	13551	9775	11133

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	Statistical booklet 2022-23
Table 2: GLC under Agriculture	UTLBC
Table 3: Major Crops, Area, Production, Productivity	Dept of Agriculture
Table 4: Irrigated Area, Cropping Intensity	Statistical booklet 2022-23
Table 5: Input Use Pattern	Dept of Agriculture
Table 6: KCC Coverage	UTLBC
Table 7: PM Kisan & Other DBTs	Dept of Agriculture
Table 8: Soil testing facilities	Dept of Agriculture
Table 9: Crop Insurance	PMFBY Dashboard

**Water Resources****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Data NA		

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	Net Irrigation Potential ('000 ha)	36	36	36
2	Net Irrigated Area ('000 ha)	5	5	5
3	Gross Irrigated Area ('000 ha)	9	9	9

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Irrigated Area & Potential	Statistical booklet 2022

## Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Breakup NA	Breakup NA	Breakup NA

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	09	14	16
2	Power Tillers	24	65	92
3	Threshers/Cutters	68	79	116

**Table 3: Service Centers**

Sr. No.	State	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Custom Hiring & Agro Service Centers (No.)	21	24	29
2	Other minor repair & service centers (No.)	11	13	13

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Mechanisation in District	Department of Agriculture
Table 3: Service Centers	Department of Agriculture

## Plantation & Horticulture including Sericulture

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Breakup NA	Breakup NA	Breakup NA

**Table 2 : Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	J & K	Udhampur	Chanunta Dalsar	Safe	Safe	Safe
2	J & K	Udhampur	Chenani	Safe	Safe	Safe
3	J & K	Udhampur	Dudu	Safe	Safe	Safe
4	J & K	Udhampur	Ghordi	Safe	Safe	Safe
5	J & K	Udhampur	Jaganoo	Safe	Safe	Safe
6	J & K	Udhampur	Khoon	Safe	Safe	Safe
7	J & K	Udhampur	Kulwanta	Safe	Safe	Safe
8	J & K	Udhampur	Latti	Safe	Safe	Safe
9	J & K	Udhampur	Majalta	Safe	Safe	Safe
10	J & K	Udhampur	Moungri	Safe	Safe	Safe
11	J & K	Udhampur	Narsoo	Safe	Safe	Safe
12	J & K	Udhampur	Panchari	Safe	Safe	Safe
13	J & K	Udhampur	Parli Dhar	Safe	Safe	Safe
14	J & K	Udhampur	Ramnagar	Safe	Safe	Safe
15	J & K	Udhampur	Sewna	Safe	Safe	Safe
16	J & K	Udhampur	Tikri	Safe	Safe	Safe
17	J & K	Udhampur	Udhampur	Safe	Safe	Safe

**Table 3: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Pickle	Pickle	Pickle

**Table 4: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Production - kg	17245	19321	21718

**Table 5: Weavers Clusters**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Reeling Units (No.)	1	1	1

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	LDM office
Table 2: Block level water Exploitation status	CGWB report
Table 3: Crop Identified for One District-One Product	Dept of Agriculture
Table 4: Sericulture	Dept of Sericulture
Table 5: Weaver	Department of Handloom

## Forestry & Waste Land Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Breakup NA	Breakup NA	Breakup NA

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	104	104	104
2	Waste Land ('000 ha)	27	27	27

**Table 3: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Apple	1185.00	1543	1185.00	1543	1293.06	1583
2	Pear	526.00	2659	526.00	2659	533.75	2697
3	Mango	1158.00	3782.00	1158.00	3782.00	1186.91	3822
4	Litchi	112.00	153.00	112.00	153.00	120.04	160
5	Apricot	264.00	267.00	264.00	267.00	269	184
6	Walnut	4865.00	9784.00	4865.00	9784.00	4876.06	9799
7	Peach	246.00	290.00	246.00	290.00	254	299

**Table 4: Nurseries**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Fruit nurseries	10	12	12

Table Name	Source(s) and reference year of data
Table 1: GLC	Bifurcation not available
Table 2: Area under Forest Cover & Waste Land	Statistical digest 2022
Table 3: Production and Productivity	Dept of Horticulture
Table 4: Nurseries	Dept of Horticulture

## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1916.00	1896.00	1806.00
2	KCC for working capital (₹ lakh)	8345.00	8245.00	5322.00
3	KCC for working capital (No.)	8345.00	8245.00	5322

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	1	1	1

**Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Processing Infrastructure	Dept of AH
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	Dept of AH

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	62.57	NA	57.93
2	KCC for working capital (₹ lakh)	62.57	NA	57.93
3	KCC for working capital (No.)	79	NA	46

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	224000	224000	224000
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	1	1	1
6	Popular breeds	chebro	chebro	chebro

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Poultry	Lead bank Digest of statistics J&K

**Animal Husbandry - SGP****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	29.00	32.76	44.62
2	Finance under group mode (₹ lakh)	Not available	Not available	Not available

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Rambouillet ,Merino
2	Popular goat breed(s)	Kangyani ,Beetal
3	Popular pig breed(s)	Landrace

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	DLRC agenda,Lead bank
Table 2:Popular Breed(s)	Sheep husbandry Dept

**Fisheries****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12.42	6.47	NA
2	KCC for working capital (No.)	13	9	NA
3	KCC for working capital (₹ lakh)	12.42	6.47	NA

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Tanks/ Ponds (No.)	2	3	3
2	Reservoirs (No.)	0	0	0

**Table 3: Fisheries Infrastructure Development Fund (FIDF)**

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Inland Fisheries Facilities	Dept of Fisheries Udhampur
Table 3: Fisheries Infrastructure Development Fund (FIDF)	Dept of Fisheries Udhampur

**Farm Credit - Others & Integrated Farming Table****1: GLC**

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	GLC flow (₹ lakh)	Breakup NA	Breakup NA	Breakup NA

**Sources**

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

**Agri. Infrastructure Table****1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Breakup NA	15.00	5.00

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Storage Godowns (No.)	6	6	6
2	Storage Godowns ( Capacity - '000 MT)	760	760	760

3	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	2	2	2
4	Market Yards [Nos] / Wholesale Market (No.)	1	1	1
5	Storage capacity available with PACS/ LAMPS/ RMCs ('ooo MT)	1900	1900	1900

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead bank
Table 2: Agri Storage Infrastructure	Statistical Booklet 2022

### Land Development, Soil Conservation & Watershed Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Data NA	Data NA	Data NA

**Table 2: NABARD's interventions**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Watershed Projects (No.)	1	1	1
2	Watershed Projects - Area treated ('ooo ha)	933	933	933
3	Wadi Projects (No.)	0	1	1
4	Wadi Projects - Area of plantation ('ooo ha)		0.20	0.20

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 3: NABARD's interventions	DDM office

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

**Agri Infrastructure - Others Table**

**1: GLC**

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

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	3.16	3.4	3.03
2	Pesticides Consumption ('000 kg)	0.26	0.26	0.27

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	778	934	1060

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead Bank
Table 2: Fertilizer Consumption	Dept of Agriculture
Table 3: Production of inputs	Dept of Agriculture

**Agri Ancilliary Activities - Food & Agro Processing & Others**

**Table 1: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	PACS as MSC (No.)	39	39	39
2	ACABCs (No.)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Other Ancilliary Services	Dept of Cooperatives

## MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (Rs. lakh)	21485.81	23440.69	53747.28
2	No. of units financed	3600	3709	7257

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	3076	3189	7085
2	Small Units (No.)	208	509	148
3	Medium Units (No.)	4	5	7
4	Udyog Aadhar Registrations (No.)	3120	3703	7240

**Table 3: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	14	17	20

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: MSME units - Cumulative	LDM Office
Table 3: Skill Development Trainings	DDM Office, RSETI

## Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	619.70	2834.63	336.13
3	GLC under Housing (Rs. lakh)	7972.00	2169.41	4060.14

**Table 2: Progress under PMAY**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b> <b>2</b>	<b>31/03/2023</b> <b>3</b>	<b>31/03/2024</b> <b>4</b>
1	No. of units sanctioned	14234	17212	NA

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	LDM Office
Table 2: Progress under PMAY	Statistical booklet

**Public Infrastructure Investments Table****1: GLC**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Amt of RIDF assistance (Rs. lakh)	7131.66	11449.00	9357.00

**Social Infrastructure Investments Table****1: GLC**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	Data NA	1.00	7.00

**Table 3: Renewable Energy Potential**

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	1980	0	220	0	0	2200
Developed	0	0	0	0	0	0
Under Developed	1	0	0	0	0	1
Planned	1	0	0	0	0	1
Gap	1978	0	220	0	0	2198

**Informal Credit Delivery****Table 1: Status of SHGs**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2024</b>
1	No. of intensive blocks	17
2	No. of SHGs formed	5058
3	No. of SHGs credit linked (including repeat finance)	5058
4	Bank loan disbursed (Rs. lakh)	8409

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Status of SHGs	MoRD

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2024</b>
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	1295
2	Consumer Stores (No.)	281
3	Housing Societies (No.)	93
4	Weavers (No.)	02
5	Marketing Societies (No.)	100
6	Labour Societies (No.)	29
7	Industrial Societies (No.)	0
8	Sugar Societies (No.)	0
9	Agro Processing Societies (No.)	559
11	Total (No)	2359

**Table 2: Details of credit cooperative societies**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/202 2</b>	<b>31/03/202 3</b>	<b>31/03/202 4</b>
1	Primary Agriculture Credit Societies (No.)	39	39	39

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Details of non- credit cooperative societies	Dept of coop
Table 2: Details of credit cooperative societies	Dept of coop

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/m F Os	SHGs/JL G s	BCs/BFs	Village s	Househo l ds
Commercial Banks	18	69	39	30	0			66	5	
Regional Rural Bank	1	9	8	1	0			0	39	
District Central Coop. Bank	1	7	0	7	0			0	45	
Coop. Agr. & Rural Dev. Bank	1	2	1	1	0			0	167	
Primary Agr. Coop. Society	39	39	39	0	0			0	9	
Others	1	4	2	2	0			0	88	
All Agencies	61	130	89	41	0	0	5258	66	353	

## 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	NA	NA	NA	0	0	567908.00	612138.00	667720	9.1	95.08
Regional Rural Bank	NA	NA	NA	0	0	9785.00	10974.00	11939	8.8	1.70
Cooperative Banks	NA	NA	NA	0	0	11174.00	11694.00	12781	9.3	1.82
Others	NA	NA	NA	0	0	8761.00	9000.00	9832	9.2	1.40
All Agencies	NA	NA	NA	0	0	597628.00	643806.00	702272.00	9.1	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	NA	NA	NA	0	0	253602.00	303647.00	353736.64	16.5	96.60
Regional Rural Bank	NA	NA	NA	0	0	3072.00	3677.00	4394.24	19.5	1.20
Cooperative Banks	NA	NA	NA	0	0	1333.00	1487.00	1830.94	23.1	0.50
Others	NA	NA	NA	0	0	5399.00	5363.00	6225.18	16.1	1.70
All Agencies	NA	NA	NA	0	0	263406.00	314174.00	366187.00	16.6	100.00

**4.CD Ratio**

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	44.7	49.6	53.0
Regional Rural Bank	31.4	33.5	36.8
Cooperative Banks	11.9	12.7	14.3
Others	61.6	59.6	63.3
All Agencies	44.1	48.8	52.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	128907	129096	68645	9104
Regional Rural Bank	9458	11483	8414	1238
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	138365	140579	77059	10342

