



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



श्रीनगर जिला  
Srinagar 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: Srinagar

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 stakeholders, 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:**

Purnima Kakru

District Development Manager  
NABARD, Srinagar

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.'

## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		5
	<b>Part A</b>		9
4	District Map		10
5	Broad Sector wise PLP projection for the year 2025-26		11
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		12
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		12
8	District profile		13
9	Banking Profile		37
	<b>Part B</b>		43
10	Chapter 1	Important Policies and Developments	44
11	Chapter 2	Credit Potential for Agriculture	58
12	2.1	Farm Credit	58
13	2.1.1	Crop Production, Maintenance & Marketing	58
14	2.1.2	Water Resources	58
15	2.1.3	Farm Mechanization	59
16	2.1.4	Plantation & Horticulture, including Sericulture	59
17	2.1.5	Forestry & Waste Land Development	60
18	2.1.6	Animal Husbandry – Dairy	61
19	2.1.7	Animal Husbandry – Poultry	61
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	62
21	2.1.9	Fisheries	62
22	2.1.10	Farm Credit – Others	63
23	2.1.11	Sustainable Agricultural Practices	63
24	2.2	Agriculture Infrastructure	64
25	2.2.1	Construction of Storage and Marketing Infrastructure	64
26	2.2.2	Land Development, Soil Conservation and Watershed Development	64
27	2.2.3	Agri. Infrastructure – Others	65
28	2.3	Agriculture – Ancillary Activities	65
29	2.3.1	Food & Agro Processing	65

30	2.3.2	Agri Ancillary Activities – Others	66
31	Chapter 3	Credit potential for MSMEs	67
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	68
33	Chapter 5	Credit Potential for Infrastructure	70
34	5.1	Infrastructure – Public Investments	70
35	5.2	Social Infrastructure involving Bank Credit	70
36	5.3	Renewable Energy	71
37	Chapter 6	Informal Credit Delivery System	73
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	74
39	Chapter 8	Status and prospects of Cooperatives	88
40	Chapter 9	NABARD's Projects and Interventions in the District	91
41	Success Stories		92
42	Appendix 1a	Climate Action - Scenario at Global & National Level	96
43	Appendix 1b	Climate Change Scenario – At the State Level	99
44	Appendix 1c	Climate Change Scenario - At the District Level	101
45	Appendix 2	Potential for Geographical Indication (GI) in the district	104
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	105
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	115
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	118
49	Annexure 4	Unit costs for major activities fixed by NABARD	122
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	128
51	Abbreviations		129
52	Name and address of DDM		132

## 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	Srinagar is located in the center of the Kashmir Valley surrounded by four other districts, in the South by Pulwama, North East by Anantnag, West by Ganderbal and South West by Budgam
2	Type of soil	The soil of the district has low to medium nutritive status in respect of nitrogen and phosphorus but is poor in potash. The types of soil available in the district are clay and sandy loom
3	Primary occupation	The primary occupation of Srinagar district is Tourism, Handicrafts, Agriculture and Horticulture and Trade and commerce.
4	Land holding structure	The landholding is a combination of small agricultural landholding and urban property. Main are Small agricultural holdings, urbanization and residential land, horticulture land, Government and public land and common land

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Against the ACP target of Rs. 558400 lakhs banks have achieved 547984 lakhs registering 98% achievement.
2	CD Ratio	The CD ratio was 71% during the FY 2023-24.
3	Investment credit in agriculture	The GLC flow under agriculture was Rs. 52855.00 lakh against ACP target of Rs. 97372.00 lakhs registering an achievement of 54%.



4	Credit flow to MSMEs	The credit flow to the MSME sector was Rs. 390507.00 lakh with an achievement of 126%.
5	Other significant credit flow, if any	The credit flow to the housing, education and others was Rs. 7919 lakhs, Rs. 1548 lakhs and Rs. 94998 lakhs respectively.

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

1	Projection for the year.	The PLP Projection for the FY 2025-26 are estimated at Rs. 466140.96 lakh under priority sector.
2	Projection for agriculture and its components.	The PLP Projection for the Agriculture Sector are estimated at Rs. 44892.16 lakh for FY 2025-26.
3	Projection for MSMEs	The PLP Projection for the FY 2025-26 are estimated at Rs. 390700.80 lakh under MSME sector.
4	Projection for other purposes	The PLP Projection for the FY 2025-26 are estimated at Rs. 900 lakhs, Rs. 3984 lakh, Rs. 18320 lakhs, Rs. 3285 lakhs, Rs. 459 lakhs, Rs. 3600 lakhs for Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and other respectively.

#### 5. Developmental Initiatives

1. Government has initiated many developmental schemes for improvement of the rural economy.
2. NABARD has also initiated steps to promote agriculture and allied sectors such as formation and promotion of FPOs support.
3. Support for financial inclusion and Area development schemes.
4. Upgrading roads, bridges drainage system and water supply networks.
5. Improving public transportation system and introducing eco-friendly options like electric buses.
6. Introducing digital platforms for public services such as e-governance, smart city lighting and surveillance for enhanced security.
7. Restoration of heritage sites.

8. Development of tourist facilities including hotels, restaurants and upgraded roads to tourist destination.
9. The government has focused on affordable housing projects to meet the growing population needs.
10. Expansion of telemedicine services, especially in rural and remote areas.

## **6. Thrust Areas**

1. Srinagar is known for its natural beauty, Mughal Gardens, houseboats on Dal Lake and historical sites, Tourism is major thrust area, with efforts to promote eco-tourism adventure tourism and cultural tourism.
2. There is a focus on improving tourism infrastructure, such as hotels, transportation and amenities to attract both domestic and international tourists.
3. Srinagar is famous for its traditional crafts like Pashmina shawls, carpets, papier machine and woodwork. Supporting artisans through skill development, market access and protecting GI tagged products is a key focus area.
4. Surrounding areas are known for apple orchards, saffron cultivation and walnut production. The govt focuses on improving horticulture productivity.
5. Srinagar is part of Indian govt smart city mission which aims to develop modern urban infrastructure, improve public services and enhance the overall livability of the city.
6. Focus on building affordable housing and expanding the city's road and public transport networks to manage urbanization.
7. Protection of forest areas and increasing green cover are also important to balance urban growth with environmental sustainability.
8. Upgrading school and higher education infrastructure is a focus area to ensure access to quality education to all. This also includes digital literacy programs and technical education to improve employability.
9. Srinagar is prone to floods, particularly from the river Jhelum. Developing flood control measures, improving drainage systems and creating an early warning system are high priority areas.
10. Thrust areas are designed to create sustainable growth in the district ensuring that traditional industries like tourism and handicrafts thrive while modernizing urban and rural infrastructure and promoting economic diversification.

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

1. Rapid urbanization had led to unplanned growth traffic congestion, inadequate public services and environmental degradation.
2. Many roads are narrow and poorly maintained, leading to traffic congestion and difficulty in transportation.
3. Limited infrastructure for clean drinking water, proper sewage disposal, and waste management affects public health and the environment.
4. Strengthen initiatives for cleaning and restoring Dal Lake by enforcing anti encroachment laws, improving sewage treatment and desilting the lake.
5. The district is prone to flooding particularly from the Jhelum River, due to poor flood management and inadequate drainage system.
6. Urban expansion and illegal logging have reduced green cover, leading to soil erosion and biodiversity.
7. Modernize the handicrafts sector by adopting e-commerce, creating quality certification mechanisms and protecting Geographical Indication (GI) tags.
8. Provide farmers with better access to modern equipment, high yield seeds, drip irrigation and training on best agricultural practices.
9. The district has been affected by political unrest and security issues which disrupt daily life, economic activities and tourism.

## **8. Way Forward**

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

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

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



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

## 5. Agency wise Use

### Utility

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

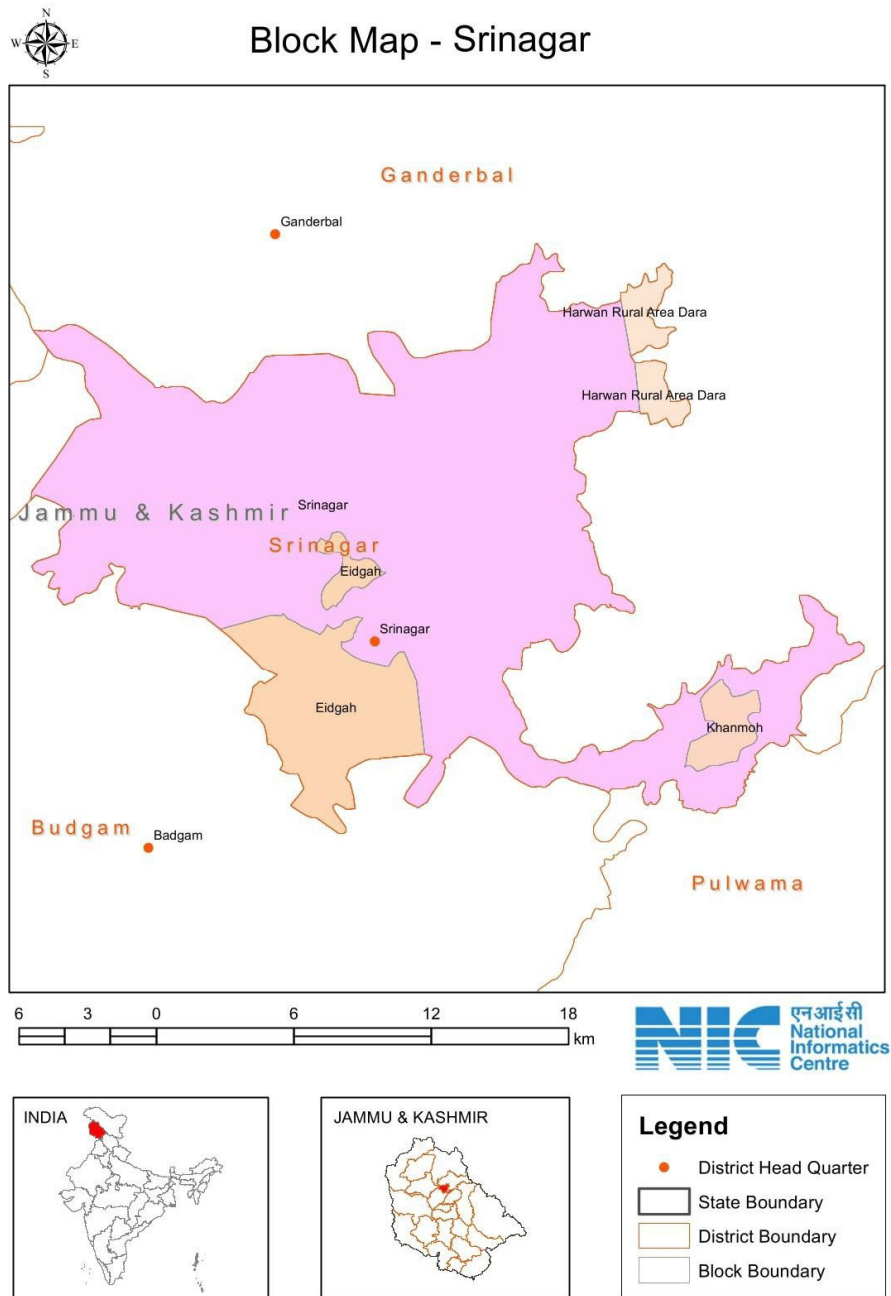
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required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

## 6. Limitations and constraints

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

# Part A

## District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	40599.22
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>33135.94</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>7463.28</b>
B	Agriculture Infrastructure	2439.66
C	Ancillary activities	1853.28
I	Credit Potential for Agriculture (A+B+C)	44892.16
II	Micro, Small and Medium Enterprises	390700.80
III	Export Credit	900.00
IV	Education	3984.00
V	Housing	18320.00
VI	Social Infrastructure	3285.00
VII	Renewable energy	459.00
VIII	Others	3600.00
	Total Priority Sector	466140.96



## 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	31952.14
2	Water Resources	762.78
3	Farm Mechanisation	338.10
4	Plantation & Horticulture with Sericulture	2903.82
5	Forestry & Waste Land Development	62.40
6	Animal Husbandry - Dairy	1429.26
7	Animal Husbandry - Poultry	765.24
8	Animal Husbandry - Sheep, Goat, Piggery	649.62
9	Fisheries	977.52
10	Farm Credit- Others	758.34
	<b>Sub total</b>	<b>40599.22</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1550.28
2	Land development, Soil conservation, Wasteland development	846.18
3	Agriculture Infrastructure - Others	43.20
	<b>Sub total</b>	<b>2439.66</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	1070.28
2	Ancillary activities - Others	783.00
	<b>Sub Total</b>	<b>1853.28</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>390700.80</b>
<b>III</b>	<b>Export Credit</b>	<b>900.00</b>
<b>IV</b>	<b>Education</b>	<b>3984.00</b>
<b>V</b>	<b>Housing</b>	<b>18320.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>3285.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>459.00</b>
<b>VIII</b>	<b>Others</b>	<b>3600.00</b>
	<b>Total Priority Sector</b>	<b>466140.96</b>

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Jammu & Kashmir Bank Ltd

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1979.00
2	No. of Sub Divisions	2
3	No. of Blocks	6
4	No. of revenue villages	136
5	No. of Gram Panchayats	21

#### 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	Medium
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	Srinagar
3	Agro-climatic Zone 1	Temperate climate with lower to higher hills, alpine zone and snow bound areas
4	Climate	Warm sub humid to cool humid
5	Soil Type	Silty clay loam

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	11703
2	Forest Land	700
3	Area not available for cultivation	1328
4	Barren and Unculturable land	503
5	Permanent Pasture and Grazing Land	687
6	Land under Miscellaneous Tree Crops	712
7	Cultivable Wasteland	2242
8	Current Fallow	545
9	Other Fallow	221

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

Sr. No.	Stage	Nos.
1	Safe	6
2	Over Exploited	NA
3	Total	6

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	35029	95.97	8034	85.58
2	>1 to <=2 ha	1000	2.74	1336	14.23
3	>2 to <=4 ha	470	1.29	18	0.19
4	Total	36499	100	9388	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	12.00
2	Agricultural Laborers	10.00
3	Workers engaged in Household Industries	20.00
4	Other workers	365.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1236.83	651.12	585.71	17.31	1219.52

2	Scheduled Caste	68.00	31.00	37.00	5.00	2.00
3	Scheduled Tribe	9.00	5.00	4.00	8.00	1.00
4	Literate	71.21	78.01	63.47	NA	NA

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

Sr. No.	Particulars	Nos.
1	Total Households	191.00
2	Rural Households	1731.00
3	BPL Households	213.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	155.00
2	Having electricity supply	191.00

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

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

**Sources**

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	District Statistical Handbook

2. Soil & Climate	District Statistical Handbook
3. Land Utilisation [Ha]	District Statistical Handbook
4. Ground Water Scenario (No. of blocks)	District Statistical Handbook
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	District Statistical Handbook
8. Households [In '000]	District Statistical Handbook
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook



**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1182
2	Primary Health Centres	33
3	Primary Health Sub-Centres	68
4	Dispensaries	25
5	Hospitals	239
6	Hospital Beds	1900

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	156
2	Registered FPOs	2
3	Agro Service Centres	8
4	Soil Testing Centres	2
5	Approved nurseries	4
6	Agriculture Pumpsets	90
7	Pump sets Energised	60
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	7319.00
2	Irrigation Potential Created	5819.00
3	Net Irrigated Area (Total area irrigated at least once)	4398.00
4	Area irrigated by Canals/ Channels	3764.00
5	Area irrigated by Wells	109.00
6	Area irrigated by Tanks	1190.00
7	Area irrigated by Other Sources	756.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	5819.00

#### 14. Infrastructure for Storage Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1966
2	Railway Line [km]	119
3	Public Transport Vehicle [Nos]	24609
4	Goods Transport Vehicles [Nos.]	1223

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	37395	NA	NA
2	Cattle - Indigenous	NA	NA	NA
3	Buffaloes	131	NA	NA
4	Sheep - Cross bred	35925	NA	NA
5	Sheep - Indigenous	NA	NA	NA
6	Goat	2146	NA	NA
7	Poultry - Improved	39094	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	4
2	Veterinary Dispensaries	9
3	Disease Diagnostic Centres	21
4	Artificial Insemination Centers	2
5	Animal Breeding Farms	49
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	15
9	Milk Collection Centres	5
10	Fishermen Societies	NA
11	Animal Husbandry Training Centres	3
12	Animal Markets	NA
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	2683.00	MT	5.95	gm/day
2	Egg	40.00	Lakh Nos.	3.24	nos/p. a.
3	Milk	100410.00	MT	222.5	gm/day
4	Meat	4482.00	MT	9.93	gm/day
5	Wool	NA	MT		

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Handbook
12. Infrastructure & Support Services for Agriculture [Nos.]	District Statistical Handbook
13. Irrigation Coverage ['000 Ha]	District Statistical Handbook
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Animal Population as per Census [Nos.]	District Statistical Handbook
16 Infrastructure for Development of Allied Activities [Nos.]	Ministry of Cooperative and District Statistical Handbook
17 Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook

## 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 (%)	11.74	11.74	11.74
2	Land Holdings - MF (%)	70.58	70.58	70.58
3	Rainfall -Normal (mm)	900	900	900
4	Rainfall - Actual (mm)	613	767	718

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	39977.00	42542.00	52855.00

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

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	4099.	4790.74	1168.76	4099	96.80	23.62	4099.	96.80	23.62
2	Maize	117	91.53	782.31	117	91.53	782.31	117	91.53	782.31
3	Pulses	318	78.32	246.29	319	1.61.	0.00	319	1.61.	0.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.09	0.09	0.09
2	Net sown area (lakh ha)	0.07	0.07	0.07
3	Cropping intensity (%)	133.00	133.00	133.00

**Table 5: Trend in Procurement/ Marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1
2	Volume of marketing through RMCs/eNAM platforms (MT)	5000	5000	5000

**Table 6: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	12088	14220	13259
2	GLC through KCC (Rs. lakh)	3109.23	3109.23	3109.23

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	57408	63585	63585
2	State Government sponsored schemes Coverage (No.)	12	12	12

**Table 8: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	12	12	13
2	Soil Health Cards Issued (No.)	7318	7318	7341

**Table 9: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	0	0	0
2	Crop Loss Compensation, if any (Rs. lakh)	0.00	0.00	0.00

