

Agriculture Credit Linked Schemes

"Providing financial assistance to farmers and agricultural entrepreneurs for promoting sustainable agricultural practices and enhancing productivity."



Major Challenges in Credit Extension for Scheme Implementation



Insufficiency & Inadequacy

- The volume of agriculture credit is insufficient in view of increase in prices of agriculture inputs
- Entrepreneur unable to meet the expenses for viable agriculture operations

Poor Outreach of banking infrastructure

- Banks are unable to cover entire rural areas
- Dependence on informal credit sources, leading to high interest rates and debt trap.

Lesser attention to poor farmers

- Low penetration and Credit to small and marginal farmers

Red tape

- Complex and sometimes redundant rules and formalities for advancing loan to farmers





Considering the period and purpose of the credit requirement the Agriculture Credit is classified as:

- **Short term credit** is a type of loan that farmers obtain to fulfill their immediate requirements, such as buying seeds, fertilizers, and paying wages. Usually repaid after the harvest season.
- **Medium-term credit** - duration of 15 months to 5 years, used to finance items like livestock purchase, farm machinery etc.
- **Long-term credit**- period exceeding 5 years, used for purchase of land, establishment of post harvest infrastructure or agri-processing unit.



Kisan Credit Card Scheme

Introduced in 1998 to extend short term loans to farmers on the basis of their holdings to purchase agriculture inputs and draw cash for production needs.

Scheme extended for investment credit requirements of farmers- non farm activities in 2004

Scheme simplified in 2012 and electronic kisan credit cards were introduced.

Consolidated guidelines were issued in 2018

Extended to Animal Husbandry & Fisheries in Feb. 2019

Implementing Agency:

- Commercial Banks
- Regional Rural banks
- Small Finance Banks
- Cooperative Banks/
PACs

Purpose/Applicability

A. KCC Crop:

- Short term credit for cultivation of crops
- Post-harvest expenses
- Agri-Produce marketing loan
- Consumption requirements of farmer household
- Working capital
- Investment credit requirement

B. KCC Animal Husbandry/ Fisheries

- Short Term Credit for rearing animal and aquaculture.
- Working capital/ recurring cost including vet. aid/ electricity bill/ landing cost

Eligibility

A. KCC Crop:

- Farmers - individual/joint borrowers who are owner cultivators
- Tenant farmers, oral lessees & share croppers
- Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including tenant farmers, share croppers

B. KCC Animal Husbandry/ Fisheries

- Fisheries- must own or lease fish unit/ allied activity or possess license
- Dairy, poultry and small ruminants- Farmer/JLG/SHG/ tenant

KCC Application Online:

- Step 1:** Visit the official website of the bank to begin the Kisan credit card online application process.
- Step 2:** Under the 'Cards', select 'Kisan Credit Card'.
- Step 3:** Click on the 'Apply' option.
- Step 4:** Fill in the PM Kisan credit card online application form with the required details.
- Step 5:** Click on 'Submit'.
- Once submitted you will receive a reference number
- Bank will approach you within 3 to 4 working days

KCC Application Offline:

- Download PDF copy of form, fill all fields & visit nearest branch.
- Submit the duly filled form at the bank.
- The bank's loan officer will then notify you about the credit card loan amount.

Name of Bank.....

Branch.....

To:
The Branch Manager

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT FOR PM-KISAN BENEFICIARIES

A. For office use:

Application Sl.No.	Category	SF	MF	Others

B. Type of KCC/ Amount of loan required: (Please tick (✓) the appropriate box)

<input type="checkbox"/> Issue of fresh KCC	<input type="checkbox"/> Enhancement of existing limit	<input type="checkbox"/> Activation of inoperative KCC account
Amount of Loan required		

C. Particulars of the applicant(s):

Name of the Applicant					
Account No (PM Kisan Beneficiary*)					
If not covered under Pradhan Mantra Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), consent for Auto Debit for coverage under these two schemes.	Name of scheme	Annual Premium	Sum Assured	Consent (Please tick (✓) the appropriate box)	
	PMSBY	Rs.12/-	Rs.2 lakh	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	PMJJBY	Rs.330/-	Rs. 2 Lakh	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Amount to be debited from PM-KISAN account :- Rs.12/- per annum for PMSBY and Rs.330/- per annum for PMJJBY				

*The KYC and other details of the applicant will be accessed from this account

D. Details of existing loans, if any:

Bank/ Co-operative Banks/ Other Sources	Branch Name	Facility (KCC/ATL)	Outstanding (Rs.)	Overdues, if any (Rs.)

E. Particulars of total land holdings of the applicant and crops:

Name of the Village	Survey/ Khasra No.	Title			Area in acres	Name of crop to be Grown		
		Owned	Leased	Share Cropper		Kharif Crops	Rabi Crops	Other Crops

F. KCC to Fisheries and Animal Husbandry Farmers:

Name of Village	Total productive Dairy Animals	Total Sheep & Goat	Total Pigs	Total Poultry	Others
	Inland Fisheries & Aquaculture		Marine Fisheries & Mariculture		

G. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

H. Declaration:

I/ We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. I/ We hereby declare that I/We have not availed KCC from any other bank branch.

Signature/ Thumb impression of Borrowers

Disbursement:-

- KCC limit is revolving cash credit facility-no restriction in number of debits and credits
Drawing limit for current season or year
- **The limit can be drawn by:-**
 - a) Operation through bank branch
 - b) Operation through Cheque.
 - c) ATM withdrawal
 - d) PoS Machines with Agri input dealers
 - e) E transfers- Internet banking / mobile banking

Issue of Electronic Kisan Credit Cards

All new KCC must be issued as smart card cum debit card

At the time of renewal of existing KCC farmers must be issued smart card cum debit card.

Validity/Renewal:

- Banks may determine the validity period of KCC and its periodic review.

Rate of Interest (ROI):

- The rate of interest will be as stipulated in DBR Master Directions on Interest Rate on Advances.

Repayment Period:

- Can be fixed by banks as per the anticipated harvesting and marketing period
- The term loan component will be normally repayable within a period of 5 years

Security

- i. For KCC, no collateral is required for loans upto ₹ 1.60 lakh.
- ii. ***With tie-up for recovery:*** Banks may consider sanctioning loans on hypothecation of crops up to card limit of ₹ 3.00 lakh without insisting on collateral security.
- iii. ***Collateral security:*** Collateral security may be obtained at the discretion of Bank for loan limits above ₹ 1.60 lakh in case of non-tie-up and above ₹ 3.00 lakh in case of tie-up advances.
- iv. In states where banks have the facility of on-line creation of charge on the land records, the same shall be ensured.

CSS -Formation and Promotion 1000 (FPOs) –

- Central Sector Scheme formed by Ministry of Agriculture, Cooperation, and Farmers Welfare, Government of India in 2020-21.
- **Aim:** Formation and Promotion of 10,000 new FPOs across all 7,000 blocks in the country.
- **Objective 1:** Establish a supportive ecosystem for vibrant and sustainable income-oriented farming.
- **Objective 2:** Enhance productivity through efficient, cost-effective, and sustainable resource utilization.
- **Objective 3:** Realize higher returns through improved liquidity and market linkages.
- **Objective 4:** Provide handholding and support to new FPOs for up to 5 years from the year of creation.

FPOs promoted under other schemes- Like under PRODUCE and PODF-ID funds of NABARD, by SFAC, NAFED, various State Govts., etc.

An illustration showing multiple hands of different skin tones reaching towards the center and joining together in a circle. The background consists of several diagonal stripes in shades of blue, teal, and purple, creating a dynamic, sunburst-like effect.

Farmer Producer Organizations (FPOs)

FPOs Require support under following:

- **Awareness about scheme**
- **Access to finance**
- **Skill Development & Training**
- **Infrastructure and logistics**

Constraints of a Marginal farmer

Small
holding size

Lack of
access to
inputs

Lack of
access to
credit

Lack of value
addition

Presence of
middle men

Small
Marketable
Surplus

Lack of
timely
support

ISSUES

Inadequate
market
access

Lack of
knowledge

Seasonal
Producer

Lack of
ability to
diversify

Improper
warehouse

Weak
organization
al capacity

Inadequate
transport

Eligibility:

- FPOs with a minimum of 300 farmer-members eligible in plains.
- In North-Eastern and Hilly areas*, FPOs with a minimum of 100 farmer-members eligible.



Funding Pattern

Working Capital:

- Funds can be rotated multiple times, reducing working capital requirement.
- Working capital can be sanctioned as Cash Credit limit.

Term Loan:

- Term Loan needed for asset creation (storage, logistics, processing units).
- Appraisal tools (IRR, NPV, DCSCR) and cash flow assessment used.
- DPRs include quotations to estimate fixed cost requirement.
- Banks offer credit up to 10 times FPO's own funds/net worth in some states.
- NBFCs like NABKISAN offer up to 20 times net worth.

Check List:

The DPR should contain the following documents:

- Completed application form and passport-sized photographs of authorized signatories
- KYC documents of the FPO and identity proof of authorized signatories.
- Last six months/ one year's bank statement
- Copy of Memorandum and Article of Association
- Copy of proceedings/resolution/Inter se agreement by all members for availing bank loan
- Banks may ask for any other documents as per RBI guidelines.