## 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	78470.00	22.2	17022.00	4.8	22359.00	6.3	NA	0	1224.00	0.3
Regional Rural Bank	3799.00	86.5	1699.0	38.7	2036.00	46.3	NA	0	0.00	0.0
Cooperative Banks	317.00	17.3	23.0	1.3	0.00	0.0	NA	0	0.00	0.0
Others	60.00	1.0	0.0	0.0	0.00	0.0	NA	0	0.00	0.0
All Agencies	82646.00	22.6	18744.00	5.1	24395.00	6.7	NA	0	1224.00	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	117136.71	53163.77	45.4	134703.00	51735.04	38.4	137564.00	78244.00	56.9	46.9
Regional Rural Bank	5713.53	2360.02	41.3	6284.81	2523.12	40.1	6284.00	3799.00	60.5	47.3
Cooperative Banks	4951.01	176.67	3.6	6264.31	472.91	7.5	6263.00	371.00	5.9	5.7
Others	2915.46	687.93	23.6	2388.72	50.29	2.1	2388.00	232.00	9.7	11.8
All Agencies	130716.71	56388.39	43.1	149640.84	54781.36	36.6	152499.00	82646.00	54.2	44.6

**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	37194.31	20768.26	55.8	41174.07	19704.30	47.9	43221.00	15476.00	35.8	46.5
Term Loan (Agri.)	13329.20	1842.35	13.8	20255.05	3344.05	16.5	21066.00	3268.00	15.5	15.3
Total Agri. Credit	50523.51	22610.61	44.8	61429.12	23048.35	37.5	64287.00	18744.00	29.2	37.2
MSME	33609.99	21485.81	63.9	36970.56	23440.69	63.4	36971.00	53747.00	145.4	90.9
Other Priority Sectors*	46583.21	12291.97	26.4	51241.16	8292.31	16.2	51241.00	10155.00	19.8	20.8
Total Priority Sector	130716.71	56388.39	43.1	149640.84	54781.35	36.6	152499.00	82646.00	54.2	44.6

### 9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh ]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh ]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh ]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	o	NA	NA	o	NA	NA	o	0.0
Regional Rural Bank	NA	NA	o	NA	NA	o	NA	NA	o	0.0
Cooperative Banks	NA	NA	o	NA	NA	o	NA	NA	o	0.0
Others	NA	NA	o	NA	NA	o	NA	NA	o	0.0
All Agencies	NA	NA	o	NA	NA	o	NA	NA	o	0.00

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

Source(s)	
1	UTLBC
2	UTLBC
3	UTLBC

# Part B

## Chapter 1

### Important Policies and Developments

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

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

##### v. 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.

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

##### vii. Computerization of Agriculture and Rural Development Banks (ARDBs)

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

##### viii. 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.

#### **ix. World's Largest Cooperative Training Scheme**

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

- x. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy
- xi. 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.
- xii. To provide facilities at par with FPOs for existing PACS and Establishment of National Cooperative Database

#### **Digital Agriculture Mission**

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

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

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

##### **ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):**

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

##### **iii. JanSamarth Portal:**

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

#### **iv. 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:

- Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

- **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Government has approved merger of Dairy Processing & Infrastructure Development Fund (DIDF) with Animal Husbandry Infrastructure Development Fund (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 MahaAbhiyan):**

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 Rs.24104 crore.

## **2. Union Budget**

### **2.1. Important Announcements**

- **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards.
- **Release of new varieties:** 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.
- **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.
- **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.

- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- 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.
- Mudra Loans: The limit enhanced to Rs.20 lakh from the current 10 lakh under the Tarun category.
- 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.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- 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.
- 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.
- 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.
- Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

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

### **Priorities identified for Agricultural Sector:**

- Transforming Agricultural Research
- Release of New Varieties

- Natural Farming
- Mission for Pulses and Oilseeds
- Vegetable Production and Supply Chains
- Digital Public Infrastructure (DPI) for Agriculture
- Shrimp Production and Export.

**Focus Areas:**

- Productivity and resilience in Agriculture
- Employment & Skilling
- Inclusive Human Resource Development and Social Justice
- Manufacturing & Services
- Urban Development
- Energy Security
- Infrastructure
- Innovation Research & Development and
- Next Generation Reforms

**3. Policy Initiatives - RBI**

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

- 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.
- 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).

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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:
- Scheme for grant support to SHGs/ JLGs/ POs/ Micro entrepreneurs 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.
- 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.
- Real-time banking solution for SHGs (Money Purse Application).
- 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.
- 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.
- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of
- 3.67 crore for deploying 1631 micro ATM devices at PACS (440) and cooperative milk societies (1191).
- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies: Incentive Scheme for BCs operating in NE States and hilly states.

#### **5. 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.

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## **7. 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.

## **8. 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. 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.

## **10. 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.

## **11. 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).

## **12. 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.

## **13. 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.

## **14. 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.

### **15. 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.

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

#### **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 sector 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.

## **3. State Budget**

### **3.1. Important Announcements**

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

distributed among the farmers for planting to augment trees outside forests and improve livelihood.

- Implementation of Van se Jal, Jal se Jeevan, an innovative water conservation technique through water shed management approach, promote sustainable agricultural practices and revitalize traditional water bodies, including wetlands.
- Construction of 6 Grain storage units in 6 districts which are deficit in grain storage facility under the Scheme "Worlds Largest Grain Storage".
- Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25. AIIMS, Awantipora to be made functional by March 2025.
- Infrastructure of 389 schools to be upgraded under Pradhan Mantri Schools for Rising India (PM SHRI) Scheme.
- 186 villages, having 500 schedule tribe population, to be covered under "Pradhan Mantri Adi Adarsh Yojana (PMAAGY)" scheme.
- 75 lakh youth engagement in various sports events to be held at the Panchayat, Block, District, UT and National level during 2024-25.
- New initiative to create ecosystem for promotion of enterprises and self-employment, generate over 5 lakh opportunities for self-employment and expand investments through credit support.
- Additional 10 kg of rice per month to Priority Households will be provided under Prime Ministers Food Supplementation Scheme.
- Implementation of underground cabling project to extend the Grid connectivity to Holy Shri Amarnath Ji cave on both the axis (Baltal and Pahalgam).
- Out of 3,256 water supply schemes under Jal Jeevan Mission (JJM), 776 schemes have been completed and remaining 2,480 schemes have been targeted for completion for coverage of balance 4.26 lakh households with Household Tap Functional Connections (FHTCs) to achieve 100% coverage under tap water connections.
- 450 water supply schemes under languishing programme and 159 water supply schemes under National Bank for Agriculture and Rural Development (NABARD) loan assistance are targeted for completion in 2024-25.
- Under Smart Cities Mission out of 309 projects, 223 projects have been completed and 86 projects likely to be completed in 2024-25.
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- 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.

### **3.2. 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.

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

- Under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 400 lakh mandays to be generated.
- 12,000 additional Self Help Groups (SHGs) to be formed during 2024-25.

- 600 new panchayat ghars to be constructed under Rashtriya Gram Swaraj Abhiyan (RGSA) with 100% internet connectivity.
- 2.60 lakh mandays of training to Panchayati Raj Institution (PRI) members under Rashtriya Gram Swaraj Abhiyan (RGSA).
- 80,000 houses to be constructed under Pradhan Mantri Awas Yojana Gramin (PMAY-G).
- 06 Villages to have solid/liquid waste management facilities in order to become clean with litter and plastic free.
- 26,000-hectare area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25.
- Development of Duggar Dani village at Samba with the traditional set up in the form of "mock village".
- Enhancing avenues of livelihood generation through involvement of the Panchayat Level Biodiversity Management Committees (BMCs) and integrating them with Self Help Groups (SHGs) registered with NRLM for sustainable collection and disposal of forest produce.
- 653 Anganwadi Centres (AWCs) have been targeted for upgrading as Bal Vidyalyayas.
- 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.

#### **4. 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 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 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:

- Integrated Dairy Development Scheme (IDDS) for dairy units, milk collection units, market infrastructure, Milk ATMs.
- 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:

- Development of Inland Fisheries and Aquaculture for development of fisheries in natural waters.
- PMs Package for creation of employment opportunities for propagation of fish culture in the private sector.
- Fisheries Training and extension for providing technical know-how, fish seed etc. to progressive fish farmers.
- National Welfare Scheme for Fishermen for low cost houses.
- Accident Insurance scheme for active Fishermen for insurance cover to professional fishermen.
- 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 mainstay of the districts economy and about 81% of the working population is directly or indirectly dependent on agriculture. The land holdings in the district are very small. Small sized operational landholdings i.e. less than 1 ha, and 45076 constituting 71% of the total landholdings of 63880.

The climate of the district come under Sub-Tropical, Intermediate and Temperate Agro Climatic Zones and hence distribution of rainfall and sowing seasons vary from region to region. Area under various crops is almost stagnating and there is little scope for horizontal expansion. Therefore, the growing demand for food grains will have to be met by increasing the productivity. However, only 6% area is under irrigation and remaining 94% is rain-fed.

The major crops are Paddy, Maize, maize, Wheat, Pulses. The average Total cropped area and net sown area (NSA) in the district are 81876 ha and 42303 ha. respectively. The net irrigated area (NIA) is 5695 ha. and the rest is rainfed. During the year 2023-24, Rs.18744.00 lakh disbursed under Agriculture Credit in the District.

Further, with a view to popularize millets, the Department of Agriculture, Production and Farmers Welfare Udhampur has taken initiatives for promotion and cultivation of multiple varieties of millets, including Finger Millets, Fox tail millets, Little Millets, Barn Yard Millets besides growing Kodo Millets over an area of 20 Kanal.

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

For seeds / planting material, there are 225 outlets in the district out of which 16 are Departmental, 142 are Seasonal and 67 are private. The Department of Agriculture distributes certified seeds as per the approved seed replacement rate through Agricultural Extension Centers (AEC) / their depots.. The district is having 02 regulated markets for agriculture produce marketing and 13 periodic markets as well. There are three Seed Development Centres in the district. Further, various Central Sector Schemes, Schemes under UT Capex Budget for Promotion of Organic farming, Intensive Vegetable Development Programme, Promotion of Spices & Condiment etc. Further, the recently launched Holistic Agriculture Development project launched by the UT Govt for promotion of Agriculture and Allied activities also provides necessary support to the farmers under various components like Development of Seed and Seed Multiplication chain in PPP mode, Promotion of Niche crops, Promotion of Vegetables/exotic vegetables under open & hi-tech protected cultivation, Farm mechanization and automation, Promotion of Oilseeds etc.

## **2.1.2 Water Resources**

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

The arable land of the district constitutes about 18% of the total geographical area and the major source of irrigation covering all the blocks. Groundwater irrigation is almost negligible in the district. The available sources of surface water need to be further exploited in order to optimise the surface water availability.

According to the 2023 report on groundwater survey, all the 17 blocks of the District Udhampur are classified as safe. The total extractable Resource of assessed units is 160.81 Mcm.

Further the Total Recharge Worthy Area of Assessed Units (in sq.km) is 218.47.

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

The district does not have adequate facility for irrigation. The Net Irrigated Area in the district is 12% of the net sown area. Canals is one main source of irrigation. A total of 8208 hectares of land is being irrigated by Canals, However due to earthen nature of canal, most of the canals are damaged which leads to excessive wastage and leakage of water, due to which full irrigation potential not utilised. These canals can be renovated through Rural Infrastructure Development Fund (RIDF) of NABARD. The Agriculture /Horticulture Department focus on promoting The Per Drop More Crop (PDMC) scheme under PMKSY in the district that focuses on micro irrigation, including drip irrigation, to improve water use efficiency at the farm level. Demonstration farms need to be established to promote awareness among farmers.

Under HADP, Promotion of Micro-irrigation and Creation of irrigation sources (Bore Wells), Water Storage Structures- Storage Tanks, Portable Geo Tanks, Roof-top Rain Water Harvesting Structures, Poly Tanks/flexi water tanks, Gravity feed drip irrigation systems shall be promoted over the next 5 years in the district

## **2.1.3 Farm Mechanization**

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

The district is hilly and size of agriculture fields is very small. Hence, there is limited scope for all types of technological intervention. However, Power Tiller has scope in all areas. Further, it has a role to play in some of the Blocks such as Ramnagar, Majalta, Udhampur and parts of Ghordi.

