



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कारगिल जिला  
Kargil 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: Kargil

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

**PLP Document****Prepared by:** Tsewang Dorjey

District Development Manager NABARD Kargil

PLP Document finalized by: J&amp;K Regional Office

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

## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		5
	<b>Part A</b>		
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		35
	<b>Part B</b>		
10	Chapter 1	Important Policies and Developments	42
11	Chapter 2	Credit Potential for Agriculture	52
12	2.1	Farm Credit	52
13	2.1.1	Crop Production, Maintenance & Marketing	52
14	2.1.2	Water Resources	52
15	2.1.3	Farm Mechanization	53
16	2.1.4	Plantation & Horticulture, including Sericulture	53
17	2.1.5	Forestry & Waste Land Development	54
18	2.1.6	Animal Husbandry – Dairy	55
19	2.1.7	Animal Husbandry – Poultry	56
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	56
21	2.1.9	Fisheries	57
22	2.1.10	Farm Credit – Others	57
23	2.1.11	Sustainable Agricultural Practices	58
24	2.2	Agriculture Infrastructure	58
25	2.2.1	Construction of Storage and Marketing Infrastructure	58
26	2.2.2	Land Development, Soil Conservation and Watershed Development	59
27	2.2.3	Agri. Infrastructure – Others	59
28	2.3	Agriculture – Ancillary Activities	60

29	2.3.1	Food & Agro Processing	60
----	-------	------------------------	----

30	2.3.2	Agri Ancillary Activities – Others	60
31	Chapter 3	Credit potential for MSMEs	61
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	62
33	Chapter 5	Credit Potential for Infrastructure	64
34	5.1	Infrastructure – Public Investments	64
35	5.2	Social Infrastructure involving Bank Credit	64
36	5.3	Renewable Energy	65
37	Chapter 6	Informal Credit Delivery System	67
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	68
39	Chapter 8	Status and prospects of Cooperatives	74
40	Chapter 9	NABARD's Projects and Interventions in the District	77
41	Success Stories		80
42	Appendix 1a	Climate Action - Scenario at Global & National Level	82
43	Appendix 1b	Climate Change Scenario – At the State Level	85
44	Appendix 1c	Climate Change Scenario - At the District Level	87
45	Appendix 2	Potential for Geographical Indication (GI) in the district	88
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	90
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	98
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	101
49	Annexure 4	Unit costs for major activities fixed by NABARD	104
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	109
51	Abbreviations		111
52	Name and address of DDM		115

## 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	Kargil is situated between 30 to 35 degree North latitude and 75 to 77 degree East West longitude. It is one of the two districts of the Union Territory of Ladakh and is situated at a distance of around 216 Km from Leh.
2	Type of soil	The soil in the district ranges from sandy to loamy and lacks organic matter. Phosphorus and potassium levels are low, and the soil contains stones and gravel. It is shallow, friable, and susceptible to erosion. Soil fertility varies across different areas, and the growing season is very brief.
3	Primary occupation	In Kargil, agriculture is the mainstay of the economy, despite the challenging terrain and harsh climate. The region grows crops like barley, wheat, buckwheat, peas, and vegetables, and also raises livestock.
4	Land holding structure	Around 81 percent of the land holdings are of marginal farmers and 13 percent belong to small farmers. In terms of area around 70percent of the landholding belong to 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 ₹25335.90 lakh, ₹26755.39 lakh and ₹33138.63 lakh during 2021-22, 2022-23 and 2023-24 respectively. Achievement of the Annual Credit Plan was 68.22 percent, 81.01 percent and 91.49 percent respectively during the above period.
---	---	---

2	CD Ratio	The CD Ratio of Kargil district has come down from 45 percent on 31 March 2023 to 41.11 percent as on 31 March 2024.
3	Investment credit in agriculture	Investment credit in agriculture is not significant in the district.
4	Credit flow to MSMEs	MSME sector has shown outstanding performance during the FY 2023-24. The sector has attracted ₹20303.54 lakh worth of credit during the year.
5	Other significant credit flow, if any	Crop loan and housing sectors are the other major contributors of priority sector credit flow in Kargil district.

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

1	Projection for the year	The projection for 2025-26 is ₹43803.96 lakh as against ₹40932.81 lakh during FY 2024-25. The potential assessed is 07.01 percent higher than the potential assessed for 2024-25. The increase in potential is 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 ₹20145.61 lakh. Out of the total projections for agriculture sector, ₹13887.82 lakh is for crop loan including Post-Harvest & consumption and repair & maintenance of farm assets. The total projections for animal husbandry is ₹4645.84 lakh.
3	Projection for MSMEs	Total projection for MSME sector stands at ₹20654.00 lakh. There is a major enhancement in the projections for MSME sector based on the actual trends in the credit flow into the sector
4	Projection for other purposes	The projections for other sectors like housing, social sector, education etc. stands at ₹3004.34 lakh.



## **5. Developmental Initiatives**

1. NABARD has been taking various development initiatives in the district.
2. Training programmes on Home stay management and mushroom cultivation under Micro Enterprise Development Programme was conducted in Sankoo and Kargil blocks on the district respectively during the FY 2023-24.
3. A DPR based project on promotion of oyster mushroom cultivation in Kargil with backward and forward linkages is being implemented by KVK 1 Kargil with financial support from NABARD.
4. A project on promotion and development of a vibrant wood carving industry in kargil is being implemented by Ladakh Ecological Development Group (LEDEG) with financial support from NABARD.
5. Under Livelihood and Enterprise Development Programme, NABARD has supported a pad making unit to the Alhamdulillah SHG at Sankoo village of Kargil District.
6. A mini soil testing lab has been set up at JNV Kargil under the School Soil Health Programme to serve the dual purpose of creating awareness among students regarding soil health and providing a soil testing avenue for farmers.

## **6. Thrust Areas**

1. Promotion of farmers collectives in the forms of cooperatives / FPOs.
2. Capacity Building of Farmers through exposure visits and training programmes.
3. Promotion of rumenerative crops and activities for farmers.
4. Promotion of traditional handlooms, handicrafts and other crafts as income generating avenues.
5. Addressing the challenge of irrigation water scarcity especially for the first irrigation.
6. Revival of existing cooperative societies and promoting 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 apple have huge potential for income generation but marketing avenues outside Ladakh needs 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 need on providing quality planting material through accredited nurseries.
6. Development of package of practices to ensure marketable quality of fruit crops.

## **8. Way Forward**

1. The projections made in the PLP for 2025-26 call for 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.
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

### **3. Methodology**

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

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

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

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

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

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

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

## 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"> <li>- Provides inputs/ information on Exploitable potential vis-</li> <li>- Potential High Value Projects/ Area Based schemes; and</li> <li>- Infrastructure support available which can form basis for</li> </ul>
2	Government Agencies/	<ul style="list-style-type: none"> <li>- Infrastructure required to support credit flow for tapping the exploitable potential;</li> </ul>

		- 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.



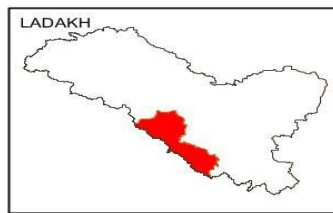
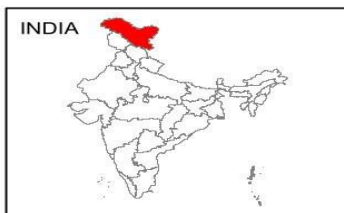


# Part A

## District Map



### Block Map - Kargil



#### 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	19500.31
1	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>17432.22</b>
2	<b>Term Loan for agriculture and allied activities</b>	<b>2068.09</b>
B	Agriculture Infrastructure	187.84
C	Ancillary activities	457.47
I	<b>Credit Potential for Agriculture A+B+C)</b>	<b>20145.62</b>
II	<b>Micro, Small and Medium Enterprises</b>	<b>20654.00</b>
III	<b>Export Credit</b>	<b>22.50</b>
IV	<b>Education</b>	<b>92.00</b>
V	<b>Housing</b>	<b>2210.40</b>
VI	<b>Social Infrastructure</b>	<b>187.50</b>
VII	<b>Renewable energy</b>	<b>397.44</b>
VIII	<b>Others</b>	<b>94.50</b>
	<b>Total Priority Sector</b>	<b>43803.96</b>

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	13887.82
2	Water Resources	140.40
3	Farm Mechanisation	389.43
4	Plantation & Horticulture with Sericulture	342.72
5	Forestry & Waste Land Development	71.60
6	Animal Husbandry - Dairy	3493.32
7	Animal Husbandry - Poultry	283.44
8	Animal Husbandry - Sheep, Goat, Piggery	661.58
9	Fisheries	207.50
10	Farm Credit- Others	22.50
	<b>Sub total</b>	<b>19500.31</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	150.40
2	Land development, Soil conservation, Wasteland development	8.64
3	Agriculture Infrastructure - Others	28.80
	<b>Sub total</b>	<b>187.84</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	416.97
2	Ancillary activities - Others	40.50
	<b>Sub Total</b>	<b>457.47</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>20654.00</b>
<b>III</b>	<b>Export Credit</b>	<b>22.50</b>
<b>IV</b>	<b>Education</b>	<b>92.00</b>
<b>V</b>	<b>Housing</b>	<b>2210.40</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>187.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>397.44</b>
<b>VIII</b>	<b>Others</b>	<b>94.50</b>
	<b>Total Priority Sector</b>	<b>43803.96</b>

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	14036.00
2	No. of Sub Divisions	4
3	No. of Blocks	15
4	No. of revenue villages	125
5	No. of Gram Panchayats	98

#### 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	Medium
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	Kargil
3	Agro-climatic Zone 1	Arid Temperate zone
4	Climate	Cold Arid Climate
5	Soil Type	Sandy Loam and Clay Loam

**3. Land Utilisation [ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	19431
2	Forest Land	825
3	Area not available for cultivation	4670
4	Barren and Unculturable land	NA
5	Permanent Pasture and Grazing Land	NA
6	Land under Miscellaneous Tree Crops	1942
7	Cultivable Wasteland	2055
8	Current Fallow	1309
9	Other Fallow	1053

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

Sr. No.	Stage	Nos.
1	Safe	4
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	10
7	Total	5

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	ha.	% to Total
1	<= 1 ha	13699	80.93	4449	40.93
2	>1 to <=2 ha	2244	13.26	3192	29.37
3	>2 to <=4 ha	833	4.92	2272	20.90
4	>4 to <=10 ha	143	0.84	806	7.42
5	>10 ha	9	0.05	150	1.38
6	Total	16928	100.00	10869	100.00

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

Sr. No.	Particulars	Nos.
1	Cultivators	16.92
2	Of the above, Small/ Marginal Farmers	15.94
3	Agricultural Labourers	3.76
4	Workers engaged in Household Industries	1.22



5	Workers engaged in Allied agro activities	NA
6	Other workers	NA

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	140.80	77.78	63.02	124.46	16.34
2	Scheduled Caste	0.02	0.01	0.01	0.01	0.01
3	Scheduled Tribe	122.34	62.65	59.68	110.84	11.50
4	Literate	86.00	56.00	30.00	74.00	12.00

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

Sr. No.	Particulars	Nos.
1	Total Households	18.34
2	Rural Households	16.14
3	BPL Households	2.19

#### 9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	125
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	53
4	Villages having Banking Facilities	96
5	Villages having Primary Schools	125
6	Villages having Primary Health Centres	31
7	Villages having Potable Water Supply	125

#### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Statistical Handbook 2022-23
1.a Additional Information	Different sources
2. Soil & Climate	Different sources
3. Land Utilisation [ha]	Statistical Handbook 2022-23
4. Ground Water Scenario (No. of blocks)	CGWB Report 2023
5. Distribution of Land Holding	Statistical Handbook 2022-23
6. Workers Profile [In '000]	Statistical Handbook 2022-23
7. Demographic Profile [In '000]	Statistical Handbook 2022-23

8. Households [In '000]	Statistical Handbook 2022-23
9. Village-Level Infrastructure [Nos.]	Different sources

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

#### 10. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	679
2	Primary Health Centres	41
3	Primary Health Sub-Centres	5
4	Dispensaries	NA
5	Hospitals	2
6	Hospital Beds	255