Collateral required by Banks/ NBFCs for FPO financing

1. **For FPOs promoted under CSS on 10000 FPOs- Nil** (As it is covered under Credit Guarantee Facility maintained at NABSanrakshan Trustee Pvt. Ltd.).
2. **FPOs promoted under other schemes –**
 - i. **Nil, if loan is availed from NABARD subsidiaries like NABKISAN and NABSAMRUDDHI Finance Ltd.** (As these subsidiaries are covered under Credit Guarantee Facility offered by NABARD).

As per lending bank / NBFC policy on collaterals.

Credit Guarantee Scheme for Farmers Producer Organizations Financing (CGSFPO)

- Dedicated Credit Guarantee Fund of Rs. 1000.00 cr established with NABSanrakshan Trustee Pvt. Ltd. for FPOs' access to credit.
- CGF's objective: Provide Credit Guarantee Cover to Eligible Lending Institutions (ELIs) for collateral-free credit to FPOs, minimizing lending risks.
- ELIs include Scheduled Commercial Banks, Regional Rural Banks, Co-operative Banks, NEDFI, AAA-rated NBFCs, and other financing institutions meeting net worth and track record criteria.

- i. Eligible project loan amount for Credit Guarantee Cover is:
 - **Project loan up to Rs.1 cr. :**
Credit guarantee cover - 85% of bankable project loan
Maximum ceiling of Rs.0.85 cr.
 - **Project loan above Rs.1 cr. and up to Rs.2 cr. :**
Credit guarantee cover - 75% of bankable project loan
Maximum ceiling of Rs.1.50 cr.
 - **Project loan Over Rs.2 cr.:**
Maximum ceiling of Rs.2.0 cr.

- ELIs can seek Credit Guarantee Cover for a maximum of 2 times over 5 years for a single FPO borrower.
- Claims settled up to 85% or 75% of default amount, subject to maximum cover.
- Charges other than contracted interest not eligible for Credit Guarantee Cover.
- Cover granted after ELI agreement with NABSanrakshan, subject to terms and conditions.
- LI Registration Form required for Credit Guarantee Scheme for FPO Financing under Credit Guarantee Fund Trust.

Credit Guarantee for loans extended to FPOs promoted under other schemes

Please go through
Guidance Book for
Lending to FPOs at
www.nabard.org

- NABARD subsidiary provides guarantee cover up to 50% of default amount (max Rs. 50 lakh per FPO/OFPO).
- Objective: Ensure increased credit flow to FPOs/OFPOs for business development.
- Lending institution eligible to seek CGC for credit facility to FPO/OFPO borrower, up to 2 times in 5 years.
- Other charges apart from contracted interest not eligible for Credit Guarantee Cover.

Draft Policy for Financing FPOs

Major Sources of Finance for FPOs

- **Own Resources:** Accessible funds without interest payment, sourced from reserves and surpluses.
- **Equity Financing:** Funds obtained from farmer members/ share holders and matching equity grant assistance from Implementing Agencies.
- **Grant Support:** FPOs receive grant assistance from Government Schemes.
- **Bank Credit:** FPOs can avail credit from banks for working capital and capital requirements.



Why Bank Credit Required?

- **Low Capital Base:** Inadequate capital limits FPOs' ability to raise credit and expand business, leading to losses.
- **Small and Marginal Farmer Members:** FPO members lack sufficient funds to invest and meet working capital needs.
- **Absence of Credit History:** New FPOs lack reserves and collateral, making it challenging to access credit.
- **Low Membership/Shareholders:** Limited membership results in a low share capital base for investment.

Nature of Loan:

Nature of loan	Eligible Institution	Eligible Activities	Repayment Period
Working Capital	FPOs	Procurement and trading activities	Up to 18 months
Term Loan	FPOs	Infrastructure, farm machinery and custom hiring	Upto 7 years
Composite Loan	FPOs	For both of the above activities	

Eligibility Criteria (Indicative as per NABARD)

- FPO incorporated/ registered either under Part IXA of Companies Act or under Co-operative Societies Act (including Mutually Aided or Self-reliant Cooperative Societies Act) of the concerned State.
- Incorporated at least six months prior to submission of application & at least have one audited balance sheet (Relaxed norms for first year FPOs under CSS/other schemes).
- FPO with a minimum farmer-members' size of 300 shall be eligible under the scheme in plains, while in North-Eastern and Hilly areas* (including such other areas of UTs), size of 100 shall be eligible.

*Hilly area means area at a height of 1000 meter or above MSL

- Minimum Rs. 2 Lakh of Share capital with positive Net worth
- No default to any organization and applicable legal requirements (GST/TIN/Licenses etc.)
- A regular CEO in place
- Business plan at least for the next 18 Months.
- The PO Should fall under 'A' or 'B' or C+ Category of POs based on prescribed rating tool (Annexure II).
- Comply with KYC/AML norms and should not be barred from undertaking any business under any of act

Quantum of Loan

Time period	Quantum of loan
Age up to 2 years from date of incorporation (For Start-up POs)	Up to 5 times of net worth
Age more than 2 years from date of incorporation & Turnover in excess of Rs.25 lakh in the preceding year or average of preceding three years (Matured POs)	Up to 10 times of net worth
Age more than 2 years from date of incorporation & Turnover in excess of Rs.100 lakh in the preceding year or average of preceding 3 years (Potential POs)	Up to 20 times of net worth

Repayment Period

- i. **Term Loan:** Repayment period maximum up to 8 years (including the moratorium period of maximum 12 months).
- ii. **Working Capital:** 12 months subject to renewal annually.

Documents Required

i. Pre Sanction Documents

- Application form.
- Details of Board of Directors/Governing Body.
- Shareholder List and Share Capital contribution by each Member verified
- Copy of bye laws.
- Copy of proceedings/resolution/Inter se agreement by all members
- Articles of agreement by authorized members
- Detail project report indicating Business plan and budget for projected years
- Names, photographs, and identity proof (one from among ration card, Aadhaar card, election identification card, and passport of Representatives/ Directors authorized by the Board for executing and signing all documents.
- Each page of Application Form and accompanying documents should be signed by a minimum of two Board Member Authorized Representatives of FPO.

Post Sanction Documents

- Demand Promissory (DP) Note.
- Letter of continuity.
- Hypothecation agreement.
- Loan agreement.
- Letter of undertaking from borrower/guarantor for disclosure to CIBIL and various other conditions.
- Any other document stipulated in sanction advice as per RBI guidelines.



Agriculture Infrastructure
Fund

Animal Husbandry
Infrastructure
Development Fund

Fisheries & Aquaculture
Infrastructure
Development Fund

Eligible Entities

AIF

- Farmers, Agri entrepreneurs, Startups, FPO's, PAC's, JLG's, Marketing Cooperative Societies, Multipurpose Cooperative Societies, SHG's and Central /State agency or Local Body Sponsored Public Private Partnership Projects, APMC's

AHIDF

- FPO's, Private Companies. Individual Entrepreneurs, Section 8 companies and Micro, Small & Medium Enterprises.

FIDF

- UT Government Departments, Organizations, Private Companies/ Entrepreneurs. Cooperative Federations, Cooperatives, PRI's, SHG's, groups of Fish Farmers and Fish Produce groups etc and NGO's, SCs/STs/Marginal Farmers, Women entrepreneurs and physically disabled, Any Other Institution/ Entity to be decided by the Government.

Funding pattern:

AIF

- Total Budget ₹1 lakh cr.
- 3% Interest Subvention.
- Capped upto 2.00 cr loan amount.
- Credit guarantee upto 2.00 cr.
- Beneficiary share 10%
- Loan Period 7 years
- Convergence (Open)

AHIDF

- Total Budget ₹15000 cr.
- 3% Interest Subvention
- No cap
- 25% credit guarantee for MSME's.
- Beneficiary share 10%
- Loan Period 8 years
- Convergence (Open)

FIDF

- Total Budget ₹7522 cr.
- 3% Interest Subvention
- Cap defined for different projects.
- No Credit Guarantee
- Beneficiary share 20%
- Loan Period 12 years
- No Convergence.

Activities which are supported

Agri Infra Fund	AHIDF	FIDF
<u>Post Harvest Management:</u> Ware houses, Silos, Pack houses, Assaying Units.	Dairy Processing: Establishment of new units and strengthening of existing units	Development of Aquaculture eg. RAS units, Biofloc units, trout units, carp unit
Sorting & grading units, Cold chain, Logistic Facilities	Value Added Dairy Products	Setting up of Brood Banks, hatcheries and Fish processing units
Primary Processing centers and Ripening Chambers	Meat Processing & Value Addition	Fish feed mills/ Cold chain management.
Viable projects for building community farming assets	Animal Feed Manufacturing & Strengthening of Existing Units	Dev. Of modern fish markets/ construction of ice plants
Organic input production, Bio-stimulant production	Breed Improvement Farm & Integrated Advanced Poultry Farm.	Transportation/ Cage culture in reservoirs/ Establishment Of DDLs
Infrastructure for smart and precision Agriculture.	Manufacturing of any equipment and machinery required for dairy processing & value addition.	Establishment of Aquatic Quarantine Facility/ Modernization of State Fish seed Farm.
Supply chain infra. For clusters of crops including export clusters	Vety Vaccine & drug production facility	Establishment of state of art Fisheries Training Centers
Projects promoted by Govt. Agencies under PPP mode-CFA & PHM	Animal waste to wealth management	Any other innovative project designed to increase fish production.

