

ECONOMIC SURVEY 2025-26



DIRECTORATE OF ECONOMICS AND STATISTICS
PLANNING DEVELOPMENT AND MONITORING DEPARTMENT, J&K

PREFACE

The Economic Survey Report 2025-26 of the Union Territory of Jammu & Kashmir has been prepared to provide the Government with a comprehensive, data-driven assessment of the Union Territory's economic and social development during the reference period, with particular emphasis on the year 2025-26. The report presents an objective overview of growth trends, sectoral performance, fiscal management, and governance initiatives, drawing upon officially compiled statistics and authenticated administrative records.

During 2025-26, the economy of Jammu & Kashmir continued on a path of steady expansion. As per the Advance Estimates, Real Gross State Domestic Product (GSDP) is expected to grow by 5.82 per cent, while Nominal GSDP is estimated to increase by 8.89 per cent, placing the size of the economy at approximately ₹2.86 lakh crore in nominal terms. Between 2019-20 and 2024-25, the Union Territory achieved a compound annual growth rate of 4.47 per cent in real GSDP, reflecting resilience and recovery in the post-pandemic period. Per Capita Income, estimated at ₹1,68,243 in 2025-26, has maintained a sustained upward trajectory, recording growth rates higher than several northern States and Union Territories.

The report provides a detailed analysis of the sectoral composition of the economy, with contributions of 20.45 per cent from the primary sector, 18.52 per cent from the secondary sector, and 61.02 per cent from the tertiary sector to Gross State Value Added in 2025-26. Agriculture and allied activities continue to play a vital role in employment and livelihood security, while growth in infrastructure, industry & services has supported structural transformation and diversification.

Fiscal performance during the year reflects improved revenue mobilisation and prudent expenditure management. Revenue receipts of ₹13,521 crore were realised up to November 2025, with notable growth in tax and non-tax revenues, particularly GST, excise, and power-related revenues. Capital expenditure has been prioritised for infrastructure creation, asset development, and completion of ongoing projects. The adoption of digital platforms such as BEAMS, GeM, and other IT-enabled systems has further strengthened transparency, efficiency, and accountability in public financial management.

Progress across core development sectors has been significant. Agriculture and horticulture have recorded gains through increased food grain and fruit production, expansion of high-density plantations, formation of Farmer Producer Organisations, and enhanced market access via e-NAM. Industrial development has been supported by policy reforms, large-scale investment proposals, operationalisation of new industrial units, and improvements in Ease of Doing Business, with Jammu & Kashmir achieving a Top Achiever ranking nationally. Tourism is gradually witnessing revival, with over 1.78 crore tourist arrivals during 2025.

Social sector indicators have shown notable improvement. Health outcomes have strengthened with reductions in infant and neonatal mortality rates, near-universal institutional deliveries, and expansion of medical education and healthcare infrastructure. In education, enrolment levels, transition rates, and gender parity have improved, alongside expansion of higher education institutions and accreditation outcomes. Social welfare programmes have ensured wide coverage of vulnerable sections through pensions, housing, food security, women and child welfare schemes, and tribal development initiatives.

Infrastructure development and governance reforms remain central to the Union Territory's development strategy. Substantial progress has been achieved in power, roads, water supply, digital services, and e-governance, with Jammu & Kashmir emerging as a leading Union Territory in the delivery of online public services and digital inclusion.

The data and information presented in this report have been compiled from official sources, including line Departments of the Union Territory Administration, national statistical agencies, and authenticated administrative systems. Every effort has been made to ensure accuracy, consistency, and reliability, though variations may arise due to revisions in estimates or methodological updates.

This report is expected to serve as a valuable reference for the Government, legislators, policymakers, planners, and other stakeholders in understanding the development trajectory of Jammu & Kashmir, and in guiding informed policy formulation and evidence-based decision-making for sustained and inclusive growth.



(Atal Dulloo) IAS
Chief Secretary, J&K



ACKNOWLEDGEMENT

It gives me immense pleasure to acknowledge the commendable efforts of the Directorate of Economics & Statistics, Jammu & Kashmir, in successfully compiling the Economic Survey Report 2025–26. The report has been prepared under the guidance of the Government and has greatly benefitted from the vision and insights of Hon'ble Lieutenant Governor and Hon'ble Chief Minister, Jammu and Kashmir.

The Economic Survey stands as an important policy document, offering valuable insights into the socio-economic development of the Union Territory and providing a sound basis for informed decision-making and future planning. I am confident that this publication will serve as a vital resource for policymakers, researchers, academicians, and all stakeholders.

The report has been prepared based on the inputs received from various department under the guidance of Financial Commissioner (ACS), Planning Development & Monitoring Department. His vision and guidance have been instrumental in ensuring the timely publication of this important report. My appreciation also goes to Director General, Economics and Statistics, J&K under whose supervision the Economic Survey Report has been compiled and Sh Suneel Pandita, Director (Planning) who provided support in data validation, analysis and presentation.

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I extend my heartfelt congratulations to the entire team for their dedicated efforts and wish them continued success in all future endeavours.

(Atal Dulloo) IAS
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MAJOR DEVELOPMENT HIGHLIGHTS

A-ECONOMY

- The Real GSDP of Jammu & Kashmir is estimated to grow by 5.82 per cent, while Nominal GSDP is estimated to grow by 8.89 per cent in 2025-26. The size of the economy is estimated at approximately Rs.2.86 lakh crore in nominal terms and Rs.1.50 lakh crore in real terms.
- The Union Territory is estimated to achieve a CAGR of 4.47 per cent in real GSDP during 2019-20 to 2024-25.
- Per Capita Income (Per Capita NSDP) is estimated at Rs.1,68,243 in 2025-26 in nominal terms (Advance Estimates), compared to the national per capita income of Rs.2,19,575.
- Comparative analysis of Per Capita Income (PCI) further indicates that Jammu & Kashmir's per capita income in nominal terms recorded a higher growth rate than several northern States/UTs during the period 2019-20 to 2024-25. During this period, Jammu & Kashmir's per capita income grew at a compound annual growth rate (CAGR) of 8.81 per cent, which is higher than that of Himachal Pradesh (6.54 per cent), Delhi (6.74 per cent), Punjab (7.46 per cent), Chandigarh (8.21 per cent), and Haryana (8.72 per cent).
- Jammu & Kashmir contributes about 0.8 per cent to the national GDP, broadly reflecting its population share.
- The primary, secondary, and tertiary sectors are estimated to contribute 20.45 per cent, 18.52 per cent, and 61.02 per cent, respectively, to GSV in 2025-26.
- Inflation in J&K has decreased from 4.5% in 2024 to 3.8% in 2025 showing an overall decrease of 0.7 percentage points.
- Revenue of Rs. 13,521 crore has been realized during current FY 2025-26 till November, 2025, which is 64% of revenue of Rs. 21,121 crore realized in FY 2024-25.
- Contribution of non-tax revenue to total revenue from own resources has increased from 29% in FY 2021-22 to 33% in FY 2024-25. However, during 2025-26 upto November, 2025, the contribution stands at 32.43%. Power tariff's share in non-tax revenue grew from 56% to 71% since FY 2021-22.
- Tax Revenue of Rs 9,136 crore has been realized in eight months of FY26, which is 64.12% of revenue of Rs 14,249 Crore realized in FY25 whereas Non tax revenue of Rs 4,386 crore has been realized in eight months of FY26, which is 63.82% of revenue of Rs 6,872 Crore realized in FY25.
- Amongst the major revenue contributors, highest increase in revenue realization has been witnessed in taxes on power from Rs 2716 crore in FY 2021-22 to Rs 4908 crore in 2024-25 i.e 80.71% followed by 34.28 % increase in GST collection and 27.42% increase in excise collection.
- Revenue expenditure in eight months of FY26 is Rs 45,157 crore which is 64% of revenue expenditure of Rs 70,472 crore incurred in FY25 whereas Capital expenditure in eight months of FY26 is Rs 7,933 crore which is 42% of capital expenditure of Rs 18,836 crore incurred in FY25.

- The unemployment rate on usual status (PS+SS) has declined from 6.7% in 2019-20 to 6.1% in 2023-24. This improvement is also reflected in the Labour Force Participation Rate (LFPR) and Worker Population Ratio (WPR), which have risen to 64.3% and 60.4% respectively in 2023-24, showcasing enhanced employment opportunities and economic activities in J&K.
- 10,814 units have been established under PMEGP/ JKREGP providing self employment to about 0.85 lakh young boys and girls during the year 2024-25.
- 36.08 lakh unorganized workers have been registered on e-SHRAM portal as on November, 2025.
- The number of Banking points (Branches/BCS/ATMs/IPPB) of Scheduled Commercial Banks, Co-Operative Banks and other financial institutions (SFC/IPPB) operating in J&K has increased from 13,723 in March 2025 to 14,007 in September, 2025.
- On an average, 1 bank branch is available per 5,535 people and the coverage of area per bank branch is about 19.06 Sq. KM as on September, 2025.
- Credit-Deposit Ratio is 62.93% as on September, 2025. Credit flow in priority sector is higher in Agriculture with 48% followed by 23% in MSMEs during current financial year (upto September, 2025) highlighting the focus of the Government on Industrial development.
- Gross Non-Performing Assets (NPA) have reduced from 3.9% on March 2025 to 3.26% as on 30th Sept 2025.
- J&K has 23.10 lakh Bank Accounts under Pradhan Mantri Jan Dhan Yojana as on 24.11.2025. RuPay Debit Cards have been issued to 65% of the PMJDY account holders.
- 12,977 cases have been sanctioned under major employment generation schemes viz. PMEGP, NRLM, JKREGP, PMWMY etc. during 2025-26 (ending September, 2025). Credit of Rs 389.56 cr stand disbursed to 10,139 beneficiaries till September, 2025 (FY 26).
- 11.40 lakh Kissan Credit Cards (Crop 8.77 lacs & 2.63 AH&F) are active and an amount of Rs. 10,421.45 crore KCC loan has been extended upto September, 2025.
- Since inception 65,570 SHGs with disbursement of Rs. 2,778.45 crore have been credit linked upto September, 2025. 1,055 JLGs with credit disbursement of Rs.15.44 Crore have been formed and credit linkage facility during first half of FY 2025-26.
- Mission YUVA outcomes reflect both scale and depth. Under the mission, 13,324 cases sanctioned by bank and 10,329 entrepreneurs have already received disbursements of Rs. 594.00 crore.

B. CORE SECTOR

- Total food crop production increased by 1.33% (from 20,904 Th. Qtls to 21,181 Th. Qtls) during the last one year, and the region has progressed towards self-reliance in vegetable production, reaching 496 Th. Qtls. in 2024-25.
- The agriculture sector in J&K is shifting towards high value crops, organic vegetables and exotic varieties, with implementation of two major projects like Holistic Agriculture Development Programme (HADP) and Jammu & Kashmir Competitiveness

Improvement Project (JKCIP) for modernizing agriculture in the region ensuring high productivity and promoting eco friendly farming methods for long term sustainability.

- Mushroom production has increased by 11.98% from 33848 Qtls in 2023-24 to 37903 Qtls in 2024-25. Honey production also saw an increase of 48% from 17701 Qtls to 26301 Qtls during the same period.
- The area under major horticulture crops increased by 5000 Ha (1.46%) from 3.42 lakh hectares in 2021-22 to 3.47 lakh hectares up-to Nov. 2025, while the overall production recorded a growth of 3.04 LMT (12.50%) in the same period.
- The area under High/Medium Density Plantations expanded significantly from 11491.33 Ha upto 2021-22 to 20,034.44 Ha ending November, 2025.
- Exports of Almond and Walnut stood at Rs 602.53 Crore during 2024-25.
- With the linkage of e-NAM (National Agriculture Market) Portal, 17 functional mandis traded fruits and vegetables worth Rs.596.55 crore in 2024-25 as against Rs. 416.39 crore during 2023-24, showing an increase of 43.27% whereas during 2025-26 (ending Nov 2025) fruits and vegetables worth Rs 634.09 Cr traded through e-mandis.
- Revenue generation under Commercial Floriculture is Rs 42.92 crore in 2025-26 ending November, 2025 as against Rs.43.24 crore in 2024-25.
- First ever Chrysanthemum Garden "Bagh-e-Gul-e-Dawood" has been thrown open for tourists from October, 2025. With more than 50 vibrant varieties, this garden is a strategic cornerstone in the mission for transition of Kashmir into a year-round destination. Just as the Tulip Garden defines spring, Bagh-e-Gul-e-Dawood is set to become the definitive icon of autumn, inviting the world to witness the beauty of Kashmir during the Autumn Season. This is going to attract the Tourists in the Lean season
- Rs. 3907.49 crore has been disbursed to 9.19 Lakh farmers under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme during 2024-25.
- Milk production of 3177.38 th MTs achieved in 2024-25 and 2108.45 th MTs during 2025-26 (ending November, 2025) and plans to achieve target of 3300 thousand MTs by March 2026.
- Fish production recorded 20,680 MTs ending November, 2025 (2025-26) with significant output in trout farming.
- 6172 No. of titles have been issued Under Forest Rights Act (FRA) moreover under Non-Timber Forest Produce Reforms (NTFP) 171 No. of Depots recorded trade of Rs.12.05 crore in three years benefiting local communities.
- Environmental Enforcement led to seizure of over 1.27 Lakh-Kg of polythene and single use plastic (2020 to Nov.2025).
- 1.78 crore tourist arrived in Jammu & Kashmir in the year 2025 including foreign tourist (0.36 lakh).
- Over last seven year 2,227 units with investment of Rs. 15,940 cr became operational resulting into enhancement of investment from Rs. 4146 cr. in 2024-25 to Rs. 5260 cr. in 2025-26 (ending December 2025) registering growth of 26.86% with-in 3 Qtrs.

of the financial year 2025-26. The scheme has attracted proposed investment of Rs.14,292 crore, with 440 new applications, of which 386 units worth Rs.9,074 crore have commenced production.

- 434 Business Reform Action Plan points have been uploaded on the portal with 100% achievement. J&K ranks 5th in Ease of Doing Business (BRAP-2024).
- J&K pioneered the World's First QR Code based GI Certification with 51,197 Shawls and 19,686 Carpets GI-Labelled.
- To ensure authenticity, 18 crafts have received GI tags, 17 more are in the pipeline.

C. SOCIAL DEVELOPMENT

- J&K progressed 8 percentage points in SDG Goal-3-Health & Wellbeing (SDG India Index 2023-24). Similarly, NFHS-5 and SRS reports shows consistent improvement on vital health indicators.
- Neonatal Mortality Rate (NMR) reached to single digit of 9.8 and Infant Mortality Rate (IMR) reached 14.0, achieving the global SDG targets well ahead of time. Sex Ratio at birth recorded significant improvement from 923 to 976. Percentage of fully immunized children against the vaccine preventable diseases has increased to 100% and Institutional births increased to 99.7% (HMIS). Life Expectancy at Birth in the UT reached to 74.3 years, which is highest in the country after Kerala and Delhi.
- More than 6300 seats added in Health & Medical Education in last couple of years (2019 onwards) which include 1225 MBBS seats, 289 PG seats, 372 DNB seats, 4253 B.Sc. Nursing & Paramedical Seats, 208 M.Sc. Nursing and 3,168 Health and Wellness Center (HWCs) operationalized.
- The government has expanded healthcare workforce, infrastructure, and services, which include establishment of two AIIMS, two State Cancer Institutes, two Bone and Joint Hospitals and State of Art Modern Drug testing laboratory.
- The digital platforms like SEHAT APP, Ayushman Bharat Digital Mission, tele-radiology, Tele-MANAS, e-sanjeevani etc. have enabled to avail the services of experts available on Digital networks and provide quality health care.
- 100% families have been registered and 87.64 lakhs Ayushman Golden card issued under "AB-PMJAY-SEHAT SCHEME". About 19 lakh treatments have been provided so far saving Rs. 3435 Crore of individuals.
- J&K recorded total enrolment of exceeding 26.17 lakh students from pre-primary to Class XII during 2024–25.
- The Gross Enrolment Ratio (GER) of girls stood at 114.5 at primary, 80.0 at upper primary, and 67.5 at secondary levels in 2024–25 exceeding overall averages, reflecting the success of initiatives like Beti Padhao campaign.
- Dropout rates have declined sharply to 1.5% at primary, 3.2% at upper primary, and 12.9% at Secondary levels.
- Transition rates have improved significantly, with 94.8% transition from primary to upper primary, 90.7% from elementary to secondary and 72.9% from secondary to higher secondary, while Gross Access Ratio remains above 98% across stages.