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	NA
2	Registered FPOs	1
3	Agro Service Centres	1
4	Soil Testing Centres	1
5	Approved nurseries	5
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)	14.16
2	Irrigation Potential Created	11.75
3	Net Irrigated Area (Total area irrigated at least once)	11.75
4	Area irrigated by Canals/ Channels	11.75
5	Area irrigated by Wells	NA
6	Area irrigated by Tanks	NA
7	Area irrigated by Other Sources	NA
8	Irrigation Potential Utilized (Gross Irrigated Area)	11.75

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	508
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.)	80	NA
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA	NA
3	Fruit (Pulp/ Juice/ Fruit drink)	4	NA
4	Spices (Masala Powders/ Pastes)	0	NA
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	NA
6	Cotton (Ginning/ Spinning/ Weaving)	0	NA
7	Milk (Chilling/ Cooling/ Processing, etc.)	NA	NA
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	25318	1507	23811
2	Cattle - Indigenous	23044	1460	21584
3	Buffaloes	NA	0	NA
4	Sheep - Cross bred	55160	21850	33310
5	Sheep - Indigenous	124140	63620	60520
6	Goat	98610	29500	69110
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	500	300	200
10	Rabbit	NA	NA	NA
11	Poultry - Improved	65410	21800	43610
12	Poultry - Indigenous	NA	0	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	3
2	Veterinary Dispensaries	9

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	42
9	Milk Collection Centres	NA
10	Fishermen Societies	NA
11	Animal Husbandry Training Centres	NA
12	Animal Markets	NA
13	Fish Markets	NA
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	NA	MT	NA	gm/day
4	Meat	1146.80	MT	23	gm/day
5	Wool	182.80	MT	NA	

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Handbook 2022-23 2021-22
12. Infrastructure & Support Services For Agriculture[Nos.]	Statistical Handbook 2022-23 2021-22
13. Irrigation Coverage ['000 ha]	Statistical Handbook 2022-23 2021-22
14. Infrastructure For Storage, Transport & Marketing	Statistical Handbook 2022-23 2021-22
15. Processing Units	Statistical Handbook 2022-23 2021-22
16. Animal Population as per Census [Nos.]	As per department data
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Handbook 2022-23 2021-22
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistical Handbook 2022-23 2021-22

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	13.26	13.26	13.26
3	Land Holdings - MF (%)	80.92	80.92	80.92
4	Rainfall - Normal (mm)	100	100	100
5	Rainfall - Actual (mm)	NA	NA	NA
6	Cropping Pattern	Monocrop wheat barley pulses Fruit and vegetables	Monocrop wheat barley pulses fruit and vegetables	Monocrop wheat barley pulses fruit and vegetables

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15614.37	17609.98	10635.06

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

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Barley	5.39	10.77	1998.14	5.37	10.75	2001.86	NA	NA	0.00
2	Wheat	2.10	3.73	1776.19	2.12	3.83	1806.60	NA	NA	0.00
3	Pulses	0.95	0.76	800.00	0.94	0.75	797.87	NA	NA	0.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.12	0.12	0.12
2	Net sown area (lakh ha)	0.12	0.12	0.12
3	Cropping intensity (%)	100.00	100.00	100.00



**Table 5: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	10277	10992	8361
2	GLC through KCC (Rs. lakh)	15423.83	17183.00	10023.14

**Table 6: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	NA	NA	13043

**Table 7: Soil testing facilities**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Statistical Handbook 2022-23 2021-22
Table 2: GLC under Agriculture	UTLBC data
Table 3: Major Crops, Area, Production, Productivity	Statistical Handbook 2022-23 2021-22
Table 4: Irrigated Area, Cropping Intensity	Statistical Handbook 2022-23 2021-22
Table 5: KCC Coverage	UTLBC data
Table 6: PM Kisan & Other DBTs	
Table 7: Soil testing facilities	Under School Soil Health Programme

#### Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Break up not available	Break up not available	Break up not available

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	0.14	0.14	0.14
2	Net Irrigated Area ('000 ha)	0.12	0.12	0.12
3	Gross Irrigated Area ('000 ha)	0.12	0.12	0.12

**Sources**

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

**Farm Mechanization****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Break up not available	Break up not available	Break up not available

**Table 2: Service Centers**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Service Centers	Local sources

**Plantation & Horticulture including Sericulture****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	Data not available	Data not available	Data not available

**Table 2: 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	0.36	1.95	0.37	1.97	NA	NA
2	Apricot	1.66	11.07	1.67	10.80	NA	NA
3	Grapes	0.01	0.02	0.01	0.02	NA	NA
4	Walnut	0.02	0.03	0.02	0.03	NA	NA

**Table 3: Production Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Kargil, Soudh	Kargil, Soudh	Kargil, Soudh

**Table 4: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Apricot	Apricot	Apricot
2	Area cultivated (ha)	1655	1670	NA

**Table 5: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Pashmina Merino	Pashmina Merino	Pashmina Merino

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Production and Productivity	Statistical handbook 2022-23
Table 3: Production Clusters	Local sources
Table 4: Crop Identified for One District-One Product	Statistical handbook 2022-23
Table 5: Weavers Clusters	Statistical handbook 2022-23

### Forestry & Waste Land Development

**Table 1: GLC**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	0.825	0.825	0.825

**Table 3: Nurseries**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Apricot /apple	5	5	5

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area under Forest Cover & Waste Land	Statistical Handbook 2020-21, 20222-23
Table 4: Nurseries (No.)	Website: Municipal Committee Kargil

## District Profile

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

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	NA	NA	NA
2	KCC for working capital (₹ lakh)	1026.30	1041.46	NA
3	KCC for working capital (No.)	598	705	NA
4	Finance under group mode (₹ lakh)	0.00	0.00	NA

**Table 2: Processing Infrastructure**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Statistical handbook
Table 2: Processing Infrastructure	Department data

#### Animal Husbandry -

**Poultry Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available
2	KCC for working capital (₹ lakh)	Break up not available	Break up not available	Break up not available
3	KCC for working capital (No.)	Break up not available	Break up not available	Break up not available

**Table 2 : Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	47875	47956	NA
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Poultry	Statistical Handbook 2022-23

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available
2	Finance under group mode (₹ lakh)	Break up not available	Break up not available	Break up not available

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available
2	Finance under group mode (₹ lakh)	Break up not available	Break up not available	Break up not available
3	KCC for working capital (No.)	0	3	23
4	KCC for working capital (₹ lakh)	0.00	4.50	16.55

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.80	0.60	1.00

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	0.01	0.01	0.01
3	Storage Godowns (No.)	5	5	5
4	Storage Godowns ( Capacity - '000 MT)	6.45	6.45	6.45
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	NA	NA	NA
6	Market Yards [Nos] / Wholesale Market (No.)	NA	NA	NA
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	NA	NA	NA

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC data
Table 2: Agri Storage Infrastructure	Local sources

**Land Development, Soil Conservation & Watershed**
**Development Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	Break up not available	Break up not available	Break up not available
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	Break up not available	Break up not available	Break up not available

**Table 2: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area requiring Soil Treatment & Area Treated	NA



## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	Break up not available	Break up not available	Break up not available

**Table 2: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Pack Houses (No.)	0	0	0
2	Food Quality Testing Labs	0	0	0
3	Food Parks (No.)	0	0	0
4	Ripening chambers	0	0	0
5	Agri-Economic Zones (No.)	0	0	0
6	Cashew Processing Units (No.)	0	0	0
7	Agri Start-Ups (No.)	NA	NA	NA
8	Cashew Processing Capacity ('000 MT)	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Facilities Available	NA

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	10.88	79.41	208.21
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	NA	NA	NA
3	MUDRA Loans (Rs. lakh)	11272.37	11390.54	11607.34

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	NA	NA	NA
2	Procurement through PACS and LAMPS (MT)	NA	NA	NA

**Table 3: Other Ancilliary Services**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	UTLBC data
Table 2: Procurement	NA
Table 3: Other Ancilliary Services	Local Sources

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	6967.05	6506.03	20303.54
2	No. of units financed	1316	951	2960
3	Loans under Stand Up India Scheme (Rs. lakh)	6.50	116.04	657.54
4	Loans to Weavers' Coop. Societies (Rs. lakh)	NA	NA	NA

**Table 2: DIC interventions**

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

**Table 3: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	1	3

**Sources**

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

Table 2: DIC interventions	NA
Table 3: Skill Development Trainings	Office Records

### Export/ Education/Housing

**Table 1: GLC credit flow**

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)	2720.13	2441.04	1956.87

### Sources

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

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	Break up not available	Break up not available	Break up not available
2	Amt of RIDF assistance (Rs. lakh)	NA	NA	NA

### Sources

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

### Social Infrastructure Investments

**Table 1: 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

**Table 3: Sources**

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

**Renewable Energy****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	4.39	5.50	0.00

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

**Informal Credit Delivery****Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	Break up not available	Break up not available	Break up not available
2	JLG Bank Linkage (Rs. lakh)	Break up not available	Break up not available	Break up not available

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	5	5	5
2	No. of SHGs formed	NA	705	988
3	No. of SHGs credit linked (including repeat finance)	NA	41	NA
4	Bank loan disbursed (Rs. lakh)	NA	30.50	NA
5	Average loan per SHG (Rs. lakh)	NA	0.74	NA
6	Percentage of women SHGs %	NA	100.00	100.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Promotional Interventions	NA
Table 3: Status of SHGs	LRLM and MoRD website

### Status and Prospects of Cooperatives

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	46	46	46
2	Consumer Stores (No.)	9	9	9
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	NA	NA	NA
5	Marketing Societies (No.)	4	4	4
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	NA	NA	NA
8	Sugar Societies (No.)	NA	NA	NA
9	Agro Processing Societies (No.)	NA	NA	NA
10	Others (No.)	3	3	3
11	Total (No)	65	65	65

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	82	82	82

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

Sr.no.	MoC Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	82	NA
2	Potential for formation of new MPACS	34	NA
3	PACS Computerisation	5	NA
4	ARDBs Computerisation	NA	NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established		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	NA	NA
7	PACS as Common Service Centres (CSCs)	0	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	0	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	Cooperative Department, Leh
Table 2: Details of credit cooperative societies	Cooperative Department, Leh
Table 3: Status/ progress under various schemes of MoC in the district	Cooperative Department, Leh

## 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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	7	33	21	12				23		
Regional Rural Bank	1	1	0	1						
District Central Coop. Bank	1	3	1	2						
Coop. Agr. & Rural Dev. Bank	0	1	0	1						
Primary Agr. Coop. Society	82	82	82	0						
Others	1	1	0	1						
All Agencies	92	121	104	17	0	0	0	23		

### 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	29335	32130	NA	NA	NA	265526.00	302978.00	313792.00	3.6	95.33
Regional Rural Bank	696	727	NA	NA	NA	1051.00	1270.00	1381.00	8.7	0.42

Cooperative Banks	1512	1582	NA	NA	NA	11986.00	12925.00	13985.00	8.2	4.25
Others	115	180	NA	NA	NA				0	0.00
All Agencies	31658	34619	NA	NA	NA	278563.00	317173.00	329158.00	3.8	100.00

**3. Loans & Advances Outstanding**

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	15766	17867	19467	9.0	96.4	92102.00	109942.00	127509.00	16.0	94.22
Regional Rural Bank	419	476	507	6.5	2.5	1267.00	1404.00	1505.00	7.2	1.11
Cooperative Banks	295	371	226	-39.1	1.1	5126.00	5420.00	5604.00	3.4	4.14
Others				0	0.0	643.00	704.00	708.00	0.6	0.52
All Agencies	16480	18714	20200	7.9	100.0	99138.00	117470.00	135326.00	15.2	100.00

**4. CD Ratio**

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	34.7	36.3	40.6
Regional Rural Bank	120.6	110.6	109.0