Convergence Schemes

Agriculture Infrastructure Fund

- i) Mission for Integrated Development of Horticulture (MIDH).
- ii) PM-FME, only primary processing activities as per AIF guidelines.
- iii) MoFPI's scheme of cold Chain.
- iv) National Horticulture Board.
- v) RKVY
- vi) Submission on Agriculture mechanization
- vii) High Density Plantation
- viii) HADP

Animal Husbandry Infrastructure Development Fund

1. IDDS: Milk processing, value addition, marketing, environment management.
2. IPDP: Poultry meat processing units.
3. CSS-Rashtriya Gokul Mission: Breed improvement, breed multiplication.
4. National Livestock Mission: Breed improvement, feed manufacturing, silage making.
5. PM FME: Milk and meat processing, branding, marketing.
6. Feed & Fodder Development scheme: TMR making, silage/hay making, feed manufacturing etc.
7. HADP

Check List for AIF:

1. Bank's loan application form / Customer Request Letter for AIF Loan duly filled and signed
2. Passport size photographs of the promoter/partners/Director
3. Identity proof – Voter ID card/PAN card/Aadhaar card/Driving license
4. Address Proof :
 - Residence: Voter ID card/Passport/Aadhaar card/Driving license/Electricity Bill/Latest property Tax Bill
 - Business Office/Registered Office: Electricity Bill/Latest Property Tax Receipt/Certificate of Incorporation in case of Companies/Certificate of Registration in ca of partnership Firms
5. Proof of Registration:
 - In case of Company : Article of Association
 - In case of Partnership : Certificate of Registration of Firm with Registrar of Firm
 - In case of MSMEs : Certificate of Registration with District Industries Centre (DIC)/Udyog Aadhar Copy
6. Income Tax Return for last three years, If available/ Audited Balance Sheet of last 3 Years, /GST Certificate if applicable
7. Land ownership records – title deed/lease deed. If applicable, then Permission to mortgage the Immovable Property from the Lessor in case the Property is Leasehold (for primary security)
8. ROC Search Report of the Company/ KYC documents of the promoter/firm/company
9. Copy of Bank Statement for last one year (If available)
10. Repayment track record of existing loans (Loan Statement)
11. Net Worth Statements of promoter
12. Detailed Project Report
13. As applicable - Local authority permissions, Layout plans/estimates, Building sanction

How to Apply - visit AIF Platform: <https://agriinfra.dac.gov.in/>

Applicant registers on Online Portal <https://agriinfra.dac.gov.in/>

AIF Team at MOA verifies Application and Transfers to Bank Branch for Appraisal and Sanction

Bank Branch Coordinates with Nodal Officer and to access submitted application and regularly checks portal

Application verified by bank, registered on CGTMSE and Loan is Sanctioned / disbursed as per schedule

Bank submits claim to MOA for interest subvention & Credit guarantee fee on quarterly basis and GoI transfers interest subvention & credit guarantee fee to banks

Check List for AHIDF

- Detailed Project proposal including component-wise cost break up, total cost, recurring cost, net income, and viability of the project
- Proof of Address – PAN/TIN/Aadhar card/MSME Certificate
- Proof of Landholding – Ownership or lease, conversion
- Educational Certificate, Training Certificate, Income proof
- Bank Statement of the last six month relevant for the project
- Site plan for the project
- List of Machinery and Equipments.
- List out plan (both civil and Machinery) of the processing facility
- All statutory Clearance (as mentioned above)
- Road Map to Ensure the Quality Management of the Project, Product Promotion, and Market development.
- All Statutory Clearances as may be applicable

How to Apply for AHIDF

portal.udyamimitra.in



DAHD forwards the eligible case to Lending Bank Branch for **processing** of Loan case



The lending bank after sanction of the loan submits request for interest subvention to GoI along with bank appraisal note



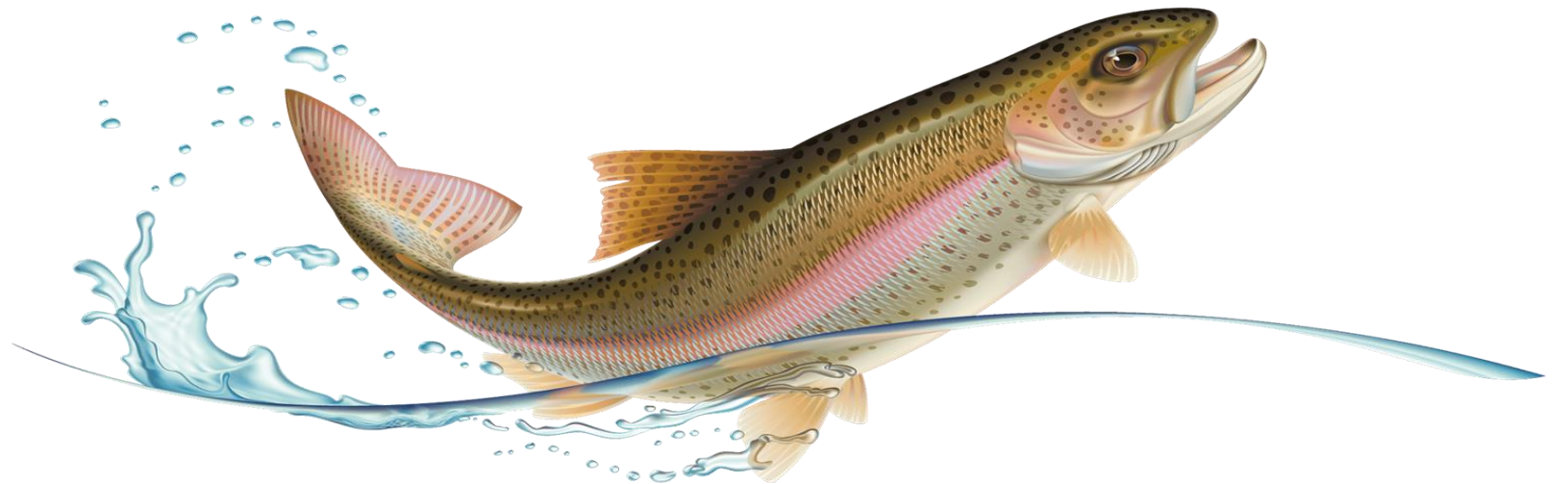
PAC or PSC also approve the credit guarantee of 25% for MSME projects



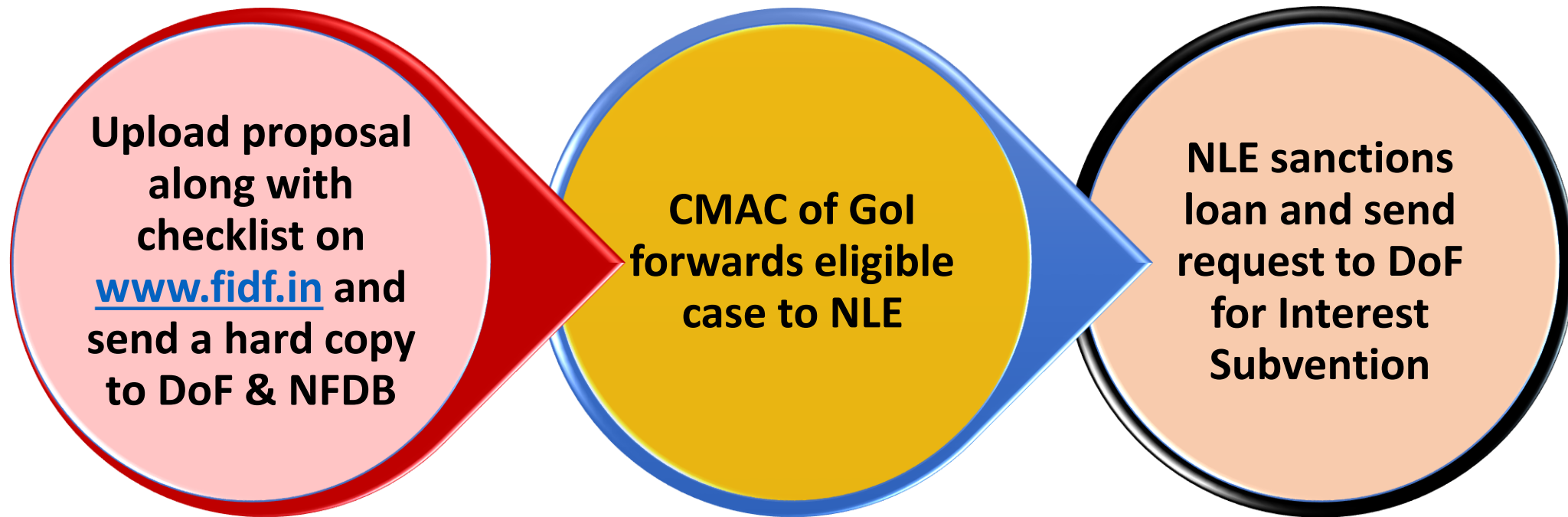
PAC of GoI approves interest subvention for projects upto Rs 50 Cr. and forwards projects beyond Rs 50 Cr. to PSC for approval

Check List of FIDF

- ❖ Detailed Project Report with cost estimates.
- ❖ Layout drawings.
- ❖ PAN/Adhaar card.
- ❖ Quotations for machinery and equipments.
- ❖ Land documents/ Economics.
- ❖ FSSAI/ MSME Registration and other statutory clearances as may be applicable



How to Apply



Revised Modified High Density Plantation Scheme

Crop	Per Ha Ceiling ₹ in lakh
Apple	39.38
Pear	32.34
Cherry	36.79
Olive	9.24
Kiwi	24.54
Mango	4.16
Litchi	4.08
Citrus	4.16
Guava	5.01
Dragon fruit	21.68
Almond	8.34
Walnut	5.41

Scheme rolled out on December 27, 2022. The scheme aims to increase productivity and create jobs.