Further, the Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability, agricultural productivity can go up to 4.2 tons per hectare. Additionally, Agricultural Mechanization provides several financial and social benefits to farmers apart

from increasing agricultural productivity. It results in 15 to 20 percent savings in the use of fertilizers and seeds, and 20 to 30 percent savings in labor and operational time. Additionally, there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

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

Dealers / Suppliers of tractors, servicing/repair facilities and spares for the machinery are available in the district headquarters only. Some agricultural implements like power tillers, tractors, etc. are sold by Agriculture Department at subsidized rates. By and large the remote areas do not have access to them. There is lack of awareness about new implements e.g. Zero Tillage technology which results in lowering cost of cultivation and increasing productivity. In order to ensure Farm Mechanization for Resource Use Efficiency in Hill Agriculture in the district, the HADP scheme has been designed to provide Farm Machinery Banks, Custom Hiring Centres and Improved Mechanisation Level and Farm Power implements like Brush cutters, Vertical conveyer Reaper, Tractor Operated mower, Tractor operated pruning machine etc shall be provided.

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

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

The district is endowed with the adequate conditions for horticultural growth. The major fresh fruits grown in the district are Apple, Pear, Apricot, Peach, Plum, Cherry, Citrus, Mango, Berry which accounts for total area of 6653.54 hectares. The maximum area being covered under Citrus.

With regards to the dry fruits, the total area covered stands at 5000 hectares. The major dry fruits grown are Walnut and Almond of which walnut accounts for maximum area i.e 4832 hectares.

As regards to the areas of district covered under Horticulture, Some parts of Udhampur, Majalta, Ghordi and Ramnagar blocks fall in the sub tropical zone and these areas are suitable for cultivation of Mango, Citrus Fruits, Aonla, Guava, Ber, Grapes etc. Some parts of Panchari, Chennai and Dudu Basantgarh blocks have sub-temperate climate which are conducive for cultivation of Stone Fruits like Peach, Plum, Apricot etc. and have maximum potential for growing of Walnut and Apple.

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

The district has 03 private nurseries, which supply planting materials. The Horticulture Department has 08 nurseries – cum - orchards for supply of quality planting materials. The district does not have any cold storage facility. One cold store in Chenani Block has been set up by Department of Agriculture but it is not operational as yet. The J&K Horticulture and Marketing Planning

Department provides post-harvest and marketing support to the fruit growers in the district.

The total plants supplied by the nurseries during the year 2022-23 stood at 0.88 lakhs. Further there are 19 fruit grower market societies in the district and has marketed a cumulative 145 tonnes of fruit produce in the preceding year.

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

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

Presently, the agriculture sector is confronted with issues like practice of mono cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers as there is a limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 6% of the net sown area, climate risk, etc. Thus, the economics does not get much in favour of the sector which harbours almost 50% of the population. For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system. Agroforestry Systems Agroforestry system.

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

There are seven Government nurseries and one private nursery in the district. The Department is providing free technical guidance and supplying quality planting material at the subsidized rates to the farmers. For production and supply of plants, the department has established two forest nurseries in the district.

Banks are not inclined to finance long gestation forestry activities. There is no support price mechanism by the UT Government for the forest produce as in the case of other States.

## **2.1.6 Animal Husbandry – Dairy**

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

In the district, dairy is emerging as an important business to provide income generation and employment opportunities in rural areas. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk producing animal breeds. Additionally, a large portion of the

rural population in the district comprises small and marginal farmers or landless laborers who can substantially engage in the economic activities of the area/block through animal husbandry. According to the Livestock Census 2019, there are approximately 134184 cows and 70079 buffaloes in the district. Of the total female livestock population in the district, there are 49292 cross-bred cows and 84892 indigenous cows. In the district, milk production is mainly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen, and the milk marketing network is not well-developed. The milk production of the district during the year 2023-24 stood at 134130 Tonnes approximately. Per capita availability of milk in the district was 405 ml. Most of the milk is converted into Kalari, Cheese and Khoa. Under Nationwide Artificial Insemination Programme (NAIP), launched during the financial year 2019-20 with the objective to increase the milk productivity by inducing the cross breed by providing free Artificial Insemination, 32450 AIs done under this scheme for the financial year 2023-24. The department has sponsored 90 Dairy units under IDDS.

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

Infrastructure available in the district in this Sector is as under

:-

- (i) District Veterinary Hospital -1
- (ii). Tehsil units -2
- (iii) Sub-units -6
- (iv) Veterinary Dispensaries -14
- (v) Mobile Dispensaries(Ambulatories) -03
- (vi) Livestock Aid Centre- 38
- (vii) First Aid Centres – 05
- (viii) Frozen Semen Centres -05
- (ix) Artificial Breeding Stations -1
- (x) No of centers with frozen semen facility -75

- Good quality animals are not locally available.
- There is no milk chilling plant in the district. Good quality and adequate quantity of fodder is not available in the district and is procured from nearby district or Jammu.
- KCC facilities are to Animal Husbandry & Fisheries farmers with benefits of interest subvention (2%) to Banks and Prompt Repayment Incentive (3%) to such of the farmers to meet their working capital needs under Kisan Credit Card Scheme. Accordingly, the farmers already possessing KCC and involved in activities related to animal husbandry and fisheries can avail an additional sub limit within an overall limit of Rs.3 lakh with benefit of interest subvention and prompt repayment incentive. In so far as new KCC holder farmers of animal husbandry and fisheries are concerned, the benefit of interest subvention and prompt repayment incentive will be allowed up to the credit limit of Rs.2 lakh per annum. As on 31.03.2024,12145 cases have been sanctioned under A.H and Fisheries.

## **2.1.7 Animal Husbandry – Poultry**

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

Poultry development provides employment in rural as well as urban areas. It supplies nutritive food to consumers in the form of meat and eggs and makes available manure for use by farmers including fish farmers. Poultry production has made some headway in the district due to requirement of small space, low capital investment, rich return and well-distributed turnover round the year. There is a good demand for poultry in Udhampur district. It has good potential for broiler units while layer units have limited scope in a few blocks due to climatic conditions. These units may be sustained through sufficient heating arrangements with local low cost methods of controlled conditions. The key to poultry farming depends on the availability of good quality day old chicks and feed. Total egg production in the district during 2022-23 was 135 lakh and total poultry meat production was 849 tonnes. Govt. of J&K has announced Poultry Policy 2020 with a view to achieve self-sufficiency in production of poultry and poultry products by way of establishing mega projects like broiler/egg breeder Farms & Hatcheries, Feed mills and commercial layer / broiler farms, creation of employment opportunities for local unemployed educated youth and to supplement the income of rural population by encouraging backyard poultry. The policy aims to bridge the gap between demand and production of poultry products in J&K.

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

The district has 03 Poultry Farms/ Poultry Demonstration Centres in Chenani, Panchari and Ramnagar respectively, 01 Poultry Development Project, 01 Hatchery and staff for guiding the poultry farmers. The Department of Animal Husbandry provides health care services in the district. There is one Government Hatchery in the district.

The feed requirements are met by importing the feed from other districts like Jammu, Kathua etc.

#### **Gaps**

- Day Old Chicks are being procured either from Jammu or Punjab, which increases the cost.
- Inadequate veterinary care services in the district. Insurance Companies reluctant in providing insurance cover to Poultry birds.

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

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

Sheep rearing is a predominant activity and traditionally undertaken in the hilly areas of the district. In view of the agro-climatic conditions, topography, grazing lands, etc. sheep are reared for wool and meat purpose. Rural

population is dependent on this activity as this activity provides additional income for their livelihood. There is huge demand for mutton due to climatic conditions prevailing in the district. The local population of sheep does not meet the requirement and sheep are bought in from adjoining states like Rajasthan. Most of the meat and meat products consumed in the district are procured from other states or districts. Therefore, the activity has a huge demand for sheep and goat products. The activity is restricted to the limited nomadic families. Providing incentives to the farmers and encouraging them to set up private breeding farms will help farmers increase their income. According to the 2019 census the total population of the small ruminants is as under :-

- (i) sheep 269023
- (ii) Goats- 191129
- (iii) Pigs 476

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

**The details of infrastructure available in the district is as under :-**

- Sheep Extension Centres 53
- Mobile Sheep Extension Centres 05

**Production of Mutton and wool in the district is as under :-**

- Mutton Production - 33.22 Lac Kg
- Wool Production - 6.86 Kg

- (i) Further, five such Extension Centres are migratory which move with the shepherds.
- (ii) Breeds of sheep in the district are Rambouillet, Merino, Dorper, Crosses and the Department has also introduced Stud Ram Production Scheme for increasing cross-bred Rams to meet requirement.
- (iii) The animals are purchased and sold in the local areas as well as neighboring districts i.e. Reasi, Ramban, Kathua and Jammu.
- (iv) The animal population is not adequate to meet the local needs.
- (v) There is no Sheep, Goat and Rabbit Breeding Farm in the district. Lack of permanent and temporary shelter during upward / downward migration .
- (vi) Quality breeds of goats and sheep are not available in the district. No organised marketing arrangements exist in the district for marketing of meat and wool .
- (vii) Institutional credit for sheep and goat rearing is provided only to a limited extent.

To give boost to the sector, the GoI has taken decision to provide KCC limit to the Pig/Sheep/Goat farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose. Interest Subvention at 2% upto 2 lakh is also available under the scheme.

## **2.1.9 Fisheries**

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

Fish and other sea foods are a source of cheap and nutritious food besides being a foreign exchange earner. As the district is not endowed with a coastal line and is bound by land on all sides, the activity is confined to inland fish farming. Inland Fisheries covers mainly fresh water fish culture and fresh water prawn culture. The sector offers good scope and opportunities for promotion through small farmers due to its low investment cost. Inland fishery includes fish farming in ponds, tanks, lakes and other suitable water bodies. The topography of the district is not suitable for this activity but it has a scope in certain parts. The fish farmers may be encouraged to undertake this activity on commercial scale. The extension agency provides necessary guidance, makes arrangement for fish seed. Two central Sector Schemes namely FIDF and PM Matsya Samapada Yojana are being implemented in the district. These are Establishment of Carp Unit and Establishment of Trout Rearing unit (Village Type Raceway in Hilly Areas). Under these schemes, subsidy up to 60% is available.

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

There are 191 Fish Ponds in the district. Tawi River flows through the district and local varieties of fish are available. There are two schemes of GoI under RKVY which are at present being implemented. One is Carp Fish Culture and the other is Trout Fish Culture. The Department is providing 80% subsidy for construction of Pond and providing inputs for first year that include stock / seeds, feed, net, etc. There are 926 registered fishermen with the Department of Fisheries, Udhampur. There are 41 registered units with the department out of which 37 are Carp units and remaining four are Trout units. Fish Farms are not available in the district, as the ponds in the district are rain fed and the rains are scanty, there is poor response for fresh water fish culture

## **2.1.10 Farm Credit – Others**

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

The terrain of the district is hilly and most of the villages are not accessible through as road connectivity is not sufficient. Therefore, movement of agriculture produce from farm to the market/farmers house is only by means of work/pack animals. The bullocks and other work animals are being frequently used in agriculture operations in view of small size of land holdings. The mules, ponies etc. are also used in the district especially in hilly areas for purpose of transportation of agriculture produce to the nearby markets. As these animals are in good demand, there is a need for giving a boost to this activity.

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

Most of the farmers of the district are small and marginal and require animals for ploughing their land. Farm produce and other goods are transported through mules and ponies in remote areas and even in areas near to towns. Animal Husbandry Department is the Nodal Agency for development of this activity in the district. The good quality animals are not locally available and as such there is a need for the department to consider setting up its own Animal Breeding farms to supply good quality animals. The veterinary facilities available in the district are quite adequate to take care of the requirements of these animals.