- 74 colleges have been granted NAAC accreditation since 2019 and 16 more are undergoing the accreditation process for expanding educational access and quality.
- Universities of Kashmir and Jammu have secured NAAC A++ accreditation, while SMVDU, IUST and BGSBU have been accredited with B+, B+ and B grades respectively. Kashmir University ranked 34th and Jammu University 51st in NIRF rankings.
- Over 80 lakh youth were engaged in sports and fitness activities under initiatives such as My Youth My Pride, Har Din Khel, Nasha Mukh Bharat Abhiyan and structured coaching programmes during 2024-25.
- J&K has established highest number of Khelo India Centres in India, with 5,000+ children trained daily across all 20 districts.
- The UT also successfully hosted 7 events of the 69th National School Games, actively participated nationwide, and showcased youth leadership through the National Youth Festival 2025 (VBYLD) with 3,000+ participants.
- Under Pradhan Mantri Awas Yojana (PMAY-R), 3.21 lakh houses have been constructed against target of 3.36 lakh while as Under Pradhan Mantri Awas Yojana (PMAY-U), 42,585 beneficiaries have been approved, with 34,255 dwelling units completed ensuring access to safe and dignified housing for eligible families. Under PMAY-U Phase II, 26,033 applications are under verification.
- Under PM SVANidhi 17,422 street vendors provided livelihood support with disbursement of Rs. 51.80 crore.
- 276 candidates got On-Spot Placement in the Job Fairs and 465 Candidates recommended for skill development during 2025-26.
- More than 10 lakh eligible beneficiaries are covered under National Social Assistance Programme (NSAP) and Integrated Social Security Scheme (ISSS), received financial assistance.
- Government has revised pension rates under NSAP and ISSS with effect from 1st April 2025. Under the revised structure, beneficiaries below 60 years receive a monthly pension of Rs. 1,250, those aged 60–79 years receive Rs. 1,500, and senior citizens aged 80 and above receive Rs. 2,000 per month.
- Under Ladli Beti & Marriage Assistance schemes 44,301 families got benefitted with disbursement of Rs.234.00 Cr. Assistance. Marriage Assistance enhanced from existing Rs 50000 to Rs 75000 for poor girls of marriageable age belonging to AAY families.
- Marriage Assistance Scheme has been extended to all eligible beneficiaries, with rules amended to remove the 8th-grade educational qualification bar.
- Under Mission Shakti, one stop Centers were established in all districts benefitting 14,281 women, provided shelter support to 954 women and 20 hubs for empowerment of 47,106 women.
- Free bus service has been introduced for women on all government owned public transport including e-buses with effect from 1st April 2025

- As pilot implementation at District Baramulla and Kupwara Nari Adalats resolved 641 disputes.
- Under the Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY), 119 villages were approved in which 142 no. of infrastructure works are under process and till Nov.2025 an amount of Rs.559.14 Lacs have been utilised against the release of Rs.932.39 lacs.
- 51 Major Works, 74 Additional Classrooms, 39 Toilets and 3 Staff Quarters have been approved under the flagship scheme Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA) against which funds to the tune of Rs.3921 Lacs have been released.
- 02 Transit Accommodations for nomadic population have been completed.
- Under National Food Security Act (NFSA) free ration is being distributed to 2.21 Lac households (AAY) and 58.75 Lac PHH beneficiaries as well as 31.80 Lac NPHH beneficiaries received food grains at highly subsidized rates.
- Free additional 5 Kg food grains are being extended to all AAY beneficiaries under State Antyodaya Anna Yojana (SAAY) from April 2025.
- 81% rural households have been provided functional household tap connection. Remaining 19% rural households shall be covered during the misson period. Har Ghar Jal certification improved from 682 villages on 26 January 2025 to 866 villages as on date
- Moreover, National Accreditation Board for Testing and Calibration Laboratories accredited 20 Districts and 2 UT level Laboratories. 2.05 Lac water quality tests performed and 37,000 women were trained for community-based testing.
- 89% of the work on Tawi Barrage Project has been completed and the remaining work is expected to be completed soon.

D- INFRASTRUCTURE DEVELOPMENT

- With heading of more power projects (3014 MW), hydel power generation capacity is being doubled by 2028.
- Till November 2025, Transmission and Distribution capacity of 34,839 MVA with electric line length of 1,76,601 Circuit Kilo-Meters (Ckm) has been established by the J&K Power Development Department. Transmission and distribution capacity has increased by 44% during the last six years.
- 11.71 lakh smart meters have been installed so far against the target of about 21 lakh.
- Per capita electricity consumption in Jammu & Kashmir recorded CAGR of 2.15% during last 9 years (from 1171 KWh to 1488 KWh). Total purchased/ consumption units increased from 15225 million units to 20830 million units over the same period in line with rising demand.
- Under PM Surya Ghar Bijli, 7125 Government buildings have been solarized against a target of 22,494 and 16,799 households have been solarized against a target of 83,550. These initiatives have contributed additional 131 MW to the UTs renewable energy capacity.

- On the recommendation of J&K Government, the Ministry of New and Renewable Energy, GoI, has accorded approval to a project for providing 200 free units of electricity to 2.21 lakh AAY families of Jammu and Kashmir under PM Surya Ghar Muft Bijli Yojna- Utility Led Aggregation (ULA) model. Implementation is going to start soon.
- 56 Mini Hydel Projects with an aggregate capacity of 147MW taken up under the IPP mode out of which 7 projects with a capacity of 35.25MW have been successfully commissioned.
- With a total investment of Rs. 61,528 Cr, construction and upgrading of one Expressway (Delhi-Amritsar-Katra), Five National Highways and Two Ring Roads for Jammu and Srinagar cities are underway. With four laning of National Highway- 44, travel time from Srinagar to Jammu has substantially reduced from 7-12 hours to 4.5 hours.
- The Narbal–Shopian–Surankote road has been declared a National Highway, further strengthening all-weather connectivity across the Pir Panjal region.
- 19 new National Highway projects with an estimated cost of Rs.10,637 crore have been sanctioned for 2025–26, which include key infrastructure works such as the Pir Ki Gali Tunnel, Sadhna Tunnel, Lal Chowk–Parimpora Flyover, and Magam Flyover, aimed at decongesting urban centres and improving mobility.
- Under Pradhan Mantri Gram Sadak Yojana (PMGSY) 2132 habitations have been connected through 19,518 Km of roads in 2024-25, substantially improving all weather rural connectivity.
- 2500 unconnected Rural habitations have been sanctioned under Phase-IV of PMGSY. 316 Road projects of length 1781 Km with estimated cost of Rs 4224.37 Cr has been approved by GoI in phase- I which are likely to connect 429 habitations. This will fulfill the dream of UT of having a road to every village.
- Under Central Road & Infrastructure Fund (CRIF), 83 projects have been completed since 2020-21 with an expenditure of Rs 1376 Cr which include 22 projects completed during 2024-25.
- 2387 Km of roads were completed under NABARD approved projects for the period of 2020-21 to 2024-25 for strengthening Rural Connectivity.
- 320 bridges have been completed since 2020-21 enhancing accessibility across rivers and difficult terrain.
- 1000 Machines have been deployed across multiple agencies to ensure uninterrupted connectivity during snow-fall.
- Kashmir has been connected with rest of India through Railway, heralding a new era of development, economic growth, and unity.
- Expansion and modernization of Jammu Tawi Railway Station is currently underway at an estimated cost of Rs.485 crore which will enhance passenger experience, operational efficiency, and connectivity for the J&K region.
- A full-fledged Railway Division has been sanctioned for Jammu and Kashmir which will give boost to Jammu economy and will focus on further connectivity across J&K.

- Night flight operations have been started at Jammu and Srinagar Airports. International flights are operational from Srinagar Airport for Hajj pilgrims. Work on Expansion plan of Jammu Airport with an estimated cost of Rs. 865 Cr is under execution.

E- GOVERNANCE INITIATIVES

- Over last three years, online Government Services have expanded from 60 to 1546 e-services, making J & K rank first in the country.
- 84.61 Lakh applications have been processed on e-UNNAT portal.
- J&K became first UT to integrate Meri Pehchaan and implement Auto-Appeal for 391 services under Public Services Gurrantee Act (PSGA).
- Cybersecurity Audit of 210 Websites has been completed. Moreover, major digital platforms such as JK Samadhan, JKLMS, Mobile Dost, JK Sehat, IWMP Portal and e-SAM have been launched.
- District Good Governance Index has become annual feature for bringing competitiveness among the districts in governance
- Aspirational Block Development Programmes, Aspirational Panchayat Development Programme, District Good Governance Index have been framed to ensure Governance reaches to every Village/ Panchayat and ensure saturation of Government schemes and build access of the people for holistic development of the UT including backward areas and monitor the progress of these areas.
- Government of Jammu and Kashmir has initiated online registrations of births and deaths in J&K through CRS portal of Office of Registrar General of India, GoI. About 2 lakh births certificates and 60000 deaths certificates are being issued annually through this portal besides delayed registrations of births and deaths.
- The UT released its SDG Progress Report 2022–23 and District SDG Progress Report 2022–23 in May 2025, tracking 268 and 159 indicators respectively, and showcasing substantial socio-economic gains.
- The UT also made notable progress in water supply, MSMEs, startups, financial inclusion, employment, urban services, environmental sustainability, and climate resilience. Reflecting these advances, Jammu and Kashmir improved its composite score in the SDG India Index from 66 in 2020–21 to 74 in 2023–24, ranking second among Union Territories, attaining 'Achiever' status in SDG 7, and emerging as a 'Frontrunner' in nine SDGs, with the fastest progress observed in SDG 8 and SDG 11.

S. No.	Chapters	Page No.
	Economic Review	
	Executive Summary	1-28
1.	Macro-Economic Aggregates	29-39
2.	Fiscal Policy and Budgetary Management	40-50
3.	Prices and Inflation	51-55
4.	Agriculture and Food Management	
4.1	Agriculture	57-60
4.2	Horticulture & Floriculture	60-63
4.3	Livestock and Sericulture	63-67
4.4	Food Management	67-69
5.	Environment Forest & Ecology	70-74
6.	Social Infrastructure Development	
6.1	Health	76-79
6.2	Education & Sports	79-86
6.3	Social Welfare	86-89
6.4	Rural Development	89-91
6.5	Welfare of Scheduled Tribes	91-93
7.	Industries and Commerce	94-105
8.	Infrastructure Development	
8.1	Energy	107-113
8.2	Connectivity	113-118
8.3	Drinking Water & Irrigation	118-121
8.4	Urban Development	121-126
9.	Service Strengthening	
9.1	Tourism	128-131
9.2	Transport	132-133
9.3	Financial Services	134-145
10.	Employment and Skill Development	146-154
11.	Governance Initiatives	156-158
11.1	Aspirational Block Development Programme	158-159
11.2	Aspirational Panchayat Development Programme	159-160
11.3	District Good Governance Index	160
11.4	Grievance Redressal	161-162
11.5	Disaster Management	163-164
12.	Digital Infrastructure	
12.1	Gati Shakti UT Master Plan	166
12.2	Digital Delivery System/Online Services	167-171
13.	Prime Minister Development Package	172-175
15.	Progress on Sustainable Development Goals	176-178
16.	Statistical Supplement - Part I & II	1-46
17.	List of Tables	A-D
18.	Glossary	F-J



EXECUTIVE SUMMARY

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MACRO ECONOMIC AGGREGATES

The National Accounts Division (NAD) of the National Statistical Office (NSO), Ministry of Statistics & Programme Implementation, Government of India, in its First Advance Estimates of Gross Domestic Product has projected India's real GDP growth at 7.4 per cent in 2025-26. International agencies have also projected robust growth for the Indian economy, with the International Monetary Fund (IMF) and the World Bank projecting growth rates of 7.3 per cent and 6.6 per cent, respectively, for 2025-26.

According to the Advance Estimates, the Real Gross State Domestic Product (GSDP at constant prices) of Jammu & Kashmir is estimated to grow by 5.82 per cent, while the Nominal GSDP (GSDP at current prices) is estimated to grow by 8.89 per cent in 2025-26. The size of the economy of Jammu & Kashmir, as measured by Nominal GSDP, is estimated at approximately Rs.2.86 lakh crore, while Real GSDP is estimated at about Rs.1.50 lakh crore during 2025-26. Over the period 2019-20 to 2024-25, the Union Territory is estimated to achieve a compound annual growth rate (CAGR) of 4.47 per cent in real GSDP.

A comparison of the real growth performance of Jammu & Kashmir vis-à-vis northern States/UTs during 2019-20 to 2024-25 indicates a positive growth trend. During this period, Jammu & Kashmir is estimated to record a CAGR of 4.47 per cent, which is higher than that of Delhi (3.95 per cent), Himachal Pradesh (3.68 per cent) and marginally higher than Haryana (4.43 per cent).

The Per Capita Income (PCI) of Jammu & Kashmir has shown a steady increase over the period 2014-15 to 2025-26, rising by approximately 170 per cent, with the PCI estimated at Rs.1,68,243 in 2025-26 in nominal terms. Although the PCI of Jammu & Kashmir remains below the national average, the relative gap has exhibited a broadly narrowing trend over the period. The ratio of J&K's PCI to India's PCI has increased from 71.9 per cent in 2014-15 to about 76.5 per cent in 2025-26, indicating a gradual convergence towards the national average. This improvement suggests rising income levels, improved living standards, and enhanced economic opportunities for the residents of Jammu & Kashmir.

A comparative analysis of growth performance of Per Capita Income in nominal terms during the period 2019-20 to 2024-25 indicates that PCI of Jammu & Kashmir recorded a CAGR of about 8.81 per cent, which is higher than that observed in Himachal Pradesh (6.54 per cent), Delhi (6.74 per cent), Punjab (7.46 per cent), Chandigarh (8.21 per cent), and Haryana (8.72 per cent) during the same period.

The primary sector is estimated to contribute 20.45 per cent to the Gross State Value Added (GSVA) of Jammu & Kashmir in 2025-26 (Advance Estimates). Dominated by agriculture and allied activities, the sector continues to play a critical role in food security, livelihood support, and inclusive growth. As per PLFS 2023-24, the sector absorbs the largest share of the workforce (42.99 per cent), underscoring its continued importance in the Union Territory's development process.

The secondary sector is estimated to account for about 18.52 per cent of GSVA in 2025-26, with an employment share of 25.7 per cent (PLFS 2023-24). Within the secondary sector, the construction sub-sector constitutes a major share of both value addition and

employment, contributing 14.94 per cent of employment (PLFS 2023-24), reflecting ongoing infrastructure development and urbanisation activities in the Union Territory.

The tertiary (services) sector is estimated to account for the largest share of GSVA at 61.02 per cent in 2025-26, with an employment share of 31.31 per cent (PLFS 2023-24). Given its dominant contribution, the performance of the services sector remains critical to overall economic growth. The sector is, however, estimated to witness an easing in growth during the year, indicating a slowdown in services activity. This slowdown appears, inter alia, to be associated with lower activity in tourism-related services following a recent untoward incident in the Union Territory, which has led to reduced tourist inflows and subdued activity levels in related services.

