



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

फोकस पेपर Focus Paper 2025-26



जम्मू और कश्मीर-केन्द्र शासित प्रदेश
Jammu & KASHMIR - UNION TERRITORY

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



“Transforming Landscape of J&K”

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

Focus Paper

Year: 2025-26

UT: Jammu and Kashmir



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

NABARD Perspectives on Rural Development Jammu & Kashmir

Strengthening of Cooperatives

Cooperation, as universal principle of life, is embedded in the Indian Society. Cooperatives are collectives and are termed as member owned economic entities. The cooperative sector in Jammu and Kashmir comprises a total of 9794 cooperatives covering about 8874 Non-Credit Cooperative Societies and 920 rural credit co-operatives. These primary societies have around 5 lakh members spread across 6850 villages. Strengthening of these societies through various initiatives of Government and other stakeholders like computerization of PACS, adoption of model bye laws for cooperatives, PACS as multi service center etc. will have a direct impact on the socio- economic well-being of the members. Further, there is a need for creation of atleast 3 more DCCBs with headquarters located at Udhampur, Rajouri & Srinagar, for bringing cooperative banking facilities closer to the community and for better coordination amongst cooperative banks and the affiliated societies. This is also in-tune with the vision of Ministry of Cooperation, GoI.

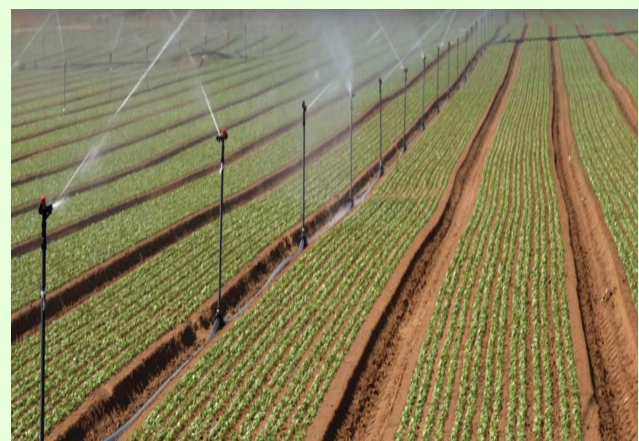


New Market Opportunities through Railways

Opening of new railway lines connecting heart of Kashmir to the rest of India has infused a ray of hope amongst lakhs of rural artisans who are engaged in handloom and handicraft activities since time immemorial. Handloom and handicraft products like carpets, shawls, papier-mache, wood carvings, etc. are bulky in nature and difficult to transport. Opening of new railway lines will provide new market opportunities to the artisans without any hassle. Besides, railways will also promote low cost tourism for people who otherwise can not afford air travel. This in turn will have multiplier effect in promoting the traditional art and craft of J&K.

Micro Irrigation a Game Changer

Micro irrigation is an advanced water-saving technique that delivers water directly to the plant roots in controlled amounts, minimizing wastage. In the Jammu and Kashmir region, where water scarcity and uneven rainfall distribution pose challenges, micro irrigation, particularly drip irrigation, can be proven to be a game-changer for agriculture. With an average annual rainfall of 1,011 mm, the region benefits significantly from this method, which can save 40-60% of water compared to traditional irrigation. Drip irrigation can enhance yields by 20-30% in apple orchards and 40-50% in saffron cultivation. This technology not only conserves water but also reduces soil erosion and fertilizer use, making it ideal for the hilly terrain of Jammu and Kashmir.



Agriculture Value Chain Finance

This financial approach holds the key to unlocking the region's vast agricultural and handicrafts artisanal potential. Amidst diverse terrains and formidable challenges, local farmers seek capital infusion to modernize the infrastructure required for agri inputs, technology, logistics and processing. Value chain finance offers a lifeline, facilitating investments in technology, irrigation, and advanced seeds. Furthermore, it invigorates the horticulture and handicraft sectors, nurturing production, processing and global market access. In a region where economic growth is pivotal for stability, value chain finance becomes a catalyst for progress, prosperity, and the sustainable development of Jammu and Kashmir.

Commercial Floriculture in the valley of Flowers

Floriculture, the cultivation of flowers and ornamental plants, has gained significant momentum in the Jammu and Kashmir region due to its favourable climate and fertile soil. Known as the "Valley of Flowers," the region is ideal for growing high-value floriculture crops like roses, tulips, lilies, and marigolds. The temperate climate, with temperatures ranging from 15°C to 30°C, provide optimal conditions for flower cultivation. Floriculture has become a lucrative venture for farmers, with the sector contributing significantly to the region's economy. The government has supported this industry through initiatives like the establishment of floriculture parks and subsidies for greenhouse infrastructure. The annual tulip festival in Srinagar, showcasing millions of tulips, has also boosted tourism and highlighted the region's floriculture

potential. With increasing demand for flowers in domestic and international markets, floriculture is emerging as a sustainable and profitable agricultural practice in Jammu and Kashmir.



Community Based Business Entities

The strategic focus lies in fostering the growth of Farmer Producer Organizations (FPOs), Primary Agricultural Cooperative Societies (PACS), and analogous community-based entities to serve as primary collectors and processors of agricultural and horticultural produce. Furthermore, our aim is to assist them in forging partnerships for advanced processing and marketing endeavors, encompassing activities such as grading, sorting, certification, Geographical Indication (GI) tagging, and establishing robust traceability systems. This comprehensive approach not only enhances the economic prospects of local farmers but also bolsters the agricultural and horticultural sectors, fostering growth and promoting global market access.

Coping with Climate Change: Comprehensive Land and Resource Planning

In the face of the pressing challenges posed by climate change, adopting a comprehensive approach to land use and resource planning is paramount. This strategy is essential for mitigating the impacts of a changing climate effectively. By carefully evaluating how we utilize land and allocate resources, we can optimize agricultural practices, conserve water resources, and protect vital ecosystems. It also supports sustainable forestry, responsible urban development, and resilient infrastructure. Furthermore, it enables us to implement adaptive measures that shield communities from extreme weather events and rising temperatures.

Digital Transformation in Rural Development: Bridging the Gap to Empower Communities

The digital transformation of life takes on a unique significance in the context of rural development. It represents the bridge that connects remote and underserved communities to the broader world of opportunities. Access to digital technologies enables rural areas to leapfrog traditional development hurdles, offering access to education, healthcare, and market information. It empowers local entrepreneurs and farmers, fostering economic growth. However, it's essential to ensure equitable access and digital literacy to avoid leaving anyone behind. The digital transformation, when harnessed thoughtfully in rural development, has the potential to drive positive and sustainable change, closing the gap between rural and urban areas.

Tourism

Tourism sector is the main driver of the economy of Jammu & Kashmir as it provides employment to a large number of people and generates economic activities, especially in the tertiary sectors. Iconic destinations like Shri Amarnath Cave, Shri Shankaracharya Temple, Gulmarg and Dal Lake thrive in Kashmir region whereas Jammu region- the land of temples, is attracting many pilgrims and tourists to important destinations like Shri Mata Vaishno Devi Shrine, Shiv Khori and Sudh Mahadev. In the changing scenario of the UTs' economy, the primary objective of the sector should be to add new tourist destinations through 'Circuit Financing' and enhancing tourist experience through additional days of stay.



Foreword

I am happy to present the UT Focus Paper 2025-26 for the UT of J&K. The UT Focus Paper is an aggregation of the potentials and projections envisaged in the PLPs of all the districts of the UT. It provides an outline for the development of the sectors under the Priority Sector and highlights the focus areas for optimum exploitation of the available potential. It also flags the important policy initiatives/ relevant issues enabling the development process. The UT Focus Paper has estimated the total credit potential under the Priority Sector at ₹43297.01 crore for the FY 2025-26.

Implementation of the UT Potential Linked Credit Plan embodied in the UT Focus Paper requires the availability of necessary infrastructure specific to the concerned sectors. Accordingly, an attempt has been made in the paper to assess the critical infrastructure required for harnessing the assessed potential. The credit planning process has become all the more important in view of climate change and its impact on agriculture and allied activities and need for adopting climate resilient practices.

UT Focus Paper projects a credit potential of the UT for Priority Sector activities as defined by the Reserve Bank of India. Building on our efforts to digitalize the Potential Linked Credit Plans, NABARD has this year utilized technology to develop a digital UTFP for more efficient credit projections. This advanced document features a standardized structure, comprehensive coverage and data indices. We believe that the digital UTFP will act as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering agriculture term lending.

Further, the 2025 UN International Year of Cooperative was launched in New Delhi by UN at the behest of Government of India indicates the Government's vision to promote this sector under the theme "Cooperative Build a Better World". NABARD is already strengthening the sector by helping PACS in improving technical knowhow and capacity building of their staff under computerization of PACS. We have incorporated a separate chapter in this document on the status and scope of Cooperative in the UT.

I am happy to share that UT Government of J&K is going to launch "Project YUVA" which aims to promote entrepreneurship in the UT by way of supporting creation of enterprises. NABARD has been closely associated with the Government on this project right from its designing phase. We have facilitated govt. in IEC activities, training of their staff on banking related activities, portal / app development, baseline survey and creating repository of DPRs.

I take this opportunity to place on record, my sincere thanks to the UT Administration of J&K, Reserve Bank of India, J&K UTLBC, Banks, Line Departments, LDMs, DDMs, farmers and other valued stakeholders for providing the necessary inputs and co-operation in the preparation of the Focus Paper and PLP at the UT and district level, respectively. I hope that the various stakeholders would find the document useful as a guidance tool. I also look forward to valuable suggestions and feedback for making this document more effective in the future.



(Bhallamudi Sridhar)
Chief General Manager

Union Territory Focus Paper (UTFP) Document prepared and finalised by:
NABARD, Jammu and Kashmir Regional Office, Jammu

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

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Executive Summary

J&K UT - GSDP at a Glance

Sr. No	Particulars	Value
1	GSDP (₹ lakh crore)	1.39
2	Growth of GSDP (%) at constant prices	7.41
3	Per capita income (₹)	146447
	Share to GSDP at current prices of	
4	Agriculture (%) (crop)	10.04
5	Animal Husbandry (%)	5.52
6	Fisheries (%)	0.36
7	Primary Sector (%)	18.24
8	Secondary Sector (%)	20.70
9	Tertiary Sector (%)	61.06

1 Introduction

NABARD as the apex Developmental Financial Institution is associated in the credit planning process which involves the preparation of potential based credit plans both at the district and State/UT level on an annual basis. At the State/UT level, the State/UT Focus Paper (SFP/UTFP) is prepared based on an aggregation of the district level Potential Linked Credit Plans (PLPs) prepared through a bottom up approach. The basic objective of such a planning exercise is to assess the credit potential keeping in view the sector specific physical potential infrastructure support, forward and backward linkages, local skill, natural resources and credit absorption capacity of the sector. The credit plan is also calibrated by factoring in the priorities and the important programmes of the Govt. of India State/UT Govt. and the Reserve Bank of India. The document has been prepared by consolidating the potentials identified in the Potential Linked Credit Plans (PLPs) of every district so as to prioritize the allocation of funds especially bank credit in accordance with the potential available for utilization. The UT Focus Paper for the year 2025-26 has estimated the exploitable total credit potential in the priority sectors of J&K at ₹43297.01 crore.

2 UT Profile – Physical Characteristics

The Union Territory of Jammu & Kashmir with a total area of 1.20 lakh sq.km and population of 1.22 crore, occupies 3.66% of the country's geographical area and has 0.94% of the total population of the country. With its 20 districts divided into 2 regions viz. Jammu region and Kashmir region, having different agro-climatic conditions. It is endowed with highly fertile land and abundant water resources. It occupies 2nd rank in population amongst the UTs after NCT of Delhi as per 2011 Census. The population density of the UT is 290 persons per sq. km. The UT has an area of 20194 sq. km under forests which accounts for 47.80% of the geographical area of the UT.

Jhelum is the only major Himalayan River which flows through Kashmir Valley. Tawi, Ravi and Chenab are the other major rivers flowing through the UT. The normal annual rainfall of the UT is 1232.30 mm and the actual rainfall during the year 2023 was 1146.60 mm.

In 2023-24, the contribution to the UT economy from the Primary, Secondary and Tertiary sectors was 14.54%, 28.88% and 56.58% respectively at constant prices and 18.24%, 20.70% and 61.06% respectively at current prices.

3 Economic Activities of the UT

3.1 Agriculture and allied sectors

Agricultural development is fundamental to feed the people, end poverty, promote prosperity, increase economic growth and achieve the Sustainable Development Goals (SDGs). While Agriculture and allied activities contribute 15.92% to the UT GSDP/GVA, it employs around 40% of the workforce. The challenges arising from the high degree of dependency on the primary economic activity gets exasperated, on account of just 17% (7.19 lakh ha) of the geographical area under arable land, which compares unfavourably with the national average of 42%. Therefore, any development journey is incomplete without agricultural growth.

This sector is highly dependent on climate and hence, the growth of the sector is also sensitive to climate and weather conditions. The total number of land holdings in the UT is 13.78 lakh, with an area of 8.17 lakh ha. And the major crops viz., paddy, maize and wheat contribute more than 90% of the total food grains production. The remaining is shared by other cereals and pulses.

The food grains production in the UT stands at 18681 thousand quintals and the UT has progressed towards self-reliance in vegetable production, reaching 505.40 Th. Qts in 2022-23 acting as a major source of income for farm families involved in agriculture. (J&K Economic Survey 2023-24).

Horticulture

Further, Horticulture sector is a major economic activity in the UT primarily in the upper reaches, contributing about 6-7% to the GSDP and is employing 35 lakh people directly/indirectly supporting about 7 lakhs families. Jammu & Kashmir is famous for its apple, walnut and saffron. Suitable agro-climatic conditions have supported the development of horticulture sector in the UT. The world's best quality saffron is grown in Pulwama & Budgam districts of Kashmir valley and Kishtwar district of Jammu division. Black jeera, another famous crop in the world is also produced in certain pockets of J&K. The UT holds the first position in the production of apple and accounts for 70% of the National apple production. Apple production contributes to around 10% of the revenue of the UT.

Horticulture sector Focused interventions has led to the enhancement of the area under Commercial Floriculture, which reached 266.67 ha during 2023-24.

3.2 Industry Sector

Handicrafts & Handloom: The Handicrafts sector occupies an important position in the economy of J&K and is acclaimed worldwide for the high quality craftsmanship, attractive designs and functional utility. Crafts like embroidery,

shawls, crewel, chain stitch, wood carving, papier mache, kani-shawls, costume, jewellery and carpets hold a significant share in the overall production and export of the UT. Silken carpets are unique, having no parallel in quality and design even at the national level and therefore, occupy an important position in the international market. The carpet industry is making a significant contribution towards the foreign exchange earnings of the country. The handicrafts sector, apart from generating employment opportunities makes the best possible use of locally available raw material.

The sector provides direct and indirect employment to nearly 3.80 lakh individuals, primarily from economically weaker sections. The government focuses on skill development through 634 training centers, offering one-year and two-year programs. Annually, 6,000-7,000 individuals complete these courses, fostering entrepreneurship and enhancing livelihood opportunities. Handloom and Handicrafts exports have doubled from ₹563.13 crores in 2021-22 to ₹1162.29 crore in 2023-24. [Source: Economic Survey of J&K-2023-24]

3.3 Services Sector

Over the years, the services sector has become a leading sector and the new driver of growth in J&K. It is estimated to have a major share, i.e. 61.06%, in the GSVA during 2023-24 and the sector has grown by 5.81% during the period under reference. The size and growth rate of the services sector is critical for the growth of GSDP, given its share in the overall economy. Trade, repair, hotels, restaurants, transport, storage, communication and services related to broadcasting, financial services, real estate and ownership of dwelling and professional services, public administration and other services are the sub-sectors of the services sector.

Tourism: Tourism sector is one of the main driver of the economy of Jammu & Kashmir as it provides employment to a large number of people and generates economic activities, especially in the tertiary sectors. A comprehensive Tourism Policy has been drawn in the year 2020, which among other things aims to generate employment for approximately 50000 people per year and attract an investment target of ₹2000 crore per year for the next 5 years. Tourism is emerging as one of the important contributors to the UT economy.

J&K Hosted 3rd Tourism Working Group meeting of G-20 in Srinagar from 22nd to 24th May, 2023 which has elevated J&K's global presence. J&K has recorded all-time high, 2.11 Crore tourist visits during 2023. Foreign tourist's arrival increased 2.5 times. All time high yatris have been recorded during the last decade for Shri Amarnathji Yatra (4.45 lakhs) and Shri Mata Vaishno Devi (97.29 lakh).

J&K is developing 75 new tourist destinations, 75 heritage/cultural sites, 75 Sufism/religious sites and 75 adventure treks/sites having the potential for all the four seasons in the areas of nature, adventure, pilgrimage, heritage and sports. More areas of tourism like amusement, water parks, adventure (water sports, Rafting, Rock climbing, Snow parks) and entertainment are being explored to attract more tourists.

4 Banking Sector in the UT

As of September 30, 2024, the Union Territory (UT) has a good banking network with a total of 2161 bank branches in the UT. Further, in order to improve outreach in rural areas ten banks have implemented the Banking Correspondents model resulting in a network of 4203 BCs. The details are as under:-

4.1 Commercial Banks

In the Union Territory of Jammu and Kashmir, 23 Commercial Banks operate, comprising 12 Public Sector Banks and 11 Private Sector Banks with a total of 1566 branches throughout the region. Jammu & Kashmir Bank (J&K Bank) holds a dominant market position with a significant share of deposits and advances followed by State Bank of India. As of September 30, 2024, the CBs had total deposits amounting to ₹177832.78 crore and total advances of ₹111207.01 crore.

4.2 Regional Rural Banks

The Union Territory (UT) of Jammu and Kashmir is served by two Regional Rural Banks (RRBs): Jammu & Kashmir Grameen Bank and Ellaquai Dehati Bank. Together these two RRBs operate a total of 325 branches within the UT. As of September 30, 2024, the RRBs had total deposits amounting to ₹7365.87 crore and total advances of ₹4668.61 crore.

4.3 Co-operative banks

Besides JK State Cooperative Bank, the UT has three DCCBs viz. The Anantnag District Central Cooperative Bank, The Baramulla District Central Cooperative Bank and The Jammu District Central Cooperative Bank. The JK State Cooperative Bank has been successfully operating its Core Banking Solution (CBS) since 2012. The services offered to customers include NEFT/RTGS, mobile banking, SMS alerts, Anywhere Banking, IMPS, ATMs, micro ATMs, POSs, Direct Benefit Transfer (DBT), Cheque Truncation System (CTS), Central KYC (C-KYC), Electronic KYC (E-KYC), mobile van services, government PIMS services, and e-commerce solutions. Anantnag and Baramulla DCCBs have been operating CBS since 2016 and 2014, respectively.

5. Sectoral trends in Credit flow to Agriculture and Priority Sectors

5.1 Factors facilitating GLC

Government Schemes and Policy Support: Initiatives like the Kisan Credit Card (KCC), Pradhan Mantri Mudra Yojana (PMMY), and the National Rural Livelihood Mission (NRLM) have significantly increased credit accessibility in agriculture and rural enterprises. These schemes offer lower interest rates, easier documentation, and targeted support for farmers, MSMEs, and other priority sectors, making GLC more attractive and accessible.

Promotion of Financial Inclusion: Financial inclusion has made significant strides in Jammu and Kashmir. Schemes such as Jan Dhan Yojana and Financial Literacy Week have helped raise awareness and provided wider access to banking services, particularly in rural areas. As a result, more farmers, women, and micro-enterprises have been able to access credit, which has led to an increase in GLC flow.

Improvement in Banking Infrastructure: The expansion of banking networks, particularly in rural and remote areas, has enhanced the accessibility of GLC. Regional rural banks, cooperative banks, and microfinance institutions (MFIs) have played a key role in providing credit to agriculture and rural enterprises. Additionally, the rise of digital banking and mobile financial services has improved access to credit in

previously underserved areas.

Incentives and Interest Subventions: Government-supported interest subvention schemes have helped reduce the cost of borrowing for farmers and small businesses. These initiatives have incentivized financial institutions to extend loans to agriculture, making it easier for farmers and rural entrepreneurs to access GLC at lower rates.

Support for Rural Entrepreneurship: The promotion of rural entrepreneurship through schemes like PMEGP (Prime Minister's Employment Generation Programme) has provided access to affordable credit for small businesses. This has contributed to the development of micro-enterprises in rural areas, which has, in turn, boosted the demand for and flow of GLC in the region.

Banking and Government Partnerships: Strong collaborations between the government and financial institutions have streamlined the credit delivery process. Regional and sector-specific credit plans have been designed to ensure GLC reaches agriculture, MSMEs, and other priority sectors effectively, making the credit system more responsive to local needs.

5.2 Factors inhibiting GLC

Geographical and Climatic Challenges: The difficult terrain and harsh climate, including frequent floods, snow, and droughts, disrupt farming activities, increasing risks for farmers. This makes agriculture a high-risk sector, causing financial institutions to hesitate in extending GLC, particularly in vulnerable regions.

Lack of Collateral and Land Titles: Many farmers lack formal land titles or proper documentation, preventing them from using land as collateral for loans. This lack of clear land records restricts access to institutional credit, significantly reducing the flow of GLC to agriculture.

Limited Financial Literacy: Many farmers and rural entrepreneurs are unaware of available credit products and loan processes. This gap in financial literacy leads to low demand for credit and deters financial institutions from extending GLC, hindering access to loans in agriculture and allied sectors.

Risk Perception and Security Concerns: Security issues, particularly in conflict-prone and border areas, create heightened risks for lenders. Political instability and frequent disruptions deter financial institutions from extending credit in these areas, limiting the availability of GLC, especially in high-risk zones.

Fragmented Agricultural Value Chains: The agricultural sector in Jammu and Kashmir faces fragmented supply chains, poor market access, and low price realization, leading to income instability for farmers. This instability makes it difficult for borrowers to repay loans, discouraging lenders from providing GLC to the sector.

Inadequate Risk Mitigation Instruments: While crop insurance exists, it is often underutilized or insufficient. The lack of effective risk mitigation tools, such as weather-indexed insurance, discourages lenders from extending GLC to agriculture, as they are unable to offset the risks faced by farmers.

Limited Credit Access for Women and Marginalized Groups: Women and marginalized communities face cultural and institutional barriers in accessing credit. Limited land ownership and social constraints prevent them from securing loans, which reduces the flow of GLC to a large segment of the population, hindering overall development.

6. Credit Potential Assessment for Financial Year 2025-26

➤ **Farm Credit**

The credit potential for the year 2025-26 under farm credit has been assessed at ₹16303.97 crore as furnished in Annexure I.

➤ **Crop Production, Maintenance & Marketing**

Out of the total credit potential of farm credit sector of ₹16303.97 crore. The credit potential for crop production, maintenance and marketing and working capital loans for allied activities is ₹13251.97 crore and term loans for agriculture and allied activities is ₹3052.01 crore for the year 2025-26.

➤ **Water Resources**

The credit potential for the year 2025-26 under water resources has been assessed at ₹208.36 crore as furnished in Annexure I.

➤ **Farm Mechanization**

The credit potential for the year 2025-26 under farm mechanization has been assessed at ₹416.80 crore as furnished in Annexure I.

➤ **Plantation & Horticulture, and Sericulture**

The credit potential for the year 2025-26 under plantation & horticulture, and sericulture has been assessed at ₹707.79 crore as furnished in Annexure I.

➤ **Forestry and Waste land development**

The credit potential for the year 2025-26 under forestry and waste land development has been assessed at ₹129.08 crore as furnished in Annexure I.

➤ **Animal Husbandry**

The credit potential for the year 2025-26 under animal husbandry has been assessed at ₹1868.78 crore as furnished in Annexure I.

➤ **Fisheries**

The credit potential for the year 2025-26 under fisheries has been assessed at ₹223.84 crore as furnished in Annexure I.

➤ **Farm Credit – Others**

The credit potential for the year 2025-26 under farm credit-others has been assessed at ₹314.50 crore and given in Annexure I.

➤ **Agriculture Infrastructure**

The credit potential for the year 2025-26 under agriculture infrastructure has been assessed at ₹554.97 crore as furnished in Annexure I.

➤ **Ancillary Activities**

The credit potential for the year 2025-26 under ancillary activities has been assessed at ₹357.51 crore as furnished in Annexure I.

➤ **Micro Small and Medium Enterprises (MSME)**

The credit potential for the year 2025-26 under MSME has been assessed at ₹23027.42 crore as furnished in Annexure I.

➤ **Export Credit**

The credit potential for the year 2025-26 under export credit has been assessed

at ₹71.66 crore as furnished in Annexure I.

➤ **Education**

The credit potential for the year 2025-26 under education has been assessed at ₹431.44 crore as furnished in Annexure I.

➤ **Housing**

The credit potential for the year 2025-26 under housing has been assessed at ₹1317.54 crore as furnished in Annexure I.

➤ **Social Infrastructure**

The credit potential for the year 2025-26 under social infrastructure has been assessed at ₹536.02 crore as furnished in Annexure I.

➤ **Renewable Energy**

The credit potential for the year 2025-26 under renewable energy has been assessed at ₹175.47 crore as furnished in Annexure I.

➤ **Others**

The credit potential for the year 2025-26 under 'others' category of priority sectors has been assessed at ₹521.00 crore as furnished in Annexure I.

7 Status of Cooperatives in the UT

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 around 5 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 UT. Besides there are about 59 district level federations and 3 UT level federations operating in the UT.

8 Potential for Geographical Indication in the UT

J&K is known for its rich heritage of handloom and handicraft, agricultural products, etc. NABARD in J&K has facilitated in getting GI registration for 8 products during 2022-23. This includes Basohli Painting, Kashmir Pashmina, Kashmiri Paper Mâché and Rajouri Chikri Wood Craft under handicraft. Under the agricultural products it includes Mushqbudji Rice, Ramban Anardana and Bhaderwah Rajmash, and Ramban Sulai Honey under natural products.

9 Aspirational District & Aspirational Block Programme

9.1 Aspirational District Programme (ADP)

The aforementioned program was launched by NITI Aayog in 2018. ADP enhances development of backward districts focusing on infrastructure, health, education and economic indicators. In the UT of J&K, 2 districts have been identified under the ADP viz. Baramulla and Kupwara.

- **Impact under the ADP in District Baramulla**
 - Health: 100 immunization and functional health centers have been established
 - Education: School electrification and infrastructure upgrades.
 - Agriculture: Adoption of high-value crops like broccoli and sweet corn.
 - Infrastructure: Housing for PMAY beneficiaries and rejuvenated water bodies.
- **Impact under the ADP in District Kupwara**
 - Financial Inclusion: Recognized for skill development and agriculture.
 - Infrastructure: Improved road connectivity and irrigation.
 - Composite Score: Improved from 37.8 (2018) to 58.5 (2024).

9.2 Aspirational Block Development Programme (ABDP)

Targeting 44 backward blocks ABDP enhances governance, healthcare, education and infrastructure while promoting community participation.

10 NABARD initiatives in the UT

10.1 Rural Infrastructure: The UT holds immense potential for socio-economic growth, owing to its geographic significance, cultural richness and abundant natural resources. In this transformation journey, the Rural Infrastructure Development Fund (RIDF), instituted by NABARD, has emerged as a catalyst for rural development. With a focus on connectivity, agriculture & allied sector, irrigation, health and other critical infrastructure, RIDF investments have been instrumental in improving the quality of life and fostering sustainable development in rural J&K.

1. **Rural Connectivity:** Roads and bridges are the lifelines of rural areas, connecting communities to markets, education, and healthcare facilities. NABARD, through RIDF, has supported 3419 rural roads and bridges projects with an investment of ₹8866 crores. These initiatives have enhanced socio-economic growth and reduced regional disparities by integrating rural communities with urban centres.
2. **Irrigation and Agriculture:** Agriculture depends heavily on irrigation. RIDF assistance of ₹530.22 crore has been provided for 419 irrigation projects, benefiting 1.06 lakh hectares of farmland. An additional ₹81.07 crore has been allocated for 19 Command Area Development projects. Further, ₹85.41 crore has been sanctioned for 34 agriculture/seed farm projects, ensuring the availability of quality seeds to boost productivity.
3. **Rural Drinking Water:** Access to clean drinking water is essential for public health and community well-being. NABARD has funded 504 drinking water projects with ₹1,073.80 crores, benefitting approximately 35 lakh people and significantly improving health and sanitation standards.
4. **Public Health Infrastructure:** Strengthening healthcare access in rural J&K is vital. NABARD has supported 197 health infrastructure projects, including primary health

centers and wellness centers, with ₹303.09 crore under RIDF. These facilities have improved access to essential healthcare services in underserved areas.

5. Flood Protection: Flood-prone regions in J&K have been safeguarded through 58 flood protection projects with RIDF assistance of ₹227.03 crore, protecting 18,537 hectares of land and livelihoods.
6. Marketing and Storage Infrastructure: Efficient storage and market access are pivotal for reducing post-harvest losses and ensuring fair pricing. RIDF has supported 7 cold storage and 2 warehouse projects with ₹90.26 crore and 37 terminal markets with ₹116.80 crore, fostering an efficient agricultural value chain.

10.2 Skill development and Livelihood generation:

a) Micro Enterprise Development Programme (MEDP): It was initiated by NABARD in 2006 for enhancing the capacities of SHG members through skill development in existing or new livelihood activities in both farm & non-farm activities. NABARD has sanctioned 28 MEDPs involving a total grant assistance of ₹0.33 crore. 840 SHG/JLG members have been imparted micro-enterprise development trainings under these programmes in various districts of the UT in various trades like Tilla work, handicrafts and Sisal fibre, food processing- Achar & pickle making, kitchen garden, art and craft-paper & cloth bag making, etc.

b) Livelihood and Enterprise Development Programme (LEDP): It was initiated by NABARD on a pilot basis in 2015 with a view to create sustainable livelihood for SHG members and to reap the optimum benefits from skill upgradation. LEDP envisages conduct of livelihood promotion in both farm and off-farm activities under project mode in clusters in contiguous villages. There is a provision for intensive training for skill building, refresher training, backward forward linkages and handholding support. NABARD has supported 22 LEDPs with a total grant assistance of ₹1.14 crore. 1180 SHG/JLG members have been imparted livelihood enterprise development trainings under these programmes in various districts of the UT.

10.3 Support under Technology Transfer Fund: NABARD has recently established Technology Transfer Fund from its profit with a corpus of ₹50 crore to support the development of digital technology with the help of tech start-ups. Under this fund, NABARD has sanctioned a project to M/s TraceX Technologies Private Limited (TraceX) in April 2024. The project is a Proof of Concept (PoC) testing in 02 identified FPOs in J&K, for Apple supply chain traceability using block-chain technology. The main beneficiaries of the Project are about 500 members from 2 FPOs (Farmer Producer Organisations), namely, Kashmir Apple Producer Company Ltd. in Pulwama district and Kandi Apple Producer Company Ltd. in Baramulla district. The traceability of the produce will be based on certain key data points of the apple produce like varieties, package of practices followed for each variety, processing steps (like sorting/grading) and finished good details (packing size, units etc.). The traceability details/data shall be mapped on FOODSIGN® platform developed by TraceX. This will result in digitalization of farmer/ FPO data and traceability of their produce.

10.4 Promoting Collectivization through Farmer Producer Organizations

(FPOs): The UT has a total of 328 registered FPOs of which NABARD has promoted 94 FPOs under various schemes (including 57 FPOs under CSS, 09 FPOs under PRODUCE Fund & 28 FPOs under PODF - ID). More than 10,000 farmers are associated with these FPOs and reap the benefits of economies of scales. These FPOs are engaged in diversified activities ranging from mushrooms, vegetables, honey, potato seed, walnut, dairy, basmati and Kashmir Mushqbudji rice, etc.

10.5 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. The UT government along with NABARD has successfully implemented the PACS computerization project across the UT for 537 PACS.

11 Major Constraints

- Fragmented Land holdings: The average land holding size is 0.59 ha. The small and marginal holdings constitute 95% of the total no. of holdings in the UT.
- Lack of insurance cover for major crops and allied activities. The insurance companies are reluctant to offer comprehensive and affordable products for poultry and fisheries activities and the farmers do not find it viable to pay huge premium amount to secure their respective equipment.
- Majority of the cultivated area is rain fed (42% of the area under irrigation) leading to low and unstable agriculture productivity in the UT.
- Major constraint for sheep/animal husbandry sector is lack of fodder in winters.
- Lack of scientific storage/ infrastructure for value addition and market facilities for horticultural crops.

12 Thrust areas

- Connecting all un-connected villages and providing alternative roads in stretches that are likely to be disrupted due to natural disasters / accidents etc.
- Facilitating the provision of Primary and Secondary health services, closer to the communities.
- Provision of backward and forward linkages for communities engaged in various livelihood activities.
- Sustainable tourism by facilitating tourist movement to known and uncharted tourist destinations
- Skill development of youth for gainful engagement / accessing and excelling in various employment opportunities.

13 Suggested Action points

13.1 Agriculture and Allied Activities:

- GI registration of products like Guchi (Morel) mushroom, Black-zeera etc. may be taken up for expanding their market.
- Expand the scope and coverage of PMFBY in the UT to all the 20 districts to cover all the major crops.
- Need to increase the pace of Command Area Development and water management works under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
- The UT administration may consider expanding the coverage of farmers under the subsidy scheme for farm mechanization.
- Rejuvenation and replanting of old and senile apple orchards with high quality planting material / root stock may be undertaken.
- FPOs in dairy sector may be promoted on a large scale.
- There is a need for imparting basic guidance to the farmers to take up poultry activity. On the commercial side, trained and highly skilled personnel are required. An extension activity for transfer of technology from the lab to the farmer's doorstep has to be intensified.
- Devising pilot projects for artificial insemination of sheep/goat.

13.2 Agricultural Infrastructure

- There is a need to promote Producers Co-operatives/ Producer Organisation. Farmers may be motivated to form producers' organization for post-harvest processing and marketing of their produce.
- Banks may finance the beneficiaries under the New AMI Scheme of NABARD which has been extended upto 31.03.2026. As per the recent changes incorporated in the operational guidelines of AMI the joint monitoring visit has been stopped with immediate effect from 19.12.2023.
- Market Yards, Cold Storage, Agriculture Marketing Infrastructure including modern hi-tech abattoirs and meat processing units can be established for better price realization. UT administration may source funds through RIDF.
- There is a need to popularize the scheme of financing against warehouse receipts. This scheme needs to be popularized especially for apple, as the apple produce stored under CA storage is eligible under the scheme.
- Construction of Controlled Atmosphere Stores (CAS) for stocking large quantities of fruits, particularly in the apple producing areas to enable the farmers to get remunerative prices.

13.3 Micro, Small and Medium Enterprises (MSMEs)

- Organizing handicraft-based activities into clusters, providing design support, cluster brands, access to finance and establishing market linkages.
- DIC/ NGOs and other promotional agencies may conduct camps, training programmes for encouraging rural youth to take up industrial/ agro-processing activities.
- DIC may conduct a survey for identification of potential blocks/ areas and barriers for development of the sector. Mapping of location specific activities for cluster development at the block level may be taken up.
- Establishment of 'haats' in semi urban and urban centres will go a long way in solving the problem of marketing of produce of traditional artisans.
- GI registration for Basohli pashmina shawls and Basohli paintings. Mapping of authenticated GI users will ensure authenticity of GI products.

14 Way Forward

➤ **Agriculture Value Chain Finance**

This financial approach holds the key to unlocking the region's vast agricultural and handicrafts artisanal potential. Amidst diverse terrains and formidable challenges, local farmers seek capital infusion to modernize the infrastructure required for agri inputs, technology, logistics and processing. Value chain finance offers a lifeline, facilitating investments in technology, irrigation, and advanced seeds. Furthermore, it invigorates the horticulture and handicraft sectors, nurturing production, processing and global market access. In a region where economic growth is pivotal for stability, value chain finance becomes a catalyst for progress, prosperity, and the sustainable development of Jammu and Kashmir.

➤ **Community Based Business Entities**

The strategic focus lies in fostering the growth of Farmer Producer Organizations (FPOs), Primary Agricultural Cooperative Societies (PACS), and analogous community-based entities to serve as primary collectors and processors of agricultural and horticultural produce. Furthermore, our aim is to assist them in forging partnerships for advanced processing and marketing endeavors, encompassing activities such as grading, sorting, certification, Geographical Indication (GI) tagging, and establishing robust traceability systems. This comprehensive approach not only enhances the economic prospects of local farmers but also bolsters the agricultural and horticultural sectors, fostering growth and promoting global market access.

➤ **Coping with Climate Change: Comprehensive Land and Resource Planning**

In the face of the pressing challenges posed by climate change, adopting a comprehensive approach to land use and resource planning is paramount. This strategy is essential for mitigating the impacts of a changing climate effectively. By carefully evaluating how we utilize land and allocate resources, we can optimize agricultural practices, conserve water resources, and protect vital ecosystems. It also supports sustainable forestry, responsible urban development, and resilient infrastructure. Furthermore, it enables us to implement adaptive measures that shield communities from extreme weather events and rising temperatures.

➤ **Revitalizing Rural Communities: Empowering Youth through Skills and Entrepreneurship**

Promoting skill development and fostering job opportunities and entrepreneurship among the youth is crucial for rural development. Empowering young individuals with practical skills not only enhances their employability but also contributes to the overall progress of rural areas. As skilled youth find gainful employment or embark on entrepreneurial ventures, they become engines of local economic growth. This not only uplifts their own livelihoods but also creates a ripple effect, generating employment opportunities for others in rural communities.

➤ **Digital Transformation in Rural Development: Bridging the Gap to Empower Communities**

The digital transformation of life takes on a unique significance in the context of rural development. It represents the bridge that connects remote and underserved communities to the broader world of opportunities. Access to digital technologies enables rural areas to leapfrog traditional development hurdles, offering access to education, healthcare, and market information. It empowers local entrepreneurs and farmers, fostering economic growth. However, it's essential to ensure equitable access and digital literacy to avoid leaving anyone behind. The digital transformation, when harnessed thoughtfully in rural development, has the potential to drive positive and sustainable change, closing the gap between rural and urban areas.

