



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



लेह जिला
Leh District

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



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

Potential Linked Credit Plan

Year: 2025-26

District: Leh

UT: Ladakh



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

प्राक्कथन

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

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

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

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

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

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

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

(भल्लामुड़ी श्रीधर)

मुख्य महाप्रबंधक

FOREWORD

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

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

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

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

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

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

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

(Bhallamudi Sridhar)

Chief General Manager

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Leh Ladakh

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

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		5
	Part A		
4	District Map		10
5	Broad Sector wise PLP projection for the year 2025-26		11
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		12
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		
8	District profile		13
9	Banking Profile		27
	Part B		
10	Chapter 1	Important Policies and Developments	33
11	Chapter 2	Credit Potential for Agriculture	43
12	2.1	Farm Credit	43
13	2.1.1	Crop Production, Maintenance & Marketing	43
14	2.1.2	Water Resources	44
15	2.1.3	Farm Mechanization	44
16	2.1.4	Plantation & Horticulture, including Sericulture	45
17	2.1.5	Forestry & Waste Land Development	46
18	2.1.6	Animal Husbandry – Dairy	46
19	2.1.7	Animal Husbandry – Poultry	47
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	48
21	2.1.9	Fisheries	48
22	2.1.10	Farm Credit – Others	49
23	2.1.11	Sustainable Agricultural Practices	50
24	2.2	Agriculture Infrastructure	51
25	2.2.1	Construction of Storage and Marketing Infrastructure	51
26	2.2.2	Land Development, Soil Conservation and Watershed Development	51
27	2.2.3	Agri. Infrastructure – Others	52
28	2.3	Agriculture – Ancillary Activities	52

29	2.3.1	Food & Agro Processing	52
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30	2.3.2	Agri Ancillary Activities – Others	53
31	Chapter 3	Credit potential for MSMEs	54
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	55
33	Chapter 5	Credit Potential for Infrastructure	57
34	5.1	Infrastructure – Public Investments	57
35	5.2	Social Infrastructure involving Bank Credit	57
36	5.3	Renewable Energy	58
37	Chapter 6	Informal Credit Delivery System	60
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	61
39	Chapter 8	Status and prospects of Cooperatives	66
40	Chapter 9	NABARD's Projects and Interventions in the District	69
41	Success Stories		76
42	Appendix 1a	Climate Action - Scenario at Global & National Level	78
43	Appendix 1b	Climate Change Scenario – At the State Level	80
44	Appendix 1c	Climate Change Scenario - At the District Level	81
45	Appendix 2	Potential for Geographical Indication (GI) in the district	83
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	84
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	90
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	93
49	Annexure 4	Unit costs for major activities fixed by NABARD	96
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	101
51	Abbreviations		102
52	Name and address of DDM		105

Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Leh district is situated approximately between 32 to 36 degrees north latitude and 75 to 80 degrees east longitude, with an altitude ranging from 2300 meters to 5000 meters above sea level.
2	Type of soil	The soil in the District ranges from sandy to loamy and lacks organic matter.
3	Primary occupation	The economy of Leh district has traditionally centered around agriculture and animal husbandry. Tourism has now become a significant economic driver, attracting visitors with the districts stunning landscapes and cultural heritage.
4	Land holding structure	Around 94 percent of the land holdings (in terms of no.) belong to the small and marginal farmers. In terms of area, 70 percent of the total land holdings are with small and marginal farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Total Ground Level Credit (GLC) flow under Priority Sector was Rs. 639.57 crore during 2023-24. Achievement of the Annual Credit Plan was 143.17 % during previous year.
2	CD Ratio	The CD Ratio of Leh has increased from 45percent as on 31 March 2023 to 47.67 percent on 31 March 2024 which shows a significant improvement during the last financial year.
3	Investment credit in agriculture	Investment credit in agriculture is not significant in the district.

4	Credit flow to MSMEs	MSME has been the mainstay of priority sector lending registering a growth of around 93percent between 31 March 2023 and 31 March 2024.
5	Other significant credit flow, if any	Crop loan is the second major sector attracting priority sector lending.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total PSL projection for 2025-26 is Rs.77383.75 lakh as against Rs.56333.00 lakh during FY 2024-25. The potential assessed is 37.37 percent higher than the potential assessed for 2024-25 mainly on account of the significant growth shown by the MSME sector during FY 2023-24.
2	Projection for agriculture and its components	Total projection for agriculture stands at Rs.20087.63 lakh. Out of the total projections for agriculture sector, Rs.13831.68 lakh is for crop loan including Post-Harvest & consumption and repair & maintenance of farm assets. The total projections for animal husbandry is Rs.4703.05 lakh.
3	Projection for MSMEs	The total projection for the MSME sector is Rs.54429.20 lakh.
4	Projection for other purposes	The projections for other sectors like housing, social sector, education etc. stands at Rs.2866.92 lakh.

5. Developmental Initiatives

1. NABARD has been taking various development initiatives in the district.
2. Two FPOs viz. Sham Valley Apricot Producers FPO and Ladakh Vegetable Producers FPO have been promoted in Leh district under PODF fund of NABARD.
3. NABARD has also sanctioned an Integrated Tribal Development project in Ranbirpura village of Thiksay block covering 219 tribal families as beneficiaries.
4. Natural resource management projects like Springshed project, projects

related to artificial glaciers are also under implementation in Leh district.

5. Interventions for dissemination of vermicomposting technology, solar apricot dryers, Integrated Organic Farming, Value addition of millets, sea buckthorn processing etc. supported by NABARD are under implementation in the district.
6. Innovations in the field of water security in the form of pilot project for construction of Automated Ice Reservoirs has been supported in the district.
7. NABARD has supported for GI registration of Ladakh Wood Carving. Application for GI registration of six more Ladakhi products has already been filed with the support of NABARD.
8. 04 Centres for Financial Literacy have been sanctioned by NABARD in Leh district.

6. Thrust Areas

1. Capacity Building of Farmers through exposure visits and training programmes.
2. Value chain development for high value crops like apricot, apple etc.
3. Area expansion under commercial horticulture crops like apricot, apple and vegetables.
4. Promotion of appropriate micro-irrigation techniques to ensure area expansion under agriculture.
5. Promotion of traditional techniques like the use of artificial glaciers with technological improvements to ensure availability of irrigation water.
6. Strengthening value chain of pashmina and wool industry in the district.
7. Promotion of handicrafts and handlooms like Ladakh wood carving, Thikma art etc.
8. Promotion of collectives of farmers and artisans to enable them to reap economies of scale.
9. Revival of existing cooperative societies and their business diversification.

7. Major Constraints and Suggested Action Points

1. Very small land holdings in the district call for collectivization of farmers to reap the benefits of economies of scale.
2. Some of the crops like apricot and seabuckthorn have huge potential for income generation but marketing avenues outside Ladakh need to be explored.
3. Increasing land coverage under horticulture crops by bringing in barren and uncultivable land under tree coverage through micro irrigation practices.
4. Area Based schemes may be formulated with credit linkage in potential clusters with necessary backward and forward linkages and coordinated efforts from department and banks.
5. More focus is needed on providing quality planting material through accredited nurseries.
6. Development of package of practices to ensure marketable quality of fruit crops.
7. Skills need to be imparted to the youth in traditional handicraft/ handlooms and other forms of art and craft having potential of being very good avenues for income generation.

8. Way Forward

1. The projections made in the PLP for 2025-26 call for a coordinated approach by all stakeholders viz., Banks, Government Departments, extension agencies, etc.
2. Effective monitoring and review of implementation of PLP and ACP through

- DCC/ DLRC and BLBC meetings is required to achieve the stated objective of inclusive growth.
3. Convergence and coordination among all stakeholders is if vital importance.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;
		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;

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

5. Agency wise use utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential; - Other support required to increase credit flow; and - Identification of sectors for Government sponsored programmes.

3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map

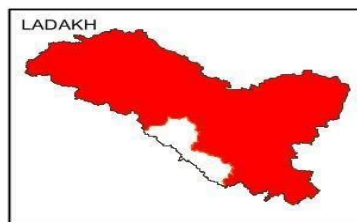
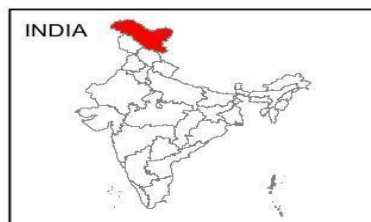


Block Map - Leh Ladakh



40 20 0 40 80 120
km

NIC एन आई सी
National
Informatics
Centre



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	19642.77
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	17533.92
2	Term Loan for agriculture and allied activities	2108.85
B	Agriculture Infrastructure	161.36
C	Ancillary activities	283.50
I	Credit Potential for Agriculture (A+B+C)	20087.63
II	Micro, Small and Medium Enterprises	54429.20
III	Export Credit	22.50
IV	Education	123.60
V	Housing	2092.80
VI	Social Infrastructure	112.50
VII	Renewable energy	414.72
VIII	Others	100.80
	Total Priority Sector	77383.75

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	13831.68
2	Water Resources	97.20
3	Farm Mechanisation	450.29
4	Plantation & Horticulture with Sericulture	422.35
5	Forestry & Waste Land Development	21.20
6	Animal Husbandry - Dairy	3702.50
7	Animal Husbandry - Poultry	155.42
8	Animal Husbandry - Sheep, Goat, Piggery	756.63
9	Fisheries	88.50
10	Farm Credit- Others	117.00
	Sub total	19642.77
B	Agriculture Infrastructure	
1	Construction of storage	130.40
2	Land development, Soil conservation, Wasteland development	2.16
3	Agriculture Infrastructure - Others	28.80
	Sub total	161.36
C	Ancillary activities	
1	Food & Agro. Processing	247.50
2	Ancillary activities - Others	36.00
	Sub Total	283.50
II	Micro, Small and Medium Enterprises	
	Total MSME	54429.20
III	Export Credit	22.50
IV	Education	123.60
V	Housing	2092.80
VI	Social Infrastructure	112.50
VII	Renewable energy	414.72
VIII	Others	100.80
	Total Priority Sector	77383.75

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank, Leh	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	45100.00
2	No. of Sub Divisions	7
3	No. of Blocks	16
4	No. of revenue villages	119
5	No. of Gram Panchayats	95

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Ladakh
2	District	Leh Ladakh
3	Agro-climatic Zone 1	AZ5 - Cold Arid
4	Climate	Cold Arid Climate
5	Soil Type	Sandy Loam (Major) Silty Clay and Clay Loam

3. Land Utilisation [ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	66755
2	Forest Land	4112
3	Area not available for cultivation	30426
4	Barren and Unculturable land	NA
5	Permanent Pasture and Grazing Land	1267
6	Land under Miscellaneous Tree Crops	2088
7	Cultivable Wasteland	6493
8	Current Fallow	562
9	Other Fallow	56

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	1
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	14
7	Total	2

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	ha.	% to Total
1	<= 1 ha	17306	80.59	5282	37.09
2	>1 to <=2 ha	2875	13.39	4011	28.17
3	>2 to <=4 ha	160	0.75	877	6.16
4	>4 to <=10 ha	9	0.04	1102	7.74
5	>10 ha	1124	5.23	2969	20.85
6	Total	21474	100.00	14241	100.01

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	21.47
2	Of the above, Small/ Marginal Farmers	20.18
3	Agricultural Labourers	1.04

4	Workers engaged in Household Industries	1.02
5	Workers engaged in Allied agro activities	NA
6	Other workers	51.54

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	133.49	78.97	54.52	87.81	45.67
2	Scheduled Caste	0.48	0.44	0.04	0.11	0.38
3	Scheduled Tribe	95.85	47.54	48.31	73.78	22.07

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	21.91
2	Rural Households	13.78
3	BPL Households	8.12

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	119
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	55
4	Villages having Banking Facilities	97
5	Villages having Primary Schools	109
6	Villages having Primary Health Centres	NA
7	Villages having Potable Water Supply	119
8	Villages connected with Paved Approach Roads	NA

10. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	462
2	Primary Health Centres	29
3	Primary Health Sub-Centres	129
4	Dispensaries	NA
5	Hospitals	1
6	Hospital Beds	556

11. Infrastructure & Support Services For Agriculture [Nos.]

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

12. Irrigation Coverage ['000 ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	10
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	10
4	Area irrigated by Canals/ Channels	10
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	10

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1563
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	NA
4	Goods Transport Vehicles [Nos.]	NA

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	0	0
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	NA	NA
4	Spices (Masala Powders/ Pastes)	0	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	NA
6	Cotton (Ginning/ Spinning/ Weaving)	0	NA
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	2/hour
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	NA
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA	NA
10	Others	NA	NA

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	35839	NA	NA
2	Cattle - Indigenous	NA	NA	NA
3	Buffaloes	0	NA	NA
4	Sheep - Cross bred	NA	NA	NA
5	Sheep	83281	NA	NA
6	Goat	176396	NA	NA
7	Pig - Cross bred	0	NA	NA
8	Pig - Indigenous	0	NA	NA
9	Horse/Donkey/Camel/Pony	4772	NA	NA
10	Rabbit	30	NA	NA
11	Poultry - Improved	4334	NA	NA
12	Poultry - Indigenous	NA	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	1
2	Veterinary Dispensaries	11
3	Disease Diagnostic Centres	NA
4	Artificial Insemination Centers	NA
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	37
9	Milk Collection Centres	NA
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	NA
12	Animal Markets	NA
13	Fish Markets	0
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	NA	MT	NA	gm/day
2	Egg	NA	Lakh Nos.	NA	nos/p. a.
3	Milk	7925.80	MT	162	gm/day
4	Meat	624.26	MT	13	gm/day
5	Wool	139.20	MT	NA	NA

19. Status of Crop Production, Maintenance and Marketing - Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	13.38	13.38	13.38
3	Land Holdings - MF (%)	80.59	80.59	80.59
4	Rainfall -Normal (mm)	100	100	100
5	Rainfall - Actual (mm)	NA	NA	NA
6	Cropping Pattern	NA	NA	NA

20. GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16243.25	18089.88	10536.97

21. Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Barley	4.58	6.67	1456.33	4.58	6.74	1471.62	NA	NA	0.00
2	Pulses	0.30	0.18	600.00	0.30	0.18	600.00	NA	NA	0.00
3	Wheat	2.39	3.76	1573.22	2.39	3.68	1539.75	NA	NA	0.00

22. Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.11	0.11	0.11
2	Net sown area (lakh ha)	0.10	0.10	0.10
3	Cropping intensity (%)	110.00	110.00	110.00

23. KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	14012	11911	11841
2	GLC through KCC (Rs. lakh)	15903.36	17587.00	9821.08

24. PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	6370

25. Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	0	0	1

26. Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	10.74	10.74	NA
2	Net Irrigated Area ('000 ha)	10.74	10.74	NA

27. Poultry

3	Gross Irrigated Area ('000 ha)	NA	10.74	NA
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28. Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	2	2	2

29. Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Sea buckthorn (wild berry)	Sea buckthorn (wild berry)	Sea buckthorn (wild berry)
2	Area cultivated (ha)	0	0	0

30. Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	4	4	
2	Waste Land ('000 ha)	6	6	

31. Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Apple	0.50	3.22	0.51	3.58	NA	NA
2	Apricot	0.89	5.00	0.91	5.36	NA	NA

32. Animal Husbandry - Dairy : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹ lakh)	1292.48	1082.91	NA
3	KCC for working capital (No.)	736	855	NA

33. Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	1	1

34. Dairy Processing and Infrastructure Development Fund (DIDF)

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

35. Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	4334	4334	NA

36. Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Changthangi Sheep
2	Popular goat breed(s)	Pashmina Goat
3	Popular pig breed(s)	NA

37. Fisheries : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	1	21	11
4	KCC for working capital (₹ lakh)	2.00	9.75	16.28

38. Fisheries Infrastructure Development Fund (FIDF)

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

39. Agri. Infrastructure : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	87.10	2.40	0.00

40. Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	NA	1	1
2	Cold Storages (Capacity - '000 MT)	NA	0.5	0.5
3	Storage Godowns (No.)	NA	15	15
4	Storage Godowns (Capacity - '000 MT)	NA	58	5000

41. NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	1	1	1
2	Watershed Projects - Area treated ('000 ha)	0.29	0.29	0.29
3	Wadi Projects (No.)	1	1	1
4	Wadi Projects - Area of plantation ('000 ha)	0.13	0.13	0.13

42. Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Quality Testing Labs	0	0	0
2	Food Parks (No.)	0	0	0
3	Ripening chambers	0	0	0
4	Agri-Economic Zones (No.)	0	0	0
5	Cashew Processing Units (No.)	0	0	0

43. Agri Ancilliary Activities - Food & Agro Processing & Others : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	83.90	256.38	272.00
2	MUDRA Loans (Rs. lakh)	16723.39	19201.85	20268.39

44. Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
2	ACABCs (No.)	1	1	1

45. MSME : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	20222.56	26821.74	51837.36
2	No. of units financed	2343	2411	4665
3	Loans under Stand Up India Scheme (Rs. lakh)	190.81	2704.93	4548.31

46. MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Udyog Aadhar Registrations (No.)	NA	68	7513

47. DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	18	18	18

48. Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	NA	NA	2

49. Export/ Education/ Housing : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	33.00	35.43	44.63
3	GLC under Housing (Rs. lakh)	414.00	400.09	395.35

50. Social Infrastructure Investments : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	120.73	0.00	50.16

51. Renewable Energy : GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	9.00	0.00	9.00

Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	3	8	8
2	No. of SHGs formed	NA	681	968
3	No. of SHGs credit linked (including repeat finance)	NA	11	NA
4	Bank loan disbursed (Rs. lakh)	NA	108.00	NA
5	Average loan per SHG (Rs. lakh)	NA	9.00	NA
6	Percentage of women SHGs %	NA	100.00	100.00

52. Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	33	33	33
2	Consumer Stores (No.)	5	5	5
3	Marketing Societies (No.)	6	6	6
4	Others (No.)	2	2	2
5	Total (No)	46	46	46

53. Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	77	77	77
2	Multi state cooperative societies (No.)	0	0	0

54. Status/ progress under various schemes of MoC in the district

Sr.no.	MoC Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	77	NA
2	Potential for formation of new MPACS	15	NA
3	PACS Computerisation	5	NA
4	ARDBs Computerisation	NA	NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	NA	NA
6	World's largest grain storage plan for cooperatives	0	NA
a	PACS sanctioned with warehousing facility & other related infrastructure	0	NA
b	Capacity of the grain storage godowns sanctioned	0	NA
7	PACS as Common Service Centres (CSCs)	5	NA
8	PACS as Kisan Samridhi Kendras (KSKs)	0	NA
9	PACS as Jan Aushadi Kendras (JAK)	0	NA
10	Petrol/ Diesel distributorship/ dealership	0	NA
11	LPG distributorship	0	NA
12	PACS as Pani Samitis	0	NA
13	PM Kusum Scheme	0	NA
14	Societies engaged as Bank Mitras of DCCB	0	NA
15	Societies/ Bank Mitras provided with micro-ATMs	0	NA
16	Societies which have taken membership in the Multi State Cooperative Societies	0	NA
a	Membership in Multi State Cooperative Society on Seeds	0	NA
b	Membership in Multi State Cooperative Society on Organic farming & products	0	NA
c	Membership in Multi State Cooperative Society on Agri-exports	5	NA

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	UT Statistical Handbook 2022-23
1.a Additional Information	
2. Soil & Climate	
3. Land Utilisation [ha]	UT Statistical Handbook 2022-23
4. Ground Water Scenario (No. of blocks)	CGWB Report 2022
5. Distribution of Land Holding	UT Statistical Handbook 2022-23
6. Workers Profile [In '000]	UT Statistical Handbook 2022-23
7. Demographic Profile [In '000]	UT Statistical Handbook 2022-23
8. Households [In '000]	UT Statistical Handbook 2022-23
9. Household Amenities [Nos. in '000 Households]	
10. Village-Level Infrastructure [Nos.]	

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL G s	BCs/BF s	Village s	Househ olds
Commercial Banks	15	59	25	34		NA	NA	NA	NA	NA
Regional Rural Bank	1	3	2	1		NA	NA	NA	NA	NA
District Central Coop. Bank	1	4	1	3		NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	0	0		NA	NA	NA	NA	NA
Primary Agr. Coop. Society	77	77	77	0		NA	NA	NA	NA	NA
Others	1	1	0	1			681	18		
All Agencies	95	144	105	39	0	0	681	18	0	0

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	45017	51892		-100.0	0	475594.00	519098.00	564351.00	8.7	95.63
Regional Rural Bank	426	429		-100.0	0	876.00	1039.00	1782.00	71.5	0.30
Cooperative Banks	1437	1433		-100.0	0	20810.00	22015.00	24017.00	9.1	4.07
Others	188	198		-100.0	0	0.00	0.00	0.00	0	0.00
All Agencies	47068	53952	0	-100.0	0	497280.00	542152.00	590150.00	8.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loans & Advances [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	22438	28222	27550	-2.4	96.8	184181.00	236490.00	272852.00	15.4	96.98
Regional Rural Bank	197	226	334	47.8	1.2	1044.00	1221.00	2247.00	84.0	0.80
Cooperative Banks	449	509	575	13.0	2.0	5451.00	5754.00	5501.00	-4.4	1.96
Others	0	0	0	0	0.0	764.00	928.00	748.00	-19.4	0.27
All Agencies	23084	28957	28459	-1.7	100.0	191440.00	244393.00	281348.00	15.1	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	38.7	45.6	48.3
Regional Rural Bank	119.2	117.5	126.1
Cooperative Banks	26.2	26.1	22.9
Others	0	0	0
All Agencies	38.5	45.1	47.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks		34573	15988	4214
Regional Rural Bank		465	235	103
Cooperative Banks		1437	83	30
Others		0	0	0
All Agencies	0	36475	16306	4347

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial	59963.26	22.0	10106.37	3.7	52545.95	19.3	NA	0.0	NA	0.0

Banks										
Regional Rural Bank	1337.70	59.5	193.31	8.6	1271.88	56.6	NA	0.0	NA	0.0
Cooperative Banks	2655.78	48.3	237.30	4.3	2.10	0.0	NA	0.0	NA	0.0
Others	0.00	0.0	0.00	0.0	0.00	0.0	NA	0.0	NA	0.0
All Agencies	63956.74	22.7	10536.98	3.7	53819.93	19.1	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	27791.14	34821.38	125.3	31334.02	42955.97	137.1	40668.24	59963.26	147.4	136.6
Regional Rural Bank	2092.55	2228.71	106.5	903.35	539.18	59.7	1205.03	1337.70	111.0	92.4
Cooperative Banks	1136.27	427.65	37.6	2084.73	2642.80	126.8	3450.84	2655.78	77.0	80.5
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	31019.96	37477.74	120.8	34322.10	46137.95	134.4	45324.11	63956.74	141.1	132.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	5615.12	15903.36	283.2	6428.16	17587.40	273.6	6679.72	9821.08	147.0	234.6
Term Loan (Agri.)	8735.52	339.89	3.9	5610.96	502.48	9.0	8370.88	715.89	8.6	7.2
Total Agri. Credit	14350.64	16243.25	113.2	12039.12	18089.88	150.3	15050.60	10536.97	70.0	111.2
MSME	12733.30	20222.56	158.8	20244.42	26821.74	132.5	27377.27	51837.36	189.3	160.2
Other Priority Sectors*	3936.02	1011.93	25.7	2038.56	1226.33	60.2	2896.24	1582.40	54.6	46.8
Total Priority Sector	31019.96	37477.74	120.8	34322.10	46137.95	134.4	45324.11	63956.73	141.1	132.1

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	184182.00	1705.38	0.9	236484.00	4068.42	1.7	272847.88	2485.51	0.9	1.2
Regional Rural Bank	1044.00	12.57	1.2	1220.51	12.83	1.1	2247.08	14.67	0.7	1.0
Cooperative Banks	5451.00	380.25	7.0	5753.50	311.74	5.4	5500.48	496.50	9.0	7.1
Others	764.00	276.58	36.2	928.16	0.00	0.0	748.45	351.86	47.0	27.7
All Agencies	191441.00	2374.78	1.24	244386.17	4392.99	1.80	281343.89	3348.54	1.19	1.41

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

Source(s): UTLBC data



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

vii. Co-operative Education – Setting up of World’s Largest Cooperative University

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

v. Budget focusses on development of Digital Public Infrastructure (DPI)

a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming

- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

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

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/instructions issued by Reserve Bank of India.
- ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-

HTS-VSAT Dual LTE and SD WAN technologies:

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a

fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"
i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Policy Initiatives – UT Administration (including Cooperatives)

5.1 Special Development Package (SDP):

The Special Development Package (SDP) is a major program in the Union Territory of Ladakh that includes a variety of initiatives to improve the lives of the people. This package focuses on addressing the region's unique challenges, including its harsh climatic conditions, sparse population, and geographical remoteness, while leveraging its tourism, cultural, and ecological potential. Some of the key areas of focus are:

- **Infrastructure:** Construction of office buildings, community halls, marriage halls, ice hockey rinks, playfields, and more
- **Water:** Installation of winter-friendly water ATMs in Leh and Kargil
- **Solid waste management:** Construction of Solid Waste Management Units
- **Irrigation:** Construction of irrigation khuls and tanks

The Planning Development & Monitoring Department (PD&MD) is responsible for monitoring the implementation of the SDP. The PD&MD also monitors other programs, including the Prime Minister's Development Package (PMDP), Flagship/CSS schemes, and the Border Area Development Programme (BADP).

5.2 Status of Co-operatives in Ladakh

The Cooperative movement in Ladakh has played an important role in providing various services to its members as well as the residents of the district in the form of providing consumer items of daily use on fair prices, marketing of local agri-horticultural (vegetables, fruits, sea-buckthorns, apricots etc) and livestock produce (milk, pashmina, wool etc). The UT has short Term Co-operative Credit Structure comprising of one State Co-operative 159 PACS with two tier co-operative structures. The JKStCB is unscheduled. As per NCD portal, there are 193 Panchayats in the UT, out of which 132 panchayats (68%) are covered by PACS and 61 (32%) are not covered.

- The UT administration has ensured the adoption of model bye-laws in almost all the PACS of the UT.
- The UT administration is implementing the PACS computerization project across the UT for 10 PACS. Apart from this, other schemes/projects of the Ministry of Cooperation like the Jan Aushadi Kendra, PACS as CSC etc. are also being actively implemented by the UT administration.

- The UT administration is also engaged in the upgradation of assets of Co-operative institutions and Departmental offices on a regular basis.

5.3 Initiatives for Development of Agriculture

5.3.1 Subsidies by Agriculture and Horticulture departments

Under the Special Development Package, the UT administration provides various incentives for promotion of agriculture in the district such as subsidized distribution of cereal/ pulses/ fodder seeds, equipment like power tillers, weeders, brush cutters, reapers etc. Subsidies are also provided for construction of vermicomposting units, greenhouses etc.

5.3.2 Processing centres for Seabuckthorn and other temperate fruits at Nimoo

A center for processing for Seabuckthorn and other temperate fruits was approved by the Empowered Monitoring Committee in January 2019 with financial assistance of Rs.789.33 lakh and technical support from Defence Institute of High Altitude Research.

5.3.3 Promotion of protected cultivation

As Ladakh remains cut off from the rest of the country for almost 6 months due to heavy snowfall, non-availability of fresh fruits and vegetables in Ladakh during the winter months is an issue of great concern for the people of Ladakh. The UT administration is emphasizing on promotion of protected cultivation at a massive scale to intensify the production of high value crops and increase water use and production efficiencies per unit area. Under different schemes, Greenhouses are being established in the UT of Ladakh with up to 75% subsidy provided to the beneficiaries.

5.3.4 Organic Framing:

Organic farming is being promoted in the UT to harness environmental and economic benefits. Under schemes related to organic farming, vermicomposting units and organic input production units are being supported through 50% subsidy by the UT administration.