**Table 10: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	27.4	32.0	37.0

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Census 2011 District Statistical Handbook
Table 2: GLC under Agriculture	Lead Bank Srinagar
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook
Table 5: Input Use Pattern	District Statistical Handbook
Table 6: Trend in procurement/ marketing	District Statistical Handbook
Table 7: KCC Coverage	District Statistical Handbook
Table 8: PM Kisan & Other DBTs	Digest of Statistics
Table 9: Soil testing facilities	District Statistical Handbook
Table 10: Crop Insurance	District Statistical Handbook
Table 11: Seed Replacement Ratio %	District Statistical Handbook

### Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
		NA	NA	NA

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	15016	15016	15016
2	Net Irrigated Area ('000 ha)	4116	4116	4116
3	Gross Irrigated Area ('000 ha)	6785	6785	6785

Table Name	Source(s) and reference year of data
Table 1: GLC	KVK Srinagar
Table 2: Irrigated Area & Potential	KVK Srinagar
Table 3: Block level water exploitation status	KVK Srinagar

### Farm Mechanisation

**Table 1: GLC**

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

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	214	215	216
2	Power Tillers	1261	1269	1277

### SOURCES

Table Name	Source(s) and reference year of data
Table 2: Mechanisation in District	Digest of statistics
Table 3: Service Centers	Digest of statistics

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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



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

<b>Sr. No.</b>	<b>State</b>	<b>District</b>	<b>Block Name</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Jammu And Kashmir	Srinagar	Eidgah	Safe	Safe	Safe
2	Jammu And Kashmir	Srinagar	Harwan Rural Area Dara	Safe	Safe	Safe
3	Jammu And Kashmir	Srinagar	Hazratbal Batapora	Safe	Safe	Safe
4	Jammu And Kashmir	Srinagar	Khanmoh	Safe	Safe	Safe
5	Jammu And Kashmir	Srinagar	Qamarwari	Safe	Safe	Safe
6	Jammu And Kashmir	Srinagar	Srinagar	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	Apple	Apple	Apple
2	Area Cultivated (ha)	1755.92	1769.42	1773.73

**Table 4: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	3178	3178	3178

**Table 5: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Silk	Silk	Silk
2	Weavers' population (No.)	10000	10000	10000
3	Reeling Units (No.)	01	01	01

**Sources**

Table Name	Source(s) and reference year of data
Table 3: Crop Identified	District Statistical Handbook
Table 4: Sericulture	Department of Sericulture
Table 5: Weavers Clusters	Department of Sericulture

**Forestry & Waste Land Development****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1		NA	NA	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)	70	70	70

**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	1.6	19.01	1.6	21.46	1.60	20.55
2	Pear	0.30	3.081	0.030	3.088	0.031	3.130
3	Apricot	0.031	0.367	0.035	0.367	0.035	0.371
4	Peach	0.084	0.718	0.086	0.718	0.086	0.724

**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)	NA	NA	NA
2	KCC for working capital (₹ lakh)	332.72	329.67	320.11
3	KCC for working capital (No.)	523	256	388
4	Finance under group mode (₹ lakh)	Not Available	Not Available	Not Available

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	3	3	3

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Processing Infrastructure	Department of Animal Husbandry Srinagar

**Animal Husbandry Poultry**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	KCC for working capital (₹ lakh)	27.56	9.16	5.54
3	KCC for working capital (No.)	13	5	1
4	Finance under group mode (₹ lakh)	Not Available	Not Available	Not Available

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	390967	390967	390967
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	50	61	199
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Mixed	Mixed	Mixed

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Poultry	Department of Animal Husbandry Srinagar

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Finance under group mode (₹ lakh)	NA	NA	NA

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Kashmir Merino Corriedale
2	Popular goat breed(s)	Beetal kangana non discript
3	Popular pig breed(s)	

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Popular Breed(s)	Director Sheep Husbandry Srinagar

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	KCC for working capital (No.)			13
3	KCC for working capital (₹ lakh)			13.28

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	22	31	18

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	13 farmers have availed KCC and Rs. 13.28 lakh has been sanctioned/disbursed
Table 2: Inland Fisheries Facilities	71 tanks/ponds/raceways have been constructed

## Land Development, Soil Conservation & Watershed Development

**Table 1: NABARD's interventions**

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

### Sources

Table Name	Source(s) and reference year of data
Table 3: NABARD's Interventions	No watershed and Wadi projects in Srinagar

## 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		NA	NA	NA

#### Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	2984.00	2984.00	2084.00

#### Table 3: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Parks (No.)	3	3	3
2	Ripening chambers	3	3	3
3	Agri Start-Ups (No.)	11	11	11
4	Cashew Processing Capacity ('000 MT)	11	11	11

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Fertilizer Consumption	Cooperative Department
Table 3: Facilities Available	District statistical Handbook

#### Agri Ancillary Activities - Food & Agro Processing & Others

##### Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	31365.00
2	MUDRA Loans (Rs. lakh)	52456.00	59138.00	70635.00



**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	387	424	527

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Procurement	Department of Food Supplies

**MSME**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	NA	390507.00
2	Loans under Stand-Up India Scheme (Rs. lakh)	NA	NA	89.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	6	6	6

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	18	18	18
2	Handicrafts Clusters (No.)	5	5	5

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: MSME units – Cumulative	LDM
Table 3: Traditional activities	Department of Handloom & Handicrafts

**Export/ Education/ Housing****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC under Education (Rs. lakh)	132.00	145.00	165.00
2	GLC under Housing (Rs. lakh)	475.00	475.00	562.50

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	22	27	30
2	Amount of Subsidy released	3376	3376	3379

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Progress under PMAY	Lead bank and District Statistical Handbook

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	491.00	487.00	496.00

### Sources

Table Name	Source(s) and reference year of data
SHG Bank Linkage	JAMMU RO

## Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Total (No)	369	369	369

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Total (No)	15	15	15

**Table 3: Status/ progress under various schemes of MoC in the district**

Sr. No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)
1	Computerization of PACS by Government of India	7	Not Available

### Sources

Table Name	Source(s) and reference year of data
Non-credit cooperative societies	Department of Cooperative
Credit cooperative societies	Department of Cooperative
MoC Schemes	Department of Cooperative

**Table 3: Block wise, sector wise distribution of cooperative societies in the district**

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	J&K	Srinagar	Eiddgah	Handicraft	10	2	Handicraft	10	2	Handicraft	10	2
2	J&K	Srinagar	Hazratbal	Handicraft	15	4	Handicraft	15	4	Handicraft	15	4
3	J&K	Srinagar	Qamarwar i	Vegetable	17	5	Vegetable	17	5	Vegetable	17	5

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BFs	Village s	Househ olds
Commercial Banks	20	218	12	54	152			58		
Regional Rural Bank	2	13	6	5	2			1		
District Central Coop. Bank	2	14	0	5	9			0		
Coop. Agr. & Rural Dev. Bank	1	2	0	0	2			0		
Primary Agr. Coop. Society		0						0		
Others	2	2			2			75		
All Agencies	27	249	18	64	167	0	0	134		



## 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	1102292	1200794	1280461	6.6	95.1	2676470	2745225.00	3578915.00	30.4	98.34
Regional Rural Bank	24531	23056	21168	-8.2	1.6	44410	20537.00	21169.00	3.1	0.58
Cooperative Banks	59071	44337	44962	1.4	3.3	18607	43476.00	39273.00	-9.7	1.08
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	149.00	0	0.00
All Agencies	1185894	1268187	1346591	6.2	100.0	2739487.00	2809238.00	3639506.00	29.6	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				0	0	1371499.00	1471476.00	2542333.00	72.8	98.06
Regional Rural Bank				0	0	5099.00	5692.00	8257.00	45.1	0.32
Cooperative Banks				0	0	34607.00	33888.00	33493.00	-1.2	1.29
Others				0	0	1411205.00	1511058.00	8511.00	-99.4	0.33
All Agencies	0	0	0	0	0	2822410.00	3022114.00	2592594.00	-14.2	100.00

#### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	51.2	53.6	71.0
Regional Rural Bank	11.5	27.7	39.0
Cooperative Banks	186.0	78.0	85.3
Others	0.0	0	5712.1
All Agencies	103.00	107.6	71.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	101416	122280	39837	10047
Regional Rural Bank	13634	11184	2434	968
Cooperative Banks	45637	1826	814	2
Others	0	0	0	0
All Agencies	160687	135290	43085	11017

**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	542179.00	21.3	52530.00	2.1	25039.00	1.0	167.87	0.0	383.00	0.0
Regional Rural Bank	4783.00	57.9	316.00	3.8	368.00	4.5	0.00	0.0	16.00	0.2
Cooperative Banks	966.00	2.9	9.00	0.0	28.00	0.1	0.00	0.0	10.00	0.0
Others	56.00	0.7	0.00	0.0	135.00	1.6	0.00	0.0	0.00	0.0
All Agencies	547984.00	21.1	52855.00	2.0	25570.00	1.0	167.87	0.0	409.00	0.0

**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	427880.00	173647.00	40.6	456724.00	163991.00	35.9	512660.00	542179.00	105.8	60.7
Regional Rural Bank	10030.00	3679.00	36.7	10568.00	4733.00	44.8	11625.00	4783.00	41.1	40.9
Cooperative Banks	28410.00	2243.00	7.9	30684.00	1498.00	4.9	33754.00	966.00	2.9	5.2
Others	0	0	0	0	0		341.00	56.00	16.4	16.4
All Agencies	466320.00	179569.00	38.5	497976.00	170222.00	34.2	558380.00	547984.00	98.1	56.9



# 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	63660.00	10188.00	16.0	57408.00	19207.00	33.5	66970.00	18410.00	27.5	25.7
Term Loan (Agri.)	22420.00	31732.00	141.5	21470.00	20770.00	96.7	17290.00	7840.00	45.3	94.5
Total Agri. Credit	86080.00	41920.00	48.7	78878.00	39977.00	50.7	84260.00	26250.00	31.2	43.5
MSME	255750.00	109605.00	42.9	282221.00	102616.00	36.4	310440.00	390510.00	125.8	68.4
Other Priority Sectors*	124490.00	27944.00	22.4	136877.00	27629.00	20.2	163670.00	131230.00	80.2	40.9
Total Priority Sector	466320.00	179469.00	38.5	497976.00	170222.00	34.2	558370.00	547990.00	98.1	56.9



### 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	1471476.00	168855.71	11.5	2351166.00	197674.07	8.4	2542333.00	178608.00	7.0	9.0
Regional Rural Bank	5692.00	950.38	16.7	6787.00	978.55	14.4	8257.00	935.00	11.3	14.1
Cooperative Banks	33888.00			34189.00	25794.80	75.4	33493.00	25825.00	77.1	50.8
Others				8373.00			8511.00	7021.00	82.5	27.5
All Agencies	1511056.00	169806.09	11.2	2400515.00	224447.42	9.3	2592594.00	212389.00	8.19	9.6

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

Source(s)	
1	Lead District Manager JK Bank
2	Lead District Manager JK Bank
3	Lead District Manager JK Bank

# Part B

## **Chapter 1** **Important Policies and Developments**

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

#### **Cooperative Development**

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

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

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

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

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

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

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

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

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

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

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

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

This aims at introduction of cooperative education in independent degree /

diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database Digital Agriculture

Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

iii. PM KUSUM Component: The aim is to promote sustainable clean energy

solutions alongside agricultural infrastructure development.

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

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

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

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

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

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

**PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):** PM JANMAN is a recently launched initiative by the Government of India, specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

## **2. Union Budget**

### **2.1. Important Announcements**

i. **Digital Public Infrastructure for Agriculture:** Issuance of Jan Samarth based Kisan Credit Cards.

ii. **Release of new varieties:** 109 varieties of 32 high-yielding and climate - friendly crops will be released for cultivation by farmers.

iii. **Natural Farming:** To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centers will be established.

iv. **Vegetable production & supply chain:** To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centers by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. **Budget focusses on development of Digital Public Infrastructure (DPI)** a digital crop survey for Kharif crops will be conducted in 400 districts

- vi. A network of nucleus breeding centers for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakhs, from the current 10 lakhs, under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women- specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

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

Priorities identified for Agricultural Sector

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

vii. Shrimp Production and Export.

#### Focus Areas

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

### 3. Policy Initiatives - RBI

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

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

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

### 4. Policy Initiatives - NABARD

#### 1. Refinance support:

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

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



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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

**9.c. Accelerator approach for growth of FPOs:**

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

**9.d. Saturation Drive campaign:**

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

**9.e. National FPO Policy:**

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

**10. Climate Action and Sustainability:**

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

**11. Off Farm Sector Development**

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

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

**12. Agriculture Credit during 2023-24:**

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

**13. Technology Facilitation Fund (TFF):**

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

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

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

Holistic Agriculture Development Programme (HADP)

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

#### Aspirational Panchayat Development Programme (APDP)

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

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

#### Digital Villages

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

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

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

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

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

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

#### Jammu and Kashmir New Industrial Policy

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

### Mission Yuva

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

AIIMS, Awantipora to be made functional by March 2025.

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

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

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

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

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

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

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

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

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

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

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

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

## 2.2. Highlights related Agriculture & Farm Sector

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

Strengthening of Departmental Seed Multiplication Farms.

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

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

Distribution of farm machinery benefitting 70,000 farmers.

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

Development of Chrysanthemum theme Park at Cheshmashahi Srinagar.

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

Increase in milk production from 25 to 45 lakh Metric Ton and increase in milk collection/chilling from 2.0 to 8.5 lakh Liters 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 hectares of land.

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

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



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

Under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 400 lakh man days 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 man days 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-hectares area to be treated with completion of 1,800 works under Integrated Watershed Management Programme (IWMP) during 2024-25.

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

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

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

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

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

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

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

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

Handicrafts/Handloom Sector

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



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

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

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

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

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

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

Incentives/Schemes for Fisheries Sector

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

The district has a predominantly non-agriculture-based economy. The economy of the district is dependent on tourism and hence hotel industry, houseboats and transport have developed. Paddy, maize and apple are the main crops in the rural areas of the district. The net irrigated area in the district was 4398 ha out of which 3764 ha are irrigated from canals and 630 ha from other sources. Jhelum river flows through the district, the Dal Lake and Anchar lake are located in the center of the district which are also used for irrigation purposes. The cropping intensity in the district is 133%. The district has three different topological divisions viz. the Lower Belt, the Karewa and Kandi. In district Srinagar, by the end of last quarter of FY 2023-24, banks have sanctioned KCC to 14326 farmers including KCC for animal husbandry and fisheries activities.

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

Department of Agriculture provides services and expertise on latest technological developments viz. HYV seeds, subsidized fertilizers and plant protection materials. There are various retail outlets for supply of farm inputs in the district. Chemical fertilizers are available through private dealers at various locations as well. There is a lack of seed processing and grading plant to maintain quality of seed. Lack of high density, plantation and demonstration plots in the district is hampering production and productivity. Necessary plant materials of high-density plantation should be made available by the department. They should facilitate and arrange drip irrigation implements, pesticides, etc. for systematic changes, Horticulture Department should arrange for farmers exposure visits to University and KVK for popularization of latest technologies.

##### 2.1.2 Water Resources

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

Irrigation is a very vital input for growing various crops. Due to the high gradient all rivers/streams have flash floods during monsoon season water of which can be stored if proper infrastructure is in place for the district. The district is endowed with a number of perennial streams and nallah flowing far below the level of cultivable lands. This water can be harnessed by constructing small lift points and lifting water by means of pump-sets and lift irrigation system. As such there is a vast potential for pump sets in the district. To improve this situation, it would be necessary to harness both surface and ground water through Minor Irrigation (MI) schemes in the district for raising agricultural and horticultural crops. The district has a vast area under different cultivable crops. There is a need to adopt water management techniques like drip/sprinkler irrigation, to save water for future irrigation.

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

Private agencies that are expert in installation of tube wells sprinkler and drip sets

work in Srinagar district. All the urban and semi-urban areas including 11 villages of the district have electricity supply. The department of Horticulture is making efforts to promote drip irrigation in the district. However, use of modern irrigation techniques like drip, sprinklers, deep tube wells and other modern water saving techniques are yet to pick up in the district. Considering the erratic power supply, as an alternative diesel supply/diesel operated pump sets should be ensured in all blocks. Irrigation, Agriculture and Horticulture Department render the technical guidance to farmers in selection of sites for tube wells. They are providing extension services to farmers besides popularizing drip and sprinkler irrigation. The govt should focus on reducing the transmission losses and should also focus on providing alternate sources of energy like Solar Energy, so that less burden is put on the farmer, which will in turn help in reducing the cost of cultivation.

### **2.1.3 Farm Mechanization**

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

Farm mechanisation refers to a wide range of mechanized farming activities, which are helpful in increasing productivity. A variety of crops are grown in the district with small land holding showing that most of the farmers are having land below 1 acre. This enhances the scope for power tillers and small agri-implements. Farm mechanization is important as it leads to increased production and productivity, better utilization of irrigation potential, adoption of multiple cropping, completion of farm works in accordance with the agricultural seasons etc. Due to benefits of farm mechanization, more farmers are attracted towards scientific way of farming by purchasing, trailers, power tillers, power sprayers etc. Farmers are using tractors in various economic activities like transportation of farm produce/crops, bringing input (manure) from far off places, transporting livestock etc. Threshers and power strayers are also gaining popularity day by day to their multiple usages. Threshers proved to be very useful for transferring farm produce immediately to the market after harvesting. These modern time-saving machines have tremendous scope for bank credit

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

With the development of agriculture and adoption of intensive cropping patterns, the use of farm machinery, like tractors is more pronounced in the district. Infrastructure for farm mechanization in the district has improved and repair shops/dealers for Power tillers/tractor are available. During the year 2022-23, under plant protection machinery, the agriculture department has supplied 76 power sprayers, 04 tractors, 21 tillers and 61 weeders through subsidy schemes. Replacement of existing tractors, trolley, power tiller etc. at periodical intervals and beneficiaries may be encouraged to reap optimum usage of tractors.

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

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

Horticulture sector contributes about 6-7% to the GSDP and is generating about 8.50 crore man-days annually. Focused interventions have led to enhancement of area under commercial floriculture which reached to 191.08 ha. The government is putting efforts through implementation of location based innovative improved technologies by making the growers as market leaders in high quality produce, thereby achieving goal of doubling their income.

Horticulture sector contributes significantly to the UTs economy and is a source of livelihood for 35 lakh (28% of total population). About seven (07) lakh families are directly or indirectly involved. The area under fruits crops have increased by 6978 Ha

from 334719 Ha in the year 2020-21 to 341697 Ha recording a growth of 2.08%. The overall fruit production has increased by 3.95 LMTs during 2021-22 i.e. from 20.36 LMTs in the year 2020-21 to 24.31 LMTs recording a growth of 19.39%. High density plantation an area of 6090.91 Ha has been covered during 2021-22 registering a growth of 591% over the previous years. Sericulture is a secondary source of income which is practiced by about 27000 families in J&K. Many families are producing good quantity of cocoons in the district.