Part A

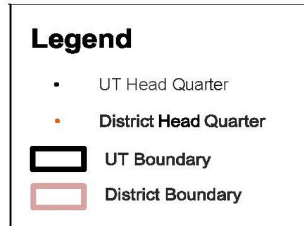
UT Map

Union Territory - Jammu & Kashmir



Scale
1:2,200,000

NIC एनआईसी
National
Informatics
Centre



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

Broad Sector-wise Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1630397.32
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	1325196.73
2	Term Loan for agriculture and allied activities	305200.59
B	Agriculture Infrastructure	55497.19
C	Ancillary activities	35750.84
I	Credit Potential for Agriculture (A+B+C)	1721645.35
II	Micro, Small and Medium Enterprises	2302742.00
III	Export Credit	7166.25
IV	Education	43144.00
V	Housing	131754.40
VI	Social Infrastructure	53602.35
VII	Renewable energy	17547.22
VIII	Others	52099.45
	Total Priority Sector	4329701.02

Summary of Sector/ Sub-sector wise Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	1243482.49
2	Water Resources	20836.49
3	Farm Mechanisation	41679.52
4	Plantation & Horticulture with Sericulture	70778.58
5	Forestry & Waste Land Development	12908.04
6	Animal Husbandry - Dairy	125190.06
7	Animal Husbandry - Poultry	21814.28
8	Animal Husbandry - Sheep, Goat, Piggery	39873.51
9	Fisheries	22384.30
10	Farm Credit- Others	31450.05
	Sub total	1630397.32
B	Agriculture Infrastructure	
1	Construction of storage	35549.36
2	Land development, Soil conservation, Wasteland development	12564.23
2	Agriculture Infrastructure - Others	7383.60
	Sub total	55497.19
C	Ancillary activities	
1	Food & Agro. Processing	23092.34
2	Ancillary activities - Others	12658.50
	Sub Total	35750.84
II	Micro, Small and Medium Enterprises	
	Total MSME	2302742.00
III	Export Credit	7166.25
IV	Education	43144.00
V	Housing	131754.40
VI	Social Infrastructure	53602.35
VII	Renewable energy	17547.22
VIII	Others	52099.45
	Total Priority Sector	4329701.02

Union Territory Profile

Key Agricultural and Demographic Indicators

UT *	Jammu and Kashmir
SLBC Convener *	Jammu & Kashmir Bank Ltd

Physical & Administrative Features

Particulars	Nos
Total Geographical Area (sq.km)	120355
No. of Districts	20
No. of Sub-Divisions	229
No. of Blocks	287
No. of revenue villages	6337
No. of Gram Panchayats	4292

Additional Information

Particulars	Nos
No. of districts classified as Aspirational District	2
No. of districts classified as Low PSL Credit Category	0
No. of districts having an international border	7
No. of districts classified as LWE affected	0
No. of districts Climate Vulnerability to Agriculture	0
Very High	1
High	4
Medium	7
Low	2
Very Low	0
No. of districts with % of Tribal Population above the national average of 8.9%	3

Soil and Climate

Particulars	Nos
Climate	Temperate to subtropical climate
Soil Type	Brown forest, Degraded, Red yellow podzolic, Hill forest, Mountain meadow, Lithosols, Saline, Alluvial

Land Utilisation [Ha]

Particulars	Nos
Total Area Reported	2351928
Forest Land	646337
Area Not Available for Cultivation	523434
Barren and Unculturable land	301674
Permanent Pasture and Grazing Land	108232
Land under Miscellaneous Tree Crops	65802
Culturable Waste	159390
Current Fallow	98314
Other Fallow	37282
Net Sown Area	733242
Total or Gross Cropped Area	1133489
Area Cultivated More than Once	400247
Cropping Intensity [GCA/NSA] (%)	154.59

Rainfall & Ground Water Scenario

Particulars	Nos
Normal (mm)	1232.30
Actual (mm)	
Year – 2023	1146.60
Year – 2022	1040.40
Year – 2021	894.70
Avg. depth to GW level (mbgl)	16.58
Availability of Ground Water (Ham)	444402
Net annual recharge (MCM)	4940
Net annual draft (MCM)	4640
Balance (MCM)	300
Stages of GW development (%)	
Total No. of Blocks	20
Safe	19
Critical	0
Semi Critical	1
Over Exploited	0
Saline	0
Not Assessed	0

Distribution of Land Holding [in '000] (2015-16)

Classification of Holding	Holding		Area	
	Nos	% to Total	ha.	% to Total
<= 1 ha	1155.87	83.88	387.63	47.46
>1 to <=2 ha	154.93	11.24	213.56	26.15
>2 to <=4 ha	56.13	4.07	148.60	18.20
>4 to <=10 ha	10.64	0.78	57.44	7.03
>10 ha	0.48	0.03	9.52	1.16
Total	1378.05	100.00	816.75	100.00

Workers Profile [In '000]

Particulars	Nos
Cultivators	1216.181
Of the above, Small/ Marginal Farmers	1155.37 *
Agricultural Labourers	542.297
Workers engaged in Household Industries	170.344
Workers engaged in Allied agro activities	NA
Other workers	2266.939

* Assuming 95% of farmers are small and marginal.

Demographic Profile [In '000]

Category	Total	Male	Female	Rural	Urban
Population	12267.013	6483.906	5783.107	8895.780	3371.233
Scheduled Caste	924.485	485.776	438.709	750.908	173.577
Scheduled Tribe	1275.106	666.062	609.044	1222.204	52.902
Literate	6887.227	4145.536	2741.691	4617.265	2269.962
BPL	2350.285	NA	NA	2131.673	218.612

Households [In '000]

Particulars	Nos
Total Households	1976.099
Rural Households (Occupied residential households)	1394.654
BPL Households	NA

Household Amenities [Nos. in '000 Households]

Particulars	Nos
Having brick/stone/concrete houses	1255.55
Having source of drinking water	1674.413
Having electricity supply	2135.746
Having independent toilets	2206.825

Village-Level Infrastructure [Nos.]

Particulars	Nos
Villages Electrified	6097
Villages having Agriculture Power Supply	NA
Villages having Potable Water Supply(Piped water supply)	6763

Infrastructure Relating to Health & Sanitation [Nos.]

Particulars	Nos
Anganwadis	28426
Primary Health Centres	402
Primary Health Sub-Centres	111
Dispensaries	620
Hospitals	135
Hospital Beds	20334

Infrastructure & Support Services for Agriculture [Nos.]

Particulars	Nos
Fertiliser/Seed/Pesticide Outlets	1897
Agro Service Centres	NA
Soil Testing Centres	59
Approved nurseries	NA
Agriculture Pumpsets	NA
Pumpsets Energised	25274
Krishi Vigyan Kendras	20

Irrigation Coverage ['000 Ha]

Particulars	Nos
Area Available for Irrigation (NSA + Fallow)	868.84
Irrigation Potential Created	84.72
Net Irrigated Area (Total area irrigated at least once)	311.44
Area irrigated by Canals/ Channels	262.87
Area irrigated by Wells	15.92
Area irrigated by Tanks	10.49
Area irrigated by Other Sources	22.16
Irrigation Potential Utilized (Gross Irrigated Area)	478.81

Infrastructure for Storage, Transport & Marketing

Particulars	Nos
Pucca Road [km]	41141
Railway Line [km]	493
Public Transport Vehicle [Nos]	NA
Goods Transport Vehicles [Nos.]	182757

Animal Population as per Census [Nos.]

Category of animal	Total	Male	Female
Cattle - Cross bred	1443227	203791	1239436
Cattle - Indigenous	1073634	280787	792847
Buffaloes	733412	42583	690829
Sheep	3049000	NA	NA
Goat	1490100	NA	NA
Pig	1000	NA	NA

Infrastructure for Development of Allied Activities [Nos.]

Particulars	Nos
Veterinary Hospitals	13
Dispensaries	347
Disease Diagnostic Centres	25
Artificial Insemination Centers	811
Animal Breeding Farms	21

Animal feed manufacturing units	9
Fodder Farms	4
Dairy Cooperative Societies	1838
Milk Collection Centres	Data Not Available
Fishermen Societies	35
Licensed Slaughter houses	Data Not Available
Animal Husbandry Training Centres	2
Animal Markets	Data Not Available
Fish Markets	10
Livestock Aid Centers	352

Milk, Fish, Egg Production & Per Capita Availability

Particulars	Production (Annum)		Per cap avail.	
	Quantity	Unit	Availabilit y	Unit
Fish	28	TMT	6.25	gm/day
Egg	2548.5	Lakh Nos.	21	nos/p. a.
Milk	2993	TMT	668.45	gm/day
Meat		TMT		gm/day
Wool	7753	TMT		

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DIGEST OF STATISTICS 2022-23
Additional Information	DIGEST OF STATISTICS 2022-23
Soil & Climate	DIGEST OF STATISTICS 2022-23
Land Utilisation [Ha]	DIGEST OF STATISTICS 2022-23
Rainfall & Ground Water Scenario	Dynamic Ground Water Resources, 2023
Distribution of Land Holding [In '000]	DIGEST OF STATISTICS 2022-23
Workers Profile [In '000]	DIGEST OF STATISTICS 2022-23
Demographic Profile [In '000]	DIGEST OF STATISTICS 2022-23
Households [In '000]	DIGEST OF STATISTICS 2022-23
Household Amenities [Nos. in '000 Households]	DIGEST OF STATISTICS 2022-23
Village-Level Infrastructure [Nos.]	DIGEST OF STATISTICS 2022-23

Infrastructure Relating To Health & Sanitation [Nos.]	DIGEST OF STATISTICS 2022-23
Infrastructure & Support Services For Agriculture[Nos.]	ECONOMIC SURVEY 2023-2024
Irrigation Coverage ['ooo Ha]	DIGEST OF STATISTICS 2022-23
Infrastructure For Storage, Transport & Marketing	DIGEST OF STATISTICS 2022-23
Animal Population as per Census [Nos.]	DIGEST OF STATISTICS 2022-23
Infrastructure for Development of Allied Activities [Nos.]	DIGEST OF STATISTICS 2022-23
Milk, Fish, Egg Production & Per Capita Availability - Year-2	ECONOMIC SURVEY 2023-2024

Key Insights into Agriculture and Socio Economic Indicators

Socio–Economic and Demographic Profile and Investment in Agriculture

(No.)

Sr.No.	Particulars	Details
1	Coastline (km)	0
2	Geographical Area Rank/Position	22
3	Population Rank among India States	19
4	No. of ATMs per lakh of population	21.00
5	No. of Bank Branches per lakh of population	18.00
6	Population Density	290

Major Socio-Economic Indicators of the UT

(No/ Amount in ₹)

Sr.No.	Indicator	UT Performance
Economic Indicators		
	Economic Indicators	
1	Per Capita Net State Domestic Product @ Current Prices	180428
2	Poverty (Percentage of the total population who are multi-dimensionally poor)	4.80
3	HH availing banking services as per latest NFHS (%)	Data not available
4	Monthly Per Capita Consumer Expenditure (MPCE) as per latest NSSO	
5	Milk and Milk product	
a	Rural	483
b	Urban	652
6	Meat, Fish and egg	
a	Rural	219
b	Urban	215
7	Cereals	
a	Rural	204
b	Urban	269
8	Pulses	
a	Rural	68

b	Urban	76
9	Fruits	
a	Rural	105
10	Vegetables	
a	Rural	198
b	Urban	254
Social Indicators		
1	Sex Ratio	889
2	Birth Rate	14.60
3	Death Rate	4.60
4	Infant Mortality Rate	17
5	Life Expectancy - Male	72.60
6	Life Expectancy - Female	76.30
7	Maternal Mortality Rate (MMR)	77

Investment in Agriculture

(₹ crore)

Sr.No.	Particulars	Amount
1	Total UT Budget	118728.00
2	Revenue Expenditure (Agri. & Allied Sectors and irrigation)	2912.33
3	Capital Expenditure (Agri. & Allied Sectors and irrigation)	2977.25
4	Share (%) of Capital Expenditure in Total Agriculture Budget	50.55
5	Share (%) of Revenue Expenditure on Total UT Budget for Agriculture	49.44

Crop Production, Maintenance and Marketing

Trend in procurement/ marketing

Particulars	31/03/2022	31/03/2023	31/03/2024
RMCs/ eNAM platforms (No.)	11	11	17
Volume of marketing through RMCs/eNAM platforms (MT)	Data Not Available	Data Not Available	Data Not Available

KCC Coverage

Particulars	31/03/2022	31/03/2023	31/03/2024
KCC coverage (No.)	815297	769608	883262
GLC through KCC (Crore)	5784.29	5694.04	5791.73

(Amt. as on 31 March 2024)

KCC - Disbursement and Outstanding

Sr.No.	Total amount disbursed in KCC (Fresh) during 31/03/2024		Balance O/S as on 31/03/2024	
	A/c (in lakh)	Amt. (₹ crore)	A/c (in lakh)	Amt. (₹ crore)
1	1.70	525.19	8.83	5791.74

Average per account KCC loan

Sr.No.	Agency	Per account Credit (₹)		
		31/03/2022	31/03/2023	31/03/2024
1	Commercial Banks	0	0	0
2	RRBs	0	0	0
3	Cooperative Banks	0	0	0
4	Average KCC credit per account	0.00	100000	87000

PM Kisan

Particulars	31/03/2022	31/03/2023	31/03/2024
PM Kisan Coverage (No.)	1210946	1228249	1268000

Soil testing facilities

Particulars	31/03/2022	31/03/2023	31/03/2024
Soil Testing Laboratories (No.)	50	50	59
Soil Health Cards Issued (No.)	71273	173813	57000

Crop Insurance

Particulars	31/03/2022	31/03/2023	31/03/2024
Crop Insurance Coverage (No.)	84832	91644	246308
Crop Loss compensation, if any (Crore)	56.03	6.44	31.64 (Kharif only)

Details of the coverage under PMFBY for Kharif & Rabi in the UT

Sr.No.	Particulars	31/03/2022		31/03/2023		31/03/2024	
		Kharif	Rabi	Kharif	Rabi	Kharif	Rabi
1	Farmers Covered (in lakh)	0.48	0.41	1.60	0.77	1.41	0.59
2	Applications -Loanee (in lakh)	0.50	0.41	1.41	0.73	1.22	0.39
3	Applications - Non Loanee (in lakh)	0.002	0.003	0.27	0.06	0.25	0.22
4	Sum insured (₹ crore)	219.49	168.11	633.99	270.69	465.44	118.74
5	Area insured (lakh Ha)	22.73	20.95	86.77	38.38	60.38	20.70

Number and area of operational holdings

Sr.No.	Particulars	2010-11	2015-16
1	No. of operational land holding (in lakh)	14.49*	13.78
2	Area of operational holding ('000 ha)	895*	816

*Including land holdings of UT of Ladakh

FPOs in the UT Key Statistics

(₹ lakh)

Sr.No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	339.00
2	Total No. of FPOs Registered	328.00
3	Aggregate Grant Sanctioned	5904
4	Aggregate Grant Released	1286
5	No. of Shareholding Members	41300
6	Women Members	10400
7	Equity Mobilized	188
8	No. of FPOs credit-linked	19.00
9	No. of FPOs market linked	79.00

Seed Replacement Ratio %

Sr.No.	Crop	31/03/2022	31/03/2023	31/03/2024
Kashmir Division				
1	Paddy	25	29	42
2	Maize	30	32	33
3	Pulses Kharif	12	15	25
4	Fodder Kharif	35	39	42
5	Wheat	25	26	26
6	Pulses Rabi	12	15	25
7	Oilseed Rabi	42	42	46
8	Fodder Rabi	41	41	48
Jammu Division				
1	Paddy	41.34	46.00	48.33
2	Maize	41.46	42.00	63.65
3	Pulses Kharif	7.10	7.50	18.78
4	Oilseed Kharif	18.86	18.86	24.00
5	Fodder Kharif	54.98	55.21	69.48
6	Wheat	42.80	43.00	44.00
7	Pulses Rabi	2.26	2.31	2.35
8	Oilseed Rabi	40.10	41.25	30.20
9	Fodder Rabi	42.50	43.00	69.48

Source(s)

Table Name	Source(s) and reference year of data
Trend in procurement/ marketing	Digest of Statistics 2022-23 and Economic Survey- 2023-24
KCC Coverage	UTLBC
PM Kisan	Dept. of Agriculture, Govt of J&K & Economic Survey of J&K
Soil testing facilities	Dept. of Agriculture, Govt of J&K
Crop Insurance	Dept. of Agriculture, Govt of J&K
FPOs in the UT Key Statistics	Dept. of Agriculture, Govt of J&K
Seed Replacement Ratio %	Dept. of Agriculture, Govt of J&K

Water Resources

Irrigated Area & Potential

Particulars	31/03/2022	31/03/2023	31/03/2024
Net Irrigated Area ('000 ha)	315.19	311.438	Data not available
Gross Irrigated Area ('000 ha)	482.736	478.81	Data not available

District wise rainfall status

Sr. No.	Status	Districts
1	Normal	ANANTNAG
2	Normal	BADGAM
3	Deficient	BANDIPORE
4	Normal	BARAMULA
5	Normal	DODA
6	Deficient	GANDERBAL
7	Normal	JAMMU
8	Deficient	KATHUA
9	Large deficient	KISTWAR
10	Deficient	KULGAM
11	Deficient	KUPWARA
12	Normal	POONCH
13	Normal	PULWAMA
14	Normal	RAJOURI
15	Normal	RAMBAN
16	Normal	REASI
17	Excess	SAMBA
18	Large deficient	SHOPIAN
19	Normal	SRINAGAR
20	Normal	UDHAMPUR

Source(s)

Table Name	Source(s) and reference year of data
Irrigated Area & Potential	Digest of Statistics 2022-23
District wise rainfall status	Rainfall Statistics 2022-23

Key Insights into Allied Sector, Agri Infra and Land Development AH & Fisheries - Production Status in the UT

S. N	Particulars	Unit	31/03/2022	31/03/2023		31/03/2024		Per capita Availability	
			Details	Details	Growth (%)	Details	Growth (%)	Availability	Unit
1	Milk	TMT	2572.46	2893.00	12.46	2993.00	3.46	668.45	gram/day
2	Total Meat	Lakh MT	0.32	0.34	6.25	-	-	-	kg/p.a.
3	Poultry Meat	Lakh MT	0.86	0.83	-3.49	-	-	-	kg/p.a.
4	Egg	Crore Nos	20.09	24.43	21.60	25.48	4.30	21	Nos./p.a.
5	Fish Production	Lakh MT	0.25	0.27	8.00	0.28	3.70	2.28	kg/p.a.

Infrastructure available in the Animal Husbandry Sector

Sr.No.	Institution	Unit	Details
1	Veterinary Hospitals	No.	13
2	Veterinary Dispensary	No.	347
3	Livestock Aid Centre (LAC)	No.	352
4	Frozen Semen A.I. Centres	No.	811
5	Clinical Investigation Laboratory, UT Veterinary Laboratory	No.	7
6	Animal Disease Research Institute	No.	12
7	District Diagnostic Laboratory	No.	21
8	Biological Products Institutes	No.	2
9	Department Training Centers	No.	2
10	Livestock Breeding Farms	No.	4
11	Poultry Breeding Farms + Duck Breeding Farms	No.	29
12	Fodder Farms + Seed Production Farms	No.	4
13	Sheep breeding farm	No.	0
14	Goat Breeding Farms	No.	0
15	Pig Breeding Farms	No.	0
16	No. of farmers (incl. women farmers)	lakh	0

	enrolled with milk societies		
18	Chilling & processing facility State Federation		
a	No.	No.	0
b	Capacity	LLPD	0.00
19	Cattle Feed Plant		
a	No.	No.	0
b	Capacity	MTPD	0

Animal Husbandry – Dairy

GLC

Particular	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ Crore)*	722.19	1083.02	1234.54
KCC for working capital (No.)*	1,37,599	1,58,896	2,00,513

**Including KCC for Fisheries*

Dairy Processing and Infrastructure Development Fund (DIDF)

Particular	31/03/2022	31/03/2023	31/03/2024
No. of Projects	0	0	0
Amt of Assistance (₹ Crore)	0.00	0.00	0.00

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Dairy Processing and Infrastructure Development Fund (DIDF)	https://pib.gov.in/PressReleaseIframePage.aspxrs?PRID=2042168

Animal Husbandry - Poultry GLC

Particular	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ Crore)	Data not available	Data not available	120.97*
KCC for working capital (No.)	Data not available	Data not available	12689*

**Figure as on 30 September 2024*

Poultry

Particular	31/03/2022	31/03/2023	31/03/2024
Broiler Farms (No.)	6207	4144	NA
Hatcheries (No.)	NA	NA	NA
Popular breeds	Kashmir Favorolla, Kalinga Brown, Van Raja,		

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Poultry	DIGEST OF STATISTICS 2022-23

Animal Husbandry – Sheep, Goat, Piggery etc.

GLC

Particular	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ Crore)	-	-	233.11*
KCC for working capital (No.)	-	-	30375*

*Figure as on 30 September 2024

Popular Breed(s)

Particular	31/03/2024
Popular sheep breed(s)	Gurezi, Gaddi, Karnahi, Bakerwali , Poonchi
Popular goat breed(s)	Changra, Bakerwali

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Popular Breed(s)	https://jksheephusbandrykashmir.nic.in/breeds.html

Fisheries

GLC

Particular	31/03/2022	31/03/2023	31/03/2024
KCC for working capital (₹ Crore)	722.19	1083.02	1234.54
KCC for working capital (No.)	1,37,599	1,58,896	2,00,513

*Including KCC for Animal Husbandry

Inland Fisheries Facilities

Particular	31/03/2022	31/03/2023	31/03/2024
Tanks/ Ponds (No.)	19	19	19
Cage Culture/ Bio-floc technology (No.)	18	27	43

Fisheries Infrastructure Development Fund (FIDF)

Particular	31/03/2022	31/03/2023	31/03/2024
No. of Projects	0	0	0
Amt of Assistance (₹ Crore)	0	0	0

Fisheries Infrastructure in the UT

Sr. No.	Particular	Unit	Details
1	Fishing Harbours	No.	0
2	Fish Landing Centres	No.	0
3	Fish Drying Platforms	No.	0
4	HSD Outlets	No.	0
5	Fish Seed Hatcheries (Govt.)		
a	No	No.	13
b	Capacity	million nos. PL per year	78
6	Shrimp (L. vannamei) Hatcheries		
a	No	No.	0
b	Capacity	million nos. PL per year	0
7	Fish Seed Farms		
a	Public	No.	13
b	Private	No.	5
8	Feed Mills		
a	No	No.	8
b	Capacity	MT/day	20
9	Aqua Shops	No.	0
10	Aqua Labs	No.	0
11	Cold storages		
a	No	No.	1

b	Capacity	MT	10.00
12	Processing Plants		
a	No	No.	0
b	Capacity	MT/day	0
13	Ice plants		
a	No	No.	0
b	Capacity	MT/day	0
14	Packaging Units	No.	0

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Inland Fisheries Facilities	DEPARTMENT OF FISHERIES J&K
Table 3: Fisheries Infrastructure Development Fund (FIDF)	DEPARTMENT OF FISHERIES J&K

Agriculture Infrastructure

Ground Level Credit

Particular	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	300.10	267.06	241.19

Agri Storage Infrastructure

Particular	31/03/2022	31/03/2023	31/03/2024
Cold Storages (No.)	42	58	70
Cold Storages (Capacity - '000 MT)	198	235.55	270
Storage Godowns (No.)	657	670	Data not Available
Storage Godowns (Capacity - '000 MT)	52.577	53.021	Data not Available
Rural/Urban Mandi/Haat/Rythu Bazaar (No.)	25	37	Data not Available
Storage capacity available with PACS/LAMPS/RMCs ('000 MT)	52.577	53.021	Data not Available

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Agri Storage Infrastructure	Digest of Statistics- 2022-23

Land Development, Soil Conservation & Watershed Development
NABARD's interventions

Particular	31/03/2022	31/03/2023	31/03/2024
Watershed Projects (No.)	7	9	10
Watershed Projects - Area treated ('000 ha)	2.62	3.01	4.32
Wadi Projects (No.)	4	5	5
Wadi Projects - Area of plantation ('000 ha)	1.15	1.34	1.34

Source(s)

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

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others GLC

Ground Level Credit

Particular	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	Data not Available	Data not Available	Data not Available

Fertilizer Consumption

Particulars	31/03/2022	31/03/2023	31/03/2024
Fertilizer Consumption ('000 kg)	50310	45360	Data not Available
Pesticides Consumption ('000 kg)	7885	8548	Data not Available

Source(s)

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

Agri Ancillary Activities - Food & Agro Processing & Others GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow (₹ Crore)	650.44	576.47	759.94
MUDRA Loans (₹ Crore)	5696.54	7219.71	8119.92

Other Ancillary Services

Particulars	31/03/2022	31/03/2023	31/03/2024
PACS as MSC (No.)	Data not Available	537	537
ACABCs (No.)	0	0	0

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Other Ancillary Services	Office of RCS, Govt. of J&K and Dashboard of ACABC

MSME**GLC**

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of units financed / No. of A/cs	145419	179419	322393
Loans under Stand Up India Scheme (₹ Crore)	263.73	308.37	400.28

MSME units - Cumulative

Particulars	31/03/2022	31/03/2023	31/03/2024
MSME Clusters (No.)	Data not Available	Data not Available	Data not Available
Micro Units (No.)	Data not Available	164909	314810
Small Units (No.)	Data not Available	13416	6178
Medium Units (No.)	Data not Available	665	691
Udyog Aadhar Registrations (No.)	Data not Available	178990	321679

Skill Development Trainings

Particulars	31/03/2022	31/03/2023	31/03/2024
PMEGP/ DDU-GKY Schemes (No. of trainees)	7482	4265	NA
EDP for artisans/ entrepreneurs by UT/ NABARD (No.)	Data not Available	Data not Available	Data not Available

Performance of RSETIs in the UT**(Nos.)**

Sr.No.	Financial Year Ended	Training Programmes Conducted	Candidates Trained	Candidates Settled	Candidates covered under Bank Finance
1	Year 2022	238	5256	1981	1981
2	Year 2023	319	7909	3452	3452
3	Year 2024	435	9099	3876	3876

Category-wise performance under PMMY during 31/03/2024

Sr.No.	Catagory	No. of A/Cs	Amount Disbursed
1	Shishu (loan up to ₹ 50,000)	80673	261.55
2	Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	240019	4774.30
3	Taurn (loan from ₹ 5.00 lakh to ₹ 10 lakh)	43125	3027.24
	Total	363817	8063.09

Progress under PMKVY in the UT

(Nos.)

Sr.No.	Parameter	Progress
1	Enrolled	103733
2	Ongoing Training	174
3	Trained	28871
4	Assessed	15736
5	Certified	14416

Mega Food Parks in the UT

Sr.No.	Name of the MFP	Address	District
1	RFK Greens Food Park Pvt Ltd	Pulwama, Jammu and Kashmir	Pulwama

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: MSME units - Cumulative	UTLBC
Table 3: Skill Development Trainings	MIN OF TEXTILES

Export/ Education/Housing

GLC

Particular	31/03/2022	31/03/2023	31/03/2024
GLC flow under Export Credit (₹ Crore)	0.00	0.00	0.00
GLC under Education (₹ Crore)	174.96	151.76	136.79
GLC under Housing (₹ Crore)	1279.71	1794.31	893.47

Export performance - [Year]**(₹ crore)**

Sr.No.	Category of Products	31/03/2023	31/03/2024	Growth %
1	Engineering / Chemicals & Allied products	200.86	238.63	18.80
2	Minerals	6.97	5.06	27.38
3	Agriculture & Forest produce	184.59	48.64	73.60
4	Marine products	0.00	0.00	0.00
5	Handloom products	162.27	156.21	-3.73
6	Handicrafts	3.74	3.32	11.11
7	Textiles	621.92	540.50	13.09
8	Pharmaceuticals	468.04	495.93	5.96
9	Others	117.61	111.30	-5.37
10	Softwares / Electronics	0.17	1.16	60.00
	Total	1766.17	1600.75	100.00

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Export performance	Niryat Portal

Public Infrastructure Investments**GLC**

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow under PPP projects (₹ Crore)	Data not Available	Data not Available	Data not Available
Amt of RIDF assistance (₹ Crore)	8612.74	10007.47	11444.60

Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last "FY"**(₹ crore)**

Sr.No.	Purposes	Amount sanctioned	Districts covered
1	Modernization of New Partap Canal	70.36	Jammu
2	Protection works on river Chenab	52.77	Jammu
3	Training of river Tawi	48.81	Jammu

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Progress under Govt. investments (Type and number of projects)	NABARD

Social Infrastructure Investments

GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
GLC flow under Social Infrastructure Projects (₹ Crore)	3.23	0.94	3.76

Source(s)

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

Renewable Energy

GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
Assistance under Renewable Energy Initiatives (₹ Crore)	6.55	6.5	10.13

Source(s)

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

Informal Credit Delivery

GLC

Particulars	31/03/2022	31/03/2023	31/03/2024
SHG Bank Linkage (₹ Crore)	Data not Available	1345.04	1942.90
JLG Bank Linkage (₹ Crore)	Data not Available	28.52	38.22

Status of SHGs

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of SHGs formed	Data not Available	95324	116029
No. of SHGs credit linked (including repeat finance)	Data not Available	42985	53016
Bank loan disbursed (₹ Crore)	Data not Available	1345.04	1942.90
Average loan per SHG (₹ lakh)	Data not Available	3.12	3.66
Percentage of women SHGs %	Data not Available	40	60

NABARD Intervention for Capacity building Programme in FY**(No.)**

Sr. No.	Particulars	No. of Progs during 31/03/2023	Prog during 31/03/2024	No. of persons trained
1	SHG/JLG Sensitisation programme for bankers	13	8	726
2	Village level programmes	Data not Available	250	7453
3	Micro Enterprise Development Programme	5	4	270
4	Grass Root Level Training Programme	31	15	1348
5	Livelihood and Enterprise Development Programme	5	3	495

Status of SHG financing**(₹ crore)**

Sr. No.	Agency	Total SHGs Credit linked	Deposits by SHGs	Loan o/s	Loan disbursed last FY
1	Commercial Banks (JK Bank, PNB, SBI)	43300	NA	1581.89	NA
2	Cooperative Banks (JKStCB)	575	NA	10.34	NA
3	Regional Rural Banks (JKGB)	8585	NA	338.07	NA
4	Others	556	NA	12.60	
5	Total	53016	NA	1942.90	NA

Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	UTLBC

Status and Prospects of Cooperatives Details of non-credit cooperative societies

Particular	31/03/2022	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	996	1295	2306
Consumer Stores (No.)	NA	281	271
Housing Societies (No.)	NA	93	74
Weavers (No.)	523	2	1224
Marketing Societies (No.)	99	101	108
Labour Societies (No.)	NA	29	50
Industrial Societies (No.)	NA	0	0
Sugar Societies (No.)	NA	0	0
Agro Processing Societies (No.)	NA	559	45
Others (No.)	248	926	5282
Total (No)	1866	3286	9360*

* Data from National Cooperative Database

Details of credit cooperative societies

Particular	31/03/2022	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	589	599	676
Multi state cooperative societies (No.)	1	1	1

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	UT Focus Paper 2024-25 NCD Portal
Table 2: Details of credit cooperative societies	UT Focus Paper 2024-25 NCD Portal
Table 3: Status/ progress under various schemes of MoC in the district	RCS Office

Renewable Energy - Sector-wise cumulative achievements

Sr.No.	Sector	Installed capacity (GW)
1	Solar Power	0.07
2	Wind Power	0.00
3	Bio Energy	0.00
4	Small Hydro	0.19
5	Total	0.26

Status/ progress under various schemes of MoC in the UT

Sr.No.	MoC Scheme/ Initiative	31/03/2024
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	537
2	Potential for formation of new MPACS	157
3	PACS Computerisation	537
4	ARDBs Computerisation	NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	1048
6	World's largest grain storage plan for cooperatives	10
7	PACS sanctioned with warehousing facility & other related infrastructure	11
8	Capacity of the grain storage godowns sanctioned	NA
9	PACS as Common Service Centres (CSCs)	480
10	PACS as Kisan Samridhi Kendras (KSKs)	144
11	PACS as Jan Aushadi Kendras (JAK)	99
12	Petrol/ Diesel distributorship/ dealership	3
13	LPG distributorship	0
14	PACS as Pani Samitis	0
15	PM Kusum Scheme	NA
16	Societies engaged as Bank Mitras of DCCB	0
17	Societies/ Bank Mitras provided with micro-ATMs	0
18	Societies which have taken membership in the Multi State Cooperative Societies	NA

19	Membership in Multi State Cooperative Society on Seeds	149
20	Membership in Multi State Cooperative Society on Organic farming & products	8
21	Membership in Multi State Cooperative Society on Agri- exports	23

Source(s)

Table Name	Source(s) and reference year of data
Table 1: Renewable Energy - Sector-wise cumulative achievements	India Climate and Energy Dashboard
Table 2: Status/ progress under various schemes of MoC in the district	RCS Office

Banking Profile

1. Network & Outreach (as on 30.09.2024)

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BFs	Village s	Househ olds
Commercial Banks	23	1566	725	370	471	NA	100680	2315	NA	NA
Regional Rural Bank	2	325	255	47	23	NA	15149	269	NA	NA
State Coperative Bank	1	33	19	0	14	NA	1052	0	NA	NA
District Central Coop. Bank	3	154	103	25	26	NA	NA	0	NA	NA
Coop. Agr. & Rural Dev. Bank	1	44	1	40	3	NA	NA	0	NA	NA
Primary Agr. Coop. Society	670	-	-	-	-	NA	NA	0	NA	NA
Others	7	39	8	7	24	NA	2512	1619	NA	NA
All Agencies	707	2161	1111	489	561	NA	119393	4203	NA	NA

2. Deposits Outstanding

Agency	No. of accounts (in lakh)					Amount of Deposit [₹Crore]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	-	-	-	-	-	148273.99	157870.85	170729.41	8.14	94.21
Regional Rural Bank	-	-	-	-	-	6041.86	6623.48	7125.50	7.58	3.93
Cooperative Banks	-	-	-	-	-	3419.21	3476.05	3367.97	-3.11	1.86
Others	-	-	-	-	-	9.20	14.09	0.00	-100.00	0.00
All Agencies	-	-	-	-	-	157744.26	167984.47	181222.88	7.88	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts (in lakh)					Amount of Loan [₹ Crore]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	25.90	28.40	37.35	31.51	92.34	82649.92	95478.73	107656.60	12.75	92.25
Regional Rural Bank	2.34	2.35	2.50	6.38	6.18	3463.04	3921.99	4442.74	13.28	3.81
Cooperative Banks	1.19	0.63	0.58	-7.94	1.43	1376.04	1350.79	1388.87	2.82	1.19
Others	0.024	0.026	0.025	-3.85	0.06	2483.36	2763.15	3211.09	16.21	2.75
All Agencies	29.45	31.41	40.45	28.78	100.00	89972.36	103514.66	116699.30	12.74	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	55.7	60.5	63.1
Regional Rural Bank	57.3	59.2	62.3
Cooperative Banks	40.2	38.9	41.2
Others	-	-	-
All Agencies	57.0	61.6	64.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	22.89	13.46	5.69	1.42
Regional Rural Bank	4.4	3.96	1.47	0.6
Cooperative Banks	0.76	0.1	0.004	0
Others	-	-	-	-
All Agencies	28.05	17.52	7.16	2.02

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agri Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans	Amount [₹Crore]	% of Total Loans
Commercial Banks	40606.82	37.7	9669.74	9.0	9251.94	8.6	-	0.0	3860.67	3.6
Regional Rural Bank	3422.25	77.0	1265.91	28.5	1355.99	30.5	-	0.0	97.72	2.2
Cooperative Banks	1039.70	74.9	159.90	11.5	83.00	6.0	-	0.0	0.47	0.0
Others	215.46	6.7	0.00	0.0	36.33	1.1	-	0.0	0.00	0.0
All Agencies	45284.23	38.8	11095.55	9.5	10727.26	9.2	0.00	0.0	3958.86	3.4

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 [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	Target [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	Target [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	
Commercial Banks	29543.62	16958.47	57.4	33817.06	24104.99	71.3	34702.19	31045.49	89.5	72.7
Regional Rural Bank	3712.14	1937.81	52.2	4083.34	2099.71	51.4	4083.34	2475.27	60.6	54.7
Cooperative Banks	2214.58	196.99	8.9	2436.05	188.35	7.7	2461.04	226.69	9.2	8.6
Others	12.28	2.59	21.1	5.92	18.80	317.6	14.53	2.72	18.7	119.1
All Agencies	35482.62	19095.86	53.8	40342.37	26411.85	65.5	41261.10	33750.17	81.8	67.0

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 [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	Target [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	Target [₹crore]	Ach'ment [₹crore]	Ach'ment [%]	
Crop Loan	13675.73	8485.72	62.0	15130.22	8262.75	54.6	15847.55	6141.38	38.8	51.8
Term Loan (Agri.)	5299.67	1306.59	24.7	7054.28	1312.61	18.6	7255.67	1587.45	21.9	21.7
Total Agri. Credit	18975.40	9792.31	51.6	22184.50	9575.36	43.2	23103.22	7728.83	33.5	42.8
MSME	10714.19	7403.75	69.1	11785.6	13707.93	116.3	11785.60	22083.92	187.4	124.3
Other Priority Sectors*	5793.03	1899.8	32.8	6372.27	3128.56	49.1	6372.28	3937.42	61.8	47.9
Total Priority Sector	35482.62	19095.86	53.8	40342.37	26411.85	65.5	41261.10	33750.17	81.8	67.0

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [₹crore]	NPA amt. [₹crore]	NPA %	Total o/s [₹crore]	NPA amt. [₹crore]	NPA %	Total o/s [₹crore]	NPA amt. [₹crore]	NPA %	
Commercial Banks	82649.92	3844.1	4.7	95478.73	4178.65	4.4	107656.60	3807.75	3.5	4.2
Regional Rural Bank	3463.04	272.73	7.9	3921	272.22	6.9	4442.74	279.84	6.3	7.0
Cooperative Banks	1376.04	558	40.6	1350.79	502.29	37.2	1388.87	469.38	33.8	37.2
Others	251.89	48.88	19.4	251.35	53.38	21.2	241.63	137.37	56.9	32.5
All Agencies	87740.89	4723.71	5.38	101001.87	5006.54	4.96	113729.84	4694.34	4.13	4.82

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

Source(s)	
1	13th Meeting of J&K UTLBC
2	UT Focus Paper 2023-24
3	14th Meeting of J&K UTLBC

Part B

Chapter 1

Major Socio-Economic Indicators of the UT

1.1 Physical features

- Union territory of Jammu & Kashmir with a total area of 1.20 lakh sq.km and 1.226 crore population occupies 3.66% of the country's geographical area and has 0.93% of the total population of the country. With its 20 districts divided in 2 regions viz. Jammu and Kashmir. It occupies 2nd rank in population among the UTs after NCT of Delhi as per 2011 Census. The population density of the UT is 290 persons per sq. km. The UT has an area of 20194 sq. km under forests which accounts for 16.77 per cent of the geographical area of the UT.
- The regions of Jammu and Kashmir have distinct agro climatic characteristics and cultural identity. Jammu region has two different climatic zones depending primarily on altitude. Lower hills & plains bear subtropical climate with hot dry summer lasting from April to July. The summer monsoons coming around middle of July and fading away in early September. This is followed by dry spell from September to November. Winter is mild and temperature seldom touches freezing point. In the high reaches of Chenab valley the climate is moist temperate winter are severe and varied quantity of snow is received.
- The Kashmir valley with Pir Panjal Mountains on its south and Karakoram on its north receives precipitation in the form of snow due to western disturbances. The winter is severely cold and temperature often goes below 0°C. Summers are warm and dry and autumn is again cool and sometimes wet. Jhelum is the only major Himalayan River which flows through Kashmir Valley. Tawi, Ravi and Chenab are the other major rivers flowing through the UT. The annual rainfall varies from 514.9 mm in Srinagar to 1338.60 mm in Jammu. In 2022-23 the contribution to the UT economy from the Primary, Secondary and Tertiary sectors was 14.78%, 25.71% and 54.49% at constant prices and 16.91%, 19.52% and 63.67% at current prices

1.2 UT Demographics

- As per the census figures of 2011, the population of the UT stands at 122.67 lakh (64.84 lakh males (52.85%) and 57.83 lakh females (47.15%). The decadal growth rate of population during 2001-2011 was 23.82%. The proportion of urban population is 27.48% and rural population is 72.52%. SC population constitutes 7.54% while ST constitutes 10.39%. Census 2011 recorded mean household size of 6.5 and 4.8 respectively for J&K and all India.
- As per 2011 census, the working population represents 34.20% of the total population, as against 39.79% at all India level. Density of population is 290 persons, in comparison with 382 persons for India in 2011.
- The sex ratio at Birth in the UT has shown improvement from 923 in 2015-16 to 976 in 2019-20, as per NFHS-5. As per Census 2011, the literacy rate of the UT stood at 67% as compared to 73% for the country.