FISCAL POLICY AND BUDGETARY MANAGEMENT

Revenue of Rs. 13,521 Crore has been realized during current FY 2025-26 till November, 2025, which is 64% of revenue of Rs. 21,121 crore realized in FY 2024-25.

Contribution of non-tax revenue to total revenue from own resources has increased from 29% in FY 2021-22 to 33% in FY 2024-25, mainly due to increase in proportion of power tariff in non-tax revenue from 56% to 71% since FY 2021-22. However, during 2025-26 upto November, 2025, the contribution stands at 32.43%.

Average monthly revenue has grown by 5.7% in FY23, 16.3% in FY24, and 3.90% in FY25. Given past trends, increase in growth is expected during FY26 by the year-end, as most revenue is typically realized in the last quarter.

Tax Revenue of Rs 9,136 crore has been realized in eight months of FY26, which is 64.12% of revenue of Rs 14,249 Crore realized in FY25. GST alone constitutes 58.88% of tax revenue realised this year whereas Non tax revenue of Rs 4,386 crore has been realized in eight months of FY26, which is 63.82% of revenue of Rs 6,872 Crore realized in FY25. Since FY22 to FY25 amongst the major revenue contributors, highest increase in revenue realization has been witnessed in taxes on power from 2716 crore to 4908 crore i.e 80.71% followed by 34.28 % increase in GST collection and 27.42% increase in excise collection. However, collection of Land Revenue Sales tax, MST, Vehicle Tax, duties and other taxes have decreased by 10.44%.

Revenue expenditure in eight months of FY26 is Rs 45,157 crore which is 64% of revenue expenditure of Rs 70,472 crore incurred in FY25. Salary and pension alone account for over 52.42% of revenue expenditure whereas Capital expenditure in eight months of FY26 is Rs 7,933 crore which is 42% of capital expenditure of Rs 18,836 crore incurred in FY25.

In FY 2024–25, public debt accounted for about 69% of Jammu & Kashmir's total liabilities, with internal debt forming the bulk (68%) and GoI loans a minimal share (0.4%), indicating a shift towards market-based borrowing. The Provident Fund constituted around 19% of total liabilities, while the rest comprised insurance, pension funds, and other obligations. Over the past decade, the share of internal debt increased from about 55% to 68%, whereas the Provident Fund share declined from around 27% to 19%, reflecting improved debt management, greater fiscal transparency, longer maturities, and reduced rollover risk.

Budget of Rs 1,12,310 crore is approved for the FY26 which is lower than the budget of Rs. 1,18,390 Crore in FY25 which is 1% higher than revised estimate of Rs 1,11,124 crore for FY25 and 20% higher than expenditure of Rs 89,308 crore incurred in FY25. Grants

from central government account for a major chunk of resources necessary for budget management. The proportion of grant in aid in the total resources is in the range of 56-66%.

Own revenue resources which include tax and non-tax revenue constitute about 22-24% of the total resources while as the remaining 10-19% of the budget is to be met from borrowings and other receipts.

The Government of Jammu & Kashmir has implemented a range of IT-based financial reforms to enhance transparency, efficiency, and accountability in public finance management. Platforms such as BEAMS enable work-wise fund allocation and real-time monitoring, while e-Stamping and e-Abgari systems have streamlined the collection of stamp and excise duties. Public transparency has been strengthened through the EMPOWERMENT/JANBHAGIDARI Portal and the PROOF platform, which allow citizens to track development works supported by physical verification and geo-tagged evidence. Procurement has been standardized through the Government e-Marketplace (GeM), with procurement volumes rising significantly and providing substantial opportunities for local businesses, which received about 65% of orders. Additionally, the launch of the Pension Suidha Portal has improved service delivery to pensioners by enabling digital life certification, with a significant proportion of pensioners already on boarded.

Financial discipline and rigorous monitoring have resulted in tremendous increase in Project execution and completion undertaken during last four years from 50,418 in 2021-22 to 69,285 in 2024-25). 11,821 works have been completed till November, 2025 in the current FY26.

PRICES & INFLATION

Price situation prevailing in the country has its impact on demand and supply of commodities, which determines the level of inflation. Both J&K economy and Indian economy had to pass through this impact, but due to efficient Government interventions there was not much dent on the economy as was reported/ recorded at the Global level across various countries which crippled very badly. Inflation in J&K has decreased from 4.5% in 2024 to 3.8% in 2025 showing an overall decrease of 0.7 percentage-points.

CPI-Food for Agricultural labourers as of Decemeber, 2025 is the 2nd higher among the panel of nine selected states, lower than only Haryana and CPI General for Agricultural Labourers in respect of J&K is the highest among the panel of nine selected states. This indicates that the cost of living for agricultural labourers in J&K is higher than almost seven states among the panel. However, CPI-food Index and CPI-General Index for agricultural labourers in J&K is higher than the National average.

AGRICULTURE AND FOOD MANAGEMENT

AGRICULTURE

Agriculture remains the backbone of Jammu & Kashmir's economy, sustaining nearly 70% of the population directly or indirectly. The Government of J&K has undertaken wide-ranging reforms to modernize agriculture, enhance productivity and improve market access with a strong focus on youth engagement, sustainability, and diversification. Targeted interventions in land productivity, irrigation, crop diversification, infrastructure and marketing have aligned farming practices with market demand while preserving ecological balance.

29 projects having outlay of Rs.5,013 crore have been planned under Holistic Agriculture Development Programme (HADP) in Jammu and Kashmir which are being executed over the next five years to revolutionize the agricultural sector holistically. This ambitious initiative is projected to sustainably boost the Gross State Domestic Product (GSDP) by approximately Rs.28,000 crore, create around 2.88 lakh additional jobs, and foster about 19,000 new enterprises, while benefiting nearly 13 lakh families through enhanced livelihoods and providing skill development to roughly 2.5 lakh youth. Implementation of these projects has started yielding results.

Another project - Jammu & Kashmir Competitiveness Improvement Project (JKCIP) has been launched in 2024 with a total outlay of Rs.1,800 crore and is scheduled for implementation over seven years across 90 selected blocks of the Union Territory. The project aims to benefit approximately 3 lakh families, reaching an estimated 15 lakh individuals. Implementation has commenced in selected blocks, supported by a dedicated JKCIP portal that facilitates online applications, end-to-end processing, monitoring, and real-time reporting, ensuring transparent, efficient, and effective project execution.

During the last year, total food grain production increased by 1.33%, from 20,904 thousand quintals to 21,181 thousand quintals. Vegetable production reached 496.09 thousand quintals in 2024–25, moving the UT closer to self-reliance. Expansion into high-value and exotic vegetables such as broccoli and asparagus, coupled with value-addition initiatives like maize processing into corn flakes and sweet corn has reduced post-harvest losses and generated local employment. Market reforms, including regulated markets and integration with e-NAM, have improved price realization and farmer incomes.

Significant progress has been made in quality assurance, innovation and farmer welfare. Since, 2023–24, 7 GI tags were awarded (including Kashmir Saffron, Mushkudji rice, Baderwah Rajmash, Sulai Honey, and Basmati rice), with 20 additional products in the pipeline. Agriculture universities (SKUAST-Jammu/Kashmir) registered 164 patents over the last four years, including 47 in 2025–26. Under PMFBY, coverage was extended to all 20 districts; in 2024–25, 2.08 lakh farmers covering 80,884 Ha of land were insured, with claims of Rs.26.92 crore benefiting 94,000+ farmers. During Kharif 2025, 2.015 lakh farmers and 75,735 Ha of land were covered. Under PM-KISAN- SAMANNIDHI Scheme, Rs. 3,907.49 crore was disbursed to 9.19 lakh farmers in 2024–25.

Credit and infrastructure support expanded substantially. 11.39 lakh KCCs were issued and loan amounting to Rs. 10,290 crore has been extended up to December 2025. Under Agriculture Infrastructure Fund (AIF), 325 projects worth Rs. 625 crores were sanctioned, while Animal Husbandry Infrastructure Development Fund (AHIDF) supported 6 projects worth Rs. 3.24 crore. Under Prime Minister Formalisation of Micro Food Processing enterprises (PMFME) during 2025–26 an amount of Rs. 42.97 crore was spent out of Rs. 47.96 crore sanctioned. Further, 1,640 SHG members were supported with Rs. 6.19 crore seed capital and also Rs. 24.70 crore Grant-in-Aid awarded to 1,484 individual applicants.

Market access improved evidently through digital platforms. 17 out of 19 wholesale mandis are linked to e-NAM, with 55,355 registrations, trade volume of Rs. 1,680.34 crore, and 2.83 million quintals traded. E-NAM adoption has increased farm income and productivity by 14%. J&K currently exports saffron, basmati rice, and honey.

Production-oriented initiatives delivered tangible outputs. Under the Yellow Revolution, 1.80 lakh Ha was cultivated with mustard. Mushroom production has increased by 11.98%

from 33848 Qtls in 2023-24 to 37903 Qtls in 2024-25. Honey production also saw an increase of 48% from 17701 Qtls to 26301 Qtls during the same period. Area under High Yield Variety (HYV) seeds had increased by 12.5% from 11.04 lakh Ha to 12.42 lakh Ha.

HORTICULTURE AND FLORICULTURE

Horticulture sector is a major pillar of the UT economy, generating around Rs.10,000 crore annually and providing livelihoods to nearly 35 lakh people, directly or indirectly supporting about 7 lakh families. The area under major horticulture crops has steadily increased from 3.44 lakh Ha (2022–23) to 3.47 lakh Ha (2025–26 up to Nov 2025), while production rose from 27.22 lakh MT to 27.35 lakh MT during the same period. Overall horticulture production (fresh and dry fruits) increased by about 34.2%, from 20.06 lakh MT in 2018–19 to 26.92 lakh MT in 2024–25. Introduction of High-Density Plantation (HDP) has been a key reform, with 29.13 lakh high-density plants distributed in 2024–25, and a cumulative 20,034.44 Ha brought under high/medium density plantations since inception.

Post-harvest and marketing infrastructure has been strengthened through Controlled Atmosphere (CA) storage, which has expanded from 2.10 lakh MT (2022–23) to 2.92 lakh MT, and is expected to reach 3.07 lakh MT against a requirement of 6.00 lakh MT. Market integration through e-NAM has facilitated trade worth Rs.634.09 crore for 28.26 lakh quintals up to November 2025. Fruit exports (fresh and dry) stood at 8.70 lakh MT in 2025–26 (up to Nov 2025), generating revenue of Rs.3,809.97 crore. Export of almond and walnut accounted Rs 602.53 Cr during 2024-25. Under HADP, Rs.1,028.21 crore has been allocated to horticulture projects, aiming to enhance productivity and expand high-density orchards substantially by 2047.

The floriculture sector complements horticulture through tourism and commercial flower production. Currently, 278 parks and gardens spread over an area of 10,628.30 Kanals, including the world-famous Tulip Garden and Mughal Gardens are being maintained by the Government through Floriculture Department.

First ever Chrysanthemum Garden “Bagh-e-Gul-e-Dawood” has been thrown open for tourists from October, 2025. With more than 50 vibrant varieties, this garden is a strategic cornerstone in the mission for transition of Kashmir into a year-round destination. Just as the Tulip Garden defines spring, Bagh-e-Gul-e-Dawood is set to become the definitive icon of autumn, inviting the world to witness the beauty of Kashmir during the Autumn Season. This is going to attract the Tourists in the Lean season.

Commercial floriculture covers 356.41 Ha with 11,889 registered growers of whom 2,270 are active and generating income of Rs. 42.92 crore in 2025–26 (up to Nov 2025). Revenue from gardens through entry tickets, videography permissions, and sale of plants increased from Rs. 6.70 crore in 2021–22 to Rs. 23.71 crore in 2024–25, reflecting the growing economic and tourism significance of the floriculture sector in J&K.

LIVESTOCK AND SERICULTURE

The livestock and fisheries sectors in Jammu & Kashmir have made notable progress toward sustainable growth, economic development, food security, and ecological balance. With the implementation of government interventions such as HADP, dairy, poultry, small ruminant, fisheries, and veterinary services have been strengthened.

In the dairy sector, emphasis was placed on increasing milk production and productivity. Milk production reached 3,177.38 Th MTs in 2024–25 and 2,108.45 Th MTs up to November 2025, with a target of 3,300 Th MT by March 2026. Artificial insemination coverage expanded from 30% to a targeted 70%, while semen production capacity increased from 9 lakh to 19.5 lakh straws. Import of high-genetic-merit breeding bulls and adoption of advanced breeding technologies further improved cattle quality and productivity.

The sector also emphasized the import of high-genetic-merit breeding bulls and adoption of advanced breeding technologies to improve cattle quality and productivity. To strengthen the organized dairy sector, one 50,000 LPD UHT Milk Processing Plant has been established and commissioned at Jammu during 2025-26 under National Programme for Dairy Development (NPDD).

Poultry development saw the establishment of 502 units, including those under HADP, by November 2025. The focus was on strengthening infrastructure, promoting specialized layer breeds, enhancing feed manufacturing, and reducing dependence on imported day-old chicks. The sector aims to significantly raise its gross output from Rs. 709 crore to Rs. 1,982 crore, reflecting strong growth potential.

2,150 sheep and goat units were established up to November 2025. To improve mutton production, 2,700 elite breeds were planned for import, of which 900 Dorper and Texel breeds have already been introduced. Advanced breeding technologies and expanded coverage were adopted alongside fodder development initiatives under HADP, aiming to reduce fodder deficiency from 41% to 8% through hydroponic fodder production and fodder depots.

The fisheries sector achieved fish production of 29.40 Th MTs in 2024–25 and 21680 MTs up to November 2025, with trout farming as a major contributor. Future strategies focus on doubling fish production by modernizing hatcheries, improving post-harvest management, and adopting advanced aquaculture technologies such as Recirculating Aquaculture Systems and Bio-floc systems to enhance productivity and export potential.

Veterinary healthcare remained a priority, with around 2,000 veterinary facilities functioning across the UT. In 2024–25, extensive vaccination drives and 10.08 lakh artificial inseminations were carried out. In 2025–26 up to November, 6.97 lakh artificial inseminations were completed. Mobile Veterinary Units further strengthened disease surveillance and service delivery in remote areas.

Sericulture in Jammu & Kashmir supports about 27,000 families and produces nearly 800 MT of bivoltine cocoons annually, providing a low-cost, short-gestation livelihood with strong women participation.

FOOD MANAGEMENT

Government of Jammu & Kashmir is committed to ensuring equitable access to essential commodities, addressing through a transparent, efficient and accountable Public

Distribution System (PDS), supported by technology-driven reforms such as Aadhaar seeding, biometrics and PoS machines. Under National Food Security Act (NFSA), free food grains are provided to 2.21 lakh AAY households and 58.75 lakh PHH beneficiaries, while 31.80 lakh NPHH beneficiaries receive food grains at highly subsidized rates. In addition, priority households are provided an extra 10 kg per month at Rs.25/kg under the Prime Minister's Food Supplementation Scheme, and from April 2025, free additional 5 Kg food grains are being extended to all AAY beneficiaries under State Antyodaya Anna Yojana (SAAY).

The implementation of One Nation One Ration Card (ONORC) across J&K has significantly enhanced portability and access, recording 3.04 lakh inter-state and 48.29 lakh intra-state transactions up to November 2025, placing J&K among the front-runner States/UTs in ONORC transactions. System credibility has been strengthened through a large-scale de-duplication exercise, resulting in the deletion of over 10 lakh ineligible entries and addition of 8 lakh genuine households since September 2022. These reforms, along with fortified rice distribution, statutory enforcement of weights and measures, and effective grievance redressal, have led to improved efficiency, transparency, consumer protection and substantial cost savings, reinforcing the Government's commitment to food security and socio-economic welfare in Jammu & Kashmir.

ENVIRONMENT AND FOREST PROTECTION

Forests influence climate change largely by affecting the amount of carbon dioxide in the atmosphere. J&K is richly endowed with diverse forest resources and wildlife, which play an important role in preserving fragile ecosystems boosting tourism and livelihood of the people and as such have a special significance in the economy.