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

Horticulture department is providing support due to its widespread extension offices in the district. These are 04 horticulture nurseries in the district. The department also has a scheme for the promotion of high- density apple plantation with 50% subsidy. The district has only one mandi in the Parimpora Srinagar with a storage capacity of 660 MT. Pre-cooling and packaging houses are required at least in every block headquarter. There is shortage of cold storage in the district. Absence of the concepts of new techniques being developed by Research Institutes. Awareness about credit linkages in the form of JLGs and backward and forward linkages through FPOs. Non availability of refrigerator vans for transport of fresh fruits. Absence of Poly houses cultivation of off-season vegetables and raising of nurseries. Only one Agri-clinic and Agri business centre has been established in the district.

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

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

The district has a total forest land of 700 sq km. There is one National Park in the district called Dachigam national park spread over an area of 141 sq.km. Forest plays an important role in the maintenance of ecological balance and helps in meeting our basic requirements of fuel, fodder, timber etc. With the growing demand to replace fire wood fuel and agricultural implements, the interface between forestry and agriculture is necessary. Hence it is necessary to bring the vast stretches of wasteland under forestry and raise trees on farmlands. farm forestry is also one of the important economic activities. As per the National Policy, 1/3 of the total geographical area should be under forest cover. While J&K has about 20% area under forests cover in Srinagar district is to the extent of 34.79%.

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

Forest department is overseeing this sector and afforestation is being done through budgetary allocations and various centrally sponsored programmes. J&K is gifted with a number of fast growing and commercially important tree species, which have a short maturity age of 10-15 years. Fast growing varieties of "Poplar" and "Eucalyptus" with a short rotation age of 10-12 years are a boon for farmers as the wood is in great demand by the plywood industry. Select varieties of Willows produce excellent quality of cricket bats. A properly managed wicker willow can produce high willow yields and pay for the investment costs within 3-4 years. The major constraint in the development of the sector is that the farmers do not prefer to divert their irrigated and fertile land for the cultivation of trees and plants having long gestation period under the forestry and wasteland development schemes. The wasteland of the district can be developed for production of forest crops willow. The discussions with Forest officials revealed that there is scope for planting willow in the district. These crops fetch farmers a good income without much investment. But farmers are preferring horticulture crops as compared to forestry.

Due to this reason, its physical and financial potential has been reduced.

## **2.1.6 Animal Husbandry – Dairy**

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

Livestock sector is one of the fast-growing sectors. Activities under Animal Husbandry are ideal to fill the gap and go hand in hand with agriculture increasing food production. Increasing milk, egg and meat production assumes greater importance in this context to meet the needs of the growing population of the country. As per the 20th Livestock Census, there are 76018 livestock in the district with 37431 cattle, 131 buffaloes, 35954 sheep, 2154 goats and 349 other animals. The sizeable number of cows are cross bred with high milk production. Cattle population is an important factor in the economy of the districts of the UT and Srinagar is no exception. However, most of the population of Srinagar district is urban which results in rearing of cattle in the limited rural areas of the district.

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

The department is extending extension services and training facilities to dairy farmers besides health cover to milch animals. Although both green and dry fodder is available in the district, the quantity is not enough to support the livestock population. The department of AH headed by Chief Animal Husbandry Officer is the Nodal department for development of dairy and related activities in the district. As per norms there has to be one Veterinarian for every 5000 livestock population. A modern state of the art liquid nitrogen plant has been installed in the district, which would give a boost to the livestock upgradation programmes in the district. The plant has catered to the needs of Srinagar district.

## **2.1.7 Animal Husbandry – Poultry**

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

Poultry is an important activity allied to agriculture which has not ample scope for development in the district. Poultry bird rearing provides good scope for economic development in the district. Poultry meat and eggs are good source of nutrient food and agro-climatic conditions are also suitable for the activity. Poultry farming in Srinagar has been developing, focusing on both backyard and commercial poultry operations. The Government has been promoting poultry as a means to enhance food security and provide livelihood opportunities. The activity however, has not picked up on a large scale due to lack of entrepreneurship and lack of infrastructure facilities. Poultry farming is a fast-growing activity which can generate food employment opportunities in the district particularly rural youth, small and marginal farmers. The district has a total poultry population of 11.52 lakh as on 31.03.2023. About 60% of the demand for poultry products is presently met from outside. It indicates the vast potential for Poultry development in the district. Various initiatives, including training programmes and subsidies, are in place to encourage poultry farming and improve practices.

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

The Department of Animal Husbandry is the nodal agency for development of Poultry farming in the district. There are 34 veterinary units and sub units in the district. There are also 2 Government hatcheries in the district. Farmers often face issues like disease management, access to quality feed and fluctuating market prices. The department is supplying day-old-chicks to poultry farmers, Poultry feed like maize, paddy husk, wheat bran, ground nut cakes etc. are easily available. The

other reason for low take off in the activity is lack of finance and high feed costs which accounts for about 75% of the total production cost. Marketing of eggs and poultry meat is no problem in view of the enormous demand both in the district and in the adjoining city of Srinagar. The reluctance of banks to finance these activities is due to lack of insurance cover. Poultry feed is being imported into the district to supplement the local production. Therefore, setting up of more poultry/animal feed units within the district may be encouraged by the government.

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

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

Sheep and goat farming along with piggery has been part of the local livestock rearing practices, contributing to both livelihood and food security. Rural population is dependent on this activity as it provides them with additional income and livelihood. There is a huge demand of mutton for consumption due to cold climatic conditions prevailing the district. These animals play a crucial role in the economy providing income and food for many families. The total sheep population of the district is 36000 and goat population stands at 2000 as per the 20th livestock census. About 150-200 sheep and goat are slaughtered in the district every day. The local population of sheep can't meet the requirement and sheep are imported from states like Rajasthan. Presently only 40% demand of meat is met with local production and 60% is purchased outside the UT of J&K. Piggery is less common than sheep and goat farming but is gaining attention as a source of meat. Pork is considered an important protein source and efforts are being made to promote pig farming as a part of diversified livestock strategy. Overall sheep, goat and pig farming in Srinagar district are integral to local agriculture with ongoing efforts to enhance productivity and sustainability. Sheep/goat serves as a source of subsidiary income to a large number of rural poor.

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

As per the data made available by the department there are 45 sheep and wool extension centers and dispensaries in the district. There is also one sheep breeding farm in the district in Khimber area which has been supported by NABARD under RIDF. The department is working separately from Animal Husbandry department and has sufficient infrastructure to provide health cover to sheep. Department has procured wool rearing machines under RKVY to provide free service to people and is imparting training to various youths for generating part time employment in the area. Farmers face issues such as disease outbreaks, inadequate grazing land and market access for their products. Government should impart training to these farmers.

### **2.1.9 Fisheries**

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

Fisheries play a significant role in the economy and food security of district Srinagar. The region is known for its rich aquatic resources, including rivers, lakes and wetlands, particularly Dal Lake and Wular Lake. The district is having a good scope for development of inland fisheries as it has enormous water resources. At present there are many farmers who have taken fish culture as a supplementary source of income. The fisherman may be encouraged to undertake this activity on a commercial scale. Fish seed is available locally at the Mansbal Seed Farm. There is demand for fish in the district for local consumption and the same can be easily marketed in the neighboring district. The snow fed streams can be used for rearing.



Trout which is an exotic variety of fish and fetches good price. The UT government is providing subsidy to the potential entrepreneurs for establishing trout and carp units under PMMSY and newly formulated HADP projects.

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

The government provides financial assistance, training and resources to fish farmers. There are also programmes aimed at improving fish seed production and feed supply. Some infrastructure exists for cold storage and processing of fish, which is essential for preserving quality and reducing post-harvest losses. Institutions are involved in research to enhance fish farming techniques and improve fish health management. Efforts have been made to connect fish producers with markets including local markets and larger supply chains. Despite existing facilities, there is a need for more cold storage and processing units to handle increased production. Department should encourage fish culture in village, panchayat and community ponds. While some training programmes exist, there is a gap in comprehensive training for advanced aquaculture techniques and sustainable practices. Many fish farmers face challenges in accessing larger markets, resulting in limited profitability and dependence on local sales. The department should encourage the same in private ponds on commercial lines.

### **2.1.10 Farm Credit – Others**

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

The work animals and carts provide vast employment opportunities to the unemployed youth. It is also an avenue for the farmers, particularly small and marginal farmers to remain gainfully employed in the lean period and raise their income. The work of animal/animal driven carts are employed both in agricultural operations as well as in transportation of agriculture/building/industrial goods for short distances in the rural areas.

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

Quality animals are not available as such for animal carts and pack animals. At village level animal driven carts being cheap and easily available are preferred to other transport. So, there is good demand for this activity. Krishi Vigyan Kendra should motivate agri-graduates to start the Agri Clinic/Business Centers in order to provide agriculture extension services and employment opportunities. Plough bullocks at far off/backward places and genetic improvement is required. Plough bullocks and bullock cart would be the viable option for small holdings farmers for their farming and transport operations which should be encouraged in the district.

### **2.1.11 Sustainable Agricultural Practices**

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

Sustainable agriculture practices in Srinagar district are gradually gaining traction, driven by the need to enhance productivity while preserving the environment. At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. Many farmers employ traditional farming methods that promote biodiversity and soil health including crop rotation and intercropping. There is growing interest in organic farming, particularly for high value crops like saffron and fruits, due to market demand for organic produce.

Practices such rainwater harvesting and efficient irrigation techniques are being promoted to conserve water resources. The govt has introduced an Integrated

Farming system (IFS) which is advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. IFS shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost-effective manner. Higher food production to equate the demand of the exploding population.

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

Various Govt initiatives provide support for sustainable practices including subsidies for organic inputs, training programme and extension services. Local agriculture universities and research institutions are involved in promoting sustainable techniques and conducting research on best practices. Efforts are being made to connect farmers with markets for organic produce, including participation in local fairs and farmer cooperatives. regular workshops and training sessions are held to educate farmers on sustainable practices, pest management and soil health. But many farmers are still unaware of the benefits and techniques of sustainable agriculture limiting adoption. There is a lack of adequate infrastructure for storage processing and marketing organic produce affecting profitability. Farmers often face challenges in accessing quality organic inputs and seeds, hindering their ability to transition to sustainable practices. There is a need for more accessible financial support and credit facilities specifically tailored for sustainable agriculture initiatives. Enhancing awareness improving infrastructure and providing targeted support can significantly boost the adoption of sustainable agriculture practices in Srinagar district.

## **2.2 Agriculture Infrastructure**

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

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

Cold Storage and godowns are an integral part of the efficient marketing infrastructure as they offer scope for future consumption and act as a regulator to check price variations arising out of sheer economics of demand and supply. Srinagar district has an area of approx. 1597 Ha under various fresh and dry fruit crops. The area under vegetable cultivation is around 1833 Ha. At present the district produces about 31265 MT fruits and 3250 MT of vegetables every year. It is estimated that nearly one-third of horticulture produce especially fruit and vegetables, is wasted due to lack of post-harvest facilities such as cold storage. To overcome such a situation, it would be necessary to create cold storage and proper marketing facilities for horticulture produce.

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

At present, the district has cold storage facilities at Khanmoh for increasing the shelf life of the perishable commodities. While the area under horticulture and production of fruit crop is increasing every year in the district, the processing of fruits and vegetables is almost negligible. The Government should extend necessary incentives to facilitate the setting up cold storage facilities in the district. Regular electricity supply to these areas needs to be made available for cold storages to function. Keeping in view huge production of fresh and dry fruits in the district, the need of proper storage facilities is imminent as valley remains cut from outside world in winter season. Godown facilities will improve price stabilization better sorting, grading and packaging facilities for farmers.

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

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



Land Development, Soil Conservation and Watershed Development are essential for raising the production and productivity of land. In view of the hilly and undulating topography and the related problems of soil erosion and alkalinity, these measures assume a great importance. The land development by way of land levelling, on-farm development works, reclamation and soil improvement, water management, soil and water conservation, waste land development etc. is being taken up in the district. The activity has wide scope / potential in the district but these programs are being run by State Govt. through its budgetary support and as such institutional finance doesn't have much role to play.

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

Agriculture Department is the nodal department for land development activities. Tractors, bulldozers and other machinery required for land development works are also available in the district. The Department of Soil conservation and Engineering wing of Agriculture dept. are executing various works in the district, which are as follows related to: - (a) Land levelling/Bench terracing (b) Soil erosion protection (c) Gully plugging (d) Retention wall/check dams. Some areas of the district being hilly need levelling to make it suitable for agriculture purposes.

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

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

Growing awareness about health and environmental issues is paving the way for increasing demand for organically produced agri products. This is making organic farming a growing business. Further, plant tissue culture has in recent years gained 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 conditions from selected mother plants.

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

The marketing linkage for quality seeds pesticide and fertilizer need to be strengthened

### **2.3 Agriculture – Ancillary Activities**

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

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

Food and Agro processing play a crucial role in value addition to agriculture produce. GoI as well as State Govt. have accorded high priority for development of Agro/ Food processing sector. The establishment of Agricultural Economic Zones, Food Parks and efforts made under Contract Farming are the important steps towards popularization of Agro/ Food processing sector in India. Investments in Agro/ Food Processing Sector have not been commensurate with the large potential available in the country and as a sequel, linkages between productions, post -harvest management, processing and marketing including export largely remain weak. Keeping in view the very good fruit and vegetable crops of the district, this sector assumes greater significance and has lot of untapped potential.

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

Food processing is a link between primary sector (agriculture) and secondary sector (manufacturing). Therefore, in addition to general infrastructure facilities like power, water, transport, the infrastructure like storage/ warehousing, silos, cold storage & cold chain, APMC markets for raw material availability, quality control laboratories, machinery and equipment play an important role for growth and development of the food industry. There is raw material availability of food grains, pulses, spices, fruits, milk poultry animal products and fish in the district. Backward and forward linkages like contract farming and contract processing etc. needs to be institutionalized. Being an apple producing district, there is a good potential for setting up of agro processing units for apple produce that is currently being marketed transported to other markets without any value addition.

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

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

Main objective of Agri-Clinics and Agri-Business Centers is to supplement efforts of public extension services by providing extension and other related services to the farmers on payment basis or free of cost as per the Business Model adopted by agri-preneur considering the local needs and affordability of the target group. The activities other sector relates to the consumption and generally needs of the people.

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

The banks can find new business lending to these markets.

## **Chapter 3**

### **Credit potential for MSMEs**

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

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

The Union cabinet in 2020 has changed the definition of micro, small and medium enterprises. As per the new definition:

Micro units can have up to 1 crore investments and turnover of up to 5 crores. A business entity with an investment of up to 10 crores and turnover of up to 50 crores will be classified as small.

A company with up to 50 crore investments and up to 250 crore turnovers is classified as a medium enterprise.

MSME sector has been a backbone in district Srinagar which is contributing major share in credit dispensation of the district. The district has two industrial parks one in Khonmoh and another in Shalteng. The district has also one food park in Khonmoh. Srinagar district has good potential for development of NFS activities like handloom, wooden/handicraft, embroidery work, tailoring, carpentry, village artisans, petty trades, agro/food processing, crafts like carpet weaving, wood carving, chain stitch, staple, etc., are dominant ones.

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

District Industries Center (DIC) headed by General Manager is the nodal agency for development of industries in the district. DIC registers traditional units and the units based on local raw materials and provide various facilities to the entrepreneurs besides counseling, consultancy and escort services. Rural Non-Farm Sector (RNFS) covers all activities outside agriculture and allied sector. It covers wide range of activities under manufacturing, processing and service segments, encompassing modern, intermediate, and traditional activities. There are also several other direct and indirect benefits accruing to the economy from the development of rural non-farm sector. Expansion in employment opportunities through labor-intensive rural non-farm sector is considered a major strategy to tackle unemployment and under-employment issues of rural and semi urban youth besides arresting migration to urban areas. Development of secondary sector through establishment of small-scale industries setting up of agro based industries in the private sector, which have high growth expectation and encouraging private investment in setting up of industries. For this facilitation in the form of concession and incentives

## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

The main exports from Kashmir are Handicrafts, Handlooms and Dry Fruits. The dry fruits are mainly walnuts and almonds. The overall revenue earned from export of fresh/ dry fruits has increased from Rs.5010.1 Cr (2020-21) to Rs. 6369.08 Cr (2021-22) recording a growth of 27.12%. Handicrafts exports have increased from Rs. 563.31 crores in 2021-22 to Rs. 728.99. crore during current financial year ending January, 2023. Industries & Commerce Department envisions doubling investment with emphasis on promotion of indigenous products through G.I. tagging in global markets in line with One District One Product (ODOP) scheme. One lakh products of crafts are targeted to be G.I. certified by 2030. 1000 new artisan and weaver cooperatives shall be registered and 14,000 cases sponsored under credit card scheme over the next 10 years. Development of six to eight Handicraft & Handloom clusters having export potential is also amongst the priorities.

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

Earlier export houses from Delhi or Mumbai used to buy from Kashmiri's and in turn export to foreign markets. Now many in Kashmir have set up their own offices in these metros and are handling exports themselves. Moreover, in the earlier case there was a limited channel for export in Srinagar. Now these items are first taken to Delhi, sometimes by road and then exported from there. The exporters have a choice because of dozens of channels available in Delhi and other major cities for export. Namdas are made of wool of interior quality and old woolen blankets are used for making gabbas. The Kangri making is a cottage industry concentrated in the areas on the banks of Wullar Lake near Watlab. Pashmina shawl industry is an old industry of Kashmir. pashmina wool used to come from Tibet but since the invasion of China in 1962 and closing of Leh-Yark and route Pashmina shawl and carpet industry have been affected.

#### 4.2 Credit Potential for Education

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

Education in India is provided by the public sector as well as the private sector, with control and funding coming from the Central, State, and Local. Under various articles of the Indian Constitution, free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14. It is universally an accepted fact that education is an important input which contributes to the National and Individual development. Education has a multiplier effect on other social sectors like health, employment, labour force etc. It improves the quality of life and provides opportunities for progress. Keeping in view the enormous value of education, the access to education is a fundamental right in the context of present social and cultural context. The human resource development needs sufficient investment on education, as it is education which enhances the knowledge, skill of people and enables them to participate fully in the development process. In this way education can also be helpful in the poverty alleviation of the individual and society as well.

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

Need for more primary schools to cater the ever-growing education need of villages.

(1) Up gradation of middle schools (2) Achievements to be recorded against the targets.