1.3 UT's Economy – Key Parameters

- The economy of J&K UT is primarily services based and Agri-oriented. The Real Gross State Domestic Product (GSDP) increased at a CAGR of 7.4% and nominal GSDP anticipated to increase by 9.9% between 2015-16 and 2023-24. The nominal GSDP is estimated to reach approximately ₹2.46 lakh crores while the real GSDP is projected at ₹1.39 lakh crores. UT is estimated to achieve a

compound annual growth rate of 5.13 percent in its real Gross State Domestic Product from 2019-20 to 2023-24 in comparison to 4.81 percent growth rate recorded from 2011-12 to 2019-20.

- The size of the Budget 2024-25 is ₹118390 crore. It is ₹30889 crore higher than the expenditure of 2023-24.
- Revenue Receipt Estimates for 2024-25 is ₹98719 crore and Capital Receipt Estimate is ₹19671 crore.
- ₹3983 crore for Construction of roads & bridges under PMGSY, CRIF, NABARD loan schemes & Bridge scheme.
- For Agriculture and allied Sectors an allocation of about ₹2053.39 crore has been made under capital expenditure for the year 2024-25 which is ₹524.33 crore more than revised allocation of 2023-24.
- ₹1021 crore for transforming agriculture and allied sectors of the UT through the Holistic Agriculture Development Programme (HADP), with the five-year outlay of ₹5013 crore, including provisions for IFAD funded J&K Comprehensive Investment Plan (JKCIP) and development of cold storage and high density plantation.
- ₹923 Crore for development and upgradation of Industrial Estates, for providing GST refund incentive and incentives as per the Industrial Policy for industrial units, promotion of trade through JKTPO's events for boosting investment and employment

1.4 Sectoral composition of UT's economy

- The Economic Survey 2023-24 of J&K provides sectoral composition data for J&K offering insights into the UT economic structure and growth trends. Primary sector contributing 18.24 percent, the secondary sector 20.70 percent and the tertiary sector 61.0 percent.
- Primary Sector: The primary sector which includes crops- agriculture horticulture etc.; fishing & aquaculture forestry & logging has traditionally been a cornerstone of J&Ks economy. The sector also comprises of mining & quarrying activities. In 2023-24 the primary sector is estimated to contribute 18.24 percent to J&Ks GVA slightly lower than the national average of 19.62 percent.
- Secondary Sector: This sector encompasses around manufacturing; construction; electricity gas water supply and other utility services is estimated to contribute 20.70 percent to J&Ks GVA in 2023-24.
- Tertiary Sector: The tertiary sector or the services sector contributes 61.06 percent to J&Ks GVA in 2023-24. This sector includes trade repairs hotels & restaurants; Transport storage communication & services related to broadcasting; financial services; Real estate ownership of dwellings & professional services; public administration and other services.

1.5 Land Use Pattern

A. Gross Cropped Area/total cropped area: The total cropped area sown under different crops during 2022-2023 in Kashmir division is 413569 ha, in Jammu division is 719920 ha and in UT of J&K is 1133489 ha.

B. Net area sown: The Net area sown under different crops during 2022-2023 in Kashmir division is 332759 ha, in Jammu division is 400483 ha and in UT of J&K is 733242 ha.

Major crops during Kharif and Rabi season: Kharif crops: Examples include rice, maize, millet, ragi, pulses, soybean, groundnut, etc. Rabi crops: are sown in the winter

after the monsoon rains are over and harvested in the summer, their cropping season runs from October to April. Examples include wheat, barley, mustard rapeseed, oats, gram, linseed, etc.

Operational Land Holdings are all land which is used wholly or partly for agricultural production and is operated as one technical unit by one person alone or with others without regard to the title, legal form, size or location. The Number of holdings (000Nos.) of Jammu& Kashmir UT is 1378.05 with an area of 8.17 lakh ha.

Size classes of Holdings (Small Farmers & Marginal Farmers): The land holdings can be classified as following:-1 Marginal- Below 0.5 ha, 0.5-1.0 ha. 2 Small- 1.0-2.0 ha. 3 Semi- Medium 2.0-3.0 ha, 3.0-4.0 ha. 4 Medium-4.0-5.0 ha, 5.0-7.5 ha., 7.5-10.0 ha. 5 Large 10.0-20.0 ha, 20.0 and above. In J&K, as per Agricultural census (2015-2016) marginal holdings taken together (below 0.5 ha. & 0.5-1.0 ha.) constitute 83.79 percent in. The small holdings taken at (1.0-2.0 ha.) constitute 11.29 percent in 2015-16. The semi-medium holdings taken together from (2.0-3.0 ha & 3.0-4.0 ha.) constitute 4.10 percent in 2015-16. The Medium holdings taken together from (4.0-5.0 ha, 5.0-7.5 ha & 7.5-10.0 ha.) constitute 0.77 percent in 2015-16. The large holdings taken together from (10.0-20.0 ha & 20.0 and above) constitute 0.04 percent in 2015-16. Average Size: The Average holding size of J&K is 0.59 ha.

1.6 Industry Sector

- The industrial sector in the UT plays a pivotal role in its economic development focusing on generating employment opportunities. The industrial sector accounted for 20.04% GVA in 2020-21. In 2020-21, 28.04% of the work force were engaged in industrial activities. The industrial sector registered a growth of 8.22% in 2022-23.
- The UT administration has introduced the New J&K Industrial Policy 2021-30 followed by the New Central Sector Scheme for Industrial Development of J&K (NCSS 2021) by the GoI. The strategy involves promoting core sectors like agriculture, food processing, tourism, handicrafts, education, pharmaceuticals, IT and skill development creating a conducive environment for industrial enterprises and focusing on human resource development through skill enhancement initiatives. During 2023-24, ₹3389 crore investment was made in the UT through 227 new Industrial Units and 15037 PMGEP Units employing 1.51 lakh persons.

1.7 Services Sector

- The services sector is the most dominant contributing 61.06 percent to J&K's GVA. This sector includes trade, repairs, hotels & restaurants; Transport, storage, communication & services related to broadcasting; financial services; Real estate, ownership of dwellings & professional services; public administration and other services.
- The significant contribution of the tertiary sector highlights the regions shift towards a service-oriented economy. Tourism plays a crucial role in this sector, given J&K's scenic landscapes and cultural heritage, religious tourism is attracting visitors both domestically and internationally. Additionally, sectors such as information technology, education and healthcare are emerging as important contributors to the region's economic growth. The consistent expansion of the services sector underscores its importance in generating employment, fostering economic stability and driving overall growth. The structural shift in J&K's economy towards the tertiary sector is indicative of broader economic development trends, reflecting increased urbanization, improved infrastructure and enhanced service delivery mechanisms. While the primary sector remains

vital for rural livelihoods, the secondary and tertiary sectors are crucial for creating job opportunities, attracting investments and sustaining long-term economic growth. The governments focus on policy reforms, infrastructure development and investment promotion across all sectors is essential to ensure balanced and sustainable economic development in J&K.

- In recent years, UT has shown significant progress, with the unemployment rate declining to 4.4% in 2022-23 from 6.7% in 2019-20. This improvement is mirrored in the Labour Force Participation Rate (LFPR) and Worker Population Ratio (WPR), which have risen to 63.5 and 60.7 respectively in 2022-23, showcasing enhanced employment opportunities and economic activity. As of March 2024, registrations include 3448751 unorganized workers under the E-Shram scheme, demonstrating robust coverage and outreach efforts. Additionally, initiatives like the PM Shram Yogi Maan-dhan pension scheme have secured registrations for 115313 workers, emphasizing the government's commitment to social security and welfare.

1.8 Infrastructure – Existing potential gap capital outlay areas of concern Power Rural electrification Road density Rail routes Coastal resources – wherever applicable

- The Union Territory of Jammu and Kashmir holds strategic importance in India with its rich cultural heritage natural beauty and economic potential. Recent infrastructure development has catalyzed growth across sectors such as connectivity, tourism, health and energy yet challenges persist in ensuring balanced progress.
- **Connectivity:** J&K boasts a road network of 41000 km complemented by infrastructure projects like the Chenani-Nashri and Qazigund-Banihal tunnels, ongoing Zojila and Z-Morh tunnels and expressways such as Delhi-Amritsar-Katra Highway. The Parvatmala initiative plans 18 ropeway projects to enhance accessibility. Prioritizing road safety advanced engineering and sustainable practices is essential for long-term growth.
- **Tourism:** Contributing 7% to the GSDP, J&K recorded 2.11 crore tourist visits in 2023. Iconic destinations like Shri Amarnath Cave, Shri Shankaracharya Temple, Gulmarg and Dal Lake thrive in Kashmir region whereas Jammu region- the land of temples is attracting many pilgrims and tourists to important destinations like Shri Mata Vaishno Devi Shrine, Shiv Khori and Sudh Mahadev while 75 new destinations and cultural sites are under development. Enhancing connectivity to remote areas promoting rural, religious and eco-tourism and adopting sustainable practices can maximize this sector's potential.
- **Health:** Health infrastructure has advanced with over 4000 facilities including AIIMS cancer institutes and medical colleges' significantly increasing healthcare access and education. Digital health initiatives and mobile clinics can bridge the urban-rural disparities and strengthen services in remote areas.
- **Energy:** J&K has potential of 18000 MW of hydropower out of which only 23.72% is harnessed so far. Ongoing projects aim to double capacity by 2026 with a focus on renewable energy like solar power. Micro grids and hydropower-driven green hydrogen production can ensure sustainable growth and energy security.
- **Rail Connectivity:** The Udhampur-Srinagar-Baramulla Rail Link integrates J&K into India's rail network highlighted by engineering marvels like the Chenab Bridge. Completing the Katra-Banihal section will bolster trade tourism and accessibility.
- **Conclusion:** J&K's infrastructure advancements have unlocked growth but require strategic investments sustainable practices and equitable resource

allocation to realize its full socio-economic potential.

1.9 Social sector – Educational Health Sanitation Welfare Programmes Life expectancy IMR

- **Education:** IIT Jammu and IIM Jammu have been made operational. 51 new colleges have been established and 67 colleges granted NAAC accreditation to improve educational access and quality. All degree colleges have adopted a uniform academic session and implemented a four year undergraduate programme with E-Content for 50 subjects to enhance digital learning.
- **Health:** J&K progressed in SDG Goal-3-Health & Wellbeing (SDG India Index 2020-21). There is considerable improvement in vital health indicators. Neonatal Mortality Rate (NMR) reached 9.8 and Under 5 Mortality Rate (U-5 MR) reached 18.5 achieving the SDG targets. IMR has decreased to 16.3 Sex Ratio at birth increased from 923 to 976. Percentage of fully immunized children against the vaccine-preventable diseases has increased to 96.5 and institutional births increased to 92.40. Life Expectancy at Birth in the UT has reached 74.3 years which is the third highest in the country.
- **Sanitation:** Various sanitation programmes are being implemented in the UT. However sanitation drives need to be increased on a larger scale to address the issues of sanitation. Swachhata Karwaan 2.0 initiative has been launched in J&K as a part of cleanliness drive.
- **Welfare Programmes:** Under the Pradhan Mantri Matru Vandana Yojana (PMMVY) eligible women receive ₹5000 during pregnancy and post-delivery for their first child aiming to improve maternal and child health outcomes. Under POSHAN Abhiyaan several schemes are operational to combat under nutrition. The Sakasham initiative has upgraded 86 Aanganwadi Centres (AWCs) across aspirational districts. Beti Bachao Beti Pado (BBBP) scheme since its inception has been instrumental in increasing the sex ratio girl child enrolment and linking women with healthcare institutions. One Stop Centres (OSCs) have been established in all the districts of the UT. For social welfare a series of initiatives aimed at enhancing social welfare have been undertaken. This includes the establishment of senior citizen homes and day care facilities along with the setup of senior citizen clubs in every Panchayat.

1.10 Regional disparity – Backward-Aspirational Districts UT specific schemes

Regional disparity in J&K arises from unequal resource distribution due to geographical economic and socio-political factors.

Challenges:

- Limited infrastructure in remote and mountainous regions.
- Overdependence on agriculture with minimal diversification.
- Insufficient healthcare and education in underdeveloped areas.

Aspirational Districts Programme (ADP): Launched by NITI Aayog in 2018 ADP enhances development in backward districts focusing on infrastructure health education and economic indicators.

• Baramulla Achievements:

Health: 100 immunization and functional health centers.

Education: School electrification and infrastructure upgrades.

Agriculture: Adoption of high-value crops like broccoli and sweet corn.

Infrastructure: Housing for PMAY beneficiaries and rejuvenated water bodies.

• **Kupwara Achievements:**

Financial Inclusion: Recognized for skill development and agriculture.

Infrastructure: Improved road connectivity and irrigation.

Composite Score: Improved from 37.8 (2018) to 58.5 (2024).

Aspirational Block Development Programme (ABDP): Targeting 21 backward blocks ABDP enhances governance healthcare education and infrastructure while promoting community participation.

• **NABARD Initiatives:**

- Rural Infrastructure: Funding roads irrigation and sanitation.
- Watershed Development: Promoting sustainable farming and water conservation.
- Financial Inclusion: Expanding credit via SHGs JLGs and KCC.
- Skill Development: Training youth and women for entrepreneurship.
- Agricultural Support: Funding horticulture and animal husbandry.
- Market Infrastructure: Developing cold storage and rural enterprises.
- Tribal Development: Uplifting tribal livelihoods through focused programs.

Way Ahead:

- Strengthen remote infrastructure.
- Diversify the economy to reduce reliance on agriculture.
- Leverage tourism by improving connectivity and ensuring stability.
- Promote skill development and entrepreneurship to address unemployment.

Conclusion:

Despite ongoing disparities initiatives like ADP, ABDP and UT schemes such as Back to Village (B2V), J&K Employment Policy and Livelihood Generation Schemes (JKLGS) are fostering balanced development and inclusive growth paving the way for a brighter future for J&K.

1.11 Status of Cooperatives in the UT – Status categories and number under each category

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 around 5 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 UT. Besides there are about 59 district level federations 3 UT level federations operating in the UT.

Chapter 2

Banking Sector Profile

2.1 Outreach of Banking Sector

As of September 30, 2024, the Union Territory (UT) has a robust banking network with 23 Commercial Banks including 12 Public Sector Banks and 11 Private Sector Banks. Additionally, there are 2 Regional Rural Banks, 1 State Cooperative Bank, 3 Central Cooperative Banks, 5 Urban Cooperative Banks, 1 State Cooperative Agriculture and Rural Development Bank and the Jammu and Kashmir State Financial Corporation. Payment banks like India Post Payment Bank, Airtel Bank and Fino Payment Bank are also expanding the payment infrastructure. There are a total of 2161 bank branches in the UT. To improve outreach in rural areas ten banks have implemented the Banking Correspondents model resulting in a network of 4203 BCs.

2.2 CD Ratio

- The branch network of banks has increased by 1.84% rising from 2122 branches as of March 31, 2023 to 2161 branches as of September 30, 2024. The combined credit-deposit (CD) ratio for all banks was 64.39% on March 31, 2024 up from 61.62% on March 31, 2023 representing an increase of 3.09%. Additionally, the CD ratio as of September 30, 2024 was recorded at 62.32%.
- As of March 31, 2024 the total aggregate deposits of commercial banks (CBs), regional rural banks (RRBs) and cooperative banks amounted to ₹181222.88 crore which is an increase of 7.88% compared to March 31, 2023.
- The total outstanding loans stood at ₹116699.30 crore as of March 31, 2024 showing a growth of 12.74% over the previous year March 31, 2023.

2.3 Banking Sector Developments – Key parameters

As of September 30, 2024, the total deposits in the UT amount to ₹188566 crore while the total advances stand at ₹117523 crore. The credit-deposit (CD) ratio in the UT is 62.32%. Additionally, priority sector advances make up 40% of the total advances. The number of ATMs in the UT stood at 2700.

2.4 Priority Sector Advances

During the FY 2023-24, priority sector lending reached ₹21795.99 crore achieving 52.82% of the ₹41261.10 crore target. For FY 2024-25, the target is ₹39765.21 crore. As of September 30, 2024, banks have recorded ₹17897.69 crore in credit flow. The agriculture sector received ₹4938.86 crore while the MSME sector reached ₹11462.84 crore against a ₹12531.67 crore target. Housing credit is on track and other sectors like exports, education and renewable energy are expected to improve.

2.5 Ground Level Credit (GLC) Flow

The achievements in priority sector lending amounted to ₹33750.16 crore compared to the target of ₹41261.10 crore during the financial year 2023-24.

This resulted in an overall achievement rate of 82%. The target set for FY 2024-25 is ₹39765.21 crore. As of September 30, 2024, banks have achieved a credit flow of ₹17897.69 crore towards this target reflecting a 45% achievement rate.

2.6 Performance of the UT under ACP

The agriculture and MSME sectors have been the primary channels for credit flow under the priority sector. As of September 30, 2024 the total credit flow in the agriculture sector in the Union Territory amounted to ₹4938.86 crore which reflects an achievement of 23% against the annual target of ₹21896.83 crore. Similarly, the credit flow in the MSME sector also reached ₹11462.84 crore against the annual target of ₹12531.67 crore. As of September 30, 2024, the housing sector has received a credit flow of ₹367.42 crore against the annual target of ₹3146.16 crore. Other sectors such as exports, education and renewable energy are anticipated to perform better than they did during the financial year 2023-24.

2.7 Health of Financial Institutions

As of September 30, 2024, a total of 37 banks were operating in the Union Territory (UT) of Jammu and Kashmir including commercial banks, regional rural banks (RRBs), rural cooperative banks and others with a combined total of 2161 branches. The total deposits in the UT amount to ₹188566 crore while the total advances stand at ₹117523 crore. The credit-deposit (CD) ratio in the UT is 62.32%. Additionally, priority sector advances constitute 40% of the total advances.

- **Commercial Banks**

In the Union Territory of Jammu and Kashmir, 23 commercial banks operate comprising 12 Public Sector Banks and 11 Private Sector Banks with a total of 1566 branches throughout the region. Jammu & Kashmir Bank (J&K Bank) holds a dominant market position with a significant share of deposits and advances followed by State Bank of India.

- **Regional Rural Banks**

The Union Territory (UT) of Jammu and Kashmir is served by two Regional Rural Banks (RRBs): Jammu & Kashmir Grameen Bank and Ellaquai Dehati Bank. Together these two RRBs operate a total of 323 branches within the UT. As of September 30, 2024 the RRBs had total deposits amounting to ₹7365.87 crore and total advances of ₹4668.61 crore resulting in a credit-deposit (CD) ratio of 62.35%.

- **Rural Cooperative Banks**

Besides JK State Cooperative Bank the UT has three DCCBs viz. The Anantnag District Central Cooperative Bank, The Baramulla District Central Cooperative Bank and The Jammu District Central Cooperative Bank. The services offered to customers include NEFT/RTGS, mobile banking, SMS alerts, IMPS, ATMs, micro ATMs, POS services, Direct Benefit Transfer (DBT), Cheque Truncation System (CTS), Central KYC (C-KYC), Electronic KYC (E-KYC), mobile van services, government PIMS services and e-commerce solutions.

2.8 Credit Offtake scenario

In the agriculture sector during the financial year 2023-24, the Priority Sector Lending target was set at ₹23103.22. The achievement for this sector reached ₹7728.82 crore which is 33% of the target. For the fiscal year 2024-25, the Priority Sector Lending target for agriculture has been established at ₹21896.83 crore. As of 30 September 2024, the achievement in this sector stood at ₹4938.86 crore. Term loan in agriculture sector to the tune of ₹3278.56 crore was disbursed as of 30 September 2024.

2.9 Kisan Credit Card – Status and gap in the UT

As of 30 September 2024, there were 868331 active KCC accounts (crop) in the UT of Jammu and Kashmir with sanctioned credit limit of ₹7588.19 crore. The average credit limit per KCC account works out to ₹0.87 lakh. In respect of Animal Husbandry and Fisheries the number of active KCC accounts as of September 30, 2024, was 224446 with total credit limit of ₹1833.28 crore and per KCC limit of ₹0.82 lakh. The total number of active KCCs in the UT stood at 1092777 with a total credit limit of ₹9421.47 crore.

2.10 Financial Inclusion – Status and areas of concern

- NABARD has been leading the initiatives of financial inclusion by providing assistance to banks for reaching the unreached through the creation of digital infrastructure and improving the financial literacy in the UT. The major focus of NABARD assistance has been the creation of financial literacy through financial literacy camps financial literacy centres and demonstration of banking technology through mobile vans in remote areas.
- Through the grant support about 250000 beneficiaries have been covered in 3300 financial literacy camps and 13 mobile vans were sanctioned to various banks for bringing 'banking to the doorsteps' in the remote corners of the UT. A total of 10371 PoS/mPoS machines were sanctioned to 06 banks, 560 micro-ATMs to 03 banks and 67 VSATs to 03 banks in the UT. Projects were also sanctioned for putting in place the regulatory infrastructure support viz. on-boarding Central KYC Registry (CKYCR) membership of Authentication User Agency (AUA)/KYC User Agency (KUA). Cumulatively NABARD has sanctioned grant support of ₹ 15 crore to banks for various financial inclusion initiatives.

2.11 GoI Schemes – Status and Areas of concern

The following Government of India schemes are being implemented across the UT:

2.11.1 PMJDY

GoI launched a massive nation-wide comprehensive financial inclusion programme called "Pradhan Mantri Jan Dhan Yojana" intended to bring the marginalized section of the society into the formal banking fold. The plan envisaged universal access to banking facilities with at least one Basic Savings Bank Deposit Account for every adult financial literacy access to credit insurance and pension facility. Thus the door step delivery of four minimum products linked to the income streams of the customers viz. a pure saving account a saving cum

overdraft account a remittance product to facilitate EBT/Other remittance and providing RuPay KCC or RuPay Debit Card is ensured. In addition the beneficiaries get RuPay Debit Card having inbuilt accident insurance coverage of ₹ 2 lakh. A total no. of 18.64 lakh RuPay Debit Cards were issued and 28.05 lakh accounts were opened in the UT under the scheme as on 31.03.2024.

2.11.2 Universal Social Security Scheme

- **Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY):** PMJJBY or Pradhan Mantri Jeevan Jyoti Bima Yojna is a life insurance scheme launched by GoI which offers insurance cover on the death of the insured. In J&K, 7.75 lakh beneficiaries have been enrolled under the scheme as on 30.09.2024.
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** The Scheme is available to persons in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May of the coverage period i.e. 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme is ₹2 lakh for accidental death and full disability and ₹1 lakh for partial disability. The premium of ₹20 per annum is deducted from the account holder's bank account through 'auto-debit' facility in one installment. The scheme is being offered by the public sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose. The scheme is operational in the UT and a cumulative no. of 18.91 lakh beneficiaries have been enrolled under the scheme as on 30.09.2024.
- **Atal Pension Yojana (APY):** Atal Pension Yojana (APY) is a pension scheme launched by the GoI for providing social security to the citizens with a focus on citizens in the unorganized sector. Under the scheme guaranteed monthly minimum pension of ₹1000/- or ₹2000/- or ₹3000/- or ₹4000 or ₹5000/- will be given at the age of 60 years depending on the contributions by the subscribers. A total no. of 2.21 lakh accounts were opened in J&K under the scheme till 31.10.2024.

2.11.3 PMMY

PMMY is a flagship scheme launched by the GoI on 8th April 2015. It aims to provide financial support to non-corporate, non-farm small and micro enterprises. The scheme offers loans upto ₹10 lakh which are categories as: Shishu: Covering loans upto ₹50000/-. Kishore: Covering loans above ₹50000/- and upto ₹5 lakhs and Tarun: Covering loans above ₹5 lakhs and upto ₹10 lakhs. As on 18.10.2024, total ₹3375.22 crore (₹106.53 under Shishu, ₹1990.21 under Kishore and ₹1278.48 under Tarun) has been disbursed against 166038 accounts.

2.11.4 PM KISAN

Department of Agriculture & Farmers Welfare GoI had launched PM KISAN which aims at providing financial help to all landholder farmer families in the country. More than 9.7 crore farmer families have been registered on the PM-KISAN portal and the benefit of income support has been transferred to nearly 8.4 crore farmers in the country. The bank account details of most of these farmers are already available with the bank branches where the benefit is being transferred by Govt. of India directly. Since the banks already have most of the information of the PM-KISAN beneficiaries and Aadhar number is available

with Gol they can be easily and quickly provided with the KCC by submitting a copy of the land record and details of crops sown. In this background it was decided to provide benefit of KCC to all PM-KISAN beneficiaries in Mission Mode. Under the scheme, funds have been transferred to 12.68 lakh beneficiaries in the UT of J&K.

2.12 CBS in Cooperatives

There is one StCB and three DCCBs in the UT of J&K viz. J&K State Cooperative Bank, The Anantnag Central Cooperative Bank, The Baramulla Central Cooperative Bank and The Jammu Central Cooperative Bank. Except, The Jammu Central Cooperative Bank Jammu all other RCBs are on CBS platform. A brief status on progress of CBS in each RCB is as under:

(a) J&K State Cooperative Bank: The bank has successfully operated Core Banking Solution (CBS) since 2012. The service provided to customers are NEFT/RTGS, Mobile Banking, SMS Alert, Anywhere Banking, IMPS, ATM, micro ATM, POS services, DBT, CTS, C-KYC, E-KYC, Mobile van services, Govt. PIMS services, e-commerce etc.

(b) The Anantnag Central Cooperative Bank: The bank has successfully operated Core Banking Solution (CBS) since the month of February 2016. The SMS services to the customers are in place.

(c) The Baramulla Central Cooperative Bank: The bank has successfully operated Core Banking Solution (CBS) since the month of August 2014. The Service provided to customers are NEFT/RTGS, SMS Alert, Anywhere banking etc.

2.13 Computerisation of Land Records

In October 2021, the Jammu and Kashmir (J&K) administration launched the initiative titled 'Aapki Zameen Aapki Nigrani.' This program aims to facilitate online access to land records mitigate manipulation and enhance the efficiency of revenue offices within the Union Territory (UT). As an integral component of the Digital India Land Records Modernization Programme (DILRMP) 'Aapki Zameen Aapki Nigrani' seeks to modernize land record management while promoting transparency in maintenance processes. The implementation of this system has significantly reduced the incidence of land and property disputes and has provided clear titles to immovable property across the UT. Fundamental aspects of the program include the computerization and digitization of land records conducting surveys and resurveying updating all survey and settlement records and integrating property registration with land records and cadastral maps to enhance the authenticity and security of the data. The digitization of land records is currently being executed across all 20 districts of the Union Territory.

Chapter 3

NABARD's Perception on the Development Perspective of the UT

3.1 Capital formation in agriculture

Capital formation in agriculture is of critical importance for the sustainability of agricultural growth. Since investment credit is the major driver of private sector capital formation in agriculture, a decline in its share raises concerns about sustainable growth in agricultural production. A continuous increase in the share of term loan would lead to the much-needed increase in capital formation in agriculture and the consequent increase in agricultural productivity and production. This would in turn, result in enhanced income for the farmers. Given its importance, NABARD has been extending long-term refinance support to banks and mFIs/NBFCs for asset creation of farm and non-farm activities with repayment periods ranging from 3 to 15 years. The major purposes include farm investments, allied activities, Micro, Small and Medium Enterprises (MSMEs), agro processing, organic farming, renewable energy, Self-Help Groups, Joint Liability Groups and rural housing. Further, medium term refinance product for 18 months to 3 years was introduced during 2014-15. All investment activities under medium-term related to agriculture and allied activities are eligible under the scheme. To give a boost to long-term investment credit in agriculture, the GoI has set up a 'Long-Term Rural Credit Fund' in NABARD, to provide long-term refinance support exclusively to Co-operative Banks and RRBs for investment credit in agricultural activities.

In J&K, to facilitate capital formation in agriculture and related sectors, term loan refinance of around ₹280 crore was disbursed by NABARD during 2023-24.

Investment credit plays a crucial role in agriculture by providing financial resources for creation of capital assets that improve productivity, sustainability and profitability. In an effort to boost GLC of investment credit in Jammu & Kashmir, NABARD made an effort to revise the Unit Cost for major agricultural activities by collecting ground level data from actual horticulturists, farm machinery units, drip irrigation units, Agriculture Universities (for floriculture), Government Departments (Animal Husbandry and Fisheries), etc. The revised Unit Cost will not only serve as a guiding document for the lending agencies, it will also help extension of adequate finance to the farmers/ agripreneurs.

3.2 Financing SF/MF Oral Lessees/ Tenant Farmers/ Sharecroppers etc.

Financing Small and Marginal Farmers (SF/MF), oral lessees, tenant farmers and sharecroppers is a critical area for financial inclusion. While SF/MF generally have formal land ownership records, they face challenges such as limited landholdings, low productivity and inadequate access to institutional credit. These challenges are further compounded for oral lessees, tenant farmers and sharecroppers who often lack formal documentation making their access to credit even more difficult. According to the All India Report on Agriculture Census 2015-16, the marginal farmers constitute 65.45% of total agriculture households with 24.03% share in total cultivable land. As per the same report, 86.12% farmers are classified as small and marginal farmers.

The various approaches adopted for financing these groups are as under:

1. **Microfinance (MF) for SF/MF Tenants and Share Croppers:**

Microfinance Institutions (MFIs) provide small loans to farmers who do not

have access to formal banking systems. MFIs often do not require collateral which makes them a viable option for landless farmers, oral lessees and sharecroppers and MFIs frequently use JLGs to extend credit to farmers. In these groups members are jointly responsible for repaying loans mitigating the risks of default.

2. Rural Credit Schemes for Small and Marginal Farmers:

- **Kisan Credit Card (KCC):** Small and marginal farmers can access short-term loans through KCC often without collateral. As per the latest circular of RBI, the limit of collateral free agricultural loans including loans for allied activities has been raised to ₹2.00 lakh per borrower from the existing limit of ₹1.60 lakh w.e.f. 1st January 2025. In J&K, there were 10,92,777 active KCC accounts (including A.H. and Fisheries) with an outstanding amount of ₹7,57,122.00 lakh as on 30th September 2024.

- **PM-KISAN Scheme:** Under this scheme small and marginal farmers including tenants receive 6000 annually in three instalments.

NABARD has signed MoUs with J&K Bank, SBI, J&K Grameen Bank and Ellaquai Dehati Bank for financing and credit linkage of 4200 JLGs in the UT. NABARD has sanctioned grant assistance of ₹1.68 crore to these banks for the purpose. Apart from banks, NABARD has also sanctioned various JLG projects to agencies like NGOs, trusts etc. across the UT. As per the UTLBC, a total number of 609 JLGs have been credit linked as on 31st March 2024 to the tune of ₹1163.00 lakhs.

3.3 KCC, Crop Insurance, Land records - digitization and creation of charge

Kisan Credit Card (KCC)

The KCC Scheme, introduced in 1998-99, is a step towards providing hassle free, adequate and timely credit to the farmers through the banking sector. It also provides for inclusion of incidental requirements of the farmers and their consumption expenses. Banks are expected to leverage their CBS platforms to provide value added services to farmers like ATMs, anywhere banking, debit cards etc. GoI has announced the coverage of 2.5 crore farmers under the second phase of KCC saturation scheme to facilitate credit to the farm sector. Department of Animal Husbandry & Dairying and Department of Fisheries, GoI have also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. NABARD has also been actively participating in the drive by monitoring the progress in sanction of KCC by Co-operative banks and RRBs. NABARD obtains real time KCC data from Co-operatives and RRBs on ENSURE portal to monitor the progress under KCC saturation. The data on KCC is closely monitored by GoI. As per the latest circular of RBI, the limit of collateral free agricultural loans including loans for allied activities has been raised to ₹2.00 lakh per borrower from the existing limit of ₹1.60 lakh w.e.f. 1st January 2025. In J&K, there were 10,92,777 active KCC accounts (including A.H. and Fisheries) with an outstanding amount of ₹7,57,122.00 lakh as on 30th September 2024.

Digitization of Land Records

In October 2021, the J&K administration launched 'Aapki Zameen Aapki Nigrani' initiative under the Digital India Land Records Modernization Programme (DILRMP), to facilitate easy online access to the land records system, reduce manipulation, and improve the efficiency of revenue offices in the UT. Introduction of the new system has reduced the scope of land, property disputes and has facilitated conclusive titles to immovable property across the UT. The major components of the

programme included computerization and digitization of land records, survey, resurvey and updation of all survey and settlement records, integration of property registration with land records and cadastral maps for enhancing authenticity and security of data. The work of digitization of land records is going on in all 20 districts of the UT. As per the information available on DILRMP, MoRD, Govt. of India, Computerization of Land Records (CLR) has been completed in 70.54 percent of 6850 villages.

3.4 Agriculture and Allied activities

- 3.4.1 Agriculture and Allied Activities involve the cultivation of crops, rearing of animals and other processes that support the production of food, raw materials and other agricultural products. It includes both primary agricultural activities and those secondary activities that support or enhance agricultural production.

Agriculture Activities:

1. Crop Production: Growing food crops like wheat, rice, maize, vegetables and fruits.
 - Allied activities 1. Animal Husbandry • Raising livestock for milk, meat, eggs, wool and other products.
 2. Dairy Farming: • Focuses on the production of milk and milk products. It involves breeding, feeding and management of dairy animals.
 3. Fisheries: • Cultivating fish and other aquatic organisms in controlled environments.
 4. Horticulture: • Cultivation of fruits, vegetables, flowers and ornamental plants for enhancing nutritional diversity. The activities based directly on natural resources are called primary sector. Example can be Agriculture.
- The primary sector which includes crops- agriculture, horticulture etc., fishing & aquaculture forestry & logging has traditionally been a cornerstone of J&Ks economy. The four sub-sectors of Agriculture and allied sectors are: Crop; Livestock; Forestry and logging and Fishing and aquaculture. The Primary Sector has contributed 18.24% to Gross State Value Added.

- 3.4.2 **Doubling of Farmer's Income:** Government had constituted an Inter-Ministerial Committee in April 2016 to examine issues relating to “Doubling of Farmers Income (DFI)” and recommend strategies to achieve the same. The Committee submitted its final report to the Government in September 2018 containing the recommendations for doubling of farmers’ income through various policies reforms & programmes. To achieve the objective the Committee identified following seven sources of income growth: - Resource use efficiency, reduction in cost of production, increase in cropping intensity, increase in crop productivity, diversification to high value agriculture, remunerative prices on farmers’ produce, shift of surplus manpower from farm to non-farm occupations. Jammu and Kashmir government have been allocated ₹3156 crore in budget 2023-24 to help in transforming J&K's agriculture and allied sectors in order to increase farmer income ensure food security and accelerate UT's economic growth.