5.4 Initiatives for Development of off –farm sector

5.4.1 New Industrial policy for UT of Ladakh

The UT administration, vide Notification dated 17 January 2023, notified the Ladakh Sustainable Industrial Policy 2022-27 for the UT of Ladakh. The policy aims at harnessing its unique strengths such as its local resources, traditional skill sets by employing modern technology and exploring economic opportunities where the region has an advantage. This would be done in line with its goal of achieving Carbon Neutrality

5.4.2 Homestay Policy 2023:

The Homestay Policy 2023 of UT Ladakh was introduced to promote sustainable tourism while empowering local communities. It encourages residents to offer affordable, eco-friendly accommodations to visitors, showcasing Ladakh's rich cultural heritage and traditional lifestyle. The policy emphasizes training locals in hospitality, providing financial assistance for upgrading facilities, and ensuring adherence to eco-friendly practices. By integrating tourism with local livelihoods, the policy aims to create employment opportunities, reduce the carbon footprint, and preserve the region's fragile ecosystem, fostering a sustainable tourism model.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- i. The agriculture of Leh is primarily subsistence in nature and represents the Tibetan plat-eau farming system.
- ii. Ladakhis historically cultivated and consumed their own grains, cereals, and vegetables, managing their farms in an integrated and balanced manner.
- iii. Low cropping intensity, low productivity, and a short cropping season have led to dependence on imported food grains, vegetables, and spices.
- iv. Alongside traditional crops, Ladakh also grows horticultural crops such as apricots, apples, plums, and exotic vegetables etc.
- v. Emphasizing vegetable production during winters and using cost-effective technologies to access the local market could benefit local farmers.
- vi. Innovative technology such as the Ladakh Greenhouse could enhance the production of exotic vegetables even during the deep winter months.
- vii. The average landholding size in the district is 0.68 hectares, with small and marginal farmers constituting 93.48 percent of the holdings.
- viii. The district spans an area of 66755 hectares, with 10205 hectares being used for the cultivation of various crops, all of which are irrigated.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- i. The Agriculture Department is currently engaged in the distribution of enhanced agricultural implements, including thresher machines, lift irrigation pumpsets, trench cultivation and vegetable cellars.
- ii. In recent years more focus is being laid on crop diversification and the promotion of cultivation of commercial crops like vegetables, fruits, mushroom etc.
- iii. Moreover, the deployment of Poly/Greenhouses has enabled the cultivation of leafy vegetables during the winter months (Oct-Nov, Feb-March), thereby contributing to increased food availability in the district.
- iv. The Defence Institute of High Altitude Research (DIHAR) has developed an improved greenhouse model, named the Ladakh Greenhouse, tailored to the peculiar climate conditions of Ladakh.
- v. Agriculture Department provides up to 75 percent subsidy on the construction of Ladakh Green Houses.
- vi. Furthermore, the Mission Organic Development Initiative (MODI) of Ladakh strives to achieve organic certification for the district by 2025.
- vii. Subsidy is also available from the Department of Agriculture to set up vermicomposting units.
- viii. Lack of marketing avenues and stiff competition from vegetables reaching from outside Ladakh during summers is one of the major challenges being faced by vegetable growers.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- i. The irrigation system in Leh represents a traditional mastery of technology in adapting to a challenging landscape and also serves as a fascinating example of the interplay between sociocultural and technical realms.
- ii. Traditional irrigation methods are being supplemented by modern systems, including drip and sprinkler irrigation, to make efficient use of the limited water resources.
- iii. Agriculture in Ladakh relies on water from glaciers (Kangris) and snowmelts for irrigation, with some villages also using water from springs (Chumik) and marshes (Nyema).
- iv. In the recent years, challenge of water scarcity for first irrigation due to depleting glaciers, is being faced by the farmers. People are adopting by constructing artificial glaciers which have up to some extent, addressed the problem.
- v. The growing season lasts only 3-4 months when temperatures are favorable for cultivation.
- vi. Over time, locals have developed methods to optimize water usage for irrigation, which is reflected in the physical layout of the irrigation system and the customary rules and rights governing water distribution within and between villages.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- i. As per Central Ground Water Board report the stage of ground water (31 March 2020) was declared as SAFE as such district has good potential for exploitation of Ground Water through digging of Deep & Shallow Tube wells, Dug wells etc.
- ii. Efforts are being made to bring lands that are more barren under cultivation by constructing irrigation canals on Indus, Shayok and other tributaries.
- iii. Igoo-Phey, the most prestigious irrigation canal is spread over 43 km area in length having 12000 acres of land.
- iv. Lakjungthang canal has been commissioned and an area of 826 acres is being brought under cultivation.
- v. For tapping sufficient water for irrigation, the village Zamindari canals/Khulsis being strengthened under various schemes of Rural Development Department and water shed development programmes.
- vi. In addition, other government agencies like NABARD, NGOs, and many other agencies are promoting community water management systems like different forms of artificial glaciers as a tool for addressing irrigation water scarcity for first irrigation. Some start-ups are also working on innovations to make the artificial glaciers more effective and cost-friendly.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- i. Farm Power is an essential input in agriculture for timely field operations and for operating different types of farm equipment and for stationary jobs like operating irrigation equipment,

- threshers/cleaners/graders and other post-harvest equipment.
- ii. People are using tractors in the plain areas where tractor-accessible roads are available.
 - iii. Generally, one or two persons in a village own a tractor which is used by all farmers of the village on rental basis.
 - iv. The Department of Agriculture provides subsidy on farm machinery /equipment like threshers, power tillers etc.
 - v. There are a few shops in the districts dealing in agri – inputs and agricultural equipment.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Department of Agriculture provides subsidy for threshers and power tillers up to 33.33 percent of cost, subject to a maximum of Rs.23300/- per unit for threshers and Rs.45400/- per unit for power tillers. For Diesel pump sets, an amount of Rs.1000/- per unit is given as subsidy.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- i. Horticultural crops are the most important ones having huge potential for commercialization.
- ii. Apricot is by far the most important and popular fruit followed by Apple.
- iii. For long, cultivation of fruit has remained confined to lower Sham Valley i.e. Khaltsi, Saspol, Talmachik, Lhedo, Achinathang etc. and Turtuk areas of Nubra Block.
- iv. Departmental efforts and farmer's initiatives in the past few decades have led to increase in production of Apricot and Apple. Several new varieties of Apple like red delicious, golden delicious have been introduced and are being successfully grown.
- v. At the same time horticulture activities has been extended to the other areas of the district. Use of improved technology and value addition has led to the increase income. Fruits like walnut, pear, peach, almond, grapes and strawberry are also being grown successfully in the lower belt of the district.
- vi. Apricot, which is the main horticulture crop of the district, is grown in 664 ha in Leh district with an estimated production of 5133 MT. The average productivity is 7.73 MT/ha in Leh district.
- vii. Seabuckthorn has also been classified as a horticulture crop now and it has a huge potential for contributing towards a vibrant horticultural economy in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- i. The horticulture department provides subsidies for orchard expansion, plant protection, and equipment for farmers in Leh district.
- ii. Other initiatives include post-harvest management and organic farming.

iii. To facilitate marketing of horticulture crops, department also offers 50 percent subsidy on freight charges for supply of produce outside Ladakh.

iv. The horticulture department has also set up a fruit processing centre at Nimoo for value addition of apricot and sea buckthorn. The facility is available for entrepreneurs / FPOs/ cooperatives on rental basis.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

i. As per the statistical handbook 2022-23, the district has forest area of 22.37 sq. km.

ii. Although most of the district's area is above the tree line, there are natural trees, shrubs, and herbs present.

iii. The district is home to species such as Juniper trees, Myricaria, Caragana, as well as medicinal and aromatic plants, all of which require special attention.

iv. According to the statistical handbook (2021-22), the district has 40274 ha classified as barren land, cultivable waste, pastures, and land under miscellaneous tree crops.

v. Additionally, the district has 52 ha of land classified as other fallow land and 562 ha classified as current fallow. vi. These lands have potential for forestry (Farm Forestry/Agro Forestry) and wasteland development.

vii. The available wasteland in the district could be utilized for dryland horticulture and other silviculture-based systems such as Agro-silviculture, Silviculture, etc.

viii. There is an opportunity for the development of these lands through farm forestry, fodder development, and the production of medicinal plants.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

i. The Forest Department has established nurseries in Leh, Nubra, Khaltsi, and Durbuk blocks to support the afforestation program. Additionally, soil conservation activities such as the development of integrated micro watersheds, erosion control, and protection works should be given priority.

ii. The Forest Department has planted Poplar and Willow in its departmental nurseries.

iii. The availability of quality seedlings for various places in the district is one of the main challenges.

iv. There is a demand for quality seedlings, planting materials of suitable species, and technology for growing forest species.

v. There should be awareness campaigns to disseminate the techniques for preparing seedlings of forestry species.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

i. Despite the challenges posed by the harsh climatic conditions and rugged terrain, the sector has seen notable developments and ongoing efforts to improve practices and productivity.

ii. The primary livestock in Leh includes yaks, sheep, goats, and cattle. Yaks are particularly important due to their adaptability to high-altitude conditions and their multifaceted utility for transport, milk, meat, and wool.

iii. There are initiatives to improve livestock breeds through selective

breeding programs to enhance productivity and disease resistance.

iv. The district has veterinary services aimed at providing health care, disease management, and preventive measures for livestock. Mobile veterinary units and regular health camps are part of the strategy to reach remote areas.

v. Due to the short growing season, fodder production is a challenge. Efforts are being made to improve fodder availability through cultivation of drought-resistant plants and enhanced storage techniques.

vi. Training programs for local herders focussing on modern animal husbandry practices, including nutrition management, breeding techniques, and disease control are provided by Animal husbandry department from time to time.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

i. As per the latest available data, the District has 1 Veterinary Hospital, 4 sub centres of Veterinary Hospital, 1 disease diagnostic centre, 60 Artificial Insemination (AI) centres, 32 Livestock Development Centres, 7 Animal Breeding farms and 1 improved fodder farm beside having 4 Extension Centres.

ii. For development of fodder, to make the department self-sufficient, 1100 kanals of land has been acquired under the Igoo- Phey command area.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

i. The Poultry sector in Leh district faces challenges of the extreme cold temperatures coupled with limited infrastructure such as feed supply chains, veterinary services and processing facilities.

ii. However, the livestock and poultry farming in Leh is being facilitated through governmental and organizational support, encompassing subsidies, educational initiatives, and infrastructural development.

iii. The surge in demand for poultry products in Leh, attributed to population growth and heightened tourism, affords local poultry farmers the prospect of accessing a distinctive market.

iv. Research and development of poultry breeds acclimated to high-altitude conditions have the potential to bolster productivity. This underscores the opportunity for the cultivation or introduction of cold-resistant poultry breeds.

v. The burgeoning tourism sector and the concerted promotion of local sustenance present local poultry producers with avenues to promote their offerings to both inhabitants and tourists.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

i. Poultry population of Leh is 20829 birds according to Livestock census 2012.

ii. Two poultry farms are functional in the district with rearing space of 4500 sq.ft.

iii. Inadequacy of technical know-how of rearing and preventive measures at farmer's level.

iv. Inadequate dissemination of technical expertise of managing layer farm at field level.

v. Non-availability of good quality layer feed at reasonable cost.

vi. Large gap in demand & supply of egg in the district. District is net

importer of eggs.

vii. Hesitation of Insurance Companies to insure the poultry birds/ farms.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

i. Sheep and goats are integral to the livelihoods of many families in Leh district. The sector is particularly important in Nyoma and Durbuk blocks where other forms of agriculture are less viable due to the harsh climatic conditions.

ii. They provide multiple resources, including meat, milk, wool, and hides. The goat and sheep production systems are mainly subsistence oriented but in view of the rising de-mand for meat, there is great scope for their commercialization.

iii. The high-quality pashmina from the Changthangi breed is a valuable product which is highly prized and has a significant market both domestically and internationally.

iv. Goat has all the characteristics required for efficient meat production viz. high prolificacy, more than one breeding season in a year, higher milk production and capacity to bear twins and triplets.

v. Since this is the only sector, which provides direct livelihood and income-generating opportunities to landless and marginal farmers and the other vulnerable sections of the society, formulation of appropriate schemes for inclusive development of this sector is essential.

vi. Sheep and goat rearing is mostly concentrated in two blocks of the district viz. Nyoma and Durbuk. The District has around 155 hectares of Permanent Pasture and other grazing land and 34885 hectares of Barren and uncultivable land which shows the scope and po-tential available for development of sheep and goat.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

i. The Sheep Husbandry Department is promoting these activities under different schemes and plans.

ii. The department has a 354-acre Fodder Development Farm at Upshi, which produces about 300 tonnes of fodder every year.

iii. Each block headed by a Block Officer is divided into sub-blocks where extension centres are located. The department has an annual fodder capacity of 6000 quintals.

iv. In order to meet the fodder requirements and to promote fodder crops in Changthang, a model fodder development station with irrigation channels has been established at Nidder Village.

v. Extension service and awareness creation with involvement of NGO about good rearing methods and preventive measures to check out-break of diseases.

vi. Awareness campaign amongst prospective farmers and intensive training to the selected SHG members under Government Sponsored programmes about good rearing methods for animals.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

i. The district has a few fresh water bodies, including rivers, streams, and high-altitude lakes, which support limited fish populations. Prominent among these are the Indus River and its tributaries, as well as various alpine lakes such as Pangong Tso and Tso Moriri.

ii. The fish species found in these waters are typically cold-water species.