Cooperative Banks	42.8	41.9	40.1
Others	0	0	0
All Agencies	35.6	37.0	41.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks		14045	7767	2024
Regional Rural Bank		1143	545	117
Cooperative Banks		1414	128	15
Others		0	0	0
All Agencies	0	16602	8440	2156

#### 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	31518.07	24.7	9989.72	7.8	28863.27	22.6		0.0		0.0
Regional Rural Bank	1052.40	69.9	548.19	36.4	1042.92	69.3		0.0		0.0

Cooperative Banks	568.16	10.1	97.14	1.7	1.50	0.0		0.0		0.0
Others	0.00	0.0	0.00	0.0	0.00	0.0		0.0		0.0
All Agencies	33138.63	24.5	10635.05	7.9	29907.69	22.1	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	32296.00	23810.66	73.7	29257.78	24054.55	82.2	32579.36	31518.07	96.7	84.2
Regional Rural Bank	968.00	738.49	76.3	643.70	872.08	135.5	758.51	1052.40	138.7	116.8
Cooperative Banks	3874.00	786.70	20.3	3127.77	1828.76	58.5	2881.89	568.16	19.7	32.8
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	37138.00	25335.85	68.2	33029.25	26755.39	81.0	36219.76	33138.63	91.5	80.2

### 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'mn [Rs.lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me [Rs.lak]	Ach'me nt [%]	
Crop Loan	12497.00	15423.83	123.4	12421.00	17183.17	138.3	12498.00	10023.14	80.2	114.0
Term Loan (Agri.)	5011.00	190.54	3.8	548.00	426.81	77.9	3358.00	611.92	18.2	33.3
Total Agri. Credit	17508.00	15614.37	89.2	12969.00	17609.98	135.8	15856.00	10635.06	67.1	97.4
MSME	15480.00	6967.05	45.0	16475.25	6506.03	39.5	17078.98	20303.54	118.9	67.8
Other Priority Sectors*	4150.00	2754.73	66.4	3585.00	2639.38	73.6	3284.78	2200.03	67.0	69.0
Total Priority Sector	37138.00	25336.15	68.2	33029.25	26755.39	81.0	36219.76	33138.63	91.5	80.2

**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	92102.00	639.95	0.7	109943.72	495.59	0.5	127509.39	470.17	0.4	0.5
Regional Rural Bank	1267.00	15.59	1.2	1404.01	7.35	0.5	1505.42	10.85	0.7	0.8
Cooperative Banks	5126.00	252.00	4.9	5420.41	359.33	6.6	5604.27	979.11	17.5	9.7
Others	643.00	52.16	8.1	703.56	0.00	0.0	708.26	192.59	27.2	11.8
All Agencies	99138.00	959.70	0.97	117471.70	862.27	0.73	135327.34	1652.72	1.22	0.97

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

Source(s)	
1	UTLBC DATA AS ON 31.03.2022
2	UTLBC DATA AS ON 31.03.2023
3	UTLBC DATA AS ON 31.03.2024



# 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 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.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.

9. Climate Action and Sustainability:

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

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

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

10. Agriculture Credit during 2023-24:

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

11. Technology Facilitation Fund (TFF):

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

## 5. 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

Kargils climate is cold and arid, with coarse soil mixed with stone gravel. Main crops grown there include wheat, barley, fodder, fruits, vegetables, and pulses. The average land holding is about 0.64 hectares, with more than 90percent of holdings belonging to small and marginal farmers.

Agricultural productivity in the district is hindered by porous soil with a high proportion of sand, desert conditions, and poor NPK status. Soil problems include high permeability, sloping gradient, and soil freezing.

The Mission for Organic Development Initiative (MODI) aims to make the entire UT organic by 2025. The use of chemical fertilizers and pesticides is discouraged, and farmers are supported through subsidies for organic farming inputs. However, farmers face challenges due to lack of knowledge and technical know-how. Extensive trainings on package of practices for organic farming along with availability of alternative inputs can address these issues and improve soil health, nutrition, and income for tribal farmers.

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

- i. The net area under irrigation in the district is 11754.2 hectares.
- ii. The Department of Agriculture headed by Chief Agriculture Officer, through the nodal department in the district is promoting the sector through different schemes. The department also has an extension wing to educate farmers on new farming techniques.
- iii. Kargil district has two KVKs one each in Kargil and Zaskar which also play crucial role in disseminating agriculture technology to the farmers.
- iv. Adequate irrigation facilities are available in the district through major rivers and canals/khuls/channels, etc.

##### 2.1.2 Water Resources

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

Irrigation in the district primarily relies on canals, channels, and khuls in the valley areas adjacent to the Suroo and Drass rivers. These water sources serve as the basis for irrigation, and in areas where the land elevation is higher relative to the river level, lift irrigation methods are employed. To expand the cultivable land, enhance cropping intensity, and improve productivity through High-Yielding Variety (HYV) programs, it is crucial to establish reliable irrigation infrastructure, which may require lifting water from rivers or streams.



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

- i. As per statistical handbook UT Ladakh 2022-23, both the gross irrigated area and net irrigated area for the district is 11754.2 hectares.
- ii. The main source of irrigation in the district is glacier-fed and snow-fed gravity-controlled canals, which cater to the entire irrigated area.
- iii. The quality of groundwater from shallow and deeper zones is generally good and is suitable for irrigation and domestic purposes.

### **2.1.3 Farm Mechanization**

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

- i. Operational holdings below two ha in the district account for about 94 percent.
- ii. Number of landholding above 2 ha, are only 985, out of which 152 land holdings are above 4 ha.
- iii. Further topography of the district provides limited scope for farm mechanization. However, tractors are used in relatively plain areas.
- iv. Drought animals carry out farm operations. However, due to high cost of labour, limited period of farm operations, mechanization of farms is of utmost economic importance for the district.
- v. Further, as the holding size is small, farms between one ha and four ha could be mechanized through power tiller, which offer considerable scope due to undulating topography.
- vi. Due to short season of crop, very little time is available for crop operations, and harvesting it.
- vii. Therefore, there is need for quick harvesting which necessitate use of threshers.
- viii. During the financial year 2022-23, 34 (No.) tractors were registered with the ARTO Kargil.

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

- i. Agriculture department provides subsidy for different farm equipments.
- ii. Sales and service for tractors, trolley, power tiller and other farm machinery are available only at the district headquarters.
- iii. Sale points, Service and repair workshops are lacking at the block levels.
- iv. Replacement of tractors, trolley, power tiller, thresher/reaper and others (Agriculture implements) at periodical intervals and buy back arrangements of old tractors by the tractor companies at a reasonable price may be made available for beneficiaries to encourage replacement of tractors after its economic life.

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

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

- i. The districts fruit cultivation spans approximately 2112 hectares, as per the District Statistical Handbook 2022-23. In 2022-23, the district yielded approximately 12940 metric tons of fruit annually.

- ii. Around 2500 households are engaged in the cultivation of fruit crops in villages out of 125 villages in the district. 66
- iii. The area shows promising potential for cultivating horticultural crops, especially apricots and apples. It encompasses various micro agro-climatic zones in the cold, arid region, consisting of upper, central, and lower belts.
- iv. The upper belt has very cold climatic conditions whereas the central belt has less harsh climatic conditions and lower belt has favorable climatic conditions.
- v. Most of the fruits are grown in the central and lower region. Apricot is the major crop of total fruit production in the district having around 10805 MT production over 1670 ha area.
- vi. Apple production covered an area of 374 ha with an estimated production of 1970 MT during 2022-23. There is good potential for high-density apple plantation in Karkicho, Hardas, Hamdarmal and Shilakchy in Kargil zone in Gargarto, Chulichan, Garkone and Darchicks in Batalic zone and Sanjak in Chiktan zone.

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

- i. Horticulture department has six nurseries at Khumuthang in Kargil zone and at Gargarthang in Batalik zone and at Chiktan, Chanigad, Thasgam and Kumbathang.
- ii. The Horticulture department provides subsidy up to 75 percent per unit for erection of poly house structure.
- iii. Further up to 75 percent subsidies are also available for freight transport of fruit crop / fresh flowers outside Ladakh.
- iv. Department is also distributing free fruit sapling of horticulture crops to the farmer. During 2022-23, 14,049 plants were distributed by the Horticulture department in Kargil.
- v. Proper survey of the district is required to find out the area suitable for horticulture crops other than apricot.
- vi. Trainings and extension services need to focus on enhancing fruit quality to meet the export standards.
- vii. Non-availability of sufficient quality planting material in far-flung areas is one of the issues.

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

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

The total forest area in the district, as per the Statistical Handbook 2022-23, is 8.25 sq. km. The district offers potential for development of forestry particularly in the Suru valley. Further, cultivable wasteland is available in the district, which could be developed under forestry. As of now, the Govt. is running different types of programmes, i.e., community plantation and rehabilitation of degraded forests, fodder development and snow slide protection works on more than 200 ha. Willow and Poplar are the two major species, which are being propagated in the district by the Forestry Department. Willows are increasingly being used for making wood

carving items in the district. For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed.

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

- i. The Forest Department is looking after the development of forestry in the district.
- ii. Forest nurseries are required at the block level for the supply of quality planting materials.
- iii. Forest Department Kargil has successfully grown Juniper Seedlings up to planting height and size under "Project Juniper" in the Special Development Package (SDP).
- iv. Extension services for the promotion of forestry are inadequate.
- v. Forest Division Kargil, on 27 July 2024, organized "Ek Ped Maa Ke Naam" plantation drive in the district which marks a significant step towards fostering environmental awareness and action.

### **2.1.6 Animal Husbandry – Dairy**

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

- i. The Kargil district in Ladakh has great potential for dairy development, with 42 milk cooperative societies in the area.
- ii. Efforts are being made by the UT administration to affiliate the Ladakh Dairy Cooperation Federation with the National Cooperative Dairy Federation of India Limited (NCDFI).
- iii. The Milk Pasteurization Plant at Agling is now operational, thanks to technical and manpower support from the National Dairy Development Board (NDDB).
- iv. A tripartite MoU was signed between NDDB, Ladakh Administration, and Ladakh Autonomous Hill Development Council (LAHDC) to provide technical and manpower support to the Ladakh Dairy Cooperative Federation for a period of five years to structure a dairy development program in Ladakh.
- v. Currently, the Milk Pasteurization Plant is only in Leh, but there are plans to establish a similar plant in Kargil to further develop the dairy sector in the district.

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

- i. Animal Husbandry Department is making concerted efforts to improve quality of animals and better health cover for animals. The major thrust is being given to cross breeding programme through frozen semen technology for upgrading the local animals.
- ii. As per the latest available data, the district has 3 veterinary hospitals, 55 Livestock Development Centres, 3 Veterinary Assistant Centres, 3 Intensive Cattle Development Centres, 62 extension centres and 2 first aid centres.

- iii. Fodder is not enough to support the livestock population especially during winter.
- iv. Dairy development in the district is still followed on the traditional lines and has not graduated commercial scale.
- v. Dairy Development activity is being undertaken as subsidiary occupation.

## **2.1.7 Animal Husbandry – Poultry**

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

- i. Poultry Development in the district is limited to backyard farming (Backyard or in-house poultry) only.
- ii. The district is dependent on outside supply for eggs and poultry meat.
- iii. There is a need to develop low-cost hatching models suitable for winter poultry operation. This will provide inputs to poultry in the district as there is ready market for their products.

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

The infrastructure available with animal husbandry is also available for poultry development, which is sufficient to provide health cover to poultry birds. Feed constitutes the major cost of poultry production (70 percent). Availability of feed varies seasonally price fluctuates. The logistics costs also add to the inflated price of feed.

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

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

- i. Sheep rearing is one of the most predominant and traditional activity in the district. In view of the agro-climatic conditions, topography, grazing lands, etc., the sheep are reared for wool and meat purpose.
- ii. As the major part of the district is very cold, inhabitants depend on wool from sheep for clothing and meat for food during winter season. Thus, Sheep Husbandry Department can play a vital role in improving economic position of poor people of the district by encouraging them to undertake this activity, as there is a huge gap in demand and supply of mutton.
- iii. To increase production of meat and wool merino, Karakul breed of sheep have been introduced for cross breeding and up-gradation of local sheep. Similarly, Angora and Pashmina breed has been introduced among goat for production of time wool.
- iv. The district has a Sheep population of 117306. As per the statistical handbook 2022-23, the total sheep population has come down from 145734 in 2021-22 to 117306 during 2022-23.
- v. Same is the case with non- pashmina Goat. The population has decreased from 89860 in 2021-22 to 53998 in 2022-23. However, the population of pashmina goat in the district has increased from 48522 to 50619.