3.5 Climate Change - Adaptation and Mitigation

According to the United Nations Framework Convention on Climate Change (UNFCCC) climate change refers to alterations in climate directly or indirectly caused by human activities which affect the global atmosphere and natural climate variability over comparable periods (UNFCCC 2007; IPCC 2007). In this context adaptation

means expecting the adverse effects of climate change and taking appropriate action to prevent or minimise the damage they can cause or taking advantage of opportunities that may arise. On the other hand mitigation means making the impacts of climate change less severe by preventing or reducing the emission of greenhouse gases (GHG) into the atmosphere. In Jammu and Kashmir, which nestles in fragile Himalayan Ecosystem; there are natural fluctuations in climate human induced changes due to large scale urbanization that drives the warming trend. NABARD has sanctioned a ₹1626893 grant to Aquamassifs Private Limited a startup for constructing automated ice reservoirs in Leh's villages under CCF-ID as an adaptation measure against the adverse effects of climate. The project will lead to a 20% increase in irrigation water supply during April and May a 15% rise in cultivable area and yield and a 1.25x boost in farming income significantly enhancing agricultural productivity in the region. Also NABARD is advancing watershed development programs across India through its Watershed Development. This initiative aims to scale up small-scale climate proofing projects focusing on enhancing community resilience to shifting rainfall patterns and extreme weather events. There are 09 WDF in various districts of Jammu & Kashmir (UT) and 01 WDF in Ladakh (UT) aiming to make a tangible impact on local communities. For comprehensive development it is essential to mainstream tribal communities by enhancing their livelihoods. In this context NABARD launched the Tribal Development Fund (TDF) in 2003-04 to replicate the orchard model which has since been renamed as TRIBES (Tribal Resilience Initiative for Building Environmentally Sustainable Livelihoods). Under the TRIBES initiative five Tribal Development projects have been implemented across various districts of Jammu & Kashmir (UT) and Ladakh (UT) with a total grant assistance of 11 crore. This further underscores NABARD's commitment to promoting sustainable development and climate change mitigation in these regions.

3.6 Farmer Producers' Organizations (FPOs)

The concept of farmers collectivization in India began with the co-operative movement in 1904 but the focused promotion of Farmer Producer Organizations (FPOs) started in 2011-12. This was facilitated under two central sector schemes by the Department of Agriculture & Farmers Welfare (DA&FW) namely "Village Initiative for Urban Clusters (VIUC)" and "Integrated Development of 60000 Pulses Villages in Rainfed Areas." The promotion of FPOs gained further momentum with the formulation of the National Policy and Process Guidelines for FPOs in 2013 leading to the widespread establishment of FPOs across the country supported by various agencies and corporate partnerships. In Jammu and Kashmir the National Bank for Agriculture and Rural Development (NABARD) has been instrumental in promoting FPOs. Under the Central Sector Scheme for the Formation and Promotion of 10000 FPOs NABARD has facilitated the creation of 57 FPOs in J&K UT benefiting around 10000 farmers with women representing 20 of the membership. These FPOs have obtained licenses for seeds fertilizers and pesticides and have integrated with digital platforms like Open Network for Digital Commerce (ONDC) and e-NAM which enhance market access and operational efficiency. The financial performance of these FPOs is promising with an average turnover of INR 7.20 lakh and many have secured credit linkages. Additionally these FPOs have benefited from convergence with various Central and State schemes such as the HADP and the Seed Village Programme which further support their growth. NABARD has also promoted 28 FPOs under the Producer Organization Development Fund (PODF) and 9 FPOs under the Producers' Organisation Development & Upliftment Corpus (PRODUCE) scheme strengthening the agricultural value chain and empowering rural communities.

3.7 MSME

Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in India's economy offering employment at lower capital costs boosting rural industrialization and promoting equitable wealth distribution. Post 2020 reclassification MSMEs are categorized based on investment and turnover aligning benefits across manufacturing and services. In J&K, there are 463745 MSMEs which are contributing significantly to employment especially in sectors like handicrafts, agriculture and tourism. As of November 2024, credit disbursement under RBI's Priority Sector Lending guidelines has shown a remarkable increase in the region in comparison to the other sectors. Opportunities Key growth sectors include:

- Handicrafts/Handlooms: Pashmina carpets and papier-mâché products thrive with export potential supported by initiatives like the J&K Handicrafts Development Corporation.
- Agriculture/Horticulture: Value-added processing of saffron, apples and walnuts is encouraged through schemes like PMKSY.
- Tourism: Adventure eco-tourism, religious tourism and heritage tours are expanding under Swadesh Darshan and PMAY schemes.
- Food Processing: MSMEs excel in dried fruits and packaged foods aided by the PMFME scheme.
- Sericulture: High-quality silk production in getting benefits from subsidies and GI tagging.
- Fisheries and Renewable Energy: Trout farming and solar energy projects offer significant potential.

Challenges:

- MSMEs face hurdles like political instability, poor infrastructure, limited finance, high raw material costs and lack of skilled labor.
- Marketing and technology adoption remain weak points hindering competitiveness.

Government Support• National Initiatives:

- Schemes like PMEGP, MUDRA and Stand-Up India provide financial and infrastructural aid.
- J&K Policies: The Industrial Policy 2021-30 and Land Allotment Policy promote MSME growth via tax benefits subsidies and technology upgrades.
- NABARD's Role: NABARD enhances MSME sustainability through:
 - Skill Training: Benefiting over 1300 youth in fields like handicrafts and technical skills.
 - Off-Farm Producer Organizations (OFPOs): Supporting clusters for collective marketing and production.
 - Rural Marts: Offering market access for local products.
 - GI Tagging: Promoting eight regional products for global recognition.

MSMEs in J&K are central to economic growth backed by targeted policies innovative schemes and NABARD's strategic interventions.

3.8 Micro Credit

SHG Bank Linkage Programme (SHG-BLP): SHG-BLP has emancipated women during its journey of last 25 years. By March 31, 2024 116029 SHGs were formed with 53016 credit linked to various banks of UT of Jammu and Kashmir. NABARD supported 6764 SHGs with 5.18 crore. Out of this, 3794 SHGs have been credit linked and 4041 SHGs have been saving linked.

Joint Liability Groups (JLGs): There are small and marginal farmers, tenant farmers, share croppers and oral lessees who remained excluded from the institutional credit/formal banking institutions. These mid segment clients had access to productive assets but were unable to access institutional credit due to their inability to offer adequate security. In order to provide institutional credit to this segment without collateral financing of JLGs was introduced as a pilot project in 2004-05 by NABARD. The scheme was later mainstreamed for the banking system in 2006. In the UT NABARD has sanctioned 10680 JLGs involving grant support of 10.36 crore. This has facilitated the credit linkage of 3169 JLGs with various banks in the UT.

Micro Enterprise Development Programme (MEDP) and Livelihood Enterprise Development Programme (LEDP): NABARD has been supporting Micro Enterprise Development Programme (MEDPs) since 2006. In the UT NABARD has sanctioned 28 MEDPs involving a total grant assistance of 0.33 crore. 840 SHG/JLG members have been imparted micro-enterprise development trainings under these programmes in various districts of the UT in trades like Tilla work Handicrafts Macrame Crafts and Sisal fibre. Livelihood Enterprise Development Programme (LEDP) was initiated by NABARD on a pilot basis in 2015 with a view to create sustainable livelihoods among SHG members and to attain optimum benefits from skill upgradation. NABARD has supported 22 LEDPs with total grant assistance of 1.14 crore. 1180 SHG/JLG members have been imparted livelihood enterprise development trainings under these programmes in various districts of the UT.

3.9 Rural Infrastructure and linkage support

Rural infrastructure and connectivity are key to economic and social development significantly improving quality of life promoting sustainable development and bridging the rural-urban divide. Below are key areas of NABARD's assistance under RIDF to improve rural infrastructure in the region:

1. Rural Connectivity: Improved connectivity in rural areas enhances socio-economic growth and reduces disparities by linking rural communities with urban centers. NABARD has provided 8610.22 crore for 3297 rural road and bridge projects.

2. Irrigation & Related Infrastructure: Irrigation is essential for agricultural productivity especially in J&K where farming depends on seasonal rainfall. NABARD has provided 530.22 crore for 419 irrigation projects covering 1.06 lakh ha and 81.07 crore for 19 Command Area Development projects benefitting 0.25 lakh ha.3. **Agriculture/Seed Farms:** Seed farms provide quality seeds that boost agricultural yields and food security. NABARD has supported 34 agriculture/seed farm projects in J&K with 85.41 crore.

4. Rural Drinking Water: Access to clean drinking water enhances public health and quality of life. NABARD has funded 504 rural drinking water projects in J&K with 1073.80 crore benefitting approximately 35 lakh people.

5. Public Health Institutions: Strong public health infrastructure is crucial for improving health outcomes. NABARD has provided 303.09 crore for 197 public health infrastructure projects in J&K.

6. Flood Protection Measures: Flood protection infrastructure minimizes disaster impacts and promotes stability. NABARD has allocated 227.03 crore for 58 flood protection projects safeguarding 18537 ha of land from floods.

7. Marketing & Storage Infrastructure: Development of agricultural storage and marketing infrastructure improves efficiency and reduces post-harvest losses. NABARD has supported 7 cold storage and 2 warehouse projects with 90.26 crore and 37 terminal markets with 116.80 crore.

8. Animal Husbandry Infrastructure: Animal husbandry supports livelihoods

and agricultural productivity. NABARD has provided 181.46 crore for the creation of veterinary hospitals poultry units and breeding centers in J&K.

Conclusion: NABARDs approach to rural development in J&K emphasizes building robust infrastructure and fostering socio-economic linkages with the aim to improve living standards promote financial inclusion and integrate rural communities into the national economic growth.

3.10 Financial Inclusion

Financial inclusion ensures universal access to affordable financial services. NABARD plays a crucial role in empowering vulnerable groups like tribal families, farmers' producer groups & SHGs through developmental grants fostering financial independence. In 2007-08, NABARD launched the Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) merged into a single FIF in 2015. Alongside programs by the Government of India (GoI) and Reserve Bank of India (RBI) Financial Inclusion Plans (FIPs) by banks have expanded essential banking services like savings accounts, Kisan Credit Cards, insurance, fund transfers and pensions to unbanked villages.

NABARDs Role in Financial Inclusion:

- Financial Literacy & Capacity Building: Establishes Financial Literacy Centres (FLCs) and trains bank staff Business Correspondents (BCs) and Facilitators (BFs) to enhance digital outreach.
- Banking Technology Adoption: Assists Regional Rural Banks (RRBs) and Rural Co-operative Banks (RCBs) in transitioning to Core Banking Solutions (CBS) for seamless digital services.
- Support for Digital Payments Infrastructure: Promotes cashless transactions by facilitating digital payment systems in rural areas. Financial Products for Farmers: Promotes RuPay Kisan Credit Cards (KCCs) to improve farmers access to credit.
- Regulatory Support: Helps RRBs and RCBs integrate with regulatory platforms for compliance with financial norms.

Key Financial Inclusion Initiatives in Jammu & Kashmir:

- FiDgi Camps: Over 16000 financial and digital literacy camps to educate rural communities on formal financial services and secure digital tools has been conducted till date by various bank with support from NABARD.
- POS/mPOS Deployment: Over 12294 devices sanctioned to expand cashless transactions in underserved areas during the last 5 years.
- Mobile Demonstration Vans: 14 vans sanctioned to demonstrate banking technology and conduct financial literacy campaigns.
- Centre for Financial Literacy (CFL): Forty-eight CFLs established to enhance rural financial awareness and informed decision-making.
- Micro ATMs: Four hundred micro ATMs deployed to provide doorstep banking services.
- Solar Power Units: Sanctioned 289 solar units for reliable power at financial service points in off-grid areas.
- Green Pin Facility: Enables secure ATM PIN generation or resetting via SMS or internet banking.
- Positive Payment System: Introduced to prevent fraud by verifying cheques before payment.

3.11 Past trends in credit flow

In the UT of J&K, during the FY 2023-24, total credit lending was ₹66052.25 crore

compared to ₹60048.27 crore in the FY 2022-23 and ₹ 36758.34 in the FY 2021-22. This represents a CAGR growth of 29% over the three-year period in the total credit lending. During the same period, the UT achieved priority sector lending of ₹33750.16 crore compared to ₹26411.85 crore in FY 2022-23 and ₹19095.86 crore in FY 2021-22. This represents a CAGR growth of 24% over the three-year period in the priority sector credit. For the FY 2023-24, the achievement under total credit target (Priority Sector + Non Priority Sector) was 127.74% of the target set by the UTLBC while the achievement under priority sector lending was 81.80% of the set target. Within Priority Sector Lending for FY 2023-24, the achievement under MSME lending was 187% of the target which is an increase of 61% over the previous year.

The achievement under agriculture lending was 43.16% of the target, which is a decrease of 19.28% over the last year. Within agriculture lending, the lending for crop loan accounts for 79.46% while term lending is about 20.54%. Compared to the last FY, there has been a decrease in the crop loan lending by 25.67% and an increase in agriculture term lending by 20.93%. During FY 2023-24, the credit flow under priority housing and priority education has also shown a decrease by 17.77% and 9.86%, respectively, as compared to last FY.

3.12 Sustainable Agriculture Practices

Sustainable agricultural practice refers to farming methods that meet the current needs for food and fiber and allow future generations to meet their own needs. These practices focus on maintaining ecological balance conserving natural resources enhancing soil fertility and reducing environmental impact. Sustainable agriculture in Jammu and Kashmir (J&K) balances productivity and environmental conservation with the welfare of local communities. The UT's multiple agro-climatic conditions make it suitable for practices like organic farming, agroforestry, water conservation, diversified cropping and traditional practices.

1. **Organic Farming:** organic farming supports the cultivation of value crops like saffron and apples by minimal utilization of chemical fertilizers and pesticides. Organic farming in Jammu and Kashmir (J&K) can be customized based on the distinct climatic conditions soil types and available resources in each district.
2. **Agroforestry:** Combining agriculture with forestry in particular hilly terrains reduces soil erosion and increases biodiversity.
3. **Water Conservation:** Practices like drip irrigation and water harvesting are crucial in water-scarce areas.
4. **Diversified Cropping:** Producing multiple crops such as paddy maize and wheat diminishes reliance on single crop yields and decreases climate risks.
5. **Traditional Practices:** Encourage Millets and Pulses that happen to be climate-resilient besides leading to enhanced sustainability for agricultural productivity and food security.

These agricultural activities are important for ensuring productivity while keeping Jammu and Kashmir's ecosystem intact amid climate change. Integrated farming system is an integrated approach to agriculture which integrates crops, livestock, fisheries and forestry into a holistic unit to maximize resource use efficiency, productivity and sustainability. Agro-climatic zones are highly diverse and agriculture is a principal source of livelihood. In Jammu and Kashmir, IFS models are tailored to agro-climatic zones ranging from temperate Kashmir Valley to subtropical Jammu. These models aim to optimize resource use, diversify income sources and ensure environmental sustainability. Integrated models are developed with special requirements and challenges that will be faced in agro-climatic regions in J&K. Integration of diverse farming components has improved sustainability, enhanced the

income of farmers and conserved the vulnerable ecosystem of the region.

3.13 Agro Forestry

Agroforestry in Jammu and Kashmir: A Sustainable approach, Agroforestry integrates trees with crops or livestock on the same land providing benefits such as biodiversity preservation soil improvement water management climate change mitigation and income diversification.

Benefits of Agroforestry:

- Biodiversity: It creates habitats for various species supporting biodiversity.
- Soil & Food Security: Trees improve soil structure increase nutrient cycling and reduce erosion enhancing agricultural productivity.
- Water Management: Trees regulate water flow reduce floods filter pollutants and help recharge groundwater.
- Climate Mitigation: Trees store carbon dioxide aiding climate change mitigation.
- Income Diversification: Agroforestry provides extra income through tree products like timber fruits and fodder.

Historical Context in Jammu and Kashmir: Agroforestry has long been part of local farming traditions. Trees like walnut, Chinar and Willow were integrated into agricultural systems providing timber, fodder and income. Kashmir's terraced farms combined fruit orchards with crops like wheat while Jammu grew Poplar alongside mustard and wheat. Despite urbanization and monoculture farming degrading these systems, agroforestry is now being revitalized using scientific methods.

Need for Agroforestry in Jammu and Kashmir:

1. Combating Deforestation: Agroforestry restores degraded lands increases tree cover and improves soil fertility.
2. Controlling Erosion: The region's hilly terrain is prone to erosion and tree roots help prevent this.
3. Enhancing Climate Resilience: Agroforestry creates microclimates improving resilience to extreme weather.
4. Diversified Incomes: It offers multiple income streams reducing dependence on a single crop.
5. Water Conservation: Trees help reduce water runoff recharge groundwater and maintain soil moisture.

Economic Benefits:

1. High-Value Crops: Walnuts and apples from agroforestry bring high returns.
2. Timber Production: Fast-growing trees like poplar provide timber and fuelwood.
3. Diversified Livelihoods: Farmers benefit from fruits timber fodder and medicinal plants.
4. Tourism: Well-maintained agroforestry landscapes attract eco-tourists.

3.14 Watershed development initiatives in the UT

NABARD has sanctioned 06 Watershed projects and 02 springshed based Watershed projects in the UT of J&K. Of this, the implementation of one watershed, i.e., 'Kathar Rajool Watershed Project' in Samba district is complete. Under watershed projects activities like Concrete Check Dam, Earthen Check Dam, Farm Bunding, Plantation, Water Absorption Trench, Loose Boulder structure, Gully Plugs, etc. are taken up in the project areas. Around 7,000 ha of geographical area is covered under these projects with around 5,000 households benefitted. Consequently, Cereal production

in the project area has increased from 3656 quintals to 5954 quintals (63% increase). Also, the pulses production has increased from 473 quintals to 754 quintals (an increase of 60%). The Farmers Clubs have graduated to an FPO of Mushroom Producers. The total cropped area has increased from 216 ha to 1216 ha. Besides, the following projects are under implementation in various districts of J&K:

- Channi Mansar Watershed Project in Majalta Block of Udhampur district, is presently under Full Implementation Phase (FIP). The area covered under the project is 933 ha.
- The Capacity Building Phase(CBP) of Kalakote Watershed Project in Rajouri district has been completed and the project will soon be entering Full Implementation Phase. It covers a total area of 1001 ha.
- Deon Watershed Project in Purmandal block of Samba district is under Capacity Building Phase. It covers an area of 1000 ha. Sukhal khad Watershed Project in Athyalta village of Mahanpur block of Kathua District is under Capacity Building Phase. The area covered under the watershed is 1032 ha.
- During the FY 2022-23, Talain Watershed Project was sanctioned in Nagrota Gujroo block of Kathua district. The project is currently in the Capacity Building Phase covering area of 101.50 ha. The watershed will cover total treatable area of 1144 ha.
- Besides, in order to conserve the water of shrinking glaciers and provide water for agriculture as also for drinking, NABARD is implementing Springshed based Watershed project in Anantnag district of Kashmir region. The project area is spread across 300 ha and is presently under Project Implementation Phase.

3.15 PACS as Multi Service Centres (MSCs)

NABARD provides long term refinance to State Co-operative Banks for financing PACS as MSCs. PACS being at the grass root level, are a one-stop shop for the farmers. They play the role of providing credit and credit plus services to the farmers. They are member-driven institutions which serve small and marginal farmers. Being close to the farmers, PACS can play a greater role in post-harvest services to facilitate remunerative prices to farmers. The refinance from NABARD aims at enabling PACS to increase their business portfolio and turn them into self-sustainable entities. The concept of transforming Primary Agriculture Co-operative Societies (PACS) into Multi-Service Centres (MSC) is aimed at strengthening the cooperative movement and promoting rural development. NABARD along with the Ministry of Co-operation, GoI encourages PACS to engage in multipurpose activities that benefit rural communities. By becoming MSCs, PACS can offer a wide range of services to their members including financial and non-financial services. These services may include agro-storage centres, cold storage facilities, agro-service centres, agro-processing units, agri-information centres, agri-transportation, marketing facilities and more. The transformation of PACS into MSCs aligns with the changing landscape of agriculture and recent reforms aiming to create modern and sustainable business entities in rural areas. The objective is to establish co-operatives as member-driven organizations that provide both financial and non-financial services, thereby enhancing mutual interest and benefiting the rural communities. The implementation of various initiatives such as computerization of PACS and the creation of new multi-purpose PACS, enable PACS to obtain credit from the co-operative credit structure at a lower interest rate. This supports the financial viability and sustainability of MSCs. PACS as MSCs have the potential to play a crucial role in the development of the agricultural sector in India. By providing forward and backward linkages, they can increase income and promote rural entrepreneurship. Additionally, technology-supported activities like Micro-

ATMs and Wi-Fi internet can enhance financial inclusion and access to banking services for PACS members. Overall, PACS as MSCs can contribute to the financial viability of agriculture rural development and the goal of doubling farmers' income.

3.16 Skill India Scheme related to agriculture and non-agriculture

3.16.1 Skills are abilities, knowledge and expertise acquired through education, training and experience to perform tasks effectively. The Skill India Mission launched in 2015 promotes a skilled workforce under the slogan 'Kaushal Bharat Kushal Bharat'.

- Skills required in Agriculture Sector: Skills related to farm operations, technology awareness, problem-solving, mechanical repair, time management and adaptability skills.
- Skills required in Non-Agriculture Sector: Skills related to analytical management, creative thinking, client relationship, digital construction and industry-specific skills.

3.16.2. Skill Development Schemes in J&K:

a) Agriculture Sector:

1. Pradhan Mantri Kaushal Vikas Yojana : It focuses on skill training in horticulture dairy and agribusiness.
2. Rashtriya Krishi Vikas Yojana : It promotes advanced farming techniques.
3. Krishi Vigyan Kendras : It provides hands-on training in modern agriculture.
4. Mission for Integrated Development of Horticulture: It provides High-tech horticulture training.

b) Non-Agriculture Sector:

1. PMKVY: It provides skill training in manufacturing IT hospitality and more.
2. Deen Dayal Upadhyaya Grameen Kaushalya Yojana: It provides employment-oriented training in retail construction and IT.
3. Jammu & Kashmir State Skill Development Mission: It offers training on skills for tourism hospitality and services.
4. Tourism & Hospitality Skill Development Programs: It provides training for tourism-related roles.
5. Skill Development in Handicrafts & Handlooms: It provides training to artisans in traditional crafts.

3.16.3 Impact of Schemes:

- Enhanced agricultural productivity sustainability and income.
- Improved employability in sectors like IT, construction and tourism.
- Boosted entrepreneurship and reduced unemployment.

3.16.4 Challenges:

- Geographical constraints and poor infrastructure.
- Limited awareness and skilled trainers.
- Fragmented implementation and lack of industry linkages.
- Socio-cultural barriers particularly for women.

3.16.5 NABARD's Role

- Supports skill training through RSETIs & NGOs.
- Promotes rural entrepreneurship via financial aid and training.
- Builds market access through rural marts and exhibitions.
- Encourages off-farm sector growth via OFPOs.

3.16.6 Way Ahead

- Strengthen infrastructure for remote regions.
- Focus on non-agriculture sectors like IT and tourism.
- Enhance industry linkages and employability through updated training.
- Empower women and marginalized communities.

3.17 Scope for formation of organic farming promotion of 'Digital Technological Innovations in Agriculture'

Jammu and Kashmir with its diverse agro-climatic zones is uniquely positioned to become a hub for organic farming. The region is home to a wide range of high-quality indigenous crops yet faces challenges such as declining farming profitability, environmental degradation and rising chemical inputs. Fertilizer consumption in the UT has increased steadily reaching 38.3 kg per hectare. It is still lower than the national average but raises concerns about the long-term sustainability of farming practices. This underscores the need to explore organic farming as a sustainable alternative that can improve soil health, reduce environmental impacts and yield high-quality crops. Organic farming in Jammu and Kashmir offers significant economic potential. With growing global demand for organic products the UT can leverage its diverse agricultural products to tap into both domestic and international markets. Key crops with export potential include Basmati rice from R.S. Pura, Rajmash from Bhaderwah, potatoes and pulses from Gurez, Machil red rice and walnuts from Tangdar and Kupwara, and ginger and turmeric from Pouni and Reasi. These crops are highly sought after for their unique qualities and organic certification could boost their market value.

Despite the promising potential, the sector faces challenges such as inadequate infrastructure, limited processing units and the lack of organic certification systems. Farmers also require training and support to transition to organic methods. However, these challenges present opportunities for growth. Investments in infrastructure, certification processes and farmer education can foster a supportive ecosystem for organic farming. Additionally, partnerships with local and international buyers along with government support could open new markets for organic products. In conclusion, organic farming in Jammu and Kashmir holds great promise for economic growth, environmental sustainability and rural employment. With the right investments and policy support the region can become a leading producer of organic crops tapping into the growing demand for sustainable high-quality products globally.

Box Item

Title: Geographical Indicators



Geographical Indications (GI) is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. A GI provides legal rights to its Registered Proprietor, to prevent its use by a third party whose product does not conform to the applicable standards. Any legal entity such as an association of persons/ producers/ organisation/ authority established by or under any law, representing the interest of the producers of the concerned goods can apply for registering as Registered Proprietor.

GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

NABARD has been providing end-to-end support in facilitating pre-registration as well as post-registration activities for GI Registration. The activities include, but not limited to skill and enterprise development, promotion/ development of clusters and producer organizations, entrepreneurship development and other spin-off activities (Rural Tourism, Hospitality, Value Addition, etc).

In Phase-I, NABARD has facilitated GI Registration of 09 products from the UT of J&K. The details of these products are given as under:

- i) Basohli Paintings, Kathua
- ii) Basholi Pashmina, Kathua
- iii) Chikri Wood Craft, Rajouri
- iv) Bhaderwah Rajma, Doda
- v) Mushkbudji Rice, Anantnag
- vi) Kaladi, Udhampur
- vii) Sulai Honey, Ramban
- viii) Anardana, Ramban
- ix) Ladakh Shingskos (Wood Carving), Leh/ Kargil

In Phase-II, NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh (Bina Craft - Kishtwar, Gaba & Blanket - Kishtwar, Calico Printing - Samba, Chilling Metal Work - Leh / Kargil, Thanka Painting - Leh / Kargil, Thikma - Leh / Kargil, Pabu - Leh / Kargil).

Further, under Phase-III, NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh (Deodar Oil- Kishtwar , Hazelnut- Kishtwar, Jammu Phulkari- Jammu, Kagzi Badam (almonds)- Anantnag, Karkechu Apple-Kargil, Kishtwari Blue Sapphire- Kishtwar, Shilajeet - Kishtwar)

Chapter 4

Potential Credit Outlay

4.1 Credit potential for Priority Sector Lending

- Priority Sector Lending (PSL) is aimed at ensuring that credit flows to sectors that are vital for the economic and social development such as agriculture micro small and medium enterprises (MSMEs) education housing and others Banks are mandated by the Reserve Bank of India (RBI) to lend in priority sector and the detailed instructions are given in RBI master directions on priority sector. This is particularly crucial in regions where access to formal credit is limited as it helps support inclusive growth and alleviates poverty by providing financial assistance to marginalized groups, rural areas and underdeveloped sectors.
- PSL has a significant role to play in the UT of Jammu & Kashmir due to its large agricultural base and the presence of a diverse rural economy. The UT's economy is heavily reliant on agriculture and horticulture with a majority of the population dependent on farming and allied activities for livelihood. Additionally, Jammu & Kashmir has a substantial number of small and medium enterprises which also benefit from the support provided through PSL. The UT's financial institutions including both public and private sector banks, work towards achieving PSL targets by extending loans for agriculture, rural development, housing and other priority sectors. However, the region faces challenges like irregular rainfall, land degradation and limited industrial development which can impact the credit needs of these sectors. From the past trends in flow of credit to various sub-sectors of PSL, it can be observed that overall the status of PSL in Jammu & Kashmir has a mixed progress. While there has been growth in credit deployment to priority sectors, challenges remain due to factors like geographical constraints, infrastructure limitations and socio-economic issues such as lack of awareness and low financial literacy in rural areas.
- NABARD under Financial Inclusion initiatives through Centre for Financial Inclusion (CFLs) and FDLs, skill development initiatives, various interventions in farm sector development, special focus on promotion of FPOs and strengthening of PACS, infrastructure creation for connecting the remotest village, implementation of various government schemes, refinance support to rural financial institutions, etc., is making efforts to slowly improve the outreach and effectiveness of PSL in the UT thereby, helping to improve the livelihoods of rural communities and drive sustainable economic growth. Under ACP 2023-24 as on 31st March 2024, the total credit extended towards priority sector was ₹33750.16 crore registering a growth of 27.78%. Out of this, credit for agriculture and allied activities was ₹7728.82 crore of which the share of crop loan was around 79% (₹ 6141.38 crore). The overall number of KCC cards issued are 10,83,775 with a credit limit of ₹9,24593 lakhs. The flow of credit to MSME sector was ₹ 22083.92 crore registering a growth of 61%.

4.2 Credit potential for Agriculture

- The economy of Jammu and Kashmir is predominantly agrarian in nature. Agriculture supports 70 per cent of the UT population. The agro-climatic zones of the UT provide adequate scope for growing a wide variety of agricultural and horticultural produce unique to the UT. Jammu region is known for Basmati rice

and Rajma whereas Kashmir Region is known for production of high quality Saffron fresh and dry fruits (Apple Almond & Walnuts) and floriculture. There is vast potential for crop diversification due to diverse agro-climatic and soil conditions.

- The UT of J&K faces deficit in food grains, oilseeds and vegetables. Under the Holistic Agriculture Development Programme (HADP) the UT administration has approved 29 projects for credit linked subsidy schemes with an outlay of ₹5012 crore over the next 5 years with the objective of improving the yield exports and ensuring sustainable rural livelihood. The programme is expected to create 2.9 lakh man-days of employment opportunities in agriculture and allied sectors. Honey production is expected to be tripled during this period. Gross Cropped Area (GCA) is projected to be increased from 11.34 lakh ha to 12.50 lakh ha through double/triple cropping. Internet of Things (IoT) and Robotics are under implementation. High Density Plantation, Silkworm rearing, Cold Storages and GI Tagging are some of the priority areas of the UT administration. Also the UT Government along with IFAD has come up with new scheme viz. Competitiveness Improvement of Agriculture and Allied Sectors Project in Jammu and Kashmir (JKCIP). The goal of the Competitiveness Improvement of Agriculture and Allied Sectors Project in Jammu and Kashmir (JKCIP) is to contribute to a sustained increase in the incomes of rural households by improving the competitiveness and climate resilience of farming operations. The project will directly benefit a total of 300000 households and reaching 1.5 million individuals. These projects will create additional potential for credit flow into agri and allied sector. The total credit potential for agriculture in the UT of Jammu & Kashmir is calculated based on factors like the area under cultivation, the types of crops grown irrigation facilities and the credit needs of the farming community. Agriculture-related credit in the UT includes both short-term crop loans which cater to the immediate financial needs of farmers and long-term term loans that support creation of capital assets in agricultural activities. These loans are essential for ensuring higher productivity, modernizing farming practices and addressing challenges posed by climate change. Ancillary activities also play a crucial role in supporting agricultural development in the UT. These activities which include livestock rearing, poultry, fishery agro-processing and rural industrialization provide supplementary income to farmers and contribute to the overall agricultural economy. Credit for ancillary activities is important for improving value chains and creating employment opportunities in rural areas. In terms of the breakdown of agricultural credit in J&K, crop loans have the dominant share as they cater to the seasonal and immediate needs of farmers. However, the share of term loans has been growing steadily reflecting a shift towards long-term agricultural development including infrastructure investment and mechanization. The increasing focus on allied activities such as agro-processing, horticulture and animal husbandry is also driving credit demand in non-crop sectors. Financial institutions are recognizing the importance of these activities and are tailoring their products to support the diversification of agricultural incomes. This growing interest in ancillary activities is not only helping improve farmer's income but also stimulating rural employment and the UTs overall economic development.

Credit Potential for 2025-26: The potential for credit support under agriculture sector for the year 2025-26 is ₹17216.45 crore.

4.2.1 Farm Credit

4.2.1(i) Crop Production, Maintenance and Marketing

The economy of the UT of J&K is predominately agriculture dependent and nearly 70 of population is directly or indirectly engaged in agricultural and allied occupations. The Government is promoting all agriculture activities in the UT for the benefit of the farming community by way of use of innovative scientific agriculture practices to bring major economic transformation in this sector and to make it a sustainable and remunerative economic activity. The agriculture sector in J&K is shifting towards high-value crops, organic vegetables and exotic varieties with initiatives like the Holistic Agriculture Development Plan. This strategic shift aims to align agricultural practices with market demands ensuring sustainable income for farmers while preserving the ecological balance. The initiatives undertaken in the agricultural sector have yielded significant benefits. In 2023-24 five G.I tags were awarded for Solai Honey, Bhaderwah Rajmash, Mushqbudji Rice, Udampur Kaladi and Ramban Anardana. Since 2019, 24 products/processes have been patented. The PM Fasal Bima Yojan has been extended to all 20 districts registering 1.90 lakh farmers under crop insurance covering an area of 1.40 lakh hectares during 2023-24 with more than 1 lakh farmers benefiting from claims amounting to ₹97 crore (excluding Rabi 2022-23 claims). Under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme ₹3085.07 crore has been disbursed to 12.68 lakh farmers. Currently Saffron, Basmati and Honey are exported from J&K. Seventeen mandis have been connected with the e-NAM platform registering 51748 farmers, FPOs and cooperatives with transactions totaling 7.55 lakh quintals (₹450 crore) since the schemes inception. 2250 hectares have been added for vegetable cultivation in 2023-24. Almost all agricultural land in Kashmir except waterlogged areas was cultivated for mustard under the Yellow Revolution. Additionally 13.34 lakh pasteurized spawned compost bags for mushrooms were distributed leading to an estimated production of 3385 MT. In 2023-24 1770 MT of honey including high-value white honey (Solai produce) and 15290 bee colonies were added to the apiaries. Furthermore 2.39 lakh quintals of paddy (common and Grade A) were procured through FCI Benefiting 4494 farmers with transactions totaling ₹52.39 crore. [Source: Economic Survey of J&K- 2023-24].

Credit Potential for 2025-26: Based on the estimated Gross Cropped Area of the UT the crops grown the ratio of small marginal and other farmers and trends in credit offtake as also keeping in view the programmes of GoI and the various plans of the UT administration the potential for credit support assessed for Crop Production Maintenance and Marketing for the year 2025-26 is ₹12434.82 crore.

Issues

1. Fragmented land holdings with an average land holding size of 0.59 ha
2. Inadequate irrigation facility.
3. Lack of scientific storage/ infrastructure for value addition and market facilities for horticultural crops.
4. Low coverage of share croppers/tenant farmers under KCC scheme.
5. Inadequate Agricultural marketing infrastructure.
6. Absence of accredited warehouse facilities in adequate number / capacity limits marketing credit / NWRs.
7. Low coverage of all eligible farmers under KCC.
8. Slow pace of digitization of land records.
9. Lack of Agricultural Land Leasing Act. And

10. Low investment credit for capital formation in agriculture.

Action points

1. Coverage of all eligible farmers under KCC Scheme.
2. To ensure that all the eligible farmers get interest subvention of 3% on prompt repayment of loan.
3. GI registration of products like guchi mushroom black zeera etc. may be taken up on priority basis.
4. Utilise 'Apni Zameen Apni Nigrani' an initiative of J&K administration to access land records.
5. Creation of awareness among farmers regarding KCC/RuPay etc. and KCC scheme for Animal Husbandry/Fisheries.

4.2.1(ii) Water Resources

Introduction

Irrigation plays an important role in Jammu region. Climatic conditions are favourable for the farming operations throughout the year but erratic rainfall and lack of irrigation facilities in the region impact agriculture growth and productivity. Rainfall during the monsoon season is 53% of annual rainfall. During winters in addition to monsoon rains the rainfall ranges between 130mm – 150mm. In Kashmir region it rains mostly in winter when temperature is too low for plant growth. When the temperature rises from May onwards the rainfall decreases and except for some rains in July-August, most of the growing season remains dry. As a result the farmers practice mono-cropping. Since the farmers require sufficient water supply for their fields they depend mostly on canals for irrigation. Snowfed streams running down the slopes of the mountains make it very easy to construct canals or pools. The UT needs to promote snow harvesting system in the Kashmir region. As reported by the Department of Agriculture J&K the Gross Irrigated Area of J&K is 482736 ha out of which 447220 ha is irrigated by canals/wells/tanks. The percentage of Gross Irrigated Area to Gross Cropped Area in the UT is 42.55 for the year 2021-22 as against 52.03 at national level for 2018-19. The UT administration is undertaking the desilting of irrigation canals for agriculture operations and completion of Tawi Barrage. Hence along with improving the irrigation facilities in the UT there is a need to promote 'Panchparni Agriculture' which retains the moisture in the soil and improve the soil health also.

Credit Potential for 2025-26: Considering the infrastructure likely to be made available and based on the discussions with the line departments the district wise credit potential (Annexure-I) in the UT for the year 2025-26 is ₹208.36 crore.

Issues

1. Lack of irrigation facilities especially in Kandi (rainfed) areas.
2. Water saving irrigation systems like drip and sprinkler are not popular among the farmers.
3. Major canal systems like Ujh Canal require repair and renovation.
4. Good practices like direct seeding of rice, plastic mulching and laser land levelling to reduce water consumption are not being adopted on a large scale by the farmers in the UT.