### **2.1.11 Sustainable Agricultural Practices**

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

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

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 The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry.

## **2.2 Agriculture Infrastructure**

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

#### **2.2.1.1 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.

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

- Department of Agriculture provides technical guidance for making vermicompost.
- Vermicompost units are sanctioned by Agriculture department.
- There is no unit providing training under bio-fertilizers or pesticides.
- There is no scientific management of gau-mutra, which has tremendous soil enriching potential.
- Neem based bio-pesticides needs to be promoted.
- Promotion and livelihood options for organically grown medicinal and aromatic plants
- Establishment of quality control laboratory and certification knowledge and to bring technological awareness of the farmer.

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

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

Activities related to land conservation and watershed development directly or indirectly increase agricultural productivity. In order to enhance land productivity several projects have been completed in the district in recent years under NABARDs. One watershed development program is being run by NABARD in the Majalta Block of the district focused mainly on natural resources such as land and water conservation. The district has 51581(24380 & 27201) hectares of other un- cultivated land and culturable wasteland, which is 18.46 % of the total area, and this land can be utilized for agriculture purpose through Land Development.

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

NABARD is implementing 01 watersheds (965 ha) in Channi Mansar village in the district. Department of soil conservation and engineering provides technical guidance for land leveling/ scrapping. There is need to develop

effective coordination with banks and farmers. Specific demonstration/extension efforts need to be made to educate the borrowers about the utility of scheme. The development generally involves use of farm machinery and own labour of farmers.

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

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

Agriculture infrastructure mainly includes a wide range of public services that facilitates production procurement processing storage and trade. In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However in recent years there has been an increasing trend among farmers towards the use of vermicompost, Seed production unit, bio-pesticides/fertilizers etc.

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

Under the CSS for Promotion of 10000 FPOs, the FPO have been provided with necessary seeds and fertilisers licenses which will increase the availability of quality seeds to farmers and various other inputs. Emphasis is being laid on to involve FPOs functioning in the district as traders & commission agents for various agriculture activities During the last saturation drive in the district 11 FPOs have been provided with necessary input licenses.

## **Agriculture – Ancillary Activities**

## **2.2.4 Food & Agro Processing**

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

District is surplus in production of fruits and vegetables and cereals like maize. Support for Primary processing centers is available under Agriculture Infrastructure Fund. All loans under the financing facility will have interest subvention of 3% per annum up to limit of Rs. 2 crore. This interest subvention will be available for a maximum period of seven years. Eligible entities are Primary Agricultural Cooperative Societies (PACS), Farmers Producer Organizations (FPOs), Marketing Cooperative Societies, Agriculture entrepreneurs, Start-ups, Farmers, SHGs, JLGs etc. Further, there are schemes for primary processing of fruits and vegetables from the National Horticulture Board(NHB) under which credit linked subsidy@50% (hilly and scheduled areas) of the project cost limited to Rs.72.50 lakh per project. Incentives under post-integrated harvest management are also available under Capex budget of the J&K UT Govt. and other Central Sector Schemes. It includes credit linked back ended subsidy up to 50% of the capital cost. Detail are available at <https://horticulture.jk.gov.in/Schemes.html>. Support for food processing is also available to FPOs / SHGs / Cooperatives under PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme). Details of the scheme guidelines are available at <https://www.mofpi.gov.in/pmfmee>. Venture Capital Assistance financial support in the form of an interest free loan provided by

SFAC to qualifying projects to meet shortfall in the capita

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

Availability of infrastructure is almost lacking. There is no Cold Storage and pack house unit in the district. The progress under schemes of Government of India, APEDA, NABARD and NHB, under food and agro processing is negligible. There is good scope for linkage between corporate houses and farmers for post-harvest agro/food processing. The local traders as also traders from Jammu market, purchase fruits from farmers directly and transport them to Jammu and other markets in the country. i) Rural godowns, cold storage and uninterrupted power supply need to be ensured. ii) Efforts should be made to develop skilled manpower and entrepreneurship in the district. iii) Adequate cleaning, sorting and grading facilities need to be created in the district.

### **2.2.5 Agri Ancillary Activities – Others**

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

Agri-clinics/Agri-business centers have been identified as an emerging activity in the district and included for the first time in this sector which is the most important activity for financing. With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year.

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

The need for diversification of agricultural activities as well as support and extension services is increasing year by year in the district. In this direction it is important that agricultural graduates or graduates of allied subjects (like horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) set up agricultural clinics and agri-business centers. Under the scheme all banks will provide loan facilities up to Rupees 20.00 lakhs to individual entrepreneurs or up to Rupees 1 crore to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management) on attractive terms. Refinance facilities are also available from NABARD for banks. Under this scheme the Government of India provides subsidy of 36% to General category beneficiaries and 44 % to SC/ST category beneficiaries through NABARD.

## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit potential for MSMEs**

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

The development of Industrial sector is a key for providing employment opportunities to the UT of Jammu and Kashmir's unemployed population. The UT of Jammu and Kashmir has strived to accelerate the process of industrial development and has made substantial progress during the last few decades. The Government of India has notified the new Central Sector Scheme for Industrial Development of UT of Jammu and Kashmir on 19.02.2021 to attract capital investments in J&K. The Scheme provides four types of incentives namely

i) Capital Investment ii) Capital Interest Subvention iii) Goods and Services tax linked Incentive and iv) Working Capital Interest Subvention.

In order to boost Industrial Development in UT, the Government of J&K has also notified the J&K Industrial Policy, J&K Private Industrial Estate Development Policy and J&K Industrial Land Allotment Policy. Moreover, UT of J&K is striving to achieve the objectives of Trade & Export policy (2018-28) such as, to enhance domestic trade volume, to encourage, promote & facilitate more investment in enterprises, to provide employment opportunities to the educated unemployed & skilled youth in the field of trade & commerce and to create new markets and ancillary facilities through regional development plans.

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

During the year 2022-23, 143 units have been established under PMEGP creating 1147 employment opportunities and under JKREGP 47 units have been established creating 9282 employment opportunities. The total udyam registration in the district as on date stands at 12346 (micro 12198, small 145 and medium 3). State Bank of India has been operating a Rural Self Employment Training Institute (RSETI) in the district for the last 15 years. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PM Mudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

## **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**

Classification of exports under priority sector: Export credit includes pre-shipment and post-shipment export credit. As per the RBI Classification, export credit includes loans with sanctioned limits upto 40 Crore per borrower. Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector. Lending by banks for export purposes is an eligible item under priority sector definitions of RBI. This is in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, a variety of agro processed products, as well as services rendered through IT industries.

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

There is considerable scope for increasing the horticulture produce, which is exported. The UT government has an industrial policy that offers attractive incentives along with a single-window clearance mechanism.

#### **4.2 Credit Potential for Education**

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

The purpose of education is to enable creative self-expression through physical mental aesthetic and moral development which contributes not only to individual growth but also to the development of the economy. The literacy rate in the district is 68.77 percent with the female literacy rate at 55.95 percent and the male literacy rate at 79.76 percent. The district has 994 primary schools, 531 upper primary schools, 173 secondary schools 13 colleges , Govt Medical college, 1 industrial training institutes. The District has teacher Pupil ratio of 1:15

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

According to the available educational institutions in the district there is a campus of Jammu university in the district and one medical college. There is no engineering college in the district due to which students have to go to nearby cities like Jammu or Srinagar. Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses

abroad. During the year 2023 Rs 136 cr has been disbursed under the Education sector

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

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

Housing is one of the necessities for human security and advancement. At the same time as a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered an engine of economic growth as it has strong backward and forward linkages in the industry. Total 4110 houses were constructed in the district under PMAY as per the statistical booklet 2022 of the UT of J&K

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

Affordable housing to the poor with target of constructing 20 million affordable houses by March 31 2024. It has two components: PMAY(Urban) for urban poor and PMAY (Gramin) for rural poor. Now the scheme has been extended by GoI under which 3 crore more houses shall be built. So far 9031 houses were constructed under PMAY in Udhampur District in last four years.

## Chapter 5 Credit Potential for Infrastructure

### 5.1 Infrastructure - Public investments

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

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz. Irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.

The Indian farmer has suffered not only due to restriction on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure. RIDF has emerged as NABARD's major partnership with state governments for the creation of a wide variety of rural infrastructure covering 37 activities, under three broad categories, viz, agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner.

NABARD as the apex level development bank, has been putting efforts for building infrastructure and other promotional activities for the development of agriculture, allied and rural non-farm sector activities in the rural areas of the country. Special funds like Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA) are deployed for the development of infrastructure in rural areas.

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

There is a need for more creation of infrastructure like flood protection measures irrigation roads bridges culverts and agricultural facilities specially allied activities.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation transportation costs were reduced and villages were directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land.

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

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

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

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

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Minister's Swachh Bharat Mission.

## **5.3 Renewable Energy**

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

The district has a total of 353 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

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

GOI has announced Capital Subsidy cum Refinance Scheme for installation of solar off-grid (Photo Voltaic and Thermal) and decentralized applications under the National Solar Mission. The target of Grid Connected Solar Power Projects has been revised from 20,000 MW to 100,000 MW. The availability of huge quantity of wheat stubble and paddy husk, other agriculture wastes, by-product of industries and household waste provides good scope for generating biomass energy. Limited budget for providing subsidy to create a meaningful impact for the development of this activity. Awareness regarding generation and benefits of solar, biomass, biogas, wind energy has not yet been percolated down and needs to be widely propagated by the (J&KEDA) and Indian Renewable Energy Development Agency (IREDA)

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	204	405.41	355.93
B	Ongoing tranches	89	325.53	361.79
	Total (A + B)	293	730.94	717.72

**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	15	12.632700	0.7483
B	Rural roads & bridges	180	619.484200	548.9534
C	Social Sector	52	73.423300	65.5274
	Total (A + B + C)	247	705.540200	615.2291

**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	21	Irrigation potential	ha	158
B	Rural roads	155	Road length	km	661
C	Bridges	25	Bridge Length	m	895

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

<b>Sr. No.</b>	<b>Sector</b>	<b>Projects sanctioned (No.)</b>	<b>Likely benefit</b>	<b>Unit</b>	<b>Value</b>
1	Animal Husbandry	12	Construction of veterinary Hospitals and health centres	Souls	96862
2	Public health institutions	10	Construction of Primary Health centres, Expansion of the existing medical facilities etc.	Souls	90500

## **Chapter 6**

### **Informal Credit Delivery System**

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

To give a push to the SHG movement National Rural Livelihood Mission (NRLM) was launched in Chenani Block of Udhampur district during 2013-14 wherein Society for Eradication of Rural Poverty (SERP) is working in the block. As on 31 March 2024, 4249 SHGs have been formed of which 3872 credit linked under NRLM. The activities which are grouped under Others includes loans to individuals and their SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders and loans under other sectors of the economy.

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

NRLM working in all 17 blocks of district. Lack of awareness among public especially lower strata of society about the availability of Overdraft/consumption/SHG, JLG facilities from banks. A consensus may be arrived at by banks to reduce the gap in number of SHGs who have opened Saving Bank Accounts with banks and are yet to be credit linked

- Total no. of SHGs formed in the district-5058
- Total no. of members-43187
- Amount of Bank Loan Outstanding to SHGs-8406.95 lakh
- No. of govt/other agencies participating in SHG programme -02

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

1. Setting up soil testing lab in each Block
2. Increase use of fertilizers and farm Mechanisation, and enroll more farmers in DBT schemes.
3. Distribution of certified seeds
4. More centres for input distribution under cooperative fold
5. Natural Farming in vegetable belt (Chenani Block)
6. Banks should provide credit to landless cultivators, sharecroppers, tenants and small/marginal farmers through Joint Liability Groups.