Common species include trout, which are well-adapted to the cold, clear waters of the region. Trout farming has seen some development in recent years

iii. There have been some initiatives to promote trout farming in Leh. These projects focus on setting up fish farms that can operate in the unique high-altitude environment. The Fisheries Department, Leh started with the establishment of fish farm Shey.

iv. A project for promotion of a fish FPO in the district is being implemented by Krishi Vigyan Kendra Leh.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Fisheries is the only sector, which can utilize water bodies for the production of quality food for growing population of the world.
- In the schemes “Ponds in private sector”, The Department is assisting local fish farmers in construction of fish farm and providing fish feed and seed on subsidized rate for income generation.
- Total 13 fish farms and one hatchery unit are functional in the district. During 2020-21, total stock strength of fish species were trouts (16671) and common carp (4042).
- As per statistical handbook 2020-21, there are 12 trout fishing licence holders in the district.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

i. The pack animals are an integral part of the district economy, due to its peculiar topography. Work animals such as Yaks, Dzogs, Dzomos, Horses, Ponies and Mules are used for agricultural operations, transportation, trekking and sports.

ii. Yaks are pride of Ladakh. They are indispensable for agriculture. Demo's milk with 13 percent fat content is a rich diet. Yak wool and hair make sturdy ropes and tents.

iii. Horses and ponies are extensively used in Changthang and Durbuk blocks for agricultural works and also for transportation of goods in the most inaccessible regions.

iv. The trekkers of foreign national are also use these animals for transporting their material.

v. Zanskari breed horses are famous all over Ladakh for their stamina, sure footedness and intelligence. These horses and ponies are also used for polo, which is a very popular sport of the region.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- i. The Department of Animal Husbandry has sufficient network to take care of animal health.
- ii. The department maintains a Yak Breeding Farm at Diskit, wherein elite yaks are distributed to villages on community loans for breeding purposes.
- iii. It has an Equine Breeding Farm at Chuchot to preserve and provide the famous Zanskari breed of horses.
- iv. The department has also set up a small farm at Nubra to preserve and promote the breed of native Double Humped camel.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- i. Sustainable farming practices in Leh district are essential due to the regions unique environmental challenges, including its high altitude, harsh climate, and limited water resources.
- ii. Implementing these practices can help maintain soil fertility, conserve water, and promote biodiversity while supporting local livelihoods.
- iii. Techniques like mulching are used to retain soil moisture and reduce evaporation.
- iv. Growing crop varieties that are adapted to high-altitude and cold conditions, such as certain strains of barley, wheat, and potatoes help enhance productivity.
- v. Ongoing research focuses on developing high-altitude crop varieties and sustainable farming techniques suited to Leh's unique conditions.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- i. With the Mission for Organic Development Initiative (MODI) of Ladakh Autonomous Hill Development Council (LAHDC) Leh, it targeted that the entire district will go organic by year 2025. Under the mission, the use of chemical fertilizers, pesticides etc. is being discouraged by the district administration. Line departments are supporting the farmers in pursuit of organic farming through subsidies on inputs like vermicomposting etc.
- ii. However, in the absence of knowledge about proper package of practices, technical know-how, availability of alternative inputs, farmers are facing multiple issues like reduction in productivity, loss of quality of product and reduction in income.
- iii. These issues can be addressed through trainings and wareness programmes for farmers at different levels.
- iv. Integrated Organic Farming System (IOFS) having different components of agriculture & allied fields has the potential to boost the tribal farmer's soil health, nutrition, income & livelihood security.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- i. There are a very few cold storage and processing facilities in the district. This impacts the ability to store and process agricultural products, leading to potential losses and reduced marketability.
- ii. The remote location of Leh makes transportation and market access challenging. This affects the ability to distribute products efficiently and access broader markets.
- iii. NGOs and community organizations are working on small-scale infrastructure projects, such as constructing community storage facilities and providing training to farmers.
- iv. Marketing of important crops like apricots and green peas are being achieved through FPOs.
- v. Collaboration between government agencies, NGOs, and local communities will be essential in addressing infrastructure challenges and promoting sustainable agricultural practices.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- i. A few storage facilities like warehouses, cold storage are available in the district which are owned by FCI or private entities
- ii. To support marketing of local produce, subsidies are available for covering of a part of freight charges in case of products being sent out of Ladakh for sale.
- iii. The focus on expansion of area under cultivation of horticulture crops and vegetables need to be complemented with construction of cold storage units for storing of potato and other vegetables to enable the farmers' association for uninterrupted fruits and vegetables supply to army throughout the year.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- i. Land development is a broad sector of activities undertaken by farmers to prevent soil erosion, improve land quality and productivity on sustainable basis.
- ii. It includes land levelling, bunding, land drainage, farm ponds, water harvesting & soil and water conservation, soil fertility restoration/enhancement like reclamation, organic farming techniques like use of bio-fertilisers and bio-pesticides, improved agronomic practices etc. An area of around 194.5 ha have been covered under Micro Watershed programmes. 113.2 ha of land has been covered under erosion control & protection works.
- iii. Various government schemes and NGO projects focus on improving land development, soil conservation, and watershed management in Leh. These include financial support, technical assistance, and capacity-building programs.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- i. The district administration is promoting measures to prevent soil-erosion such as land leveling, bunding, construction of feeder channels, micro watershed projects etc. The Command Area Development Department and the Desert

Development Agency also promote land development activities in the district.

ii. The Ladakh Autonomous Hill Development Council, which formulates and promotes schemes for integrated development of Leh also plays a vital role in promoting land development activities in the district.

iii. In Leh district, there are three soil conservation zones: Leh, Changthang and Nubra which are managed by the divisional soil conservation officer. The department sources its funds from the hill council and under the centrally-sponsored Border Area Development Program (BADP). The work focuses on preventing soil erosion, creating pasture enclosures, providing subsidies for individual enclosures, constructing irrigation khuls, creating protection bunds and integrated micro-watershed development works

iv. A Springshed based watershed development project is being implemented in Sakti village of Kharu Block in Leh with grant assistance of ₹42.68 lakh from NABARD. The total watershed area is 285 ha and 10 springs are being utilized for the purpose. Total number of beneficiaries are 375 households of Sakti- Chemday villages.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

i. The other important agricultural infrastructure activities are production of bio-fertilizers, plant tissue culture facility, agri-biotechnology, seed production and vermi-composting.

ii. The horticulture activities are being promoted in large scale in the district and credit for the said activities are required.

iii. Availability of quality planting materials is limited which call for setting up of good nurseries.

iv. The organic farming by use of bio-fertilizers and vermicomposting is very much necessity for sustainable agriculture development and use in horticulture crops.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

i. Department of Agriculture provides technical guidance for making vermicomposting.

ii. Subsidy for setting up of vermin compost units are sanctioned by Agriculture department also.

iii. Department also promotes cultivation of medicinal and aromatic plants.

iv. In order to support horticulture production, development of nurseries is of vital importance.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

i. Majorly, processing activities are relatively basic, often limited to local operations like drying, sorting and basic packaging.

ii. In the recent times agroprocessing is gradually picking up in Leh district. Some

entrepreneurs are engaged in processing of apricot and sea buckthorn into juice, jams, apricot kernel oil, sea buckthorn tea etc.

iii. As on 31 March 2024, around 15 enterprises involved in the processing of apricots, seabuckthorn, dairy etc. have been supported under PMFME.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

i. A seabuckthorn and apricot processing plant has been set up by the Department of Horticulture at Nimoo, which is available to entrepreneurs / FPOs/ CBO etc. on rental basis.

ii. Food processors are being provided credit linked subsidies under PMFME. For the FY 2024-25, the administration has set a target of supporting 32 enterprises.

iii. Buyer – seller meets are being conducted by APEDA to promote local produce and value added products.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

i. There is one agri business centre in Leh and extension services are provided mainly through govt. departments and institutions like KVKs.

ii. There are a few shops selling agri –inputs and implements.

iii. Further, given that the extension services of various departments are inadequate to meet the demands of the farmers, it is necessary that private participation in extension be encouraged.

iv. Govt. of India is implementing Agri-Clinic and Agri-Business (ACABC) Scheme. Under the Scheme Agriculture Graduates and those having proficiency in Agriculture and allied subjects are provided subsidy for units set up by them with credit from Banks to provide last mile service to farmers as and when they need.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

i. To meet the demands of the farmers, it is of vital importance that private participation in extension be encouraged.

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Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

- i. The district has a vibrant MSME sector, with 4665 enterprises availing loan from the banking sector during FY 2023-24.
- ii. Out of these 4518 were micro enterprises, 142 small and 5 medium enterprises.
- iii. Tourism industry is one of the most important sectors absorbing credit from the formal banking system.
- iv. During the last financial year (2023-24), out of total credit flow of Rs.639.56 crore into the priority sector, Rs.518.37 crore was absorbed by the MSME sector alone. This shows the importance of the sector in the economy of Leh district.
- v. Needless to say the performance of MSME sector during the FY 2023-24 stands as an outlier as the achievement during the preceding year stood at 268.22 crore only.

3.2 Infrastructure and linkage support available, planned and gaps

- i. Leh has limited industrial estates or industrial areas specifically designed for MSMEs. Most MSMEs operate from individual locations or within small clusters.
- ii. The District Industries Centre (DIC) is the nodal agency for promotion of MSMEs and large-scale industries and handicraft and cottage enterprises in the district.
- iii. Basic facilities such as workshops and small manufacturing units exist, but they often lack advanced infrastructure and modern amenities.
- iv. Support services such as business development centers, incubation facilities, and technical support are limited but growing.
- v. Access to raw materials and supply chains can be challenging due to logistical issues and limited local production.
- vi. Various government schemes and subsidies are available for MSMEs, including financial assistance, subsidies for machinery, and support for skill development.
- vii. Banks and financial institutions provide credit and financial services to MSMEs

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Local produce like sea buckthorn (and its products), apricot, pashmina, yak milk and wool products etc. have potential for exports however, at present not much is being exported from the district. As such, the potential for export credit in the district is not significant. Trail shipments of apriocet and Karkechu apple had been sent to middle eastern countries from Ladakh.

4.1.2 Infrastructure and linkage support available, planned and gaps

- i. Support initiatives are required for branding and marketing of Ladakh's unique products, emphasizing their quality and uniqueness in global markets.
- ii. Technical support and trainings are required to improve the quality of products.
- iii. Skill development programs focused on modern production techniques, packaging, and international business practices required.
- iv. Assistance mechanism in obtaining necessary certifications for international markets, such as organic certification, quality assurance, and safety standards should be in place.
- v. Mechanisms required to encourage the formation of industry associations and networks to foster collaboration, knowledge sharing, and collective problem-solving among exporters.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- i. Aiming to impart education to all the school going age children of the district with teaching learning facilities, the Education Department has created infrastructure of schools in every corner so that no one be left without the basic need of the era and at the behest of the Ladakh Autonomous Hill development Council, the Education has accorded the priority sector of the development.
- ii. Although, the district has 2 Universities and 4 colleges, there are no professional colleges in Leh district. Students mostly go out of Ladakh to pursue higher education after completing senior secondary education.

4.2.2 Infrastructure and linkage support available, planned and gaps

- i. As per latest available data, the district has 2 Universities, 4 colleges, 50 higher secondary schools, 123 middle schools and 185 primary schools.
- ii. Literacy rate of the district is 77.20 percent as per the Census 2011.
- iii. UT Govt. has launched various schemes/programmes to achieve 100 percent literacy.
- iv. In the colleges, pupil to teacher ratio is 23:1 whereas pupil to institution ratio is 650:1.
- v. Total number of institutions run by central govt. are 4, whereas total number of private institutions for general education in the district are 47.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Population growth and increasing urbanization has a direct bearing on the requirements of housing in India. The same is also true for Leh district, however, in the absence of proper land titles, the housing loan sector is suffering in the district.

4.3.2 Infrastructure and linkage support available, planned and gaps

Central Government has launched Pradhan Mantri Awas Yojana (PMAY). The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- Rehabilitation of Slum Dwellers with participation of private developers using land as a resource.
- Promotion of Affordable Housing for weaker section through credit linked subsidy.
- Affordable Housing in Partnership with Public & Private sectors.
- Subsidy for beneficiary-led individual house construction.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The provision for road transport, drinking water, sanitation, education, and health defines the quality of life of an individual. After formation of the UT, administration is laying huge emphasis on development of infrastructure in the district. As per the Jal Jeevan Mission Dashboard, under the Jal Jeevan Mission piped drinking water has already reached to 97.85 percent of the households in Leh district (November 2024). Development roads has picked up in the recent years. Despite of the difficult terrain, the public works department and the Border Road Organization (Project Himank and Vijayak) have also constructed a huge chunk of road networks in the district. The district has good no. of educational and medical institutions as well.

5.1.2 Infrastructure and linkage support available, planned and gaps

The public works department has constructed and maintained substantial road networks in the districts. The Border Road Organization (Project Himank and Vijayak) has also constructed and maintained a huge chunk of road networks connecting the border areas in the district. As per the latest available data, the district has

539.81 km black topped roads, 102.87 km metalled roads, 82.97 km Shingled roads and around 57 Km fair weather roads. The district has good no. of educational institutions including there colleges, 54 Higher Secondary Schools, 122 Middle schools and 183 primary schools maintained by the Govt. In addition, there are 46 privately owned and operated schools in the district. Total number of medical institutions in the district is 168 including dispensaries, PHCs etc.

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

The advancement of connectivity routes in rural regions has enabled a diversification of agricultural methods through the introduction of new economic activities and technologies in villages. Rural residents now find it easier to transport their products to district centers. Farmers can access information about modern farming techniques through multiple channels. Additionally, the availability of transportation has lowered travel costs. Sectors like animal husbandry and primary education has also benefitted from the RIDF projects.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The private sector involvement in higher education, primary education and healthcare facilities is mostly limited to urban areas. Far higher levels of private sector management and investment is required in social infrastructure in rural areas.

5.2.2 Infrastructure and linkage support available, planned and gaps

Private sector participation in higher education, primary education, and healthcare facilities is predominantly confined to urban areas.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has huge potential for the generation of Solar Energy. Solar water heaters can be seen in almost every household of the district. This is one of the sectors which has potential for creating credit avenues in the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM Surya Ghar Muft Bijli Yojana scheme aims to provide free electricity to households in India through roof top solar power generation. Under the scheme, households will be provided with a subsidy to install solar panels on their roofs. The subsidy will cover up to 40 percent of the cost of the solar panels. In addition, the UT administration is also planning to provide additional subsidies to the beneficiaries availing benefit under the scheme.