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

- i. There are 04 Sheep/Goat farms and 53 Sheep centers (including 2 first aid centres) in the district.
- ii. Animal Husbandry department has 03 veterinary hospitals one each at Kargil, Drass and Sankoo besides one clinical laboratory at district HQs.
- iii. The sheep husbandry department has 49 sheep extension centers and 7 mobile dispensaries in the district.

**2.1.9 Fisheries**

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

- i. District offers good scope for inland fisheries development.
- ii. Snow fed streams can be exploited for natural fish farming.
- iii. Identified fish varieties, which could be reared in the district, are trout, common carp and local fish.

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

- i. The fisheries department has fish farms at Wakha, Damsna, Khachan and Drass.
- ii. In addition there are 40 private fish farms in the district as per statistical handbook 2022-23.
  - The UT Administration is encouraging the development of commercial trout farming in the district through the centrally-sponsored Pradhan Mantri Matsya Sampada Yojna (PMMSY) scheme. They are also offering financial aid to unemployed young individuals to set up their own trout rearing units with a 60 percent subsidy on the unit cost.
- iii. 36500 Trout seeds were supplied by the fisheries department during FY 2022-23.
- The local authorities are considering the development of ecotourism as well as angling facilities. This includes providing rafts, fishing equipment, constructing Anglers Huts, and offering basic amenities to attract tourists from neighboring states and around the world.

**2.1.10 Farm Credit – Others**

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

- i. The work animal/animals driven carts are employed both in the agricultural operation as well as in transportation of agriculture/building/industrial goods for a short distance. Although their usage has reduced to a great extent in the recent past.
- ii. Though ploughing of fields is mostly done with bullocks in hilly terrain of the district but credit flow under the sector has not taken place.

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

Animal Husbandry department has three Veterinary Hospitals- one each at Kargil, Drass and Shankoo and one Clinical Laboratory at the district headquarters. Besides, department has 3 ICDC centers in the district.

### **2.1.11 Sustainable Agricultural Practices**

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

i. With the Mission for Organic Development Initiative (MODI), 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 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 awareness 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.

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

i. Sustainable farming practices in the 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. Training and awareness about the usage of organic substitutes of chemical fertilizers/pesticides/weedicides etc. is of utmost importance.

## **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. The storage and marketing infrastructure is limited in the district.

ii. The remote location makes transportation and market access challenging

iii. This affects the ability to distribute products efficiently and access broader markets.

- iv. Establishment of Storage Godowns, organized Market Yards and cold storage (for Horticulture fruits and vegetables) will help the farmers to not only avoid post-harvest losses but also realize better price.

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

- i. The horticulture department has implemented various measures to aid post-harvest operations.
- ii. As part of the Special Development Package (SDP), the department is offering up to 75 percent subsidy for the establishment of pre-cooling units.
- iii. Additionally, 75 percent freight subsidy is available for transporting fruit crops outside Ladakh.
- iv. Similarly, freight subsidies for the transportation of fresh flowers outside Ladakh are also accessible.

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

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

- i. Magnitude of soil erosion is very high in different parts of the district. Soil conservation measures like land sliding control, erosion control and protection, afforestation / pasture development and micro watershed development has been taken up in the district in the past.
- ii. So far, there is hardly any banks' involvement in land development program. As such, there is no flow of bank credit under this sector.
- iii. However, district officials may consider involving banks in watershed development program because development of watershed area should not be held up for want of funds after completion of soil conservation works.

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

- i. Tractors, power tillers and other machinery required for land development works are available in the district.
- ii. Besides, package of practices for improving dry land cultivation like inter-bund land treatment, dry land horticulture, improved farm implements, etc., are being provided by the concerned departments.
- iii. There is a lack of awareness among farmers about benefits of the land development measures.

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

- iii. 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 vermicompost 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 agro-processing is gradually picking up in the district. Some entrepreneurs are engaged in processing of apricot and seabuckthorn into juice, jams, apricot kernel oil, seabuckthorn tea etc.
- iii. During the year 2022-23, 80 units related to food products were registered with the District Industries Centre.

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

- i. Low capacity utilization and seasonal operations of existing processing units.
- ii. Lack of infrastructure like quality testing labs, cold chain, etc.
- iii. Lack of sufficient marketing avenues for processed products.

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

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

- i. There is one agribusiness centre in the district 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. It is of vital importance that private participation in extension be encouraged.

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

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.



## **Chapter 3**

### **Credit potential for MSMEs**

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

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

- i. The MSME sector in Kargil district is picking up at a very fast pace. The sector has witnessed a credit flow of Rs.2023.03 crore during the FY 2023-24.
- ii. A total of 2960 units availed credit from formal banking channel during the FY 2023-24, out of which 2893 were micro units, 58 were small and 9 were medium units.
- iii. A total of 476 micro and small units of sectors like food products, wool products, leather products, services etc. were registered with the District Industries Centre during the FY2023-24.
- iv. Small-scale industrial unit are operating in food products, beverages, hoisery and garments, wood products, paper products, leather products, metal products and other service sector units are picking up in Kargil.

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

- i. Limited organized marketing support for products of rural non-farm sector.
- ii. Non-availability of wool/pashmina in adequate quantity.
- iii. Limited arrangement for design, dyeing and finishing and standardization of handloom products.
- iv. High cost of transportation makes raw material costly and finished products uncompetitive.

## 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

- i. Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME.
- ii. Apricot is one of the major horticulture crops of the district and there is huge potential for export of apricots both fresh and dried. During 2021-22 fresh apricots were sent to Dubai from Kargil by a Gurgaon-based startup Krishak Agritech. Other than apricot, pashmina, yak milk and yak wool have been identified as export potential products in case of Kargil District.

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

- i. There is a need for development of infrastructure for storage and processing of apricots for value addition. Potential of apricot export needs to be tapped in the district through formation of FPOs in blocks having majority of production. Harvesting nets and solar dryers will make the dried apricots hygienic, thereby increasing the sale price and income of farmers.
- ii. Capacity building of farmers for quality enhancement of horticulture products to enhance acceptability of the products in the international market is of vital importance.

#### 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 4 degree colleges, there are no professional colleges in Kargil. 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. Kargil district has 4 colleges, 22 higher secondary schools, 48 high schools, 254 middle schools and 220, primary schools.
- ii. Literacy rate of the district is 71.34 percent as per the Census 2011.
- iii. UT Govt. has launched various schemes/programmes to achieve 100 percent literacy.
- iv. Total number of institutions run by private sector for general education in the district are 65.

### **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 Kargil 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. Under the Jal Jeevan Mission piped drinking water has already (sep 2024) reached to 91.14 percent of the households in Kargil district (Jal Jeevan Mission Dashboard). Development roads has picked up in the recent years. Despite of the difficult terrain, the public works department and the Border Road Organization 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

- i. As per the latest data available, the public works department has constructed and maintained substantial road networks in the districts. The Border Road Organization has also constructed and maintained a huge chunk of road networks connecting the border areas in the district.
- ii. The district has good no. of educational institutions including 4 colleges, 22 higher secondary schools, 48 high schools, 254 middle schools and 220, primary school. In addition, there are 65 privately owned and operated schools in the district.
- iii. Total number of medical institutions in the district is 171 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. Thus, there is hardly any cred flow into thye sector.

## 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 around 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

- 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	85	2.028900	1.7884
B	Ongoing tranches	0	0.000000	0
	Total (A + B)	85	2.028900	1.7884

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	15	0.600100	0.5518
B	Rural roads & bridges	69	1.421800	1.2303
C	Social Sector	1	0.007000	0.0063
	Total (A + B + C)	85	2.028900	1.7884

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	11	Irrigation potential	ha	0
B	Rural roads	65	Road length	km	0
C	Bridges	4	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	44 - one additional room & 3 - 3 room schools (total 47) in Kargil	No	1
2	Sheep Husbandry	1	Sheep Extension Centre for development of Sheep Husbandry	No	1
3	Animal Husbandry	3	0	No.	3

## **Chapter 6**

### **Informal Credit Delivery System**

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

As per the latest data, LRLM has formed 988 SHGS in 15 blocks of Kargil district. There are 89 Village Level Organizations and 7 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. Intervention are required to provided suitable forward linkage to such activities.
- 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 the districts reliance on imported food grains for consumption.
- 5 Traditional crops like buckwheat have very high nutritional value. Cultivation of such crops need to be promoted through incetives.
- 6 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.
- 7 As the entire ut is moving towards organic farming, marketing avenues need to be identified for organic products.

#### 2. Water Resources

- 1 In the backdrop of limited water availability, more focus may be laid in 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.

#### 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 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 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 Kargil have Jersey cows.
- 4 There are around 42 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.
- 4 Trainings, capacity building and collectivization of handloom artisans is required.

### **9. Fisheries**

- 1 Awareness need to be created among the farming community regarding taking up this activity on a large scale or on a small scale along with agriculture operations.
- 2 Latest scientific skills need to be imparted to the farmers.

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

- 1 There is hardly any private investment in agriculture infrastructure as more than 90% farmers are small / marginal farmers.
- 2 A detailed survey of the district's warehouse/ cold store/ other infrastructure requirement needs to be undertaken as different stakeholders have different views on the requirement of such infrastructure.

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

- 1 Conduct of awareness programs to engage communities in watershed conservation and sustainable practices.
- 2 Use 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.

## **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 Apricot is one of the major horticulture crops of the district and there is huge potential for export of apricots both fresh and dried. During 2021-22 fresh

apricots were sent to Dubai from Kargil by a Gurgaon-based startup Krishak Agritech. Other than apricot, pashmina, yak milk and yak wool have been identified as export potential products in case of Kargil District.

- 2 Need of the hour is to work on improving the quality of products to ensure acceptability in export markets.
- 3 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.

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 mandis are being constructed by cooperative department in both the districts.
7. Fertilizer godowns are being constructed in both the districts.
8. Setting up of a milk pasturization plan in Kargil being planned for the benefit of dairy societies.

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

1. The cooperative sector in Kargil comprises a total of 147 cooperatives, covering 65 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 82 rural credit co-operatives (PACS).
2. These primary societies have more than 15961 members, spread across all 15 blocks of Kargil district.
3. The Primary Agri Credit Societies in Kargil 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, 46 PACS in the district have been classified as defunct. Accordingly the district has been assigned target of liquidating the defunct PACS and forming new PACS in their place.
5. Further, 34 Gram Panchayats (GP) are not covered by any PACS as on date and the district has been assigned target for formation of 34 PACS in these GPs.

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

1. Kargil is one of the large districts of the country in terms of area, however, the population is sparse. The district already has 148 cooperative societies, out of which 82 are primary agriculture credit societies registered under JK Cooperative Societies Act of 1989.
2. There is a fair 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 very viable, more focus may be laid on revival of these existing cooperatives through diversification of their business activities.
4. As per the SOPs laid down in Margdarshika, the district has been assigned assigned target for formation of total 80 MPACS under the scheme for formation of 2 lakh new MPACS.



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	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 (including the Aryan Valley in Kargil)	Grant support	Yes	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.
2	Promotional Activity	Project on dissemination of vermicomposting technology in Ladakh region	Leh Zaskar and Nubra	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 nearby villages.

3	Promotional Activity	Project on vermicomposting technology in Ladakh region sheep/yak/cow waste (Zanskar Kargil Changthang)	Chnagthang Kargil Zanskar	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 nearby villages.
4	Promotional Activity	My Pad My Right project	Sankoo	Grant support	No	30	The project not only empowered SHG women through their own enterprise but also helped spread awareness about awareness about menstrual hygiene in rural areas of the district.
5	Promotional Activity	Project on the introduction of Oyster Mushrrom as an important commercial crop in tribal areas of Kargil	Different blocks of Kargil	Grant support	No	200	The project will serve as a catalyst for development of an additional source of income for the farmers of Kargil district through trainings backward linkage and setting up demo units.