#### **2. Water Resources**

1. Use of water conserving technology like sprinklers and drips
2. Renovation of canals and desilting of canal beds
3. Water recharge technologies

#### **3. Farm Mechanization**

1. Popularising use of small implements like power tillers etc among small and marginal farmers
2. Setting up of Custom Hiring Centres
3. Maintenance and upkeep of machinery and skill training for same.

#### **4. Plantation and Horticulture**

1. Preparation of bankable models and training of bankers for financing such models.
2. Setting up of processing units under PMFME
3. Creation of Farm Gate Infrastructure under AIF
4. Setting up export related infrastructure in vegetable growing belt
5. Encouraging marginal and small farmers to move towards cash crops

#### **5. Forestry/ Waste Land Development**

1. Popularisation of hi-tech plantation on commercial scale and bankable models
2. Bamboo plantation

#### **6. Animal Husbandry - Dairy**

1. Easy credit facility to farmers
2. Insurance of cattles/buffaloes
3. Developing milk route in the block for better milk collection and value addition
4. Promotion of Selective breeding through Artificial Insemination (AI).

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

1. Easy credit facility to farmers
2. Insurance
3. Setting up poultry feed units on commercial scale.

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

1. Easy credit facility to farmers
2. Insurance
3. Capacity building by KVK

## **9. Fisheries**

1. Easy credit facility to farmers
2. Insurance
3. Building public demonstrations of advanced fish culture techniques such as integrated fish farming, biofloc etc.

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

1. Accreditation of warehouses and godowns through WDRA
2. Popularising NWR

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

1. Setting up of soil testing lab and treating soil accordingly
2. Bank finance for land treatment/ development activities.

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

1. Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost.

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

1. Increased financing under PMFME
2. Setting up infrastructure for export promotion and linking ancillary units with it.

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

1. Providing ACABC training to Agriculture Graduates.
2. Setting up ACABC/Agri junctions.
3. Capacity building of FPOs for availing credit from financial institutions.

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

1. Awareness among entrepreneurs about CGTMSE and schemes of Government

2. Finance to entrepreneurs by Banks with facility of CGTMSE
3. The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cumtraining centers.
4. Currently, the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.

#### **16. Export Credit**

1. Setting up of export infrastructure in vegetable and plantation growing areas
2. Promoting ancillary units for agro processing
3. Easy availability of export credit.Training by APEDA for legal formalities

#### **17. Education**

1. Banks to extend credit as per Priority sector norms

#### **18. Housing**

- 1 Growing urbanisation in blocks of Majalta,Chenani and Tikri requires bank credit for housing.

#### **19. Social Infrastructure**

1. Setting up RO plants at all Blocks
2. Creation of Sanitary infrastructure in all markets on use and pay basis

#### **20. Renewable Energy**

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under PM Surya Ghar Bijali Yojana for solar roof top plants

## **21. Informal Credit Delivery System**

- 1.** Skill training to SHG members for setting up Enterprise.
- 2.** Linking SHGs/enterprises with market through ONDC etc.
- 3.** Easy credit facility from banks.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.

- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. The UT government had ensured the adoption of model bye-laws in all the PACS in the state.
2. The UT government has been implementing the PACS computerization project across the state for 537 PACS.
3. Apart from this, all other schemes of the Ministry of Cooperation like World's largest grain storage, Jan Aushadi Kendra etc. are also being actively implemented by the UT Government.
4. The UT government had also engaged in upgradation of assets of Cooperative Institutions and Departmental offices on a regular basis.
5. The Govt. of UT of J&K released the entire amount of recapitalization assistance aggregating to Rs.255.71 crore to the 03 DCCBs.

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

1. Udhampur is having 39 PACS, All PACS are associated with Jammu Central Cooperative Bank, and are operational. Ministry of Cooperation (MoC) has envisaged for computerization of all PACS in three phases, Under First phase all 39 PACS are selected for computerization and are under various stages of Go-Live. A total of 02 PACS have been selected for Pradhan Mantri Jan Aushadhi Kendra, 4PACS are running CSCs and Under "Sahkar Se Samruddhi Scheme".
2. Under the ambit of Min of Cooperation, JWC has been constituted and process of formation of PACS in uncovered and underserved areas have been initiated.

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

1. There is scope of formation of Fisheries cooperatives. As per mandate of MoC, and resolution passed by District Cooperative Development Committee where it has aimed for creation of a PACS / Fisheries/ Dairy Cooperatives in each Gram Panchayat.

2. There is potential for formation of Dairy Cooperative societies since the GI Tag has been given to Udhampur Kaladi, the doors have opened for more societies engaged in dairy and processing 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	Watershed Development	KJSWS	Channi Mansar Majalta	Financial and technical support for : A. Soil Water Conservation Activities B. Climate Proofing interventions C. Livelihood support for Woman and Landless Development D. Training and Capacity Building	NA	953	1.Changes in Cropping pattern 2.Reduction of Waste Land -  3. The water table has increased in the treated area of watershed which has led to the successful cultivation of water intensive crop like sugarcane in certain pockets of watershed area.  4. Under the Livelihood & women development revolving fund facility has been provided to the SHG promoted in the watershed area inculcating the basic SHG principle of regular savings and inter-lending  5. Reduction in seasonal migration.

2	Financial Inclusion	Centre for Financial Literacy	3 CFLs - Panchari, Majalta and Udhampur	<p>NABARD will reimburse capital expenditure (maximum of two times) for the project from FIF. The operational expenses would be provided for a period of three years from FIF.</p> <p>Reimbursement under FIF for CAPEX will be upto maximum of two times and for OPEX on quarterly basis based on claims submitted by bank to NABARD. The Bills, receipt etc, may be preserved by the sponsor bank for any future requirement.</p>	no		<p>Increase in bank resources</p> <p>Financial literacy in rural areas</p> <p>Financial inclusion</p>
3	Collectivisation	Farmers Producers Organisation	Latti Marothi	Grant assistance towards formation and promotion of Producer Organizations related to Walnut and other value-addition in agri and allied sector	NA	200	This NABARD initiative will enable 200 farmers to increase their income.
4	Collectivisation	Farmers Producers Organisation	Majalta and Khoon	Grant assistance towards formation and promotion of Producer Organizations related to Maize and other value-addition in agri and allied sector	NA	400	This NABARD initiative will enable 400 farmers to increase their income.

5	Tribal Development	Integrated Tribal Development Project	Katti and Latyar Panchari	The project has been sanctioned for 2 villages and 150 wadis. Plantation has been completed for 75 wadis which are spread over 2 villages Panchari block. Other than that 40 landless farmers were to be covered.		190	This NABARD initiative will enable 190 farm families to increase their income.
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## Success Stories

### Success Story 1: Channi Mansar watershed



Scheme	Watershed Development Fund
Project Implementing Agency	KJSWS-Kristu Jyoti Social Welfare Society
Duration of the project	5 years
Beneficiary	The farmers of Channi Mansar Panchayat
No. of beneficiaries	293
State	Jammu and Kashmir
District	Udhampur
Block	Majalta
Village	Channi mansar

#### 1.1 Support provided

#### 1.2 Pre-implementation status

- Surface runoff, leading to deterioration in soil quality.
- Decline in groundwater level.
- Reduction in productivity.
- Usage of area for agriculture limited due to low groundwater level.
- Drying up of natural sources of water and reduction in discharge of springs.

#### 1.3 Challenges faced

- Surface runoff, leading to deterioration in soil quality.

- Reduction in productivity.
- Usage of area for agriculture limited due to low groundwater level.
- Drying up of natural sources of water and reduction in discharge of springs.

#### **1.4 Impact**

**Changes in Cropping pattern** There has been an increase in Gross cropped area by 237 hectare, By introducing intercropping, multi cropping and Crop diversification in the field, the crops like Haldi, Ginger, Floriculture and Mushroom have been introduced in the watershed area.

**Increase in water table** The water table has increased in the treated area of watershed which has led to the successful cultivation of water intensive crop like sugarcane in certain pockets of watershed area.

**Reduction of Waste Land** - Through the land levelling 60-70 Ha of land has been treated and brought under cultivation.

The watershed program has introduced the concept of Integrated Farming System involving Poultry, Goat rearing and Fish Rearing which has yielded good returns for the families in the watershed areas.

Under the Livelihood & women development revolving fund facility has been provided to the SHG promoted in the watershed area inculcating the basic SHG principle of regular savings and inter-lending.

Empowerment of women by providing them training by master trainers on pickle making, Jute bags etc

## Success Story 2: Bridging Rural India



<b>Scheme</b>	<b>Rural Infrastructure Development Fund</b>
Project Implementing Agency	PWD
Duration of the project	3 years
Beneficiary	Residents of Dessen Village
No. of beneficiaries	15000
State	Jammu and Kashmir
District	Udhampur
Block	Khoon
Village	Dessen

### **1.1 Support provided**

NABARD sanctioned a an amount of Rs 3.20 cr for the construction of steel girder Motorable bridge of 50.0 mtr span over river Dessen Village Sehal near Shiv Temple, , Block, Khoon was sanctioned under RIDF XXIII.

### **1.2 Pre-implementation status**

The 5 villages were not having connectivity which covers a population of 15000 souls.

### **Challenges faced**

Previously people have faced flood situations in rainy seasons. Extra distance was to be covered  
Lack of emergency services.

### **Impact**

Around 15000 people from the 5 villages are immensely benefitted due to this bridge. Even though work of macadamization of approach road is yet to be completed, it is being used by the people.

Bridge has further reduced the distance of the villages to the main road upto 3 km.

## Appendix 1a

### Climate Action & Sustainability

#### 1. 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.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022. ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### 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

#### 2. Climate Change Scenario – At the State Level

##### 2.1. State Action Plan for Climate Change

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

##### 2.2. Any specific Climate Change initiative in the State by

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

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

a. **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.

a. **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.

a. **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

#### 2 Climate Change Scenario - At the District Level

##### 2.1 Prospects of Climate Action in the District

- a Udhampur District in the UT of Jammu and Kashmir represents an impoverished and climate change-vulnerable region. Under National Innovations in Climate Resilient Agriculture (NICRA) Udhampur District has been named as one of the Districts with high vulnerability to climate change. The district's exposure to erratic weather patterns including droughts excessive rainfall and landslides poses significant risks to agriculture water resources and local livelihoods. Udhampur's high dependency on rainfall water scarcity due to erratic precipitation patterns and reduced winter snowfall poses a major challenge. Certain adaptive strategies can be implemented for overcoming the climate change through adoption of techniques like rainwater harvesting creating community-based water harvesting structures including check dams and storage ponds to ensure irrigation and household water supply during dry seasons. Use of micro irrigation techniques may also be adopted. Livestock is an integral part of agriculture in the UT.
- b The population of livestock is quite high in Udhampur district of the UT. The fodder production and its availability is a pressing problem in the UT. Drought-resistant and high-nutrient fodder varieties can withstand changing climates improve land productivity and reduce resource use. Moreover introducing crop varieties adapted to drought and shorter growing seasons can help stabilize yields securing food supply under changing climatic conditions. Improving the forest cover in degraded areas can help to improve biodiversity and ecosystem health which in return shall act as natural barriers to landslides.

##### 2.2 Any specific Climate Change initiative in the District by

- a. Govt. of India is implementing many climate change action initiatives not only in the district but also in the whole country. Under NICRA climate-resilient crop varieties improved water management practices and soil conservation techniques to help farmers adapt to changing weather patterns and extreme events is being promoted. PMKSY is being implemented in the district which supports the construction of irrigation infrastructure rainwater harvesting systems and efficient irrigation practices (like drip and sprinkler irrigation) to ensure sustainable water supply for farming particularly crucial in drought-prone areas. The programmes like Integrated Watershed Management Programme (IWMP) Jal Jeevan Mission (JJM) Bharatmala Pariyojana and National Highways Development Project etc. are being implemented in the District. These initiatives reflect the Government of India's commitment to addressing climate change impacts in District Udhampur.
- b. The State Action Plan on Climate Change (SAPCC) for Jammu and Kashmir (J&K) is a strategic framework developed to address the challenges posed by climate change in the region. It aligns with India's National Action Plan on Climate Change (NAPCC) and aims to enhance the resilience of the state's ecosystems and communities. The SAPCC is majorly focussing on Promoting Sustainable Agriculture Water Resource Management Forest and Biodiversity Conservation Energy Efficiency and Renewable Energy and generating climate awareness among the people.