Action points

A. Line Departments

1. There is a need to speed up the implementation of new and ongoing irrigation projects by the UT administration.
2. There is a need to increase the pace of Command Area Development and water Management works under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
3. Water Users Associations (WUAs) need to be activated to maximize the water use efficiency. WUAs may graduate to FPOs in future.
4. Rainwater harvesting structures need to be promoted in over-exploited areas.
5. Restoration and renovation of major canal system.

B. Banks

1. Banks may encourage the financing of lift irrigation on group basis under SHGs/ Joint Liability Group (JLG) model/ cluster basis. These clusters may further graduate to Farmer Producer Organisations (FPOs).
2. Banks may support the establishment of retail shops of irrigation-related products through Agri-Clinic/ Agri-Business scheme and PACS as Multi Service Centres.
3. Banks may develop suitable Area Based Plans / Banking Plans for credit flow in micro-irrigation and rain water harvesting.
4. Agriculture / Horticulture department to prepare area based schemes for drip & sprinkler irrigation to improve water distribution efficiently.
5. Additional / Top-up incentive for micro irrigation.
6. High Density Apple to be promoted along with drip irrigation strategies to increase Farmers' Income.
7. Focus on irrigation with higher budgets with the objective of "Per drop more crop".
8. Micro irrigation systems like sprinkler irrigation for field crops drip irrigation for horticulture crops may be promoted for improved water usage efficiency and increased production.
9. Adoption of technology like mulching zero tillage microbial preparations etc. for water.

4.2.1(iii) Farm Mechanisation

Introduction: Farm Mechanisation is an integral part of agricultural operations it improves the efficiency and productivity of agriculture operations. J&K being a hill Union Territory is blessed with naturally occurring micro agro-climatic regions suitable for cultivation of a wide range of agri- horticultural crops with a great potential for development. But the level of farm mechanization in the UT is very low with respect to mechanical power utilisation. Farm mechanization is hampered by small and irregular fields undulating topography, lack of skilled manpower, poor repair facilities maintenance, manufacture of implements and high cost solar gadgets. The continuous shrinkage in the average size of the agricultural lands makes individual ownership of agricultural machinery very difficult. Access to good quality farm machinery customized for farming in hilly areas is lacking in the UT. Also ensuring the availability of sufficient farm power for small farms will be a big challenge. There is a huge potential for financing and innovation in this sector.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and discussions with the line departments etc. the district wise credit potential for the UT assessed for the year 2025-26 is ₹416.80 crore as furnished in Annexure I.

Issues

1. Access to good quality farm machinery customized for farming in hilly terrains is lacking in J&K.
2. Ensuring the availability of sufficient farm power for small and marginal farmers is a challenge.
3. Specialized training and education to operate and maintain farm equipments.
4. Mechanization requires regular maintenance and repair which is time consuming and costly.

Action Points

1. Banks may encourage financing of small farm machinery like power tillers and zero tillage equipment.
2. Encourage innovation in design and development of small and handy farm power equipment which are economically and technologically suited to the needs of the farming community in the UT.
3. Centre of Excellence for innovation in agriculture machinery may be established where startups in the design development and marketing of innovative small farm power equipment will be encouraged.
4. Collective Custom Hiring of farm machinery reduces the cost of cultivation. This in turn would increase the net income of farmers. Rural entrepreneurs, Cooperative societies, registered farmers societies, FPOs and Panchayats are eligible for financial assistance for establishment of Custom Hiring Centers and Hi-tech Hubs. One PACS per block to adopt farm machinery Bank.

4.2.1(iv) Plantation and Horticulture including Sericulture

Introduction: Horticulture plays a very important role for the economic development of the UT as it contributes 6- 7 to the GSDP. The area under horticulture is 3.45 lakh ha. Annually this sector generates approximately ₹ 10000 crore in income and employs around 35 lakh people directly or indirectly supporting about seven lakh families. The total production of fresh fruit and dry fruit during 2023-24 was 26.43 lakh MT. Among a variety of temperate horticultural crops apple, pears, almond and walnut occupy the predominant position. Mango also has the highest production levels among the horticulture crops grown in Jammu region. The quantity of fresh fruit exported reached 13.59 lakh MT and dry fruit exports were 0.08 lakh MT in 2023-24. Revenue from fresh fruit was ₹ 5100 crore and from dry fruit ₹ 656 crore.

In the recent years, Govt. of J&K has made significant efforts directed towards transforming the horticulture sector with focus on enhancing productivity, improving quality and ensuring year-round availability of fruits through technological advancements and modern farming practices. Under Holistic Agriculture Development Plan (HADP) ₹1028.21 crore has been allocated to specific projects within the horticulture sector to boost productivity and quality aiming to expand fruit production significantly reaching 50000 hectares by 2047. 32.49 lakh high-density plants distributed in 2023-24 compared to 6.41 lakh in 2021-22. Plans to expand capacity of Controlled Atmosphere (CA) storage units, infrastructure upgrades and integration with digital platforms like e-NAM, expansion of area under High/Medium Density Plantations etc. are

some of the areas Government is working on.

Credit Potential for 2025-26: Keeping in view the potential available infrastructure planned as also the schemes launched by the UT administration like Mission for Integrated Development of Horticulture (MIDH), Market Intervention Scheme, High Density apple plantation scheme, HADP etc. The credit potential for the year has been assessed at ₹707.79 crore. (Details as furnished in Annexure I)

Issues

1. Non availability of quality seeds / plants from reliable and certified nurseries at affordable prices.
2. Low yield of old and senile orchards especially apple orchards in Kashmir region and Mango in Jammu region.
3. Lack of Irrigation facilities and non-availability of perennial sources of water leading to low yield productivity in certain areas.
4. Absence of cold chain storage, processing and value addition facilities near production centres/agricultural holdings.
5. Lack of good road network and transportation infrastructure is a disincentive to orchard farmers during the marketing of the produce as most of the plantations are located at remote places and steep terrains.

Suggestions:

1. Aggregation of produce on a village/cluster basis with minimal processing wherever required in association with FPOs in the respective area.
2. CA storage of small capacity (100 MT to 200 MT) within the farmer's community (by FPOs) can be established through grant support.
3. PACS and FPOs could utilize the Agriculture Infrastructure Fund (AIF) scheme for creation of storage as well as additional infrastructural facilities.
4. Community owned processing facilities should be promoted to increase the share of the producer in the consumer's rupee.
5. Rejuvenation and replanting of old and senile apple orchards with high quality planting material / root stock may be undertaken on priority basis.
6. Under AIF infrastructure created outside farm gate especially near major transit centres may also be made eligible for existing incentives under the scheme.
7. Promoting micro irrigation facilities for horticulture crops.
8. The extension services in both public and private sector may be extended up to the panchayat level.
9. Region specific scientific and ideal multi-tier or intercropping systems for horticulture crops to be standardized.

4.2.1(v) Forestry & Wasteland Management

Introduction: Forests as a life support system play a very crucial role in ecological stability and economic security. Forests preserve the top soil and play a vital role in water recharge which in turn leads to enrichment of agricultural lands. India is one of the few countries which has a forest policy since 1894. The main objective of the revised National Forest Policy of 1988 is protection conservation and development of forests. The national goal is to have a minimum of one-third of the total land area of the country under forest or tree cover. The

UT has a total area of 21346.39 sq. km under forests as per the State of Forest Report 2023. The UT administration aims to cover 4290 Gram Panchayats under 'Har Gaon Hariyali' programme. For protecting flora and fauna about 4861.28 sq.km have been notified as Protected Area Network comprising of 4 National Parks 14 Wildlife Sanctuaries and 30 Conservation Reserves (including 14 wetlands) for conservation of wildlife.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and based on the discussions with the line departments the district wise credit potential in the UT assessed for the year 2025-26 is ₹129.08 crore as furnished in Annexure I.

Issues

1. Negligible involvement of NGOs/Trusts to facilitate people's participation in agro forestry and wasteland development.
2. Lack of suitable policies to promote forestry on private land.
3. Overgrazing is another issue which needs to be addressed which leads to soil erosion and raised new trees.

Suggestions / Action Points

1. Need for reviving & strengthening of forest protection committees by linking it to livelihood interventions and promoting income generating activities.
2. Need for financing location specific model schemes for different species.
3. Farmers may undertake apiculture in addition to agro forestry to generate supplementary income.
4. Need for developing suitable Agro-forestry Models for Farm/ Social forestry.
5. Promoting nurseries for propagation of quality planting material.
6. Promoting willow plantations as an Area Development Scheme.

4.2.1(vi) Animal Husbandry – Dairy

Introduction: Dairy sector has witnessed a remarkable growth in recent years due to high growth rate in this sector in terms of production and productivity. GoI has accorded high priority to this sector as more than half of the population is directly involved in this sector for their livelihood. As far as the UT is concerned it is ideally suited for dairy activities especially rearing of milch animals because the UT has a vast geographical area of moderate climate & green pastures. The UT has registered a steady growth in the production of milk in recent years. The total milk production in the UT during 2023-24 was 2875 thousand MT (1.20% of total production in the country). The per capita milk availability has been increasing steadily over the years. It was 577 gms/ day during 2023-24 (source- NDDB).

Credit Potential for 2025-26: The UT administration aims to increase the annual milk production from the current 28 Lakh MT to 45 Lakh MT along with increase in milk collection/chilling from 2.0 to 8.5 Lakh Litres Per Day (LLPD) and 3.6 Thousand MT of value added products over the next five years. In view

of this the UT administration has come up with various incentive schemes viz. Integrated Dairy Development Scheme (IDDS) establishment of two semen banks at Ranbirbagh Srinagar and Hakkal Jammu Cattle Feed Processing units/ Fodder development scheme. Considering the infrastructure available likely to be made available and based on the discussions with the line departments the total credit potential for the UT assessed for the year 2025-26 is ₹1251.90 crore.

The District wise credit potential is given in Annexure I.

Issues

1. Feed availability and feed price: According to an estimate J&K is 27.31% deficit in dry fodder 67% deficit in green fodder and 85 deficit in concentrates. The availability of major feed ingredients like maize bran and oil cakes varies seasonally and due to lack of storage godowns the price fluctuates. The transportation costs also add to the high price of feed. Feed alone constitutes 60-70% of the cost of production and any hike in feed price leads to lesser income to the farmer.
2. Marketing Constraints: Lack of alternate marketing avenues results in milk being sold in the unorganized sector at lower prices and also diversified into indigenous milk products where product yield and quality affect the producer's margin.
3. Lack of quality fodder: The inability to sustain the continuous availability of quality feed and fodder also contributes to low productivity. In view of this the feed has to be acquired from the neighboring states which at times is substandard and too costly for the farmer.
4. Poor Germplasm due to lack of quality milch animals. The high yielding milch animals from the plains are not suited to the agro climatic conditions of the UT. Low yield levels of the local animals is a major impediment.

Action points

1. FPOs in dairy sector may be promoted on a large scale.
2. Banks may increase the financing for the activity and avail the benefits under AHIDF for which NABARD is maintaining the Credit Guarantee Fund.
3. Banks may consider financing micro dairy scheme with vertical production of fodder.
4. Nutritional technologies i.e. hay and silage making complete feed blocks, urea, molasses mineral block licks, urea treatment of straws, use of dry and fallen tree leaves and unconventional feeds should be promoted among the farmers of the region to enhance the productivity. It is the need of the hour to create fodder banks at block levels for uninterrupted fodder supply.
5. Encourage dairy co-operatives to take up value chain activities including fodder cultivation extension services and input supply centers.
6. Cattle breeding farms in the Govt/Co-operative sector may be set up in every district. Promotion of good local breeds would help to reduce the overall cost as they are ecologically and financially sustainable.
7. Strengthen veterinary services.

4.2.1(vii) Animal Husbandry - Poultry

Introduction: Poultry sector is an integral part of the UT economy and provides direct as well as indirect employment to many households. There is a requirement

of 12 kg of poultry per person annually but the UT has a deficiency of 52%. J&K spends ₹2000 crore annually on procurement of meat and poultry from other states. In poultry development 422 units were established focusing on enhancing infrastructure and reducing dependency on imported day-old chicks. The strategy prioritized promoting specialized layer bird breeds and improving poultry feed manufacturing capabilities to bolster production. The total egg production in the UT during 2023-24 was 2548.50 lakh representing 0.13 of all India production. The total meat production in the UT during 2022-23 was 0.89 lakh tonnes representing 0.91 of all India production. High cost of egg production under intensive poultry rearing (layers) in temperate zones dependence on import of feed ingredients and high cost for controlled farm conditions for egg production are the major constraints of commercial layer poultry farming in the UT. As per poultry breeding policy of J&K the target is to raise poultry meat production to 622.28 lakh kg by 2030 and raise total egg production to 3600 million by 2030.

Credit Potential for 2025-26: As per the infrastructure available, likely to be made available and based on the discussions with the line departments the district wise credit potential assessed in the UT for the year 2025-26 is ₹ 218.14 crore as furnished in Annexure I.

Issues

1. The UT does not have a separate Poultry Development Board.
2. Inefficient marketing facilities and the presence of many market intermediaries harms both the producer and the consumer. Further the market for poultry products is concentrated in semi-urban and urban areas and is not well organized.
3. There is provision for support by the UT administration for creation of infrastructure for poultry under various schemes viz. J&K Poultry policy 2020 but the beneficiary should possess own land for the establishment of the unit. In the rural poultry production system investment in minimal infrastructure requirement like sheds for mother units is required.

Action points

1. Banks may consider financing rural backyard poultry through SHG mode which an income is generating activity mostly undertaken by women.
2. The day old chick's supply is low within the UT and import of day old chicks is expensive. Therefore hatching and brooder units need to be set up at the farm level by leveraging technology.
3. Dual purpose varieties need to be developed for higher income generation. Indian Council of Agricultural Research (ICAR) has developed more than 20 coloured chicken breeds many of which are dual-purpose varieties suitable for both meat and egg purpose.
4. Promote Producer Companies with backward linkages of farm enterprises and forward linkages with the marketing / processing firms both in the Public /Private Sector.
5. Banks may consider financing large units to unemployed youth.
6. Marketing of eggs and meat through FPCs/FPOs would facilitate better income.
7. Marketing of poultry droppings as organic manure in an organized set up will provide additional income to the farmers.
8. Insurance companies may be encouraged to provide insurance cover for poultry units.

4.2.1(viii) Animal Husbandry – Sheep, Goat and Piggery

Introduction: J&K was a supplier of live sheep/goat and desi poultry to the neighboring state of Punjab at the time of independence, but now there is a huge gap of demand and supply in sheep/goat, milk, egg, feed and fodder. Procurement by the UT is now worth more than ₹2500 crore annually, coupled with fodder scarcity. The UT stands sixth in sheep and donkey population and 17th in poultry. The livestock contribution to GSDP was 5.17 % in 2022-23 (as per 1st AE- Economic Survey 2022-23). The agro-climatic conditions of Jammu and Kashmir are conducive to the growth of animal husbandry sector with plenty of forests, perennial flowing rivers and mountains. The UT administration is taking various initiatives to become self-reliant in mutton and wool production.

Credit Potential for 2025-26: As per the infrastructure available, likely to be made available and based on the discussions with the line departments, etc., the district wise credit potential for the year 2025-26 has been assessed at ₹398.74 crore in Annexure I.

Issues

1. Lack of green fodder in winter season.
2. Limited availability of organized market facilities of livestock & livestock products.
3. Inadequate fiscal support and investment in the sector due to the migratory nature of the shepherds/animal owners.
4. Lack of organized processing facilities and absence of modern abattoirs.
5. Lack of awareness about various schemes among farmers.

Action points

1. Devising pilot projects for artificial insemination of sheep/goat.
2. Create infrastructure facilities at Goat and Sheep breeding farms to produce and supply good quality breeds.
3. Suitable breeds of sheep/goat for meat purpose shall be introduced in the UT in view of the huge gap in demand and supply.
4. In-situ as well as ex-situ conservation of threatened sheep breeds shall be ensured.
5. Goat rearing may be taken up through JLGs, SHGs and tribal groups particularly in hilly tracts with support from local bodies.
6. Formation of Producer Companies of Goat Farmers to increase the income through collective marketing of goats would yield better income.
7. Block Panchayats may take the initiative for setting up Modern Slaughter Houses in the blocks for which financial support can be obtained from NABARD under RIDF.
8. Integrated cultivation of crops with goat rearing would bring in additional revenue even if the crop fails due to adverse weather conditions.

4.2.1(ix) Fisheries

Introduction: Fisheries sector occupies a very important place in the socio-economic development of J&K. The UT comprises of two distinct regions with adequate potential for the promotion of different species of fish. While in Kashmir region the temperate zone offers potential for the development of cold water fisheries viz. Trout and Chinese carps the sub-tropical zone of Jammu region offers the potential for the development of warm water fisheries viz. culture of Indian Major Carps and Chinese Carps. Districts like Kathua, Udhampur, Doda, Rajouri and Poonch have the potential for producing both trout fisheries and warm water fisheries. During the year 2023-24 J&K produced 28000 MT of fish.

The demand for fish in the UT is more than 1.5 lakh MT. In the UT Budget for 2024-25 increase in fish production has been envisaged from 30670 MT to 35250 MT with technological intervention. The UT has huge water reservoirs with an area of 57000 ha of which 24000 ha is comprised of lakes marshy areas and reservoirs and 23000 ha is comprised of river systems. Temperate and sub-tropical zones of J&K offer a potential source for the development of cold and warm water fisheries including Trouts, Schizothorax, Esocinus, Indian Carps and Chinese Carps. In Jammu region Jammu district leads in fish production (6657 q) followed by Kathua (4481 q) and Udhampur (4195 q). In Kashmir region Baramulla district leads in fish production (42770 q).

Credit Projections for 2025-26- Keeping in view the infrastructure available, likely to be made available and based on the discussions with the line departments etc. the district wise credit potential for the year 2025-26 has been assessed at ₹223.84 crore in Annexure I.

Issues

1. Marketing feed and insurance are the major impediments in the expansion of trout farming in the private sector.
2. Non availability of fish seed suitable for stocking in cold water strains. Initiatives of UT administration
 - (i) PARVAZ: Under this scheme the UT Govt. aims to provide subsidized air freight facility to push trout exports to various cities and Middle East Countries.
 - (ii) Intensive Fish Rearing units: Emphasis will be laid on the establishment of intensive fish rearing units based on latest technological interventions like Bio-floc and Re-circulatory Aquaculture systems.

Action Points

1. Alternate Livelihood Option (ALO) for fishermen: The fishermen households do not get sustained income throughout the year due to various factors such as closed seasons natural calamities and other related factors which affect their livelihood adversely. Hence a supporting income through Alternate Livelihood Options (ALO) is required.
2. Fisheries and Aquaculture Infrastructure Development Fund (FIDF): The Department of Fisheries Ministry of Fisheries Animal Husbandry & Dairying GoI has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF). FIDF envisages the creation of infrastructure facilities both in marine and inland fisheries and augment the fish production to achieve the target of 15 million tonnes set under 'Blue Revolution'. Projects under FIDF can be sanctioned in the UT to boost fisheries production and processing. Interest Subvention up to 3% per annum shall be available under FIDF. Further, GoI has authorized NABARD to act as a pass through agency for channelizing Interest Subvention to all Nodal Loaning Entities (NLEs).
3. In consonance with the aim of the UT Administration to boost the production and income of fish farmers focus may be laid on establishment of fish processing and packaging units across the UT.
4. Cluster Approach may be adopted by Fisheries Department and other related agencies to promote better aquaculture management practices collective marketing common infrastructure and pollution control for sustainable brackish water aquaculture.

4.2.1(x) Sustainable Agriculture Practices

The most crucial aspect of agriculture is the sustainability of the activity ensuring self-sufficiency in food grains and cash crops. Efforts are required to make agriculture sustainable through scientific cultivation and reduction in pesticides. Agricultural practices such as cover crops, reduced tillage, integrated pest management (IPM), natural farming, organic farming, soil nutrient management, etc. can be adopted for sustainability.

4.2.1(xi) Farm Credit- Others including Two Wheelers for farmers

Pack animals and mules play a major role in local transportation of goods. The work animal/animals driven carts are employed both in agricultural operations as well as in transportation of agriculture/building/industrial goods for short distances. The Gujjars/ Bakarwals carry horses and mules with them when they migrate to higher areas. The animals are also used at tourist/pilgrimage centres of the UT.

Mobility is essential for undertaking farm operations and transport of commodities. Banks in the UT have various schemes for financing two wheelers to farmers for agricultural purpose.

Issues

1. There is lack of quality animals and animal farms in the UT.
2. Lack of awareness among the rural population regarding the feasibility of financing through banks.
3. Inadequate Breeding Centres to ensure the availability of good quality mules/ponies.

Credit potential for 2025-26: Considering the scope for the activity, credit potential of ₹314.50 crore has been estimated under this activity in the UT for 2025-26 as given in Annexure I.

Action Points

1. Awareness creation at the village level for availing financial support from banks.
2. Sensitization of Banks and AH Department to finance these activities through awareness programmes.
3. Banks may consider financing the animals for work in fields and transportation in the hilly areas under the Government sponsored programmes or through SHGs/JLGs or without subsidy support.
4. AH Department may organize cattle fairs so as to ensure the availability of good quality animals.
5. Sports events like horse races may be promoted in J&K so that the rearing of ponies generates adequate income.

4.2.2 Agriculture Infrastructure

4.2.2(i) Construction of Storage and Marketing Infrastructure

Introduction: Development economists recognize the growing importance of agricultural infrastructure not only for agricultural development but also for the economic development of the country. Researchers have identified 11 components of infrastructure, such as (a) irrigation and public access to water (b) means of

transportation (c) storage services (d) commercial infrastructure (e) processing infrastructure (f) public services (g) agricultural research and extension services (h) communication and information services (i) land conservation services (j) Credit and financial institutions and (k) health and education services. Agricultural infrastructure primarily includes a wide range of public services that facilitates production procurement processing preservation and trade. Agricultural infrastructure can be grouped under the following broad-based categories:

- a) Input based infrastructure: Seed, Fertilizer, Pesticides, Farm equipment, and machinery;
- b) Resource based infrastructure: Water/irrigation, Farm power/energy;
- c) Physical infrastructure: Road connectivity, Transport, storage, processing, preservation
- d); Institutional infrastructure: Agricultural research extension & education, technology information & communication services, financial services, marketing.

Construction of Storage Facilities: Horticulture crops like fruits, vegetables and flowers are perishable in nature and require special attention in harvesting, handling, packaging, storage and processing. It is observed that 10% losses occur at the field level, 5% during transportation, 2% during packaging, 9% at storage and 4% at processing aggregating to 30%. Keeping in view the wastage at various stages there is a need to concentrate on the creation of post-harvest infrastructure like cold storage, pack houses and training programmes on Post Harvest Management of horticulture crops. In this direction the UT administration aims to create Controlled Atmosphere (CA) capacity of 5 Lakh MT in the next three years.

Credit Potential – 2025-26: As per available infrastructure likely to be made available and based on the discussions with the line departments etc. the district wise credit potential in the UT assessed for the year is ₹355.49 crore (Annexure I).

Issues

1. Markets in UT lack the basic facilities for grading / sorting, washing and storage to increase price realization to farmers.
2. Need for commodity specific value chains.
3. Farmers have limited access to market information like prevailing price and stock inflow.

Action Points

1. Banks may finance the beneficiaries under the New AMI Scheme of GoI which has been extended up to 31.03.2026.
2. FPOs and PACS may be motivated to adopt post-harvest processing to realize the value of their produce.
3. Construction of Controlled Atmosphere Stores (CAS) for stocking large quantities of fruits particularly in the apple producing areas to enable the farmers to obtain remunerative prices and avoid exploitation at the hands of middle men.
4. Market Yards, Cold Storage, Agriculture Marketing Infrastructure including modern hi-tech abattoirs and meat processing units can be established for better price realization. UT administration may source funds through RIDF.
5. There is a need to popularize the scheme of financing against warehouse receipts. This scheme needs to be popularized especially for apple as the apple produce stored under CA storage is eligible under the scheme.

6. Post-harvest handling systems including storage – The UT offers good scope for on farm drying of farm produce (especially Walnut & Apricot). There is need for construction of drying platforms for the benefit of the farmers before these commodities are transported to the storage facilities.

4.2.2(ii) Land Development, Soil Conservation and Watershed Development

Introduction: The investment in various land development activities includes all those that aim at restoring/improving soil health i.e. modern soil testing laboratory with facility for scientific prescription for crop specific soil test based fertilizer application, land levelling bunding (contour bund farm bund), terracing reclamation of salt affected/ waterlogged soils farm ponds production of organic inputs, bio control lab, watershed development, underground pipe line, command area development works (that involves bunding levelling field channels and field drains) and lining of field channels. Besides activities like seed production and processing, purchase of agricultural land by small & marginal farmers and farm fencing are also included under this sector. The UT administration may take a review of the infrastructure requirements in existing / upcoming markets for agri. commodities and formulate a plan for their upgradation.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and based on the discussions with the line departments etc. the district wise credit potential in the UT assessed for the year 2025-26 is ₹125.64 crore which is furnished in Annexure I.

Issues

1. Increased mono-cropping is leading to deterioration of soil health.

Action Points

1. To improve soil health there is a need to promote the use of organic inputs in agriculture.
2. Integrated farming that integrates livestock, crop production and fisheries may be revived. In this system an inter-related set of enterprises are used so that the “waste” from one component becomes an input for another component which reduces the cost and improves production and income.
3. To exploit the potential created under Watershed Development Programme suitable banking plan may be prepared for completed watersheds.
4. Organic input manufacturing units and private soil testing labs may be supported under Agri-Clinic Agri-Business Centre (ACABC) scheme of NABARD.
5. There is a need for comprehensive soil survey at regular intervals. Soil Health Cards may be used for monitoring and decision making in matters related to maintenance of soil health and judicious use of fertilizers.

4.2.2(iii) Others- Tissue Culture/ Agri Bio-tech, Seed Production, Vermicomposting, Bio Pesticides/ Fertilisers, etc

Introduction: The growth of agriculture sector depends on the availability of quality seeds, quality planting material and easy availability of fertilizers and manure. As the awareness regarding virus free tissue culture plants is increasing there would be higher demand for tissue culture plants in future. Further the chemical fertilizers and pesticides are causing harm to environment and human health. Thus the scope of organic farming would be widened and therefore the requirement of bio-pesticides and vermicomposting would increase.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and based on the discussions with the line departments the district wise credit potential assessed in the UT for the year 2025-26 is ₹73.84 crore as furnished in Annexure-I.

Issues

1. The system of quality testing of inputs in the UT needs to be strengthened.
2. A comprehensive policy on organic farming incorporating aspects like quality control of organic manure, certification procedure of organic farms, approved agencies for certification etc. may be brought out by the Agriculture Department thereby ensuring the availability of organic inputs which is a key factor for promoting organic farming.
3. A standard Package of Practices may be evolved for the organic cultivation of various crops for use by farmers which would help in assessing the requirement of organic inputs and planting materials.
4. Extension efforts to popularize organic farming may be initiated by involving FPOs, NGOs and Panchayati Raj Institutions.
5. Establishment of tissue culture labs and seed production centres to ensure quality planting material.
6. Establish testing facilities for soil, water, micro-nutrients and micro-organisms at the block level.
7. Promoting bio-fencing to ensure soil conservation and green manure availability.

Action Points

Promotion of Seed villages, FPOs on seed development, seed processing units, tissue culture and use of bio-technology.

4.2.3 Ancillary Activities

4.2.3(i) Food & Agro Processing

Introduction: The UT is endowed with two distinct agro-climatic zones offering a wider choice for the establishment of agro-industries. The UT accounts for 57% of apple and 92% of walnut produced in the country. Besides the UT produces quality products like Almond, Pear, Plum, Apricot and also has monopoly in the production of Cherry & Saffron. Medicinal and aromatic plants grow naturally throughout the UT. The availability in terms of quantity and quality of a wide range of agricultural produce signifies a good potential for food processing and value addition. The UT administration is also taking steps for the successful implementation of the National Mission on Food Processing (NMFP). The UT Industrial Development Corporation (SIDCO) is the nodal implementing agency for NMFP for creating processing capacity in apple and milk. Scope for Agro-Processing activities in Union Territory covers milk and milk products, rice milling, apple/ fruit processing and walnut processing. The UT administration is providing the following support to 1537 units allocated to J&K for value addition and processing of agri/horticulture produce under Formalization of Micro Food Processing Enterprises under Atma Nirbhar Bharat:

1. Financial technical and business support for existing and new micro enterprises.
2. Credit linked grant of 35% with maximum ceiling of ₹10 lakh per unit.

3. SKUAST-J/K and Islamic University of Science and Technology (IUST) Awantipora have been identified as Technical Institutions.

Credit Potential for 2025-26: Considering the infrastructure available, likely to be made available and based on the discussions with the line departments etc. the credit potential assessed for the year 2025-26 for the ancillary activities including agro and food processing sector is ₹230.92 crore (Annexure-I).

Issues

1. Lack of adequate scientific/ accredited storage infrastructure for non-perishable food products.
2. Low level of awareness among the farmers regarding the advantages and benefits of value addition.

Action Points

1. Most of the units are in the unorganised sector and hence it is necessary to create clusters to bring these units under a formal set up.
2. There is a need to promote groups in the form of Farmers Producer Organizations (FPOs) or Producer Companies in the food processing sector.
3. Modernization of existing units to suit to the standards of international market for export quality products.

4.2.3(ii) Agri. Ancillary Activities - Others

Introduction: The activities envisaged in this section include loans to Co-operative societies to dispose their produce Agri-Clinic/Agri-Business Centres (ACABC) loans to PACS/FSS/LAMPS loans to MFIs for on-lending to agriculture and food & agro processing. The allied activities provide the necessary vigour to the agricultural sector. It provides the necessary spread and the requisite linkages for the sector to establish strengthen and grow. Agri-Clinics and Agri -Business Centers (ACABC) scheme has been envisaged to supplement the efforts of public extension local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance the yield of crops/animals and ensure increased income to farmers. Agri-Business Centers are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy upto 44% for projects up to ₹1 crore (in group mode) is extended under the scheme. With the establishment of 2 Nodal Training Institutes in both Jammu Division (SKUAST J) and Kashmir division (SKUAST K) respectively necessary impetus shall be provided to the scheme in the UT.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and based on the discussions with the line departments etc. the credit potential in the UT assessed for the year 2025-26 for other ancillary activities is ₹126.59 crore as furnished in Annexure I.

Issues

1. Slow pace of ACABC Scheme during the last 3 years.
2. Most of the PACS are non-functional/non-profitable.

Action Points

1. PACS need to diversify their activities and undertake the marketing of agricultural produce for the benefit of its members.
2. ACABC Scheme of GoI needs to be popularized.

Others- Loans to distressed persons to prepay non-institutional lenders; PMJDY, SHGs/JLGs, etc

Introduction:

1. Loans to Distressed Persons to Prepay Non-Institutional Lenders - RBI vide its circular no. RBI/2014-15/22. UBD.CO.BPD.(PCB) MC.No.7/ 09.09.001/ 2014-15 dated 1st July 2014 has provided for loans to distressed persons not exceeding ₹50000/- per borrower to prepay their debt to non-institutional lenders. The PNB, SBI, BoB, RRBs etc. have made schemes for distressed persons.

2. Pradhan Mantri Jan Dhan Yojana (PMJDY): Financial Inclusion is the process of ensuring access to financial services and timely & adequate credit to needy and vulnerable groups such as weaker sections and low-income groups at an affordable cost. PMJDY aims at ensuring financial inclusion by providing basic banking services to all households. It allows individuals to open zero-balance bank accounts, access overdraft facilities and receive insurance coverage. In Jammu & Kashmir this scheme has been actively promoted to provide financial access to low-income individuals including SC/ST, rural and economically disadvantaged groups.

3. Loans to State Sponsored Organizations for SC/ST - Loan to SC/ST is provided through the following schemes:

- Stand-Up India Programme: The Stand-Up India Scheme has been launched by Hon'ble Prime Minister on April 05 2016. The Scheme aims to leverage the availability of vast network of more than 1.25 lakh branches of the banking system to reach out to the target group (SC/ST and Woman) by extending loan ranging from 10 lakh to 100 lakh to at least 1 SC/ST and 1 women entrepreneur per branch for setting up green field enterprises. Further details of the Scheme may be assessed from StandUp India portal www.standupmitra.in. In J&K an amount of ₹104.65 crore has been released towards 665 accounts under Stand- Up India scheme.

4. Self-Help Groups (SHGs)/Joint Liability Groups (JLGs) - SHGs promote savings and lending among group members while JLGs typically cater to agricultural and rural workers. Under NABARD programme, as on 31st March 2024 a total of 6764 SHGs have been formed.

National Rural Livelihood Mission (NRLM) - The idea has been conceived as a foundation stone of national poverty reduction strategy. The objective of the Mission is to reduce poverty through building strong grass root institutions of the poor. NRLM would provide a revolving fund support to SHGs in existence for a minimum period of 3/6 months and follow the norms of good SHGs i.e. they follow "Panchasutra"- regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts. RF will be provided as corpus with minimum of ₹ 10000/- up to a maximum of ₹ 15000/- per SHG. NRLM has a provision for interest subvention on all credit from the banks/financial institutions availed by women SHGs for a maximum of ₹ 300000/- per SHG.

5. Joint Liability Group (JLG) is an informal group comprising preferably of 4

to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans. The JLG members are expected to engage in similar type of economic activities like crop production /KCC. NABARD has formed 10680 JLGs in the UT as on 31st March 2024.

4.3 MSMEs

Promoting inclusive employment progressive industry and resilient infrastructure are vital factors for economic growth and development. MSMEs employ a large share of the vulnerable sectors of the workforce such as women, youth and BPL families. These enterprises provide significant employment and income generation opportunities across the world and have been identified as the major driver of poverty alleviation and development. These small business units depend on an enabling business environment including support for access to finance information and markets. NABARD has identified the financing development and promotion of Off Farm activities as one of its thrust areas. The Govt of India revised definition of MSME in the year 2020 based on investment and turnover of the company. Micro- Investment < ₹1 crore and Turnover < ₹ 5 crore, Small - Investment < ₹ 10 crore and Turnover < ₹ 50 crore, Medium - Investment < ₹ 50 crore and Turnover < ₹ 250 crore.

Status of Industries in J&K - The handicrafts of J&K are world famous and the traditional handicrafts industry has emerged as an important employment generating industry. Due to its large employment base and export potential the industry has been receiving priority attention of the UT administration. The UT is also famous for its small-scale and cottage industries such as carpet weaving, silks, shawls, basketry, pottery, copper and silverware, papier-mâché and walnut wood. The cottage and handicrafts industry provides direct and gainful employment to 400000 artisans. Some of the major artisans/ handicrafts clusters in J&K are:

Carpets- Srinagar, Jammu, Pattan, Shopian

Rugs and Durries - Anantnag, Budgam, Srinagar

Hand Embroidery - Anantnag, Srinagar, Baramulla, Pattan, Poonch, Jammu

Following are the core areas in which the MSMEs have adequate opportunities and scope:

1. Carpets, silk pashmina and shahtoosh shawls
2. Hotels restaurants and homestays.
3. Small scale cricket bat manufacturing units
4. Knitting industry due to availability of quality wool.
5. Kangri (Fire Pot) making, carpet weaving, leather goods making, shawls making, brick making and cement industries have ample scope and opportunities for investment to the cultural and climatic advantages.

Credit Potential for 2025-26: Considering the infrastructure available likely to be made available and based on the discussions with the line departments etc. the credit potential for MSME sector where UT estimated a credit potential of ₹23027.42 crore for the year 2025-26.

Issues

1. Poor access to Infrastructure: In J&K, the condition of infrastructure, both

physical and social, is very poor. The UT has very limited transport network within the UT as well as with other parts of the country. Because of its physical and topographical location construction of roads and bridges is very difficult which has ultimately led to the poor development of the MSME sector.

2. Marketing Problems: Since the marketing sector is not organized the artisans are totally dependent on intermediaries. The potential demand for their goods remains under-developed. The MSMEs are facing the competition from large-scale units which causes damage to the growth and stability of MSMEs. Promotion of Off Farm Producers Organisations (OFPOs) may solve this problem.

3. Managerial issues: The entrepreneurial ability of promoters of cottage industries and MSMEs have been handicapped by the lack of technical know-how in the areas of production, finance, accounting and marketing.

Action Points/ Suggestions

1. Organizing handicraft-based activities into clusters, providing design support, cluster brands access to finance and establishing market linkages.
2. DIC/ NGOs and other promotional agencies may conduct camps training programmes to encourage the rural youths to take up industrial/ agro-processing activities.
3. DIC may conduct survey for identification of potential blocks/ areas and barriers for the development of the sector. Mapping of location specific activities for cluster development at the block level may be done.
4. Establishment of 'haats' in semi urban and urban centers will go a long way in solving the problem of marketing of produce of traditional artisans.
5. GI registration for Basohli pashmina shawls and Basohli paintings. Mapping of authenticated GI users will ensure the authenticity of GI products.

4.4 Export Credit

- **Introduction:** The exports of the UT is focused on primary Commodities and its share of total trade in India remains low despite numerous economic measures and domestic market liberalization. Export enhancement strategy including identification of focus products focus markets and market linked focus products may be adopted. Focus products can be Basmati rice from Jammu Division Saffron Handicrafts & Handloom products and Horticulture produce from Kashmir region. The selection of products shall however be made on the basis of the availability of export surplus and potential for growth with short term policy interventions and support. In this setting export-led growth is both an opportunity and a challenge for the UT. Entrepreneurs of the UT have to strive towards the production of higher quality items and first-class services. The overall strategy includes the reform of institutional structures and change of cultural norms and practices in economic activities so as to put in motion the process of reorienting the economy towards an open market system targeting export-orientation.

Total exports from Jammu and Kashmir stood at US\$ 212.53 million during 2022-23 and US \$192.85 million during 2023-24 (source: DGFT). Major items exported from the UT are RMG wool man-made yarn and fabrics. Further UT exports more than 20 lakh metric tons of apple every year and the horticulture industry is pegged to be worth around ₹9000 to ₹10000 crore including the employment it generates. Kashmir accounts for 75 per cent of the total apple production in the country.