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

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

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

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

"To promote a network of dedicated housing financial institutions to adequately serve various regions and different income groups. To augment resources for the sector and channelize them for housing. To encourage public agencies to emerge as facilitators and suppliers of serviced land, for housing. To encourage augmentation of supply of land and building material for housing and to upgrade the housing stock in the country."

## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

Infrastructure indicates the basic physical and organizational structures and facilities needed for the operation of a society or enterprise. Rural infrastructure covers the basic facilities, services and installations needed for the functioning of a community or society residing in rural areas. For sustainable economic and social development, basic amenities need to be created on the basis of which further investments for creation of new assets could be made. From the banking point of view, credit absorption capacity of the population in an area which largely depends on adequacy of infrastructure support available for taking up investment and production activities.

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

Various forms of infrastructure and linkage support are aimed at enhancing credit potential for agriculture and rural development. Commercial banks, RRBs and cooperative banks provide credit facilities to farmers. They offer loans for purchasing equipment seeds, fertilizers and other inputs. These institutions cater to smaller farmers and marginalized communities. Govt and NGO provide training programme to enhance farmers skills in financial management business planning and sustainable practices.

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

Keeping up with the commitment of rural prosperity, NABARD has been financing various activities under Rural Infrastructure Development Fund (RIDF). The State Government may consider formulating and submitting projects under different sectors to NABARD.

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

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

Infrastructure refers to the fundamental facilities and systems serving a country, city, or area, including the services and facilities necessary for its economy to function. It typically characterizes structures such as roads, bridges, tunnels, water supply, sewers, electrical grids, telecommunications and so forth, and can be defined as "the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions. Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for certain activities viz., schools and health care facilities; drinking water facilities and sanitation facilities in Tier II to Tier VI centers is now considered as Priority Sector Lending.

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

The banks can develop new business opportunity by lending to these sectors.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

The consumption of conventional and non-renewable sources of energy causes environmental damage and the emanating harmful gases result in depletion of ozone layer and global warming. Further, as these sources are not perennial in nature and cannot be renewed, gradual reduction of these always hint at an imminent energy crisis. Therefore, alternative sources of energy have become very important and relevant these days, such as the sun and wind. They are renewable in nature, cause less emissions and are available in abundance. The optimum use of these sources can, to a large extent, reduce chemical, radioactive and thermal pollution. Moreover, harnessing these potentials can provide a viable source of clean and limitless energy.

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

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

## 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	129	219.086300	194.5349
B	Ongoing tranches	30	140.145500	122.6536
	Total (A + B)	159	359.231800	317.1885

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	28	106.961900	93.1351
B	Rural roads & bridges	120	231.810500	205.9396
C	Social Sector	11	20.459400	18.1138
	Total (A + B + C)	159	359.231800	317.1885

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	5	Irrigation potential	ha	NA
B	Rural roads	108	Road length	km	408
C	Bridges	12	Bridge Length	m	270

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal/sheep husbandry	8	351818	sq/m	8707
2	Flood Protection works	4	0	0	0
3	Rural Education institutions	1	0	0	120
4	Public Health institutions	6	75000	0	1463
5	Rural Drinking water	4	23616	0	23616
6	Rural markets/godowns	2	211365	mt/sq.m	1618
7	Seed/Agriculture farms	1	15000	sq.m	7200
8	Testing/Certifying Lab	2	10000	sq.m	860
9	Village Knowledge Centre	1	5000	sq.m	669
10	Other Agri	5	30100	sq.m	5248



## **Chapter 6**

### **Informal Credit Delivery System**

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

The informal credit delivery system, more precisely the Self-Help Group-Bank Linkage Programme (SHG-BLP) has come a long way from its modest beginnings during 1992-93 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of the rural poor with a view to end their dependence on money lenders, have, over the years, developed as the strongest tool to not only fight poverty but also tackle delicate socio-economic issues and find sustainable solutions thereof. It is now increasingly recognised as an effective mechanism for reaching a large number of the hitherto unbanked sections of the rural poor with minimal transaction and risk costs. Govt initiatives to promote microfinance activities are (1) NULM will be coming in urban areas for formation of SHG (2) NRLM will adopt one block of Srinagar district. NABARD Initiatives (1) 100% refinance support to banks against SHG lending (2) Capacity building of various stakeholders/partners and SHG leaders (3) Grant assistance to Self Help Promoting institutions.

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

As most of the rural women members of SHGs are illiterate and not aware about book keeping, the SHGs become dormant after the NGOs stop handholding support to SHGs. It has repercussions on SHG formation in future and financing of SHGs by banks. Sustainability of SHGs is dependent on proper hand-holding in the initial years and training of SHG members in conducting meetings, regular savings, inter-banking and handling of books of accounts. The SHG movement needs to be scaled up in the district to cover the entire rural poor families under the SHG movement to eradicate poverty. The following strategies / actions points may be considered for future. It has been ensured that engaging the SHGs members in income generating activities remains the ultimate objective of SHG-BLP. However, it would be advocated and publicized more aggressively in future. All efforts would be made to converge SHG-BLP with NRLM in future so that the SHGs members can avail maximum benefits under the scheme. The branches of various banks not participating in the SHG-BLP are to be identified and involved in the same. Their capacity building at various levels would also be part of this exercise.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

The district faces some specific challenges in agriculture due to unique geographical and climatic conditions. Harsh climatic conditions leading to limited growing season, water scarcity, limited land, limited crop diversity. etc. In addition, due to a greater number of small and marginal landholdings, low level of mechanization leading to low level of production. Some of the suggested interventions for making agriculture more vibrant in the district are as under:

- 1      Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system.
- 2      Technical inputs like high yielding varieties, quality seeds, suitable agro techniques, mixing of traditional crops with newer ones and moderate farm mechanization to compensate the labour shortage at farm.
- 3      The Allied sector can help farmers increase their income through revival of livestock based integrating farming system.
- 4      Formation and promotion of Farmer Producer Organisations (FPOs) in the district to gain economies of scale.
- 5      Some organizations, agricultural universities, and NGOs provide free or subsidized training for farmers to educate them about the benefits and proper utilization of polyhouse technology. This could include free workshops, webinars, or in-person training programs. In some cases, the cost of consultation for farm setup, crop management, or irrigation systems may be offered at discounted rates to encourage adoption
- 6      Some companies or agricultural departments offer pilot programs or free demonstrations of polyhouse technology on a small scale. This allows farmers to evaluate its effectiveness before making a large-scale investment.

#### 2. Water Resources

To implement water resources management effectively in District Srinagar, Jammu & Kashmir, several interventions, suggestions, and a clear way forward are essential. Below are key areas of intervention, recommendations, and the authorities/agencies responsible for their implementation:

- 1      Rehabilitation and augmentation of existing water supply schemes, particularly in rural areas. Development of new water distribution networks to reach underserved areas. Installation of solar-powered water pumps in remote areas to ensure sustainable and uninterrupted water supply.
- 2      Promotion of drip irrigation and sprinkler systems to optimize water use in agriculture. Construction of new irrigation infrastructure, especially to facilitate better water management for agriculture. Modernization of existing

irrigation systems such as canals, tube wells, and traditional water lifting techniques.

- 3 The responsible Agencies are: a) Jammu and Kashmir Water Supply and Sewage Board(JKWSSB), b) District Administration in Coordination with PHE for localized implementation, c) Public Health Engineering Department(PHE).
- 4 Focus on the use of technology to monitor irrigation practices and ensure that water is used judiciously. Promote efficient water management practices like rainwater harvesting, and underground storage to reduce dependency on traditional irrigation systems.
- 5 Establish a task force to monitor and prevent encroachments along riverbanks and water bodies. Implement regular clean-up drives and awareness programs about the importance of water body conservation. Launch schemes for incentivizing rainwater harvesting at household and community levels.

### **3. Farm Mechanization**

- 1 Power tillers can play a crucial role in enhancing agricultural productivity and improving the livelihood of farmers in small holdings, hilly regions, and small orchards in District Srinagar, Jammu & Kashmir. The terrain and challenges faced by farmers in these areas necessitate the adoption of mechanization to overcome obstacles like rugged terrain, limited land size, and labor shortages.
- 2 Use of Power Tillers: In hilly and uneven terrain, tilling the soil manually or using traditional methods can be extremely labor-intensive and time-consuming. Power tillers, due to their compact size and versatility, can easily maneuver across difficult terrains to perform tasks like plowing, harrowing, and soil loosening. Power tillers can help prepare the land for sowing crops faster, reducing the reliance on manual labor, and improving soil aeration and moisture retention for better crop yields.
- 3 Small holdings in hilly regions often require intensive labor for land cultivation. A power tiller can replace several manual operations such as plowing, harrowing, and weeding. By using a power tiller, farmers can save time and labor costs. The equipment can significantly increase the area that can be cultivated within a short time frame, allowing for more efficient use of land.
- 4 In orchards, especially those in hilly areas, power tillers can be used for inter-row cultivation, soil aeration, and weed control. They are particularly useful in small and medium-sized orchards where large machinery cannot operate efficiently. Power tillers can also be used for mulching, which helps in preserving moisture in the soil, improving soil fertility, and controlling weeds without harming the crops. This is essential for small orchards where manual weeding is labor-intensive.
- 5 The efficient preparation of the soil using power tillers helps in creating a better environment for plant roots to grow and for seeds to be evenly distributed. Soil conditions and proper land preparation can lead to increased crop yields, as crops have better access to nutrients, water, and oxygen.
- 6 In the hilly regions and small orchards of District Srinagar, power tillers can

significantly improve agricultural productivity by making land preparation, maintenance, and crop management more efficient. By reducing the labor burden and improving soil quality, power tillers offer a cost-effective solution for small farmers in challenging terrains. To maximize their benefits, it would be essential for local agricultural departments or cooperative societies to provide training, subsidies, and access to these machines for farmers in the district.

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

- 1 Encourage the use of modern technologies like drip irrigation, automated nutrient management systems, and remote sensing for efficient water and fertilizer use. This reduces costs and ensures better crop yields. Promote the adoption of crop rotation techniques to avoid soil depletion, control pests and diseases, and enhance soil fertility.
- 2 Encourage the integration of trees with crops to maximize land usage, improve soil quality, and enhance biodiversity. Multiple cropping involves growing more than one crop on the same piece of land during a year, often using different growing seasons (e.g., summer and winter) to maximize land productivity.
- 3 The promotion of intensive cultivation, high-density plantation, and multiple cropping in District Srinagar can play a pivotal role in enhancing agricultural productivity, improving farmers' livelihoods, and ensuring food security. These practices are particularly valuable in areas with limited arable land, like Srinagar, where the focus needs to be on optimizing land use and maximizing output
- 4 Post-harvest equipment such as dryers, cleaners, graders, separators etc. may also be popularized among the farmers to get enhanced returns from selling quality produce. Government may develop integrated training and extension programmes, which will enable training of existing mechanics to promote them to be specialized technicians for agri-equipment
- 5 Establishing high-tech nurseries in Srinagar district, located in the Kashmir Valley of Jammu and Kashmir, requires careful planning, investment, and implementation of modern agricultural techniques suited to the region's climate, resources, and market demands.
- 6 By integrating cutting-edge agricultural technologies, such as hydroponics, aeroponics, and smart sensors, into a well-researched business plan and carefully choosing the right infrastructure and crops, you can establish a high-tech nursery in Srinagar district that is sustainable, profitable, and meets the demands of both local and external markets. The success of the nursery will depend on constant innovation, an educated workforce, and efficient resource management.

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

- 1 To incentivize sustainable forestry practices, strengthen tenure rights, and facilitate private sector engagement in forest landscape restoration in Srinagar district (and the broader Jammu & Kashmir region), the following policy reforms could be considered. These reforms should focus on empowering local

communities, enhancing forest management, and fostering partnerships with the private sector, all while ensuring environmental sustainability and socio-economic development.

- 2 ensure that indigenous communities and local farmers have legal recognition of their forest-based livelihood activities, promoting their involvement in forest restoration and sustainable management.
- 3 introduce incentives for adopting sustainable forestry practices through certifications like FSC (Forest Stewardship Council) or similar regional certifications. Provide financial support and tax breaks to certified sustainable forest producers.
- 4 Support local forestry officials, communities, and private sector actors in sustainable forest management practices through training and workshops on best practices, scientific forest management, and climate-smart forestry techniques
- 5 Create policies that allow private companies, especially in carbon-intensive sectors (e.g., energy, infrastructure), to invest in forest restoration projects in Srinagar district for carbon offsetting purposes. Offer facilitation through carbon credit programs and forest carbon financing mechanisms.
- 6 Design policies to attract private sector investment in forest restoration and management. This could include providing access to government-backed grants or tax incentives for companies investing in large-scale reforestation, sustainable timber harvesting, and ecosystem restoration.
- 7 These policy reforms should create a conducive environment for sustainable forestry practices, restoration efforts, and private sector involvement in forest landscape restoration in Srinagar district. By empowering local communities, strengthening tenure rights, incentivizing sustainable forest management, and fostering collaboration with the private sector, these reforms will not only restore ecosystems but also provide economic opportunities for the region's people, contributing to long-term environmental and social resilience.

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

- 1 Farmers may be encouraged to set up modern commercial dairy units
- 2 The Department needs to organize cattle mandis in the and also encourage the calf rearing farms to ensure availability of good quality animals at local level.
- 3 Non- availability of quality fodder is one of the major constraints, fodder development under improved conditions may be promote

## **7. Animal Husbandry – Poultry**

- 1 Conduct regular training programs and workshops for poultry farmers on best practices in poultry management, biosecurity measures, poultry diseases, vaccination schedules, and waste management. Establish local feed manufacturing units or supply chains to ensure a steady supply of affordable, nutritionally balanced poultry feed. Reducing feed costs will significantly improve the profitability of poultry farming.

- 2 Implement regular vaccination programs against common poultry diseases, such as avian influenza, Newcastle disease, and others. Ensure that vaccination schedules are strictly followed to maintain the health of poultry flocks. Encourage the establishment of modern poultry farms with proper housing, ventilation, and lighting systems to ensure the health and productivity of birds. The poultry houses should be well-ventilated and insulated to handle the region's seasonal variations.
- 3 Poultry farming in Srinagar district, Jammu & Kashmir, can be an economically viable and sustainable agricultural practice, given the region's favorable climate and the rising demand for poultry products like eggs and meat. To promote and improve the poultry sector in Srinagar, several measures and interventions can be implemented. These actions would focus on improving productivity, enhancing biosecurity, fostering economic growth, and ensuring the sustainability of poultry farming in the region.
- 4 Focus on skill development for youth in the region, training them to become poultry farm managers or entrepreneurs in poultry-related businesses (e.g., hatcheries, feed production, or egg packaging). Strengthen agricultural extension services to provide continuous technical support to poultry farmers. This can include advice on poultry management, poultry diseases, and government schemes available for the poultry sector.
- 5 Implement regular vaccination programs against common poultry diseases, such as avian influenza, Newcastle disease, and others. Ensure that vaccination schedules are strictly followed to maintain the health of poultry flocks. Develop and enforce biosecurity protocols for poultry farms to prevent disease outbreaks. This includes measures such as: (1) Limiting farm access to authorized personnel. (2) Regular disinfection of farm equipment, buildings, and poultry sheds. (3) Quarantine for new birds or animals entering the farm. (4) Proper disposal of waste and dead birds.
- 6 Timeline for implementation Phase 1 (0-6 months): Needs assessment, stakeholder engagement, infrastructure development, and training programs. Phase 2 (6-12 months): Pilot projects in selected regions, establishing AI programs for genetic improvement, and introducing improved poultry breeds. Phase 3 (12-24 months): Expansion of training programs, establishment of cold storage and processing units, introduction of market linkages, and implementation of sustainability measures. Phase 4 (24+ months): Scaling up poultry farming projects, enhancing value addition, and integrating research

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

- 1 Engage with local farmers, sheep and goat breeders, veterinary departments, agricultural universities, and the private sector (e.g., AI service providers). Understand their needs, challenges, and expectations regarding livestock breeding. Set clear objectives for the AI pilot project, such as improving disease resistance, increasing milk/meat yield, enhancing wool quality, and reducing genetic disorders.
- 2 Conduct a survey to assess current breeding practices, genetic diversity of sheep and goats, breeding challenges (such as inbreeding, low productivity), and existing infrastructure in the region. Set up mobile AI units equipped with necessary tools and facilities for conducting AI at farm level.

- 3 Create cold storage or semen banks to store high-quality semen from superior breeds. Partner with national or regional livestock breeding organizations to establish a semen bank of high-quality genetics suited to the local conditions, including drought resistance, growth rates, and disease resistance.
- 4 Train local farmers, animal husbandry professionals, and AI technicians on the principles and practices of artificial insemination. This includes training in: (1) Semen handling and storage (2) AI technique (intra-cervical, laparoscopic insemination) (3) Estrus synchronization in females.
- 5 Use data management systems to track breeding cycles, insemination outcomes, and performance data (e.g., birth rates, growth rates) to measure the success of the AI program.  
Implement estrus synchronization techniques to ensure that a majority of females come into estrus around the same time, improving the efficiency of AI.
- 6 A well-devised AI pilot project for sheep and goat farming in Srinagar district can significantly enhance livestock productivity, improve the quality of local breeds, and contribute to the economic sustainability of the farming community. With a structured approach to infrastructure, capacity building, breed selection, and monitoring, the project can pave the way for broader adoption of AI in the region, ultimately improving both the genetic potential of livestock and the livelihoods of farmers in Srinagar.

## 9. Fisheries

- 1 The fisheries sector in Srinagar district, located in the Kashmir Valley, has significant potential for growth due to its rich water resources, including freshwater lakes, rivers, and trout farming. Developing and enhancing the fisheries sector can contribute to food security, provide livelihoods for local communities, and support economic growth. Various strategies and interventions that can be implemented to boost fisheries in Srinagar district are as under:
- 2 Develop or improve small-scale aquaculture ponds and tanks for farmers interested in intensive or semi-intensive fish farming. These should be designed with proper water management systems to ensure clean water circulation and minimize disease risks. Set up new hatcheries in strategic locations near key water bodies to ensure a continuous supply of fish seeds for stocking into local water bodies.
- 3 Upgrade existing fish hatcheries to increase the production of high-quality fingerlings (young fish). Modern hatcheries should have temperature and water quality controls to optimize fish breeding, particularly for high-demand species like rainbow trout and carp. Set up new hatcheries in strategic locations near key water bodies to ensure a continuous supply of fish seeds for stocking into local water bodies.
- 4 For promotion of fish consumption: (1) Develop value-added products such as fish fillets, smoked fish, or fish-based snacks to tap into different market segments. (2) Promote fish consumption locally, as it is a healthy source of protein. Educational campaigns in schools, markets, and communities can help increase demand.