Jammu & Kashmir has a forest cover of 20,194 sq km, accounting for 47.8% of its geographical area, with 50.97% coverage in Kashmir and 45.89% in Jammu. Forests comprise 50.1% coniferous and 49.9% non-coniferous species, with 19.42% very dense, 38% moderately dense, and 43% open forests. A Protected Area Network of 4,861 sq km has been notified, consisting of 4 National Parks, 14 Wildlife Sanctuaries, and 30 Conservation Reserves, conserving key species such as Snow Leopard, Hangul, Markhor, and Musk Deer. As of November 2025, 6,172 FRA titles have been issued. Under Non-Timber-Forest-Produce (NTEF) reforms, 171 depots recorded trade worth Rs.12.05 crore in three years, benefiting local communities. Boundary consolidation has covered 2.54 lakh resurveyed pillars with 1.75 lakh geo-tagged installations.

Environmental enforcement led to seizure of over 1.27 lakh kg of polythene and single-use plastic (2020–Nov 2025). During 2024–25 and 2025–26 (up to Nov 2025), over 11,650 hectares were treated and more than 1.94 crore plants raised. Going forward, the Government plans to plant one crore saplings, strengthen eco-tourism, enhance climate resilience, conserve biodiversity, and improve livelihoods through sustainable forest management.

SOCIAL INFRASTRUCTURE DEVELOPMENT

HEALTH

Government of Jammu and Kashmir is continuing its efforts to enhance basic health infrastructure at all levels including technical manpower and medical equipment to provide improved health care delivery with special focus on Maternal & Child Health, communicable & non-communicable diseases and face upcoming challenging diseases.

Significant progress has been made in improvement of health indicators over the years. Jammu and Kashmir has moved forward from the category of "Performers" to the category of "Front-Runners" as per the SDG India Index 2023-24 released by NITI Aayog as the score of Health Sector increased from 70 to 78. The Neonatal Mortality Rate (NMR) has reached to single digit of 9.8 per 1000 live births recording 13.3 points decrease, Infant Mortality Rate (IMR) has dipped down to 16.3 with decrease of 16.1 points, Sex Ratio at birth recorded significant improvement from 923 to 976. Percentage of fully immunized children against the vaccine preventable diseases has increased to 100%. Institutional births have increased from 85.6% to 99.70%. Life Expectancy at Birth in J&K has reached to 74.3 years, which is the highest in the country after Kerala and Delhi, while as the national average is 70 years (SRS).

Government has launched AB-PMJAY – SEHAT" SCHEME to provide for universal health insurance coverage. Since inception 100% families registered and 87.64 lakh Ayushman Golden card have been issued. The scheme has been widely appreciated as being a unique initiative for universal health insurance coverage. This initiative has facilitated treatments worth Rs. 3,435 crore, benefiting 18.87 lakh individuals since its inception.

489 ambulances have been geo-tagged and integrated with online 108/ 102 ambulatory services. These efforts have enabled quick response times (average response time less than half an hour) and served more than 5.26 lakh beneficiaries since August 2020.

Over the last four years, the J&K has significantly expanded its healthcare workforce. Presently, the workforce is consisting of 10,771 doctors and paramedical staff hired under the National Health Mission, alongside approximately 33,000 regular positions filled up in Health & Medical Education.

The healthcare infrastructure has been substantially enhanced. Infrastructural up-gradation & consolidation of health institutions include Two AIIMS, Two State Cancer Institutes, Two Bone and Joint Hospitals which has brought significant milestone in the field of healthcare. 3168 health and wellness centres have been operationalised by upgrading existing PHCs, SCs, Ayush Dispensaries for improving public health services. Bed capacity has been increased to about 22,454 beds.

There has been an unprecedented expansion in medical education with establishment of new Medical Colleges. 10 Government Medical Colleges (including 07 offering MBBS, One Unani, One Ayurvedic & One Homeopathic courses) have been started. The capacity of MBBS seats has increased from 500 to 1725. More than 6300 seats have been added in MBBS, DNB, Post-Graduation, and Nursing Education since 2019.

"Digital is the way forward" and as such the focus of the department is to leverage the digital platforms like Ayushman Bharat Digital Mission (ABM), Hospital Management Information System, (IHMS), Tele-MANAS, e-Sanjeevani and Mera Asptaal to provide quality health care by utilising services of the experts available on the Digital networks.

SEHAT APP has been launched to bring health care services and patients under one digital platform. 15 lakh users have been registered so far with thousands of them availing various services.

SCHOOL EDUCATION

School Education in Jammu & Kashmir has undergone major transformation in line with the National Education Policy (NEP) 2020, with focus on equity, inclusion, and quality. Literacy has improved significantly from 11.03% in 1961 to 68.74% in 2011. Currently, the UT has 24,137 schools (18,724 government and 5,413 under other managements) with total enrolment exceeding 26.17 lakh students from pre-primary to Class XII during 2024–25. Gender inclusion has strengthened, with the Gross Enrolment Ratio (GER) of girls exceeding overall averages at 114.5 at primary, 80.0 at upper primary, and 67.5 at secondary levels in 2024–25, reflecting the success of initiatives like Beti Bachao Beti Padhao. Dropout rates have declined sharply to 1.5% at primary, 3.2% at upper primary, and 12.9% at secondary levels.

Access and infrastructure indicators show steady improvement, with over 98% access to schooling at all levels. Availability of girls' toilets (90.84%), boys' toilets (88.49%), libraries (75.10%), electricity (91.44%), computers (39%), and internet connectivity (49%) has increased, though digital infrastructure remains a focus area. Transition rates have improved significantly, with 94.8% transition from primary to upper primary, 90.7% from elementary to secondary, and 72.9% from secondary to higher secondary, while Gross Access Ratio remains above 98% across stages.

Government programmes like Samagra Shiksha Abhiyan, PM POSHAN, PM-SHRI, and ULLAS have helped improve the education system. About 1.85 lakh children are now enrolled in government pre-primary classes. Vocational education has been started in 1,350 schools, benefiting 1.54 lakh students.

Vidya Samiksha Kendra has been set up with AI-based chatbots and digital studios to support better learning and monitoring. Also, 3,008 ICT and computer-assisted learning labs have been established in schools and additional 2036 ICT labs and 4272 smart classrooms are in process of establishment to enhance experimental learning.

In terms of infrastructure, 1,766 school works were completed in 2024–25, and 946 works were completed in 2025–26 (up to November). Kindergartens have been expanded with the help of 13,804 AAYAs. 396 schools have been approved for upgradation under PM-SHRI scheme which is under way. 746 school complexes have been created for optimum utilization of resources in line with NEP- 2020.

To expand access to education, the government is launching JK e-Pathshala, a free TV channel broadcasting curriculum-based lessons and lectures in local languages which will benefit students especially from farflung and remote areas.

HIGHER EDUCATION

Higher Education in Jammu & Kashmir is being transformed under NEP 2020 with emphasis on quality, flexibility, employability, and innovation. The Four-Year Undergraduate Programme (FYUG) has been implemented across all degree colleges with 58 major courses, offering multiple entry-exit options, honours/research tracks, interdisciplinary learning, and mobility through the Academic Bank of Credits. Skill development and digital learning have been strengthened through NSQF-aligned skill

courses in 56 colleges, skill-oriented UG programmes in the 12+18 format, extensive use of SWAYAM, and e-content for 50 subjects. The “Design Your Degree (DYD)” programme promotes project-based learning, continuous evaluation, and real-world exposure.

The UT administers 151 Government Degree Colleges including 6 engineering colleges. Fifty-one colleges were established in 2019, and two more colleges at Lamberi (Rajouri) and Aghore (Jammu) have been sanctioned. Quality assurance has improved with 74 colleges accredited by NAAC and 16 under process. Women Gandhi Nagar College, Jammu has achieved NAAC A++ and is under process for autonomy, while GDC Baramulla has been granted autonomous status, making three autonomous colleges in the UT. Universities of Kashmir and Jammu have secured NAAC A++ accreditation, while SMVDU, IUST and BGSBU have received grades B+, B+ and B respectively. Kashmir University ranked 34th and Jammu University 51st in NIRF rankings.

Government is also focusing on infrastructure strengthening of Government Degree Colleges - Five (5) new college buildings- GDC Purmandal (Samba), GDC Boniyar (Baramulla), GDC Domel Pouni (Reasi), GDC Hyderpora (Srinagar) and GDC Eidgah (Srinagar) have been completed during this year and 3 more college buildings-GDC Nagrota (Jammu), GDC Kakryal Katra (Reasi), GDC Vailoo Larnoo (Anantnag) are likely to be completed in 2026.

Research and innovation have been strengthened through 30 research hubs supported by 92 spokes. Faculty Development Programmes, refresher courses, workshops, and student research initiatives are being conducted extensively. Collaborations with IIT Jammu, IIM Jammu, AIIMS Jammu and NIELIT have enhanced faculty capacity and introduced joint programmes such as hospital administration and integrated B.Tech–MBA courses. IIT Jammu and IIM Jammu are fully functional, further strengthening the higher education ecosystem.

Governance reforms include full implementation of Samarth ERP, with all colleges registered and admissions conducted online. In 2025–26, 100% admissions through CUET were completed in 74 colleges, with remaining colleges following Samarth-based merit admissions. Uniform academic session and a three-tier feedback mechanism have also been introduced. Through initiatives like College on Wheels and entrepreneurship programmes, the Government is addressing infrastructure gaps and aligning education with market needs to build an inclusive and innovation-driven higher education system.

YOUTH SPORTS AND SERVICE

The Government’s vision of building a vibrant, inclusive and world-class sports culture in Jammu & Kashmir has translated into unprecedented youth engagement, infrastructure growth and sporting excellence.

During 2024–25, over 80 lakh youth and sports enthusiasts were engaged in sports and fitness activities under initiatives such as *My Youth My Pride*, *Har Din Khel*, *Nasha Mukh Bharat Abhiyan* and structured coaching programmes, while in 2025–26, 58.12 lakh youth were engaged up to November 2025, reflecting sustained momentum across urban, rural, tribal and border areas. J&K has established the highest number of Khelo India Centres in India, with 5,000+ children trained daily across all 20 districts.

The UT strengthened its national and global sporting profile by hosting marquee events, including the 3rd Asian Pencak Silat Championship (12+ countries), multiple national championships, the 5th edition of flagship Winter Sports, and the first-ever Khelo India

Water Sports Festival with 500+ athletes from 28 States/UTs, earning appreciation at the national level.

Grassroots leagues and community competitions further energized youth participation, while athletes from J&K won 2,556 national medals (843 gold, 737 silver, 976 bronze) and 84 international medals between 2021–22 and 2025–26, alongside a notable rise in women's participation. Infrastructure expansion included 60+ floodlit stadiums, new and upgraded stadiums, turfs and indoor halls, and the promotion of iconic destinations like Gulmarg, Pahalgam, Wular and Royal Springs for sports tourism.

The UT also successfully hosted 7 events of the 69th National School Games, actively participated nationwide, and showcased youth leadership through the National Youth Festival 2025 (VBYLD) with 3,000+ participants, collectively positioning sports as a powerful instrument of youth empowerment, social cohesion, peace-building and national integration in Jammu & Kashmir.

SOCIAL WELFARE

Social Welfare is a major priority for the Government of Jammu & Kashmir, with strong focus on protecting and empowering vulnerable sections including women, children, senior citizens, persons with disabilities, and marginalized communities. Through technology-enabled governance, the UT has achieved near-universal coverage of beneficiary-oriented schemes with greater transparency and efficiency. Under NSAP and ISSS, financial assistance was provided to more than 10 lakh beneficiaries during FY 2025–26 (up to November 2025), covering old-age, widow, disabled, and transgender pensioners. Pension rates were revised with effect from 1 April 2025, increasing monthly assistance to Rs.1,250 for beneficiaries below 60 years, Rs.1,500 for those aged 60–79 years, and Rs.2,000 for those aged 80 years and above, with the entire process shifted to a fully online system.

Under Mission Poshan, 28,186 Anganwadi Centres and 8.43 lakh beneficiaries were registered on the Poshan Tracker. Outreach activities included more than 4 lakh community-based events, 56,664 Village Health Sanitation and Nutrition Days, 20,687 anaemia camps, and 12.85 lakh activities during the 7th Poshan Maah. Infrastructure strengthening involved upgradation of 338 Anganwadi Centres under Saksham Anganwadi and conversion of 897 rented AWCs into Bal-vidyalayas. State wide training of Anganwadi Workers was conducted under Poshan Bhi Padhai Bhi. Under Mission Shakti, One Stop Centres were established in all districts benefitting 14,281 women, shelter support was provided to 954 women, and 20 Hubs for Empowerment of Women benefitted 47,106 women. Pilot implementation of Nari Adalats in Baramulla and Kupwara resolved 641 disputes. Integrated helplines (181, 1098, and 112) handled 56,470 calls, and infrastructure expansion under Sakhi Niwas and Shakti Sadan is ongoing.

For child welfare, Mission Vatsalya provides Rs.4,000 per month to 5,000 vulnerable children. A total of 136 Child Care Institutions are functional, 20 Juvenile Justice Boards and Child Welfare Committees have been made child-friendly. Additional child helpdesks have been approved at railway stations and bus stands. Senior citizens benefitted from 273 welfare camps with participation of 9,376 persons. The Drug Demand Reduction Campaign, achieved massive scale of impact by reaching people through 12,565 activities, supported by four functional de-addiction centres. For persons with disabilities, 2.25 lakh UDID cards were issued, two Composite Regional Centres are operational, and special schools and rehabilitation facilities are functional. Other key initiatives include PM-AJAY,

under which 257 out of 357 selected SC-dominated villages have been declared Adarsh Grams, PMMVY benefitting 52,079 women, Ladli Beti covering 16,165 cases, and the Marriage Assistance Scheme benefitting 44,301 families with Rs.234 crore disbursed, collectively strengthening inclusive social development in the UT. Marriage Assistance enhanced from existing Rs 50000 to Rs 75000 for poor girls of marriageable age belonging to AAY families. Marriage Assistance Scheme has been extended to all eligible beneficiaries, with rules amended to remove the 8th-grade educational qualification bar.

Free bus service has been introduced for women on all government owned public transport including e-buses with effect from 1st April 2025

RURAL DEVELOPMENT

Rural Development is a vital area through which upliftment of the rural areas and rural population is possible. The Government is implementing various State sector/ Centrally Sponsored Schemes including various flagship programmes for upliftment of the lower income classes living in the rural and far-flung areas.

The Pradhan Mantri Awaas Yojana (Gramin) ensures housing and sanitation for rural households, leveraging data from the Socio Economic and Caste Census (SECC) 2011 to target 3.36 lakh eligible beneficiaries out of which 3.21 lakh houses have been constructed ending December 2025. An amount of Rs 511.84 Crore has been disbursed as housing assistance to eligible beneficiaries upto November, 2025.

401.04 lakh person days were generated during the financial year 2024-25 providing 100 days employment. However, during current financial year (ending November 2025), 235.61 lakh mandays have been generated.

Under Himayat-Deen Dayal Upadhyaya Grameen Kaushalya Yojana which focuses on skill training and job placement for rural youth to enhance employability, 4316 youth were provided skill training during 2023-24 to 2025-26 (ending November, 2025) against which 3066 youth have been placed in jobs.

Under NRLM, 21,061 SHGs were promoted between 2023-24 to 2025-26 (ending Nov 25), significantly strengthening women-led rural collectives. During this period, thousands of SHGs received revolving and community investment funds, and substantial numbers were credit-linked with banks, enhancing financial inclusion and livelihood opportunities.

Under Swachh Bharat Mission (Gramin) Scheme, 1730 Community Sanitary Complexes (CSCs), and 102379 individual house-hold latrines (IHHL) have been constructed/ completed during 2023-24 to 2025-26 (ending Nov,2025) with an expenditure of Rs 102.38 Crore respectively.