6	Collectivisation	Improving livelihoods in the Kargil region through promotion of Ladakh wood carving	Kargil	Grant support	No	100	The project aims to catalyse the development of a vibrant wood carving industry in Kargil.
7	Skill Training	Skill Development Project on Data Entry Operator in Kargil	Kargil	Grant support	No	60	The project aims to develop skills of unemployed youth and their settlement in the relevant field.
8	Skill Training	Micro Enterprise Development Programme on Mushroom Cultivation in Kargil	Kargil	Grant support	No	30	Training SHG members in mushroom cultivation with the aim of developing the activity as an important source of income generation for rural women.
9	Skill Training	Micro Enterprise Development Programme on Home Stay management	Sankoo	Grant support	No	30	Training SHG members in home stay management with the aim of developing the activity as an important source of income generation for rural women.
10	Financial Inclusion	Centre for Financial Literacy	Karsha Chha Lotsum and Bimbat	Grant support	No		Financial literacy and financial inclusion

## Success Stories

### Success Story 1: Project on the introduction of Oyster Mushroom as an important commercial crop in tribal areas of Kargil.



1. Scheme : Farm Sector Promotion Fund - DPR based project
2. Project Implementing Agency : KVK -1 Kargil
3. Duration of the project : 3 Years
4. Beneficiary :
  - No. of beneficiaries : 200
  - Community : Farmers from different blocks of Kargil district.
  - State : Ladakh
  - District : Kargil
  - Block : Kargil
  - Village : Multiple villages in different block

#### 1.1 Support provided

- Training and capacity building of farmers
- Mushroom spawn production unit at KVK Kargil -1
- Establishment of 10 demo mushroom units

#### 1.2 Pre-implementation status

- Rural women in villages of Kargil usually do not have their own source of income.
- Farmers needed enhancement in income but tradition agriculture alone was not enough
- Many farmers wanted to try mushroom cultivation but non-availability of spawn lack of technical know-how were the challenges.
- Mushroom is in great demand in Kargil and availability is limited.

#### 1.3 Challenges faced

- Many farmers wanted to try mushroom cultivation but non-availability of spawn was the biggest challenge.
- The lack of technical know-how also leading to poor harvest was a discouraging factor.

#### **1.4 Impact**

- Within a year of commencement the project has started showing results.
- Mushroom unit set up at Wakha has earned a net profit of Rs.34200/- from the first harvest.
- The unit at Shargiole has earned net profit of Rs.51620/- from the first harvest.
- Unit set up Minjee has earned net profit of Rs.31950/-
- The spawn production unit at KVK Kargil has been addressing the challenge of non-availibility of quality spawn in the district.
- The project has provided a new opportunity for women farmers in Kargil to generate additional income through cultivation and sale of mushrooms.
- The low-capital low-labor-intensive activity is proving to be a widely favored way for women farmers in Kargil to generate income.

## 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

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

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

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

**NABARD:** NABARD has approved several projects to enhance climate resilience in India. A Rs. 22.51 crore initiative promotes sustainable agriculture in Jammu and Kashmir, while a Rs.16.8 lakh project automates ice reservoirs in Ladakh. In 2020,

NABARD allocated Rs. 11.44 lakh for two artificial glaciers in Leh to improve water conservation. Through the Watershed Development Fund (WDF), NABARD supports watershed programs nationwide, offering Rs. 22,000 per hectare for plains and Rs. 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.

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

## Appendix 1c

### Climate Action & Sustainability

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

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

Kargil district faces unique climate challenges due to its high-altitude and cold desert environment.

Prospects for climate action in Kargil involve addressing several key areas:

1. **Glacial Retreat:** The district relies heavily on glaciers for its water supply. As these glaciers recede due to rising temperatures there is an urgent need to implement water conservation and management strategies. Projects to monitor and assess glacier health alongside creating sustainable water storage solutions are critical.
2. **Agriculture:** The agriculture sector in the district is highly dependent on traditional practices and limited water resources. Climate action could focus on introducing climate-resilient crops and modern irrigation techniques. Training local farmers in sustainable practices and improving soil health are also important.
3. **Energy Transition:** Transitioning to renewable energy sources like solar can help reduce the reliance on diesel generators and decrease greenhouse gas emissions. The region has significant potential for solar energy due to its high altitude and sunny weather.
4. **Local Awareness and Involvement:** Engaging local communities in climate action through education and participatory approaches ensures that solutions are culturally appropriate and more likely to be effective. Community-based initiatives can drive conservation efforts and promote sustainable practices.
5. **Research and Data Collection:** Improved data on climate impacts and trends specific to Kargil is essential for informed decision-making.

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

Govt. of India has launched the ambitious PM Surya Ghar Muft Bijli Yojna. Keeping in view the potential for generation of solar energy in Ladakh UT Administration is laying special focus on the implementation of the scheme in mission mode with additional subsidy from UT administration in addition to the subsidy available from Ministry of New and Renewable Energy.

Kargil Renewable Energy Development Authority has installed thousands of Solar Water heaters in the district during the past few years. Nearly about 1785 households have been covered under Solar Water Heater issued under the Subsidy Component of the LAHDC Kargil. The district also has 7 Hydro Power stations with installed capacity of 53.26 MW.

## Appendix 2

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

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 The Karkechu apple also known as the Karkechu or Kargil apple is one of such products. It is a variety of apple grown in the Kargil region of Ladakh India. This apple deriving its name from a village in Kargil district of UT Ladakh is prized for its unique taste and is well-adapted to the high-altitude conditions of the region. The cultivation of apples in Kargil dates back to traditional agricultural practices adapted to the regions harsh climate. Local farmers have long cultivated various apple varieties including Karkechu using methods passed down through generations.  
Kargil with its unique climatic and geographical conditions has potential for several products to receive Geographical Indication (GI) status.
- 4 With the initiative of NABARD Jammu & Kashmir Regional Office Ladakh Wood Crving 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. 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 Udampur
  - 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)	Barsoo	Bhimbat	Dra ss	Gm Pora (Trespon e)	Kargil	Karsha	Lot sum	Lu ngna k	Pash ku m	San koo	Shaker Chakta n	Shargol	Sou dh	Taisu ru	Zan sker	District Total		
	LAgricu lt u re																					
	A. Farm Credit																					
	A.1 Crop Production , Maintenance, Marketing																					
1	Apple/ Seb_	100	Acre	320000	Phy	20	25	15	30	45	35	35	5	25	35	20	20	45	20	5	380	
					BL	64	80	48	96	144	112	112	16	80	112	64	64	144	64	16	1216	
2	Apple/ Seb_High Den sity	100	Acre	520000	Phy					20								35			55	
					BL					104								182			286	
3	Apricot/ Khubani_	100	Acre	336000	Phy	75	60	20	30	200	30	45	15	35	35	35	35	200	65	15	895	
					BL	252	201.6	67.2	100.8	672	100.8	151.2	50.4	117.6	117.6	117.6	117.6	672	218.4	50.4	3007.2	
4	Barley / Jav _Irriga ted	100	Acre	48000	Phy	80	80	80	125	85	65	65	65	80	100	90	90	90	80	80	1255	
					BL	38.4	38.4	38.4	60	40.8	31.2	31.2	31.2	38.4	48	43.2	43.2	43.2	38.4	38.4	602.4	
5	Buckw heat/ Kuttu/ Fa far_	100	Acre	52400	Phy	80	70	70	100	100	90	80	80	80	90	80	75	75	75	80	1225	
					BL	41.92	36.68	36.68	52.4	52.4	47.16	41.92	41.92	41.92	47.16	41.92	39.3	39.3	39.3	41.92	641.9	
6	Grapes/ Angur_	100	Acre	400000	Phy													20			20	
					BL													80			80	
7	Other Vegetables_	100	Acre	92000	Phy	100	100	80	125	125	100	100	80	90	110	90	90	100	100	100	1490	
					BL	92	92	73.6	115	115	92	92	73.6	82.8	101.2	82.8	82.8	92	92	92	1370.8	
8	Pea/ Field Pea/ Ma tar chana / Garden Pea_Irrigated	100	Acre	65600	Phy	25	25		25	25		25		25	25	25	25	25	25		275	
					BL	16.4	16.4		16.4	16.4		16.4		16.4	16.4	16.4	16.4	16.4	16.4		180.4	
9	Pota to/ Aloo_Irriga ted	100	Acre	83200	Phy	80	70	55	90	90	50	50	80	80	90	90	80	70	55		1120	
					BL	66.56	58.24	45.76	74.88	74.88	41.6	41.6	66.56	66.56	74.88	74.88	74.88	66.56	58.24	45.76	931.84	
10	Walnut/ Akhrot_	100	Acre	40000	Phy													30			30	
					BL													12			12	
11	Water melon / Tar buj_	100	Acre	136000	Phy	20	20	20	20	20		20		20	20	20	20	20	20		240	
					BL	27.2	27.2	27.2	27.2	27.2		27.2		27.2	27.2	27.2	27.2	27.2	27.2		326.4	
12	Whea t/ Gehu _Irriga ted	100	Acre	48000	Phy	275	275	200	300	350	275	300	325	275	275	275	275	275	275	275	4225	
					BL	132	132	96	144	168	132	144	156	132	132	132	132	132	132		2028	
	Post-harv est/HH Consump tion (10%)					730.48	682.52	432.84	686.68	1414.68	556.76	657.52	435.68	602.88	676.44	600	597.38	1506.66	685.94	416.48	10682.94	
						73.05	68.25	43.28	68.67	141.47	55.68	65.75	43.57	60.29	67.64	60	59.74	150.67	68.59	41.65	1068.29	
	Repairs & maintenance of farm assets (20%)					146.1	136.5	86.57	137.34	282.94	111.35	131.5	87.14	120.58	135.29	120	119.48	3013.3	137.19	83.3	2136.59	
	Sub Total																				13887.82	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barsoo	Bhimbat	Dra ss	Gm Pora (Trespon e)	Kargil	Karsha	Lot sum	Lu ngna k	San koo	Shaker Chakta n	Shargol	Sou dh	Ta isu ru	Za nsker	District Total
	A.2 Water Resou rces																			
1	Bore Well-New -	90	No.	600000	Phy	2	1	2	2	2	2	2	2	2	2	1	2	2	2	26
					BL	10.8	54	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	5.4	10.8	10.8	10.8	140.4
	Sub Total																			140.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total			
A.3 Farm Mechanisation																								
1	Other machinery --Trolley single axle	80	No.	150000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15			
					BL	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	18	
					Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	48
2	Power Tiller--	80	No.	95000	BL	2.28	2.28	2.28	2.28	3.8	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.04	36.48			
					Phy	1	1	1	1	2	1		1		1		1	1		1	1	1	13	
					BL	4.88	4.88	4.88	4.88	9.75	4.88		4.88		4.88		4.88	4.88		4.88	4.88	4.88	63.43	
4	Tractor--35-40 hp	75	No.	700000	Phy			1		3			1							2	7			
					BL			5.25		15.75		5.25											10.5	36.75
					Phy				1	1	1							1				2	6	
5	Tractor--42 hp	75	No.	780000	BL				5.85	5.85	5.85						5.85			11.7	35.1			
					Phy				1	1							1			1		4		
					BL				6.38	6.38							6.38				6.38	25.52		
7	Tractor--46 hp	75	No.	900000	Phy					1					1				1	3				
					BL					6.75					6.75					6.75	20.25			
					Phy			2		4					2		2			4	14			
8	Tractor--upto 20 hp	75	No.	380000	BL			5.7		11.4					5.7		5.7			11.4	39.9			
					Phy			2		4	2	1	1	1	1	1	1	1	1	1	3	19		
					BL				12	24	12	6	6	6	6	6	6	6	6	6	18	114		
Sub Total																					389.43			
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gm Pora (Trespone)	Kargil	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	District Total										
A.4 Plantation & Horticulture																								
1	High density plantation-Apple-HD Apple Plantation	90	ha	3938000	Phy		2					2		4										
					BL		70.88				70.88		141.76											
					Phy		1			1		2												
2	Mushroom Cultivation-Button Mushroom-Mushroom House (200 trays/600 Bags)	90	1000 Kg. per Cycle	400000	BL		3.6				3.6		7.2											
					Phy	3	5	2		3	5		18											
					BL	16.6	27.67	11.07		16.6	27.67		99.61											
3	New Orchard - Temperate Fruits-Apple-	90	ha	614900	Phy	3	8	3	2	4	3	8	3	34										
					BL	8.31	22.15	8.31	5.54	11.07	8.31	22.15	8.31	94.15										
					Sub Total													342.72						
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)		Barsoo	Bhimbat	Drass	Gm Por a (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>A.6 Forestry</b>																					
1	Plantation-Poplar-	80	ha	130000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	15.6
2	Processing Unit-Edible Fruits-	80	No.	1000000	Phy					3						2			2		7
					BL					24					16			16			56
Sub Total																					71.6
<b>A.7 Animal Husbandry - Dairy</b>																					
1	Buffalo Farming--	90	1+1	395000	Phy	1			1	1	2	1	2	1		1	1	1		2	14
					BL	3.56			3.56	3.56	7.11	3.56	7.11	3.56		3.56	3.56	3.56		7.11	49.81
	Crossbred Cattle Farming--	90	1+1	395000	Phy	2	2	2	2	2	4	2	2	2	3	2	2	1	2	3	33
					BL	7.11	7.11	7.11	7.11	7.11	14.22	7.11	7.11	7.11	10.67	7.11	7.11	3.56	7.11	10.67	117.33
2	Crossbred Cattle Farming--	90	3+2	805000	Phy		2	1	2	3	2	2	2	2	1	1	1	1	1	2	22
					BL		14.49	7.25	14.49	21.74	14.49	14.49	14.49	7.25	7.25	7.25	7.25	7.25	7.25	14.49	159.43
	Crossbred Cattle Farming--	90	5+5	1775000	Phy				2	2				2						4	10
					BL				31.95	31.95			31.95							62.9	159.75
Sub Total																					486.32
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>																					
1	Draught Animals_Others_Dimo	100	Per Animal	50000	Phy						10		10							15	35
					BL						10		10							15	35
2	Draught Animals_Others_Zomo	100	Per Animal	50000	Phy																
					BL																
3	Indigenous Cattle Farming_Others_CB Cow	100	Per Animal	80000	Phy	55	55	55	55	55	75	55	75	55	55	55	50	35	55	65	175
					BL	44	44	44	44	44	60	44	60	44	44	44	40	28	44	52	680
4	Indigenous Cattle Farming_Others_Desai	100	Per Animal	40000	Phy	110	120	125	125	125	125	120	125	115	125	120	125	115	115	125	1815
					BL	44	48	50	50	50	50	48	50	46	50	48	46	46	46	50	726
5	Indigenous Cattle Farming_Others_Jersey Cow	100	Per Animal	90000	Phy	85	85	85	90	90	85	85	85	85	95	85	85	85	85	105	1315
					BL	76.5	76.5	76.5	81	81	76.5	76.5	76.5	76.5	85.5	76.5	76.5	76.5	76.5	94.5	1183.5
6	Indigenous Cattle Farming_Others_Sindhi	100	Per Animal	50000	Phy	45	45	50	55	60	50	40	50	50	55	55	50	50	50	60	765
					BL	22.5	22.5	25	27.5	30	25	20	25	25	27.5	27.5	25	25	25	30	382.5
Sub Total																					3007
<b>A.9 Animal Husbandry - Poultry</b>																					
1	Breeder Unit-Broiler-	90	1000	899000	Phy	1				1		1		1		1			1		6
					BL	8.09				8.09		8.09		8.09		8.09			8.09		48.54
2	Indigenous Poultry Farming--	90	500	1000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	135
Sub Total																					183.54
<b>A.10 Working Capital - AH - Poultry</b>																					
1	Broiler Farming_Others_Max of 2 cycle	100	1000	900000	Phy	7	7	7	7	10	7	7	7	7	10	7	7	7	7	7	111
					BL	6.3	6.3	6.3	6.3	9	6.3	6.3	6.3	6.3	9	6.3	6.3	6.3	6.3	6.3	99.9
Sub Total																					99.9