RIDF

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

(₹ crore)				
Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	81	2.326400	2.0117
B	Ongoing tranches	0	0.000000	0
	Total (A + B)	81	2.326400	2.0117

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)				
Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	7	0.067500	0.0523
B	Rural roads & bridges	73	2.252800	1.9539
C	Social Sector	1	0.006100	0.0054
	Total (A + B + C)	81	2.326400	2.0116

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	3	Irrigation potential	ha	0
B	Rural roads	66	Road length	km	0
C	Bridges	7	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Primary Education	1	30 - one additional room & 5 - 3 room schools (total 35) in Leh	0	0
2	Sheep Husbandry	1	Sheep Extension Centre for development of sheep husbandry	0	0
3	Animal Husbandry	3	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per the latest data, LRLM has formed 968 SHGS in 16 blocks of Leh district. There are 65 Village Level Organizations and 9 Cluster Level Federation in the district.

6.2 Infrastructure and linkage support available, planned and gaps

UT Ladakh has created the Ladakh Rural Livelihood Mission which focuses on promoting self-employment and the organization of rural poor” by building sustainable institutes at the grassroots such as Self Help Groups (SHGs) around potential resources.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 To promote a self-sustaining system, its important to implement suitable strategies for crop diversification and agricultural intensification, which will in turn rejuvenate the land-based economy.
- 2 The Allied sector has the potential to support farmers in boosting their earnings by revitalizing livestock-based integrated farming systems.
- 3 Activities like mushroom cultivation require low capital but provide high returns. The sector is picking up in the district.
- 4 The implementation of technical strategies such as using high-yielding varieties, quality seeds, appropriate agricultural techniques, integrating traditional crops with newer ones, and adopting moderate farm mechanization to address labor shortages in farming can help reduce Lehs reliance on imported food grains for consumption.
- 5 Collectivization of farmers in the form of FPOs and ensuring more active involvement of existing cooperatives like PACS in agriculture- related activities right from the purchase of inputs to marketing of produce will provide economies of scale to the farmers.

2. Water Resources

- 1 In the backdrop of limited water availability, more focus may be laid on promotion of micro irrigation techniques.
- 2 Harnessing of groundwater for irrigation purposes through drip and sprinkler systems would improve the production and productivity under horticulture and plantation crops.
- 3 Traditional water management techniques like construction of artificial glaciers may be promoted and utilized as per suitability.
- 4 Improvement in traditional water conservation methods through innovations may be promoted.

3. Farm Mechanization

- 1 There is a need to promote the use of small farm implements among farmers, particularly, small and marginal farmers, by highlighting their benefits on a cluster basis.
- 2 It is important to increase awareness about the available farm mechanization schemes among farmers.
- 3 Small farm equipment, suitable to the local conditions can be introduced.
- 4 Primary Agricultural Credit Societies (PACS) could be involved in supplying small farm implements as custom hiring centres and raising awareness about their usage.

4. Plantation and Horticulture

- 1 The non- availability of quality planting material for apricots and apples is one of the major challenges. Increased availability may be ensured through accredited nurseries.

- 2 The development of orchards for apricots and apples may be promoted aggressively.
- 3 Area expansion under horticulture crops may be explored through the use of micro - irrigation techniques.
- 4 Trainings and capacity building of farmers for improvement in the fruit quality is of vital importance to ensure production of export quality produce.
- 5 Post-harvest management techniques like solar apricot dryers may be supported to improve the quality of dried apricots.
- 6 Development of storage, processing and marketing infrastructure to reduce wastage of horticulture produce.

5. Forestry/ Waste Land Development

- 1 District needs wasteland schemes and extension services in the field of agro/farm forestry.
- 2 The industries related to processing of forest produce may be set up / promoted by the Govt.

6. Animal Husbandry - Dairy

- 1 The lack of high-quality fodder is a major issue. Enhancing the development of fodder resources in this area can help to improve the situation.
- 2 At present, open fields in villages are used as shandies, with no infrastructure in place.
- 3 Previously, there was a concern regarding the availability of high-quality cows. However, now most dairy farmers in Leh have Jersey cows.
- 4 There are around 33 dairy cooperatives in the district not most of them are currently dysfunctional. Dairy cooperative societies may be revived to ensure effective marketing avenues for dairy farmers in the district.

7. Animal Husbandry – Poultry

- 1 Backyard poultry can help increase farmers' income and can work as alternative livelihood option.
- 2 Small units for processing and marketing of poultry meat may be encouraged with credit support.
- 3 Broiler Contract Farming (BCF) can be encouraged by having buy-back arrangements with reputed hatcheries.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a scope and need for establishing modern slaughterhouses, dressing units, marketing outlets with approved standard design, equipped with modern tools, machines and other necessary

infrastructure to ensure supply of hygienic, quality animal products to protect consumers from facing health hazards.

- 2 Local handlooms has the potential of growing into a vibrant industry in the district. Focussed attention is needed for promotion of the industry.
- 3 Value Chain approach is needed for the development of sheep wool and pashmina wool industry.

9. Fisheries

- 1 The district has not seen much development in commercial fishing. It is important to raise awareness among the farming community about the potential for engaging in fishing alongside agricultural activities, on either a large or small scale.
- 2 Latest scientific skills need to be imparted to the farmers.

10. Construction of Storage and Marketing Infrastructure

- 1 Pledge finance to farmers and provision of market linkage to food processing/agro-processing units needs to be promoted.
- 2 Post-harvest losses of horticulture produce need to be reduced to 5 percent by exploiting potentials for creating additional cold storage capacity and processing activities.

11. Land Development, Soil Conservation and Watershed Development

- 1 Conduct of awareness programs to engage communities in watershed conservation and sustainable practices.
- 2 Promotion of traditional methods like construction of artificial glaciers in different forms.
- 3 Foster collaboration between different sectors (e.g., agriculture, forestry, water resources) to ensure a holistic approach to watershed management.
- 4 Promote the growth of ground cover plants, grasses, and trees to stabilize soil and reduce erosion.

12. Agriculture Infrastructure: Others

- 1 Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers may encourage and finance for these activities.
- 2 Setting up seed production units can be a transformative step for improving agricultural productivity and self-sufficiency, especially in regions like Kargil where specific crop varieties are needed to adapt to local conditions.

13. Food and Agro. Processing

- 1 The post-harvest infrastructure viz., quality testing labs, cold chain, etc., are lacking in the district and needs to be strengthened to enable the agro and food processing industry to grow.
- 2 At present there are a few food processing units operating in the district. However, marketing avenues are limited and needs to be worked upon.

- 3 Marketing avenues to be focussed upon.

14. Agri. Ancillary Activities: Others

- 1 Agri Clinics and Agri Business Centres (ACABC) needs to be set up in the district.
- 2 Absence of any Nodal Training Institute (under ACABC scheme) in the UT is one of the main challenges.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Efforts may be made for the mobilization of artisans into Self Help Groups, Joint Liability Groups, Cooperatives and Producer groups.
- 2 Reskilling of artisans engaged in traditional arts and crafts, handlooms etc. to ensure product standardization and market acceptability of products.
- 3 Emphasis needs to put on standardization, branding and marketing of products.
- 4 Development of improved, modern tools for artisans, craftsmen for better productivity
- 5 Market assessment, product assessment study, exposure visits for artisans.

16. Export Credit

- 1 Pashmina wool obtained from Changthangi goat of Changthang valley, Leh is world's finest Pashmina measuring 12-15 microns in fibre thickness. It takes 3 goats' wool to make one woven shawl. The woolen fabrics made from the wool is loved by tourists due to their utility in harsh winters. This can be exported after processing and can fetch higher prices for the local artists.
- 2 Trial shipment of fresh Apricots has been exported from Ladakh. Organizing awareness camps / training and exposure camps for the farmers in collaboration with agencies like APEDA, EXIM Bank are of vital importance.
- 3 Need of the hour is to work on improving the quality of products to ensure acceptability in export markets.
- 4 Continuous training and capacity building are required for improvement of the quality of products whether it be agri produce like apricot or off-farm products like pashmina, wood carving etc.

17. Education

- 1 Education loans need to be popularized among students.
- 2 Professional coaching centres can be supported to ensure more and more students clear exams for entry into professional colleges.

- 3 At present education loans are mostly available for higher education from premier institutions like IITs, IIM etc. There is a need to explore products for short-duration skill-based courses also.

18. Housing

- 1 The biggest obstacle to credit flow in the housing sector is the lack of proper land records and titles. Resolving this issue will automatically enhance the credit flow into the sector.

19. Social Infrastructure

- 1 Private clinics may be encouraged in rural areas by providing incentives.
- 2 Private sector participation in education sector in rural areas may be encouraged by providing incentives.

20. Renewable Energy

- 1 PM Surya Ghar Muft Bijli Yojna provides a avenue for flow of credit into the solar energy sector. Bankers may explore financing customers under the scheme.
- 2 There is an urgent need for creating awareness among the public about the said scheme.
- 3 Effective coordination between the Power department and bankers is needed to ensure the success of PM Surya Ghar Muft Bijli Yojna in the district.

21. Informal Credit Delivery System

- 1 Business Correspondents deployed by banks may also be authorized to open saving bank accounts of SHGs, subject to adherence to extant BC guidelines and in accordance with banks' Board approved policy on Business Correspondents.
- 2 The participating bank may emphasis on multiple doses of credit to SHGs. This would mean assisting a SHG over a period of time, through repeat doses of credit, to enable the group to access higher amounts of credit for taking up sustainable livelihoods and improving the quality of life.
- 3 The financing banks must follow RBI guidelines for loans to SHGs. For loans up to ₹10 lakh, no collateral or margin is required. There should be no lien on SHGs savings accounts or any deposits insisted upon. For loans above ₹10 lakh and up to ₹20 lakh, no collateral should be obtained and no lien should be marked against SHGs savings accounts. The entire loan, regardless of the outstanding amount, is eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

Chapter 8

Status and prospects of Cooperatives

1. Background

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

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. The cooperative Department UT Ladakh has been taking various steps to make the cooperative sector in the UT more vibrant.
2. Data for 269 Cooperative Societies have been uploaded on National Cooperative Database.
3. A total of 6 cooperative societies of the UT have been made members of the National Cooperative Export Society.
4. A total of 15 cooperative societies from the UT have become members of National Organic Cooperative Society.
5. A total of 15 cooperative societies from the UT have become members of Bhartiya Beej Sahkari Samiti.
6. Vegetable and fruit madis are being constructed by cooperative department in both the districts.
7. Fertilizer godowns are being constructed in both the districts.
8. 1000 MT controlled atmosphere storage constructed at Agling.
9. A milk pasteurisation plant has been set up at Agling in order to facilitate dairy cooperatives in the UT.

5. Status of Cooperatives in the District

1. The cooperative sector in Leh comprises a total of 123 cooperatives, covering 46 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 77 rural credit co-operatives (PACS).
2. These primary societies have around 15000 members, spread across all 16 blocks of Leh district.
3. The Primary Agri Credit Societies in Leh are presently not undertaking any credit -related functions and are mostly involved in procurement and sale of essential commodities , fertilizers, seeds etc.
4. As per the National Cooperative Database 27 Gram Panchayats (GP) are yet not covered by any PACS.
5. There are no defunct PACS in the district as such.
6. Accordingly, as per the SOP laid down in Margdarshika, the district has been assigned the target of formation of 27 new PACS in the uncovered GPs.

6. Potential for formation of cooperatives

1. Leh is one of the largest districts of the country in term of area, however, the population is sparse. The district already has 123 cooperative societies, out of which 77 are primary agriculture credit

societies registered under JK Cooperative Societies Act of 1989.

2. There is some potential for formation of new cooperatives in sectors like horticulture, animal husbandry etc.
3. However, since most of the existing cooperatives, especially PACS are not viable, more focus may be laid on revival of these existing cooperatives through diversification of their business activities.
4. As per the SOP laid down in Margdarshika, the district has been assigned the target of formation of 27 new PCAS in the uncovered GPs.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project / Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Crops Diversification for Enhancement of Rural Farmers' Income in Leh District.	2 clusters including Kahru and Sham Valley	Grant Support	No	1028	<ul style="list-style-type: none"> • 274 acres is covered under improved seed varieties • 460 tonnes of high value crops produced • 277 farmers from 13 villages are trained in mulching technology and improved farming techniques as per standard PoP • 1028 farmers are covered under crop diversification from 30 villages of Leh district, in • convergence with Tata Trusts • 600 farmers trained as per Package of Practices (PoP)
2	Promotional Activity	Project on “ Demonstration and Adoption of Solar Apricot Dryers and Apricot Harvesting Nets by Tribal Farmers in Lower Sham Valley of Ladakh”	Lower Sham Valley	Grant Support	In convergence with CSR support from Tata Trusts and HDFC Foundation	700	Farmers have been able to reduce the wastage of apricots significantly by usage of the harvesting nets and solar dryers. The rates of fresh as well as dried apricots have almost doubled over the last 3 to 4 years.