Under RGSA, 441 Panchayat Ghars have been completed by November 2025 with an expenditure of Rs.111.54 crore, and the remaining 59 out of 500 sanctioned units are expected to be completed by the end of the current fiscal. Additionally, 500 more Panchayat Ghars were approved in November 2024, with land identified for 418, works tendered for 367, allotted for 354, and 41 completed so far.

Under Lakhpati Didi's, to promote the livelihood and empowerment of Rural women, against 2,33,000 target potential Lakhpati Didis, 2,60,010 potential lakhpati Didis have been identified and 2,00,952 converted into Lakhpati Didis.

WELFARE OF SCHEDULE TRIBES

Scheduled Tribes (STs) constitute 10.39% of the Union Territory's population as per Census 2011, and the Government of Jammu & Kashmir is undertaking focused interventions to reduce socio-economic disparities by improving access to education, healthcare, livelihoods, and basic amenities in tribal areas.

Following the J&K Reorganization Act, 2019, the Forest Rights Act, 2006 is being actively implemented, with 6,172 individual and community forest rights certificates issued so far. Educational infrastructure has been significantly strengthened through 28 operational ST hostels accommodating 2,895 students, while 26 new hostels are under construction, 10 of which are targeted for completion in 2025–26. Additionally, 261 smart classrooms have been established in tribal areas at a cost of Rs.1,874.70 lakh, and 6 Eklavya Model Residential Schools (EMRS) are fully functional.

Under the Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY), Rs.932.39 lakh has been received covering 119 villages, with Rs. 599.14 lakh have been utilized for 142 infrastructure works. Institutional capacity has been enhanced through the establishment of a Tribal Research Institute (TRI) at Srinagar and a dedicated Project Management Unit (PMU).

The flagship scheme Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA), launched on 02 October 2024, covers 20 districts, 112 blocks, and 393 villages of Jammu & Kashmir. Rs.3,921 lakh have been released for 51 major works, 74 additional classrooms, 39 toilet blocks, and 3 staff quarters.

During 2024–25, scholarship assistance amounted to Rs.41.00 lakh for 1,328 Class X students, Rs.1,000.20 lakh for 1,94,236 students of Classes I–VIII and Rs.875 lakh for 4,552 post-matric students was provided.

Livelihood promotion initiatives facilitated the establishment of 1,500 mini sheep/goat and dairy units with an outlay of Rs. 1,500 lakh. However, funds amounting to Rs.4,444.53 lakh has been released in FY 2025–26 for tribal infrastructure development.

Furthermore, 7 transit accommodation units costing Rs.2,758 lakh are being constructed for nomadic tribes in the Pir Panjal foothills, of which 2 units have been completed and the remaining are under progress, underscoring the UT Government's sustained commitment to inclusive, equitable, and sustainable tribal development

INDUSTRIES & COMMERCE

Industries play a vital role in Jammu & Kashmir's economic growth by creating jobs, attracting private investment, and adding value to local resources. Key focus areas include agriculture, food processing, handicrafts, tourism, and education. The government is strengthening this sector by improving ease of doing business, developing infrastructure, enhancing skills, and providing better support to investors.

MSMEs form the backbone of J&K's industrial sector, contributing about 60% of industrial investment, nearly 90% of employment, and around 6% of GSDP. Recognising their importance, the government is supporting MSMEs through incentives, policy assistance, and capacity-building initiatives to improve their competitiveness and sustainability.

The New J&K Industrial Policy 2021-30 and the New Central Sector Scheme for Industrial Development (NCSS 2021) have significantly improved the investment environment.

Despite challenges during 2019-21, investor confidence has increased due to stable policies, transparent land allotment, and improved facilitation mechanisms.

Several new and revised policies, including the Start-Up Policy 2024–27, the revised Industrial Land Allotment Policy, and the Private Industrial Estate Policy, are helping speed up approvals, promote entrepreneurship, and encourage diversified industrial growth. Upcoming policies on exports, public procurement, and logistics (2026) aim to boost exports, increase transparency, support local businesses, and reduce logistics costs.

Over last seven year 2,227 units with Rs. 15,940 cr investment became operational resulting into enhancement of investment from Rs. 4146 cr. in 2024-25 to Rs. 5260 cr. in 2025-26 (ending Dec.2025) registering a record growth of 26.86% with-in 3 Qtrs. of the financial year 2025-26. New Central Sector Scheme (NCSS) has attracted proposed investment of Rs.14,292 crore, with 440 new applications, of which 386 units worth Rs.9,074 crore have commenced production expecting to generate employment opportunities for more than 50,000 youth.

J&K has also received national recognition, ranking 5th in Ease of Doing Business (2025) and winning awards for its single-window system and effective resolution of MSME disputes. To support future growth, 26 new industrial estates are being developed, and over 10,000 kanals of land has been added to the industrial land bank.

Further strengthening the ecosystem, the government has launched a scheme to reimburse CGTMSE loan guarantee fees for small businesses and signed an MoU with the National Stock Exchange to help local enterprises explore stock market listing. Overall, Jammu & Kashmir's industrial sector is expanding rapidly, supported by strong policies, improved infrastructure, rising investments, and growing employment opportunities.

Handloom and handicrafts are an important part of Jammu & Kashmir's economy, known for being eco-friendly, labour-intensive, and rich in traditional skills. The sector supports about 4.45 lakh artisans and craftsmen, many from economically weaker sections, and contributes significantly to the UT's GSDP. J&K is globally known for products such as Pashmina shawls, hand-knotted carpets, Basohli paintings, embroidery, woodcraft, and paper mache, even though the sector is largely unorganised.

To strengthen skills and livelihoods, the government runs 634 training centres, where around 6,000–7,000 trainees complete one-year and two-year courses every year, promoting self-employment and entrepreneurship. The UT has also introduced a QR code-based certification and labelling system, the first of its kind globally, to ensure authenticity of crafts. So far, over 51,000 shawls and nearly 20,000 carpets have been GI-labelled, and 6,969 registered cooperative societies support artisans across the UT.

To protect traditional knowledge and identity, 18 crafts have already received Geographical Indication (GI) tags, including Kashmiri Pashmina, Kani shawl, carpets, walnut wood craft, papier-mâché, and Basohli painting. Another 17 crafts from Jammu and Kashmir divisions are in the pipeline for GI tagging, which will further enhance market value and global recognition.

Handicraft exports have shown strong recovery after COVID-19. In 2024–25, exports totalled Rs.733.59 crore, led by carpets, woollen shawls, and papier-mâché. J&K has improved its Export Production Index ranking from 35 in 2020 to 17 in 2022, reflecting renewed strength and global demand for its traditional crafts.

The startup ecosystem expanded from 69 startups (2020) to 1,255 startups by Dec 2025, including 434 women-led startups, across Agri-Allied, IT, Services, and Manufacturing sectors. The J&K Startup Policy 2024-27 implemented by JKEDI has a budget of Rs.1,695 lakh, with Rs.400 lakh released.

The One District One Product (ODOP) initiative aims to promote balanced regional development by identifying, branding, and promoting one unique product from each district to boost local manufacturing, exports, employment, and innovation. In 2024–25, ODOP-specific festivals were organized for Lavender in Doda and Basmati in Jammu. 21 ODOP and 50 District Export Hub (DEH) products have been notified across 20 districts.

Jammu & Kashmir has made major progress in improving Ease of Doing Business through comprehensive reforms under the Business Reform Action Plan (BRAP). It became the first UT to integrate its Single Window System with the National Single Window Portal, offering seamless digital services and real-time tracking. 434 reform points under BRAP 2024 have been implemented with 100% compliance, while the Single Window now delivers 185 online services. Additionally, 3,325 regulatory burdens have been reduced under Regulatory Compliance Burden reforms.

The PM Vishwakarma Scheme provides end-to-end support to artisans and craftspeople across 18 traditional trades through skill training, credit support, stipends, and toolkits. Jammu & Kashmir ranks 1st among all UTs in registrations, skill training, and loan disbursement, and 4th in toolkit delivery. As of November 2025, 4.5 lakh applications have been received, with over 4.29 lakh approved at local body level, 3.70 lakh approved at DC/DM level, and 1.55 lakh approved at MSME level, reflecting strong outreach and effective implementation.

The Geology and Mining sector plays an important role in Jammu & Kashmir's economy by supporting industrial growth, infrastructure development, and employment generation through sustainable exploration and regulation of mineral resources. The UT has identified significant reserves of industrial minerals such as limestone, gypsum, granite, marble, and lignite, enabling the grant of mining leases to public and private players and leading to the growth of mineral-based industries and large-scale direct and indirect employment.

To improve transparency and ease of doing business, the government has introduced major reforms, including a shift from open auctions to e-auctioning of mineral blocks, with 238 RBM blocks auctioned and 204 leases granted since 2020–21. Strong enforcement and monitoring mechanisms have been put in place to curb illegal mining, including Integrated Mining Surveillance System (IMSS), RFID/ GPS tracking, on-the-spot e-challenging, and revision of royalty and penalty rates.

The Government of Jammu & Kashmir is actively promoting the cooperative movement to strengthen self-reliance, mutual support, and economic empowerment. Cooperatives play a vital role in meeting the needs of farmers, consumers, and entrepreneurs by ensuring transparency, democratic functioning, professionalism, and better market access. UT has over 5,000 functional cooperatives, providing direct employment to more than 15,000 youth and supporting agriculture, credit, dairy, fisheries, marketing, and service delivery.

Under the national vision of "Sahakar se Samridhi", J&K has achieved major milestones. All 537 Primary Agricultural Credit Societies (PACS) have been fully computerized, making J&K rank 1st in the country, and most PACS have diversified into multiple business activities. PACS are now operating as Jan Aushadhi Kendras, Common Service Centres,

PMKSKs, FPOs, grain storage hubs, fertilizer outlets, and service centres, significantly improving rural access to healthcare, inputs, digital services, and markets.

The sector has also seen strong institutional strengthening through revival of defunct societies, timely elections, near-universal audits, digital dashboards, national database integration, and large-scale awareness campaigns. New initiatives such as the Cooperative Infrastructure Development Fund (CIDF) and Cash Credit Limit Scheme 2025 are further improving access to credit and infrastructure.

INFRASTRUCTURE SECTOR

ENERGY

The estimated hydropower potential of Jammu & Kashmir is 18,000 MW, of which 14,867 MW has been identified. Out of this identified potential, only 3,540.15 MW, i.e. 23.81%, has been harnessed so far. This includes 1,197.4 MW in the State sector, 2,250 MW in the Central sector, and 92.75 MW under the Independent Power Producer (IPP) mode.

NHPC manages 6 projects with a total installed capacity of 2,250 MW, JKPDCC oversees 13 projects with an installed capacity of 1,197.40 MW, while Independent Power Producers (JKSPDC and JAKEDA) operate 12 projects with a combined capacity of 92.75 MW. Altogether, 31 hydropower projects are operational in the region with a total installed capacity of 3,540.15 MW.

Up to November 2025, transmission and distribution capacity of 34,839.06 MVA and an electric line length of 1,76,601.29 circuit kilometres (CKm) has been established by the Government. The transmission and distribution capacity has increased by 44% since 2020.

The Government aims to provide a reliable, safe, and affordable 24×7 power supply, with a focus on optimizing power generation and strengthening transmission and distribution infrastructure. This will not only meet local demand but also enable the export of surplus power to generate additional revenue.

Jammu & Kashmir is in the process of doubling its hydropower generation capacity through the development of four major projects with a combined capacity of 3,014 MW, namely 1,000 MW Pakal Dul, 850 MW Rattle-II HEP, 624 MW Kiru, and 540 MW Kwar which are likely to be completed by 2028, doubling the power generation capacity of the UT.

Per capita electricity consumption in Jammu & Kashmir recorded CAGR of 2.15% during last 9 years (from 1171 KWh to 1488 KWh). Total purchased/ consumption units increased from 15225 million units to 20830 million units over the same period in line with rising demand.

As of November 2025, there are approximately 24.59 lakh electricity connections/consumers across various categories in Jammu & Kashmir being supplied with electric power.

Under the Prime Minister's Development Package (PMDP), 6.46 lakh smart meters have been installed against a revised target of 6.86 lakh. In addition, under the Revamped Distribution Sector Scheme (RDSS), 5.25 lakh smart meters have been installed against a target of 14.07 lakh, as on 14 January 2026.

The renewable energy sector in Jammu & Kashmir is making significant progress, with a growing focus on solar energy and small hydropower projects. JAKEDA has allotted 56

Mini Hydel Projects (MHPs) with an aggregate capacity of 147.00 MW under the IPP mode, out of which 7 projects with a cumulative capacity of 35.25 MW have been successfully commissioned.

Under PM Surya Ghar Bijli, 7125 Government buildings have been successfully solarized against a target of 22,494 and 16,799 households have been solarized against a target of 83,550. These initiatives have contributed additional 131 MW to the region's renewable energy capacity.

On the recommendation of J&K Government, the Ministry of New and Renewable Energy, GoI, has accorded approval to a project for providing 200 free units of electricity to 2.21 lakh AAY families of Jammu and Kashmir under PM Surya Ghar Muft Bijli Yojna- Utility Led Aggregation (ULA) model. Implementation is going to start soon.

CONNECTIVITY

Connectivity has been a top priority for the government, leading to the completion of various road projects that have greatly improved road connectivity and significantly reduced travel time on numerous routes. Expressways, national highways, ring roads, tunnels, and bridges have been constructed or are currently under construction in Jammu and Kashmir

With a total investment of Rs. 61,528 Cr, construction and upgrading of one Expressway (Delhi-Amritsar-Katra), Five National Highways and Two Ring Roads for Jammu and Srinagar cities are underway. Work on 11 tunnels is under progress, out of which three tunnels- Chenani-Nashri (9 km), Qazigund-Banihal (8.45 km) and Sonamarg Tunnel (6.5 Km) have been completed, while the Zojila Tunnel (14.15 km) and other national highway tunnels are under progress. After completion of Delhi-Amritsar-Katra Expressway, travel time from Delhi to Jammu and Katra will be reduced to 6 and 7 hours respectively. With four laning of National Highway- 44, travel time from Srinagar to Jammu has substantially reduced from 7-12 hours to 4.5 hours.

The Narbal-Shopian-Surankote road has been declared a National Highway, further strengthening all-weather connectivity across the Pir Panjal region. 19 new National Highway projects with an estimated cost of Rs.10,637 crore have been sanctioned for 2025-26, which include key infrastructure works such as the Pir Ki Gali Tunnel, Sadhna Tunnel, Lal Chowk-Parimpora Flyover, and Magam Flyover, aimed at decongesting urban centres and improving mobility.

Under the Pradhan Mantri Gram Sadak Yojana (PMGSY), 2,132 habitations have been connected, and 19,518 kilometres of roads have been completed as on March 2025, substantially improving all-weather rural connectivity. 2500 unconnected Rural habitations have been sanctioned under Phase-IV of PMGSY. 316 Road projects of length 1781 Km with estimated cost of Rs 4224.37 Cr has been approved by GoI in phase- I which are likely to connect 429 habitations. This will fulfill the dream of UT of having a road to every village.

Rural connectivity has been further strengthened through NABARD's Rural Infrastructure Development Fund (RIDF). Since 2019-20, 1161 road and bridge projects costing Rs.5,271 crore have been sanctioned. More than 2,387 km of roads were completed during 2020-25.

Under Central Road & Infrastructure Fund (CRIF), 83 projects have been completed since 2020-21 with an expenditure of Rs 1376 Cr which include 22 projects completed during 2024-25.

Maintenance and upgradation of existing roads have been prioritized through the Cities & Towns Programme and the Pothole-Free Roads Programme. Annual allocations of Rs.500 crore have been made under the Cities & Towns Programme, achieving 3,400 km of macadamization in 2024-25. In addition, 320 bridges were completed during 2020-25 at a cost of Rs.1,046 crore, enhancing accessibility across rivers and difficult terrain.