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

- 2 The construction of storage and marketing infrastructure is essential to enhance the agricultural and fisheries sectors, improve post-harvest management, reduce wastage, and increase the income of producers. Effective storage and marketing systems also help in the better distribution of goods, ensuring access to both local and external markets. Comprehensive approach to improve storage and marketing infrastructure is as under:
- 3 Construct modern, well-designed agricultural and fish markets in Srinagar and surrounding areas. These markets should include: (1) Designated sections for different types of produce (vegetables, fruits, fish, dairy, etc.). (2) Proper hygiene and sanitation facilities. (3) Packaging and labeling areas to ensure produce is well-presented. (4) Cold storage and refrigeration units for fresh produce.
- 4 Set up centralized wholesale markets that can handle large volumes of agricultural produce, ensuring that farmers can sell their goods in bulk and reach different regions efficiently. Establish farmers' markets where producers can directly sell their goods to consumers, reducing middlemen and improving the price for both farmers and buyers. This also helps improve access to fresh, local produce in urban areas.
- 5 Invest in logistics infrastructure to improve transportation efficiency, such as refrigerated trucks for perishable goods. The creation of dedicated logistics hubs and transportation routes can facilitate the movement of goods from rural areas to urban markets with minimal loss. Encourage farmers, fishers, and local producers to form cooperatives or producer organizations (FPOs). These organizations can play a significant role in marketing, storing, and distributing products more efficiently, while also providing better bargaining power when negotiating with buyers.
- 6 Provide training on how to use cold storage systems and modern storage techniques to preserve the quality of agricultural and fish products. This will help reduce losses and improve the overall efficiency of storage systems. Offer training programs for farmers and fishers on effective marketing techniques, branding, packaging, and pricing strategies. This helps them better understand market demand and optimize sales.

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

- 1 Land development Initiatives: (1) Develop and improve irrigation systems, such as drip irrigation, sprinkler systems, and flood protection dikes, to optimize water use. This will help in dry spells and reduce water wastage, improving crop yields, particularly for high-value crops. (2) create small-scale rainwater harvesting systems such as check dams, ponds, and water storage pits to improve water availability for agriculture, especially in remote areas.
- 2 Promotion of Agro Forestry: Encourage farmers to adopt agroforestry, where trees and crops are grown together, allowing land to be used more efficiently while also protecting the soil and improving biodiversity. This can include the planting of trees for timber, fuelwood, and medicinal plants, which will enhance land productivity and carbon sequestration.
- 3 Soil Conservation Initiatives: Encourage the use of cover crops (such as



legumes) and mulching techniques to protect the soil from erosion, reduce evaporation, and improve soil structure. This is particularly beneficial in highlands and areas prone to heavy rainfall. Promote the planting of grasses, legumes, and other ground covers on slopes and vulnerable lands. These plants stabilize the soil, reduce erosion, and improve soil fertility through nitrogen fixation.

- 4 Implement soil testing programs to guide farmers in the appropriate use of soil amendments such as lime, organic fertilizers, or micronutrients to address deficiencies and balance soil. Implement forest regeneration programs, especially in watershed areas, to restore the natural cover and enhance the soils' ability to retain moisture and nutrients.
- 5 Watershed development initiatives: Introduce measures such as planting trees along riverbanks and using bioengineering techniques to stabilize riverbanks and prevent soil erosion. This helps to protect water quality and preserve aquatic ecosystems. Develop watershed management plans that focus on the sustainable management of land, water, and vegetation in the catchment areas. This plan should involve all stakeholders, including local communities, government bodies, and NGOs, to ensure integrated management of water resources.
- 6 Strengthen existing government schemes like the National Watershed Management Project (NWMP) and the Soil Health Management Scheme to offer financial and technical assistance for watershed and soil conservation projects. Invest in local research to better understand the specific soil, water, and climate challenges in Srinagar district. This research can inform localized practices and solutions for land development, soil conservation, and watershed management.

## 12. Agriculture Infrastructure: Others

- 1 Improving agricultural infrastructure for enhancing productivity, reducing post-harvest losses, improving market access, and ensuring sustainable agricultural practices. A strong agricultural infrastructure can help local farmers adopt modern techniques, improve their livelihoods, and ensure food security in the region. Several initiatives can be taken to develop and enhance agricultural infrastructure
- 2 Revamp the existing canal and irrigation networks, ensuring that they are well-maintained and designed to reduce water losses. Installing flow meters and automation in canals can ensure more equitable distribution of water to farms. Set up small-scale post-harvest processing units for fruits, vegetables, and dairy products. These units can be used for packaging, canning, freezing, and drying, adding value to the products and allowing them to be stored or sold throughout the year.
- 3 Build and upgrade rural roads to improve access to agricultural markets and reduce transportation costs for farmers. Well-maintained roads will facilitate the movement of inputs (seeds, fertilizers) to farms and produce (fruits, vegetables) to markets. Improve road connectivity between production areas and major wholesale markets, ensuring smooth transport of goods. Specialized transport facilities like refrigerated trucks for perishable goods should be developed to ensure timely delivery to markets without compromising quality.
- 4 Establish custom hiring centers for farm machinery where farmers can rent

machinery for short durations. This will make modern equipment affordable for small-scale farmers who cannot afford to purchase expensive machinery. Promote the use of digital technologies like mobile apps for weather forecasting, pest control, crop management, and market prices. This can also include the development of a digital platform for agricultural services, where farmers can access expert advice, purchase inputs, and connect with buyers directly.

- 5 Agricultural infrastructure development is crucial for increasing productivity, improving market access, reducing post-harvest losses, and ensuring sustainable farming practices. A multi-pronged approach that includes improving irrigation, storage, transportation, research, and financial support systems can help transform the agricultural landscape of the region. Collaborative efforts between the government, local farmers, NGOs, and private sector players will be key to successfully implementing these initiatives.

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

- 1 Establishment of state-of-the art processing facilities equipped with modern machinery to ensure efficiency and maintain quality standards. The J&K Department of Agriculture and Cooperative Societies should spearhead infrastructure initiatives, potentially in collaboration with private investors
- 2 Implementation training programmes for farmers and workers in modern agro processing techniques quality control and marketing strategies. The Agriculture Technology Management Agency (ATMA) and local agricultural universities can provide educational resources and workshops
- 3 Supply Chain Optimization: streamlining supply chain logistic to reduce post-harvest losses, ensuring timely delivery of produce from farms to processing units. The Department of food, civil supplies and consumer affairs could implement logistics frameworks and engage with local transport companies.
- 4 Facilitating direct market access for farmers to reduce reliance on intermediaries, thus enhancing profit margins. The J&K Trade Promotion Organization (JKTPO) should work on creating platforms for farmers to connect with buyers
- 5 Implementing these interventions requires a coordinated approach among various agencies, emphasizing collaboration between government bodies, private sector stakeholders and academic institutions. By fostering an integrated ecosystem Srinagar can enhance its food and agro processing capabilities ultimately contributing to economic development and food security in the region.

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

- 1 Agriculture ancillary activities are the supporting activities that help enhance the productivity and efficiency of agriculture while providing additional income sources. These activities often focus on adding value, improving sustainability, or diversifying income for farmers and rural communities.
- 2 The production and sale of agricultural inputs that help improve crop yield and protect against pests are (1) Manufacturing of chemical fertilizers (2) Organic fertilizers production (3) Production of bio-pesticides and fungicides

- 3 Installation and maintenance of irrigation systems to ensure efficient water use in agriculture are (1) Drip irrigation (2) Sprinkler systems (3) Irrigation consultancy services. The manufacturing, distribution, and maintenance of tools and machinery used in farming are (1) Tractors, plows, and tillers (2) Harvesting machines and drones (3) Irrigation equipment and tools for Agriculture and consultancy training, there should be expertise and training to farmers to improve their agricultural practices by way of (1) Training on sustainable farming methods (2) Soil health consultancy (3) Pest management advice. Transportation for the same should be done through (1) Cold-chain transportation for perishables (2) distribution networks for bulk products (e.g., grains, pulses) (3) Logistics companies that support international trade of agricultural products
- 4 The ancillary activities not only improve the efficiency and productivity of the primary agricultural sector but also create new business opportunities and contribute to rural development and poverty alleviation.

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

- 1 There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employment. Measures such as digitization of handcraft designs, technical intervention, up gradation of existing infrastructure and equipment used in designing of handicrafts, branding of products and an insurance policy for the artisans are required. Starting a Craft Management Course would be helpful also.
- 2 The intervention required for Micro, Small, and Medium Enterprises (MSMEs) involves a multi-faceted approach aimed at addressing the unique challenges faced by MSMEs. These enterprises are crucial for economic growth, employment generation, and poverty reduction, especially in a region like Srinagar, where economic activities are influenced by factors such as geography, infrastructure, political instability, and seasonal fluctuations.
- 3 Intervention for MSME is (1) Establishing or strengthening financial institutions that offer low-interest loans, subsidies, and easy access to working capital. (2) Encourage microfinance institutions (MFIs) and venture capital funding specifically tailored for MSMEs, especially those in rural areas (3) Facilitate awareness of government schemes such as Credit Guarantee Fund Scheme for MSMEs (CGTMSE) or MUDRA loans
- 4 Skill Development and Capacity Building needs to be done by:  
(1) Conduct workshops and training programs focused on entrepreneurship, financial management, marketing, and digital literacy. (2) Provide training in sectors where MSMEs are concentrated, such as handicrafts, agriculture-based products, textiles, and tourism-related services.  
(3) Partner with universities and vocational institutes to offer courses relevant to local industries, like traditional handicrafts or IT services.
- 5 Handicrafts and Traditional Industries: The district is known for its traditional handicrafts like Pashmina shawls and Kashmiri carpets. Government and private sector interventions can focus on preserving these industries while making them globally competitive.  
Agro-based MSMEs: Promote agro-processing units that can add value to

agricultural products like saffron, dry fruits & spices.

Tourism-Related MSMEs: Given Srinagar's potential as a tourism hub, developing businesses related to hospitality, transportation, and handicrafts for tourists could be a major focus.

- 6 Udyam, e-Shram, NCS and ASEEM portals will be interlinked for credit facilitation, skilling and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all. Digital ecosystem for skilling and livelihood (DESH stack) e=portal will be launched to empower citizens to skill, reskill or upskill through on line training

## 16. Export Credit

- 1 Export credit is crucial for promoting international trade, as it provides businesses with the financial support necessary to engage in exports. For Micro, Small, and Medium Enterprises (MSMEs) in Srinagar district to expand their exports, several initiatives can be taken to boost export credit availability, reduce risks and enhance access to global markets.  
There is a need to organize artisans /weavers into collectives such as OFPOs.
- 2 Conduct workshops, webinars, and seminars in collaboration with local banks, export promotion agencies, and industry bodies to educate MSMEs about export credit options such as the Export Credit Guarantee Corporation (ECGC), Pre-shipment and Post-shipment Financing, and Export Credit from commercial banks. Local Trade Fairs: Organize trade fairs and exhibitions that showcase export opportunities and highlight the importance of export credit.
- 3 Encourage banks to design export credit products tailored for MSMEs in Srinagar, such as short-term loans for working capital, export factoring, and letter of credit (LC) facilities for international trade. Facilitate the creation of simplified loan application processes and documentation requirements for MSMEs. This can be achieved by setting up a dedicated export credit desk within local branches of national banks to guide businesses through the process. Work with financial institutions to provide interest rate subsidies or lower rates for export-oriented businesses
- 4 Work with the government to offer subsidies or reduced interest rates on export credit loans, especially for MSMEs in industries such as handicrafts, textiles, and agro-products, which are key to Srinagar export potential. Facilitate access to duty drawback schemes that refund certain duties or taxes paid by exporters. This would reduce the financial burden on MSMEs and increase their competitiveness in international markets.

## 17. Education

- 1 Improving education in the district requires a comprehensive and multifaceted approach, given the unique challenges the region faces, such as political instability, infrastructure limitations, and social dynamics. To enhance the quality of education, foster skill development, and make education more accessible, several initiatives can be implemented across different levels of the education system, from primary to higher education.
- 2 Many schools in Srinagar face infrastructural challenges such as lack of modern classrooms, insufficient teaching aids, poor sanitation, and inadequate digital

resources. Education Department may identify potential institutions and organize awareness about the advantages and availability of loan. Extension Services may be strengthened to avoid the failure. The Government may hire some of experts to provide counseling services.

- 3 Improve existing school infrastructure by renovating and upgrading classrooms, providing basic facilities (clean drinking water, toilets), and creating modern learning environments with smartboards, internet connectivity, and audio-visual equipment. Focus on improving rural schools by providing adequate transportation, electricity, and water supply to increase enrollment and retention rates.
- 4 Implement regular in-service training programs for teachers in areas such as digital literacy, modern teaching methods, classroom management, and subject-specific expertise. This will empower teachers to stay updated and improve the quality of education. Train teaching assistants to support teachers in classrooms, which can help alleviate the workload and provide personalized support to students.
- 5 Low parental involvement and community engagement often lead to low school attendance and lack of educational support. Conduct awareness campaigns about the importance of education, especially in rural areas. These campaigns can address cultural barriers to education, such as early marriage or child labor, and encourage communities to prioritize education. Strengthen the role of PTAs by involving parents more actively in school governance and decision-making. Regular meetings between parents and teachers can improve communication and ensure that students' needs are being met.

## 18. Housing

- 1 Lack of awareness about schemes is the single most factor, which has blocked the development of this sector. Banks need to be sensitized immediately about the amount of loan to be disbursed, as per priority sector guidelines. The following descriptions of loans are to be considered under priority sector.
- 2 The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low-income groups, the total cost of which does not exceed Rs. 10 lakhs per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of Rs.2 lakhs per annum, irrespective of the location, is prescribed.
- 3 To promote a network of dedicated housing financial institutions to adequately serve various regions and different income groups. Awareness about GoI scheme is the single most factor, which has blocked the development of this sector. Since this is not an income generating activity, banks are apprehensive about loan repayment
- 4 As per revised priority sector guidelines 2020, loans up to Rs. 35 lakhs for housing in metropolitan centers and Rs. 25 lakhs at another center, loans for housing projects exclusively for economically weaker sections and low-income groups. There is a need to step up credit flow to this sector in view of indirect benefits to individuals and society at large.

- 5 Organize credit camps exclusively for housing loans, Urban development department may proactively identify the beneficiaries and contribute towards construction of urban houses.

## 19. Social Infrastructure

- 1 Infrastructure refers to the fundamental facilities and systems serving a country, city or area including the services and facilities necessary for its economy to function. It typically characterizes structures such as roads, bridges, tunnels water supply, sewers, electrical grids, telecommunications and so forth, and can be defined as "the physical components of interrelated systems providing commodities and service essential to enable, sustain, or enhance societal living conditions.
- 2 Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas bank financing for building infrastructure for certain activities viz. schools and health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers is now considered as Priority Sector Lending.
- 3 Given the importance of social infrastructure for development and its impact in rural and urban areas, building, social infrastructure for activities such as schools, health care, drinking water and sanitation facilities can help in improving the HDI of the district. Banks may proactively take up financing of these activities to fulfill their priority sector obligations.
- 4 Skill up-gradation course for human resources development may be devised for smooth functioning of the projects.

## 20. Renewable Energy

- 1 The consumption of conventional and non-renewable sources of energy causes environmental damage and the emanating harmful gases result in depletion of ozone layer and global warming. Further, as these sources are not perennial in nature and cannot be renewed, gradual reduction of these always hint at an imminent energy crisis. Therefore, alternative sources of energy have become very important and relevant these days, such as the sun and wind. They are renewable in nature, cause less emissions and are available in abundance.
- 2 The optimum use of these sources can to a large extent, reduce chemical, radioactive and thermal pollution. Moreover, harnessing these potentials can provide a viable source of clean and limitless energy. All the suppliers of solar equipment are situated at Jammu. There are a few retailers available, but no repair or service center is available in the district.
- 3 There is a lack of awareness among the bankers and rural population about solar home lighting system available in the market. Mega awareness camps are needed to popularize the effective use of renewable energy. Banks have to come forward and extend financial support under the programme implemented by MNRE. Awareness is required to be created to convince farmers/villagers to go in for biogas plants they serve as significant source of non-conventional energy.



## 21. Informal Credit Delivery System

- 1 The informal credit delivery system, more precisely the Self-Help Group - Bank Linkage programme (SHG-BLP) has come a long way from its modest beginnings during 1992-92 SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of the rural poor with a view to end their dependency on money lenders, have over the years, developed as the strongest tool to not only fight poverty by also tackle delicate socio-economic issues and find sustainable solutions thereof.
- 2 It is now increasingly recognised as an effective mechanism for reaching a large number of hitherto unbanked sections of the rural poor with minimal transaction and risk costs. As most of the women members of SHGs are illiterate and not aware about book keeping, the SHGs become dormant after the NGOs stop handholding support to SHGs. It has repercussions on SHG formation in future and financing of SHGs by banks.
- 3 Sustainability of SHGs is dependent on proper hand-holding in the initial years and training of SHG members in conducting meetings, regular savings, inter-banking and handling of books of accounts.  
The SHG movement needs to be scaled up in the district to cover the entire rural poor families under the SHG movement to eradicate poverty. All efforts would be made to converge SHG-BLP with NRLM in future so that the SHGs members can avail maximum benefits under the scheme
- 4 It has been ensured that engaging the SHG members in income generating activities remains the ultimate objective of SHG-BLP. However, it would be advocated and publicized more aggressively in future. SHPI and other stakeholders would be encouraged to go for adoption of Information Technology (IT) to improve book keeping.
- 5 Greater degree of coordination among agencies (line departments, banks) at district level would be the most critical factor for enhancing credit flow under this sector. Bank branches may incorporate the above credit programme in their credit plans. Bank branches may get in touch with the sponsoring agencies concerned and pursue for early and timely sponsoring to facilitate lending.
- 6 The developmental departments of Agriculture, Horticulture, Animal and Sheep Husbandry may identify potential farmers and activities

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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



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

1. The State Government has undertaken several recent initiatives to enhance the outreach and activities of cooperatives, reflecting a commitment to fostering economic growth and community engagement. These initiatives aim to empower local communities, improve service delivery, and promote sustainable development through cooperative models.
2. **Dairy Development Scheme**  
The Dairy Development Scheme, approved by the J&K Government, aims to enhance the region's dairy sector through a structured funding framework. NCDC provides a 70% loan to the J&K Government, which offers a 50% loan to cooperative societies, along with a 25% Central Government subsidy and a 5% owners' contribution. The UT Government allocates 20% of the loan as share capital. With an eight-year repayment plan, this initiative supports local farmers, improves milk production quality, and promotes sustainable practices, ultimately fostering economic development in Jammu and Kashmir.
3. **Ayushman Sahakar Scheme**  
The Ayushman Sahakar scheme enhances healthcare services through cooperatives in Jammu and Kashmir. By providing financial assistance for healthcare needs, it improves access to quality services, particularly in underserved areas. The scheme offers favorable interest rates for women-led societies, promoting gender equity in healthcare management. It aligns with the National Digital Health Mission's goals of improving health infrastructure and personnel training. By leveraging the cooperative model, Ayushman Sahakar fosters community participation, emphasizing preventive care and education, and creating sustainable health systems that empower communities for long-term health benefits.
4. **Food Processing Units Initiative**  
The initiative to establish 80 food processing units in Jammu and Kashmir aims for equitable agricultural development, ensuring four units per district by March 2025. Targeting cooperatives with a turnover of Rs 75 lakhs or less, it enhances local food production and processing. Local authorities will aid in preparing Detailed Project Reports (DPRs), which will undergo technical evaluation. Cooperative Banks will provide up to 90% of project costs, capped at Rs 9 lakhs, with manageable repayment terms. This initiative boosts local economies, creates jobs, and reduces post-harvest losses, contributing to food security and improved livelihoods.