3	Climate Change	Enhancing Adaptive Capacity of Farmers to Overcome Effect of Shrinking Glaciers on Agriculture in Changthang Region of Leh District -	Tsaga and Mudh villages of Changthang	Grant Support		673	Although the project is still under implementation, the villages have already started seeing results in the form of improved availability of water for the first irrigation.
4	Collectivisation	Project sanctioned for formation and promotion of Sham Valley Apricot Producers FPO	Lower Sham Valley	Grant Support		364	The FPO has provided end to end solution to the apricot producers in Sham Valley (training, capacity building, improving product quality, marketing avenues) etc. The prices of fresh as well as dried apricots nearly doubled over the last three years.
5	Collectivisation	Project sanctioned for formation and promotion of Ladakh Vegetable Producers FPO, Kharu	Kharu block	Grant Support		434	The FPO has provided end to end solution to the apricot producers in Sham Valley (training, capacity building, improving product quality, marketing avenues) etc. FPO has started selling green peas in the mandis of Himachal Pradesh.
6	Promotional Activity	Project on dissemination	Leh, Zaskar	Grant Support	No	1588	People in Ladakh have adopted vermicomposting as an

		of vermicomposting technology in Ladakh region	and Nubra				alternative to the chemical fertilizers. Many farmers are producing vermicomposting not only for their own use but also for sale in the market.
7	Promotional Activity	Project on vermicomposting technology in Ladakh region sheep/yak/cow waste (Zaskar, Kargil, Changthang)	Changthang, Kargil, Zaskar	Grant Support	No	100	People in Ladakh have adopted vermicomposting as an alternative to the chemical fertilizers. Many farmers are producing vermicomposting not only for their own use but also for sale in the market.
8	Watershed Development	Springshed based watershed development project in Sakti	Sakti	Grant Support		1875	The project has been a big step towards water conservation and negating the effects of receding glaciers on the farming activities in the project area of 285 hectares. Availability, of irrigation water for first irrigation has improved significantly, as per the beneficiaries.
9	Tribal Development	Integrated Tribal Development Project	Ranbirpur	Grant Support	No	1095	Enhancement of household incomes of 219 beneficiary families of Ranbirpur village through development of wadi with apricot and apple trees along with cultivation of vegetables and other fruits.
10	Promotional Activity	Project on promotion of Yak rearing	Hanu Gingma and Yokna	Grant Support	No	100	Revival of yak rearing and additional source of income for farmers from yak milk and wool

		and processing of Yak milk and wool for generating additional source of income for farmers in Ladakh region					products
11	Promotional Activity	Project on 'Sustainable development of tribal farmers through Integrated Organic Farming System (IOFS) for food, nutrition and income security in Ladakh	Sham region	Grant Support	No	200	Promotion of Integrated Organic Framing system to achieve the dual objectives of organic production with multiple income streams for farmers
12	Promotional Activity	Value addition of millets and barley for development of novel food products to enhance income and nutritional security of farmers of Ladakh"	Lower Sham region	Grant Support	No	200	Promotion of buckwheat and other millets by value addition and providing a source of income to farmers

13	Promotional Activity	Project on improvement in livelihood through harvesting and primary processing of Seabuckthorn	Nubra Valley	Grant Support	No	100	Income enhancement of SHGs through harvesting and primary processing of seabuckthorn.
14	Skill Training	Project on Women Empowerment through Skill Development of Artisans in Changthang, Ladakh	Nyoma block	Grant Support	HDFC Foundation	200	Value chain development of pashmina, sheep wool and yak wool.
15	Promotional Activity	Project on Strengthening and broad basing pashmina and wool value chain in Ladakh - Looms of Ladakh	Lehand Kargil	Grant Support	NABFOUN DAT ION	400	Value chain development of pashmina, sheep wool and yak wool.
16	Promotional Activity	Project on setting up of Rural Mart at Kharu.	Kharu block	Grant Support	No	434	Improved marketing avenues and sales of 434 members of the Ladakh Vegetable Producers Cooperative Limited FPO.
17	Promotional Activity	Project on setting up of Rural Mart at Nyoma.	Nyoma block	Grant Support	No	200	Improved marketing avenues and sales of 200 weavers, spinners, artisans of Nyoma block

18	Skill Training	SDP on Data Entry Operator at Leh	Leh	Grant Support	No	60	Skill development of 60 candidates with settlement of at least 60 percent trainees.
19	Promotional Activity	GI Tagging- GI Tag received for Ladakh Wood Carving. Applications filed for 6 products from Leh district: <ul style="list-style-type: none"> • Chiling Metal Works • Likir Pottery • Thank Paintings • Ladakhi Loom Woven Products • Ladakhi Pabu • Thikma Art 	Leh	Grant Support	No		GI Tagging will promote the reputed products of the district on national and international level and help economic development of the district.
20	Promotional Activity	My Pad My Right(Leh)	Thiksay	Grant Support	No	30	Help SHG members spread awareness about menstrual hygiene along with generation of additional income for their families.
21	Financial Inclusion	Centre For Financial Literacy	Nimoo, Durbuk Singay L Kharu)	Grant Support	No		Financial Literacy and Financial Inclusion

22	Financial Inclusion	Mobile Vans, Financial Literacy Camps, VSATS, Biometric devices, mPOS etc.	Leh	Grant Support	No		Financial Literacy and Financial Inclusion
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Success Stories

Success Story 1: Project for formation and promotion of Farmers Producer Organization for apricot producers of lower Sham Valley.



1. Scheme : PODF - ID
2. Project Implementing Agency : Himmotthan Society (Tata Trust)
3. Duration of the project : 3 years
4. Beneficiary :
 No. of beneficiaries : 378
 Community : Apricot Farmers of Lower Sham Valley State :
 District : Leh Ladakh
 Block : Khaltsi
 Village : Multiple villages

1.1 Support provided

- Financial support was provided to Himmotthan Society for formation and promotion of an FPO in lower sham valley of Leh district.
- FPO was formed in the year 2020. The FPO comprises of more than 370 members. A Board of Directors was also formed for the FPO.
- The FPO was registered under the JK Self Reliant Cooperative Societies Act of 1999.
- A Business plan was also prepared for the FPO.
- Trainings were provided to directors CEO and the members.

1.2 Pre-implementation status

- Apricot is the most important horticulture crops of Ladakh region. The UT is the biggest producer of apricots in India accounting for nearly 62 percent of the national level production.
- Absence of proper apricot harvesting and drying methods and lack of proper marketing avenues led to rampant wastage of apricot in Ladakh.
- The fruit being a perishable produce it is estimated that nearly 50 percent of the crop was wasted.
- Due to the limited local market the fruit could not fetch satisfactory prices.

1.3 Challenges faced

- The value chain development of the fruit crop was the biggest challenge for the farmers and other stakeholders.
- Absence of proper apricot harvesting and drying methods and lack of proper marketing avenues led to rampant wastage of apricot in Ladakh.
- Mobilization of farmers into an organized cooperative was also a major challenge.

- Poor quality of dried apricots due to traditional sun drying affected the market acceptability of the produce.
- In the absence of proper logistics supply of apricots outside Ladakh was a big challenge.

1.4 Impact

- 21 MT of fresh apricots were sold by the FPO during FY 2022-23 through DJ Exports a corporate partner for marketing.
- FPO has also supplied corporate gifts consisting of dried apricot and other products worth Rs.13.50 lakh.
- 31 MT of fresh apricots were sold during 2023-24 through DJ Export Pvt Ltd.
- The FPO has crossed the total business of Rs.1.00 crore.
- The FPO was awarded CII FPO EXCELLENCE AWARD 2023 by Confederation of Indian Industry.
- Apricot farmers of Sham valley are getting Rs.115/kg for fresh apricots on the farm gate
- The project has made a huge impact not only on the lives of the apricot farmers of Ladakh but also opened the gates for a flourishing apricot economy in Ladakh region

Appendix 1a

Climate Action & Sustainability

Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

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

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

Climate Finance and Challenges

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

Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various

efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

Initiatives of RBI

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

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

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

Initiatives of NABARD

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

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

Way Forward

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

Appendix 1b Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

a **NABARD:** NABARD has approved several projects to enhance climate resilience in India. A Rs. 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a Rs.16.8 lakh project automates ice reservoirs in Ladakh. In 2020, NABARD allocated Rs. 11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering Rs. 22,000 per hectare for plains and Rs. 25000 for hilly areas to boost soil fertility and crop productivity. The WDF, funded with Rs. 200 crore, supports 10 projects in J&K and Ladakh, alongside a Rs. 50 crore Tribal Development Fund for 5 additional projects.

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

Appendix 1c Climate Action & Sustainability

- 3 Climate Change Scenario - Ladakh is experiencing significant impacts from climate change. Rising temperatures are leading to accelerated glacier melting threatening water resources and affecting agriculture. Shifts in seasonal weather patterns are causing unpredictable precipitation and extreme weather events are increasing in frequency disrupting traditional livelihoods and posing challenges to sustainable development and ecosystem stability.

3.1 Prospects of Climate Action in the District

The prospects for addressing climate change in Ladakh are both promising and complex due to the regions unique environmental and socio- economic conditions. Ladakh with its pristine natural resources and strategic high-altitude location has significant potential for addressing climate issues. The region can utilize its abundant solar energy resources to reduce dependence on fossil fuels.

Additionally advancements in water management including improved glacier monitoring and efficient irrigation methods provide ways to tackle water scarcity and agricultural hurdles. Initiatives led by local communities and traditional knowledge are essential for adapting to climate impacts building resilience in local farming methods and infrastructure. Furthermore by embracing sustainable tourism and encouraging eco-friendly practices Ladakh can preserve its fragile ecosystems and enhance economic development. Nonetheless realizing these opportunities necessitates overcoming logistical obstacles and marshaling resources to back ambitious climate policies and tailored

initiatives that cater to the regions requirements.

3.2 Any specific Climate Change initiative in the State by

The Government of India has announced plans to establish an inter-state transmission system to facilitate the evacuation and grid integration of 13GW of renewable energy in Ladakh. The project will require an investment of ₹20700 crore with a central support of ₹8300 crore.

The progress of the ultra-mega solar project in Ladakh which aims to not only boost the region's economy but also contribute to India's goal of carbon neutrality by achieving 500 gigawatts (GW) of renewable energy by 2030.

The Ladakh Autonomous Hill Development Council Leh has signed a MOU with the Oil and Natural Gas Corporation to build a 1 MW experimental geothermal power plant in Puga valley of Ladakh. However the project is currently stalled after the unexpected release of geothermal fluid – warm water from underground containing various dissolved minerals.

Global climate change is causing natural glaciers to melt much faster than before which has resulted in depletion of water resources and the situation in Ladakh is no different. More than 35 villages/hamlets are already facing severe shortage of irrigation water particularly in the sowing season. Water is a particular issue with reliance on either melt- water or springs for drinking and irrigation purposes.

To tackle this shortage and conserve water NABARD has sanctioned one Springshed based Watershed Development project in Sakti Village of Leh district. Under this project artificial glaciers are being constructed by building a series of bunds using stone embankments to tap the unused free flowing winter stream water in the form of ice and later to use it for irrigation purpose when it begins to melt in spring season.

Many agencies in the district are working on artificial glaciers as a tool to enhance the adaptive capacity of the locals against the shortage of water due to depleting glaciers.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 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.

- 2 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).

- 3 With the initiative of NABARD Jammu & Kashmir Regional Office Ladakh Wood Carving has become the first handicraft product from the Union Territory of Ladakh to be granted a Geographical Indication (GI) tag by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry. Besides Ladakh Wood Craving Ladakhi Pashmina Ladakh Seabuckthorn and Raktsey Karpo (an apricot variety) of the district also have got GI.

- 4 In Phase-I NABARD has facilitated GI Registration of 09 products from the UTs of J&K and Ladakh. 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

- 5 Further in Phase-II NABARD has sanctioned a project for GI Registration of an additional 9 products from the UTs of J&K and Ladakh as per details given below:
 - i) Likir Pottery Ladakh
 - ii) Chilling Metal Work Ladakh
 - iii) Thanka Painting Ladakh
 - iv) Thikma Ladakh
 - v) Pabu Ladakh
 - vi) Loom Weaving Woolen products Ladakh
 - vii) Calico Printing Samba
 - viii) Gaba & Blanket Kishtwar
 - ix) Bina Craft Kishtwar

Currently applications for the GI tags for these products are pending with the GI Registry at Chennai.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
I.Agriculture																						
A. Farm Credit																						
A.1 Crop Production, Maintenance, Marketing																						
1	Apple/ Seb___	100	Acre	49260	Phy BL	5 2.46	10 4.93		10 4.93	7 3.45	10 4.93	10 4.93		10 4.93			10 4.93	7 3.45	8 3.94	10 4.93	10 4.93	107 52.74
2	Apple/ Seb_High Density	100	Acre	72979	Phy BL		3 2.19		3 2.19	3 2.19	7 5.11	3 2.19		3 2.19			3 2.19		3 2.19	3 2.19	3 2.19	34 24.82
3	Apricot/ Khubaani___	100	Acre	75000	Phy BL	6 4.5	20 15		20 15	10 7.5	20 15	20 15		20 15			20 15	10 7.5	10 7.5	7 5.25	20 15	183 137.25
4	Fodder Oats/ Jai___	100	Acre	29752	Phy BL	300 89.26	300 89.26	250 74.38	280 83.31	300 89.26	300 89.26	300 89.26	280 83.31	280 83.31	260 77.36	250 74.38	250 74.38	250 74.38	280 83.31	280 83.31	280 83.31	1321.04
5	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	28520	Phy BL	20 5.7	20 5.7		20 5.7	20 5.7	20 5.7	20 5.7		20 5.7			20 5.7		20 5.7	20 5.7	20 5.7	170 48.45
6	Onion/ Piyaz/ Kanda___	100	Acre	72000	Phy BL	25 18	25 18	20 14.4	30 21.6	45 32.4	45 32.4	45 32.4	20 14.4	30 21.6	25 18	25 18	25 18	25 18	25 18	25 18	25 18	440 316.8
7	Other Flowers___	100	Acre	149320	Phy BL	20 29.86	20 29.86		10 14.93	20 14.93	20 14.93	20 14.93		20 14.93						20 29.86	10 14.93	130 194.09
8	Other Vegetables___	100	Acre	61856	Phy BL	40 24.42	40 24.42	20 12.21	40 24.42	80 48.84	80 48.84	40 24.42	20 12.21	40 24.42	40 24.42	30 18.32	30 18.32	30 18.32	30 18.32	30 18.32	30 18.32	620 378.54
9	Potato/ Aloo_Irrigated	100	Acre	91200	Phy BL	180 164.16	170 155.04	120 109.44	150 136.8	190 173.28	190 173.28	160 145.92	150 136.8	180 164.16	120 109.44	100 91.2	150 136.8	130 118.56	140 127.68	160 136.8	160 145.92	2440 2225.28
10	Radish/ Mooli___	100	Acre	66296	Phy BL	10 6.63	20 13.26	15 9.94	15 9.94	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	20 13.26	300 198.89
11	Spinach/ Palak_High Density	100	Acre	66176	Phy BL	25 16.54	35 23.16	10 6.62	20 13.24	30 16.54	30 19.85	30 9.93	10 6.62	30 16.54	10 6.62	10 6.62	15 9.93	15 9.93	15 9.93	15 9.93	25 13.24	305 201.85
12	Tomato/ Tamatar___	100	Acre	72000	Phy BL	20 14.4	20 14.4		30 21.6	30 21.6	30 21.6	10 7.2	30 21.6	10 7.2	10 7.2	10 7.2	10 7.2	10 7.2	10 7.2	10 7.2	20 14.4	220 158.4
13	Turnip/ Shaljam___	100	Acre	63200	Phy BL	10 6.32	10 6.32	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	5 3.16	90 56.88
14	Walnut/ Akhrot___	100	Acre	61840	Phy BL		35 21.64		50 30.92					30 18.55			35 21.64		35 21.64	35 21.64	35 21.64	220 136.03
15	Watermelon/ Tarbu___	100	Acre	66200	Phy BL	15 9.93	20 13.24		20 13.24	35 23.17	35 23.17	10 6.62		15 9.93			15 9.93			25 16.55	20 13.24	195 129.09
16	Wheat/ Gehu_Irrigated	100	Acre	67200	Phy BL	400 268.8	400 268.8	300 201.6	300 201.6	450 302.4	500 336	425 285.6	400 268.8	450 302.4	400 268.8	375 252	425 285.6	425 285.6	425 285.6	425 285.6	450 302.4	6550 4401.6
	Wheat/ Gehu_Irrigated	100	Acre	70000	Phy BL	30 21	80 56	40 28	90 63	80 56	40 28	40 28	40 28	60 42	40 28	40 28	80 56	70 49	70 49	50 35	90 63	940 658
	Post-harvest/HM Consumption (10%)					681.98	761.22	459.75	665.58	813.68	849.42	671.27	566.56	746.43	549.06	504.94	666.41	614.06	660.78	675.52	753.09	10639.75
	Repairs & maintenance of Farm assets (20%)					68.2	76.12	45.98	66.56	81.37	84.94	67.13	56.66	74.64	54.91	50.49	66.64	61.41	66.08	67.55	75.31	1063.98
	Sub Total					136.4	152.24	91.95	133.12	162.74	169.88	134.25	113.31	149.29	109.81	100.99	133.28	122.81	132.16	135.1	150.62	2127.95
13831.68																						