Road safety and resilience have received focused attention. Between 2021-22 and 2024-25, thousands of kilometres of roads were subjected to Road Safety Audits, and extensive safety works such as crash barriers, parapets, protection walls, and black-spot rectification were undertaken. To ensure winter resilience, a unified snow-clearance mechanism covers about 35,872 km of roads, supported by more than 1,000 machines deployed across multiple agencies to ensure uninterrupted connectivity during snowfall.

The Department receives funds under various schemes of the Central Government and the UT Government for the development of road infrastructure. During 2024-25, against a total allocation of Rs.4,000.31 crore, funds amounting to Rs.3,108.64 crore were released, out of which Rs.2,761.27 crore was utilized.

Udhampur-Srinagar-Baramulla Railway Project has been completed and Kashmir has been connected with rest of India through Railway, heralding a new era of development, economic growth, and unity.

Expansion and modernization of Jammu Tawi Railway Station is currently underway at an estimated cost of Rs.485 crore which will enhance passenger experience, operational efficiency, and connectivity for the J&K region.

Further, a full-fledged Railway Division has been sanctioned for Jammu and Kashmir which will give boost to Jammu economy and will focus on further connectivity across J&K.

Night flight operations have been started at Jammu and Srinagar Airports. International flights are operational from Srinagar Airport for Hajj pilgrims. Work on Expansion plan of Jammu Airport with an estimated cost of Rs. 865 Cr is under execution.

Complementing physical infrastructure development, major governance and institutional reforms such as end-to-end online project monitoring, e-payments, mobile applications (Tameer Taraqqi and Hamari Sadak), updated PWD manuals, third-party quality control mechanisms, the Road Maintenance Policy 2021, and the standardized Schedule of Rates 2022—have significantly enhanced transparency, quality, and operational efficiency.

Overall, sustained investment in road infrastructure has strengthened connectivity, supported agriculture, tourism, trade, and industry, improved access to healthcare and education, and generated significant employment, making the road sector a central pillar of inclusive growth and long-term development in Jammu & Kashmir.

DRINKING WATER & IRRIGATION

The Government of Jammu & Kashmir remains committed to ensuring potable drinking water to every household, while prioritizing water conservation and sustainability.

Under the Jal Jeevan Mission (JJM) launched in 2019, the UT targets completion of 3,253 water supply schemes by December 2028. 1494 water supply schemes have been completed out of which 1200 have been commissioned.

81% rural households have been provided functional household tap connection. Remaining 19% rural households shall be covered during the mission period. Har Ghar Jal certification improved from 682 villages on 26 January 2025 to 866 villages as on date.

A strong water quality framework is in place with NABL accreditation for all 20 district and 2 UT laboratories, 2.05 lakh water quality tests conducted and 37,000 women trained for community-based testing.

In FY 2025–26, 151 UT Capex projects stabilized irrigation over 5,364 hectares. Under NABARD RIDF, 94 projects worth Rs.740.49 crore are under execution and 21 new projects worth Rs.164.46 crore have been approved.

Under PMKSY (HKKP), 396 minor irrigation schemes costing Rs.1,184.41 crore were sanctioned, with 199 schemes completed, creating/stabilizing 84,720 hectares of irrigation potential, and an additional 12,817 hectares targeted. In addition to this, Flood protection works under Flood Management and Border Areas Programme (FMBAP), include 19 schemes out of which 10 are complete.

Jal Shakti Abhiyan has delivered large-scale conservation outcomes. 3,563 water bodies have been restored, 33,840 water conservation works, 7,286 recharge structures, 60,744 watershed works, and 17 nurseries have been completed.

Several other major initiatives aimed at enhancing water management and infrastructure development include the Shahpur Kandi Dam project, now operational in trial phase conveying 150 cusecs of water and set to provide 1,150 cusecs to J&K. Exit and Entry gates at Hokersar Wetland gates have been completed at a cost of Rs.28.45 crore, Tawi Barrage project is under progress with 89% completion and Water supply to AIIMS, Awantipora for amount of Rs. 54.58 crore is underway.

Post-flood 2025, prompt measures were taken to restore critical water infrastructures. 1,784 water supply schemes were restored, major canal systems repaired, and embankments strengthened, while a safety audit of Jhelum embankments has identified mitigation works worth Rs.46 crore, underscoring the UT's integrated approach to water security, irrigation, flood resilience, and public health.

URBAN DEVELOPMENT

The Government of Jammu & Kashmir has adopted a comprehensive and transformative approach to urban development, focused on sustainability, inclusivity, and modern infrastructure. Urbanization challenges are being addressed through mass housing, planned townships, and strong policy and institutional reforms.

Under Pradhan Mantri Awas Yojana (PMAY-U), 42,585 beneficiaries have been approved, with 34,255 dwelling units completed and remaining under progress. Under Phase II of PMAY-U, 26,033 applications have been received through unified web portal of MoHUA, GoI which are under verification. Major housing and township projects are underway across Jammu, Srinagar, Kathua, Bandipora, Ganderbal, Pulwama, and satellite townships such as Rakh Gundaksha and Bemina. The Real Estate Regulatory Authority (RERA) has been established to regulate the sector and ensure transparency.

Under AMRUT 2.0, 90 projects worth Rs.1,002.38 crore have been approved, covering water supply (65 projects), sewerage management (3 projects), and rejuvenation of 22 water bodies; 82 projects worth Rs.677.77 crore have already been allotted. Rejuvenation of 20 water bodies has been completed and the work on remaining 62 projects is in progress. Mission targets include 0.69 lakh new tap connections, 2.09 lakh augmented connections, 38,400 sewerage connections, and 30 MLD STP capacity augmentation. 25 towns are being covered under GIS-based Master Plans at a cost of Rs. 22.50 crore. GIS-based master plans for 18 towns are under preparation.

The Smart City Mission has completed 277 projects costing Rs. 6,568.97 crore, with 11 projects worth Rs. 646.92 crore under execution, transforming urban cores through riverfronts, heritage revitalization, roads, and public spaces. Green mobility has been strengthened with 200 e-buses operational and 200 more approved under PM e-Bus Sewa.

Urban sanitation and waste management have seen major gains under SBM-Urban, with 70 ULBs certified ODF+, 2 ODF++, and 49 Material Recovery Facilities completed. Legacy waste remediation of 28 lakh MT is underway, with 7.89 lakh MT completed. Livelihood support has been provided to 17,422 street vendors under PM SVANidhi, with Rs. 51.80 crore disbursed.

River and lake conservation projects worth Rs.915 crores are being implemented, including Rs. 306 crores for rejuvenation of Dal Lake through a comprehensive pollution abatement project involving new sewage treatment plants for uncovered areas, and major sewerage projects across Jhelum, Doodhganga and Ban-Ganga rivers. Pollution abatement works for river Tawi, Devika at Udhampur have been completed.

Digital governance has been strengthened through GIS-based asset mapping, online building permission systems, and digital door numbering, while forward-looking policies such as land pooling, TOD, parking, circular economy, and asset monetization are being introduced to ensure planned, resilient, and eco-sensitive urban growth in the Union Territory.

SERVICE STRENGTHENING

TOURISM

Tourism is a major driver of Jammu & Kashmir's economy, contributing nearly 7% to the UT's GDP and providing livelihoods to around 5 lakh people. Known as the "Paradise on Earth," the region attracts both leisure and adventure travellers, offering skiing, gondola rides, trekking, mountaineering, golf tourism, rural and border tourism, and homestays, with over 16,500 registered beds.

The tourism sector has witnessed remarkable growth in recent years, firmly positioning Jammu & Kashmir as a premier global tourist destination. In 2024, the region recorded an unprecedented 2.36 crore tourist visits, reflecting a substantial increase from 1.88 crore in 2022. Despite challenges arising from security-related incidents and natural calamities, the Union Territory recorded 1.78 Cr tourist visits in 2025.

Jammu & Kashmir has become a popular destination for high-end and destination weddings with scenic venues, and has also attracted over 72 film and OTT projects in the past year, showcasing its cinematic appeal and cultural richness.

Jammu & Kashmir features world-renowned tourist destinations such as Dal Lake, Gulmarg, Pahalgam, Sanasar, Doodhpathri, Yousmarg, Achabal, Bagh-e-Bahu, Mantalai,

Kistwar, the Seven Lakes in Rajouri, Poonch, Basohli, Tosamaidan, and Mughal Road, with a year-round pleasant climate making it a “destination for all seasons.” The Department of Tourism has enhanced infrastructure under the UT Sector Capex Budget and central schemes like PMDP, SWADESH, and PRASAD, upgrading major tourist spots.

J&K Tourism Policy 2020 provides a holistic framework for sustainable and responsible growth, aiming to enhance tourism infrastructure, support tourism industries, develop sub-sectors, and position tourism as a major driver of economic growth, employment generation, and poverty alleviation, while ensuring environmental sustainability.

Robust promotional efforts, including national and international participation, digital campaigns, and social media outreach, have significantly boosted tourist visits. High-profile events such as the Kashmir Marathon, Jammu Half Marathon, the first Sunburn Music Festival in Jammu, and the inaugural F4 car show in Srinagar showcase the region’s vibrant culture and enhance its appeal as a dynamic tourist destination.

Government has prioritized strengthening tourism infrastructure and enhancing visitor experiences through comprehensive policy initiatives and development projects. Under Swadesh Darshan 1.0, a state-of-the-art convention facility at Gulmarg was completed for Rs. 21 crores, promoting MICE tourism and positioning Gulmarg as a year-round premium destination. Additionally, Rs. 390 crores from the UT Capex Budget for FY 2025–26 is being used to improve infrastructure at multiple tourist sites, with 611 projects, including works for the Shri Amarnath Ji Yatra (SANJY), already completed. Key initiatives include six SASCI projects (Rs. 20.28 crore), development of tourist villages at Pahalgam (Rs. 1 crore), refurbishment of Beetab Valley lights (Rs. 40 lakh), and infrastructure upgrades at Bhagwati Nagar, Bimal Nag, Tangnar, Sarbal Sonamarg, and Sarwadhar Meadows, along with 25 priority projects (Rs. 20.86 crore) and a children’s play-pool at Jhajjar Kotli (Rs. 384.93 lakh).

The department also focuses on promoting J&K’s brand through IT-driven marketing, festivals, domestic and international travel marts, and new markets. Emphasis is placed on eco-friendly infrastructure, sustainable tourism, diversification into adventure, pilgrimage, rural, wellness, agro, MICE, heritage, and golf tourism, private sector participation, human resource development, upgraded highways and wayside amenities, offbeat destinations, and ensuring visitor safety and quality services, establishing J&K as a world-class, all-season tourism hub.

The way forward for tourism in Jammu & Kashmir focuses on promoting sustainable and diversified tourism through initiatives like SLETD for lesser-known destinations and the “One Destination in each State/UT” programme to develop world-class destinations.

The Government is going to introduce a major project for sustainable development of emerging tourist destinations with investment from Government funding as well as private sector participation to broaden the tourism footprint in Jammu and Kashmir. This will generate employment opportunities and ensure that the benefits of tourism reach remote and unexplored areas. The programme will focus on developing new tourist destinations, promoting homestays, rural and border tourism, and encouraging community participation in tourism activities.

Winter sports infrastructure for skiing, snowboarding, and ice skating is being developed at Sonamarg and Baderwah, with operational drag lifts in Sonamarg and Gulmarg, and improved access through the Sonamarg tunnel.

Public convenience facilities are being upgraded at over 50 tourist locations, and new projects include a vertical lift connecting Peerkho to Mubarak Mandi, a convention centre near Sidhra Golf Course via PPP, and a state-of-the-art golf course at Sanasar to boost leisure tourism. Additionally, infrastructure for the Shri Amarnathji Yatra is being upgraded, ensuring improved visitor experience and sustainable tourism growth across the Union Territory.

TRANSPORT

Government is making all efforts to provide efficient, reliable, and affordable transport services across the Union Territory with focus on road safety by ensuring that only trained drivers and mechanically fit vehicles operate on roads, thereby reducing accidents and vehicular pollution. It also monitors fares charged by private transport operators, with the State Transport Authority regulating fare revisions in consultation with public representatives and operators to prevent excessive increases.

Transport facilities have expanded significantly over the years, with a total registered fleet of 27.36 lakh vehicles (public and private) by March, 2025. In 2024–25, 1.69 lakh new vehicles were registered, while 1.47 lakh new vehicles have been registered during current year up to December, 2025. 1.01 lakh driving licenses issued and 70,153 renewed, 7,466 fresh route permits issued and 10,130 renewed, 8306 new fitness certificates issued and 73,962 renewed during 2025-26 ending December, 2025 highlighting robust activity in transport regulation and licensing. During the current year 2025-26 (Dec. 2025) revenue of Rs. 706.35 crore against the target of Rs. 1530.00 Crore have been realized.

The Transport Department of J&K has modernized its services to enhance efficiency and public convenience, bringing key functions like driving licenses, vehicle registration, fitness certificates, and renewals under the Public Services Guarantee Act, 2011, with most services now online via VAHAN and SARATHI.

Infrastructure projects include the under-construction Institute of Drivers Training and Research (IDTR) and the Inspection and Certification Centre (ICC), while 11 licenses have been issued for cab aggregators like OLA and UBER, deployed an Intelligent Traffic Management System with RLVD, ANPR, and e-challan to improve enforcement, aiming to provide safe, efficient, and affordable transport services that support tourism, trade, industry, and essential public needs.

FINANCIAL SERVICES

The institutional structure of banking in J&K consists of several institutions, namely, commercial banks, regional rural banks and cooperative banks. The aim of these credit agencies is to dispense adequate credit at cheaper rates.

The State Level Banker's Committee takes review of the performance of the banks/developmental agencies under the Annual Credit Plan and also sorts out issues and facilitates removal of difficulties being faced in the implementation of various employment generating/ poverty alleviation schemes of the Government. J&K Bank is Lead Bank for 12 Districts (All 10 districts of Kashmir division viz. Srinagar, Ganderbal, Budgam, Baramulla, Bandipora, Kupwara, Anantnag, Kulgam, Pulwama and Shopian and 2 districts of Jammu Division viz. Rajouri and Poonch). Similarly State Bank of India is Lead Bank of 8 districts of Jammu division viz. Jammu, Samba, Udhampur, Reasi, Kathua, Doda, Ramban & Kishtwar.

As on 30.09.2025, 37 banks/ financial institutions are operating in J&K through a network of 2,216 brick and mortar branches, 9,122 Banking Correspondents and 2669 ATMs. Out of total 14,007 banking touch points the share of PSBs, PVT Banks, RRBs, Central/ State Cooperative banks and Other Financial Institutions is 16%, 38%, 6% , 2% and 39% respectively. There has been substantial improvement in the banking services with the increase in the banking touch points i.e 6,596 since financial year 2022. On an average, 1 bank branch is available per 5,535 people and the coverage of area per bank branch is 19.06 Sq. KM as on September-2025.

As on ending, September, 2025, an amount of Rs 2,03,524 cr. is the total deposits against which total advances made is Rs.1,28,073 Cr., thus Credit-Deposit Ratio is of the order of 62.93% whereas during 2024-25, the credit deposit ratio was 62.83%.

Credit flow in priority sector is higher in Agriculture with 48% followed by 23% in MSMEs during current financial year (upto September, 2025) highlighting the focus of the Government on Industrial development. Gross Non-Performing Assets (NPA) has reduced from 3.9% on March 2025 to 3.26% as on 30th Sept 2025.

J&K has 23.10 lakh Bank Accounts under Pradhan Mantri Jan Dhan Yojna as on 24.11.2025. RuPay Debit Cards have been issued to 65% of the PMJDY account holders. 12,977 cases have been sanctioned under major employment generation schemes viz. PMEGP, NRLM, JKREGP, PMWMY etc. during 2025-26 (ending September, 2025). Credit of Rs 389.56 cr stand disbursed to 10,139 beneficiaries till September, 2025 (FY 26).