UT initiatives

1. Under the Districts as Export Hubs the UT administration has identified

products with significant export potential produced in each district. A comprehensive list of products has been compiled featuring a total of 75 items from 20 districts across Jammu and Kashmir poised for international markets. Some of these includes cricket bats, walnuts, Mushk Budji from Anantnag district and trout fish, honey, black cumin and crewel-based shawls from Bandipora district etc.

2. The UT administration has established J&K Trade Promotion Organization (JKTPO) with International Trade Promotion Organization (ITPO) & Export Promotion Council for Handicrafts (EPCH) as equity partners to build support maintain increase and promote trade related activities and infrastructure and bring in more professionalism into the system in the interest of promoting domestic and export trade from the UT.

3. To increase the marketability and better price realization of the products NABARD has been supporting the initiative of GI tagging. Total of 9 products have received GI registration with support from NABARD. The products include Chikhri Craft, Mushkbudij rice, Sulai Honey, Kaladi, Basholi Pashmina, Basholi Painting, Rajmash etc.

4. “Kashmir brand” is being promoted for locally produced goods like silk and pashmina shawls, silk carpets, paper machie, embroidery, saffron, silk fabric, anardana, black cumin, Jammu basmati rice, red chili, honey etc. for which the buyers look for an authentic reference or an endorsement or a certificate guarantee of its purity and reasonable pricing.

5. To protect ‘Kani Shawl’ J&K administration has registered it under Geographical Indications Act in order to provide it legal protection across the world. Two other kinds of shawls Pashmina and the Kashmiri Sozni have also obtained GI tag.

6. Established Craft Development Institute (CDI) at Srinagar to provide legal protection to the traditional Handicrafts under the GI Act.

Credit Potential for 2025-26: Considering the prevailing situation and past trends a potential of ₹71.66 crore has been estimated in the UT under the sector for 2025-26. The potential is furnished in Annexure-I.

Issues

1. Artisans and weavers are heavily dependent on middlemen.
2. Unpredictable law and order situation influencing regular operations and transportation.
3. Low productivity/Senile orchards of Apple/Walnut which are important commodities exported from the UT.

4.5 Education

Introduction: The UT of J&K has made perceptible progress in the education sector by creating necessary infrastructure besides the enhancement of enrolment checking of dropout rate capacity building and addressing gender inequality. As far as educational Infrastructure of J&K is concerned ending March 2023 there were 10708 Primary Schools 9178 Middle Schools 4392 High/Higher Secondary Schools. Indian Institute of Technology (IIT) Jammu was established by GoI in 2016. The UT has 11 Universities, 142 Government Degree Colleges and 12 Medical Colleges. The students enrolled during 2020-21 in these degree colleges were 159463 and sanctioned staff strength in these colleges are Principals-96, Associate/ Assistant Professors-3501, Librarians-96, Physical Training Instructors-95. Besides there are also 208 Private Colleges.

Credit Potential for 2025-26: A bankable potential of ₹431.44 crore has been assessed under education in the UT for the year 2025-26. The district-wise/sector-wise PLP estimates are furnished in Annexure I.

Issues

1. Lack of awareness about GoI Schemes related to interest subsidy on education loan.

Suggestions

1. Clear scoring card needs to be developed or further fine-tuned to arrive at risk pricing commensurate with the profile of the student.
2. The profile of the student should take into account the educational background, past educational performance, university credentials and employability of the student.
3. Extra caution is required in the case of small ticket loans which are unsecured.
4. The share of the education loan market is only 20% compared to higher education expenditure. Hence there is still a large untapped segment which can lead to significant growth for lenders and creation of a sustainable model for the stakeholders in this segment.

4.6 Housing

Introduction: Housing is a crucial sector as it has a direct impact on employment generation and GDP growth. Housing related activities like construction, renovation, maintenance and those related to trading, financing, mortgage, real estate etc. are estimated to account between 5-10% of GDP. As per 2011 census J&K has a population of 12.25 million of which 3.43 million (27.38) reside in urban areas. The urban housing stock in the region stood at 4.96 lakh for 5.17 lakh (urban) households meeting the demand for 96%. Though the demand-supply gap is narrow the actual demand is high due to housing dilapidation, multi-family housing and single room housing. The dilapidated houses constitute 3% of the total housing stock; the households having no room/ one room are 18% and households with more than one couple constitute 18%. The data points to a higher housing deficit than is obvious from housing supply and demand gap. The projected housing demand in the UT is estimated to be 2.50 lakh dwelling units of which 30% is the estimate for urban areas. The continuous growth of population pressurizes the housing market demanding more houses.

Housing Policy of J&K: The UT has adopted J&K Housing Affordable Housing Slum Redevelopment & Rehabilitation and Township Policy 2020. The policy envisages seven models of housing ranging from in-situ slum redevelopment to integrated township to cater to the needs of every section of the society. The policy has been approved under the broader vision of meeting the growing requirement for affordable housing, slum redevelopment and rehabilitation and rental housing for which an initial target has been set for construction of one lakh dwelling units over five years. Further as per Budget 2024-25 80000 houses shall be constructed under PMAY.

Credit Potential for 2025-26: Considering the prevailing situation and past trends a total potential of ₹1317.54 crore has been estimated in the UT under the sector (Annexure I).

Issues

1. In general the banks prefer to extend housing finance in urban and semi urban areas. Although there exists huge demand the credit flow through banks for construction of rural houses is smaller in comparison.

Action Points

1. Housing loans for rural areas may be increased by financing banks.
2. Focus of housing needs to move from “access to shelter” to “access to habitat” implying access to civic infrastructure as well as livelihood and community infrastructure such as anganwadis primary health centres etc. which will create the opportunity to pursue a life of quality and dignity.
3. Rural Housing finance needs to be made an integral part of the Financial Inclusion Plan of all banks.

4.7(i) Social Infrastructure

Introduction: Though all types of infrastructure development is aimed at improving the standard of living of the people there are certain types of investment which have a direct bearing on the social lives of the people especially in the rural areas. Social infrastructure is the interdependent mix of facilities, places, spaces, programmes, projects, services and networks that maintain and improve the standard of living and quality of life in a community. Availability of clean drinking water, adequate educational and health facilities, efficient waste management facility, old age homes, palliative care centers, and sanitation facilities etc. are examples of such sectors which can be termed as social infrastructure and these define the quality of life in a society.

Types of social infrastructure

1. Hard infrastructure - health facilities and centres, educational facilities, recreation grounds, police stations, fire and emergency service buildings, art and cultural facilities and other community facilities.
2. Soft infrastructure – programmes, resources, services, community and cultural development. Introduction of schemes like “Swachh Bharat” have re-emphasized the need for better hygiene in the community. GoI has also introduced various schemes for improving the educational facilities, skill development training etc. which in the long run will improve the GDP of the UT. Even though the investment in this sector has been the prerogative of the UT administration, the gap between the demand and supply of infrastructure requirement has been widening over the years. As social infrastructure sector needs to be developed on a priority basis various Governments have given specific thrust to these sectors and to attract investments from the banking sector credit to activities like school and health care infrastructure drinking water and sanitation infrastructure etc. In tier II to tier VI centres is now considered as part of Priority Sector Lending.

Credit potential for 2025-26: Based on the available infrastructure and gaps the district-wise potential available in the UT for social infrastructure for the year 2024-25 is estimated at ₹536.02 crore (Annexure I).

Issues

1. Lack of libraries and cultural centres.
2. Poor education and health infrastructure at block/ district level.

3. Poor recreational facilities at the district and regional levels.
4. Poor health of Municipal Corporation thereby leading to reluctance of Banks to support them.

Action Points

1. Public Private Partnership (PPP) can provide the much needed finance to the education, health, drinking water and sanitation sectors while serving as an efficient operating model.
2. In the future with increased government spending and expansion plans of private players the potential for Private Equity investments in the education and health sector is significant.
3. There is a need for a refinancing agency for social infrastructure projects funded by banks which will offset the asset liability concerns of the financial institutions.
4. Entry of more insurance companies will deepen the credit for social infrastructure projects.
5. The concept of building social infrastructure viz. School/ College buildings Health Centres/ Hospitals and sanitation infrastructure by private players is gaining importance and there is good credit potential for Banks to extend credit for social infrastructure. Banks may design bankable loan products and become a partner in creating social infrastructure.
6. Pay and use concept to be promoted in the rural sanitation segment.

4.7(ii) Renewable Energy

Introduction: Renewable energy is defined as the energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves, biomass and geothermal heat. Due to depletion of fossil fuels through prolonged use the use of renewable energy sources have become important for meeting the energy needs of the future. Renewable energy can replace conventional energy in four areas: electricity generation, air and water heating/ cooling, motor fuels and off-grid energy services. As per the Central Electricity Authority the UT has an estimated hydel power potential of 20000 MW. Out of the identified 16475 MW potential (as per the assessment made by Central Electricity Authority) the hydro power harnessed so far is 3263.46 MW (comprising 1211.96 MW in the UT sector 2009 MW in Central sector and 42.5 MW in private sector). Potential in the UT of J&K is blessed with sizeable natural resources like sunshine, wind, vegetation, water flow, biomass and other biological wastes which are not being utilized which if suitably harnessed on priority could transform its economy and bring socio-economic development not only in the UT but also in the whole region. Properly implemented renewable energy technologies in the UT can provide adequate energy supply for rapid domestic and industrial development which will attract new investment, thereby creating additional employment opportunities. It shall also generate additional income by allowing the Union Territory to sell renewable energy trading certificates to other states. Awareness camps and workshops are very much needed to propagate and promote alternative sources of clean energy among the public. Further there is acute shortage of ground level staff for undertaking the capacity building initiatives and successful grounding of sustainable and cost-effective projects.

Credit potential for 2025-26: Based on the available infrastructure and gaps

the district-wise potential available in the UT for the renewable energy for the year 2025-26 is estimated at ₹175.47 crore. (Annexure I)

Issues

1. Low credit flow to renewable energy sector.
2. Low budgetary allocation for renewable energy sector.

Action points

1. Mandatory to install solar energy-based devices to meet a part of the energy requirement in all public establishment.
2. Rural housing loan policy may be redesigned to include a promotional component for installing solar power lighting & heating systems.
3. Setting up of units for treatment of solid waste by the PRIs, NGOs and Developmental Agencies with bank support.
4. Line Departments may motivate and train farmer groups/ Farmers' Clubs and SHGs to establish bio-gas units for compact areas and scientific collection of solid waste through peoples' participation.
5. Banks may work in unison with the NGOs and line Depts. to identify progressive farmers to set up Biogas units.
6. Sponsoring agencies should provide more attention for improving the construction repair and maintenance service. Adequate and wide publicity may be given to non-conventional/ alternate energy sources.
7. Stipulation regarding installation of solar panels in new buildings like the norm regarding compulsory rainwater harvesting system in new buildings.
8. Incentivizing Roof Top Solar Panels will bring generating unit closer to consumption zone.

4.8 Informal Credit Delivery

Introduction: The informal credit delivery system, more precisely the Self Help Group-Bank Linkage Programme (SHG-BLP) was launched by NABARD in 1992-93. SHGs initially conceived as thrift groups to mobilize savings and meet credit needs of rural poor with a view to end their dependence on moneylenders. Now, it has developed as the strongest tool to not only fight poverty but also tackle delicate socio- economic issues. The MoRD, GoI launched NRLM (SHG) by restructuring SGSY scheme on April 1, 2013 to ensure that SHGs are enabled to access repeat finance from banks, until they attain sustainable livelihoods and decent living standards. In November 2015, the programme was renamed as Deendayal Antodaya Yojna (DAY-NRLM). It is the flagship program of GoI for promoting poverty reduction through building strong SHGs.

In J&K, the J&K State Rural Livelihood Mission (UMEED) has formed and promoted of 80, 633 SHGs. NABARD has supported the formation of 6764 SHGs in the UT.

Joint Liability Groups (JLGs) :

There are small and marginal farmers, tenant farmers, share croppers and oral lessees who remained excluded from the institutional credit/ formal banking institutions. These mid segment clients had access to productive assets, but were unable to access institutional credit due to their inability to offer adequate security. In order to provide institutional credit to this segment without collateral, financing of JLGs was introduced as a pilot project in 2004-05 by NABARD. The scheme was later mainstreamed for the banking system in 2006. In the UT, NABARD has sanctioned 10,680 JLGs involving grant support of ₹10.36 crore. This has facilitated the credit linkage of 3760 JLGs (14000 members) with various banks in the UT.

Credit potential for 2025-26: Based on the available infrastructure and gaps, the district-wise potential available in the UT for the informal credit delivery for the year 2025-26 is estimated at ₹521.00 crore. (Details in Annexure I)

Issues

1. NRLM is working in all the 20 blocks of the district. However, there is lack of awareness among public, especially lower strata of society about the availability of overdraft facility/ consumption loan, SHG/ JLG facilities from banks.
2. Some of the women members of SHGs are illiterate and are not aware about bookkeeping.

Action points

1. Banks need to adopt SHG/JLG financing as mainstream activity, particularly in clusters with females.
2. There is a need for effective monitoring of progress of SHGs/JLGs in DCC/DLRC/ UTLBC meetings and maintenance of proper database at LDM/ UTLBC level.
3. Leaders of good performing SHGs/JLGs may act as business correspondents.
4. Best performing SHGs/JLGs leaders may be awarded annually at Block/District/UT level.

Chapter 5

Status and Prospects of Cooperatives

5.1 Background

A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’. It 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.

5.2 Status of Cooperatives in the Country

As of 30 December 2024, the National Cooperative Database (NCD) portal reports a total of 824000 cooperatives across India. These include 820170 primary cooperatives 1126 state cooperatives or federations and 1710 multi-state cooperatives. The sector is further supported by 19 national cooperative federations and 19 cooperative education and training (CET) institutes. Additionally there are 910 rural cooperative banks 1422 urban cooperative banks (UCBs) and 84 multi-state cooperative urban cooperative banks (MSCS-UCBs). This data underscores the extensive network and diversity of cooperatives in the country highlighting their role in promoting socio-economic development and financial inclusion. Cooperatives contribute significantly to sectors like milk production (through entities like AMUL) sugar production and fertilizers.

Challenges: Lack of professionalism politicization inadequate technology adoption and limited capacity-building efforts.

5.3 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”.

5.4 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.

5.5 Status of Cooperatives in the UT

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 around 5 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 UT. Besides there are about 59 district level federations 3 state level federations operating in the UT.

5.6 Computerization of Primary Agriculture Cooperative Societies

Under the Centrally Sponsored Project for the Computerization of PACS the Union Territory of Jammu and Kashmir has successfully embarked on the digital transformation of 537 Primary Agricultural Credit Societies (PACS). This initiative followed a structured approach including key phases such as Data Collection and Transformation (DCT), Pre-Migration and ERP Go-Live. Extensive training programs were conducted for PACS supervisors and cooperative department staff to ensure they were proficient in using the ePACS software and fully aware of its transformative potential. Jammu and Kashmir has emerged as a leader in this initiative achieving nearly 100 audits for PACS through the ePACS platform. Auditors were provided with specialized training enabling them to conduct seamless digital audits. Continuous capacity-building efforts have also led to the establishment of the first 100 fully operational "ePACS-only" units where all daily activities are being done digitally.

5.7 Way forward

The adoption of model bylaws by PACS in Jammu and Kashmir has further enhanced their functionality enabling them to act as Multi-Service Centres. As part of a UT initiative to promote food processing units, some of the PACS have been sanctioned loans with a 50% subsidy ensuring sustainable income generation. Furthermore, under the world's largest grain storage project PACS in the UT have been selected to establish grain storage facilities. These facilities will support the storage needs of the Food Corporation of India (FCI) and private entities contributing to the economic sustainability of the cooperatives. Under the government's Sahkar-Se-Samriddhi (Prosperity through Cooperation) initiative, efforts are being made to establish cooperatives in every Panchayat thereby strengthening the three-tier cooperative structure integral to rural development. In Jammu and Kashmir, a total of 1082 new cooperatives have been formed under this initiative. This includes 82 Multi-Purpose Agricultural Credit Societies (MPACS), 25 fishery cooperatives and 975 dairy cooperatives marking significant progress toward the national target of forming 2 lakh new PACS. These developments aim to enhance economic opportunities and support sustainable growth in the region.

Box Item

Title: Plan for formation of 2 lakh Primary Co-Operative Societies



Cooperative movement has been the backbone of rural economy of our country. Cooperation is the way of life for crores of people across the country. These cooperatives which are collectives and member-owned economic entities, harness the strength of collective effort by aggregating resources including factors of production. Due to member-driven acumen in favour of collective and entrepreneurial action, the cooperatives as organizations have demonstrated the potential to evolve and transform as strong global business units. They provide rural population with not only livelihood opportunities but also as safety net through a community based approach.

With this background, and also to ensure that the primary cooperative societies (Agriculture, Dairy and Fisheries) are spread evenly across the country, Ministry of Cooperation, Govt of India launched a plan to establish new multipurpose PACS or Dairy / Fishery Primary Cooperative society in each uncovered panchayat and to strengthen the existing PACS/ Dairy/ Fishery Cooperative Societies. The plan is to be implemented through social mobilisation with support from NABARD, NDDB and NFDB.

Further, to improve viability of PACS, the Ministry of Cooperation in consultation with stakeholders, has circulated 'Model Byelaws for PACS' with all States/ UTs for adoption by PACS. This would enable PACS to diversify their business by undertaking more than 25 economic activities.

Under the Plan, two lakh new multipurpose PACS, dairy or fishery cooperative societies would be formed in the country over a period of five years, to saturate the rural landscape with Cooperative ecosystem. The five-year targets of the three implementing agencies are as follows:

- ▶ NABARD shall be responsible for formation of around 70,000 new M-PACS in two phases - in Phase-I (2024-2026), around 22,750 new M-PACS shall be registered and in Phase-II (2026-2029), 47,250 new M-PACS shall be registered.
- ▶ NDDB shall be responsible for formation and strengthening of around 1,03,000 dairy cooperative societies.
- ▶ NFDB shall be responsible for formation and strengthening of around 11,500 fishery cooperative societies.

Union Home Minister and Minister of Cooperation announced the launch of 10,000 new Multipurpose Primary Agricultural Credit Societies (MPACS), along with Dairy and Fisheries Cooperative Societies, on 25 December 2024. The SOP of the Plan was established in September 2024, and within just 86 days, the registration of 10,000 PACS was successfully completed. Out of 10,000 PACS, around 1057 new cooperative societies were from the UT of Jammu & Kashmir (82 multipurpose PACS, 950 Primary Dairy Societies and 25 Primary Fishery Societies).

Chapter 6

Infrastructure Support

6 Introduction

Development of infrastructure is crucial aspect for the development of rural areas as it has implications for productivity gains and reduction in poverty. Wherever rural infrastructure is non-existent, the cost of marketing farm produce can be prohibitive for poor farmers. Poor rural infrastructure also limits the ability of the traders to travel and communicate with remote farming areas limiting market access from these areas and eliminating competition for their produce. Construction of rural roads almost inevitably leads to increases in agricultural production and productivity by bringing in new land into cultivation or by intensifying existing land use to take advantage of expanded market opportunities. Hence the development of rural infrastructure is integral to creating a conducive environment for overall growth and well-being in rural area. It not only addresses the immediate needs of the population but also lays the foundation for sustained economic development and improved quality of life. Infrastructure projects including those in the rural sector involve huge initial investments long gestation periods, high incremental capital output ratio, high risk and low rate of returns on investment. All these factors are not conducive for private sector entry into infrastructure. Further, there are many attributes of infrastructure that make it difficult for individuals to design, construct, operate and maintain these services effectively and efficiently. As a result of this infrastructure services are largely provided by the public sector. Thus there are ample reasons for public sector involvement in the provision of rural infrastructure services however in the provision of such services there exists a role for private sector entities also.

6.1 Rural Infrastructure

- NABARD has sanctioned 1467 road and bridge projects since 2014-15 including 194 projects sanctioned in 2023-24 at a cost of Rs 1023 crore under RIDF tranches XX-XXIX.
- Further, under the Pradhan Mantri Gram Sadak Yojana (PMGSY) 2131 habitations have been connected and 17839 kilometers of road have been completed earning J&K a national rank of 3rd for road length constructed.
- J&K is developing 75 new tourist destinations, 75 heritage/cultural sites, 75 Sufism/religious sites & 75 adventure treks/sites attracting potential for all the four seasons in the areas of nature, adventure, pilgrimage heritage, sports, etc.
- UT of J&K is in the process of doubling the hydel power generation capacity by 2026 by developing 4 power projects having power generation capacity of 3014 MWs (1000 MW PakalDul, 850 MW Rattle, 624 MW Kiru & 540 MW Kwar). Further, power generation capacity is proposed to be augmented by 3284 MWs by 2030 through 4 power projects (1856MW Sawalkote, 930 MW Kirthai- II 240 MW Uri (stage-II) 258MW Dulhasti(stageII)).
- The UT has achieved 100% household electrification under the Saubhagya Scheme bringing electricity to even remote areas.
- Renewable energy initiatives have gained momentum with an increasing focus on solar power generation under the PM-KUSUM scheme and the installation of solar panels in public buildings and rural households. Future plans include achieving 500 MW of grid-connected solar power and installing 15000 solar pumps by 2026.

6.2 Critical Infrastructural Gap

- Jammu & Kashmir has a rural road length of 34.06 km per 100 sq km much below the national average of 110.41 km. Of the total road network of 38676 km, 5061 km remains un-surfaced with all-weather connectivity a challenge in mountainous areas. Roads and bridges are vital for economic growth, social well-being and quality of life making infrastructure investment a priority.
- Apple cultivation supports 2.83 lakh growers but lacks sufficient technological financial and marketing support. Farmers' investments in increasing apple acreage show the crops potential. However the average yield of 13 tons/ha is only 30 of that in top-producing nations. Bridging this yield gap through strategic investments and technology is essential to unlock its full potential.
- Horticulture contributes 60 to rural household income and nutrition. Major crops include apples almonds walnuts pears cherries and apricots. Cold storage is crucial for ensuring year-round availability of fresh produce enhancing sustainability and strengthening profitability in the horticultural value chain.
- Jammu & Kashmir has 10.14 million ha of geographical area with only 0.73 million ha under cultivation and 0.32 million ha is irrigated (just 44% of the net sown area). Expanding cultivated land requires land reclamation, irrigation, mechanization, agrarian reforms and integrated farming. Collaboration between government, research institutions and communities is vital for boosting productivity.
- The UT's public health infrastructure includes 15 District Hospitals, 78 Sub-District Hospitals, 375 Primary Health Centres, 559 New-Type Primary Health Centres and 2497 Sub-Centres. However, J&K ranks 6th among UTs in the Health Index 2019-20 by NITI Aayog. Significant gaps in rural health indicators, particularly in child nutrition and diseases, need urgent attention to build resilient equitable communities.
- As per the 20th Livestock Census (2019) J&K has 83.25 lakh livestock representing 1.55 of India's livestock population with 70 owned by marginal farmers. The 3849 veterinary institutions are insufficient to meet growing demands. Strengthening veterinary services doorstep breeding and extension programs is essential to improve livestock productivity to increase farmers' incomes and generate rural employment. A holistic approach across sectors is key for sustainable development and improving life in Jammu & Kashmir.

6.2.1 Irrigation

- Jammu and Kashmir (J&K) faces the challenge of expanding irrigation infrastructure to enhance agricultural productivity with an additional 95000 hectares (ha) of irrigation potential needed. The cost for development is ₹6.60 lakh per ha for major and medium irrigation and ₹5.00 lakh per ha for minor irrigation. This expansion is crucial for food security, improved livelihoods and economic stability. The first step involves identifying untapped or underutilized water resources through surveys and hydrological studies assessing surface water from rivers, lakes and canals as well as groundwater from wells and aquifers. Expanding existing infrastructure such as the Ranbir and Pratap canals is an immediate solution along with implementing lift irrigation schemes in hilly areas to address topographical challenges. Micro-irrigation systems like drip and sprinkler irrigation will optimize water use enabling more efficient irrigation with less water. In addition to infrastructure training farmers in water-efficient practices and selecting climate-appropriate crops is vital. Government investment is crucial to fund new projects modernize existing systems and ensure long-term sustainability. This will reduce dependence on unreliable rainfall and create

a more resilient agricultural system. J&Ks groundwater resources are essential with annual extractable resources estimated at 4.73 billion cubic meters (BCM). Current extraction is 1.53 BCM indicating a groundwater development stage of about 32 categorizing the region as safe for further development. However regional disparities exist particularly in high extraction areas requiring targeted management strategies. Groundwater in Jammu is stored in alluvial plains while Kashmir has hard rock aquifers with limited storage. Irrigation practices vary across J&K's regions. Jammu relies on canal irrigation especially the Ranbir Canal for crops like wheat and rice while Kashmir depends on surface water sources like rivers and traditional water channels (kuls) for paddy and horticultural crops. Government initiatives such as AIBP CADWM and PMKSY aim to improve irrigation efficiency water storage, micro-irrigation and equitable water distribution ensuring long-term agricultural sustainability.

6.2.2 Social Infrastructure

Health and Wellness

1. Two Cancer Institute's at Jammu and Srinagar to be made fully operational during 2024-25.
2. Enhancing DNB seats to 400 thereby improving the availability of Specialists. Health records to be saturated by creation of ABHA IDs for 1.35 crore population.
3. 100 screening of 30+ age population for hypertension and diabetes.
4. Dialysis Services to be strengthened further at 16 existing facilities and 10 new health facilities.
5. AIIMS Awantipora to be made functional by March 2025.
6. New Nursing College at Handwara to be set-up.
7. Attainment of TB free status in all the remaining districts.

6.3 Infrastructure support under RIDF

Rural infrastructure and connectivity are key to economic and social development significantly improving quality of life, promoting sustainable development and bridging the rural-urban divide. Below are key areas of NABARD's assistance under RIDF to improve rural infrastructure in the region:

1. Rural Connectivity: Improved connectivity in rural areas enhances socio-economic growth and reduces disparities by linking rural communities with urban centers. NABARD has provided ₹8610.22 crore for 3297 rural road and bridge projects.
2. Irrigation & Related Infrastructure: Irrigation is essential for agricultural productivity especially in J&K where farming depends on seasonal rainfall. NABARD has provided ₹530.22 crore for 419 irrigation projects covering 1.06 lakh ha and ₹81.07 crore for 19 Command Area Development projects benefitting 0.25 lakh ha.
3. Agriculture/Seed Farms: Seed farms provide quality seeds that boost agricultural yields and food security. NABARD has supported 34 agriculture/seed farm projects in J&K with ₹85.41 crore.
4. Rural Drinking Water: Access to clean drinking water enhances public health and quality of life. NABARD has funded 504 rural drinking water projects in J&K with ₹1073.80 crore benefitting approximately 35 lakh people.
5. Public Health Institutions: Strong public health infrastructure is crucial for improving health outcomes. NABARD has provided ₹303.09 crore for 197 public

health infrastructure projects in J&K.

6. Flood Protection Measures: Flood protection infrastructure minimizes disaster impacts and promotes stability. NABARD has allocated ₹227.03 crore for 58 flood protection projects safeguarding 18537 ha of land from floods.

7. Marketing & Storage Infrastructure: Development of agricultural storage and marketing infrastructure improves efficiency and reduces post-harvest losses. NABARD has supported 7 cold storage and 2 warehouse projects with ₹90.26 crore and 37 terminal markets with ₹116.80 crore.

8. Animal Husbandry Infrastructure: Animal husbandry supports livelihoods and agricultural productivity. NABARD has provided ₹181.46 crore for the creation of veterinary hospitals poultry units and breeding centers in J&K.

Conclusion: NABARDs approach to rural development in J&K emphasizes building robust infrastructure and fostering socio-economic linkages with the aim to improve living standards promote financial inclusion and integrate rural communities into the national economic growth.

6.4 Infrastructure Support under NABARD Infrastructure Development Fund (NIDA)

NIDA is a new line of credit support launched by NABARD in 2011 for funding rural infrastructure projects. It is designed to fund the State Govt. /State owned/ Central Govt. owned institutions for creation of rural infrastructure which facilitates better communication connectivity, irrigation, social infrastructure and credit absorption capacity in rural areas. For State Governments NIDA provides assistance for rural infrastructure development outside of RIDF borrowing and for other State Owned organizations NIDA offers direct financing based upon risk appraisal of every specific project. Infrastructure projects largely benefiting rural areas and covered in a harmonized list of projects as approved by the GOI/ RBI and activities covered under RIDF and “Rurban” mission are eligible for funding under NIDA. Keeping in view the infrastructure requirement for rural areas the UT Government can avail assistance under NIDA for projects like Rural Transportation System Electricity Generation (Renewable Energy only) Electricity Transmission Solid Waste Management Sewage Collection Treatment and Disposal System Agri. Storage and Marketing Infrastructure Agro Processing Agro Services Custom Hiring and Farm Mechanization Rural Hospitals Common Infrastructure for Industrial Parks Special Economic Zones Tourism Facilities Rural Education Institutions etc.

6.5 Infrastructure support under Warehouse Infrastructure Fund (WIF)

In the Union Budget of 2011-12 a special window under Rural Infrastructure Development Fund (RIDF) was announced under Tranche XVII with a corpus of ₹2000 crore to provide dedicated funds for the creation of a robust warehousing infrastructure in the country. This was continued in the Union Budget 2012-13 with an allocation of ₹5000 crore under RIDF - XVIII. In order to provide a pointed focus for extending financial assistance to public and private players in the warehousing sector by NABARD GoI had instituted a separate fund called Warehouse Infrastructure Fund with a corpus of ₹5000 crore during 2013-14 which was continued during 2014-15 also with a further corpus of ₹5000 crore. No further addition was made to the corpus. The eligible activities include various storage infrastructure for agricultural commodities including warehouses, silos, agri-logistic parks, storage infrastructure in market yards & food parks and cold chain activities like pre-cooling units cold storage, Controlled Atmosphere (CA)

stores, reefer vans, bulk coolers, Individually Quick Frozen (IQF) units and chilling infrastructure etc.

6.6 Infrastructure support under Food Processing Fund (FPF)

With a view to promote food processing industry in the organised sector on a cluster basis GoI instituted the Food Processing fund (FPF) with a corpus of ₹2000 crore during 2014-15 in NABARD for providing affordable credit for setting up of designated food parks notified by Ministry of Food Processing Industries (MOFPI), GoI and establishing food processing units therein.

6.7 Infrastructure support under Long Term Irrigation Fund (LTIF)

Long Term Irrigation Fund (LTIF) was announced in the Union Budget 2016–17 for fast tracking completion of 99 identified Medium and Major Irrigation projects as identified by MoJS GoI. The projects were spread across 18 States. Subsequently 04 more projects viz. Polavaram project in Andhra Pradesh, North Koel project in Bihar & Jharkhand, Relining of Sirhind & Rajasthan Feeders and Shahpur Kandi Dam in Punjab were included under LTIF. Under LTIF, NABARD has provided loan towards Central share as well as State share. Loan towards Central share has been extended to NWDA, a SPV of GoI whereas the State share has been extended to participating State Governments. From 2016-17 to 2020-21 loan was extended towards both Central as well as State share. From 2021-22 onwards the LTIF funding arrangement is in operation towards State share only. The Central share is to be met from budgetary resources of GoI.

6.8 Infrastructure support under Micro Irrigation Fund (MIF)

Micro Irrigation Fund (MIF) with an initial corpus of ₹5000 crore was operationalized in NABARD in 2019-20 to facilitate State Govts. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop. The nodal Ministry under the fund is the MoA&FW, GoI. Under the funding arrangement loans are extended to participating State Governments with 3 Interest Subvention from GoI. The MIF funding arrangement for the initial corpus was in operation upto 31 July 2024 with the existing terms and conditions. The MoA & FW GoI has conveyed that the continuation and augmentation of the MIF by another ₹5000 Crore for 15th Finance Commission period has been approved by Union Cabinet in its meeting dt. 03.10.2024. Further, the interest subvention by GoI is now two instead of earlier three.

6.9 Infrastructure Support under Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

Government of India encourages private entrepreneurs and fish farmers in creation of fisheries infrastructure facilities. In order to achieve 20 million tonnes of fish production by 2022-23 Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was created with an estimated fund outlay of ₹7522.48 Crore.

6.10 Way forward

1. Connectivity:
 - As Jammu and Kashmir continues to enhance its road network it is crucial to prioritize road safety alongside infrastructure development to ensure sustainable growth and minimize road-related fatalities.
 - Investments in advanced road engineering practices including the construction of scientifically designed crash barriers, properly marked pedestrian crossings and well-maintained drainage systems will enhance safety on newly developed highways and rural roads.
 - By fostering a culture of safety and adopting global best practices J&K can ensure that its expanding road infrastructure serves its population effectively while mitigating risks.
2. Tourism: A comprehensive Tourism Policy has been drawn in the year 2020 which among other things aims to generate employment for approximately 50 thousand people per year and to attract average investment target of ₹2000 crore per year for next 5 years. Rural tourism in Jammu and Kashmir holds immense potential to diversify the region's tourism portfolio fostering sustainable development and create livelihood opportunities in less explored areas. Emphasizing rural tourism can help bridge the urban-rural divide by integrating the cultural richness and natural beauty of villages into the tourism industry.
3. Health: "Digital is the way forward" and as such the focus of the Government is to leverage the digital platforms like Ayushman Bharat Digital Mission (ABM), Hospital Management Information System (IHMS), Tele-MANAS, e-Sanjeevani and Mera Asptaal, etc., to provide quality health care by utilising services of the experts available on the Digital networks. Mobile health clinics equipped with diagnostic tools should be introduced to reach far-flung regions ensuring timely diagnosis and treatment.
4. Energy:
 - Decentralized energy systems like micro-grids and hybrid systems (solar + battery storage) can ensure 24/7 electricity access in remote regions.
 - Leveraging hydropower for green hydrogen production can position J&K as a leader in sustainable energy solutions.

Chapter 7

Details of Policy Initiatives

7.1 Govt. of India

7.1.1 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:

- *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 and Grameen Haats etc.

- *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.

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

- *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.

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

- *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.

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

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

- *World's Largest Cooperative Training Scheme*

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

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

7.1.2 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.

- *Agri-Stack Initiative*
Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.
- *VISTAAR (Virtually Integrated System to Access Agricultural Resources)*
Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.
- *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.

7.1.3 Agriculture Infrastructure Fund (AIF) Scheme

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

- *Viable Farming Assets*
The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- *Integrated Processing Projects*
The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- *PM KUSUM Component*
The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- *Enhanced Credit Guarantee Coverage*
The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

7.1.4 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.

7.1.5 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.

7.1.6 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.

7.1.7 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.

7.2 Reserve Bank of India

- Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy, energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- 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 e-KCC 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.

7.3 NABARD

➤ 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.

➤ **Schematic Refinance for Water Sanitation and Hygiene (WASH)**

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

➤ **Special Refinance Scheme (SRS) on PACS as MSCs**

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

➤ **Credit-linked subsidy schemes of GoI**

- *New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)*

GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

- *Agri Clinics and Agri Business Centres (ACABC)*

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

➤ **Interest Subvention Schemes of GoI**

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

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

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

➤ **Rural Infrastructure Development Fund (RIDF)**

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

➤ **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:

- Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
- Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- 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.
- Pilot Project: Real-time banking solution for SHGs (Money Purse Application).
- Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- 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.

➤ **Financial Inclusion**

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

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

➤ **Farm Sector Development**

• **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds**

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

• **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.

• **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.

- **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.

- **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.

- **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).

- **Off Farm Sector Development**

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

- “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.

- **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.

- **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.

7.4 UT Government

Holistic Agriculture Development Programme (HADP)

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

the sectors sustainable & commercially viable.

Aspirational Panchayat Development Programme (APDP)

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

Digital Villages

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

Jammu and Kashmir New Industrial Policy

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

Mission YUVA

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

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

Govt. Sponsored Programmes linked with Bank Credit Handicrafts/ Handloom Sector

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

- The major objectives of the policy are to maximize the net income, set up wool processing restructure the wool sector, conduct of Handicraft/ Handlooms census, establishment of Mega Craft Cities and welfare measures for weavers and craftsmen.
- Incentives for Handicrafts sector include capital subsidy @10% of the working capital for one year not exceeding Rs.5.00 lakh, 50% marketing support for registration of crafts on e-platforms, promotion of GI certified units, enhancement of loan amount under Artisan Credit Scheme, enhanced financial support under Managerial Subsidy, stipend for advance training, promotion of hand-made products,

Jammu Haat, with the support of financial institutions and banks.

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

Jammu and Kashmir Poultry Policy 2020

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

Incentives/Schemes for Dairy Sector

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

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

Incentives/Schemes for Fisheries Sector:

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

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

Success Stories

Success Story 1: The Aromatic Success of Mushqbudji Rice in Anantnag



Scheme : An FPO promoted under NABARDs POD Fund.

Project Implementing Agency : Human Welfare Foundation

Duration of the project : 4 years (Including 2 years extension period)

Beneficiary: Mushqbudji rice farmers from Sagam and its adjacent villages.

No. of beneficiaries: 476

Community : Farmers

UT: Jammu And Kashmir

District : Anantnag

Block : Sagam

Village : Sagam, Tangpawa, Danwetto, Sayan, Nagam,
Lisser, Bahie, Chawlgam

1.1 Support provided

DPR project sanctioned by DEAR NABARD in year 2014 for revival of Mushqbudji Rice. FPO Project sanctioned under PODF in year 2020 to POPI Human Welfare Foundation. GI Tagging project sanctioned by NABARD.

1.2 Pre-implementation status

The said variety was at the verge of extinction with the variety being cultivated by a handful of farmers numbering just 50-60. The revival of the crop was much required. Besides there were challenges in Marketing as there was no farmer club/cooperative or any FPO.