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>A.11 Animal Husbandry - SGP</b>																				
1	Retail Market outlet for Meat--Shop Size (15x10)	90	No.	300000	Phy	2	2	2	2	6	2	2	2	2	3	2	2	2	2	35
					BL	5.4	5.4	5.4	5.4	16.2	5.4	5.4	5.4	5.4	8.1	5.4	5.4	5.4	5.4	94.5
2	Sheep - Rearing Unit--	90	10+1	252000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	68.1
	Sheep - Rearing Unit--	90	50+2	827000	Phy		3	3		2	3		3						4	18
					BL		22.33	22.33		14.89	22.33		22.33						29.77	133.98
	Sub Total																			296.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
	A.12 Working Capital - AH - Others/SR																				
1	Goat Farming_Pashmina production - Semi-intensive_	100	9+1	100000	Phy	25	20	30	20	25	30	20	30	30	25	20	20	15	25	30	365
					BL	25	20	30	20	25	30	20	30	30	25	20	20	15	25	30	365
	Sub Total																				365

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhimbat	Drass	District Total
A.13 Fisheries								
1	Fish Culture -Trout-Trout hatchery - 15 lac eyed ova	90	Acre	5000000	Phy	1	2	3
					BL	4.5	90	135
	Sub Total							135

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Pashkum	Sankoo	Shaker Chaktan	Shargol	Taisuru	Zansker	District Total
<b>A.14 Working Capital - Fisheries</b>																
1	Fish Culture - Others_Trout - Raceway_y_Trout of unit 4000 pices	100	Per unit	250000	Phy	1	4	8	2	4	2	2	1	2	1	29
					BL	2.5	10	20	5	10	5	5	2.5	5	2.5	72.5
	Sub Total															72.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Drass	Kargil	Sankoo	Soudh	Zansker	District Total
<b>A.15 Farm Credit</b>										
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-	90	No.	500000	Phy	1	1	1	1	5
					BL	4.5	4.5	4.5	4.5	22.5
	Sub Total					4.5	4.5	4.5	4.5	22.5
	Total Farm Credit (sum of A.1 to A.15)									19500.31

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Kargil	Karsha	Soudh	Zansker	District Total
<b>B. Agriculture Infrastructure</b>									
<b>B.1 Storage Facilities</b>									
1	Cold Storage-1000 MT	80	No.	8800000	Phy	1			1
					BL	70.4			70.4
2	Cold Storage-Refrigerated Van-	80	No.	2500000	Phy	1	1	1	4
					BL	20	20	20	80
	Sub Total								150.4

# Kargil, PLP 2025-26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhimbat	Drass	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>B.2 Land Development</b>																			
1	Compost Pit--	90	No.	30000	Phy	2	2	5	2	2	2	2	4	2	2	2	2	3	32
					BL	0.54	0.54	1.35	0.54	0.54	0.54	0.54	1.08	0.54	0.54	0.54	0.54	0.81	8.64
	Sub Total																		8.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhimbat	Kargil	Shargol	District Total
<b>B.3 Agriculture Infrastructure - Others</b>									
1	Compost/ Vermi Compost-Vermi Compost-8 Beds (10 x 4 x 2)	90	No.	400000	Phy	2	4	2	8
					BL	7.2	14.4	7.2	28.8
	Sub Total								28.8
	Total (B.1+B.2+B.3)								187.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>C. Ancillary Activities</b>																					
<b>C.1 Food &amp; Agro Processing</b>																					
1	Bakery & Confectionery Unit-Biscuits, C & Cakes-	90	No.	1000000	Phy	2	2	3	2	4	2	2	2	2	2	2	2	2	2	3	34
					BL	18	18	27	18	36	18	18	18	18	18	18	18	18	18	27	306
2	Fruit Processing -Pickle-	90	No.	500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	67.5
3	Fruit Processing -Pulp Making-	90	No.	1000000	Phy					3											3
					BL					27											27
4	Fruit Processing -Sorting, grading & Packing-	90	No.	1000000	Phy					1											1
					BL					9											9
5	Meat & Poultry Processing--	90	No.	75000	Phy	1	1	1	1	3				1	1	1			1		11
					BL	0.68	0.68	0.68	0.68	2.03				0.68	0.68	0.68			0.68		7.47
	Sub Total																				416.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Drass	Kargil	Zansker	District Total
<b>C.2 Ancillary Activities -</b>									
1	Agri Clinic & Agri Business Centers-Medium-	90	No.	1000000	Phy	1	1	1	3
					BL	9	9	9	27
2	Custom Service Units/ Custom Hiring Centers-Medium-	90	No.	1500000	Phy		1		1
					BL		13.5		13.5
	Sub Total								40.5
	Total (C.1+C2)								457.47
	Total (A+B+C)								20145.62

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barsoo	Bhimbat	Drass	Gm Por a (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
	<b>H. Micro, Small and Medium Enterprises (MSME)</b>																				
1	Manufacturing Sector - Term Loan-Medium-Others	80	No.	50000000	Phy					2											2
					BL	0	0	0	0	800	0	0	0	0	0	0	0	0	0	0	800
2	Manufacturing Sector - Term Loan-Micro-FP- Fruit processing, etc	80	No.	10000000	Phy					1											1
					BL	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	80
3	Manufacturing Sector - Term Loan-Micro-FP- Nano	80	No.	50000000	Phy	1	1	2		5						2					11
					BL	8	8	16	0	40	0	0	0	0	16	0	0	0	0	0	88
4	Manufacturing Sector - Term Loan-Micro-Handloom Handicraft	80	No.	30000000	Phy	2	2	2	2	4	2	2	2	2	4	2	2	2	2	2	36
					BL	32	32	32	32	64	32	32	32	32	64	32	32	32	32	32	376
5	Manufacturing Sector - Term Loan-Micro-Others	80	No.	30000000	Phy	1	1	1	1	8	1	1	1	1	1	1	1	1	1	1	23
					BL	16	16	16	16	128	16	16	16	16	16	16	16	16	16	16	368
6	Manufacturing Sector - Term Loan-Micro-Wood and forestry Micro	80	No.	15000000	Phy	1			1	2						1				1	7
					BL	20	0	20	20	40	0	0	0	0	20	0	0	0	0	20	140
7	Manufacturing Sector - Term Loan-Micro-Wood and forestry Nano	80	No.	75000000	Phy	3	3	3	4	14	3	3	3	3	4	3	3	3	3	3	59
					BL	12	12	12	16	56	12	12	12	12	16	12	12	12	12	16	236
8	Manufacturing Sector - Term Loan-Small-FP- Fruit processing, etc	80	No.	50000000	Phy					1											1
					BL	0	0	0	0	400	0	0	0	0	0	0	0	0	0	0	400
9	Manufacturing Sector - Term Loan-Small-Handloom Handicraft	80	No.	37500000	Phy			1		2										1	4
					BL	0	0	100	0	200	0	0	0	0	0	0	0	0	0	100	400
10	Manufacturing Sector - Term Loan-Small-Others	80	No.	30000000	Phy			1	1	1						1		1	1		6
					BL	0	0	40	40	40	0	0	0	0	40	0	0	40	40	0	240
11	Manufacturing Sector - Working Capital-Medium-FP- Fruit processing, etc	80	No.	50000000	Phy					4											4
					BL	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	160
12	Manufacturing Sector - Working Capital-Medium-FP- Grading Sorting, etc.	80	No.	100000000	Phy					2											2
					BL	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	160
13	Manufacturing Sector - Working Capital-Medium-Others	80	No.	50000000	Phy					2											2
					BL	0	0	0	0	800	0	0	0	0	0	0	0	0	0	0	800
14	Manufacturing Sector - Working Capital-Micro-FP- Fruit processing, etc	80	No.	15000000	Phy	1	1	1	1	1	3	1	1	1	1	1	1	1	1	1	17
					BL	8	8	8	8	8	24	8	8	8	8	8	8	8	8	8	136
15	Manufacturing Sector - Working Capital-Micro-FP- Nano	80	No.	75000000	Phy	2	2	2	2	8	2	2	2	2	2	2	2	2	2	2	36
					BL	8	8	8	8	32	8	8	8	8	8	8	8	8	8	8	144
16	Manufacturing Sector - Working Capital-Micro-Handloom Handicraft	80	No.	20000000	Phy					1											1
					BL	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	16
17	Manufacturing Sector - Working Capital-Micro-Others	80	No.	30000000	Phy	6	3	6	5	15	5	5	5	5	5	5	5	5	5	7	89
					BL	96	80	96	80	240	80	80	80	80	80	80	80	80	80	112	1424
18	Manufacturing Sector - Working Capital-Small-FP- Fruit processing, etc	80	No.	50000000	Phy					4											4
					BL	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	160
19	Manufacturing Sector - Working Capital-Small-Handloom Handicraft	80	No.	50000000	Phy					1											1
					BL	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	40
20	Manufacturing Sector - Working Capital-Small-Others	80	No.	15000000	Phy					5						2				2	9
					BL	0	0	0	0	200	0	0	0	0	80	0	0	0	0	80	360
21	Service Sector - Term Loan-Medium-Others	80	No.	10000000	Phy					2											2
					BL	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	160
22	Service Sector - Term Loan-Micro-Agro Services Micro	80	No.	45000000	Phy	1	1	2	2	8	2	2	2	2	1	4	2	1	1	2	33
					BL	24	24	48	48	192	48	48	48	48	24	96	48	24	24	48	840
23	Service Sector - Term Loan-Micro-Automobile- Repair	80	No.	15000000	Phy	1	1	2	2	8	2	1	1	1	2	1	1	1	1	4	29
					BL	8	8	16	16	64	16	8	8	8	16	8	8	8	8	32	232
24	Service Sector - Term Loan-Micro-Comp. Electronics Trading	80	No.	45000000	Phy	2	2	2	1	8	1	1	1	1	1	2	1	1	1	1	29
					BL	48	48	48	24	192	24	24	24	24	48	24	24	24	24	96	696
25	Service Sector - Term Loan-Micro-Electronics Repair	80	No.	15000000	Phy	1	1	2	1	10	1	1	1	1	1	1	1	1	1	1	29
					BL	8	8	16	8	80	8	8	8	8	8	8	8	8	8	40	232