- c. NABARD is actively involved in implementing various projects aimed at watershed management and tribal development in District Udhampur UT of Jammu and Kashmir. These initiatives focus on sustainable development and improving the livelihoods of local communities. One WDF project is being implemented in the Kalakote block of the District and another TDF project is being implemented in the Planger block of the district. Both the projects are aimed at conserving natural resources in District Udhampur through implementation of water/soil conservation measures livelihood generation activities capacity building exposure visits and generating awareness among the people with respect to the climate change.

## Appendix 2

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

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. Udhampur Kalri from the District of Udhampur, UT of J&K has now received the GI Tag. This has been facilitated by Govt of UT of J&K and NABARD.  
Kaladi is ripened milk product which is a very dense and is usually sautd in its own fat. Generally, Kaladi is made from buffalos or cows milk, it can also be prepared using goats or sheep milk to fulfill the need and requirement. The chief microbiotas of Kaladi milk product are aerobic psychrotrophs, lactococci, thermophilic and mesophilic lactobacilli, mesophilic aerobes and Enterobacteriaceae. Kaladi exhibits health benefits due to its anti-oxidative property. Kaladi milk product containing probiotic strains like Lactobacilli and Bifidobacterium exhibit greater antioxidant activity.
4. Snow mountain garlic (SMG) is also known as Kashmiri garlic is herb which grows in high altitude and in low temperature conditions. It has shown beneficial effects in breathing discomforts like common cold, Asthma, flu also refines the blood circulation. It has a high potential for being accorded as GI Tag. The application for the same has already been submitted to the GI Registry.



**Annexure-1**

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	<b>I.Agriculture</b>																						
	<b>A. Farm Credit</b>																						
	<b>A.1 Crop Production, Maintenance, Marketing</b>																						
1	Fodder Oats/ Jai__	100	Acre	29752	Phy	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	3400
					BL	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	1011.5
2	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy	254	156	163	366	205	124	106	124	242	156	178	180	161	371	126	222	553	3680
					BL	72.44	44.49	46.5	104.4	58.47	35.4	30.2	35.4	69.02	44.5	50.77	51.34	45.9	105.81	33.94	63.31	157.7	1049.54
3	Maize/ Makka_Irrigated	100	Acre	46984	Phy	852	7904	1751	3211	1363	1336	1067	1359	3088	1131	566	2717	321	3280	568	736	10349	41599
					BL	400.3	3713.6	823	1509	640.39	628	501	639	1450.9	531	265.9	1277	151	1541.08	266.9	345.8	4862	19544.89
4	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	29320	Phy	49	150	54	124	200	200	200	200	150	200	50	200	100	200	20	200	700	2997
					BL	14.37	43.98	15.8	36.36	58.64	58.6	58.6	58.6	43.98	58.6	14.66	58.64	29.3	58.64	5.86	58.64	205.2	878.72
5	Other Vegetables__	100	Acre	61056	Phy	49	1000	100	100	100	100	50	100	150	50	200	200	100	200	200	100	300	3099
					BL	29.92	610.56	61.1	61.06	61.06	61.1	30.5	61.1	91.58	30.5	122.1	122.1	61.1	122.11	122.1	61.06	183.2	1892.15
6	Potato/ Aloo_Irrigated	100	Acre	77600	Phy	50	50	10	50	20	20	20	20	20	20	20	20	20	20	10	20	50	440
					BL	38.8	38.8	7.76	38.8	15.52	15.5	15.5	15.5	15.52	15.5	15.52	15.52	15.5	15.52	7.76	15.52	38.8	341.44
7	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	500	321	74	1853	371	865	326	25	1341	124	185	124	124	2272	124	573	2964	12166
					BL	242.4	155.62	35.9	898.3	179.86	419	158	12.1	650.12	60.1	89.69	60.12	60.1	1101.47	60.12	277.8	1437	5898.1
8	Wheat/ Gehu_Irrigated	100	Acre	46736	Phy	393	2727	220	2697	939	1000	1000		277	378	124	650	326	3000	100	100	5000	18931
					BL	183.67	1274.5	103	1260	438.85	467	467		129.46	177	57.95	303.8	152	1402.08	46.74	46.74	2337	8847.59
						1041.4	5941.1	1152	3968	1512.3	1745	1321	881	2510.1	977	676.1	1948	575	4406.21	602.9	928.4	9281	39463.93
	Post-harvest/HH Consumption (10%)					104.14	594.11	115	396.8	151.23	174	132	88.1	251.01	97.7	67.61	194.8	57.5	440.62	60.29	92.84	928.1	3946.39
	Repairs & maintenance of farm assets (20%)					208.28	1188.2	230	793.5	302.46	349	264	176	502.01	195	135.2	389.5	115	881.24	120.6	185.7	1856	7892.79
	Sub Total																						51303.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	<b>A.2 Water Resources</b>																						
1	Drip Irrigation--	90	ha	165000	Phy	2	10	2	4	1	4	2	1	5	1	1	2	1	5	1	4	5	51
					BL	2.97	14.85	2.97	5.94	1.49	5.94	2.97	1.49	7.43	1.49	1.49	2.97	1.49	7.43	1.49	5.94	7.43	75.78
2	Electric Pump Sets--5-10hp	90	No.	180000	Phy		5															10	15
					BL		8.1															16.2	24.3
3	Electric Pump Sets--upto 5hp	90	No.	100000	Phy	4	10	5	4	4	4	4	4	5	4	2	4	2	5	2	4	15	82
					BL	3.6	9	4.5	3.6	3.6	3.6	3.6	3.6	4.5	3.6	1.8	3.6	1.8	4.5	1.8	3.6	13.5	73.8
4	Lift Irrigation Schemes- Individual/ River Lift Points-	90	No.	415000	Phy	1	3	1	1	1	1	1	1	5	1	1	1	1	2	1	1	5	28

NABARI																							
	Individual/ River Lift Points-				BL	3.74	11.21	3.74	3.74	3.74	3.74	3.74	18.68	3.74	3.74	3.74	3.74	7.47	3.74	3.74	18.68	104.66	
5	Sprinkler Irrigation -Portable-	90	ha	100000	Phy	5	5	6	4	4	2	1	2	6	2	1	2		6	1	2	20	69
					BL	4.5	4.5	5.4	3.6	3.6	1.8	0.9	1.8	5.4	1.8	0.9	1.8		5.4	0.9	1.8	18	62.1
	Sub Total																					340.64	
Sr. No.	Activity	Bank Loan Fac	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
A.3 Farm Mechanisation																							
1	Other machinery--power weeder	80	No.	97000	Phy	12	150	30	18	15	12	9	12	50	15	9	18	12	50	12	30	150	604
					BL	9.31	116.4	23.3	13.97	11.64	9.31	6.98	9.31	38.8	11.6	6.98	13.97	9.31	38.8	9.31	23.28	116.4	468.69
2	Power Tiller--	80	No.	95000	Phy	20	125	20	15	10	13	5	8	15	6		15	5	25	10	20	150	462
					BL	15.2	95	15.2	11.4	7.6	9.88	3.8	6.08	11.4	4.56		11.4	3.8	19	7.6	15.2	114	351.12
3	Sprayer-Battery Operated Sprayer-Manual motor operated knap sack spray pump	80	No.	3000	Phy	2	80	5	5	3	2	2	2	40	4	1	5	1	40	2	5	50	249
					BL	0.05	1.92	0.12	0.12	0.07	0.05	0.05	0.05	0.96	0.1	0.02	0.12	0.02	0.96	0.05	0.12	1.2	5.98
4	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy		2															6	8
					BL		3.15															9.45	12.6
5	Tractor--35-40 hp	75	No.	700000	Phy	2	25	2	2	2	2	2	2	8	2	2	2	2	8	2	2	25	92
					BL	10.5	131.25	10.5	10.5	10.5	10.5	10.5	10.5	42	10.5	10.5	10.5	10.5	42	10.5	10.5	131.3	483
	Sub Total																						1321.39
Sr. No.	Activity	Bank Loan Fac	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
A.4 Plantation & Horticulture																							
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	6	5			2				7			6		5	2	6	12	51
					BL	29.7	24.75			9.9				34.65			29.7		24.75	9.9	29.7	59.4	252.45
2	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy	5	20	2	5	6	2			5	5	5	2		5	5	8	20	95
					BL	18	72	7.2	18	21.6	7.2			18	18	18	7.2		18	18	28.8	72	342
3	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy		8	8					10				2	1					29
					BL		44.27	44.3					55.3				11.07	5.53					160.48
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-	90	ha	398400	Phy	2				1	1	1	1	2	1				1			1	11
					BL	7.17				3.59	3.59	3.59	3.59	7.17	3.59				3.59			3.59	39.47
6	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-	90	ha	408000	Phy	1				1	2			3					2		4	2	15
					BL	3.67				3.67	7.34			11.02					7.34		14.69	7.34	55.07
4	New Orchard - Tropical/ Sub Tropical Fruits--Strawberry	90	ha	520000	Phy									1					1		2	1	5
					BL									4.68					4.68		9.36	4.68	23.4
7	Nursery -Fruit Crops-Mixed Fruit Crop	90	Ha	1500000	Phy	1	1	1		1				1			1	1	1		1	2	10
					BL	13.5	13.5	13.5		13.5				13.5				13.5	13.5		13.5	27	135
8	Sericulture-Reeling Unit-Rearing Unit with Kit	90	No.	270000	Phy	3	12		12	3	3			4		3		3	4	1	10	20	78
					BL	7.29	29.16		29.16	7.29	7.29			9.72		7.29		7.29	9.72	2.43	24.3	48.6	189.54
	Sub Total																						1197.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Kulwanta	Latti	Majalta	Tikri	District Total
<b>A.5 Working Capital - Bee Keeping</b>														
1	Apiculture_Others_	1	No.	6713	Phy	600	250	350	250	300	300	100	100	2250
					BL	40.28	16.78	23.5	16.78	20.14	20.1	6.71	6.71	151.04
	Sub Total													151.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Khoon	Latti	Majalta	Moungri	Narsoo	Panchari	Parli Dhar	Ramnagar	Tikri	Udhampur	District Total
<b>A.6 Forestry</b>																		
1	Plantation-Eucalyptus-	80	ha	75000	Phy	2	2	2	1	5		1	2	1	5	2	5	28
					BL	1.2	1.2	1.2	0.6	3		0.6	1.2	0.6	3	1.2	3	16.8
2	Plantation-Poplar-	80	ha	130000	Phy	1	2	2	1	5	1	1	1	1	5		5	25
					BL	1.04	2.08	2.08	1.04	5.2	1.04	1.04	1.04	1.04	5.2		5.2	26
	Sub Total																	42.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moungri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
<b>A.7 Animal Husbandry - Dairy</b>																							
1	Automatic Silage Bailer & Wrapping Mahine--	90	No.	2000000	Phy		1							1							1	1	4
					BL		18							18							18	18	72
2	Buffalo Farming--	90	1+1	395000	Phy	2	6	1	10	11	2	2	2	8	2	2	2	2	6	2	10	10	80
					BL	7.11	21.33	3.56	35.55	39.11	7.11	7.11	7.11	28.44	7.11	7.11	7.11	7.11	21.33	7.11	35.55	35.55	284.41
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	25	50	30	15	25	25	12	25	50	15	10	12	12	50	12	12	100	480
					BL	88.88	177.75	107	53.33	88.88	88.9	42.7	88.9	177.75	53.3	35.55	42.66	42.7	177.75	42.66	42.66	355.5	1706.43
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	5	10	1	1	2	2	1	1	10	1	1	4		5	1	4	20	69
					BL	79.88	159.75	16	15.98	31.95	32	16	16	159.75	16	15.98	63.9		79.88	15.98	63.9	319.5	1102.32
	Sub Total																						3165.16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
<b>A.8 Working Capital - AH - Dairy/Drought</b>																							
1	Indigenous Cattle Farming_Others_CB Jersey Cow-per year	100	Per Animal	63575	Phy	100	250	80	80	160	60	50	55	150	28	40	70	40	150	70	80	750	2213
					BL	63.58	158.94	50.9	50.86	101.72	38.2	31.8	35	95.36	17.8	25.43	44.5	25.4	95.36	44.5	50.86	476.8	1406.92
2	Indigenous Cattle Farming_Others_Desi-per year	100	Per Animal	42972	Phy	17	150	20	20	18	16	15	18	20	24	10	20	10	25	10	15	150	558
					BL	7.31	64.46	8.59	8.59	7.73	6.88	6.45	7.73	8.59	10.3	4.3	8.59	4.3	10.74	4.3	6.45	64.46	239.78
	Sub Total																						1646.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Ghordi	Jaganoo	Khoon	Majalta	Ramnagar	Tikri	Udhampur	District Total
<b>A.9 Animal Husbandry - Poultry</b>															
1	Breeder Unit-Broiler-	90	1000	899000	Phy	2	12		4	4	3	4	5	12	46
					BL	16.18	97.09		32.36	32.36	24.3	32.4	40.5	97.09	372.17
2	Breeder Unit-Layer-	90	1000	2575000	Phy			1	1	1	2	2	1	4	12
					BL			23.2	23.18	23.18	46.4	46.4	23.2	92.7	278.12
	Sub Total														650.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chenani	Ghordi	Majalta	Panchari	Ramnagar	Tikri	Udhampur	District Total
<b>A.10 Working Capital - AH - Poultry</b>													
1	Layer Farming_Others_Commercial Layer Birds (per unit of 1000 Birds)	100	1000	361632	Phy	10	2	4	1	5	2	15	39
					BL	36.16	7.23	14.5	3.62	18.08	7.23	54.2	141
	Sub Total												141