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

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

state. Besides, there are about 59 district level federations, 3 state level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC,

2. The number of Cooperative Societies in District Srinagar is 384, which consist of 276 Functional Societies and 108 Non-Functional Societies. Number of PACS functional in the district, as on 31<sup>st</sup> March 2024, is 15, with a total membership of 3184 and covering 21 GP's.

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

1. The potential for forming cooperatives in district can be significant especially given the areas unique social economic and cultural context.
2. Cooperatives can create job opportunities particularly for women and youth. By focusing on sectors like handicrafts, textiles or food processing, cooperatives can empower local community.
3. The cooperative model promotes community involvement and social cohesion, which is crucial in areas with diverse population and historical tensions.
4. Cooperative can enhance access to markets for local products, ensuring fair prices and better income for producers.
5. Overall, with the right support and resources, Cooperatives in Srinagar district could foster economic development and strengthen community ties.

<b>Chapter 9</b>							
<b>NABARD's Projects and Interventions in the District</b>							
<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name of the Project/ Activity</b>	<b>Project Area</b>	<b>Nature of support provided</b>	<b>CSR Collaborati on/Conver gence etc.</b>	<b>No. of Benefici aries</b>	<b>Likely impact/ Outcome</b>
1	Collectivi sation	CSS-FPO Dal Lake Lotus Stem Farmers Producer Company	Hazratbal Srinagar	Management cost Rs. 3.91 lakhs and Equity grant Rs. 2.50 lakhs	NIL	255	FPO on Nadru and other vegetables. The FPO has exported two consignments of its produce to UAE. The FPO was mentioned by Hon'ble PM in Mann kee Baat.
2	Collectivi sation	CSS FPO Srinagar Vegetable Farmers Producer Company Ltd	Qamarwari Srinagar	Management cost of Rs. 3.91 lakhs and Equity grant Rs.1.10 lakhs	NIL	110	First FPO on organic vegetables in organic vegetable producing belt. The FPO is doing the business of organic and exotic vegetables and has done a business of Rs. 22.00 lakh
3	Promotio na l Activity	DPR mode Project on Multi-nutrient feed blocks using low cost devices	Harwan and Srinagar	Sanctioned Rs. 11.11 lakhs	NIL	60	To promote MNBs using low cost devices for enhancing milk production in the district. Enhancing livelihood of dairy farmers in the district through productivity augmentation through standardization and popularization of multi nutrient feed blocks

## Success Stories

### Success Story 1: Dal Lake Lotus Stem Farmers Producer Company Ltd. Hazratbal Srinagar



1. Scheme:	CSS for formation and promotion of 10,000 FPOs
2. Project Implementing Agency:	Bio Cert
3. Duration of the Project:	Three Years
4. Beneficiary:	
No. of beneficiaries:	250
5. Community:	Farmers
6. State:	Jammu and Kashmir
7. District:	Srinagar
8. Block:	Qamarwani
9. Village:	Hazratbal

#### 1.1 Support provided

An amount of Rs. 18.00 lakh sanctioned towards FPO Management cost for a period of three years.

#### 1.2 Pre-implementation status

- No formal association of farmers was existing. Farmers often operate individually, focusing on personal farming rather than collective action. They bought inputs individually, lead higher costs and less favourable terms from suppliers. Without collective purchasing, farmers missed out on potential discounts and better pricing that come from negotiating as a larger group. There was also no legal entity of farmer groups in the area, farmers were not having knowledge about the benefits of forming legal entities like FPOs.
- Farmers have faced a lot of problems to access larger markets without a cooperative

structure, limited their sale opportunities and profitability. Individual marketing, efforts were less effective and also there was no platform for branding their products collectively.

- Due to the absence of a legal entity of farmer groups in the area, there was economic isolation of farmers, made it difficult to share resources, knowledge and support and also the opportunities for training, skill development, and accessing information on best practices were minimal.
- Individual farmers often earn less due to lack of access to economics of scale, better pricing and market opportunities. Farmers were more vulnerable to market fluctuations and less able to adapt to changes in demand or prices.

### **1.3 Challenges faced**

- One of the primary challenges encountered in the implementation of the Lotus Stem FPO is the lack of awareness among farmers regarding the concept and benefits of FPO. Many farmers were unfamiliar with collective marketing, resources sharing and the legal framework in governing FPO.
- Gathering comprehensive details like PAN number, Aadhar number, land revenue record number etc. from shareholders proved to be a significant challenge. Many farmers were not willing to share the said details due to privacy concerns.
- During the collection of share contribution from shareholders, many farmers hesitated to invest due to concerns about their financial situation and uncertainty regarding the potential returns on their share contribution.
- Cultural norms and traditional gender roles may limit women's involvement in agricultural activities and decision-making processes. We have faced unlimited hurdles while motivating the women for active participation in Lotus Stem FPO
- Addition of new shareholders proved to be challenging. Few existing members (who are often seek for their personal benefit) expressed uncertainty about the benefits of joining the FPO and created chaos, which hindered our ability to expand membership and enhance collective strength.

### **1.4 Impact**

- The establishment of the FPO allowed for the development of effective marketing strategies and branding for Lotus Stem products, enhancing visibility and consumer recognition. The FPO established effective risk management strategies to protect their produce against market fluctuations.
- The land which was not under cultivable was brought under cultivation, after providing the market linkages, better prices of their produce and other value addition activities. The FPO fostered community among farmers, encouraging collaboration and support.
- Financial support from NABARD provided essential funds for the FPOs operations, enabling smooth functioning and the implementation of key initiatives. Women's participation in agriculture and decision making rose with the FPO's establishment.
- By promoting inclusively and offering targeted training, the FPO empowered women to take leadership roles, enhancing their status in the community. The impact is that the FPO offered training in best agricultural practices and business skills, enhanced farming techniques and helped farmers.
- The FPO provided farmers with better market access that was previously hard to reach alone. Collective bargaining allowed them to negotiate improved terms with buyers, leading to more sales opportunities.

**Success Story 2: Enhancing livelihood of dairy farmers in Srinagar through productivity augmentation by standardization and popularization of multi-nutrient block supplements for animal feeding**



- |                                 |  |
|---------------------------------|--|
| 1. Scheme:                      | National Bank for Agriculture & Rural Development (NABARD) under Farm Sector Promotion Fund (FSPF)                       |
| 2. Project Implementing Agency: | Sher-e-Kashmir University of Agriculture Sciences and Animal Husbandry, Shuhama, Srinagar, Division of Animal Nutrition. |
| 3. Duration of the Project:     | Two Years  |
| 4. Beneficiary:                 |  |
| No. of beneficiaries:           | Four (04) beneficiary families and 60 across all blocks.   |
| 5. Community:                   | Farmers/villagers  |
| 6. State:                       | Jammu and Kashmir  |
| 7. District:                    | Srinagar   |
| 8. Block:                       | Srinagar   |
| 9. Village:                     | 10   |



## **Support provided**

### **2.1 Pre-implementation status**

- Poor availability of feed and fodder resources both in terms of quantity and quality (especially during Winter and Spring seasons) result in non-fulfilment of nutritional needs of the dairy animals, affecting their health contribute to their low productivity and less farmer income returns to the farm.
- As such, there is a dire need to develop and disseminate technologies to pursue the goal of better health and higher productivity of animals that will not only bridge the demand and supply gap of animal food products but also make the dairy sector a profitable venture to uplift the socio-economic condition of the farmer.

### **2.2 Challenges faced**

- The study was conducted during Winter (November, 2023 to January, 2024) and Spring (February to April, 2024) when the livestock in Kashmir are under cold stress as the average ambient temperature fluctuates around -5 to 10 C and 7 to 15 C, respectively; moreover, most of the dairy animals
- remain pregnant during the period. These conditions result in higher feed/nutrient requirements for animals during the seasons. However, this is the time in Kashmir valley when greenery perishes from the scenario, and only locally available poor quality crop residues are left on which animals are
- completely staff fed. Also, non-availability of concentrate feeds due to blockade of National Highway by inclement weather during the period results in non-fulfilment of nutrient requirements deteriorating their health and lowers productivity (drop in milk yield, loss of body condition score
- Un-thriftiness, higher incidence of metabolic and reproductive disorders, etc.). Introduction of multi-nutrient block technology in the project area of Kashmir has been well appreciated by the livestock farmers after continuous motivation through trainings and free distributions.

### **2.3 Impact**

- The positive effects of supplementing multi-nutrient blocks (MNB) on animal performance and net farm economic returns motivated the farmers to adopt the technology
- The adoption pattern of the technology was evaluated among 60 dairy farmers (beneficiaries) in 15 selected villages of district Srinagar of Kashmir.
- The farmers were ready to purchase MNB for animals not covered under the study and even non-beneficiary farmers got motivated towards adoption of the technology.
- Based on the adoption results and gaining popularity of the technology, approval was granted by the Competent Authority of the University in favor of the Principal Investigator of the project for registering the company that has been named as “MaxMilk” under SKUAST- Kashmir Innovation, Incubation and Entrepreneurship (SKIIE) Centre for up-scaling the production of MNB to commercial level.

## 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 centers, 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.
- b. **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.
- c. **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.
- d. **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 crores, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

## Appendix 1c

### Climate Action & Sustainability

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

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

- a. A global scientific consensus with regard to the unequivocal nature of the climate change and its association with increasing concentration of greenhouse gas emissions is widely established regional climate projection indicates that climate variability will manifest through alteration in frequently intensity spatial extent or duration of weather and climate extremes, including climate and hydro-metrological events.
- b. Changes in climate can threaten local flora and fauna, leading to shifts in ecosystems and potentially the loss of endemic species. By taking a comprehensive approach that involves community participation, sustainable practices and policy support, Srinagar district can enhance its resilience to climate change and contribute to global climate action efforts.

##### 3.2 Any specific Climate Change initiative in the district by:

- a. The Govt of India has initiated several climate change initiatives that can impact district and the broader J&K region
  - (1) NAFCC: This fund supports projects aimed at enhancing the adaptive capacity of vulnerable communities. It focuses on agriculture, water resources and disaster management which are critical in the district.
  - (2) J&K Climate Action Plan: This state specific action plan outlines strategies for mitigating and adaption to climate change impacts.
  - (3) National Afforestation Programme: This programme aims to increase forest cover through afforestation and reforestation activities.
  - (4) PMFBY: This crop insurance scheme helps farmers to manage risks associated with climate change.
  - (5) Soil Health Card Scheme: This initiative provides farmers with information on soil health and recommendations for improving soil fertility.
  - (6) Swachh Bharat Mission: While primarily focused on sanitation, this mission also addresses waste management which is crucial for reducing pollution and mitigating climate change impacts.
  - (7) Renewable Energy Initiative: The government promotes solar energy and hydropower projects in J&K which can reduce reliance on fossil fuels and decrease greenhouse gas emissions.

These initiatives reflect the government commitment to addressing climate change and promoting sustainable development in the region. Local participation and community engagement are key to the success of these programmes.

- b. ICAR conducts research on climate-resilient crops suitable for the region's changing climatic conditions. It also organizes training programmes for farmers on sustainable agricultural practices, water conservation techniques, and integrated pest management to help them adapt to climate change. ICAR also provides farmers with weather forecasts and agricultural advisories to help them make informed decisions regarding planting irrigation and pest management thereby enhancing resilience to climate variability. ICAR collaborates with state agricultural universities and local organisations to implement projects focused on climate adaption and mitigation strategies. Their extension services disseminate information on climate smart agricultural practices to farmers, helping them adapt to climate impacts effectively.
- c. The Jammu & Kashmir State has made comprehensive plan aims to address climate change challenges in the region, focusing on areas like water resources, agriculture, forestry and disaster management. The state had also made programmes focus on sustainable land and water management practices to combat soil erosion, improve water quality and enhance agricultural productivity, which is crucial given the region's changing climate. The state has developed disaster management frameworks to improve resilience against climate related disasters such as floods and landslides. This includes early warning systems and community preparedness programmes. The Government is also promoting solar and hydropower projects to reduce dependence on fossil fuels and mitigate greenhouse gas emissions, contributing to climate change mitigation.  
Partnership with research institutions focus on studying the impacts of climate change on local ecosystems, agriculture and water resources, informing policy decisions and action plans.
- d. NABARD promotes initiatives aimed at enhancing community resilience to climate related disasters, including workshops and awareness campaigns on disaster preparedness. NABARD also supports the formation of SHGs that focus on sustainable livelihoods, empowering local communities to engage in environmentally friendly practices and diversify income sources. NABARD provides financial assistance for projects that align with climate change adaption and mitigation goals, facilitating the implementation of innovative solutions in agriculture and rural development. NABARD conducts training programme for farmers and local communities on climate change adaption strategies, sustainable agricultural practices and effective resource management.
- e. Other agencies:
  - 1 NGOs: Various non-governmental organisation are active in the region, implementing initiatives related to climate education, community engagement and sustainable livelihoods. They often work directly with farmers to promote climate- smart agriculture and resource management.
  - 2 GIZ: GIZ has worked on projects focused on climate change adaption and mitigation in the region, promoting sustainable agricultural practices and renewable energy solutions.
  - 3 Research Institutions: Academic and research institutions conduct studies on climate change impacts and develop adaption strategies tailored to local conditions. They often collaborate with local communities to implement findings.
  - 4 NAFCC: various projects funded under this initiative aim to enhance adaptive capacity in agriculture, water resources and disaster management at the community level.

- 5 Green India Mission: Under the National Mission for a Green India initiatives focus on afforestation, biodiversity conservation, and sustainable management of forests, contributing to carbon sequestration and ecosystem restoration.
- 6 International Organisations: Agencies like the World Bank and FAO (Food and Agriculture Organization) may support projects in the region aimed at building resilience to climate change through funding and technical assistance.

## Appendix 2

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

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. The potential for GI in the district is significant, given its rich cultural heritage, unique products and traditional practices. Promoting and protecting all GI can lead to sustainable economic development preserving traditional practices while benefitting local communities. Some are as under:
  - Kashmir Saffron: Known for its distinct flavor and quality, Kashmiri saffron is another potential for GI product. The unique climatic and soil conditions of the region contribute to its superior quality.
  - Kashmiri Handicrafts: The region is renowned for its exquisite handicrafts, including Pashmina, Shawl, carpets and Papier-mâché products. These crafts can be protected under GI, ensuring that only products made in Srinagar using traditional methods can be labeled as such.
  - Cuisine: Dishes like Rogan Josh, Yakhni which are unique to Kashmir cuisine, could also be considered for GI status, promoting local culinary heritage.
  - Tourism: GI status can enhance tourism by promoting the uniqueness of local products, attracting visitors interested in authentic experiences.