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
A.2 Water Resources																					
1	Bore Well-Deepening-	90	No.	300000	Phy BL														1	1	2
																			2.7	2.7	5.4
2	Bore Well-New-	90	No.	600000	Phy BL	1	1	1	1	1	3	1	1	1	1	1	1	1	1	1	17
						5.4	5.4	5.4	5.4	5.4	16.2	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	91.8
	Sub Total																				97.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
A.3 Farm Mechanisation																						
1	Other machinery- disc plough	80	No.	80000	Phy BL	2 1.28	2 1.28			2 1.28	2 1.28			2 1.28			2 1.28		2 1.28	2 1.28	2 1.28	18 11.52
2	Other machinery--potato digger	75	No.	220000	Phy BL						3 3.3								1.28	1.28		2 3.3
3	Other machinery--Trolley single axle	80	No.	150000	Phy BL	2 2.4	3 3.6	2 2.4			2 2.4	2 2.4	1 1.2	1 1.2			1 1.2			1 1.2	1 1.2	15 18
4	Other machinery--water tanker double axle	80	No.	67000	Phy BL	1 0.54	1 0.54				3 1.61						1 0.54				1 0.54	8 4.31
5	Other machinery--welding unit	80	No.	39000	Phy BL	1 0.31					4 1.25										1 0.31	6 1.87
6	Power Tiller--	80	No.	95000	Phy BL	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	3 2.28	48 36.48
7	Sprayer-Tractor Mounted Sprayer-	75	No.	250000	Phy BL	2 3.75					2 3.75	2 3.75										6 11.25

8	Thresher-Multicrop Power Threshers-	75	No.	210000	Phy BL	2				2						2				6
						3.15				3.15						3.15				9.45
9	Tractor--20-35 hp	75	No.	650000	Phy BL	1	1			3	3	1		1	2	3		2		17
						4.88	4.88			14.63	14.63	4.88		4.88	9.75	14.63		9.75		82.91
10	Tractor--35-40 hp	75	No.	700000	Phy BL	2			2	3	5					2				14
						10.5			10.5	15.75	26.25					10.5				73.5
11	Tractor--42 hp	75	No.	780000	Phy BL					2	2					2				6
										11.7	11.7					11.7				35.1
12	Tractor--58 hp	75	No.	1150000	Phy BL	2					2					2		2		8
						17.25					17.25					17.25		17.25		69
13	Tractor--upto 20 hp	75	No.	380000	Phy BL		4				4					4		4		16
							11.4				11.4					11.4		11.4		45.6
14	Tractor-Without Implements & Trailer-55 hp	75	No.	800000	Phy BL	2	2				2							2		8
						12	12				12							12		48
	Sub Total																			450.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chuchot	Deskrit	Khaltsi	Kharu	Leh	Nimoo	Panamic	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
	A.4 Plantation & Horticulture																
1	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	Phy BL				2								2
									7.2								7.2
2	New Orchard - Temperate Fruits-Apple	90	ha	614900	Phy BL	1	6	5	1	5	5	7		2	2	4	43
						5.53	33.2	27.67	5.53	27.67	27.67	38.74		11.07	11.07	22.14	237.96
3	New Orchard - Temperate Fruits-Apricot-	90	ha	307600	Phy BL		7	8		8	5	8		4	7	7	64
							19.38	22.15		22.15	13.84	22.15		11.07	19.38	5.54	177.19
	Sub Total																422.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.5 Working Capital - Bee Keeping				
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chuchot	Deskrit	Leh	Nimoo	Saspol	District Total
	A.6 Forestry									
1	Plantation-Poplar-	80	ha	130000	Phy BL	1	1	1	1	5
						1.04	1.04	1.04	1.04	5.2
2	Processing Unit-Edible Fruits-	80	No.	1000000	Phy BL					2
							16			16
	Sub Total									21.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
	A.7 Animal Husbandry - Dairy																				
1	Automatic Milk Collection Unit--	90	No.	300000	Phy BL	2	1		1	3	3	1		1					2		14
						5.4	2.7		2.7	8.1	8.1	2.7		2.7					5.4		37.8
2	Buffalo Farming--	90	1+1	395000	Phy BL	2	2	2	4	4	4	2	2	2	2	2	2	2	4	2	42
						7.11	7.11	7.11	14.22	14.22	14.22	7.11	7.11	7.11	7.11	7.11	7.11	7.11	14.22	7.11	149.31
	Crossbred Cattle Farming--	90	1+1	395000	Phy BL	1	3	1	1	2	4	1	1	3	1	1	1	1	3	1	26
						3.56	10.67	3.56	3.56	7.11	14.22	3.56	3.56	10.67	3.56	3.56	3.56	3.56	10.67	3.56	92.5
3	Crossbred Cattle Farming--	90	3+2	805000	Phy BL	1			1	1	1								1		5
						7.25			7.25	7.25	7.25								7.25		36.25
	Crossbred Cattle Farming--	90	5+5	1775000	Phy BL	1	1			1	1					1			1	1	7
						15.98	15.98			15.98	15.98					15.98			15.98	15.98	111.86
4	Refrigerated Tanker Van--	90	No.	2500000	Phy BL	1				1	1										3
						22.5				22.5	22.5										67.5
	Sub Total																				495.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																				
1	Draught Animals_Others_Zomo	100	Per Animal	64089	Phy BL	1	3	3	3	3	1	1	3	2	1	1	3	3	1	3	34
						0.64	1.92	1.92	1.92	0.64	0.64	1.92	1.28	0.64	0.64	1.28	1.92	1.92	0.64	1.92	21.76
2	Indigenous Cattle Farming_Others_Desl-per year	100	Per Animal	42972	Phy BL	95	95	85	90	95	95	100	75	80	85	85	80	80	80	80	1380
						40.82	40.82	36.53	38.67	40.82	40.82	42.97	32.23	34.38	36.53	36.53	34.38	34.38	34.38	34.38	593.02
3	Indigenous Cattle Farming_Others_HF Cow-per year	100	Per Animal	80000	Phy BL	75	75	75	80	85	85	75	70	75	70	70	80	75	80	80	1220
						60	60	60	64	68	68	60	56	60	56	56	64	60	64	64	976
4	Indigenous Cattle Farming_Others_Jersey Cow	100	Per Animal	90000	Phy BL	95	85	75	85	80	80	75	75	80	75	75	80	80	80	85	1285
						85.5	76.5	67.5	76.5	72	72	67.5	67.5	72	67.5	67.5	72	72	72	76.5	1156.5

5	Indigenous Cattle Farming_Others_Sindhi	100	Per Animal	50000	Phy BL	60	65	50	55	60	60	60	55	60	55	55	55	55	60	60	920
						30	32.5	25	27.5	30	30	30	27.5	30	27.5	27.5	27.5	27.5	30	30	460
	Sub Total																				3207.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Leh	Thiksay	District Total												
	A.9 Animal Husbandry - Poultry																				
1	Breeder Unit-Layer-	90	1000	2575000	Phy BL	1	1	1	3												
						23.18	23.18	23.18	69.54												
2	Indigenous Poultry Farming--	90	500	1000000	Phy BL	1		1	2												
						9		9	18												
	Sub Total								87.54												

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Panamic	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
	A.10 Working Capital - AH - Poultry																			
1	Broiler Farming_Others_per cycle	100	1000	144043	Phy BL	1	1	2	2	2	1	1	1	1	1	1	1	1	1	17
						1.44	1.44	2.88	2.88	2.88	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	24.48
2	Layer Farming_Others_Commercial Layer Birds (per unit of 1000 Birds)	100	1000	361632	Phy BL	3	2		1	2	1		1						2	12
						10.85	7.23		3.62	7.23	3.62		3.62						7.23	43.4
	Sub Total																			67.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
	A.11 Animal Husbandry - SGP																					
1	Goat - Rearing Unit--Boer Goat	90	10+1	1120000	Phy BL			4					4		3	3						14
								40.32					40.32		30.24	30.24						141.12
2	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy BL	1	1	1	1	1	5	1	1	1	1	1	1	1	1	3	1	22
						2.7	2.7	2.7	2.7	2.7	13.5	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	8.1	2.7	59.4
	Sheep - Rearing Unit--	90	10+1	252000	Phy BL			3					3		3							9
								6.8					6.8		6.8							20.4
3	Sheep - Rearing Unit--	90	25+1	472000	Phy BL			5					5		5	5						20
								21.24					21.24		21.24	21.24						84.96
	Sheep - Rearing Unit--	90	50+2	827000	Phy BL								2		2	2						6
													14.89		14.89	14.89						44.67
	Sub Total																					350.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Durbuk	Khaltsi	Kharu	Nyoma	Panamic	Rong	Rupsho	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total		
	A.12 Working Capital - AH - Others/SR																				
1	Sheep Farming_Rearing Unit - Semi-intensive_Ladakh Pashmina Goats-25+1	100	9+1	32000	Phy BL			85			85			85	85						340
								27.27			27.27			27.27	27.27						109.08
	Goat Farming_Turkey_Crossbreed Goat-25+1	100	Per Bird	60000	Phy BL	4	4	35	4	1	35	3	45	45	10	2	5	2			195
						2.4	2.4	21	2.4	0.6	21	1.8	27	27	6	1.2	3	1.2			117
	Goat Farming_Rearing Unit - Semi-intensive_Max of 2 cycle	100	250	90000	Phy BL			35			45		45	45	30						200
								31.5			40.5		40.5	40.5	27						180
	Sub Total																				406.08

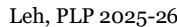
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	District Total														
	A.13 Fisheries																				
1	Intensive Fish Farming-Biofloc technology-	90	No.	1500000	Phy BL	3	3														
						40.5	40.5														
2	Pond construction-Earthen Pond-	90	ha	3000000	Phy BL	1	1														
						27	27														
	Sub Total						67.5														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chuchot	Deskrit	Khaltsi	Turtuk	District Total											
	A.14 Working Capital - Fisheries																				
1	Fish Culture - Others_Trout - Raceway_Trout of unit 4000 pices	100	Per unit	300000	Phy BL	4	1	1	1	7											
						12	3	3	3	21											
	Sub Total									21											