During 2025-26 (ending September, 2025), Rs 43,016.93 crore stand disbursed to 10.07 lakh beneficiaries under Annual Credit Plan. Priority Sector received Rs. 22,428.93 Crore i.e 52% of the target, while Non-Priority Sector received Rs. 20,588.00 Crore i.e 101% of the target.

Under Pradhan Mantri MUDRA YOJANA (PMMY) an amount of Rs 4,231.50 crore has been disbursed to 1,95,880 beneficiaries (Account holders) against Rs. 3,375.18 Crore disbursed to 1,66,038 beneficiaries during the corresponding period of previous financial year (YoY increase of 25%).

As on 24.11.2025 significant progress has been made in the implementation of social security schemes. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) has enrolled 28,09,575 beneficiaries, while the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) has covered 11,26,266 individuals in the same period. Additionally, the Atal Pension Yojana (APY) has attracted 2,83,530 enrolments as on 24.11.2025.

Under the SHG-Bank Linkage Programme in Jammu & Kashmir, banks have credit-linked 65,570 Self Help Groups (SHGs) since the inception of the scheme. As on September 2025, these SHGs received a total disbursement of Rs. 2,778.45 Crore. Notably, credit extended to Women SHGs accounts for 99.02% of the total credit disbursed under this category.

1,055 JLGs (JOINT LIABILITY FARMING GROUPS) have been formed during 2025-26 up to 30.09.2025 and all the JLGs have been credit - linked facility of Rs. 15.44 lakh.

Kissan Credit Cards to the tune of 11,40,375 (KCC-Crop 8,77,087 & 2,63,288 KCC-AH&F) are active in the UT of J&K as on 30.09.2025 having sanctioned limit of Rs. 10,421.44 crore (average limit of Rs. 0.91 lacs).

Restructured PMSVANidhi scheme have features of interest subsidy guarantees on loans to street vendors till March, 2033 and credit guarantees for credit card till March, 2035. Under the scheme, the revised overall target stands at 48,000 beneficiaries against 25,000 earlier, with 17,240 loans already disbursed. As of October 31, 2025, out of 37,092 applications, 29,002 cases were sanctioned and 28,006 cases were disbursed.

EMPLOYMENT AND SKILL DEVELOPMENT

The priority of the Government is to formulate and implement Policies/ Programmes/ Schemes/ Projects for providing Social Security and Welfare, generating employment opportunities and promoting employment services.

Unemployment Rate on usual status has declined to 6.1% in 2023-24 from 6.7% in 2019-20 showing significance progress in employment status. Labour Force Participation Rate (LFPR) in J&K is 64.30% in 2023-24 as against 56.30% in 2019-20, while as; Worker Population Ratio (WPR) has increased to 60.40 % in 2023-24 as from 52.50 % in 2019-20. Both parameters have shown significant progress over the year.

Several initiatives are being taken to strengthen employment services through counselling, job fairs, and self-employment initiatives. Up to November 2025, around 1,400 counselling sessions were conducted covering 61,803 candidates, 10 job fairs were organized resulting in 276 on-the-spot placements, and 465 candidates were recommended for skilling. Under self-employment schemes, 6,476 units were established, generating employment for 23,550 youth. Regulatory and digital reforms have expanded formal sector coverage, with 7,667 registrations under the Shops and Establishment Act, 124 under the Contract Labour Act, 101 under the Motor Transport Act, and additional registrations under other labour laws during 2025–26 (up to November). 36.08 lakh unorganized workers have been registered on the e-Shram portal ending November 2025 demonstrating robust coverage and outreach efforts.

The Prime Minister's Employment Generation Programme (PMEGP) and the Jammu & Kashmir Rural Employment Generation Programme (JKREGP) are key initiatives for promoting self-employment and entrepreneurship in Jammu & Kashmir. PMEGP, implemented through KVIC, KVIB, and District Industries Centres, supports rural and urban enterprises by providing margin money (subsidy) to set up self-employment units. Jammu & Kashmir has performed exceptionally under PMEGP, securing 1st rank in India for three consecutive years (2021–22 to 2023–24) in terms of projects established. During 2024-25, 9844 units were established, generating employment for 78,752 persons while as the current FY 2025 (2025-26), 6137 units have been established with margin money of Rs 127.56 Cr creating employment for 0.49 lakh individuals.

JKREGP, implemented by the J&K Khadi and Village Industries Board, focuses on rural self-employment. Since 2020-21, 4782 units have been established with an employment potential of 28692 persons, supported by over Rs.100 crore margin money ending December, 2025. During 2024-25, 970 units were established, generating employment for 5820 persons moreover in the current financial year, FY 2025–26 (ending December 2025), 331 units have been established, creating employment opportunities for 1,986 individuals and releasing Rs.8.88 crore as margin money. Together, these schemes

significantly contribute to entrepreneurship, employment generation and socio-economic development in the UT.

In the area of skill development, Jammu and Kashmir has developed a strong technical and vocational training ecosystem with 26 Polytechnics and 86 ITIs (54 Government and 32 Private), having an intake capacity of over 15,000 seats. By 2025, all sanctioned Government ITIs achieved 100% NCVT affiliation, 95 trade units were converted from SCVT to NCVT, and seven Heritage Craft courses were aligned with CTS at NSQF Level 3.5. Digital academic monitoring systems have been fully implemented, and infrastructure strengthening through CIIITs, Automotive Centres of Excellence, Farm ITIs, STRIVE, and industry partnerships has enhanced training quality and employability. During 2024–25 and 2025–26 (up to November), admissions in Polytechnics stood at 3,401 and 3,474 against targets of 3,500 and 3,535 while ITI admissions were 13,434 and 13,030 against targets of 15,168 and 15,056, reflecting sustained demand for skill-based education. Overall, these initiatives are positioning Jammu & Kashmir for inclusive growth, future-ready skills, and improved employment outcomes.

MISSION YOUTH

Mission YUVA (Yuva Udyami Vikas Abhiyan) is a flagship, data-driven entrepreneurship initiative of the Government of Jammu & Kashmir aligned with the vision of *Viksit Bharat 2047*, aimed at transforming employment from job-seeking to job-creation.

Based on a baseline survey covering 24 lakh households and 1.1 crore individuals, the Mission identified 5.5 lakh potential entrepreneurs and targets the creation of 1.37 lakh enterprises to generate 4.25 lakh jobs over five years through nano enterprises, new MSMEs, enterprise acceleration and neo-innovative ventures.

Anchored on four pillars—Culture, Capital, Capacity and Connectivity—the Mission has conducted 5,000+ awareness camps through 2,000+ YUVA Doots, introduced the Nano Enterprise model with 25% capital subsidy and 5% interest subvention and provided 6% interest subvention for MSMEs and enterprise acceleration.

5,500 entrepreneurs have been trained with 2,500 under training and 1,500 in the pipeline, supported by digital and community mentorship. Mission YUVA is implemented through APP and portal – end to end digital platform right from the submission of application to final disbursement. The initiative has recorded 1,59,327 App downloads and 65,353 applications received, of which 44,857 proposals have been approved. Banks have sanctioned 13,324 cases, with 10,329 entrepreneurs already receiving financial assistance. Loans amounting to Rs.756.28 crore have been sanctioned, and Rs.594 crore disbursed within five months, reflecting a completion rate of over 77 percent of sanctioned cases.

The Mission places strong emphasis on inclusive and employment-intensive enterprises, with a special focus on first-generation entrepreneurs, women, and youth from remote and border areas. Its Nano Enterprise model, based on investments of Rs.5–6 lakh, offers a low-risk pathway to enterprise creation. With outreach extending to nearly 95 percent of panchayats, Mission YUVA has repositioned entrepreneurship as a viable and dignified

livelihood option, translating policy vision into large-scale on-ground delivery and advancing the goal of Atmanirbhar Bharat across the Union Territory.

GOVERNMENT INITIATIVES

PMDP (PRIME MINISTER'S DEVELOPMENT PACKAGE)

The Prime Minister's Development Package (PMDP), announced on 7 November 2015 with an outlay of Rs.80,068 crore, is a comprehensive development plan based on five pillars—humanitarian relief, crisis management, social infrastructure, development projects, and economic infrastructure. After reorganization, 53 projects remained applicable to Jammu & Kashmir. As of November 2025, 29 projects have been completed and 14 substantially completed, together accounting for 81.13% of total projects. Against a PMDP outlay of Rs.58,484.63 crore for J&K UT, the sanctioned cost is Rs.68,905.39 crore. Funds released amount to Rs.56,946.58 crore, with utilization of Rs.54,986.17 crore, representing 79.80% expenditure against sanctioned cost and 96.56% against released funds. Central projects show 83.73% expenditure against sanctioned cost and UT projects 73.70%. Effective handling of issues like land acquisition, forest clearances, utility shifting, and legal matters has ensured steady progress, contributing significantly to infrastructure and economic development in the UT.

BORDER AREA DEVELOPMENT PROGRAMMES

The Border Area Development Programme (BADP), launched in 1986–87, has addressed the special developmental needs of people living in remote and strategically sensitive border areas of Jammu & Kashmir. Covering eight border districts, 83 blocks, and about 1,748–1,779 villages with a population of nearly 25.97 lakh, BADP was implemented as a 100% centrally funded scheme till 2015–16 and later in a 90:10 Centre–UT ratio. Earlier, about 10% of funds were earmarked for Border Guarding Forces up to 2019–20, while revised guidelines integrated their priorities through district committees. During 2024–25 (up to November 2024), Rs.12.20 crore was spent completing 10 works out of 64 ongoing works. The scheme is in its concluding phase, with MHA allowing completion of committed works. At the start of FY 2025–26, Rs.19.53 crore was available, Rs.4.72 crore was allocated out of which Rs.1.50 crore have been spent up to November 2025, with eight works completed out of 25 under execution.

The **Vibrant Villages Programme-II (VVP-II)** is a 100% centrally funded scheme for 2024–25 to 2028–29 aimed at creating secure and vibrant borders. In J&K, 1,421 villages across 49 International Land Border blocks in eight districts are covered, with 124 strategic villages selected for focused development. The programme targets saturation of road connectivity, telecom, TV access, and electrification, along with livelihoods, health, education, financial inclusion, tourism, and outreach activities. Planning, Development & Monitoring Department is the nodal agency, with committees constituted and portal-based implementation underway.

To address remaining infrastructure gaps, the **Samridh Seema Yojna (SSY)** was launched under CAPEX in 2023–24 with Rs.5,000 lakh allocation. During 2025-26 (up to December), Rs.4,000 lakh was allocated, Rs.3347.84 lakh released, and Rs.1228.87 lakh spent completing 245 works across sectors like roads, health, education, agriculture, sports, drinking water, and social infrastructure. Together, BADP, VVP-II, and SSY ensure balanced development, security, and socio-economic inclusion in Jammu & Kashmir's border areas.

DISASTER MANAGEMENT

Jammu & Kashmir is strengthening disaster management and rehabilitation systems to minimize loss of life, infrastructure, livelihoods and environmental assets, while addressing the socio-economic needs of internally displaced persons. Targeted early warnings are disseminated through the Common Alert Protocol (CAP) across all media platforms and were successfully deployed during Shri Amarnath Ji Yatra 2025.

Under PMRP-2008 and PMDP-2015, 6,000 jobs were sanctioned for Kashmiri Migrant youth with 5,880 appointments (98%) issued. In addition, 6,000 transit accommodations were also approved out of which 3,736 flats are completed and 2,264 are under construction viz 3,250 allotted up to December 2025.

Financial assistance of Rs.1,534.52 crore has been disbursed to 35,552 PoJK and Chhamb displaced persons, and Rs. 106.59 crore to 4,542 West Pakistani Refugees now all made eligible for domicile certificates. An online grievance portal has been developed for registration of complaints relating to encroachment and illegal occupation of immovable and community assets of Kashmiri Migrants. This portal enabled retrieval of 3,408 Kanals and 16 Marlas of encroached land of Kashmiri Migrants. By December 2025, the Government issued over 1.64 lakh domicile certificates and 36,541 Migrant Certificates to migrants and displaced persons. Going forward, the Department plans to establish a State EOC in Jammu District and EOCs in all 20 districts.

DIGITAL INFRASTRUCTURE

Government of Jammu & Kashmir has driven rapid digital transformation under the Digital J&K Mission, aligned with Digital India, significantly improving governance, transparency, and service delivery. Over the last three years, online government services have expanded from about 60 to 1,546 e-services, making J&K rank first in the country in online service delivery. The e-UNNAT single-window portal has processed 84.61 lakh applications, integrating DigiLocker, UMANG, Meri Pehchaan, e-Payments, Rapid Assessment System (RAS), and chatbots. e-Office 2.0 has been implemented across 4,061 offices with 21,968 users onboarded, enabling paperless governance.

J&K became the first UT to integrate Meri Pehchaan and implement Auto-Appeal for 391 services under PSGA. In DigiLocker, 128 services are integrated, including key certificates and bills. Connectivity initiatives have also been taken up including BharatNet Phase-II which is under implementation and desktop surveys have been completed in 72 blocks and 1,146 GPs and the 4G Saturation Project which aims to provide connectivity to all 4,291 Gram Panchayats in the UT. Land for all 4G towers has been transferred.

Cybersecurity audits of 210 websites have been completed. Major digital platforms such as JK Samadhan, JK LMS, Mobile Dost, JK Sehat, IWMP Portal, and eSAM have been launched. Financially, over the last five years, an outlay of Rs.361 crore has supported IT initiatives.

Going forward, J&K plans to establish Centres of Excellence in emerging technologies, a world-class IT Park, strengthened data centres with disaster recovery, enhanced connectivity, and adoption of AI, ML, Big Data, ensuring citizen-centric, cashless, and presence-less governance across the UT.

Government of Jammu and Kashmir has initiated online registrations of births and deaths in J&K through CRS portal of Office of Registrar General of India, GoI. About 2 lakh births

certificates and 60000 deaths certificates are being issued annually through this portal besides delayed registrations of births and deaths.

GATI SHAKTI UT MASTER PLAN

Jammu & Kashmir has emerged as a leading UT under the PM Gati Shakti initiative, ranking among the top three States/UTs with 633 data layers uploaded including all 28 mandatory layers and 40 departments onboarded on the portal. A total of 562 departmental sub-layers has been identified and uploaded across key sectors including housing & urban development, agriculture, power, Jal Shakti, transport, health, education, tourism, and revenue, supported by multiple departmental mobile applications. Overall, PM Gati Shakti has significantly strengthened integrated planning, inter-departmental coordination, and data-driven infrastructure development in J&K.

SUSTAINABLE DEVELOPMENT GOALS

Jammu and Kashmir has closely aligned its development planning with the national Sustainable Development Goals framework by adopting a localized UT Indicator Framework that is periodically updated in line with MoSPI's National Indicator Framework. The UT released its SDG Progress Report 2022–23 and District SDG Progress Report 2022–23 in May 2025, tracking 268 and 159 indicators respectively, and showcasing substantial socio-economic gains. Multidimensional poverty declined sharply, health and education outcomes improved, women's participation in local governance increased, and universal achievements were recorded in sanitation, household electrification, and renewable energy share. The UT also made notable progress in water supply, MSMEs, startups, financial inclusion, employment, urban services, environmental sustainability, and climate resilience. Reflecting these advances, Jammu and Kashmir improved its composite score in the SDG India Index from 66 in 2020–21 to 74 in 2023–24, ranking second among Union Territories, attaining 'Achiever' status in SDG 7, and emerging as a 'Frontrunner' in nine SDGs, with the fastest progress observed in SDG 8 and SDG 11.