Duration- 5 Years (2022-23 to 2026-27) **Targets-**5500 Ha

Eligible Area: 01-40 kanal

Incentive: 50% subsidy per Ha (Crop wise ceiling)

Funding Pattern: Beneficiary Share: 10%

Subsidy: 50%

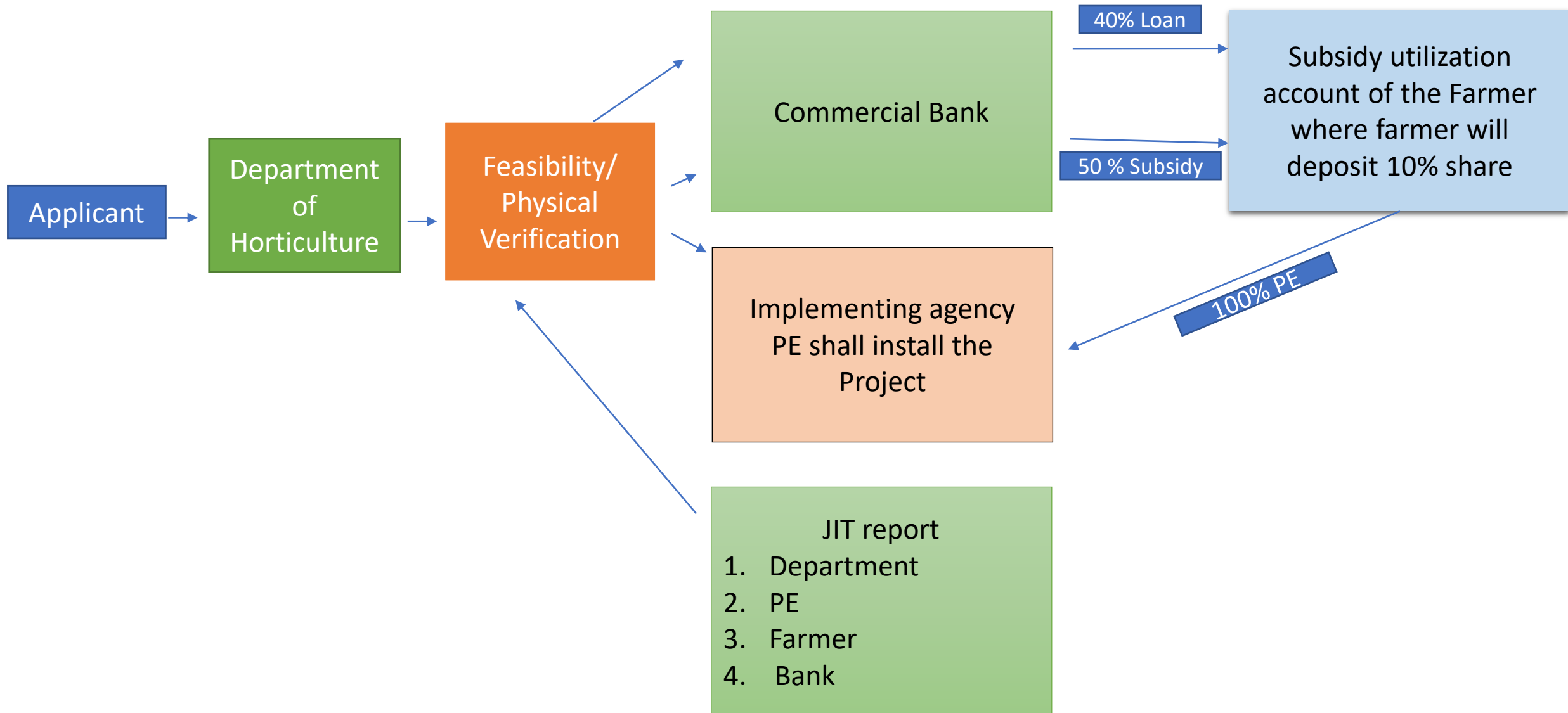
Loan amount: 40%

Repayment of Loan: Moratorium period of 3 years

Repayment of loan from 4th year onwards

Eligible Crops: Apple, Pear, Cherry, Kiwi, Mango, Litchi, Citrus, Guava, Dragon Fruit, Almond, Olive & Walnut.

Flow chart HDP



National Livestock Mission- Entrepreneurship Development

- **Breed Improvement Technology/ Breed Multiplication Farm (Livestock):** 100 to 500 animal capacity sheep/goat farm- 50% subsidy (upto ₹ 50 lakh)
- **Breed Improvement Technology/ Breed Multiplication Farm (Poultry) :** 1000 parent layer capacity mother unit, Hatchery and Brooder unit with 2000 chick capacity, 50% subsidy (upto ₹25 lakh)
- **Feed and Fodder Development:** Silage/hay making unit, TMR, Fodder Block, Forage Harvester etc, 50% subsidy (upto ₹ 50 lakh)

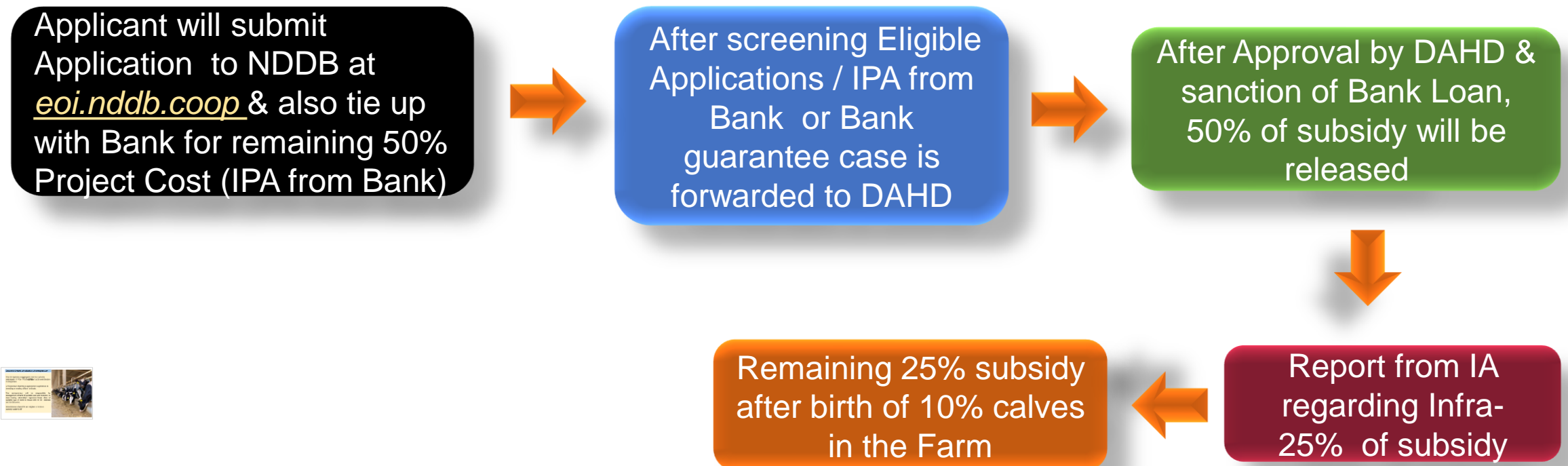


Breed Multiplication farms and Bull Production program

J&K imports 20000 dairy animals annually leading to flight of capital of around ₹ 200.00 Cr.

30 (200 cow/buffalo capacity) or **120** (50 Cow/ buffalo capacity) breed multiplication farms shall be established in private sector over a period of 5 years under CSS-RGM.

₹ 200.00 Lakh subsidy for 200 cow capacity farm and **₹ 50 lakh** subsidy is for 50 cow capacity farm under CSS- RGM



PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

- Encourages competitiveness of individual micro-enterprises in the unorganized segment
- Promotes formalization of the food processing sector.
- Supports individual enterprises / FPOs/ SHGs/ Cooperatives along the entire value chain
- Ensures access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives.
- Integration with organized supply chain by strengthening branding & marketing.