1.3 Challenges faced

The major challenge that the farmers faced was the marketing of the product.

1.4 Impact

These interventions have brought a huge recognition to Mushqbudji. the expansion of area has now reached to around 400 hectares. The productivity has reached to 6 tonnes/ha. The FPO with a member base of around 500 farmers has set up its own sale and storage center at Sagam Kokernag Road.

Success Story 2: Transfer of Technology for Management on Alternate Bearing problem of Mango through Hormonal Intervention in Mango varieties.



Scheme : DPR mode project under Farm Sector
 Project Implementing Agency : SKUAST, Jammu
 Duration of the project : 3 years
 No. of beneficiaries : 30
 Community : From all communities
 UT : Jammu And Kashmir
 District : Samba
 Block : Vijaypur
 Village : Rajendersinghpura

2.1 Support provided

- 1st year (2021-2022) Identification of mango orchardists from districts of Samba and Jammu. Organising training programmes to aware the orchardists about the benefits of the project both in terms of production and economics.
- On field demonstration of technology for management of alternate bearing of mango during off year season. Distribution of inputs to the beneficiaries along with instructions on the application of technology.
- 2nd year (2021-2022) Recording of impact of technology adopted by the beneficiaries and creating awareness amongst other orchardists by inviting them during meetings and trainings. Multi-location validation of technology for management of alternate bearing of mango in on year season at fields On-farm trainings on uses and benefits of adoption of technology for management of alternate bearing of mango.
- 3rd year (2022-2023) Demonstrating the impact of adoption of technology for management of alternate bearing in mango in off year season at farmers orchards
- Continuation of on-farm trainings to the farmers on how to effectively manage the alternate bearing of mango.

2.2 Pre-implementation status

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

2.3 Challenges faced

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

2.4 Impact

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

Success Story 3:
Indoor Saffron Cultivation A Novel Technology for Vertical Expansion of Saffron.



Scheme:	FSDD - DPR Mode project
Project Implementing Agency:	SKUAST - K
Duration of the project:	2 Years (2021-23)
Beneficiary:	Saffron growers
No. of beneficiaries:	5
Community	100 Saffron growers
UT:	Jammu And Kashmir
District:	Pulwama
Block:	Pampore
Village:	Dusso, Ladoo, & Chrar-i-sharief Budgam

3.1 Support provided

Grant support of ₹ 7.25 lakh.

3.2 Pre-implementation status

A Novel Technology for Vertical Expansion of Saffron.

3.3 Challenges faced

Transfer of new technology to Saffron growers due to declining land area.

3.4 Impact

An additional income of ₹ 50,000/- per beneficiary was reported by the implementing agency due to increase in production.

Success Story 4: JK Aroma Farmers Producer Cooperative Ltd.



Scheme:	Central Sector Scheme for Formation and Nurturing of 10k FPOs
Project Implementing Agency:	Sher-e-Kashmir University of Agricultural Sciences and Technology, Jammu
Duration of the project:	Three Years
No. of beneficiaries:	324
UT:	Jammu and Kashmir
District:	Doda
Block:	Bhaderwah

4.1 Support provided

- An amount of ₹18.00 lakh as grant assistance was sanctioned to the FPO under New Central Sector Scheme for Formation and Promotion of 10000 FPOs.
- This grant is allocated for the registration of the FPO, the appointment of a CEO and accountant to manage its affairs, the purchase of minor equipment, office rent, electricity charges, and other operational expenses.
- Additionally, an amount of ₹25.00 lakh was sanctioned to Sher-e-Kashmir University of Agricultural Sciences and Technology, Jammu, for supporting the FPO. The major components include training for the Board of Directors and the CEO of the FPO, as well as exposure visits for FPO members.

4.2 Pre-implementation status

- Many farmers lacked the necessary skills and training for effective lavender cultivation, leading to suboptimal growth and low yields. The absence of training programs meant farmers were often unaware of best practices in soil preparation, pest management and harvesting techniques.

- Processing challenges were prevalent due to lack of local facilities and equipment. Without proper distillation units or processing infrastructure, farmers struggled to

4.3 Challenges faced

- Farmers in Bhaderwah faced significant challenges in accessing quality planting materials for lavender cultivation. Limited local sources, high costs, and a lack of knowledge about suitable varieties restricted their ability to invest in better options.
- Farmers in the region primarily grew traditional crops like maize and paddy, which yielded low financial returns. These crops often served only subsistence needs, leaving little surplus to invest in better agricultural practices or new ventures, Such as lavender cultivation.
- The farmers' scattered nature and lack of organization made it difficult for them to access larger markets. Many relied on informal marketing channels, which often resulted in lower prices and less stability, preventing them from capitalizing on the full market potential for lavender products.

4.4 Impact

The FPO has significantly increased farmers' income by enabling a shift from low-profit traditional crops to higher-value lavender cultivation, complemented by improved access to quality planting materials and technical support, which enhanced crop yields. Training programs provided by the FPO has equipped farmers with essential skills for both lavender cultivation and processing that increased their efficiency and product quality

Success Story 5: DPR mode Project: Sericulture, a Viable source of Income and Employment generation in border areas of north Kashmir



Scheme : Farm Sector Promotion Fund (FSPF)
 Project Implementing Agency : SKUAST-Kashmir
 Duration of the project : 1 years
 Beneficiary : Tribal farmers
 No. of beneficiaries: 100
 Community : ST
 UT : Jammu And Kashmir
 District : Kupwara
 Block : Sogam
 Village : Lolab

5.1 Support provided

A grant support of ₹ 14.00 lakh under FSPF

5.2 Pre-implementation status

- **Low Cocoon Yields:** Farmers were obtaining an average green cocoon yield of around 32 kg/ounce, significantly lower than the potential yield. The lack of proper infrastructure for cocoon rearing affected both quality and quantity.
- **Inadequate Rearing Infrastructure:** Sericulture farmers lacked low-cost model rearing huts, which meant cocoons were reared in basic, often unhygienic, home environments. This affected silk quality and increased vulnerability to diseases.
- **Underutilization of Resources and Skills:** Women, who are key participants in rural sericulture activities, had limited opportunities for income generation. The absence of training and technology for utilizing waste cocoons meant a lack of supplementary income options from sericulture byproducts.

5.3 Challenges faced

- **Resource Constraints and Infrastructure Setup:** Setting up model rearing huts in remote, high-altitude locations involved logistical challenges, including the transport of materials and ensuring timely construction within budgetary limits.

- **Training and Capacity Building:** Many farmers and community members had limited exposure to scientific sericulture practices. Organizing training sessions and ensuring active participation required extensive groundwork, especially with limited local expertise in scientific sericulture practices.
- **Skill Development and Income Generation for Women:** By introducing craft technology, the project provided new income avenues for women from tribal communities. The utilization of waste cocoons for crafting brought economic independence to women, enriching the overall household income.
- The project improved the beneficiaries' standard of living, making sericulture a reliable income source. The successful model rearing huts and scientific practices have encouraged more farmers in the region to adopt similar approaches, strengthening the sericulture industry in Kupwara.

5.4 Impact

- **Increased Cocoon Yield and Income:** With the introduction of model rearing huts, the average green cocoon yield rose to 52 kg/ounce, from the previous 32 kg/ounce. This 63% increase in yield translated into an annual income boost of 34,000 for each farmer.
- **Reduction in Disease Outbreaks:** Scientific practices and proper rearing infrastructure minimized disease outbreaks among silkworms, significantly reducing health risks for children and family members of sericulture households.
- **Skill Development and Income Generation for Women:** By introducing craft technology, the project provided new income avenues for women from tribal communities. The utilization of waste cocoons for crafting brought economic independence to women, enriching the overall household income.
- The project improved the beneficiaries' standard of living, making sericulture a reliable income source. The successful model rearing huts and scientific practices have encouraged more farmers in the region to adopt similar approaches, strengthening the sericulture industry in Kupwara.

Success Story 6: Tribal Development Project in Planger Block of District Rajouri



Scheme: TDF-FSDD

Project Implementing Agency:	Yusuf Meherally Centre
Duration of the project:	Five Years
No. of beneficiaries:	220
UT:	Jammu and Kashmir
District:	Rajouri
Block:	Planger

6.1 Support provided:

An amount of Rs.131.49 lakh was sanctioned as grant assistance under NABARD's TDF fund. This grant covers the Horticultural and Agricultural Development aspects, Micro Enterprises for Landless and Women, Training, Capacity Building, Women Development and other natural resource management measures.

6.2 Pre-implementation status

- The project is implemented in the remote area of Rajouri District wherein people were not aware about the natural resource management.
- The socio economic status of the people living in the targeted villages was low and the villagers were relying on subsistence farming and livestock rearing with limited access to alternate livelihoods or markets.
- The farmers were mostly engaged in cultivation of traditional crops like maize and wheat or fodder.

6.3 Challenges faced

- Tribal communities often lack awareness about government schemes and project benefits, leading to low participation.
- Shortages of essential resources like water, land, and sustainable livelihoods create hurdles in project implementation.

- Lack of trained personnel to implement and monitor projects effectively in remote tribal areas.
 - Tribes resisted changes due to their traditional lifestyles and reluctance to adopt new practices or technologies promoted through the project.
 - Challenges in coordination between various stakeholders, such as local government, NGOs, and community groups, can lead to delays and inefficiencies in project execution.
- The plants selected for the wadis have longer fruiting period. However, it is expected that the plants shall bear fruits within next few months.

6.4 Impact

- NABARD has been successful in shifting the farmers to horticulture crops like walnut, Apple and Pears. Around 17,000 horticulture plants which mainly include Walnut, Apricot, Pear etc. have been distributed to these families for establishment of wadis.
- All projects components including Horticulture, soil conservation, water resource development, landless activities, health, capacity building and women empowerment has been completed.
- Sheep and goat rearing units (5 each) have been provided to landless beneficiaries. This helped the beneficiaries in generating livelihood.
- The natural resource management helped in reducing soil erosion.
- Formation of jal kunds and farm ponds also ensured that the villages are not facing water scarcity during the intense summer spells.

Success Story 7: Channi Mansar watershed



Scheme: Watershed Development Fund

Project Implementing Agency: KJSWS-Kristu Jyoti Social Welfare Society

Duration of the project: 5 years

Beneficiary: The farmers of Channi Mansar Panchayat

No. of beneficiaries: 293

UT: Jammu and Kashmir

District: Udhampur

Block: Majalta

Village: Channi mansard

7.1 Support provided

The ChanniMansar Watershed Project, sanctioned by NABARD on 26th March 2021 with a funding of ₹ 1,54,95,357, has proven to be a remarkable success in enhancing water and soil management practices while improving the livelihoods of farmers. Covering an area of 933.46 hectares and impacting 475 households, the project implemented a broad range of interventions that contributed to its success. The funding was allocated for covering key activities included farm bunding (1,613), water absorption trenches (3,886), and stone gully plugs (5,940) to prevent soil erosion and improve water retention. The funds were also allocated for water harvesting with the installation of two ponds, continuous contour trenches (CCT) (4,080), and stone bunding (4,200) to enhance water conservation. In addition to this, several training programs for SHGs were conducted with the help of grant assistance from NABARD.

7.2 Pre-implementation status

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

7.3 Challenges faced

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

7.4 Impact

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

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

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

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

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

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

Appendix I

Climate Action and Sustainability

1. Climate Change Scenario and its Impact

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. 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-CRIDA2, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

1.1 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 USD 10.1 trillion. 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.

1.2 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 submitted 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.

Ambitious renewable energy targets, promotion of sustainable energy sources and clean cooking fuels, afforestation efforts, climate-resilient agriculture practices etc. are a few among the initiatives of GoI to combat climate change.

1.3 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. RBI has laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs. In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management, and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector

entities in India.

1.4 Initiatives of NABARD

- The whole fulcrum 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.

2. Climate Change Scenario - At the UT Level

Jammu and Kashmir which nestles in fragile Himalayan Ecosystem; there are natural fluctuations in climate human induced changes due to large scale urbanization that drives the warming trend. The Indian Meteorological Department's monitoring reveals that temperatures are increasing in both Jammu and Kashmir valley with significant increase in maximum temperature of 0.050 Celsius per year. Temperature on an average in Kashmir region has shown a rise of 1.450 Celsius while in Jammu region the rise is 2.320 Celsius. In fact the Himalayas are experiencing a temperature increase that is higher than the global mean of about 0.7 °C in the last century (Bhutiya et al. 2007). In particular a strong increase in the mean temperature of about 1.7 °C was recorded in the Himalayas potentially inducing strong impact on the high-altitude ecosystems especially changes in the vegetation structure and biodiversity (Aryal et al. 2014).

Fifty years ago Kashmir's forest cover was 37 per cent of its total surface area which has today reduced to only 11 per cent. This decrease is attributed to rise in average temperature decrease in precipitation and loss of vegetation cover in Kashmir particularly during winters. The official hydrological data of all main rivers of Kashmir Himalayas and their major tributaries show that today the discharge of these rivers and tributaries has almost halved as compared to only 50 years back – be it in Jhelum Chenab or any other river or in major tributaries like Liddar Sandren Vishow Rambiar and others. Many wetlands in J&K that support 20 of the known range of biodiversity in the region are adversely affected. As per INCCA assessment the number of rainy days in the Himalayan region in 2030s may increase by 5-10 days on an average with an increase by more than 15 days in the eastern part of the Jammu and Kashmir region. The intensity of rain fall is likely to increase by 1-2 mm/ day. This is likely to impact some of the horticultural crops; though rangelands and livestock are likely to benefit. Furthermore the climate extremities have increased manifold from past few decades due to the impacts of climate change. It has been observed that the climate change in the region is

one of the important factors responsible for the proliferation of alien invasive species.

2.1 UT Action Plan for Climate Change, Climate Strategy, UT Green Budget (as applicable)

The UT's Sustainable Energy Mission aims to boost renewable energy through solar projects off-grid systems and green buildings while enhancing local technical skills and environmental stewardship. It strengthens key agencies and promotes hydro power to meet energy needs in Jammu and Kashmir. The Enhanced Energy Efficiency Mission focuses on improving energy use by integrating the Bureau of Energy Efficiency modernizing hydro-power and reducing transmission losses. The Water Mission aims to enhance water and land management through detailed analysis efficiency measures and seasonal models. It focuses on water budgeting flood and drought mapping lake rejuvenation and building capacity for conservation and flood management. The Sustainable Agriculture Mission aims to boost farming through drought-tolerant crops micro irrigation and better farmer training. The Tourism Mission aims to boost sustainable tourism by improving environmental management at key sites installing bio-toilets and enhancing waste management. It also focuses on Dal Lake restoration eco-friendly tourism development and better understanding of transport emissions. The Sustainable Himalayan Ecosystem Mission addresses ecological vulnerabilities by studying climate impacts on flora fauna and glaciers while enhancing community conservation. It focuses on improving institutional capacity and stakeholder involvement to manage natural resource exploitation and unplanned growth. The Health Mission aims to improve resilience to climate-related health impacts by tracking water and vector-borne diseases enhancing hospital infrastructure and boosting disease surveillance. The mission aims to improve disaster risk management using GIS and remote sensing for hazard mapping and focuses on planning policy and community-based systems. It includes enhancing communication vulnerability assessments and disaster response training, all supported by the State Disaster Management Act 2005. The mission enhances climate knowledge and adaptation by mapping knowledge sharing creating assessment tools and providing accessible climate data. It includes training regional workshops an online portal and annual forums for knowledge exchange. The Green India Mission aims to protect Jammu and Kashmir's diverse forests and vital river catchments by implementing the State Forest Policy.

2.2 Any specific Climate Change initiative in the UT by Govt. of India

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

2.3 Any specific Climate Change Initiative in the UT by UT 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.

2.4 Any specific Climate Change Initiative in the UT by NABARD

NABARD has approved several projects to enhance climate resilience in India. A ₹22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a ₹16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated ₹11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF) NABARD supports watershed programs nationwide, offering ₹22,000 per hectare for plains and ₹25,000 for hilly areas to boost soil fertility and crop productivity. The WDF, with ₹200 crore supports 10 projects in J&K and Ladakh, alongside a ₹50 crore Tribal Development Fund for 5 additional projects.

Appendix II

Potential of Geographical Indications in the UT

1. GI scenario at national level and benefits of GI

- Geographical Indications (GI) are products, which are linked to a place of origin and possess certain qualities, characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) of the World Trade Organization (WTO). In India the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act, 1999.
- GI is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GI provides legal rights to its Authorised Users to prevent its use by a third party whose product does not conform to the applicable standards. GI products can be broadly categorized as (i) Handicrafts, including handloom textiles; (ii) Food items, including sweets and ethnic cuisines; (iii) Wine and Drinks; (iv) Manufactured Products and (v) Agricultural Products.

1.1 Broad Framework to identify Potential GI products:

- The product should have emanated from a particular geographical area;
- The products should possess certain features, characteristics that link it with the particular geographical area. In case of agricultural products, the linkage should be direct i.e. in terms of climate, topography, soil condition etc., whereas in case of non-agricultural products, the linkage can be direct or indirect;
- The product should have a history of production in that area;
- The product should have reputation in that area;
- The product should possess special quality or uniqueness and
- The product/ manufacturers of that product belong to a particular community or are concentrated in that geographical region.

India is bestowed with rich heritage of culture and traditions that are flourishing here for past several centuries. In addition to this it has enormous biodiversity and has diverse agro climatic conditions, which lead to many geographic specific IPR products in agriculture and other sectors. The GI registration has high significance in the country like India as it has been proven in the case of Basmati rice, where foreign exports earning is about ₹38,443 crore. As on 31.10.2024, there were 651 registered GI products in India, highlighting the rich culture and heritage of the country.

Benefits of GI registration are narrated as under:

- a. **Economic Benefits:** A GI tag can help in improving the marketability of products and opens opportunities for international trade. They can boost local economies by adding value to traditional products and attracting premium prices in both domestic and global markets.
- b. **Cultural Preservation:** By protecting traditional products, India can ensure the survival of its unique skills and knowledge.
- c. **Preventing Misuse and Counterfeiting:** GI registration helps prevent

unauthorized producers from exploiting the reputation and goodwill associated with a particular region or product.

- d. **Rural Development:** The increased demand for GI registered products can create new employment and/ or enhanced livelihood opportunities, leading to rural development and poverty alleviation in the region.
- e. **Assured Quality:** GI registration guarantees that the product is of a certain standard, quality and is authentic.

1.2 Initiatives of GoI, NABARD and any other agency in promoting GI

1.2.1 Initiatives of Government of India to promote GI:

- Geographical Indications of Goods (Registration and Protection) Act, 1999: The Act provides a legal framework for the registration, protection, and enforcement of GIs in India. It prevents the use of GI tags by non-Authorized users and ensures that the benefits are shared by the actual producers by preventing infringement.
- Establishment of Geographical Indications Registry: The GI Registry has been set up under DPIIT, Ministry of Commerce & Industry for ensuring adherence to quality standards and regulations for GI products.
- One District One Product Initiative: This scheme was introduced by the Government of India to foster balanced regional development across all districts of the country by selecting, branding, and promoting at least One Product from each District of the country. 1102 products from 761 districts across India have been identified, many (around 400+) of them being GI products (Source: KPMG & IBEF).
- National IPR policy, 2016 provides strong emphasis on promotion of GIs across the country.
- Creating awareness about significance of GIs, promoting registered Indian GIs, identify potential GIs and encourage stakeholders towards registration.
- Buyer-Seller Meets (BSMs) and Creating Market Linkages.

1.2.2 Initiatives of NABARD in promotion of GI:

- NABARD introduced a comprehensive scheme in 2019 to provide end-to-end support to facilitate registration of GI for Agri as well as non-Agri products along with pre- registration and post registration activities to enhance quality, improve market access, create awareness and strengthen producers' capacity. NABARD's interventions in the GI domain are as under:
- Mobilization of artisans/ producers & awareness creation
- Support for registration of products as GI and renewal of existing GI products.
- Registration of producers/ manufacturers as Authorised Users
- Marketing Initiatives for GI Products such as Buyer-Seller Meets, Sponsoring stalls, GI exhibitions/ Melas.
- Awareness creation through social media campaigns, e-portals, websites, documentation through brochures and catalogues.
- Capacity building of artisans through workshops, conferences, seminars,

training programmes etc. and reviving/ keeping alive 'dying arts'. As on date, NABARD has supported 283 products for GI registration of which 130 products have already been granted GI certification. Further, various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported.

2. GI scenario at UT level

1. Unique GI-Tagged Products: J&K is home to many unique products with GI tags such as Handicrafts, Basohli Painting, Kashmir Pashmina, Kashmiri Paper Mâché, Rajouri Chikri Wood Craft. Agricultural Products: Mushqbudji Rice, Ramban Anardana, Kashmir Saffron, Bhaderwah Rajmash. Natural Products: Ramban Sulai Honey.
2. Economic and Cultural Benefits: GI-tagged products from J&K are highly valued in both Indian and international markets. They sell at higher prices because of their quality and uniqueness. GI registration protects these products from fake imitations such as counterfeit Pashmina or saffron. It also preserves traditional production methods and the cultural knowledge.
3. Job Creation: Many GI-tagged products require skilled manual work creating jobs in rural areas. Women and marginalized groups in particular benefit from this employment improving their livelihoods.

Challenges in the GI Landscape of J&K:

GI registration is complex and time-consuming for small producers. Many artisans and farmers are unaware of GI benefits. Limited branding reduces visibility and market access. Intermediaries take a large share of profits. Lack of modern packaging storage and e-commerce limits marketability.

2.1 Initiatives of UT Government, NABARD and any other agency in promoting GI in the UT.

UT Government Initiatives: The J&K government is actively promoting GI tagging to protect and market its unique products. The key initiatives include:

- Identification of Products: Unique items like Kashmir saffron Basohli paintings, Mushkbudji rice and Sulai honey have received or are in the process of obtaining GI tags.
- ODOP Scheme: Products like Sulai honey (Ramban) are promoted under the One District One Product initiative to boost local recognition and economic impact.
- Export Policy 2024: The draft policy highlights GI-tagged products focusing on infrastructure skill-building and market access to enhance exports.
- Capacity Building: Workshops and training sessions raise awareness among stakeholders about the benefits of GI tagging and its economic potential.
- Marketing & Exports: Efforts include trade fairs e-commerce onboarding and buyer-seller meets to promote GI-tagged products in domestic and international markets.

NABARD Initiatives:

- Identifying Potential GI Products: NABARD identifies unique local products with potential for GI registration such as Mushqbudji Rice Ramban Sulai Honey and Bhaderwah Rajmash.
- Financial Support: NABARD provides financial aid to facilitating agencies and producer groups for documentation research and the GI application process. This

ensures that even economically disadvantaged communities can afford GI registration.

- Training and Capacity Building: Workshops and training programs are organized by NABARD to educate producers about the GI system quality standards and market trends.
- Post-Registration Marketing Support: NABARD helps producers promote their GI-tagged products through exhibitions trade fairs and digital platforms. It also supports branding and packaging to increase appeal in premium markets.
- Empowering Producers: NABARD ensures that artisans and farmers are registered as Authorized Users granting them exclusive rights to use the GI tag and protecting them from exploitation.

2.2 Successful NABARD's intervention in Geographical Indications in the UT.

NABARD has played a key role in registering eight GI products from J&K which are now well-recognized. These include: 1. Basohli Painting: Known for its vibrant colors and intricate details. 2. Rajouri Chikri Wood Craft: Famous for fine carvings on a special type of wood. 3. Mushqbudji Rice: A fragrant variety of rice unique to Kashmir. 4. Bhaderwah Rajmash: Flavorful kidney beans used in traditional cuisine. 5. Ramban Anardana: Dried pomegranate seeds with a tangy flavor. 6. Ramban Sulai Honey: Organic honey with medicinal properties. 7. Basohli Pashmina Woolen Products: Luxurious woolen items with traditional designs. 8. Udhampur Kaladi: A type of local cheese known for its tangy taste. These products now fetch better prices and enjoy wider recognition improving the incomes of the artisans and farmers who produce them.

Annexure I

Credit Potential for Agriculture

A. Farm credit

(₹ lakh)

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit- Others
					Term Loan	Working Capital		
1	Anantnag	104064.30	2252.64	2572.46	16571.00	110.96	2597.60	6792.66
2	Bandipora	39322.39	618.36	383.76	1003.48	20.16	124.80	235.98
3	Baramulla	120883.90	3838.54	15921.72	4639.71	24.49	1851.20	2858.53
4	Budgam	49724.34	790.61	3053.22	8342.01	5.78	1038.56	3170.70
5	Doda	33773.88	234.88	603.94	576.55	69.81	137.60	632.88
6	Ganderbal	19550.49	625.30	2440.98	762.64	8.38	192.80	194.72
7	Jammu	207968.62	3019.60	4684.80	2212.03	134.20	1760.00	3519.00
8	Kathua	44841.17	157.42	425.85	629.66	2.20	64.60	17.10
9	Kishtwar	16873.23	80.73	225.90	220.72	3.37	13.52	100.62
10	Kulgam	74095.82	964.93	2103.72	7417.29	73.81	2244.00	3852.54
11	Kupwara	52550.90	2454.96	329.00	4018.98	8.16	122.72	2364.12
12	Poonch	18719.99	221.69	330.26	662.08	2.54	8.80	209.52
13	Pulwama	148767.00	2134.57	2463.09	5554.23	14.74	1328.80	879.75
14	Rajouri	32103.13	312.06	1001.56	3501.43	204.76	79.60	931.50
15	Ramban	21080.78	261.60	271.92	5574.46	66.45	0.00	0.00

16	Reasi	26248.94	120.16	948.38	680.16	0.00	17.28	219.60
17	Samba	51677.58	208.44	792.11	534.87	0.78	13.76	708.93
18	Shopian	97980.78	1436.58	1467.36	2873.25	1.17	1207.20	2004.75
19	Srinagar	31952.14	762.78	338.10	2863.56	40.26	62.40	758.34
20	Udhampur	51303.11	340.64	1321.39	1197.41	151.04	42.80	1998.81
	Total	1243482.49	20836.49	41679.52	69835.52	943.06	12908.04	31450.05

Sr. No.	District	AH - Dairy		AH - Poultry		AH - Sheep, Goat, Piggery		Fisheries		Subtotal (A)
		Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	Term Loan	Working Capital	
1	Anantnag	6564.91	2724.20	2541.64	44.64	3328.57	1074.67	5580.00	108.06	156928.31
2	Bandipora	683.16	1589.49	194.16	59.28	972.84	34.24	90.00	559.47	45891.57
3	Baramulla	8035.44	11111.97	1970.52	530.56	4338.12	1781.37	1318.50	640.77	179745.34
4	Budgam	4770.62	508.64	8.09	6.50	3480.75	272.68	310.50	185.79	75668.79
5	Doda	885.03	825.65	686.36	59.04	505.52	161.98	243.00	105.91	39502.03
6	Ganderbal	1095.63	2353.41	54.00	234.57	610.25	168.42	27.00	420.08	28738.67
7	Jammu	10528.20	2675.00	3989.80	3015.92	965.20	641.60	189.00	415.04	245718.01
8	Kathua	242.22	2164.24	226.52	205.58	43.13	12.80	108.00	23.81	49164.30
9	Kishtwar	198.00	5721.81	112.17	17.28	77.96	375.31	209.25	45.36	24275.23
10	Kulgam	3102.49	1846.87	1400.31	200.24	2809.97	378.55	2947.50	308.00	103746.04
11	Kupwara	1385.34	1525.92	80.90	141.12	272.16	100.08	315.00	249.95	65919.31
12	Poonch	1962.21	2410.00	701.47	256.19	660.33	753.88	162.00	135.15	27196.11
13	Pulwama	5276.98	1496.31	432.91	367.40	2871.53	176.44	805.50	90.27	172659.52
14	Rajouri	5573.02	13092.34	1292.48	132.02	2689.09	417.05	189.00	125.82	61644.86
15	Ramban	1260.06	670.73	341.34	175.72	1368.29	760.30	0.00	100.24	31931.89

16	Reasi	1657.62	1923.16	166.64	17.28	262.66	761.90	324.00	166.49	33514.27
17	Samba	1112.71	5535.25	138.36	269.95	124.18	150.78	1228.50	150.72	62646.92
18	Shopian	5388.57	1051.74	179.53	7.23	3875.04	288.72	1093.50	70.00	118925.42
19	Srinagar	1238.52	190.74	635.46	129.78	534.12	115.50	270.00	707.52	40599.22
20	Udhampur	3165.16	1646.70	650.29	141.03	1112.17	545.36	2250.00	115.60	65981.51
	Total	64125.89	61064.17	15802.95	6011.33	30901.88	8971.63	17660.25	4724.05	1630397.32

B. Agriculture Infrastructure

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
1	Anantnag	2486.23	1521.78	1281.60	5289.61
2	Bandipora	352.00	240.36	172.80	765.16
3	Baramulla	1417.93	832.25	1200.60	3450.78
4	Budgam	776.82	195.16	275.40	1247.38
5	Doda	469.43	154.27	144.00	767.70
6	Ganderbal	403.28	136.43	149.40	689.11
7	Jammu	14143.00	88.11	396.00	14627.11
8	Kathua	690.23	18.05	68.40	776.68
9	Kishtwar	101.99	66.17	50.40	218.56
10	Kulgam	2387.43	3587.27	835.20	6809.90
11	Kupwara	490.27	248.40	432.00	1170.67
12	Poonch	124.25	18.09	241.20	383.54
13	Pulwama	3291.58	2272.51	449.10	6013.19
14	Rajouri	778.96	55.67	234.00	1068.63

15	Ramban	2.34	0.00	0.00	2.34
16	Reasi	202.40	8.16	31.50	242.06
17	Samba	492.80	438.10	468.00	1398.90
18	Shopian	4332.14	1800.44	558.00	6690.58
19	Srinagar	1550.28	846.18	43.20	2439.66
20	Udhampur	1056.00	36.83	352.80	1445.63
	Total	35549.36	12564.23	7383.60	55497.19

C. Ancillary activities

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
1	Anantnag	5381.57	450.00	5831.57	168049.49
2	Bandipora	357.36	63.00	420.36	47077.09
3	Baramulla	3119.28	1215.00	4334.28	187530.40
4	Budgam	1627.51	990.00	2617.51	79533.68
5	Doda	273.30	279.00	552.30	40822.03
6	Ganderbal	323.59	310.50	634.09	30061.87
7	Jammu	3196.20	1800.00	4996.20	265341.32
8	Kathua	803.87	58.50	862.37	50803.35
9	Kishtwar	143.72	22.50	166.22	24660.01
10	Kulgam	769.25	279.00	1048.25	111604.19
11	Kupwara	332.52	225.00	557.52	67647.50
12	Poonch	126.54	270.00	396.54	27976.19
13	Pulwama	1456.33	1237.50	2693.83	181366.54

14	Rajouri	984.28	769.50	1753.78	64467.27
15	Ramban	98.00	0.00	98.00	32032.23
16	Reasi	306.50	162.00	468.50	34224.83
17	Samba	135.00	99.00	234.00	64279.82
18	Shopian	1073.67	1971.00	3044.67	128660.67
19	Srinagar	1070.28	783.00	1853.28	44892.16
20	Udhampur	1513.57	1674.00	3187.57	70614.71
	Total	23092.34	12658.50	35750.84	1721645.35

Other Sector (II to V)

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
1	Anantnag	156082.40	1781.25	6340.00	10224.00
2	Bandipora	30504.00	168.75	2448.00	1392.00
3	Baramulla	147423.60	131.25	2326.40	5564.00
4	Budgam	131633.60	168.75	2244.00	6800.00
5	Doda	37564.80	0.00	784.00	3860.00
6	Ganderbal	49840.40	71.25	1304.00	1540.00
7	Jammu	572776.00	2100.00	8800.00	18960.00
8	Kathua	130044.00	48.75	618.80	1237.60
9	Kishtwar	22012.00	0.00	78.00	2208.00
10	Kulgam	43648.00	120.00	1402.40	4300.00
11	Kupwara	64577.60	101.25	1760.00	2208.00
12	Poonch	34314.40	0.00	246.40	4760.00

13	Pulwama	141505.60	900.00	4886.80	9680.00
14	Rajouri	52126.40	0.00	499.20	10568.00
15	Ramban	20601.60	0.00	468.00	4664.00
16	Reasi	32784.80	0.00	404.00	3180.00
17	Samba	132668.00	375.00	422.80	52.80
18	Shopian	53774.00	300.00	1494.00	1692.00
19	Srinagar	390700.80	900.00	3984.00	18320.00
20	Udhampur	58160.00	0.00	2633.20	20544.00
	Total	2302742.00	7166.25	43144.00	131754.40

Other Sector (VI to VIII)

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
1	Anantnag	15840.00	1950.48	4905.00	365172.62
2	Bandipora	675.00	464.40	1530.00	84259.24
3	Baramulla	802.50	1975.08	4270.75	350023.98
4	Budgam	1173.00	928.03	3825.00	226306.06
5	Doda	525.00	172.62	2024.45	85752.90
6	Ganderbal	537.75	548.28	1600.25	85503.80
7	Jammu	7911.00	315.00	800.00	877003.32
8	Kathua	146.25	59.85	5990.00	188948.60
9	Kishtwar	401.70	29.25	260.00	49648.96
10	Kulgam	1641.90	571.26	2716.00	166003.75
11	Kupwara	6538.50	820.80	1014.00	144667.65

12	Poonch	1878.75	215.37	840.00	70231.11
13	Pulwama	3330.00	2727.45	5582.50	349978.89
14	Rajouri	3195.00	386.10	1620.00	132861.97
15	Ramban	506.25	88.65	0.00	58360.73
16	Reasi	330.00	66.60	3380.00	74370.23
17	Samba	585.00	810.00	4047.00	203240.42
18	Shopian	2319.75	1042.92	1917.00	191200.34
19	Srinagar	3285.00	459.00	3600.00	466140.96
20	Udhampur	1980.00	3916.08	2177.50	160025.49
	Total	53602.35	17547.22	52099.45	4329701.02

Annexure II

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	1122009.00	778972.00	1242902.00	754306.00	1313500.00	539387.00	1222058.10
RCBs	81655.00	620.00	84804.00	1184.00	84804.00	1571.00	99235.30
SCARDB	3814.00	0.00	9212.00	153.00	10346.00	513.00	10851.20
RRBs	160095.00	68980.00	176105.00	70632.00	176105.00	72666.00	200905.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	1367573.00	848572.00	1513023.00	826275.00	1584755.00	614137.00	1533050.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	408092.00	117660.00	571366.00	114313.00	590635.00	132781.00	508651.40
RCBs	35038.00	844.00	43558.00	818.00	43558.00	1483.00	51769.10
SCARDB	10276.00	125.00	6287.00	0.00	7159.00	0.00	7271.00
RRBs	76561.00	12030.00	84216.00	16130.00	84216.00	24481.00	88941.70
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (B)	529967.00	130659.00	705427.00	131261.00	725568.00	158745.00	656633.20

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1530101.00	896632.00	1814268.00	868619.00	1904135.00	672168.00	1730709.50
RCBs	116693.00	1464.00	128362.00	2002.00	128362.00	3054.00	151004.40
SCARDB	14090.00	125.00	15499.00	153.00	17505.00	513.00	18122.20
RRBs	236656.00	81010.00	260321.00	86762.00	260321.00	97147.00	289847.10
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (C)	1897540.00	979231.00	2218450.00	957536.00	2310323.00	772882.00	2189683.20

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	902992.00	624490.00	994048.00	1247155.00	993127.00	2059702.00	1033427.30
RCBs	64187.00	14656.00	70607.00	14425.00	70608.00	16525.00	74709.10
SCARDB	773.00	0.00	850.00	27.00	1221.00	66.00	2914.20
RRBs	102239.00	101129.00	112463.00	107554.00	112463.00	131956.00	140974.80
Others	1228.00	100.00	592.00	1631.00	1142.00	143.00	1141.90
Sub total (D)	1071419.00	740375.00	1178560.00	1370792.00	1178561.00	2208392.00	1253167.30

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	521268.00	174725.00	573390.00	294725.00	572957.00	372679.00	477347.60
RCBs	25611.00	3433.00	28172.00	2083.00	28170.00	2224.00	19134.80
SCARDB	105.00	21.00	115.00	145.00	237.00	287.00	2501.90
RRBs	32319.00	11642.00	35550.00	15655.00	35550.00	18424.00	34375.30
Others	0.00	159.00	0.00	248.00	311.00	128.00	311.40
Sub total (E)	579303.00	189980.00	637227.00	312856.00	637225.00	393742.00	533671.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2954361.00	1695847.00	3381706.00	2410499.00	3470219.00	3104549.00	3241484.40
RCBs	206491.00	19553.00	227141.00	18510.00	227140.00	21803.00	244848.30
SCARDB	14968.00	146.00	16464.00	325.00	18963.00	866.00	23538.30
RRBs	371214.00	193781.00	408334.00	209971.00	408334.00	247527.00	465197.20
Others	1228.00	259.00	592.00	1879.00	1453.00	271.00	1453.30
Grand Total	3548262.00	1909586.00	4034237.00	2641184.00	4126109.00	3375016.00	3976521.50
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							
Note : # RCBs include StCBs, DCCBs and PACS (if any)							

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

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	778972.00	620.00	0.00	68980.00	0.00	848572.00	754306.00	1184.00	153.00	70632.00	0.00	826275.00

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	539387.00	1571.00	513.00	72666.00	0.00	614137.00	1222058.10	99235.30	10851.20	200905.40	0.00	1533050.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
WR	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
LD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FM	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
P & H	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH -D	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH -P	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH - S G P	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

F & W	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SG & MF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
A & F	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
OTH	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sub total	117660.00	844.00	125.00	12030.00	0.00	130659.00	114313.00	818.00	0.00	16130.00	0.00	131261.00
Grand Total (I +II)	896632.00	1464.00	125.00	81010.00	0.00	979231.00	868619.00	2002.00	153.00	86762.00	0.00	957536.00