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
<b>A.11 Animal Husbandry - SGP</b>																							
	Sheep - Rearing Unit--	90	10+1	252000	Phy	25	40	34	15	14	13	16	18	23	15	17	14	13	23	7	19	40	346
					BL	56.7	90.72	77.1	34.02	31.75	29.5	36.3	40.8	52.16	34	38.56	31.75	29.5	52.16	15.88	43.09	90.72	784.71
1	Sheep - Rearing Unit--	90	25+1	472000	Phy	2	2	2	2	2	2	2	2	2	2	2	2		2			2	28



NABARD					BL	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5		8.5			8.5	126	
	Sheep - Rearing Unit--	90	50+2	827000	Ph	2	2	2	2	2	2	2	2	2	2	2		2			2	28	
					BL	14.89	14.89	14.9	14.89	14.89	14.9	14.9	14.9	14.89	14.9	14.89	14.89		14.89			14.89	208.46
	Sub Total																						1112.17
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	A.12 Working Capital - AH - Others/SR																						
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Ph	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1700
					BL	32.08	32.08	32.1	32.08	32.08	32.1	32.1	32.1	32.08	32.1	32.08	32.08	32.1	32.08	32.08	32.08	32.08	545.36
	Sub Total																						545.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	A.13 Fisheries																						
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Ph			1					1		1		1						4
					BL			45					45		45		45						180
2	Fish Culture -Village Pond/Tank-Carp hatchery - 10-15 million fry	90	Acre	5000000	Ph	1	1	2	1	1	1	1		5	5	5	6	1	1	5	5	5	46
					BL	45	45	90	45	45	45	45		225	225	225	270	45	45	225	225	225	2070
	Sub Total																						2250
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	A.14 Working Capital - Fisheries																						
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_	100	Per unit	67955	Ph	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	170
					BL	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	115.6
	Sub Total																						115.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	A.15 Farm Credit																						
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Ph	2	2	1	1	2	2	1	1	2	1	1	1	2	1	1	2	2	25
					BL	9	9	4.5	4.5	9	9	4.5	4.5	9	4.5	4.5	4.5	9	4.5	4.5	9	9	112.5

2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy						2	2	2	2	2	2	2	2	2	2	2	1	23
					BL						45	45	45	45	45	45	45	45	45	45	45	22.5	517.5
3	Integrated Farming--	90	Per Unit	3180000	Phy	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	25
					BL	28.62	28.62	28.62	28.62	28.62	28.62	28.6	28.6	28.62	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	715.5
4	Poly House-Tubular Structure-Small -- Vegetable	90	No.	2000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	612
5	Protected Structures-Shadenets	90	No.	35000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	10.71
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	30.6
	Sub Total					76.05	76.05	71.55	71.55	76.05	121.1	117	117	121.05	145.2	145.17	145.2	149.7	145.17	145.17	149.7	127.17	1998.81
	Total Farm Credit (sum of A.1 to A.15)																						65981.51

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Kulwanta	Latti	Majalta	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	<b>B. Agriculture</b>																			
	<b>B.1 Storage Facilities</b>																			
1	Cold Storage--1000 MT	80	No.	8800000	Phy		1					1				1		1	1	5
					BL		70.4					70.4				70.4		70.4	70.4	352
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	1		1			1	1		1	1	1		1		8
					BL	20		20			20	20		20	20	20		20		160
3	Godown-Renovation/ Expansion-	80	No.	3500000	Phy		1		1			1	1		1		1	1	1	8
					BL		28		28			28	28		28		28	28	28	224
4	Rural Haat-Pakka Shops-	80	No.	5000000	Phy	1	1			1		1						1	3	8
					BL	40	40			40		40						40	120	320
	Sub Total																			1056

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Mounagri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udhampur	District Total
	<b>B.2 Land Development</b>																						
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -	90	No.	65000	Phy	1	1	1	1		1	1	1	1		1	1	1		1	1		13
					BL	0.59	0.59	0.59	0.59		0.59	0.59	0.59	0.59		0.59	0.59	0.59		0.59	0.59		7.67
2	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	2	15	10	10	2	2			10	1	1	10	5	10	5	5	20	108
					BL	0.54	4.05	2.7	2.7	0.54	0.54			2.7	0.27	0.27	2.7	1.35	2.7	1.35	1.35	5.4	29.16
	Sub Total																						36.83

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>																						
1	Compost/ Vermi Compost-Vermi Compost-Commercial Vermicompost	90	No.	700000	Phy	4	11	2	6	4	3	2	3	2	2	1	1	1	2	1	2	9	56
	Sub Total				BL	25.2	69.3	12.6	37.8	25.2	18.9	12.6	18.9	12.6	12.6	6.3	6.3	6.3	12.6	6.3	12.6	56.7	352.8
	Total (B.1+B.2+B.3)																						1445.63
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	<b>C. Ancillary Activities</b>																						
	<b>C.1 Food &amp; Agro</b>																						
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	1	1			1	3	1		1	1					1	4	11	25
					BL	9	9			9	27	9		9	9					9	36	99	225
2	Dairy Processing Unit--Pasteurized Compost Making Unit	80	No.	1500000	Phy	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	3	3	23
					BL	12	36	12	12	12	12	12	12	12	12	12	12	12	12	12	36	36	276
3	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy		2				1			2	1						1	6	13
					BL		17.6				8.8			17.6	8.8						8.8	52.8	114.4
4	Food Grain Processing-Millet-Millet Mill	80	No.	540000	Phy						2			3							2	2	9
					BL						8.64			12.96							8.64	8.64	38.88
5	Fruit Processing -Pickle-	90	No.	500000	Phy	2	12	4	3	3	3	3	2	1	2	1	3	1	2	1	2	18	63
					BL	9	54	18	13.5	13.5	13.5	13.5	9	4.5	9	4.5	13.5	4.5	9	4.5	9	81	283.5
6	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	2	2	2		2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	18	18	18		18	18	18	18	18	18	18	18	18	18	18	18	18	270
7	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	1	2	1		1	1	1	1	1	1	1	1	1	1	1	1	3	19
					BL	9	18	9		9	9	9	9	9	9	9	9	9	9	9	9	27	171
8	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	1	2	4	3	1			2								1	1	15
					BL	2	4	8	6	2			4								2	2	30
9	Honey & Honey Products--Honey collection center	80	No.	250000	Phy	1	1		1	1				1	1	1	1						8
					BL	2	2		2	2				2	2	2	2						16
10	Meat & Poultry Processing--	90	No.	75000	Phy	1		1	1	1	1	1		1	1	1		1	1	1		3	15
					BL	0.68		0.68	0.68	0.68	0.68	0.68		0.68	0.68	0.68		0.68	0.68	0.68		2.03	10.19
11	Oil Extraction--	80	No.	150000	Phy		1		1	1		1	1		1		1	1			1	4	13
					BL		1.2		1.2	1.2		1.2	1.2		1.2		1.2	1.2			1.2	4.8	15.6
	Sub Total																						1450.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	C.2 Ancillary Activities -																						
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	34
					BL	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	306
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy	1				1	1	2	1		2	1	1	2	1		3		16
					BL	13.5				13.5	13.5	27	13.5		27	13.5	13.5	27	13.5		40.5		216
3	Loan to PACS/ FSS/ LAMPS for Onlending--	90	No.	1000000	Phy	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18
					BL	9	18	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	162
4	Loans to Agri. Start-ups -- Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	1E+07	Phy	1	1	1	1	1	1			1		1				1	1	1	11
					BL	90	90	90	90	90	90			90		90				90	90	90	990
	Sub Total																						1674
	Total (C.1+C2)																						3124.57
	Total (A+B+C)																						70551.71
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
	II. Micro, Small and Medium Enterprises																						
1	(MSME) Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	1.7E+07	Phy	200	200	200	200	200	200	200	200	350	200	200	200	200	200	200	200	350	3700
					BL	1600	1600	1600	1600	1600	1600	1600	1600	2800	1600	1600	1600	1600	1600	1600	1600	2800	29600
2	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	8500000	Phy	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	5100
					BL	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	20400
3	Manufacturing Sector - Working Capital-Micro- Others	80	No.	3.4E+07	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	510
					BL	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	8160
Total	Sub Total																						58160
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total																	
	III. Export Credit																						
	Total Export Credit																						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total

IV. Education																							
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Ph y	1	1	1	1	2	1	1	1	1	1	2	1	1	4	1	1	1	4
					BL			16						16							16	16	64
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Ph y	1	2	1	1	2	1	1	1	40	1	2	1	1	4	1	25	176	261
					BL	6	12	6	6	12	6	6	6	240	6	12	6	6	24	6	150	1056	1566
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	18	35
					BL	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	16	144	280
4	Education Loans-Education Loan upto ? 4.00 lakhs-	80	No.	400000	Ph y	3	6	1	1	4	1	1	1	20	1	5	1	1	11	1	45	123	226
					BL	9.6	19.2	3.2	3.2	12.8	3.2	3.2	3.2	64	3.2	16	3.2	3.2	35.2	3.2	144	393.6	723.2
Total Education																							
2633.2																							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
V. Housing																							
1	Loan for Affordable Housing Projects--	80	No.	100000	Ph y	80	80	80	80	80	80	80	80	110	80	110	90	90	130	90	190	250	1780
					BL	64	64	64	64	64	64	64	64	88	64	88	72	72	104	72	152	200	1424
2	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-	80	No.	1000000	Ph y	90	80	80	80	90	80	80	80	130	90	90	70	90	90	90	160	210	1680
					BL	720	640	640	640	720	640	640	640	1040	720	720	560	720	720	720	1280	1680	13440
3	Repair of Dwelling Units- Other Centre-	80	No.	500000	Ph y	40	40	40	40	90	70	90	40	130	90	70	40	90	90	90	150	220	1420
					BL	160	160	160	160	360	280	360	160	520	360	280	160	360	360	360	600	880	5680
Total Housing																							
20544																							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
VI. Social Infrastructure																							
1	Education-Schools- Secondary	75	No.	1500000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6
					BL		112.5					113		112.5	113	112.5					112.5		675
2	Healthcare-Diagnostic Lab-	75	No.	5000000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5	637.5
3	Healthcare-Nursing Home-	75	No.	1200000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6
					BL	90												90	90	90	90	90	540
4	Healthcare-Veterinary Clinic-	75	No.	1000000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	127.5
Total Social Infrastructure																							
1980																							