Eligibility & Benefits:

- Credit linked Grant @ 35% to Individual, Proprietorship firms, Partnership firms, FPOs, NGO, SHG, Co-operatives, Pvt. Ltd. Companies with max. ceiling of Rs. 10 lakh
- **Age & Qualification:** 18 years and above; No educational qualification required
- Enterprise –new as well as existing for ODOP and Non ODOP
- Enterprise eligible for loan even if bank loan availed in other subsidy linked schemes

Seed Capital

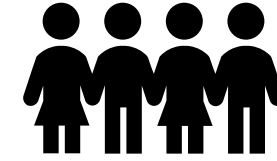
- Seed Capital @40,000 per SHG member to the SHG Federation

Marketing & Branding Grant up to 50% to Groups or an SPV for ODOP as well as Non ODOP products

S. NO	District	ODOP
1	Anantnag	Fish Based Products
2	Bandipora	Processed Poultry/ Mutton Products
3	Baramulla	Apple
4	Budgam	Dairy Products
5	Doda	Olive Products
6	Ganderbal	Fish Based Products
7	Jammu	Dairy Products
8	Kathua	Spices
9	Kishtwar	Walnut Products
10	Kupwara	Walnut Products
11	Kulgam	Spices and Pickles
12	Poonch	Millet Based Products
13	Pulwama	Milk Based Product
14	Rajouri	Dairy Products
15	Ramban	Honey
16	Reasi	Spices
17	Samba	Mushroom Products
18	Shopian	Apple
19	Srinagar	Packed Bakery Products
20	Udhampur	Pickles



Individual/ Group Application

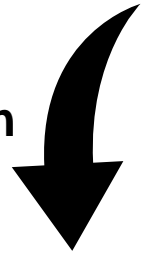


Application Registration & Submission

Through DRP to District Nodal Officer

Lending Bank for sanction & disbursement

MoFPI/SNA Releases Subsidy through Nodal Bank



Resubmitting Application

If Not Recommended

Check List of Documents required at the time of registration

New Enterprises- Individual/Firms

Mandatory Documents

1. PAN Card of concern/all promoters
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof:
 - i. Utility bill, or
 - ii. Property or Municipal tax paid receipt or
 - iii. Ration Card (Individual)
4. Photocopy of Bank Statement/ Bank Passbook for the last 6 months

Optional Documents

1. Photocopy of highest academic qualification of promoter/s
2. Sanction letter of active loans,
3. Loan statement of active loans
4. Any other Document

Existing Enterprises- Individual/Firms with more than 1 Cr Turn over

Mandatory Documents

1. PAN Card of concern/group concerns/all promoters/guarantors
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof:
 - i. Utility bill, which is not more than two months old or
 - ii. Property or Municipal tax paid receipt
4. Udhayam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Business Partnership Agreement (If Individual/Proprietor-not applicable)
6. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the firm
7. Audited balance sheet with annexures of max 3 years with ITR
8. Copy of License as per industry (Eg. FSSAI, Pollution Clearance, ESI etc)
9. GSTIN Registration Certificate
10. GST returns of last financial years
11. List of existing machinery and equipment
12. Photo of the Existing unit

Optional Documents

1. Loan statement of active loans
2. Sanction letter of active loans
3. Insurance Policy copy of the existing unit & Stock.
4. Audited balance sheet of Group/Sister concern with annexures of last 3 years with ITR
5. Latest Stock Statement
6. Quarterly sales-purchase of previous year and current year
7. Photocopy of highest academic qualification of promoter/s
8. Any other document.

Farmers Producer Companies/Cooperative Societies- Existing Enterprises

Mandatory Documents

1. PAN Card of company/ Chairman/Chief Executive
2. Aadhaar Copy & Photo of Chairman/Chief Executive
3. Address Proof:
 - i. Utility bill, which is not more than two months, or
 - ii. Property or Municipal tax paid receipt
4. Udhayam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Certificate of registration
6. Memorandum and Articles of Association
7. List of Directors and brief bio-data attested by authorized signatory
8. Details of share holding pattern attested by authorized signatory
9. Board resolution for availing loan/borrowing power/borrowing authority
10. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the company
11. Audited balance sheet with annexure of max. 3 years with ITR
12. Copy of License as per industry (Eg. FSSAI, Pollution Clearance, ESI etc), if available
13. GSTIN Registration Certificate
14. GST returns of last 3 years (for existing unit)
15. List of existing machinery and equipment Photo of the existing unit
16. DPR

Optional Documents

1. Loan statement of active loans
2. Sanction letter of active loans
3. Insurance Policy copy of the existing unit & Stock.
4. Latest Stock Statement/register
5. Quarter-wise sales-purchase of previous year and current year
6. Copies of Minutes of last AGM and Board meeting
7. Copies of recent grants
8. Annual Report for the last year
9. Agreements made with Buyers
10. Any other Documents

Self Help Groups

Mandatory Documents

1. Aadhaar Copy of all the Members of the group
2. List of all the members of the group with photo, contact no. & address of individual members
3. Address Proof of the Unit:
 - i. Utility bill, which is not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or
 - ii. Property or Municipal tax paid receiptResolution copy signed by all the members of SHG to avail loans.
4. Estimates and Quotation of all capital machineries and equipment
5. Details of Group Savings, loans details etc.
6. DPR

Optional Documents

1. Loan statement of active loans
2. Sanction letter of active loans
3. Copies of Minutes of last meeting of SHG members
4. Agreements made with Buyers, if any.
5. Copies of any other Government grants received, if any.
6. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the SHG
7. Any other documents

National Horticulture Board Assisted Projects

Activity	Incentive	Pattern of Assistance	Eligibility
Integrated Post Harvest Management Projects e.g. Pack House, Ripening Chamber, Refer Van, Retail Outlets, Pre-cooling units, Primary Processing etc.	Rs. 145.00 lakh per project. The add-on components of pre-cooling, pack house, grading, packing, cold room can be taken up as individual components.	Credit linked back-ended subsidy at 35% of cost (up to Rs. 50.75 lakh per project) in general areas and 50% of project cost (up to Rs. 72.50 lakh per project) in NE Region, Hilly States, and scheduled Areas, ensuring backward and forward linkage..	Association of growers, individuals, group, FPOs, SHG, NGOs, Companies, Corporations, Cooperatives, Cooperative Federations, Agri produce marketing companies etc

National Horticulture Board Assisted Projects

Activity	Incentive/ Maximum Ceiling	Pattern of Assistance	Eligibility
Cold Room (Staging)	₹ 15.00 lakh/ Unit-30 MT capacity	Credit linked back ended subsidy @35% of the project cost in General Areas and 50% of the Project cost in Hilly States and scheduled areas.	Association of growers, individuals, group, FPOs, SHG, NGOs, Companies, Corporations, Cooperatives, Cooperative Federations, Agri produce marketing companies etc
Mobile Precooling unit	₹ 25.00 lakh		
Ripening Chamber	₹ 1.00 lakh per MT (11 cubic m of chamber volume is equivalent to 1 MT of storage capacity.		
Primary Processing of fruits, vegetables, flowers, aromatic plants (Distillation unit) and cashew	₹ 25 lakh per unit		
Retail outlets (Environmentally Controlled)	₹ 15 lakh per unit		

Check List?

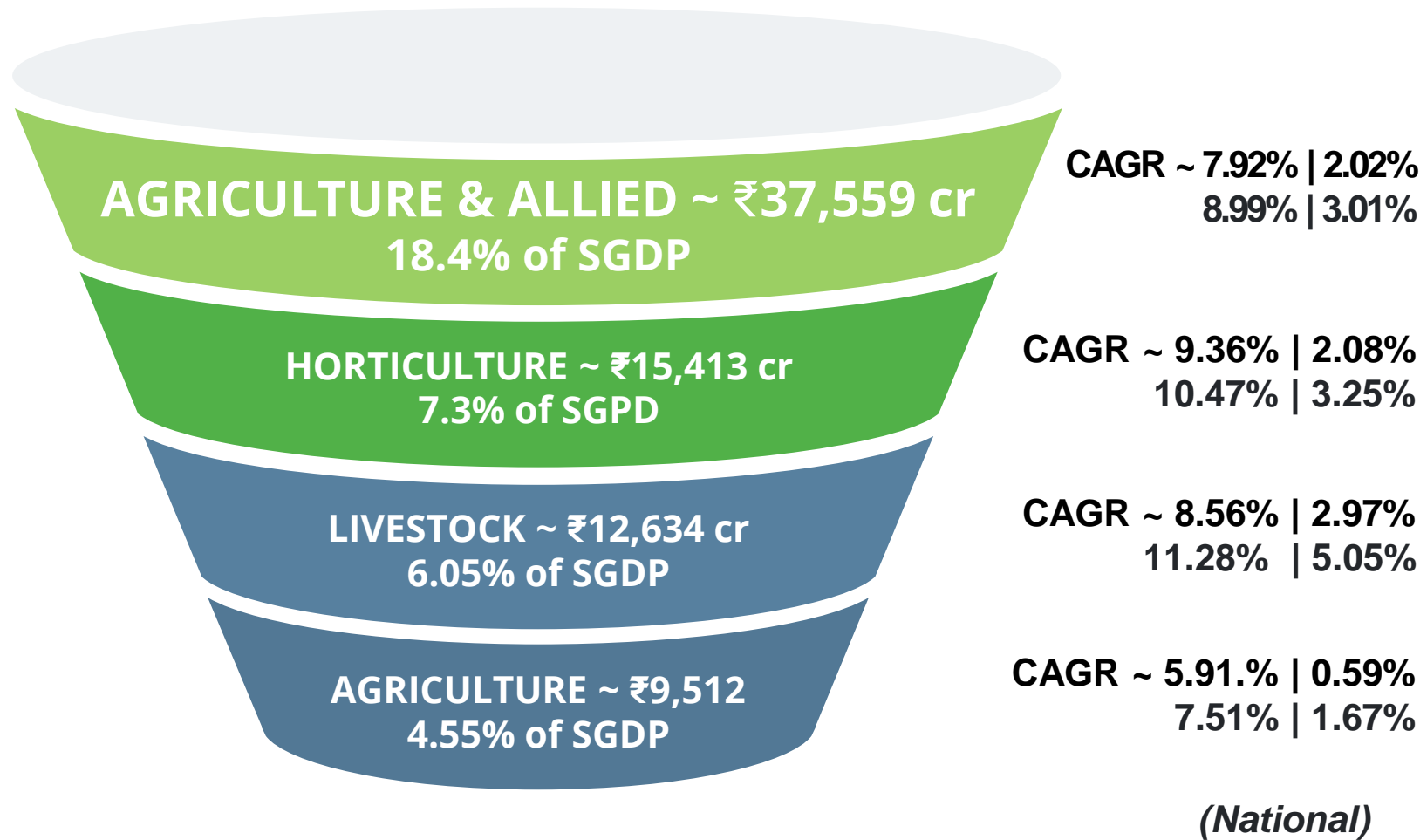
Cost of Application form- 0.1% of project cost