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>I.Agriculture</b>											
	<b>A. Farm Credit</b>											
	<b>A.1 Crop Production, Maintenance, Marketing</b>											
1	Almond/ Badam__	100	Acre	152152	Phy	50	50	50	50	50	10	260
					BL	76.08	76.08	76.08	76.08	76.08	15.22	395.62
2	Apple/ Seb__	100	Acre	394080	Phy	800	800	800	800	800	500	4500
					BL	3152.64	3152.64	3152.64	3152.64	3152.64	1970.4	17733.6
3	Apple/ Seb_High Density	100	Acre	583832	Phy	5	5	5	5	5	5	30
					BL	29.19	29.19	29.19	29.19	29.19	29.19	175.14
4	Cherry__	100	Acre	127288	Phy	50	50	50	50	50	50	300
					BL	63.64	63.64	63.64	63.64	63.64	63.64	381.84
5	Japanese Plum/ Plum__	100	Acre	125896	Phy	20	20	20	20	20	20	120
					BL	25.18	25.18	25.18	25.18	25.18	25.18	151.08
6	Maize/ Makka_Irrigated	100	Acre	46984	Phy	50	50	50	50	50	50	300
					BL	23.49	23.49	23.49	23.49	23.49	23.49	140.94
7	Mushroom/ Kukaramutta__	100	Bag	408	Phy	500	500	500	500	500	500	3000
					BL	2.04	2.04	2.04	2.04	2.04	2.04	12.24
8	Other Vegetables__	100	Acre	61056	Phy	500	500	500	500	1000	500	3500
					BL	305.28	305.28	305.28	305.28	610.56	305.28	2136.96
9	Rice/ Chaval/ Dhan_Irrigated	100	Acre	48480	Phy	1000	1000	1000	1000	2000	1000	7000
					BL	484.8	484.8	484.8	484.8	969.6	484.8	3393.6
10	Walnut/ Akhrot__	100	Acre	115104	Phy	10	10	10	10	10		50
					BL	11.51	11.51	11.51	11.51	11.51		57.55
	Post-harvest/HH Consumption (10%)					4173.85	4173.85	4173.85	4173.85	4963.93	2919.24	24578.57
	Repairs & maintenance of farm assets (20%)					417.39	417.39	417.39	417.39	496.39	291.92	2457.86
						834.77	834.77	834.77	834.77	992.79	583.85	4915.71
	Sub Total											31952.14
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>A.2 Water Resources</b>											
1	Bore Well-Deepening-	90	No.	300000	Phy	10	10	10	10	10	10	60
					BL	27	27	27	27	27	27	162
2	Bore Well-New-	90	No.	600000	Phy	10	10	10	10	10	10	60
					BL	54	54	54	54	54	54	324
3	Drip Irrigation--	90	ha	165000	Phy	5	5	5	5	5	5	30
					BL	7.43	7.43	7.43	7.43	7.43	7.43	44.58
4	Electric Pump Sets--5-10hp	90	No.	180000	Phy	5	5	5	5	5	5	30
					BL	8.1	8.1	8.1	8.1	8.1	8.1	48.6
5	Tube Well-Shallow-	90	No.	340000	Phy	10	10	10	10	10	10	60
					BL	30.6	30.6	30.6	30.6	30.6	30.6	183.6
	Sub Total											762.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.3 Farm Mechanisation</b>												
1	Power Tiller--	80	No.	95000	Phy	10	10	10	10	10	10	60
					BL	7.6	7.6	7.6	7.6	7.6	7.6	45.6
2	Tractor--20-35 hp	75	No.	650000	Phy	10	10	10	10	10	10	60
					BL	48.75	48.75	48.75	48.75	48.75	48.75	292.5
	Sub Total											338.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.4 Plantation &amp; Horticulture</b>												
1	Bee Keeping-Indian Bee Colony-Bee Keeping (50 Colonies)	90	ha	550000	Phy	10	10	10	10	10	10	60
					BL	49.5	49.5	49.5	49.5	49.5	49.5	297
2	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy	10	10	10	10	10	10	60
					BL	354.42	354.42	354.42	354.42	354.42	354.42	2126.52
3	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy	5	5	5	5	5	5	30
					BL	18	18	18	18	18	18	108
4	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	10	10	10	10	10	10	60
					BL	55.34	55.34	55.34	55.34	55.34	55.34	332.04
	Sub Total											2863.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.5 Working Capital - Bee Keeping</b>												
1	Apiculture_Others_	1	No.	6713	Phy	100	100	100	100	100	100	600
					BL	6.71	6.71	6.71	6.71	6.71	6.71	40.26
	Sub Total											40.26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.6 Forestry</b>												
1	Plantation-Poplar-	80	ha	130000	Phy	10	10	10	10	10	10	60
					BL	10.4	10.4	10.4	10.4	10.4	10.4	62.4
	Sub Total											62.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.7 Animal Husbandry - Dairy</b>												
1	Automatic Milk Collection Unit--	90	No.	300000	Phy	20	20	20	20	20	20	120
					BL	54	54	54	54	54	54	324
2	Bulk Milk Cooling Unit--	90	No.	1500000	Phy	8	8	8	8	8	8	48
					BL	108	108	108	108	108	108	648
3	Crossbred Cattle Farming--	90	1+1	395000	Phy	8	8	8	8	8	8	48
					BL	28.44	28.44	28.44	28.44	28.44	28.44	170.64
	Crossbred Cattle Farming--	90	5+5	1775000	Phy	1	1	1	1	1	1	6
					BL	15.98	15.98	15.98	15.98	15.98	15.98	95.88
	Sub Total											1238.52
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>												
1	Indigenous Cattle Farming_Others_	100	Per Animal	63575	Phy	50	50	50	50	50	50	300
					BL	31.79	31.79	31.79	31.79	31.79	31.79	190.74
	Sub Total											190.74
<b>A.9 Animal Husbandry - Poultry</b>												
1	Breeder Unit-Broiler-	90	1000	899000	Phy	8	8	8	8	8	8	48
					BL	64.73	64.73	64.73	64.73	64.73	64.73	388.38
2	Breeder Unit-Layer-	90	1000	2575000	Phy	1	1	1	1	1	1	6
					BL	23.18	23.18	23.18	23.18	23.18	23.18	139.08
3	Indigenous Poultry Farming--	90	500	1000000	Phy	2	2	2	2	2	2	12
					BL	18	18	18	18	18	18	108
<b>A.10 Working Capital - AH - Poultry</b>												
1	Broiler Farming_Others_	100	1000	144043	Phy	10	10	10	10	10	10	60
					BL	14.4	14.4	14.4	14.4	14.4	14.4	86.4
2	Layer Farming_Others_	100	1000	361632	Phy	2	2	2	2	2	2	12
					BL	7.23	7.23	7.23	7.23	7.23	7.23	43.38
	Sub Total											129.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.11 Animal Husbandry - SGP</b>												
1	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy	5	5	5	5	5	5	30
					BL	50.4	50.4	50.4	50.4	50.4	50.4	302.4
2	Sheep - Rearing Unit--	90	10+1	252000	Phy	10	10	10	10	10	10	60
					BL	22.68	22.68	22.68	22.68	22.68	22.68	136.08
	Sheep - Rearing Unit--	90	25+1	472000	Phy	2	2	2	2	2	2	12
					BL	8.5	8.5	8.5	8.5	8.5	8.5	51
	Sheep - Rearing Unit--	90	50+2	827000	Phy	1	1	1	1	1	1	6
					BL	7.44	7.44	7.44	7.44	7.44	7.44	44.64
	Sub Total											534.12
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.12 Working Capital - AH - Others/SR</b>												
1	Goat Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	10	10	10	10	10	10	60
					BL	3.21	3.21	3.21	3.21	3.21	3.21	19.26
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	10	32080	Phy	50	50	50	50	50	50	300
					BL	16.04	16.04	16.04	16.04	16.04	16.04	96.24
	Sub Total											115.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.13 Fisheries</b>												
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy	1	1	1	1	1	1	6
					BL	45	45	45	45	45	45	270
	Sub Total											270
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
<b>A.14 Working Capital - Fisheries</b>												
1	Fish Culture - Bio floc_Others_	100	6 tanks	150000	Phy	5	5	5	5	5	5	30
					BL	7.5	7.5	7.5	7.5	7.5	7.5	45
2	Fish Culture - Others_Trout - Hatchery_	100	Per unit	1400000	Phy	5	5	5	5	5	5	30
					BL	70	70	70	70	70	70	420
3	Marketing Activities_Others_	100	Per unit	40416	Phy	100	100	100	100	100	100	600
					BL	40.42	40.42	40.42	40.42	40.42	40.42	242.52
	Sub Total											707.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total

<b>A.15 Farm Credit</b>												
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	4	8	8	8	8	8	44
					BL	18	36	36	36	36	36	198
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy		1	1	1	1		4
					BL		22.5	22.5	22.5	22.5		90
3	Integrated Farming--	90	Per Unit	3180000	Phy	2	2	2	2	2	2	12
					BL	57.24	57.24	57.24	57.24	57.24	57.24	343.44
4	Protected Structures-Shadenets-	90	No.	35000	Phy	10	10	10	10	10	10	60
					BL	3.15	3.15	3.15	3.15	3.15	3.15	18.9
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	100000	Phy	20	20	20	20	20	20	120
					BL	18	18	18	18	18	18	108
Sub Total						96.39	136.89	136.89	136.89	136.89	114.39	758.34
Total Farm Credit (sum of A.1 to A.15)												40599.22
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Eidgah</b>	<b>Harwan Rural Area Dara</b>	<b>Hazratbal Batapora</b>	<b>Khanmoh</b>	<b>Qamarwari</b>	<b>Srinagar</b>	<b>District Total</b>
<b>B. Agriculture Infrastructure</b>												
<b>B.1 Storage Facilities</b>												
1	Cold Storage--1000 MT	80	No.	8800000	Phy	2	2	2	2	2	2	12
					BL	140.8	140.8	140.8	140.8	140.8	140.8	844.8
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	5	5	5	5	5	5	30
					BL	100	100	100	100	100	100	600
3	Godown--Rural godown - 100 MT	80	No.	146300	Phy	5	5	5	5	5	5	30
					BL	5.85	5.85	5.85	5.85	5.85	5.85	35.1
4	Godown--Storage godown - 1000 MT	80	No.	1466300	Phy	1	1	1	1	1	1	6
					BL	11.73	11.73	11.73	11.73	11.73	11.73	70.38
Sub Total												1550.28
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Eidgah</b>	<b>Harwan Rural Area Dara</b>	<b>Hazratbal Batapora</b>	<b>Khanmoh</b>	<b>Qamarwari</b>	<b>Srinagar</b>	<b>District Total</b>
<b>B.2 Land Development</b>												
1	Bunding-Farm Bunding-	90	ha	15000	Phy	8	8	8	8	8	8	48
					BL	1.08	1.08	1.08	1.08	1.08	1.08	6.48
2	Cultivable Wasteland Development--	90	ha	200000	Phy	2	2	2	2	2	2	12
					BL	3.6	3.6	3.6	3.6	3.6	3.6	21.6
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	30000	Phy	5	5	5	5	5	5	30
					BL	1.35	1.35	1.35	1.35	1.35	1.35	8.1
4	Watershed Treaments-Check Dams-	90	cum.	1000000	Phy	15	15	15	15	15	15	90
					BL	135	135	135	135	135	135	810
Sub Total												846.18
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Eidgah</b>	<b>Harwan Rural Area Dara</b>	<b>Hazratbal Batapora</b>	<b>Khanmoh</b>	<b>Qamarwari</b>	<b>Srinagar</b>	<b>District Total</b>
<b>B.3 Agriculture Infrastructure - Others</b>												
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	2	2	2	2	2	2	12
					BL	7.2	7.2	7.2	7.2	7.2	7.2	43.2
Sub Total												43.2
Total (B.1+B.2+B.3)												2439.66

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>C. Ancillary Activities</b>											
	<b>C.1 Food &amp; Agro Processing</b>											
1	Food Grain Processing-Flour Mill-	80	No.	1100000	Phy	5	5	5	5	5	5	30
					BL	44	44	44	44	44	44	264
2	Fruit Processing -Pulp Making-	90	No.	1000000	Phy	1	1	1	1	1	1	6
					BL	9	9	9	9	9	9	54
3	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy	5	5	5	5	5	5	30
					BL	45	45	45	45	45	45	270
4	Honey & Honey Products--Bee keeping equipment	80	No.	250000	Phy	5	5	5	5	5	5	30
					BL	10	10	10	10	10	10	60
5	Honey & Honey Products--Honey Processing Unit	80	No.	250000	Phy	5	5	5	5	5	5	30
					BL	10	10	10	10	10	10	60
6	Meat & Poultry Processing--	90	No.	75000	Phy	5	5	5	5	5	5	30
					BL	3.38	3.38	3.38	3.38	3.38	3.38	20.28
7	Oil Extraction--	80	No.	150000	Phy	10	10	10	10	10	10	60
					BL	12	12	12	12	12	12	72
8	Spice Processing-Powder & Packaging-	90	No.	1000000	Phy	5	5	5	5	5	5	30
					BL	45	45	45	45	45	45	270
	Sub Total											1070.28
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Eidgah</b>	<b>Harwan Rural Area Dara</b>	<b>Hazratbal Batapora</b>	<b>Khanmoh</b>	<b>Qamarwari</b>	<b>Srinagar</b>	<b>District Total</b>
	<b>C.2 Ancillary Activities -</b>											
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy	3	3	3	3	3	3	18
					BL	27	27	27	27	27	27	162
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy	1	1	1	1	1	1	6
					BL	13.5	13.5	13.5	13.5	13.5	13.5	81
3	Loans to Agri. Start-ups --Agri & allied (AI, Block chain, Remote sensing & GIS tech)	90	No.	10000000	Phy	1	1	1	1	1	1	6
					BL	90	90	90	90	90	90	540
	Sub Total											783
	Total (C.1+C2)											1853.28
	Total (A+B+C)											44892.16
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Eidgah</b>	<b>Harwan Rural Area Dara</b>	<b>Hazratbal Batapora</b>	<b>Khanmoh</b>	<b>Qamarwari</b>	<b>Srinagar</b>	<b>District Total</b>
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>											
1	Manufacturing Sector - Term Loan-Medium-FP- Fruit processing, etc	80	No.	750000000	Phy	1		1	1	1	1	5
					BL	1200	0	1200	1200	1200	1200	6000
2	Manufacturing Sector - Term Loan-Medium-FP- Grading Sorting, etc.	80	No.	1200000000	Phy	1	1	1	1	1	1	6
					BL	1600	1600	1600	1600	1600	1600	9600
3	Manufacturing Sector - Term Loan-Medium-Others	80	No.	300000000	Phy	1	1	1	1	1	1	6
					BL	400	400	400	400	400	400	2400
4	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	60000000	Phy	2	2	2	2	2	2	12
					BL	160	160	160	160	160	160	960



5	Manufacturing Sector - Term Loan-Micro-FP- Grading Sorting, etc.	80	No.	45000000	Phy BL	5 300	5 300	5 300	5 300	5 300	5 300	30 1800
6	Manufacturing Sector - Term Loan-Micro-FP- Grain Processing, etc	80	No.	30000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	30 1200
7	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	6000000	Phy BL	50 400	50 400	50 400	50 400	50 400	50 400	300 2400
8	Manufacturing Sector - Term Loan-Micro-FP- Seeds, etc	80	No.	15000000	Phy BL	5 100	5 100	5 100	5 100	5 100	5 100	30 600
9	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	12000000	Phy BL	100 1600	100 1600	100 1600	100 1600	100 1600	100 1600	600 9600
10	Manufacturing Sector - Term Loan-Micro-Others	80	No.	12000000	Phy BL	100 1600	100 1600	100 1600	100 1600	100 1600	100 1600	600 9600
11	Manufacturing Sector - Term Loan-Micro-Sports goods	80	No.	9000000	Phy BL	2 24	2 24	2 24	2 24	2 24	2 24	12 144
12	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	15000000	Phy BL	50 1000	50 1000	50 1000	50 1000	50 1000	50 1000	300 6000
13	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	3000000	Phy BL	50 200	50 200	50 200	50 200	50 200	50 200	300 1200
14	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	300000000	Phy BL	5 2000	5 2000	5 2000	5 2000	5 2000	5 2000	30 12000
15	Manufacturing Sector - Term Loan-Small-FP- Grading Sorting, etc.	80	No.	600000000	Phy BL	5 4000	5 4000	5 4000	5 4000	5 4000	5 4000	30 24000
16	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	75000000	Phy BL	5 500	5 500	5 500	5 500	5 500	5 500	30 3000
17	Manufacturing Sector - Term Loan-Small-Others	80	No.	30000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	30 1200
18	Manufacturing Sector - Term Loan-Small-Sports goods	80	No.	75000000	Phy BL	1 100	1 100	1 100	1 100	1 100	1 100	6 600
19	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	30000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	30 1200
20	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	60000000	Phy BL	10 800	10 800	10 800	10 800	10 800	10 800	60 4800
21	Manufacturing Sector - Working Capital-Medium-Others	80	No.	300000000	Phy BL	10 4000	10 4000	10 4000	10 4000	10 4000	10 4000	60 24000
22	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	6000000	Phy BL	5 40	5 40	5 40	5 40	5 40	5 40	30 240
23	Manufacturing Sector - Working Capital-Micro-FP- Grading Sorting, etc.	80	No.	6000000	Phy BL	10 80	10 80	10 80	10 80	10 80	10 80	60 480
24	Manufacturing Sector - Working Capital-Micro-FP- Grain Processing, etc	80	No.	6000000	Phy BL	10 80	10 80	10 80	10 80	10 80	10 80	60 480
25	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	3000000	Phy BL	100 400	100 400	100 400	100 400	100 400	100 400	600 2400
26	Manufacturing Sector - Working Capital-Micro-FP- Seeds, etc	80	No.	3000000	Phy BL	100 400	100 400	100 400	100 400	100 400	100 400	600 2400
27	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	1200000	Phy BL	200 320	200 320	200 320	200 320	200 320	200 320	1200 1920
28	Manufacturing Sector - Working Capital-Micro-Others	80	No.	12000000	Phy BL	50 800	50 800	50 800	50 800	50 800	50 800	300 4800
29	Manufacturing Sector - Working Capital-Micro-Sports goods	80	No.	1200000	Phy BL	5 8	5 8	5 8	5 8	5 8	5 8	30 48
30	Manufacturing Sector - Working Capital-Small-FP- Fruit processing, etc	80	No.	30000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	30 1200

31	Manufacturing Sector - Working Capital-Small-FP- Grading Sorting, etc.	80	No.	60000000	Phy BL	10 800	10 800	10 800	10 800	10 800	10 800	60 4800
32	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	30000000	Phy BL	100 4000	100 4000	100 4000	100 4000	100 4000	100 4000	600 24000
33	Manufacturing Sector - Working Capital-Small-Others	80	No.	30000000	Phy BL	5 200	5 200	5 200	5 200	5 200	5 200	30 1200
34	Manufacturing Sector - Working Capital-Small-Sports goods	80	No.	12000000	Phy BL	1 16	1 16	1 16	1 16	1 16	1 16	6 96
35	Service Sector - Term Loan-Medium-Others	80	No.	60000000	Phy BL	5 400	5 400	5 400	5 400	5 400	5 400	30 2400
36	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	18000000	Phy BL	50 1200	50 1200	50 1200	50 1200	50 1200	50 1200	300 7200
37	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	60000000	Phy BL	10 80	10 80	10 80	10 80	10 80	10 80	60 480
38	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	18000000	Phy BL	10 240	10 240	10 240	10 240	10 240	10 240	60 1440
39	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	60000000	Phy BL	20 160	20 160	20 160	20 160	20 160	20 160	120 960
42	Service Sector - Term Loan-Micro-Food & Bevg- Eatery, Dhaba	80	No.	30000000	Phy BL	30 120	30 120	30 120	30 120	30 120	30 120	180 720
40	Service Sector - Term Loan-Micro-Food & Bevg -Restu (Big)	80	No.	60000000	Phy BL	10 800	10 800	10 800	10 800	10 800	10 800	60 4800
41	Service Sector - Term Loan-Micro-Food & Bevg -Restu (small)	80	No.	30000000	Phy BL	20 800	20 800	20 800	20 800	20 800	20 800	120 4800
43	Service Sector - Term Loan-Micro-Food & Bevg- Street	80	No.	6000000	Phy BL	50 40	50 40	50 40	50 40	50 40	50 40	300 240
44	Service Sector - Term Loan-Micro-Household Repair	80	No.	12000000	Phy BL	50 80	50 80	50 80	50 80	50 80	50 80	300 480
45	Service Sector - Term Loan-Micro-Others	80	No.	72000000	Phy BL	400 3840	400 3840	200 1920	300 2880	243 2332.8	200 1920	1743 16732.8
46	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	180000000	Phy BL	10 2400	10 2400	10 2400	10 2400	10 2400	10 2400	60 14400
47	Service Sector - Term Loan-Small-Food& Bevg -Restu ( very Big)	80	No.	600000000	Phy BL	1 800	1 800	1 800	1 800	1 800	1 800	6 4800
48	Service Sector - Term Loan-Small-Others	80	No.	16200000	Phy BL	50 1080	50 1080	50 1080	50 1080	50 1080	50 1080	300 6480
49	Service Sector - Working Capital-Medium-Others	80	No.	600000000	Phy BL	50 4000	50 4000	50 4000	50 4000	50 4000	50 4000	300 24000
50	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	30000000	Phy BL	50 200	50 200	50 200	50 200	50 200	50 200	300 1200
51	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	30000000	Phy BL	20 80	20 80	20 80	20 80	20 80	20 80	120 480
52	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	300000000	Phy BL	10 400	10 400	10 400	10 400	10 400	10 400	60 2400
53	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	12000000	Phy BL	50 80	50 80	50 80	50 80	50 80	50 80	300 480
56	Service Sector - Working Capital-Micro-Food & Bevg- Eatery, Dhaba	80	No.	3000000	Phy BL	50 20	50 20	50 20	50 20	50 20	50 20	300 120
54	Service Sector - Working Capital-Micro-Food & Bevg -Restu (Big)	80	No.	30000000	Phy BL	10 40	10 40	10 40	10 40	10 40	10 40	60 240
55	Service Sector - Working Capital-Micro-Food & Bevg -Restu (small)	80	No.	12000000	Phy BL	20 32	20 32	20 32	20 32	20 32	20 32	120 192