Table 2: Term Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W R	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
L D	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FM	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
P & H	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH -D	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH -P	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
AH - S G P	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
F & W	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SG & MF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
A & F	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
OTH	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sub total	132781.00	1483.00	0.00	24481.00	0.00	158745.00	508651.40	51769.10	7271.00	88941.70	0.00	656633.20
Grand Total (I +II)	672168.00	3054.00	513.00	97147.00	0.00	772882.00	1730709.50	151004.40	18122.20	289847.10	0.00	2189683.20
# RCBs include StCBs, DCCBs and PACS (if any)												

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

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

Annexure III

Critical Infrastructure Support to be provided

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
1	Anantnag	Plantation and Horticulture	Farmers training cum demonstration centre	200.00	Training to farmers on adoption of High Density Apple Cultivation and other horticulture crops.
2	Anantnag	Social Infrastructure	Road from Darul Jamalia to Ichnar Yachnard at Pahalgam	400.00	All weather connectivity to tribal population of the area, will help farmers to transport goods, boost the education, health.
3	Anantnag	Social Infrastructure	Filtration Plant at Kapran Dooru Shahabad	600.00	Filtered safe drinking water for 20 Villages.
4	Anantnag	Agriculture Infrastructure	Automatic Weather Stations (AWSs) 75 No.	400.00	AWS shall facilitate implementation of WBCIS Scheme for Crop Insurance.
5	Anantnag	Animal Husbandry - Dairy	Dairy Processing Centre at District Headquarter	200.00	A centralised collection and milk processing centre at Anantnag would benefit around 60 dairy cooperative societies in the district for marketing the dairy products at district level.
6	Anantnag	Storage	Controlled Atmosphere Storages at Tehsil Level (5000 MT each)	3000.00	CA stores would allow farmers to store their harvest during peak season and sell it throughout the year at better prices, significantly reducing post-harvest losses and stabilizing their income by avoiding distress sales when the market is flooded with apples.
7	Anantnag	Land Development	Watershed Project for treatment of 5000 ha area in Larnoo and Dachnipora	3000.00	The intervention would benefit more than 5000 ha of land in order to control damaging runoff and degradation and thereby conservation of soil and water.
8	Bandipora	Agriculture Infrastructure	Hi-tech Temperate Horticulture Nursery for Apple and Walnut in Bandipora district	1800.00	Kashmir faces a demand-supply gap for apple and walnut saplings, with demand far exceeding the availability of high-quality, disease-free planting material. This shortage hinders the expansion and rejuvenation of orchards in the region. The Bandipora nursery will produce a large volume of saplings annually, ensuring a steady supply of certified planting materials to farmers, reducing reliance on imports.
9	Bandipora	Social Infrastructure	Strengthening/ widening/ upgradation of Sopore Bandipora road	1000.00	The first phase of road widening has been taken under RIDF XXX. However, there is a requirement to develop the 2nd phase this important road connecting Bandipora with Baramulla district. Currently, the road has a carriageway width of 5.50 meters, and there is a pressing need to upgrade it to 7.50 meters to accommodate rising traffic demands and ensure safe transportation.
10	Baramulla	Social Infrastructure	New Type Public Health Centre	350.00	NTPHC at Gulmarg will provide the basic health facility to Schedule Tribal people living there in Summers and provide the health facility.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
11	Baramulla	Water Resources	Water Supply Scheme	1650.00	Water Supply to Area like Andergam Pattan, Mirgund Pattan and interior villages of Singhpora district Baramulla.
12	Baramulla	Land Development	Command Area Development	300.00	CAD approach for bringing more land into irrigation under CAD program at Rohama Area including Shutloo of tehsil Rafiabad.
13	Baramulla	Animal Husbandry - Dairy	Veterinary Hospital	400.00	Veterinary Hospital at Tangmarg area which will cater the animal Husbandry facilities at Block Kunzer, Tangmarg and Gulmarg.
14	Budgam	Social Infrastructure	Construction of Bridge on Nallah Sukhnag at Beerwah on Magam Beerwah road	1073.38	The construction of a bridge on Nallah Sukhnag at Beerwah on Magam Beerwah Road will significantly improve regional connectivity, reducing travel time and enhancing access to essential services. It will boost local economic activity, improve road safety, and ease traffic flow, especially during adverse weather conditions.
15	Budgam	Social Infrastructure	Construction of 4x34 Mtr Truss Grider Bridge at Aripanthan Rathsun Beerwah	1785.00	The construction of a 4x34 meter truss girder bridge at Aripanthan Rathsun Beerwah Post will improve transportation connectivity, facilitating smoother and faster movement between key areas. It will enhance road safety, reduce traffic congestion, and promote economic growth by improving access for local businesses and residents. Additionally, it will provide better access for emergency services and improve overall mobility, benefiting the surrounding communities.
16	Doda	Water Resources	04 Watershed Development Projects	800.00	It will improve water availability through better management practices and rainwater harvesting, which can support drinking water, irrigation, and industrial needs. Soil conservation efforts will reduce erosion and enhance soil fertility, benefiting agricultural productivity.
17	Doda	Social Infrastructure	Construction of Makriphat motorable bridge over river Chenab	228.60	Connectivity to 25000 people of adjoining villages throughout the year to facilitate all activities, access to market.
18	Doda	Social Infrastructure	Solid Waste Management and Infrastructure works related with sanitation in rural areas	750.00	The project would likely have a significant positive impact on both environmental sustainability and public health. By improving waste collection, segregation, and disposal systems, the project could reduce pollution, prevent the spread of diseases, and promote cleaner surroundings.
19	Doda	Fisheries	Modernization of Bheja Fish Farm Tehsil Bhaderwah District Doda	954.82	Economic growth and community development.
20	Ganderbal	Plantation and Horticulture	High Tech Polyhouse for Plantation of High density Plantation in Apple	200.00	High Tech Polyhouse will provide the input supply of planting material of High Density Apple in district Ganderbal.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
21	Ganderbal	Fisheries	Fish Feed Mill	300.00	Fish feed mill with a capacity of 25 q in a day
22	Ganderbal	Food and Agro. Processing	Agro Processing Unit	300.00	Processing and packaging unit for strawberry and grapes.
23	Ganderbal	Fisheries	Establishment of Hygienic Fish Market at Gangerhama Ganderbal	479.54	Economic growth and community development.
24	Jammu	Water Resources	Community Deep Bore well -200 no.	3600.00	Project will bring unirrigated area under irrigation leading to increase in production.
25	Kathua	Agriculture Infrastructure	Cold storage to support perishable products like vegetables/ Mushroom etc.	50.00	A significant quantity of vegetables and mushrooms are grown, which have a short shelf life. Therefore, there is considerable potential for establishing new cold storage facilities to reduce agricultural production wastage.
26	Kathua	Plantation and Horticulture	Fruit plant Nursery for increased production of quality planting material	75.00	Quality planting material which is in short supply and main hindrance in diversification
27	Kathua	Agri. Ancillary Activities	Big Poly Houses	100.00	Many areas of the district are unsuitable for agriculture due to the Kandi region's conditions. Polyhouses will provide farmers in the Kandi area with new opportunities and enable year-round production of high-value vegetables and nurseries, leading to increased returns.
28	Kathua	Water Resources	Watershed Development 05 Nos.	750.00	Natural Resource management of 2000ha of Agriculture land.
29	Kathua	Animal Husbandry - Dairy	Bulk Milk cooling machine with milk testers, 10 Nos	200.00	Farmers will get better returns for the quality of milk.
30	Kathua	Agriculture Infrastructure	Automatic Weather Stations (AWSs) 75 No.	300.00	AWS shall facilitate implementation of WBCIS Scheme for Crop Insurance.
31	Kathua	Social Infrastructure	Construction of Bridge on Sukka Nala	400.00	The bridge will provide all weather connectivity of Bani area.
32	Kishtwar	Social Infrastructure	Construction of road from KP Galahar road Km 1st RD 1000 to to Chingnana via Galhar Lower Bronan, Bhata & upper Bronan, Paddar	1981.00	Connectivity to 7 villages throughout the year to facilitate all activities, access to market, PHC and to Schools.
33	Kishtwar	Social Infrastructure	Construction of 50 mtr span foot suspensaion bridge over Thankiyali Nallah Kither	250.88	All weather connectivity to farmers, boost to education, health, etc.
34	Kishtwar	Social Infrastructure	Construction of 65 mtr span motorable bridge including approach on both sides at Sumbal Machna Marwah over River Marusudhar	506.00	It provides connectivity and reduce the distance.
35	Kishtwar	Agriculture Infrastructure	Automatic Weather Station	300.00	AWS shall facilitate implementation of WBCIS Scheme for Crop Insurance.
36	Kishtwar	Fisheries	Construction / Modernization of trout Fish Farm at Mughal Maidan Block Nughal Maidan District Kishtwar	231.23	Enhancement of Fish Production in the UT.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
37	Kulgam	Agriculture Infrastructure	Adaption/ development of Organic Farming system centre at Waripora Kund (DH Pora)	150.00	The adaption of Organic type of farming will enable the farmers to use the raw manure /cow-dung for vermin-composting which can be used for farming purposes in raising of high yielding varieties/crops.
38	Kulgam	Fisheries	Development of Trout Fish farm/hatchery at Chancer Kulgam	300.00	The cold & crystal water is available at the existing fish farm. The project will boost the fish culture in the whole district known for rich potential of water bodies.
39	Kulgam	Animal Husbandry - Dairy	Establishment of Liquid Nitrogen Plant (LN2)	200.00	The establishment of plant shall give a boost to the dairy farming and increase in cross-breed cow population.
40	Kulgam	Storage	Controlled Atmosphere Storages at Tehsil Level (5000 MT each)	3000.00	CA stores would allow farmers to store their harvest during peak season and sell it throughout the year at better prices, significantly reducing post-harvest losses and stabilizing their income by avoiding distress sales when the market is flooded with apples.
41	Kulgam	Social Infrastructure	Construction of road from Malpora khrewan to Mathalhama (including bridges)	800.00	Connectivity to Rural habitations of 8 Villages, with an approximate population of 1.25 lakhs souls can be fulfilled by way of construction of the road.
42	Kulgam	Land Development	Watershed Project for treatment of 5000 ha area in Kund and Aharbal	3000.00	The intervention would benefit more than 5000 ha of land in order to control damaging runoff and degradation and thereby conservation of soil and water.
43	Kupwara	Agriculture Infrastructure	Development of CA stoarge facilities of 5000 MT in the Kupwara district	1000.00	Post-harvest losses for apples and walnuts in Kupwara are significant due to nil cold storage infrastructure. A 5000 MT CA facility will prevent 15–25% post-harvest losses, ensuring better price realization for farmers.
44	Kupwara	Social Infrastructure	Construction of road from Chraligund to Tekipora via khanchek	250.00	Rural Connectivity
45	Kupwara	Water Resources	Development of irrigation facilities in the form of canals and dugwells in Kupwara and Tanghdar Blocks	1200.00	Increased Agricultural Productivity: Reliable irrigation facilities will reduce dependence on erratic rainfall, ensuring timely water availability for crops. This will lead to an increase in crop yields by 30–40%, particularly for water-intensive crops like paddy, maize, and vegetables. Expansion of Cultivable Area: Marginal and unirrigated lands will become cultivable with improved irrigation infrastructure, increasing the net sown area by 20–30%, particularly in rain-fed zones.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
46	Poonch	Storage	Construction of Controlled Atmosphere (CA) Store with a capacity of 500 MT	625.50	The CA store will allow the farmers and traders to store perishable commodities like fruits and vegetables for longer periods without compromising quality. and will reduce the urgency to sell produce immediately, helping farmers avoid distress sales during peak harvest seasons when prices are low. Moreover, as of now, the concept of availing loans against the warehouse receipts is almost negligible in the district, and therefore, the creation of scientific storage structures shall help farmers to avail loans against these receipts.
47	Poonch	Water Resources	Construction of Uchad to Mankote Khul	380.00	The irrigation facility in the district is almost negligible and mostly dependent on rainfall. The implementation of the project will facilitate the upliftment of socio-economic status of the people of the area by providing Irrigation facility.
48	Poonch	Water Resources	Flood Protection work from Buffliaz to Kalai Bridger (Surankote River)	1040.00	Upliftment of socio-economic status of the beneficiaries of the area by providing Irrigation facility. Moreover, under the NICRA report, Rajouri District is highly vulnerable to the impacts of climate change. Hence, FPW is a critical infrastructure for the district.
49	Poonch	Water Resources	Automatic Weather Stations (AWSs) 35 No.	300.00	AWS shall facilitate implementation of WBCIS Scheme for Crop Insurance.
50	Pulwama	Food and Agro. Processing	Apple value addition through establishing apple juice concentrate and Jam manufacturing	60.00	Apple food processing offers benefits related to preservation, convenience, nutritional value, economic growth, health, and sustainability. Processed apple products cater to a wide array of consumer preferences and needs, enhancing the versatility of apples beyond their fresh form.
51	Pulwama	Fisheries	Construction of Trout Fish Farm at Village Achan near Heff Shirmal Bridge Pulwama	493.35	Enhancement of Fish Production in the UT.
52	Rajouri	Storage	Construction of Controlled Atmosphere (CA) Store with a capacity of 500 MT	625.50	The CA store will allow the farmers and traders to store perishable commodities like fruits and vegetables for longer periods without compromising quality and will reduce the urgency to sell produce immediately, helping farmers avoid distress sales during peak harvest seasons when prices are low. Moreover, as of now, the concept of availing loans against the warehouse receipts is almost negligible in the district, and therefore, the creation of scientific storage structures shall help farmers to avail loans against these receipts.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
53	Rajouri	Agriculture Infrastructure	Automatic Weather Stations (AWSs) 75 No.	300.00	AWS shall facilitate implementation of WBCIS Scheme for Crop Insurance.
54	Rajouri	Water Resources	Construction of Flood Protection Works (FPW) in vulnerable areas falling under Rajouri to Nowshera	1500.00	The Nowshera tawi and Ans rivers are the main rivers of the district Rajouri, which joins river Chenab at Arnas and Chamb respectively. Moreover, under the NICRA report, Rajouri District is highly vulnerable to the impacts of climate change. Hence, FPW is a critical infrastructure for the district.
55	Rajouri	Water Resources	Minor Irrigation project with a CCA of upto 2000 ha in aspirational blocks of Khawas and Budhal	1000.00	The irrigation infrastructure will address the water needs of farmers and will enhance agricultural productivity in the aspirational blocks of district Rajouri.
56	Ramban	Social Infrastructure	Construction of link road from Jalwala Morh to Draman	330.00	Connectivity to 2800 souls in hilly terrain.
57	Ramban	Social Infrastructure	Construction of road from Tildhar to SC Basti Mansari via Dugga & Ramleela Ground Kund Tehsil & District Ramban	682.71	Connectivity to 1929 souls in hilly terrain.
58	Ramban	Social Infrastructure	Construction of Road from Marg to Modhisera via Dharli	240.70	Connectivity to 1100 souls in hilly terrain.
59	Ramban	Social Infrastructure	Halla to Bhingara via Noshi upto Laggali	947.42	Connectivity to 1300 souls in hilly terrain.
60	Reasi	Fisheries	Strengthening/Upgradation of Fish Farm Anji Reasi	79.50	The farm produces seedlings for the Mahaseer variety of fish which is an endangered species. It then releases the same in the rivers for natural propagation and enabling catch for the fishermen community.
61	Reasi	Social Infrastructure	Construction of road from Sujandhar to Dangakote via Mohalli Talab Phase I	1944.20	The proposed road shall benefit 10000 souls in 12 villages of Block Bhomag which relatively has a poor road network.
62	Reasi	Social Infrastructure	Construction of road from Shaeed Nizam-ud-din Kotli to Neosi via Khor Channa AND Channa to Hasote Phase-I	1233.05	The proposed road shall benefit 6000 souls in 8 villages of Block Chassana, one of the remote block in District Reasi.
63	Reasi	Social Infrastructure	Construction of Road from Sujandhar to Ratnote via Gabber Sarote	2758.82	The proposed road of length 13.10 km shall benefit 10000 souls in about 12 villages in Block Bhomag which relatively has a poor road network.
64	Reasi	Fisheries	Strengthening / Up-gradation of Fish Farm thanpal Reasi"	380.19	Economic growth and community development.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
65	Samba	Animal Husbandry - Dairy	District level Disease Diagnostic Laboratory	300.00	A district level disease diagnostic laboratory with accreditation from National Accreditation Board for testing and calibration of laboratories (NABL) will facilitate significantly to improve disease surveillance, control and management while also bolstering capacity to respond swiftly and effectively to outbreaks and emerging health threats.
66	Samba	Animal Husbandry – Poultry	Poultry Demonstration centre -- Office Complex plus state of art feed storage	300.00	State of art feed storage facilities with capabilities of dehumidification, floor proofing from reptiles & germs. It will help in quality production of chicks.
67	Samba	Agriculture Infrastructure	Model Irrigation Unit using sensor based technology	150.00	Demonstration unit to promote irrigation through latest available technologies and maximum utilisation of water resources.
68	Samba	Agriculture Infrastructure	50 MT pasturise compost unit for Mushroom	150.00	It will help in production of 500MT of compost benefitting large number of mushroom growers with an increase in production of 150 MT of mushroom.
69	Samba	Agriculture Infrastructure	Quality control lab for pesticide & fertiliser testing	500.00	As majority of pesticide & fertiliser industry is in district, setting up of quality control lab will help to generate a business of ₹1500 crore which is presently undertaken with support of nearby states
70	Samba	Social Infrastructure	Construction of Degree College at Ghagwal	400.00	It will provide education to atleast 1000 students in the nearby vicinity
71	Samba	Social Infrastructure	Construction of link road from Sumb to Kard part 1 upto pyoor	850.00	It will benefit approximately 3000 people belonging to 6 to 7 adjoining villages
72	Shopian	Food and Agro. Processing	Vegetable and honey processing through Zainapora FPO	60.00	Food processing offers benefits related to preservation, convenience, nutritional value, economic growth, health, and sustainability. Processed vegetables and honey products cater to a wide array of consumer preferences.
73	Shopian	Fisheries	Construction of Modern District Veterinary Hospital, Shopian	594.45	Improved Animal Health care and Disease control and contributes to economic growth and community development.
74	Srinagar	Social Infrastructure	Improvement of Road b.w.o construction of 1x32 M Span Bridge at Kawajnor Buchpora	271.07	The bridge will improve transportation links between key areas, allowing for smoother movement of people and goods across the region. This could reduce travel times significantly for both locals and commuters.
75	Srinagar	Social Infrastructure	Construction of 1x15mtr Span Plate Girder RCC Decked bridge over Maloori Nallah on Gandtal-Ganimohr Road.	157.56	The bridge may connect to major highways or road networks, improving the overall transportation infrastructure and creating better access to other parts of the city or region.

Sr. No.	District	Sector	Activity/ Description	Total Financial Outlay (TFO) (₹ Lakh)	Likely Impact
76	Srinagar	Social Infrastructure	Construction of 1x20 mtr Span Plate Girder RCC Decked bridge over Maloori Nallah at Sarahbagh along with road from Sarahbagh to Dara Health Centre.	466.34	Better road infrastructure can stimulate local businesses by increasing customer access, improving the movement of goods, and encouraging investment in the area. Enhanced connectivity for transportation of goods can lead to reduced transportation costs, making local industries more competitive and fostering regional trade.
77	Srinagar	Social Infrastructure	Upgradation/ improvement of Kadalbal Lasjan Road BWO Rigid Pavement from RD1800 to RD5000.	998.00	The upgradation and improvement of Kadalbal Lasjan Road by converting it to a rigid pavement from RD 1800 to RD 5000 will bring a range of positive impacts to the region. With fewer potholes and less wear-and-tear, there will be fewer instances of road closures or detours for maintenance, leading to improved traffic flow. The improved pavement quality will reduce friction between vehicles and the road, allowing for smoother and more efficient traffic flow, especially during peak hours.
78	Srinagar	Fisheries	Modernization / Creation of Additional Hatching/Rearing Space at Trout Fish Farm Laribal Dachigam Srinagar"	962.85	Enhancement of Fish Production in the UT.
79	Udhampur	Social Infrastructure	Const. of 24.00 Mtr. Span S.G. motorable bridge over nallah Mongri in Km 23rd RD 750-850 Mtr of Kainthgali Bhamag road	96.56	Connectivity to all the 4 villages throughout the year to facilitate all activities, access to market.
80	Udhampur	Social Infrastructure	Const. of road from village Jib to Salan Bowli via Numbale	199.56	All weather connectivity to farmers, boost to education, health, etc.
81	Udhampur	Social Infrastructure	Const. of 165.0 mtr span steel girder double lane motorable bridge over river Tawi on Udhampur Ghordi Road in Km 3rd rd 900 to km 4th rd 100.	2427.00	It acts as a link between Udhampur and Gordi block and other associated area.

Annexure IV

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. The concept of Farmers Producers Organizations may be well popularized among the farmers. 2. Streamline documentation and approval procedures to make it easier for farmers to access loans. 3. Appropriate crop diversification strategies along with agricultural intensification. This will also revive the land-based economy and foster a self-sustainable system. 4. There is a need to educate farmers through extension services on soil testing improved seeds crop replacement new agricultural techniques integrated farming and organic farming. 5. Farmers need to be guided to produce organic manure using vermi-compost. 6. The ambitious project of the UT of J&K i.e. HADP needs to be promoted among the farmers and the banks may be encouraged to tap into the loaning opportunities under HADP.

2. Water Resources

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Catch the rain campaign of GoI with tag line “Catch the rain where it falls to create suitable water harvesting structures shall help replenish ground water recharge and may be promoted for effective water conservation. 2. Improving already existing irrigation facilities, harnessing groundwater through drip and sprinkler systems would improve the production and productivity. 3. To popularize micro irrigation in the district the government can coordinate the efforts of various agencies such as the Agriculture Department, Irrigation Department and horticulture department. 4. Establishing a robust data collection and monitoring system is essential for informed decision-making. Regular assessment of water resources, usage patterns, and the impacts of climate change on water availability will help in planning and implementing effective water management strategies. 5. The Irrigation Dept. needs to popularize low-cost, energy-neutral, and innovative irrigation structures like diversion-based irrigation systems to exploit the available surface water.

3. Farm Mechanisation

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Cooperative ownership of tractors may be encouraged through cooperatives, FPOs etc. 2. Skill development trainings may be provided to rural youth on operation, maintenance, repairs & services of farm machinery. 3. Establish model farms that showcase the benefits and efficiency of mechanization providing hands-on learning experiences. 4. Farm Mechanization schemes need to be popularized among farmers. 5. Popularizing use of small implements like power tillers etc. among small and marginal farmers. 6. The Kisan Khidmat Ghar (KKG) may be roped in to ensure availability of farm equipments at the panchayat/village level.

4. Plantation and Horticulture

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Intervention required for area expansion under Walnut, saffron and Apple. 2. Green house cultivation of off-season vegetables and raising nurseries should be supported by the UT Government. 3. Develop loan products specifically for plantation and horticulture considering crop cycles and cash flow patterns. 4. Agro-processing units should be set up for value addition, such as pulp making and juice production, as the shelf life of horticultural produce is very short. 5. The Horticulture Department can assist in establishing nurseries for horticultural development. The department can provide advanced variety seeds and plants as well as arrange for training.

5. Forestry/ Waste Land Development

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. The concerned department may develop and promote a suitable agro forestry model for the farmers. 2. Investment in research and development to promote innovation in forest management, Sericulture techniques, and value-added processing of forest products. 3. To meet the huge demand of wood for construction purposes plantations under farm forestry on unutilized lands may be emphasized. 4. Involve local communities in the management and conservation of forest resources promoting ownership and sustainable practices. 5. Capacity-building initiatives to enhance technical skills, knowledge transfer, and entrepreneurship among forest-dependent communities and stakeholders are vital for empowering local populations to adopt sustainable practices and drive economic growth.

6. Animal Husbandry - Dairy

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Milk Chilling plants need to be set up in the districts and milk routes may be established. 2. The Department needs to organize cattle mandis in the district 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 promoted. Also, hydroponics technique may be used for growing fodder. 4. Implementing training programs for local workers is essential for building a skilled workforce to support a dairy processing plant. These programs can focus on technical skills related to dairy processing, equipment operation, and quality control, ensuring that workers are proficient in their roles. 5. Local entrepreneurs can be encouraged to establish cold storage units and milk processing plants in the districts. 6. There is need to ensure sensitization of bankers/farmers pertaining to Animal Husbandry Infrastructure Development Fund (AHIDF) as offtake under the same is very low in the UT.

7. Animal Husbandry – Poultry

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Insurance cover at reasonable rates may be made available for poultry birds. 2. Animal Feed units may be promoted in the districts. 3. As area under Maize is shrinking which is the main ingredient in poultry feed and whose cost decides the economics of the poultry units. Maize cultivation needs to be encouraged. 4. Facilitate connections between poultry farmers and markets including processors and retailers to ensure fair pricing and demand. Support initiatives to develop processed poultry products (e.g. marinated chicken ready-to-cook items) that can command higher prices. 5. Reintroducing backyard poultry can help in increasing the farmers income.

8. Animal Husbandry – Sheep, Goat, Piggery

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Sheep Farms set up by the department need to be equipped with adequate and quality rams. 2. Unemployed youth may be targeted to take up sheep rearing activity as it offers a good potential and provides additional income for livelihood throughout the year. 3. Devising pilot projects for artificial insemination in sheep and goats is a critical intervention required to improve breeding efficiency, enhance genetic diversity, and increase productivity in the livestock sector, leading to long-term sustainability and growth. 4. Wool Shearing machines may be provided by the sheep husbandry department on rotation basis to farmers.

9. Fisheries

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Processing and packaging centre for trout fish farmers needs to be setup through the Trout Fish FPO. 2. Centrally sponsored scheme on the development of inland fisheries and aquaculture to be promoted. 3. Establishing hatcheries for fish production is required to ensure sustainable fish farming, enhance fish stock replenishment, improve local production capacity, and support the growth of the aquaculture industry. 4. Modern day Pisciculture / Aquaculture should also be encouraged as it has been widely recognized as potential source of employment. 5. Latest scientific skills need to be imparted to the farmers.

10. Construction of Storage and Marketing Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Govt. departments viz. Agriculture, Horticulture, etc. may take necessary steps to create awareness among big farmers, cooperative societies etc. for establishing storage godowns, cold storage structures etc. 2. SHGs/FPOs should be encouraged to establish post-harvest facilities by utilizing the support available under the Agriculture Infrastructure Fund, which will help improve storage, processing, and marketing capabilities, thereby enhancing value addition and reducing post-harvest losses. 3. Creation of modern infrastructure for storage and processing at panchayat level. 4. Finance against the Negotiable Warehouse Receipt system may be encouraged. 5. There is need to ensure sensitization of bankers/farmers pertaining to Agriculture Infrastructure Fund (AIF) as offtake under the same is very low in the UT.

11. Land Development, Soil Conservation and Watershed Development

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Agriculture department may formulate a bankable scheme for Land Development activities in convergence with Rural Development department under Land Development activities. 2. Krishi Vigyan Kendra and Agriculture Department may identify the watershed areas and guide the farmers regarding growing the suitable crops in watershed treated areas under IWMP. 3. Efforts should be made to popularize organic manure through Vermi-compost, Urban Compost (Municipal area garbage) with a view to maintain ecological balance. 4. An Integrated Watershed Management Plan can be developed to ensure the sustainable management of watershed areas, utilizing resources efficiently and responsibly. This plan will incorporate strategies for soil and water conservation and promote agroforestry practices to enhance biodiversity and soil health.

12. Agriculture Infrastructure: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. There is need for construction of modern cold storage facility by private entrepreneurs or under PPP model. 2. Central Scheme on Agri. Infrastructure Fund needs to be popularized among the entrepreneurs/ farmers in order to create storage facilities. 3. Banks may provide finance to individual entrepreneurs under NHB Capital Investment Scheme for setting up food storage facilities. 4. The marketing linkage for quality seeds, bio-pesticide & bio-fertilizer needs to be strengthened.

13. Food and Agro. Processing

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. SHGs under NRLM (UMEED) may be channelized in apple processing activities. 2. Skill Training & capacity building arrangements for the development of entrepreneurship in food processing sector is needed. 3. There is a need for market arrangements (tie-ups) export promotion assistance contract farming controllers (institutional units) and packing facilities.

14. Agri. Ancillary Activities: Others

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. The existing Industrial Estates need to be equipped with uninterrupted power supply and road connectivity. The new ones identified need to be commissioned at the earliest. 2. There is a need to introduce legal reforms in land leasing sector by relaxations so that land is made available (by lease/purchase) for setting up agro-processing units by private investment expected to come/imported from outside of UT. 3. Scheme on Agri. Clinics, Agri. Business Centre may be popularized among the youth for setting up the of agri-ventures in the UT.

15. Micro, Small and Medium Enterprises (MSME)

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. 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 in UT and encouraging private investment in setting up of industries in the State. 2. The inconsistent supply of electricity significantly hampers the operations of Micro, Small, and Medium Enterprises (MSMEs) in hilly districts of the UT. To address this issue, there is need for the improvement of the local power infrastructure, such as investing in renewable energy sources like solar or hydroelectric power, which can provide reliable energy. 3. There is a need to preserve, propagate and professionalize the handicrafts sector,

		<p>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.</p> <p>4. There is a need to preserve, propagate and professionalize the handicrafts sector, which could generate huge employment.</p>
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16. Export Credit

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Young entrepreneurs need to be trained on Import / Export business with niche products. 2. Trial shipment of fresh fruits by farmers in collaboration with agencies like APEDA, EXIM Bank are of vital importance. 3. Sensitizing and capacity building of stakeholders on quality control and registration required in foreign countries on Agro and Food Processing. They may upgrade their facility for trade using Bank Loan.

17. Education

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Education Department may identify potential institutions and organize awareness about the advantages and availability of loan. 2. Banks need to organize workshops/ loan melas for imparting awareness and familiarization programme for Schools/Colleges about Education Loan Schemes.

18. Housing

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Banks need to collaborate with Rural Housing and Urban Development Department to promote Housing Loans. 2. Revenue department may digitize the land revenue records for easy access of beneficiaries and banks so that the loan sanction process can be expedited. 3. Under the PM Awas Yojana beneficiaries should receive their rightful payments promptly so that they can complete the construction of their homes.

19. Social Infrastructure

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. Greater degree of coordination among agencies at district level would be the most critical factor in balanced way of enhancing credit flow under this sector. 2. Availability of manpower for the operating the infrastructure is essential. This may require skill up-gradation of manpower and in case of hospitals professionals. 3. The need for social infrastructures like private hospitals, clinics, pathological labs, schools is expanding day by day keeping in view the migration of rural people to urban centres in search of livelihood, better education for children and better health facilities. Such growing demands may be channelized through bank credit.

20. Renewable Energy

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. There is need for creating awareness among the bankers and rural population about renewable energy solar home light systems. 2. Popularization of use and application of solar energy in agriculture. 3. Subsidy-linked credit schemes are available to attract investments in the renewable energy sector and need to be widely promoted among the public to encourage participation and foster growth in this sector. 4. All existing commercial dairy units should necessarily have a bio-gas plant which will give them energy free of cost. 5. There is a need to popularize the PM Surya Ghar Scheme.

21. Informal Credit Delivery System

Sr. No.	District	Critical Interventions Required
1	All Districts	<ol style="list-style-type: none"> 1. SHG financing may be adopted as mainstream activity in rural areas particularly in clusters with females. 2. Capacity building of NGOs / SHG members may be done at institutions like RSETI. 3. Publicity through short videos hoardings media highlighting the success stories and Posters etc. may be taken up. 4. The financing banks may adhere to RBI guidelines on Security and Margin for loans to SHGs up to Rs.10 lakhs, wherein no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

Abbreviations

Abbreviation	Expansion
ADS	Area Development Scheme
AH	Animal Husbandry
AMRUT	Atal Mission for Rejuvenation and Urban
Transformation AIF	Agriculture Infrastructure Fund
AI	Artificial Insemination
BF	Business Facilitator
BLBC	Block Level Banker's Committee
BPL	Below Poverty Line
BSBDA	Basic Savings Bank Deposit Account
CAT	Capacity Building for Adoption of Technology
CBs	Commercial Banks
CCF	Climate Change Fund
CDR	Credit Deposit Ratio
CGTMSE	Credit Guarantee Fund Trust for Micro and Small
Enterprises CRAR	Capital to Risk weighted Asset Ratio
DDD- GKY	Deen Dayal Upadhyaya- Grameen Kaushal
Yojana DDM	District Development Manager
DIDF	Dairy Processing and Infrastructure Development Fund
DLTC	District Level Technical Committee
DTPC	District Tourism Promotion Council
EDP	Entrepreneurship Development Programme
FM	Farm Mechanization
FPF	Food Processing Fund
FSPF	Farm Sector Promotion Fund
GCF	Green Climate Fund
GIA	Gross Irrigated Area
GCA	Gross Cropped Area
GI	Geographical Indication
IGSSS	Indo Global Social Service Society
IWMS	Integrated Watershed Management Scheme
KVIB	Khadi and Village Industries Board
KVIC	Khadi and Village Industries Commission
KYC	Know Your Customer
LBR	Lead Bank Return

Abbreviation	Expansion
LWE	Left Wing Extremism
MFI	Micro Finance Institution
MSC	Multi Service Centre
MoRD	Ministry of Rural Development
MSME	Micro Small and Medium Enterprises
MNREGA	Mahatma Gandhi National Rural Employment Guarantee
Act NDDB	National Dairy Development Board
NEFT	National Electronic Fund Transfer
NFDB	National Fisheries Development Board
NAFCC	National Adaptation Fund for Climate Change
NHB	National Horticulture Board
NIDA	NABARD Infrastructure Development Assistance
NIA	Net Irrigated Area
NRM	National Resource Management
NSA	Net Sown Area
NSSO	National Sample Survey Organisation
NWR	Negotiable Warehouse Receipt
NMSA	National Mission on Sustainable Agriculture
OFFP	Off-Farm Promotion Fund
OPS	Other Priority Sector
PPP	Public Private Partnership
PRI	Panchayati Raj Institution
PCARDB	Primary Cooperative Agriculture & Rural Development
Bank P & H	Plantation & Horticulture
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMRY	Prime Ministers Rozgar Yojana
PODF	Producer Organisation Development Fund
POPI	Producer Organisation Promoting Institution
POS	Point of Sale
RKBY	Rashtriya Krishi Bima Yojana
RUDSETI	Rural Development & Self Employment Training Institute
SCARDB	State Cooperative Agriculture & Rural Development Bank
SDI	Skill Development Initiative
SF/MF	Small Farmer / Marginal Farmer
SFAC	Small Farmers's Agri-Business Consortium
SIDBI	Small Industries Development Bank of India

Abbreviation	Expansion
SMAM	Sub Mission on Agricultural Mechanization
SRI	System of Rice Intensification
SRLM	State Rural Livelihood Mission
StCB	State Cooperative Bank
SAMIS	Service Area Monitoring and Information System
SKUAST-J	Sher-e-Kashmir University of Agricultural Sciences & Technology of Jammu
SKUAST- K	Sher-e-Kashmir University of Agricultural Sciences & Technology of Kashmir
TDF	Tribal Development Fund
UT	Union Territory
UTLBC	Union Territory Level Bankers Committee
WIF	Warehouse Infrastructure Fund
YUVA	Yuva Udyami Vikas Abhiyan

List of the District Development Managers of Jammu and Kashmir

Sr. No.	District	Designation	Name of the DDM	Mobile Number	E-Mail Address
1	Ramban	DDM, NABARD	Aarshi Sharma	9906974666	ramban@nabard.org
2	Reasi	DDM, NABARD	Adarsh Gupta	9906622991	reasi@nabard.org
3	Kathua	DDM, NABARD	Amit Kumar	7889916899	kathua@nabard.org
4	Bandipora	DDM, NABARD	Asif Ahmad Bhat	7006549022	kupwara@nabard.org
5	Kupwara	DDM, NABARD	Asif Ahmad Bhat	7006549022	kupwara@nabard.org
6	Rajouri	DDM, NABARD	Chander	9419287942	rajouri@nabard.org
7	Poonch	DDM, NABARD	Chander	9419287942	rajouri@nabard.org
8	Shopian	DDM, NABARD	Junaid Ahmad Hakim	9622882005	pulwama@nabard.org
9	Pulwama	DDM NABARD	Junaid Ahmad Hakim	9622882005	pulwama@nabard.org
10	Kishtwar	DDM, NABARD	Nikhil Sharma	7006277284	kishtwar@nabard.org
11	Budgam	DDM(R), NABARD	Purnima Kakru	9419203518	purnima.kakru@nabard.org
12	Srinagar	DDM(R) NABARD	Purnima Kakru	9419203518	purnima.kakru@nabard.org
13	Doda	DDM, NABARD	Rakesh Kumar	6006400974	rakesh.kumar@nabard.org
14	Kulgam	DDM, NABARD	Rouf Ahmad Zargar	9419002087	anantnag@nabard.org
15	Anantnag	DDM, NABARD	Rouf Ahmad Zargar	9419002087	anantnag@nabard.org
16	Samba	DDM, NABARD	Shalesh Sharma	9414045758	samba@nabard.org

17	Udhampur	DDM, NABARD	Sidharth Shanker Gautam	7889598330	udhampur@nabard.org
18	Jammu	DDM(R), NABARD	Sonika Rana	8987456480	ddm.jammu@nabard.org
19	Baramulla	DDM, NABARD	Zubair Ashraf Wasil	9906868756	zubare.wasil@nabard.org
20	Ganderbal	DDM, NABARD	Zubair Ashraf Wasil	9906868756	zubare.wasil@nabard.org



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Corporate Office

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Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

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- Two sovereign Credit Guarantee Schemes offered are:
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 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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

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