1. Applicant	1. Self-attested PAN card / Voter Card if available
	2. Self-attested Aadhaar of Applicant. In case of non-possession to follow procedure prescribed DAC&FW vide F.No.18-38/2018- MIDH (AAP) Dated 1st August 2018.
	3. In case of Company/Society/ Trust / Partnership firm - Registration Certificate, MoA, BoD resolution permitting investment proposal.
	4. Caste certificate in case of SC and Certificate in case of ST- self attested.
	5. Undertaking from Promoter/ Applicant in prescribed format.
2. Land	6. Project Land ownership in the name of Applicant with clear survey No. and Plot – self attested (or) Registered land lease with clear survey No. and Plot on the name of Applicant and entry in RoR with latest record self-attested.
	7. If applicant is one or few of joint owners of project land then NOC from others co-owners indicating share of each co-owner to be submitted.
	8. In case of Partnership firm, if the land is owned by one of the partners, an undertaking by land owners / partners would be required stating that he will not withdraw, sale or transfer his land during currency period of the project.
	9. A copy of TSP Area Notification- self attested
3. Project	10. Detail Project Report (on the suggestive lines of NHB Model DPR Templates)
	11. Site layout plan (Blue print) in case of Ripening Chamber/ Primary Processing/ Cold Storage schemes prepared by Chartered Engineer.
	12. Basic Data Sheet including heat load calculation in case of Cold Storage, Ripening chamber & Refer Van schemes where ever applicable.
	13. Technical standard / specification in prescribed format in case of Protected cultivation i.e. Poly house & shade net house
	15. Compliance to Protocols where ever applicable

The background is a solid light green color. On the left side, there are several stylized green shapes: a large circle, a smaller circle, a large leaf-like shape, a smaller leaf-like shape, and another large circle. These shapes are arranged in a way that they appear to be part of a larger, abstract plant or floral design. The text is positioned on the right side of the image, overlaid on the light green background.

Holistic Agriculture Development Programme (HADP)

Current Status



A photograph of a family in a tent. In the center, an elderly man with a long grey beard and a white turban sits with his arms crossed, looking towards the camera. To his left, a young boy in a tan tunic stands holding a wooden staff. Behind the man, another boy in a grey tunic and a white knit hat looks on. To the right, a man in a blue patterned robe and a red headband sits, looking towards the right. In the foreground, a large metal pot sits on a small fire, with steam rising from it. The tent's interior is visible in the background, with various items hanging from the walls. A semi-transparent dark grey text box is overlaid in the center of the image.

They want us to change their future, can we?



ENVISIONING A NEW GROWTH IN AGRICULTURE AND ALLIED SECTORS



**TWENTY-NINE MEGA INTERVENTIONS
OVER NEXT FIVE YEARS TO ACHIEVE
UNPRECEDENTED GROWTH IN
AGRICULTURE AND ALLIED SECTORS**

APEX COMMITTEE



J&K organized a Multi-Stakeholder Convention for holistic development of Agriculture & Allied Sectors in J&K on 18th -19th July, 2022



Convention revolved around transforming J&K's subsistence agriculture into knowledge-based and technology-driven sustainable agri-economy



An Apex Committee under the Chairmanship of Dr Mangala Rai, Former DG, ICAR for framing a comprehensive Agriculture Policy for holistic development of Agriculture & Allied Sectors in UT of J&K was constituted up on direction of Hon'ble LG

Dr. Mangala Rai, Former D.G. ICAR (Chairman),

Dr. Ashok Dalwai, CEO, NRAA

Shri Atal Dulloo IAS, Financial Commissioner (ACS), APD

Dr. P. K Joshi, Secretary, NAAS, New Delhi.

Dr. Prabhat Kumar, Horticulture Commissioner MOA & FW.

Dr. H. S Gupta, Ex Director, IARI

Dr. J. P. Sharma, Vice Chancellor, SKUAST-J

Dr. Nazir Ahmad Ganai, Vice Chancellor, SKUAST-K (Member Secretary)

EXPECTED OUTCOMES



Recommended Seed Replacement Rate Achieved



Boost in production through diversification with GI Tagging of Niche crops



Self reliance in Vegetables, exotic varieties for export (19.90 lakh to 25.87 lakh MT)



67,000 MT of CA Storage Space with full value chain and aggregation network



A new dawn in Medicinal & Aromatic plant cultivation – potential growth of 750 crores



Tripling of Honey Production, Value added by-products through CoE



Doubling of silkworm seed and cocoon production. ARM for high quality bivoltine silk production.



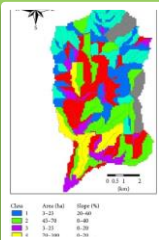
Doubling in production of Oil seeds & increasing area under cultivation from 1.4 lakh Ha to 2.1 lakh Ha



Creation of 300 FPOs & 3000 FIGs with 60,000 farmers



IF Systems, IOF Systems & IL System involving 85,000 farmer families in kandi & rainfed areas

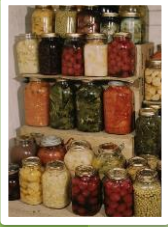


Soil and Land Use Database for efficient prospective planning



14,000 ha of drought prone land under Millet & Nutri-cereals

EXPECTED OUTCOMES



7 product clusters in 17 districts handling 20 Lakh MT produce shall be mobilized



50% increase in Fruit Economy from 10,000 cr/year to 15,000 cr/year



Organic production systems and organic certification facilitation centers in each district of J&K



Milk output increased by 75% and milk entering processing chain tripled



Self reliance in mutton with VA wool & pelt chains



Saving a capital flight of Rs 1273 cr/yr in poultry meat & eggs



Doubling of Trout & Carp Production



Fodder Deficit Reduction by 80%



Demonstration of Innovation assisted futuristic hi-tech agriculture



2000 Kissan Khidmat centers for handholding and clusterization



Quadrupling mushroom production from 2100 MT to 7800 MT



Harvesting J&K's diversity in cultivation of temperate and other cut flowers



789 borewells and multi-irrigation systems over 16 thousand hectares



4875 vermicompost units producing bio-compost worth Rs. 800 crores annually



Increase in farm power from present 1.74 Kw/ha to 2.5 Kw/ha



Technological backstopping for creating next-gen leaders in agriculture

IN FIVE YEARS WE WILL HAVE



2.02%

5013 cr

CAGR

11.08%



Livelihood Secured

- 13 lakh farm families emphasis on 2,62,006 marginal families



Addition to SGDP

- Rs. 28,142 cr/yr



Additional Enterprises created

- 18,861



Additional Jobs created

- 2,87,910



Skill Development

- Over 2.5 lac persons trained in agri-skills

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Seed Processing Units including Branding, Labelling and marketing

No of Units: 10	Unit Cost: 200 lacs	Subsidy: 50%	Subsidy Scheme: SMSP	BC Ratio: 1.80	Credit Scheme: KCC, AIF
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Establishment of Hi-tech Greenhouses for High Value & Exotic Vegetable Production

No of Units: 11	Unit Cost: 21.67 lacs	Subsidy: 80%	Subsidy Scheme: MIDH, CAPEX	BC Ratio: 3.73	Credit Scheme: KCC, AIF
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Establishment of Vegetable Polyhouses

No of Units: 3548	Unit Cost: 2 lacs	Subsidy: 80%	Subsidy Scheme: MIDH, CAPEX	BC Ratio: 1.16	Credit Scheme: KCC, AIF
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Apiculture Equipment Manufacturing Units

No of Units: 20	Unit Cost: 5 lacs	Subsidy: 50%	Subsidy Scheme: NBHM, CAPEX	BC Ratio: 1.90	Credit Scheme: KCC
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ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Customized Hiring Centers for pollination