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
A.15 Farm Credit																						
1	Agri. Produce Transport/ Marketing- Agri. Produce Transport Vehicles-	90	No.	500000	Phy BL	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	1 4.5	16 72
2	Finance to FPOs/FPCs-Procurement & Marketing-	90	No.	2500000	Phy BL	1 22.5			1 22.5									4.5	4.5	4.5	2 45	
	Sub Total					27	4.5	4.5	27	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	117
	Total Farm Credit (sum of A.1 to A.15)																					19642.77
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Khaltsi	Leh	District Total												
B. Agriculture Infrastructure																						
B.1 Storage Facilities																						
1	Cold Storage--1000 MT	80	No.	8800000	Phy BL				1 70.4	1 70.4												
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy BL	1 20	1 20	1 20		3 60												
	Sub Total									130.4												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Khaltsi	Kharu	Leh	Panamic	Sukerbachan	Thiksay	District Total								
B.2 Land Development																						
1	Compost Pit--	90	No.	30000	Phy BL	1 0.27	1 0.27	1 0.27	1 0.27	1 0.27	1 0.27	1 0.27	1 0.27	8 2.16								
	Sub Total													2.16								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Khaltsi	Kharu	Leh	Panamic	Sukerbachan	Thiksay	District Total								
B.3 Agriculture Infrastructure - Others																						
1	Compost/ Vermi Compost-Vermi Compost- 8 Beds (10 x 4 x 2)	90	No.	400000	Phy BL	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	1 3.6	8 28.8								
	Sub Total													28.8								
	Total (B.1+B.2+B.3)													161.36								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total		
C. Ancillary Activities																						
C.1 Food & Agro Processing																						
1	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	3 27	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	1 9	16 144	
2	Fruit Processing -Pickle-	90	No.	500000	Phy BL		4.5			2 9											3 13.5	
3	Fruit Processing -Pulp Making-	90	No.	1000000	Phy BL		1 9	2 18	1 9	2 18	1 9		1 9								8 72	
4	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy BL			1 9		1 9											2 18	
	Sub Total																				247.5	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		DeskIt	Khaltsi	Leh	Nyoma	District Total												
C.2 Ancillary Activities -																						
1	Agri Clinic & Agri Business Centers- Medium-	90	No.	1000000	Phy BL	1 9	1 9	1 9	1 9	4 36												
	Sub Total									36												
	Total (C.1+C2)									283.5												
	Total (A+B+C)									20087.63												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)		Chuchot	DeskIt	Durbuk	Khaltsi	Kharu	Leh	Nimoo	Nyoma	Panamic	Rong	Rupsho	Saspol	Singay Lalok Wanla	Sukerbachan	Thiksay	Turtuk	District Total
II. Micro, Small and Medium Enterprises (MSME)																						
	Manufacturing Sector - Term Loan-Medium- Others	80	No.	50000000	Phy BL						2 800											2 800
	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	2000000	Phy BL	1 16		2 32			2 32		2 32		2 32							9 144
	Manufacturing Sector - Term Loan-Micro- Others	80	No.	2000000	Phy BL	1 16	1 16	1 16	1 16	1 16	3 48	1 16	1 16	1 16						1 16	1 16	13 208
	Manufacturing Sector - Term Loan-	80	No.	2500000	Phy BL	1 1	1 1	2 2	2 2	4 4	2 4	2 4					1 1	1 1		2 2	2 2	19

1

Page 89 of 105

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	5123.64	15716.18	5887.53	17359.72	6139.09	9515.89	8695.62
RCBs	337.48	71.00	371.23	86.20	371.23	125.00	371.23
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	154.00	116.18	169.40	141.48	169.40	180.18	186.34
Others	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	5615.12	15903.36	6428.16	17587.40	6679.72	9821.07	9253.19

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	7873.18	283.64	5183.24	392.83	7862.97	590.48	4922.03
RCBs	598.96	45.70	256.41	96.95	312.74	112.30	319.93
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	263.38	10.55	171.31	12.70	195.17	13.13	128.74
Others	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	8735.52	339.89	5610.96	502.48	8370.88	715.91	5370.70

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12996.82	15999.82	11070.77	17752.55	14002.06	10106.37	13617.65
RCBs	936.44	116.70	627.64	183.15	683.97	237.30	691.16
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	417.38	126.73	340.71	154.18	364.57	193.31	315.08
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	14350.64	16243.25	12039.12	18089.88	15050.60	10536.98	14623.89

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	11290.41	17937.63	18423.80	24011.49	23972.55	48342.09	27155.76
RCBs	894.27	2009.01	1307.30	2435.25	2614.28	2350.88	2872.82
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	548.62	275.92	513.32	375.00	790.44	1144.39	858.98
Others	0.00	0.00	0.00	0.00			
Sub total (A)	12733.30	20222.56	20244.42	26821.74	27377.27	51837.36	30887.56

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3503.91	883.93	1839.45	1191.93	2693.63	1514.80	5151.52

RCBs	261.84	103.00	149.79	24.40	152.59	67.60	267.59
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	170.27	25.00	49.32	10.00	50.02	0.00	162.02
Others	0.00	0.00	0.00	0.00		0.00	0.00
Sub total (A)	3936.02	1011.93	2038.56	1226.33	2896.24	1582.40	5581.13

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27791.14	34821.38	31334.02	42955.97	40668.24	59963.26	45924.93
RCBs	2092.55	2228.71	2084.73	2642.80	3450.84	2655.78	3831.57
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1136.27	427.65	903.35	539.18	1205.03	1337.70	1336.08
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	31019.96	37477.74	34322.10	46137.95	45324.11	63956.74	51092.58

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	15716.18	71.00	0.00	116.18	0.00	15903.36	17359.72	86.20	0.00	141.48	0.00	17587.40

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
C L	9515.89	125.00	0.00	180.18	0.00	9821.07	8695.62	371.23	0.00	186.34		9253.19

Table 2: Term Loan

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

P												
F D						0.00						0.00
F & W						0.00						0.00
SG & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	283.64	45.70	0.00	10.55	0.00	339.89	392.83	96.95	0.00	12.70	0.00	502.48
Grand Total (I +II)	15999.82	116.70	0.00	126.73	0.00	16243.25	17752.55	183.15	0.00	154.18	0.00	18089.88

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

OTH						0.00						0.00
Sub total	590.48	112.30	0.00	13.13	0.00	715.91	4922.03	319.93	0.00	128.74	0.00	5370.70
Grand Total (I +II)	10106.37	237.30	0.00	193.31	0.00	10536.98	13617.65	691.16	0.00	315.08	0.00	14623.89

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Automatic Milk Collection Unit			No.	300000
4	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
5	Bore Well	Deepening		No.	300000
6	Bore Well	New		No.	600000
7	Breeder Unit	Layer		1000	2575000
8	Buffalo Farming			1+1	395000
9	Cold Storage			No.	8800000
10	Cold Storage	Refrigerated Van		No.	2500000
11	Compost Pit			No.	30000
12	Compost/ Vermi Compost	Vermi Compost		No.	400000
13	Crossbred Cattle Farming			1+1	395000
14	Crossbred Cattle Farming			3+2	805000
15	Crossbred Cattle Farming			5+5	1775000
16	Differential Rate of Interest Scheme			No.	15000
17	Education Loans	Education Loan above ` 10.00 lakhs for Abroad		No.	2000000
18	Education Loans	Education Loan above ` 4.00 lakhs and upto ` 7.50 lakhs		No.	750000

19	Education Loans	Education Loan above `7.50 lakhs and upto `10.00 lakhs		No.	1000000
20	Education Loans	Education Loan upto `4.00 lakhs		No.	400000
21	Export Credit	Post Shipment Export Credit		No.	1500000
22	Finance to FPOs/FPCs	Procurement & Marketing		No.	2500000
23	Fruit Processing	Pickle		No.	500000
24	Fruit Processing	Pulp Making		No.	1000000
25	Fruit Processing	Sorting, grading & Packing		No.	1000000
26	Goat	Rearing Unit		10+1	1120000
27	Healthcare	Diagnostic Lab		No.	5000000
28	Indigenous Poultry Farming			500	1000000
29	Intensive Fish farming	Biofloc technology		No.	1500000
30	Loan for Affordable Housing Projects			No.	100000
31	Manufacturing Sector	Term Loan	Medium	No.	50000000
32	Manufacturing Sector	Term Loan	Micro	No.	2000000
33	Manufacturing Sector	Term Loan	Micro	No.	2500000
34	Manufacturing Sector	Term Loan	Micro	No.	500000
35	Manufacturing Sector	Term Loan	Small	No.	5000000
36	Manufacturing Sector	Working Capital	Medium	No.	5000000
37	Manufacturing Sector	Working Capital	Medium	No.	50000000
38	Manufacturing Sector	Working Capital	Micro	No.	1000000
39	Manufacturing Sector	Working Capital	Micro	No.	200000

40	Manufacturing Sector	Working Capital	Micro	No.	2000000
41	Manufacturing Sector	Working Capital	Micro	No.	500000
42	Manufacturing Sector	Working Capital	Small	No.	5000000
43	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
44	New Orchard	Temperate Fruits	Apple	ha	614900
45	New Orchard	Temperate Fruits	Apricot	ha	307600
46	Other machinery			No.	220000
47	Other machinery			No.	150000
48	Other machinery			No.	39000
49	Other machinery			No.	67000
50	Other machinery			No.	80000
51	Plantation	Poplar		ha	130000
52	Pond construction	Earthen Pond		ha	3000000
53	Power Tiller			No.	95000
54	Processing Unit	Edible Fruits		No.	1000000
55	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
56	Refrigerated Tanker Van			No.	2500000
57	Repair of Dwelling Units	Other Centre		No.	500000
58	Retail Market outlet for Meat			No.	300000
59	Service Sector	Term Loan	Medium	No.	10000000
60	Service Sector	Term Loan	Micro	No.	100000
61	Service Sector	Term Loan	Micro	No.	1000000
62	Service Sector	Term Loan	Micro	No.	10000000
63	Service Sector	Term Loan	Micro	No.	1200000

64	Service Sector	Term Loan	Micro	No.	200000
65	Service Sector	Term Loan	Micro	No.	3000000
66	Service Sector	Term Loan	Micro	No.	500000
67	Service Sector	Term Loan	Micro	No.	5000000
68	Service Sector	Term Loan	Small	No.	100000000
69	Service Sector	Term Loan	Small	No.	2700000
70	Service Sector	Term Loan	Small	No.	30000000
71	Service Sector	Working Capital	Medium	No.	10000000
72	Service Sector	Working Capital	Micro	No.	1200000
73	Service Sector	Working Capital	Micro	No.	200000
74	Service Sector	Working Capital	Micro	No.	50000
75	Service Sector	Working Capital	Micro	No.	500000
76	Service Sector	Working Capital	Micro	No.	5000000
77	Service Sector	Working Capital	Small	No.	1000000
78	Service Sector	Working Capital	Small	No.	2700000
79	Service Sector	Working Capital	Small	No.	50000000
80	Sheep	Rearing Unit		10+1	252000
81	Sheep	Rearing Unit		25+1	472000
82	Sheep	Rearing Unit		50+2	827000
83	SHGs/ JLGs	Others		No.	200000
84	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
85	Sprayer	Tractor Mounted Sprayer		No.	250000
86	Thresher	Multicrop Power Threshers		No.	210000

87	Tractor			No.	1150000
88	Tractor			No.	380000
89	Tractor			No.	780000
90	Tractor		20	No.	650000
91	Tractor		35	No.	700000
92	Tractor	Without Implements & Trailer		No.	800000
93	Trading Units	Term Loan	Micro	No.	10000000
94	Trading Units	Term Loan	Micro	No.	5000000
95	Trading Units	Term Loan	Small	No.	100000000
96	Trading Units	Term Loan	Small	No.	50000000
97	Trading Units	Working Capital	Micro	No.	10000000
98	Trading Units	Working Capital	Micro	No.	2000000
99	Trading Units	Working Capital	Micro	No.	5000000
100	Trading Units	Working Capital	Small	No.	100000000
101	Trading Units	Working Capital	Small	No.	50000000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apple/ Seb			49260
2	Apple/ Seb	High Density		72979
3	Apricot/ Khubaani			75000
4	Broiler Farming	hers_per cycle	1000	144043
5	Draught Animals	Others_Zomo		64089
6	Fish Culture	Others_Trout _ Raceway_Trout of unit 4000 pices		300000
7	Fodder Oats/ Jai			29752
8	Goat Farming	Rearing Unit _ Semi_intensive_Ma x of 2 cycle	250	90000
9	Goat Farming	Turkey_Crossbreed Goat_25+1		60000
10	Indian Mustard/Bharatiya Sarso	Irrigated		28520
11	Indigenous Cattle Farming	Others_Desi_per year		42972
12	Indigenous Cattle Farming	Others_Sindhi		50000
13	Indigenous Cattle Farming	Others_HFCow_per year		80000
14	Indigenous Cattle Farming	Others_Jersey Cow		90000
15	Layer Farming	Others_Commercial Layer Birds (per unit of 1000 Birds)	1000	361632
16	Onion/ Piyaz/ Kanda			72000
17	Other Flowers			149320
18	Other Vegetables			61056
19	Potato/ Aloo	Irrigated		91200
20	Radish/ Mooli			66296
21	Sheep Farming	Rearing Unit _ Semi_intensive_La dakh Pashmina Goats_25+1		32080
22	Spinach/ Palak	High Density		66176
23	Tomato/ Tamatar			72000
24	Turnip/ Shaljam			63200
25	Walnut/ Akhrot			61840
26	Watermelon/ Tarbuj			66200
27	Wheat/ Gehu	Irrigated		67200
28	Wheat/ Gehu	Irrigated		70000

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme AHIDF
	Animal Husbandry Infrastructure Development Fund ACP
	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CISS	Capital Investment Subsidy Scheme
CRR	Central Rice Research Institute
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DAO	District Agricultural Officer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FPO	Farmer Producer Organisation
FC	Farmers Club
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation

LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd. MPCPS
MoFPI	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MoRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture NABARD
	National Bank for Agriculture and Rural Development NFSM
	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHs	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
IDDS	Integrated Dairy Development Scheme



IPDS	Integrated Power Development Scheme
HADP	Holistic Agriculture Development Program
ISDS	Integrated Sheep Development Scheme
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
E-KYC	Electronic Know Your Customer
MSME	Micro, Small and Medium Enterprises
GDP	Gross Domestic Product
EWS	Economically Weaker Section
LIG	Low-Income Group
SCARDBs	State Cooperative Agriculture and Rural Development Banks
PCARDBs	Primary Cooperative Agriculture and Rural Development Banks
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CFC	Common Facilitaion Center
CBP	Capacity Building Phase
FIP	Full Implementation Phase
SDP	Skill Development Program
WAT	Water Absorption Trench

Name and address of DDM

Name	Tsewang Dorjey
Designation	DDM, NABARD
Address 1	NABARD DDM RCO Leh
Address 2	C/O Advocate Otsal Residence Near Postal Colony Gate Housing Colony
Post Office	Leh
District	Leh
State	Ladakh
Pincode	194101
Telephone No.	1982796406
Mobile No.	7838181573
Email ID	tsewang.dorjey@nabard.org



NABARD SUBSIDIARIES

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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

☎: 080-26970500

✉: ho@nabfins.org

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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence
with offices in 31
State/UTs

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

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

☎: 022-26539419

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Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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