28	Service Sector - Term Loan-Micro-Food & Bev.- Eatery, Dhaba	80	No.	7500000	Phy	4	4	4	4	15	4	4	4	4	4	4	4	4	8	75	
					EL	16	16	16	16	60	16	16	16	16	16	16	16	16	32	300	
26	Service Sector - Term Loan-Micro-Food & Bev.-Restu (Big)	80	No.	20000000	Phy					2									1	3	
					EL	0	0	0	0	160	0	0	0	0	0	0	0	0	80	240	
27	Service Sector - Term Loan-Micro-Food & Bev.-Restu (small)	80	No.	15000000	Phy					3									4	8	
					EL	0	0	40	0	120	0	0	0	0	0	0	0	0	160	320	
29	Service Sector - Term Loan-Micro-Food & Bev.- Street	80	No.	1500000	Phy	1	1	1	1	3	1	1	1	1	1	1	1	1	3	21	
					EL	0.8	0.8	0.8	0.8	4	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	2.4	16.8	
30	Service Sector - Term Loan-Micro-Household Repair	80	No.	6000000	Phy					2									3	8	
					EL	0	0	0	0	3.2	0	0	0	0	4.8	0	0	0	4.8	12.8	
31	Service Sector - Term Loan-Micro-Others	80	No.	18000000	Phy	3	3	3	3	25	3	3	3	3	3	6	3	4	3	8	76
					EL	28.8	28.8	28.8	28.8	240	28.8	28.8	28.8	28.8	57.6	28.8	38.4	28.8	28.8	76.8	729.6
32	Service Sector - Term Loan-Small-Comp. Electronics Trading	80	No.	30000000	Phy					1										1	
					EL	0	0	0	0	240	0	0	0	0	0	0	0	0	0	240	
33	Service Sector - Term Loan-Small-Others	80	No.	40500000	Phy	2	2	2	2	10	2	2	2	2	2	3	2	2	2	4	41
					EL	42.2	42.2	42.2	42.2	216	42.2	42.2	42.2	42.2	64.8	42.2	42.2	42.2	42.2	86.4	882.6
34	Service Sector - Working Capital-Medium - Others	80	No.	20000000	Phy					4										1	5
					EL	0	0	0	0	320	0	0	0	0	0	0	0	0	80	400	
35	Service Sector - Working Capital-Micro-Agro Services Micro	80	No.	7500000	Phy	2	1	2	1	4	1	1	2	1	2	1	1	2	1	1	23
					EL	8	4	8	4	16	4	4	8	4	8	4	4	8	4	4	92
36	Service Sector - Working Capital-Micro-Automobile- Repair	80	No.	7500000	Phy	1	1	3	3	8	3	1	2	1	2	1	1	1	1	3	32
					EL	4	4	12	12	32	12	4	8	4	8	4	4	4	4	12	128
37	Service Sector - Working Capital-Micro-Comp. Electronics Trading	80	No.	60000000	Phy	1	1	1	1	8	1	1	1	1	1	1	1	1	2	2	21
					EL	40	40	40	40	320	40	0	40	40	40	40	0	0	80	80	840
38	Service Sector - Working Capital-Micro-Electronics Repair	80	No.	30000000	Phy	2	2	2	2	10	2	1	2	1	2	1	2	1	2	3	35
					EL	3.2	3.2	3.2	3.2	16	3.2	1.6	3.2	1.6	3.2	1.6	3.2	1.6	3.2	4.8	56
41	Service Sector - Working Capital-Micro-Food & Bev.- Eatery, Dhaba	80	No.	7500000	Phy	2	2	4	2	8	2	2	2	2	2	3	2	2	2	3	40
					EL	0.8	0.8	1.6	0.8	3.2	0.8	0.8	0.8	0.8	1.2	0.8	0.8	0.8	0.8	1.2	16
39	Service Sector - Working Capital-Micro-Food & Bev.-Restu (Big)	80	No.	75000000	Phy	2	2	5	3	15	3	2	2	3	5	2	3	3	3	8	61
					EL	8	8	20	12	60	12	8	8	12	20	8	12	12	12	32	244
40	Service Sector - Working Capital-Micro-Food & Bev.-Restu (small)	80	No.	30000000	Phy	1	1	3	3	15	2	2	2	2	5	2	2	2	2	8	52
					EL	1.6	1.6	4.8	4.8	24	3.2	3.2	3.2	3.2	8	3.2	3.2	3.2	3.2	12.8	83.2
42	Service Sector - Working Capital-Micro-Food & Bev.- Street	80	No.	7500000	Phy	2	2	2	2	10	2	2	2	2	2	2	2	2	2	5	41
					EL	0.8	0.8	0.8	0.8	4	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	2	16.4
43	Service Sector - Working Capital-Micro-Household Repair	80	No.	6000000	Phy					3										2	7
					EL	0	0	0	0	4.8	0	0	0	0	3.2	0	0	0	0	3.2	11.2
44	Service Sector - Working Capital-Micro- Others	80	No.	18000000	Phy	3	3	3	3	20	2	3	2	2	2	6	3	2	2	6	62
					EL	28.8	28.8	28.8	28.8	192	19.2	28.8	19.2	19.2	57.6	28.8	19.2	19.2	19.2	57.6	595.2
45	Service Sector - Working Capital-Small-Comp. Electronics Trading	80	No.	100000000	Phy					3										1	4
					EL	0	0	0	0	1200	0	0	0	0	0	0	0	0	0	400	1600
46	Service Sector - Working Capital-Small-Food & Bev.-Restu ( very Big)	80	No.	20000000	Phy					2										1	3
					EL	0	0	0	0	16	0	0	0	0	0	0	0	0	0	8	24
47	Service Sector - Working Capital-Small- Others	80	No.	40500000	Phy	3	3	4	3	15	4	4	4	4	4	8	4	4	4	8	76
					EL	64.8	64.8	86.4	64.8	324	86.4	86.4	86.4	86.4	172.8	86.4	86.4	86.4	86.4	172.8	1641.6
48	Trading Units - Term Loan-Micro-Automobile- Sale	80	No.	30000000	Phy					3											5
					EL	0	0	80	0	240	0	0	0	0	80	0	0	0	0	0	400
49	Trading Units - Term Loan-Micro-Automobile-accessories	80	No.	10000000	Phy					3											4
					EL	0	0	0	0	120	0	0	0	0	0	0	0	0	0	40	160
50	Trading Units - Term Loan-Micro-Others	80	No.	20000000	Phy					5										2	7
					EL	0	0	0	0	400	0	0	0	0	0	0	0	0	0	160	560
51	Trading Units - Term Loan-Small-Automobile- Sale	80	No.	100000000	Phy					1											1
					EL	0	0	0	0	800	0	0	0	0	0	0	0	0	0	0	800
52	Trading Units - Working Capital-Micro-Automobile- Sale	80	No.	10000000	Phy					2											2
					EL	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	160
53	Trading Units - Working Capital-Micro-Automobile-accessories	80	No.	5000000	Phy					1											1
					EL	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	40
54	Trading Units - Working Capital-Micro- Others	80	No.	24000000	Phy	1	1	2	1	10	1	1	1	1	1	1	1	1	1	2	23
					EL	16	16	32	16	160	16	16	16	16	16	16	0	0	0	32	368
55	Trading Units - Working Capital-Small-Automobile- Sale	80	No.	100000000	Phy					1											1
					EL	0	0	0	0	800	0	0	0	0	0	0	0	0	0	0	800
Total Sub Total																				20654	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Kargil	District Total
<b>III. Export Credit</b>						
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000	Phy 2 BL 22.5	2 22.5
Total Export Credit						

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Kargil	Zansker	District Total
<b>IV. Education</b>							
1	Education Loans-Education Loan above ? 10.00 lakhs for Abroad-	80	No.	2000000	Phy 3 BL 48	1 16	4 64
2	Education Loans-Education Loan above ? 4.00 lakhs and upto ? 7.50 lakhs-	80	No.	750000	Phy 2 BL 12	1 12	2 12
3	Education Loans-Education Loan above ? 7.50 lakhs and upto ? 10.00 lakhs-	80	No.	1000000	Phy 1 BL 8	1 8	2 16
Total Education							

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>V. Housing</b>																				
1	Loan for Affordable Housing Projects--	80	No.	100000	Phy 10 BL 8	11 8.8	11 8.8	12 9.6	19 15.2	10 8	10 8	10 8	10 8	10 8	10 8	10 8	10 8	10 8	10 8	163 130.4
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	80	No.	1000000	Phy 10 BL 80	10 80	15 120	10 80	20 160	10 80	10 80	10 80	10 80	10 80	12 80	10 80	10 80	10 80	15 120	172 1376
3	Repair of Dwelling Units-Other Centre-	80	No.	500000	Phy 13 BL 52	13 52	14 56	14 56	18 72	12 48	10 40	10 40	10 40	12 48	10 40	10 40	10 40	10 40	10 40	176 704
Total Housing																				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Drass	Kargil	Sankoo	Zansker	District Total
<b>VI. Social Infrastructure</b>									
1	Healthcare-Diagnostic Lab-	75	No.	5000000	Phy 1 BL 37.5	2 75	1 37.5	1 37.5	5 187.5
Total Social Infrastructure									