No of Units: 20

Unit Cost: 2 lacs

Subsidy: 50%

Subsidy Scheme:
SMAM

BC Ratio: 1.90

Credit Scheme:
KCC



Establishment of Honey Processing Units

No of Units: 20

Unit Cost: 5 lacs

Subsidy: 50%

Subsidy Scheme:
NBHM

BC Ratio: 1.63

Credit Scheme:
KCC



Establishment of Pasteurized Compost making Unit for Mushroom Production (capacity 15 MT)

No of Units: 12

Unit Cost: 50 lacs

Subsidy: 30%

Subsidy Scheme:
NHB

BC Ratio: 1.70

Credit Scheme:
KCC, AIF



Establishment of controlled conditioned cropping room for Mushroom Production (11,520 CFT)

No of Units: 56

Unit Cost: 20 lacs

Subsidy: 40%

Subsidy Scheme:
MIDH

BC Ratio: 2.90

Credit Scheme:
KCC, AIF

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Mushroom Spawn production Unit (2 MT)

No of Units: 6

Unit Cost: 15 lacs

Subsidy: 40%

Subsidy Scheme:
MIDH

BC Ratio: 1.30

Credit Scheme: KCC,
AIF



Establishment of CA Stores (5000 MT)

No of Units: 11

Unit Cost: 3000 lacs

Subsidy: 50%

Subsidy Scheme:
MIDH, NHB

BC Ratio: 2.70

Credit Scheme: AIF



Establishment of Hi-Tech Grading Lines

No of Units: 24

Unit Cost: 82 lacs

Subsidy: 75%

Subsidy Scheme:
MIDH, NHB, CAPEX

BC Ratio: 3.50

Credit Scheme: AIF



Establishment of Mini Cold Stores

No of Units: 25

Unit Cost: 50 lacs

Subsidy: 75%

Subsidy Scheme:
MIDH, NHB, CAPEX

BC Ratio: 3.20

Credit Scheme: AIF

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Procurement of Reefer Vans

No of Units: 35

Unit Cost: 25 lacs

Subsidy: 75%

Subsidy Scheme:
MIDH, NHB, CAPEX

BC Ratio: 2.20

Credit Scheme: AIF



Establishment of Potable Grading Lines

No of Units: 275

Unit Cost: 5 lacs

Subsidy: 50%

Subsidy Scheme:
CAPEX

BC Ratio: 4.30

Credit Scheme: KCC,
AIF



Establishment of Rural Business & Service Hubs

No of Units: 400

Unit Cost: 30 lacs

Subsidy: 50%

Subsidy Scheme:
CAPEX

BC Ratio: 4.50

Credit Scheme: AIF



Establishment of Dairy Heifer Production Units

No of Units: 400

Unit Cost: 20 lacs

Subsidy: 50%

Subsidy Scheme:
CAPEX

BC Ratio: 2.00

Credit Scheme: KCC

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Dairy Breed Multiplication Farms

No of Units: 30	Unit Cost: 100-400 lacs	Subsidy: 50%	Subsidy Scheme: RGM	BC Ratio: 2.10	Credit Scheme: AHIDF
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Establishment of Sheep & Goat Breed Based Farms

No of Units: 72	Unit Cost: 100 lacs	Subsidy: 50%	Subsidy Scheme: NLM, CAPEX	BC Ratio: 2.0	Credit Scheme: AHIDF
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Establishment of Commercial Sheep & Goat Units

No of Units: 2000	Unit Cost: 5 lacs	Subsidy: 50%	Subsidy Scheme: CAPEX	BC Ratio: 1.80	Credit Scheme: KCC
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Establishment of Trout Hatcheries

No of Units: 7	Unit Cost: 50 lacs	Subsidy: 50-60%	Subsidy Scheme: CAPEX	BC Ratio: 2.00	Credit Scheme: FIDF
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ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Large RAS - Fisheries

No of Units: 35

Unit Cost: 50 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.50

Credit Scheme:
FIDF



Establishment of Medium RAS - Fisheries

No of Units: 45

Unit Cost: 25 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.0

Credit Scheme:
FIDF



Establishment of Small RAS- Fisheries

No of Units: 200

Unit Cost: 7.5 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.00

Credit Scheme:
KCC, FIDF



Establishment of Biofloc - Fisheries

No of Units: 100

Unit Cost: 7.5 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.20

Credit Scheme:
KCC, FIDF

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Raceways - Fisheries

No of Units: 900

Unit Cost: 5.5 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.50

Credit Scheme:
FIDF, KCC



Establishment of Ice plant/ Cold storage - Fisheries

No of Units: 4

Unit Cost: 40 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.0

Credit Scheme:
FIDF



Establishment of Mini Feed mills - Fisheries

No of Units: 11

Unit Cost: 30 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.20

Credit Scheme:
FIDF



Deployment of Refrigerated vehicle - Fisheries

No of Units: 6

Unit Cost: 25 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 2.50

Credit Scheme:
FIDF

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Mega Food Processing Cluster

No of Units: 5	Unit Cost: 15000 lacs	Subsidy: 33.3%	Subsidy Scheme: CAPEX	BC Ratio: 1.25 - 2.50	Credit Scheme: AIF
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Establishment of Midi Food Processing Cluster

No of Units: 1	Unit Cost: 7500 lacs	Subsidy: 33.3%	Subsidy Scheme: CAPEX	BC Ratio: 2.0	Credit Scheme: AIF
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Establishment of Mini Food Processing Cluster

No of Units: 1	Unit Cost: 3750 lacs	Subsidy: 33.3%	Subsidy Scheme: CAPEX	BC Ratio: 1.50	Credit Scheme: AIF
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Establishment of HD Horti Nursery Unit

No of Units: 50	Unit Cost: 52 lacs	Subsidy: 50%	Subsidy Scheme: CAPEX	BC Ratio: 1.92	Credit Scheme: AIF
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ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Horti Mother Block Unit

No of Units: 100

Unit Cost: 16.7 lacs

Subsidy: 80%

Subsidy Scheme:
CAPEX

BC Ratio: 1.43

Credit Scheme: AIF,
KCC



Establishment of Horti Rootstock Bank

No of Units: 28

Unit Cost: 21 lacs

Subsidy: 80%

Subsidy Scheme:
CAPEX

BC Ratio: 2.96

Credit Scheme: AIF,
KCC



Establishment of Commercial Vermicompost Unit.

No of Units: 200

Unit Cost: 8.75 lacs

Subsidy: 80%

Subsidy Scheme:
CAPEX

BC Ratio: 1.99

Credit Scheme: AIF,
KCC



Establishment of Millet Mills

No of Units: 60

Unit Cost: 9 lacs

Subsidy: 50-60%

Subsidy Scheme:
CAPEX

BC Ratio: 1.60

Credit Scheme: AIF

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Establishment of Silkworm Rearing Units

No of Units: 1700

Unit Cost: 2.15 lacs

Subsidy: 90%

Subsidy Scheme:
SS, CAPEX

BC Ratio: 5.0

Credit Scheme: AIF,
KCC



Establishment of Automatic Reeling Machine

No of Units: 1

Unit Cost: 200 lacs

Subsidy: 90%

Subsidy Scheme:
SS

BC Ratio: 1.50

Credit Scheme: AIF



Establishment of Custom Hiring Centres - Farm Machinery

No of Units: 849

Unit Cost: 9.2-20.75
lacs

Subsidy: 40%

Subsidy Scheme:
SMAM, CAPEX

BC Ratio: 1.2

Credit Scheme: AIF



Establishment of Small Nursery Unit - Floriculture

No of Units: 150

Unit Cost: 9.2 lacs

Subsidy: 50%

Subsidy Scheme:
MIDH

BC Ratio: 1.83

Credit Scheme: AIF,
KCC

ILLUSTRATIVE LIST OF CREDIT LINKED ACTIVITIES ACROSS SECTORS AND PROJECTS

Strengthening of existing nurseries - Floriculture

No of Units: 79

Unit Cost: 9.37 lacs

Subsidy: 80%

Subsidy Scheme: CAPEX

BC Ratio: 1.93

Credit Scheme: AIF, KCC



Establishment of Lilium Cultivation Unit

No of Units: 60

Unit Cost: 10.5 lacs

Subsidy: 50%

Subsidy Scheme: MIDH

BC Ratio: 1.60

Credit Scheme: AIF



Establishment of Cutflower (carnation, gerbera etc) Production Unit

No of Units: 60

Unit Cost: 13.4 lacs

Subsidy: 50%

Subsidy Scheme: MIDH

BC Ratio: 1.7

Credit Scheme: AIF



Establishment of Broiler Breeder Farms cum Hatcheries

No of Units: 125

Unit Cost: 110 lacs

Subsidy: 40-50%

Subsidy Scheme: CAPEX

BC Ratio: 1.88

Credit Scheme: AHIDF



Establishment of Commercial Layer Farms

No of Units: 200

Unit Cost: 70 lacs

Subsidy: 40-50%

Subsidy Scheme: CAPEX

BC Ratio: 1.54

Credit Scheme: AHIDF



SUCCESS BY CHOICE NOT CHANCE

SKILLED EXECUTION

All projects have inbuilt components on skilling of beneficiaries. Aiming at skilled entrepreneurs not trained workers.