57	Service Sector - Working Capital-Micro-Food & Bevg- Street	80	No.	300000	Phy	50	50	50	50	50	50	300
					BL	20	20	20	20	20	20	120
58	Service Sector - Working Capital-Micro-Household Repair	80	No.	1200000	Phy	100	100	100	100	100	100	600
					BL	160	160	160	160	160	160	960
59	Service Sector - Working Capital-Micro-Others	80	No.	7200000	Phy	200	200	200	200	200	200	1200
					BL	1920	1920	1920	1920	1920	1920	11520
60	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	300000000	Phy	10	10	10	10	10	10	60
					BL	4000	4000	4000	4000	4000	4000	24000
61	Service Sector - Working Capital-Small-Food& Bevg -Restu ( very Big)	80	No.	6000000	Phy	10	10	10	10	10	10	60
					BL	80	80	80	80	80	80	480
62	Service Sector - Working Capital-Small-Others	80	No.	16200000	Phy	30	30	30	30	30	30	180
					BL	648	648	648	648	648	648	3888
63	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	60000000	Phy	5	5	5	5	5	5	30
					BL	400	400	400	400	400	400	2400
64	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	30000000	Phy	10	10	10	10	10	10	60
					BL	400	400	400	400	400	400	2400
65	Trading Units - Term Loan-Micro-Others	80	No.	60000000	Phy	50	50	50	50	50	50	300
					BL	4000	4000	4000	4000	4000	4000	24000
66	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	300000000	Phy	5	5	5	5	5	5	30
					BL	2000	2000	2000	2000	2000	2000	12000
67	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	60000000	Phy	10	10	10	10	10	10	60
					BL	800	800	800	800	800	800	4800
68	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	30000000	Phy	20	20	20	20	20	20	120
					BL	800	800	800	800	800	800	4800
69	Trading Units - Working Capital-Micro-Others	80	No.	12000000	Phy	20	20	20	20	20	20	120
					BL	320	320	320	320	320	320	1920
70	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	300000000	Phy	5	5	5	5	5	5	30
					BL	2000	2000	2000	2000	2000	2000	12000
	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	600000000	Phy	5	5	5	5	5	5	30
					BL	4000	4000	4000	4000	4000	4000	24000
Total	Sub Total											390700.8
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
III. Export Credit												
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy	5	5	5	5	5	5	30
					BL	56.25	56.25	56.25	56.25	56.25	56.25	337.5
2	Export Credit -Pre Shipment Export Credit-	75	No.	2500000	Phy	5	5	5	5	5	5	30
					BL	93.75	93.75	93.75	93.75	93.75	93.75	562.5
Total	Total Export Credit											900
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
IV. Education												
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy	20	20	20	20	20	20	120
					BL	320	320	320	320	320	320	1920
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy	20	20	20	20	20	20	120
					BL	120	120	120	120	120	120	720
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy	20	20	20	20	20	20	120
					BL	160	160	160	160	160	160	960

4	Education Loans-Education Loan upto ? 4.00 lakhs-	80	No.	400000	Phy	20	20	20	20	20	20	120
	Total Education				BL	64	64	64	64	64	64	384
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>V. Housing</b>											
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy	150	150	150	150	150	150	900
					BL	120	120	120	120	120	120	720
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy	200	200	200	200	200	200	1200
					BL	1600	1600	1600	1600	1600	1600	9600
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy	300	300	300	300	300	500	2000
					BL	1200	1200	1200	1200	1200	2000	8000
	Total Housing											18320
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>VI. Social Infrastructure</b>											
1	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy	5	5	5	5	5	5	30
					BL	187.5	187.5	187.5	187.5	187.5	187.5	1125
2	Healthcare-Nursing Home-	75	No.	12000000	Phy	3	3	5	3	3	5	22
					BL	270	270	450	270	270	450	1980
3	Sanitation-Toilets-	75	No.	20000	Phy	200	200	200	200	200	200	1200
					BL	30	30	30	30	30	30	180
	Total Social Infrastructure											3285
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>VII. Renewable Energy</b>											
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy	25	25	25	25	25	25	150
					BL	72	72	72	72	72	72	432
2	Solar Energy-Solar Water Heater System-	90	No.	25000	Phy	20	20	20	20	20	20	120
					BL	4.5	4.5	4.5	4.5	4.5	4.5	27
	Total Renewable Energy											459
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Eidgah	Harwan Rural Area Dara	Hazratbal Batapora	Khanmoh	Qamarwari	Srinagar	District Total
	<b>VIII. Others</b>											
1	SHGs/ JLGs-Others-JLG	100	No.	200000	Phy	250	250	250	250	250	250	1500
					BL	500	500	500	500	500	500	3000
2	SHGs/ JLGs-Others-SHG	100	No.	200000	Phy	50	50	50	50	50	50	300
					BL	100	100	100	100	100	100	600
	Total Others											3600
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											466140.96

## 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	52906.00	18785.00	58633.00	15794.63	62209.06	18407.00	12292.65
RCBs	1888.00	10.00	2077.00	4.00	1887.38	5.00	1114.70
SCARDB	0.00	0.00	0.00	0.75	0.00	0.00	0.00
RRBs	2614.00	412.00	2875.00	305.23	2875.13	281.00	2466.01
Others	0.00						
Subtotal (A)	57408.00	19207.00	63585.00	16104.61	66971.57	18693.00	15873.36

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	18942.00	20743.00	26828.00	26401.11	16871.00	7801.00	12644.04
RCBs	1352.00	6.00	1491.00	5.13	296.00	4.00	1239.22
SCARDB	0.00	1.00	0.00	0.00	0.00	0.00	0.00
RRBs	1176.00	20.00	1287.00	31.83	128.00	35.00	2750.45
Others							
Sub total (A)	21470.00	20770.00	29606.00	26438.07	17295.00	7840.00	16633.71

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	71848.00	39528.00	85461.00	42195.74	79080.06	26208.00	24936.69
RCBs	3240.00	16.00	3568.00	9.13	2183.38	9.00	2353.92
SCARDB	0.00	1.00	0.00	0.75	0.00	0.00	0.00
RRBs	3790.00	432.00	4162.00	337.06	3003.13	316.00	5216.46
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal (A)	78878.00	39977.00	93191.00	42542.68	84266.57	26533.00	32507.07

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	259341.00	97426.00	285261.00	207583.95	285038.00	385175.00	191820.57
RCBs	19031.00	1031.00	20950.00	1044.70	21153.00	969.00	4130.20
SCARDB	0.00	0.00	0.00	0.00	13.00	0.00	0.00
RRBs	3849.00	4159.00	4234.00	2962.25	4234.00	4365.00	4264.31
Others							
Subtotal (A)	282221.00	102616.00	310445.00	211590.90	310438.00	390509.00	200215.08

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	125535.00	27037.00	138097.00	54817.42	148554.00	130797.00	92395.28



Srinagar, PLP 2025-26

RCBs	8328.00	450.00	9143.00	277.01	10666.00	34.00	3199.71
SCARDB	85.00	0.00	94.00	10.50	81.02	10.00	0.00
RRBs	2929.00	142.00	3229.00	57.99	4388.00	102.00	4784.55
Others							
Subtotal (A)	136877.00	27629.00	150563.00	55162.92	163689.02	130943.00	100379.54

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	456724.00	163991.00	508819.00	304597.11	512672.06	542180.00	309152.54
RCBs	30599.00	1497.00	33661.00	1330.84	34002.38	1012.00	9683.83
SCARDB	85.00	1.00	94.00	11.25	94.02	10.00	0.00
RRBs	10568.00	4733.00	11625.00	3357.30	11625.13	4783.00	14265.32
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal (A)	497976.00	170222.00	554199.00	309296.50	558393.59	547985.00	333101.69

**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	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	18785.00	10.00	0.00	412.00		19207.00	15794.63	4.00	0.75	305.23		16104.61

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	18407.00	5.00	0.00	281.00		18693.00	12292.65	1114.70	0.00	2466.01		15873.36

**Table 2: Term Loan**

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



AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	20743.00	6.00	1.00	20.00		20770.00	26401.00	5.13		31.83		26437.96
Sub total	20743.00	6.00	1.00	20.00		20770.00	26401.00	5.13				26406.13
Grand Total (I +II)	39528.00	16.00	1.00	432.00	0.00	39977.00	42195.63	9.13	0.75	305.23	0.00	42510.74

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	7801.00	4.00	0.00	35.00	0.00	7840.00	12644.04	1239.22	0.00	2750.45	0.00	16633.71
Sub total	7801.00	4.00	0.00	35.00	0.00	7840.00	12644.04	1239.22	0.00	2750.45	0.00	16633.71
Grand Total (I +II)	26208.00	9.00	0.00	316.00	0.00	26533.00	24936.69	2353.92	0.00	5216.46	0.00	32507.07



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

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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bee Keeping	Indian Bee Colony		ha	550000
5	Bore Well	Deepening		No.	300000
6	Bore Well	New		No.	600000
7	Breeder Unit	Broiler		1000	899000
8	Breeder Unit	Layer		1000	2575000
9	Bulk Milk Cooling Unit			No.	1500000
10	Bunding	Farm Bunding		ha	15000
11	Cold Storage			No.	8800000
12	Cold Storage	Refrigerated Van		No.	2500000
13	Compost/ Vermi Compost	Vermi Compost		No.	400000
14	Crossbred Cattle Farming			1+1	395000
15	Crossbred Cattle Farming			5+5	1775000
16	Cultivable Wasteland Development			ha	200000
17	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
18	Drip Irrigation			ha	165000
19	Education Loans	Education Loan above ₹ 10.00 lakhs for Abroad		No.	2000000



20	Education Loans	Education Loan above ₹4.00 lakhs and up to ₹7.50 lakhs		No.	750000
21	Education Loans	Education Loan above ₹7.50 lakhs and up to ₹10.00 lakhs		No.	1000000
22	Education Loans	Education Loan up to ₹4.00 lakhs		No.	400000
23	Electric Pump Sets		5	No.	180000
24	Export Credit	Post Shipment Export Credit		No.	1500000
25	Export Credit	Pre-Shipment Export Credit		No.	2500000
26	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
27	Fish Culture	Trout	Trout hatchery	Acre	5000000
28	Food Grain Processing	Flour Mill		No.	1100000
29	Fruit Processing	Pulp Making		No.	1000000
30	Fruit Processing	Sorting, grading & Packing		No.	1000000
31	Goat	Rearing Unit		10+1	1120000
32	Godown		Rural godown	No.	146300
33	Godown		Storage godown	No.	1466300
34	Healthcare	Diagnostic Lab		No.	5000000
35	Healthcare	Nursing Home		No.	12000000
36	High density plantation	Apple		ha	3938000
37	Honey & Honey Products			No.	250000
38	Indigenous Poultry Farming			500	1000000
39	Integrated Farming			Per Unit	3180000

40	Loan for Affordable Housing Projects			No.	100000
41	Loans to Agri. Start	ups		No.	10000000
42	Manufacturing Sector	Term Loan	Medium	No.	150000000
43	Manufacturing Sector	Term Loan	Medium	No.	200000000
44	Manufacturing Sector	Term Loan	Medium	No.	50000000
45	Manufacturing Sector	Term Loan	Micro	No.	1000000
46	Manufacturing Sector	Term Loan	Micro	No.	10000000
47	Manufacturing Sector	Term Loan	Micro	No.	1500000
48	Manufacturing Sector	Term Loan	Micro	No.	2000000
49	Manufacturing Sector	Term Loan	Micro	No.	2500000
50	Manufacturing Sector	Term Loan	Micro	No.	500000
51	Manufacturing Sector	Term Loan	Micro	No.	5000000
52	Manufacturing Sector	Term Loan	Micro	No.	7500000
53	Manufacturing Sector	Term Loan	Small	No.	100000000
54	Manufacturing Sector	Term Loan	Small	No.	12500000
55	Manufacturing Sector	Term Loan	Small	No.	5000000
56	Manufacturing Sector	Term Loan	Small	No.	50000000
57	Manufacturing Sector	Working Capital	Medium	No.	10000000
58	Manufacturing Sector	Working Capital	Medium	No.	5000000
59	Manufacturing Sector	Working Capital	Medium	No.	50000000
60	Manufacturing Sector	Working Capital	Micro	No.	1000000
61	Manufacturing Sector	Working Capital	Micro	No.	200000
62	Manufacturing Sector	Working Capital	Micro	No.	2000000
63	Manufacturing Sector	Working Capital	Micro	No.	500000



64	Manufacturing Sector	Working Capital	Small	No.	10000000
65	Manufacturing Sector	Working Capital	Small	No.	2000000
66	Manufacturing Sector	Working Capital	Small	No.	5000000
67	Meat & Poultry Processing			No.	75000
68	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
69	New Orchard	Temperate Fruits	Apple	ha	614900
70	Oil Extraction			No.	150000
71	Plantation	Poplar		ha	130000
72	Power Tiller			No.	95000
73	Protected Structures	Shade nets		No.	35000
74	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
75	Repair of Dwelling Units	Other Centre		No.	500000
76	Sanitation	Toilets		No.	20000
77	Service Sector	Term Loan	Medium	No.	10000000
78	Service Sector	Term Loan	Micro	No.	100000
79	Service Sector	Term Loan	Micro	No.	1000000
80	Service Sector	Term Loan	Micro	No.	10000000
81	Service Sector	Term Loan	Micro	No.	1200000
82	Service Sector	Term Loan	Micro	No.	200000
83	Service Sector	Term Loan	Micro	No.	3000000
84	Service Sector	Term Loan	Micro	No.	500000
85	Service Sector	Term Loan	Micro	No.	5000000
86	Service Sector	Term Loan	Small	No.	100000000
87	Service Sector	Term Loan	Small	No.	2700000

88	Service Sector	Term Loan	Small	No.	30000000
89	Service Sector	Working Capital	Medium	No.	10000000
90	Service Sector	Working Capital	Micro	No.	1200000
91	Service Sector	Working Capital	Micro	No.	200000
92	Service Sector	Working Capital	Micro	No.	50000
93	Service Sector	Working Capital	Micro	No.	500000
94	Service Sector	Working Capital	Micro	No.	5000000
95	Service Sector	Working Capital	Small	No.	1000000
96	Service Sector	Working Capital	Small	No.	2700000
97	Service Sector	Working Capital	Small	No.	50000000
98	Sheep	Rearing Unit		10+1	252000
99	Sheep	Rearing Unit		25+1	472000
100	Sheep	Rearing Unit		50+2	827000
101	SHGs/ JLGs	Others		No.	200000
102	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	30000
103	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
104	Solar Energy	Solar Water Heater System		No.	25000
105	Spice Processing	Powder & Packaging		No.	1000000
106	Tractor		20	No.	650000
107	Trading Units	Term Loan	Micro	No.	10000000
108	Trading Units	Term Loan	Micro	No.	5000000
109	Trading Units	Term Loan	Small	No.	50000000
110	Trading Units	Working Capital	Micro	No.	10000000



Srinagar, PLP 2025-26

111	Trading Units	Working Capital	Micro	No.	2000000
112	Trading Units	Working Capital	Micro	No.	5000000
113	Trading Units	Working Capital	Small	No.	100000000
114	Trading Units	Working Capital	Small	No.	50000000
115	Tube Well	Shallow		No.	340000
116	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	100000
117	Watershed Treatments	Check Dams		cum.	1000000

**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	Almond/ Badam		acre	152152
2	Apiculture	Others__	acre	6713
3	Apple/ Seb		acre	394080
4	Apple/ Seb	High Density	acre	583832
5	Broiler Farming	Others__	1000	144043.00
6	Cherry		acre	127288
7	Fish Culture	Bio floc, Others__		150000.00
8	Fish Culture	Others Trout Hatchery__		1400000.00
9	Goat Farming	Rearing Unit _ Semi-intensive__	10	32080.00
10	Indigenous Cattle Farming	Others__		63575.00
11	Japanese Plum/ Plum			125896
12	Layer Farming	Others__	1000	361632.00
13	Maize/ Makka	Irrigated		46984
14	Marketing Activities	Others__		40416.00
15	Mushroom/ Kukaramutta			408
16	Other Vegetables			61056
17	Rice/ Chaval/ Dhan	Irrigated		48480
18	Sheep Farming	Rearing Unit _ Semi_intensive__	10	32080.00
19	Walnut/ Akhrot			115104



## **Abbreviations**

<b>Abbreviation</b>	<b>Expansion</b>
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme AHIDF Animal Husbandry Infrastructure Development Fund ACP Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FPO	Farmer Producer Organisation
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres FLC Financial Literacy Centre
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety

ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd. MPCS
	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture NABARD
	National Bank for Agriculture and Rural Development NFSM
	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society

PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
HADP	Holistic Agriculture Development Plan
IFAD	International Fund for Agricultural Development
JKCIP	Competitiveness Improvement of Agriculture and Allied Sectors Project J&K

### **Name and address of DDM**

Name	Purnima Kakru
Designation:	DDM(R) NABARD
Address 1	NABARD Srinagar Cell Durani House, Rajbagh, Srinagar.
Address 2	2580 Near Hamza Masjid, Rajbagh, Srinagar.
Post Office	Rajbagh, Srinagar.
District	Srinagar
State	Jammu and Kashmir
Pin code	190008
Telephone No.	3520897
Mobile No.	9419203518
Email ID	purnima.kakru@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>
---	---

#### 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>
--	---

#### 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>
--	--

**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> |
|--|--|

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

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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