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>VII. Renewable Energy</b>																				
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	320000	Phy 8 BL 23.04	8 23.04	8 23.04	8 23.04	15 43.2	8 23.04	8 23.04	8 23.04	8 23.04	12 34.56	8 23.04	8 23.04	8 23.04	8 23.04	15 43.2	138 397.44
Total Renewable Energy																				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barsoo	Bhimbat	Drass	Gm Pora (Trespone)	Kargil	Karsha	Lotsum	Lungnak	Pashkum	Sankoo	Shaker Chaktan	Shargol	Soudh	Taisuru	Zansker	District Total
<b>VIII. Others</b>																				
1	Differential Rate of Interest Scheme--	100	No.	15000	Phy 2 BL 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	2 0.3	30 4.5
2	SHGs/ JLGs-Other-SHG	100	No.	200000	Phy 3 BL 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	3 6	45 90
Total Others																				
Total Priority Sector (I-II-III-IV-V-VI-VII-VIII)																				

**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	10823.00	15106.72	10824.00	16795.79	11159.00	9652.18	10406.60
RCBs	1339.00	35.20	1339.00	24.00	1339.00	24.00	1339.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	335.00	281.91	258.00	363.38	275.00	346.96	302.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	12497.00	15423.83	12421.00	17183.17	12773.00	10023.14	12048.10

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4340.00	31.73	198.00	201.66	2696.00	337.54	4442.30
RCBs	537.00	45.70	350.00	83.15	519.00	73.14	686.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	134.00	113.11	0.00	142.00	8.00	201.23	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sub total (A)	5011.00	190.54	548.00	426.81	3223.00	611.91	5128.30
---------------	---------	--------	--------	--------	---------	--------	---------

**Table 3: Total Agri. Credit**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	15163.00	15138.45	11022.00	16997.45	13855.00	9989.72	14848.90
RCBs	1876.00	80.90	1689.00	107.15	1858.00	97.14	2025.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	469.00	395.02	258.00	505.38	283.00	548.19	302.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	17508.00	15614.37	12969.00	17609.98	15996.00	10635.05	17176.40

**Table 4: MSME**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	13535.00	6191.47	14958.78	4705.90	15633.68	19595.80	18621.50
RCBs	1556.00	459.11	1212.77	1482.43	1334.05	282.62	1334.05
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	389.00	316.47	303.70	317.70	385.31	425.12	417.08
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	15480.00	6967.05	16475.25	6506.03	17353.04	20303.54	20372.63

**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3598.00	2481.04	3277.00	2351.20	3090.68	1932.55	3474.73
RCBs	442.00	246.69	226.00	239.18	248.60	188.40	290.10
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	110.00	27.00	82.00	49.00	90.20	79.09	101.20
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	4150.00	2754.73	3585.00	2639.38	3429.48	2200.04	3866.03

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	32296.00	23810.96	29257.78	24054.55	32579.36	31518.07	36945.13
RCBs	3874.00	786.70	3127.77	1828.76	3440.65	568.16	3649.15
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	968.00	738.49	643.70	872.08	758.51	1052.40	820.78
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	37138.00	25336.15	33029.25	26755.39	36778.52	33138.63	41415.06



### Annexure 3

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

**Table 1: Crop Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	15106.72	35.20	0.00	281.91	0.00	15423.83	16795.79	24.00	0.00	363.38	0.00	17183.17

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	9652.18	24.00	0.00	346.96	0.00	10023.14	10406.60	1339.00	0.00	302.50	0.00	12048.10

**Table 2: Term Loan**

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

Kargil, PLP 2025-26

AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	31.73	45.70	0.00	113.11	0.00	190.54	201.66	83.15	0.00	142.00	0.00	426.81
Grand Total (I +II)	15138.45	80.90	0.00	395.02	0.00	15614.37	16997.45	107.15	0.00	505.38	0.00	17609.98

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

FD						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	337.54	73.14	0.00	201.23	0.00	611.91	4442.30	686.00	0.00	0.00	0.00	5128.30
Grand Total (I +II)	9989.72	97.14	0.00	548.19	0.00	10635.05	14848.90	2025.00	0.00	302.50	0.00	17176.40

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

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

<b>Annexure IV</b>					
<b>Unit costs for major activities fixed by NABARD for the year 2024-25</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Sub Activity</b>	<b>Specification</b>	<b>Unit</b>	<b>Unit Cost (₹)</b>
1	Agri Clinic & Agri Business Centers	Medium		No.	1000000
2	Agri. Produce Transport/ Marketing	Agri. Produce Transport Vehicles		No.	500000
3	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	1000000
4	Bore Well	New		No.	600000
5	Breeder Unit	Broiler		1000	899000
6	Buffalo Farming			1+1	395000
7	Cold Storage			No.	8800000
8	Cold Storage	Refrigerated Van		No.	2500000
9	Compost Pit			No.	30000
10	Compost/ Vermi Compost	Vermi Compost		No.	400000
11	Crossbred Cattle Farming			1+1	395000
12	Crossbred Cattle Farming			3+2	805000
13	Crossbred Cattle Farming			5+5	1775000
14	Custom Service Units/ Custom Hiring Centers	Medium		No.	1500000
15	Differential Rate of Interest Scheme			No.	15000
16	Education Loans	Education Loan above ` 10.00 lakhs for Abroad		No.	2000000

17	Education Loans	Education Loan above 4.00 lakhs and upto ` 7.50 lakhs		No.	750000
18	Education Loans	Education Loan above ` 7.50 lakhs and upto ` 10.00 lakhs		No.	1000000
19	Export Credit	Post Shipment Export Credit		No.	1500000
20	Fish Culture	Trout	Trout hatchery	Acre	5000000
21	Fruit Processing	Pickle		No.	500000
22	Fruit Processing	Pulp Making		No.	1000000
23	Fruit Processing	Sorting, grading & Packing		No.	1000000
24	Healthcare	Diagnostic Lab		No.	5000000
25	High density plantation	Apple		ha	3938000
26	Indigenous Poultry Farming			500	1000000
27	Loan for Affordable Housing Projects			No.	100000
28	Manufacturing Sector	Term Loan	Medium	No.	50000000
29	Manufacturing Sector	Term Loan	Micro	No.	1000000
30	Manufacturing Sector	Term Loan	Micro	No.	10000000
31	Manufacturing Sector	Term Loan	Micro	No.	2000000
32	Manufacturing Sector	Term Loan	Micro	No.	2500000
33	Manufacturing Sector	Term Loan	Micro	No.	500000
34	Manufacturing Sector	Term Loan	Small	No.	12500000
35	Manufacturing Sector	Term Loan	Small	No.	5000000
36	Manufacturing Sector	Term Loan	Small	No.	50000000

Kargil, PLP 2025-26

37	Manufacturing Sector	Working Capital	Medium	No.	10000000
38	Manufacturing Sector	Working Capital	Medium	No.	5000000
39	Manufacturing Sector	Working Capital	Medium	No.	50000000
40	Manufacturing Sector	Working Capital	Micro	No.	1000000
41	Manufacturing Sector	Working Capital	Micro	No.	200000
42	Manufacturing Sector	Working Capital	Micro	No.	2000000
43	Manufacturing Sector	Working Capital	Micro	No.	500000
44	Manufacturing Sector	Working Capital	Small	No.	5000000
45	Meat & Poultry Processing			No.	75000
46	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	400000
47	New Orchard	Temperate Fruits	Apple	ha	614900
48	New Orchard	Temperate Fruits	Apricot	ha	307600
49	Other machinery			No.	150000
50	Plantation	Poplar		ha	130000
51	Power Tiller			No.	95000
52	Processing Unit	Edible Fruits		No.	1000000
53	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
54	Repair of Dwelling Units	Other Centre		No.	500000
55	Retail Market outlet for Meat			No.	300000
56	Service Sector	Term Loan	Medium	No.	10000000
57	Service Sector	Term Loan	Micro	No.	100000

58	Service Sector	Term Loan	Micro	No.	1000000
59	Service Sector	Term Loan	Micro	No.	10000000
60	Service Sector	Term Loan	Micro	No.	1200000
61	Service Sector	Term Loan	Micro	No.	200000
62	Service Sector	Term Loan	Micro	No.	3000000
63	Service Sector	Term Loan	Micro	No.	500000
64	Service Sector	Term Loan	Micro	No.	5000000
65	Service Sector	Term Loan	Small	No.	2700000
66	Service Sector	Term Loan	Small	No.	30000000
67	Service Sector	Working Capital	Medium	No.	10000000
68	Service Sector	Working Capital	Micro	No.	1200000
69	Service Sector	Working Capital	Micro	No.	200000
70	Service Sector	Working Capital	Micro	No.	50000
71	Service Sector	Working Capital	Micro	No.	500000
72	Service Sector	Working Capital	Micro	No.	5000000
73	Service Sector	Working Capital	Small	No.	1000000
74	Service Sector	Working Capital	Small	No.	2700000
75	Service Sector	Working Capital	Small	No.	50000000
76	Sheep	Rearing Unit		10+1	252000
77	Sheep	Rearing Unit		50+2	827000
78	SHGs/ JLGs	Others		No.	200000
79	Solar Energy	Roof Top Solar PV System with Battery		No.	320000
80	Tractor			No.	380000

Kargil, PLP 2025-26

81	Tractor			No.	780000
82	Tractor			No.	850000
83	Tractor			No.	900000
84	Tractor		20	No.	650000
85	Tractor		35	No.	700000
86	Tractor	Without Implements & Trailer		No.	800000
87	Trading Units	Term Loan	Micro	No.	10000000
88	Trading Units	Term Loan	Micro	No.	5000000
89	Trading Units	Term Loan	Small	No.	100000000
90	Trading Units	Working Capital	Micro	No.	10000000
91	Trading Units	Working Capital	Micro	No.	2000000
92	Trading Units	Working Capital	Micro	No.	5000000
93	Trading Units	Working Capital	Small	No.	100000000



### 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		Acre	320000
2	Apple/ Seb	High Density	Acre	520000
3	Apricot/ Khubaani		Acre	336000
4	Barley/ Jav	Irrigated	Acre	48000
5	Broiler Farming	Others_Max of 2 cycle	1000	90000
6	Buckwheat/ Kuttu/ Fafar		Acre	52400
7	Draught Animals	Others_Dimo	Per Animal	50000
8	Draught Animals	Others_Zomo	Per Animal	50000
9	Fish Culture	Others_Trout _ Raceway_Trout of unit 4000 pices	Per Unit	250000
10	Goat Farming	Pashmina production _ Semi_intensive_	9+1	100000
11	Grapes/ Angur		Acre	400000
12	Indigenous Cattle Farming	Others_Des	Per Animal	40000
13	Indigenous Cattle Farming	thers_Sindhi	Per Animal	50000
14	Indigenous Cattle Farming	Others_CB Cow	Per Animal	80000

Kargil, PLP 2025-26

15	Indigenous Cattle Farming	Others_Jersey Cow	Per Animal	90000
16	Other Vegetables		Acre	92000
17	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated	Acre	65600
18	Potato/ Aloo	Irrigated	Acre	83200
19	Walnut/ Akhrot		Acre	40000
20	Watermelon/ Tarbuj		Acre	136000
21	Wheat/ Gehu	Irrigated	Acre	48000

## Abbreviations

<b>Abbreviation</b>	<b>Expansion</b>
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AIF	Agriculture Marketing Infrastructure Scheme
AHIDF	Animal Husbandry Infrastructure Development Fund
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CWC	Central Warehousing Corporation
CVO	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
EXGC	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
FLCC	Financial Literacy and Credit Counselling Centres

FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Ground 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
KVIC	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBGD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission

NWDPRA	National Watershed Development Project for Rainfed Areas
NBSC	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
RHS	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
SHP	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
TBOS	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
CFL	Centre for Financial Literacy
LFPCL	Ladakh Farmers and Producers Cooperative Limited

LEDEG	Ladakh Ecological Development Group
LRLM	Ladakh Rural Livelihood Mission
MPMR	My District My Project
LEDP	Livelihood Enterprise Development Programme
RSETI	Rural Self Employment Training Institute



**Name and address of DDM**

Name	Tsewang Dorjey
Designation	DDM NABARD
Address 1	C/O Advocate Otsal Residence
Address 2	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"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>Fabrics &amp; Textiles</li> <li>Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
---	---

#### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

#### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



### NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

#### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

#### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



### NABFINS LIMITED | A Subsidiary of NABARD

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

**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



### NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

#### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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