Learning management systems and incubation centers are being put in place

EFFECTIVE MONITORING

A dedicated PMU team of diverse competencies shall be handling the monitoring part, led by a full fledged mission director.

IT based monitoring dashbopard will be in place

DEDICATED PROJECT TEAMS

Each project is handled by a team of professionals from academic and developmental backgrounds. Scientists from SKUAST K/J, Senior officers from developmental departments will be overseeing implementation

The Approval Process

Holistic
Agriculture
Development
Program

Kisan Sathi- IT
Dashboard

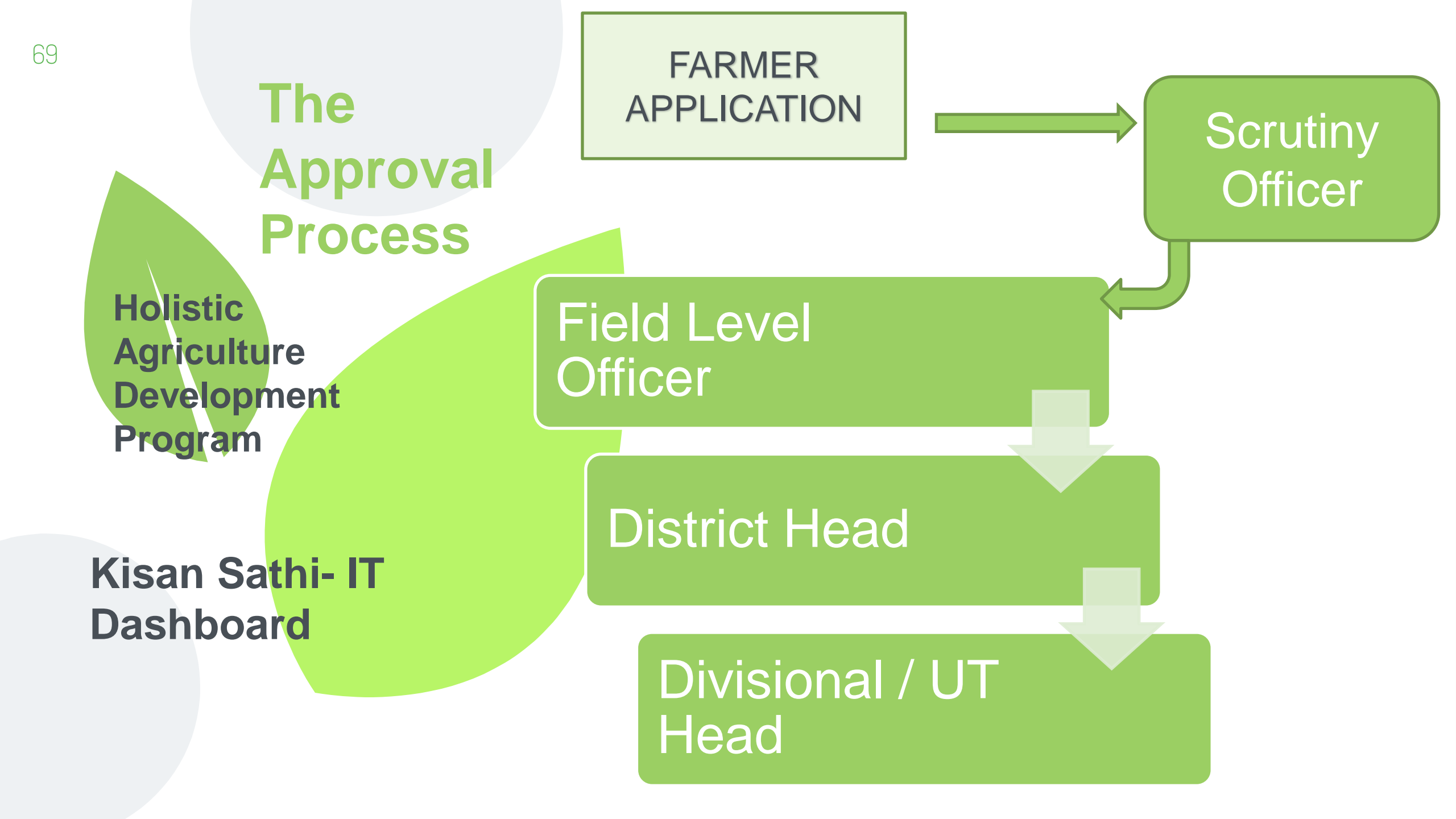
FARMER
APPLICATION

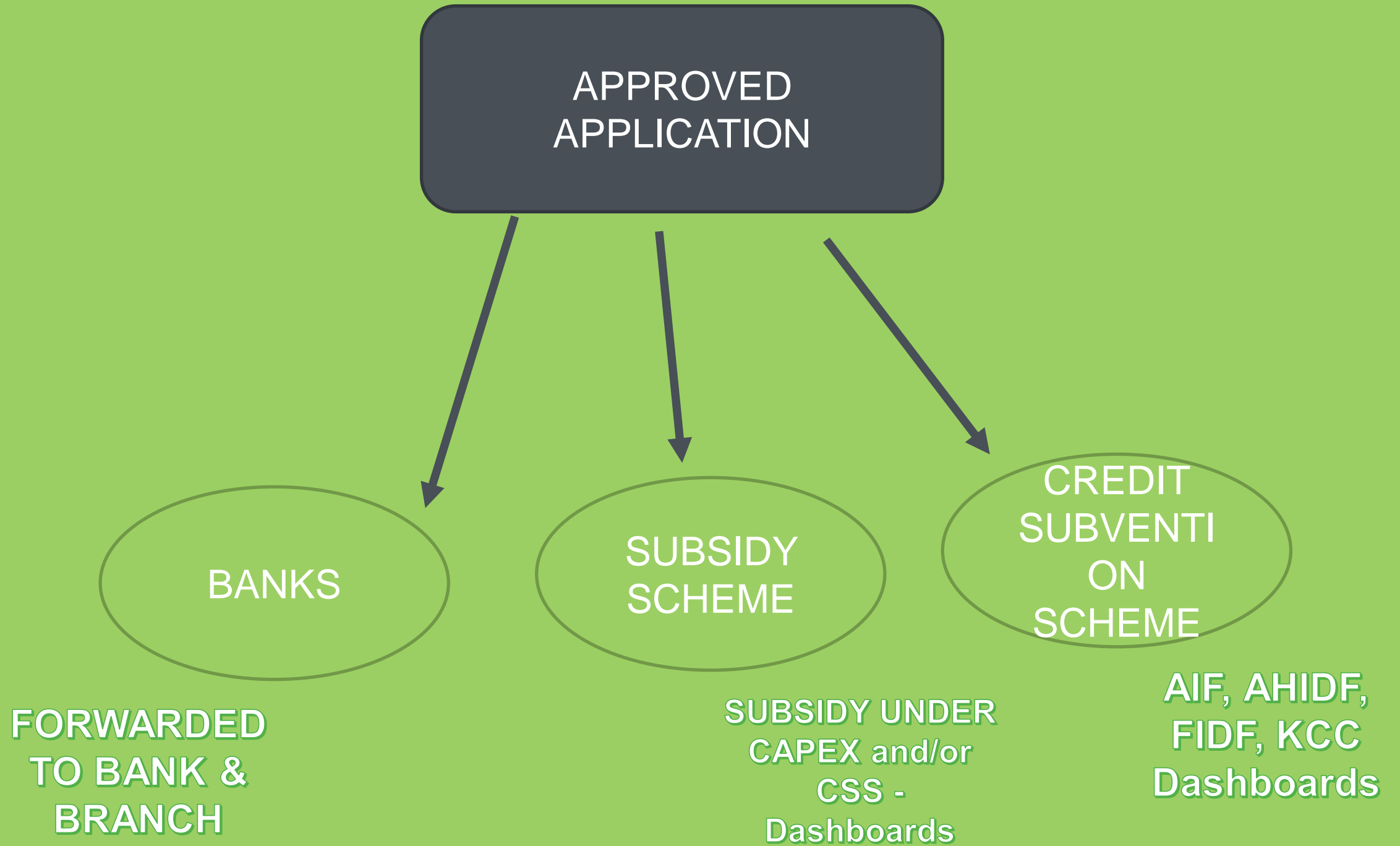
Scrutiny
Officer

Field Level
Officer

District Head

Divisional / UT
Head





Kisan Sampark Abhiyan

Massive outreach extension program under implementation to cover 3665 panchayats by conducting 11000 training sessions at panchayat level.

Awareness among farmers regarding various incentive based UT and Centrally sponsored schemes – Credit Linkages

Special focus on incentives under HADP – Credit linkages

1.17 lakh farmers already covered under program.



Way Forward

- Saturation of KCC Crop & Livestock with disbursement as per scale of finance
- Loan disbursements in proportion with GVO of produce so that farmers are able to make investment in technological and institutional innovations – move towards commercial agriculture
- Greater investment in secondary agricultural activities – processing, branding, marketing value chains
- Proportionate allocation of investment credit to allied sectors



What we are aiming for by 2030

A Sustainable Rs 100,000 crore Argi Economy



Thank You!

ANY QUESTIONS?

You can reach us at

- E-mail: techapdjkg@gmail.com
- Follow us: [@agriprodnjk](#)