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
<b>VII. Renewable Energy</b>																							
1	Biomass Energy-Portable-	90	No.	1000000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	68
					BL	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	612
2	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	50	50	50	50	50	50	50	50	59	40	40	20	90	90	90	90	90	1009
					BL	144	144	144	144	144	144	144	144	169.92	115	115.2	57.6	259	259.2	259.2	259.2	259.2	2905.92
3	Solar Energy-Solar Pump Sets-	90	No.	30000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	68
					BL	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	18.36
4	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	68
					BL	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	15.3
5	Solar Energy-Stand Alone Solar Power Plants-Small -- on barren/fallow land	90	No.	550000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	68
					BL	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	336.6
6	Solar Energy-Street Lighting System- 30 watt load 4 hrs	90	No.	20000	Phy	7	8	5	3	9	12	4	9	8	7	4	8	9	5	15	17	25	155
					BL	1.26	1.44	0.9	0.54	1.62	2.16	0.72	1.62	1.44	1.26	0.72	1.44	1.62	0.9	2.7	3.06	4.5	27.9
Total Renewable Energy																							3916.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chanunta Dalsar	Chenani	Dudu	Ghordi	Jaganoo	Khoon	Kulwanta	Latti	Majalta	Moun gri	Narsoo	Panchari	Parli Dhar	Ramnagar	Sewna	Tikri	Udham pur	District Total
<b>VIII. Others</b>																							
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
					BL	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	127.5
2	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	510
					BL	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	510
3	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	25	345
					BL	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	50	690
4	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	425
					BL	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	850
Total Others																							2177.5
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																							<b>160025.49</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	31980.58	19664.59	35438.99	18468.46	37486.16	13721.87	35885.74
RCBs	1403.92	1.50	2599.73	40.68	2599.73	1.20	2599.73
SCARDB	1598.99	0.00	1758.88	38.69	1758.88	59.98	1758.88
RRBs	1251.34	1102.17	1376.47	1156.47	1376.47	1692.86	1376.47
Others	959.48	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	37194.31	20768.26	41174.07	19704.30	43221.24	15475.91	41620.82

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11462.19	1800.36	18201.39	2936.10	19012.03	3240.14	18030.34
RCBs	502.74	5.30	930.95	0.00	930.95	21.55	930.95
SCARDB	572.59	36.69	629.84	0.00	629.84	0.00	629.84
RRBs	448.10	0.00	492.87	407.95	492.87	6.53	492.87
Others	343.58	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	13329.20	1842.35	20255.05	3344.05	21065.69	3268.22	20084.00

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	43442.77	21464.95	53640.38	21404.56	56498.19	16962.01	53916.08
RCBs	1906.66	6.80	3530.68	40.68	3530.68	22.75	3530.68
SCARDB	2171.58	36.69	2388.72	38.69	2388.72	59.98	2388.72
RRBs	1699.44	1102.17	1869.34	1564.42	1869.34	1699.39	1869.34
Others	1303.06	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	50523.51	22610.61	61429.12	23048.35	64286.93	18744.13	61704.82

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32573.58	20136.41	35830.55	22558.49	35830.55	51564.06	36341.62
RCBs	281.73	0.00	701.23	76.00	701.23	234.68	701.23
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	398.90	1124.35	438.78	806.20	438.78	1904.54	438.78
Others	355.78	225.05	0.00	0.00	0.00	44.00	0.00
Sub total (A)	33609.99	21485.81	36970.56	23440.69	36970.56	53747.28	37481.63

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	41120.36	11562.41	45232.07	7771.98	45232.07	9369.97	45925.04
RCBs	591.04	133.18	2032.40	356.23	2032.40	460.48	2337.01
SCARDB	0.00	0.00	0.00	11.60	0.00	0.00	0.00
RRBs	3615.19	133.50	3976.69	152.50	3976.69	196.00	3976.69
Others	1256.62	462.88	0.00	0.00	0.00	128.00	0.00
Sub total (A)	46583.21	12291.97	51241.16	8292.31	51241.16	10154.45	52238.74

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	117136.71	53163.77	134703.00	51735.03	137560.81	77896.04	136182.74
RCBs	2779.43	139.98	6264.31	472.91	6264.31	717.91	6568.92
SCARDB	2171.58	36.69	2388.72	50.29	2388.72	59.98	2388.72
RRBs	5713.53	2360.02	6284.81	2523.12	6284.81	3799.93	6284.81
Others	2915.46	687.93	0.00	0.00	0.00	172.00	0.00
Sub total (A)	130716.71	56388.39	149640.84	54781.35	152498.65	82645.86	151425.19

**Annexure 3**

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	19664.59	1.50	0.00	1102.17	0.00	20768.26	18468.46	40.68	38.69	1156.47	0.00	19704.30

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	13721.87	1.20	59.98	1692.86	0.00	15475.91	35885.74	2599.73	1758.88	1376.47	0.00	41620.82

**Table 2: Term Loan**

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

F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	1800.36	5.30	36.69	0.00	0.00	1842.35	2936.10	0.00	0.00	407.95	0.00	3344.05
Grand Total (I +II)	21464.95	6.80	36.69	1102.17	0.00	22610.61	21404.56	40.68	38.69	1564.42	0.00	23048.35

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

OTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	3240.14	21.55	0.00	6.53	0.00	3268.22	18030.34	930.95	629.84	492.87	0.00	20084.00
Grand Total (I +II)	16962.01	22.75	59.98	1699.39	0.00	18744.13	53916.08	3530.68	2388.72	1869.34	0.00	61704.82

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

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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Silage Bailer & Wrapping Mahine			No.	2000000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bee Keeping	Indian Bee Colony		ha	550000
6	Biomass Energy	Portable		No.	1000000
7	Breeder Unit	Broiler		1000	899000
8	Breeder Unit	Layer		1000	2575000
9	Buffalo Farming			1+1	395000
10	Cold Storage			No.	8800000
11	Cold Storage	Refrigerated Van		No.	2500000
12	Compost/ Vermi Compost	Vermi Compost		No.	700000
13	Crossbred Cattle Farming			1+1	395000
14	Crossbred Cattle Farming			5+5	1775000
15	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
16	Dairy Processing Unit			No.	1500000
17	Differential Rate of Interest Scheme			No.	15000
18	Drip Irrigation			ha	165000
19	Education	Schools		No.	15000000

20	Education Loans	Education Loan above Rs.10.00 lakhs for Abroad		No.	2000000
21	Education Loans	Education Loan above Rs 4.00 lakhs and upto Rs. 7.50 lakhs		No.	750000
22	Education Loans	Education Loan above Rs.7.50 lakhs and upto Rs.10.00 lakhs		No.	1000000
23	Education Loans	Education Loan upto Rs. 4.00 lakhs		No.	400000
24	Electric Pump Sets			No.	100000
25	Electric Pump Sets		5	No.	180000
26	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	65000
27	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
28	Fish Culture	Trout	Trout hatchery	Acre	5000000
29	Fish Culture	Village Pond/Tank	Carp hatchery	Acre	5000000
30	Food Grain Processing	Flour Mill		No.	1100000
31	Food Grain Processing	Millets		No.	540000
32	Fruit Processing	Pickle		No.	500000
33	Fruit Processing	Pulp Making		No.	1000000
34	Fruit Processing	Sorting, grading & Packing		No.	1000000
35	Godown	Renovation/ Expansion		No.	3500000
36	Healthcare	Diagnostic Lab		No.	5000000
37	Healthcare	Nursing Home		No.	12000000
38	Healthcare	Veterinary Clinic		No.	1000000

39	Honey & Honey Products			No.	250000
40	Integrated Farming			Per Unit	3180000
41	Lift Irrigation Schemes	Individual/ River Lift Points		No.	415000
42	Loan for Affordable Housing Projects			No.	100000
43	Loan to PACS/ FSS/ LAMPS for Onlending			No.	1000000
44	Loans to Agri. Start	ups		No.	10000000
45	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
46	Manufacturing Sector	Term Loan	Micro	No.	1000000
47	Manufacturing Sector	Working Capital	Micro	No.	2000000
48	Manufacturing Sector	Working Capital	Micro	No.	500000
49	Meat & Poultry Processing			No.	75000
50	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
51	New Orchard	Temperate Fruits	Apple	ha	614900
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	520000
53	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	398400
54	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	408000
55	Nursery	Fruit Crops		Ha	1500000
56	Oil Extraction			No.	150000
57	Other machinery			No.	97000
58	Plantation	Eucalyptus		ha	75000
59	Plantation	Poplar		ha	130000

60	Poly House	Tubular Structure	Small	No.	2000000
61	Power Tiller			No.	95000
62	Protected Structures	Shadenets		No.	35000
63	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
64	Repair of Dwelling Units	Other Centre		No.	500000
65	Rural Haat	Pakka Shops		No.	5000000
66	Sericulture	Reeling Unit		No.	270000
67	Sheep	Rearing Unit		10+1	252000
68	Sheep	Rearing Unit		25+1	472000
69	Sheep	Rearing Unit		50+2	827000
70	SHGs/ JLGs	Others		No.	200000
71	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
72	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
73	Solar Energy	Solar Pump Sets		No.	30000
74	Solar Energy	Solar Water Heater System		No.	25000
75	Solar Energy	Stand Alone Solar Power Plants	Small	No.	550000
76	Solar Energy	Street Lighting System		No.	20000
77	Sprayer	Battery Operated Sprayer		No.	3000
78	Sprinkler Irrigation	Portable		ha	100000
79	Thresher	Multicrop Power Threshers		No.	210000
81	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	Others_		6713
2	Fodder Oats/ Jai			29752
3	Indian Mustard/Bharatiya Sarso	Irrigated		28520
4	Indigenous Cattle Farming	Others_Desiper year		42972
5	Indigenous Cattle Farming	Others_CB Jersey Cow_per year		63575
6	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
7	Maize/ Makka	Irrigated		46984
8	Mungbean/ Mung/ Moong/ Green Gram	Irrigated		29320
9	Other Vegetables			61056
10	Potato/ Aloo	Irrigated		77600
11	Rice/ Chaval/ Dhan	Irrigated		48480
12	Wheat/ Gehu	Irrigated		46736

## Abbreviations

<b>Abbreviation</b>	<b>Expansion</b>
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund AMIS
	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
CBS	Core Banking Solution
CDF	Co-operative Development Fund
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ICAR	Indian Council for Agriculture Research
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture

MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
NABARD	National Bank for Agriculture and Rural Development NBFC
	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
SHG	Self Help Group
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group



**Name and address of DDM**

Name	Dr Sidharth Shanker Gautam
Designation	DDM, NABARD
Address 1	Hno 112
Address 2	Udhampur
Post Office	Udhampur HO
District	UDHAMPUR
State	Jammu and Kashmir
Pincode	182101
Telephone No.	0199270733
Mobile No.	7889598330
Email ID	udhampur@nabard.org



## NABARD SUBSIDIARIES

### NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

#### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

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**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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
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://www.nabardonline.org)