MACRO-ECONOMIC AGGREGATES

CHAPTER 1



MACRO ECONOMIC AGGREGATES

INDIA MACRO ECONOMIC OVERVIEW

Indian economy is estimated to grow at 7.4 per cent (First Advance Estimates of MoSPI, GoI) during 2025-26. International Monetary Fund and World Bank projected Indian economy to grow at 7.3 per cent and 6.6 per cent respectively in 2025-26.

Table 1 (i) Growth forecasts for India (In per cent)		
Agency	India Real GDP Growth Projections	
	2024-25	2025-26
International Monetary Fund	6.5	7.3
World Bank	6.5	6.6
National Accounts Division, NSO, MoSPI, GoI (First Advance Estimates, 2025-26)	6.5	7.4
Source:1. World Economic Outlook, IMF, January, 2026; 2. Global Economic Prospects, World Bank, June 2025		

The economic performance at national level is combination of performance of economies of States/ UTs. The relationship between the national economy and the economies of individual States or Union Territories (UTs) is complex and interdependent and are interlinked through various channels including fiscal action, policy frameworks, investment flows, labour markets, and regional development initiatives. Balancing these relationships is crucial for sustainable and inclusive economic growth across the country. Therefore, monitoring the national macro economy at the State/ UT level is necessary to assess the impact it will have on the regional economies.

These projections highlight growth trajectory of the Indian economy, which can impact various regions differently based on their economic structures, resource availability, and industrial capacities. By analysing these projections, policymakers and businesses can better understand potential regional economic dynamics and plan accordingly to leverage growth opportunities and address challenges.

MACRO ECONOMIC DEVELOPMENT IN J&K

The economy of Jammu & Kashmir is characterized by its agricultural base, rich horticulture, traditional handicrafts, and significant tourism potential. These factors collectively position J&K as a dynamic region for economic expansion and development, reflected in its Gross State Domestic Product (GSDP).

As per Advance Estimates of 2025-26, the size of the economy of J&K i.e. Nominal Gross State Domestic Product (GSDP at current prices) is estimated to be Rs. 2,85,674 crores and its real GSDP (GSDP at constant prices) is estimated to be about Rs. 1,49,990 crores. The real GSDP of J&K is expected to grow at 5.82 percent and the nominal GSDP is expected to grow at 8.89 percent in 2025-26.

Table 1(ii) J&K Real GSDP Growth (In per cent)	
2024-25 *	2025-26 **
6.14	5.82
*: - 1 st Revised Estimates; **: - Advance Estimates.	

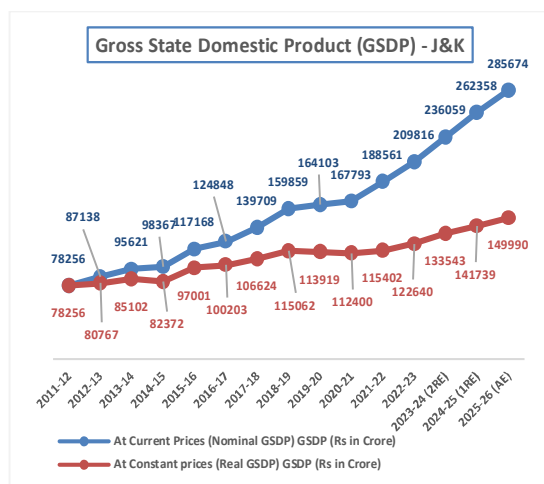
The Real Gross State Domestic Product of Jammu & Kashmir is estimated to grow by 5.82 per cent in 2025-26, compared to 6.14 per cent in 2024-25, indicating a marginal moderation in growth during the year. Notwithstanding this moderation, the estimated growth rate of 5.82 per cent reflects an overall stable performance of the Union Territory's economy. The moderation of growth during the year largely appears to be influenced by a relatively slower expansion of the services sector (tertiary sector). Given the dominant

share of the services sector in the Union Territory's economy, the easing in services growth had a noticeable bearing on aggregate performance. The relatively subdued growth in certain segments of the tertiary sector during the year, inter alia, appears to be associated with lower activity in tourism-related services following a recent untoward incident in the Union Territory, which led to reduced tourist inflows and subdued activity levels in related services. Nevertheless, continued public investment, policy support, and the gradual normalization of conditions are expected to mitigate the adverse impact and support a recovery in tourism-related activities, thereby strengthening economic growth going forward.

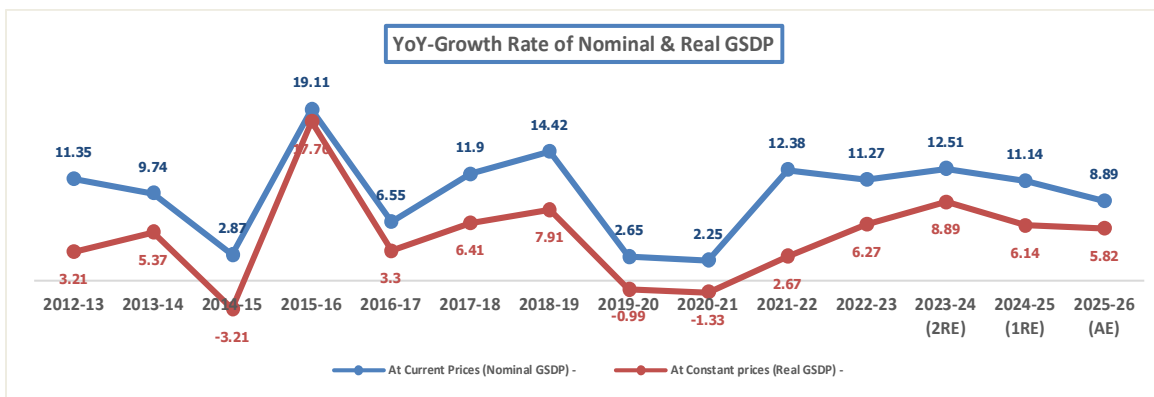
The economic position of J&K since 2011-12 reflected in its Gross State Domestic Product (GSDP) is presented in the following table.

Year	At Current Prices		At Constant Prices	
	(Nominal GSDP)		(Real GSDP)	
	GSDP (Rs in Crore)	Growth Rate	GSDP (Rs in Crore)	Growth Rate
2011-12	78256	-	78256	-
2012-13	87138	11.35	80767	3.21
2013-14	95621	9.74	85102	5.37
2014-15	98367	2.87	82372	-3.21
2015-16	117168	19.11	97001	17.76
2016-17	124848	6.55	100203	3.30
2017-18	139709	11.90	106624	6.41
2018-19	159859	14.42	115062	7.91
2019-20	164103	2.65	113919	-0.99
2020-21	167793	2.25	112400	-1.33
2021-22	188561	12.38	115402	2.67
2022-23	209816	11.27	122640	6.27
2023-24 (2RE)	236059	12.51	133543	8.89
2024-25 (1RE)	262358	11.14	141739	6.14
2025-26 (AE)	285674	8.89	149990	5.82

2RE: Second Revised Estimates, 1RE: First Revised Estimates, AE: Advance Estimates.



The YoY growth rate of nominal & real Gross State Domestic Product of J&K is reflected in following figure.



Both Nominal and Real GSDP have shown a positive growth trend over the years, indicating an overall expansion of the economy. The years 2014-15, 2019-20 and 2020-21 were challenging likely due to floods, disruptions caused by various factors, including socio-political changes and the COVID-19 pandemic. Despite facing these challenges, the economy has shown resilience with a strong recovery in subsequent years and there are ongoing efforts to diversify the economy, improve infrastructure, and create conducive environment for investment and growth. The periods of high growth align with various government initiatives aimed at economic development, infrastructure improvement, and

business facilitation. With strategic development initiatives, J&K has the potential to harness its unique resources and achieve sustainable economic development.

CONTRIBUTION OF J&K & NORTHERN STATES IN ALL INDIA GDP

The comparative analysis of contribution of Jammu and Kashmir and Northern states (Haryana, Himachal Pradesh, Punjab, Uttar Pradesh, Delhi and Chandigarh) to India's overall GDP at current prices reveals that the percentage contribution of these States/UTs has almost remained stable showing Minimal fluctuations over the years. Jammu & Kashmir UT continues to contribute around 0.80 percent on an average to India's overall GDP broadly reflecting its population share. The analysis further reveals that these States/UTs on an average collectively contribute about 20.4 percent to India's overall GDP.

Year	Haryana	Himachal Pradesh	Punjab	Uttar Pradesh	Delhi	Jammu & Kashmir	Chandigarh	All India
2019-20	3.7	0.8	2.7	8.7	3.9	0.8	0.2	100.0
2020-21	3.7	0.8	2.7	8.5	3.8	0.9	0.2	100.0
2021-22	3.7	0.7	2.7	8.6	3.7	0.8	0.2	100.0
2022-23	3.6	0.7	2.6	8.5	3.7	0.8	0.2	100.0
2023-24	3.6	0.7	2.6	8.8	3.7	0.8	0.2	100.0
2024-25	3.7	0.7	2.5	9.0	3.7	0.8	NA	100.0
Average	3.7	0.7	2.6	8.7	3.7	0.8	0.2*	100.0

Source: MoSPI, GoI and Directorate of Economics & Statistics, J&K.
* :- Average from 2019-20 to 2023-24

GROWTH PERFORMANCE (J&K VIS-À-VIS ALL INDIA & NORTHERN STATES)

The comparative study of the real growth performance of union territory of J&K vis-a-vis All India and northern states from 2019-20 to 2024-25 reveals a positive trend in the UT's compound annual growth rate (CAGR). It indicates that in this period, J&K's economy grew at a compound annual growth rate of 4.47 percent, a rate faster than three northern states viz. Delhi (3.95 percent), Himachal Pradesh (3.68 percent), and marginally higher than Haryana (4.43 percent).

Year	All India	J&K	Punjab	Delhi	HP	Haryana	U.P	Chandigarh
2019-20	14534641	113919	413295	586168	121227	545124	1169035	31679
2020-21	13694869	112400	407264	533634	115894	499643	1115466	28593
2021-22	15021846	115402	437373	572051	121191	559922	1240799	30582
2022-23	16164913	122640	468396	613654	129187	584171	1333064	34868
2023-24	17650591	133543	497764	669863	137343	629491	1452033	38186
2024-25	18796955	141739	528239	711486	145207	677033	1582636	NA
CAGR	5.28	4.47	5.03	3.95	3.68	4.43	6.25	4.78*

Source: MoSPI, GoI and Directorate of Economics & Statistics, J&K.
* :- CAGR from 2019-20 to 2023-24

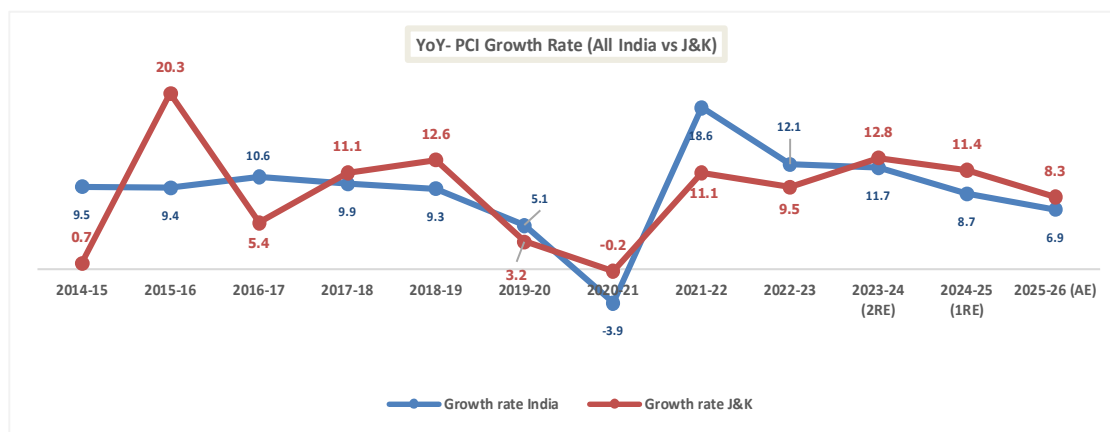
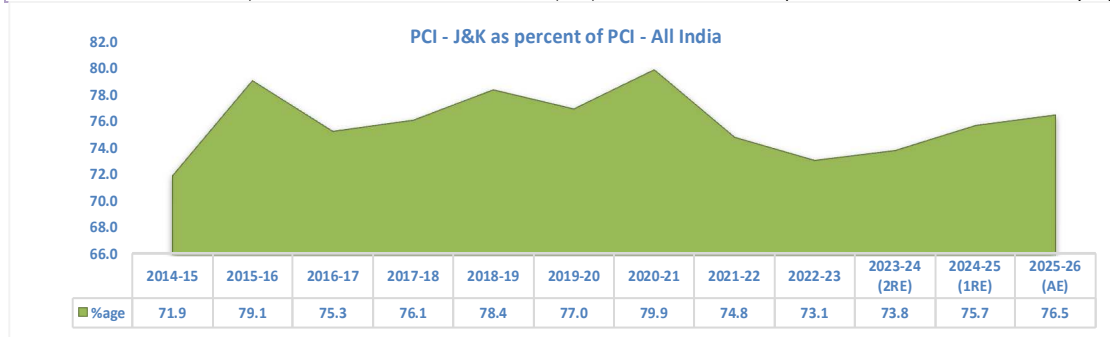
PER CAPITA INCOME – GSDP/ NSDP (J&K VIS-À-VIS ALL INDIA)

The Per Capita Income (Per Capita Net State Domestic Product) of Jammu & Kashmir has shown a steady increase over the period 2014-15 to 2025-26, rising by approximately 170 per cent, with the PCI estimated at Rs.1,68,243 in 2025-26 in nominal terms. Although the PCI of Jammu & Kashmir remains below the national average, the relative gap has exhibited a broadly narrowing trend over the period, notwithstanding some intervening years in which the ratio was comparatively higher. The ratio of J&K's PCI to India's PCI has increased from 71.9 per cent in 2014-15 to about 76.5 per cent in 2025-26, indicating

a gradual convergence towards the national average. This improvement suggests rising income levels, improved living standards, and enhanced economic opportunities for the residents of Jammu & Kashmir.

Years	Per Capita GDP/GSDP				Per Capita NNI/NSDP (Per Capita Income-PCI)				
	Value in INR		Growth rate		Value in INR		PCI- J&K as percent of PCI-India	Growth rate	
	India	J&K	India	J&K	India	J&K		India	J&K
2014-15	98405	75655	9.6	1.9	86647	62327	71.9	9.5	0.7
2015-16	107341	89237	9.1	18.0	94797	74950	79.1	9.4	20.3
2016-17	118489	94268	10.4	5.6	104880	78960	75.3	10.6	5.4
2017-18	130061	104667	9.8	11.0	115224	87710	76.1	9.9	11.1
2018-19	142424	118828	9.5	13.5	125946	98738	78.4	9.3	12.6
2019-20	149915	123730	5.3	4.1	132341	101868	77.0	5.1	3.2
2020-21	146480	125546	-2.3	1.5	127244	101645	79.9	-3.9	-0.2
2021-22	172422	140038	17.7	11.5	150906	112898	74.8	18.6	11.1
2022-23	194451	154708	12.8	10.5	169145	123614	73.1	12.1	9.5
2023-24 (2RE)	215935	172810	11.0	11.7	188892	139468	73.8	11.7	12.8
2024-25 (1RE)	234859	190695	8.8	10.3	205324	155398	75.7	8.7	11.4
2025-26 (AE)	251393	206189	7.0	8.1	219575	168243	76.5	6.9	8.3

Source: MoSPI, GoI & Directorate of Economics & Statistics, J&K; All India estimates for the year 2025-26 are First Advance Estimates (FAE)



The per capita income of J&K at current prices is expected to grow at a rate of 8.3 percent in 2025-26 as compared to All India growth of 6.9 percent. In the most recent years (2023-24 to 2025-26), J&K has shown robust growth in PCI, often outpacing the national growth rate.

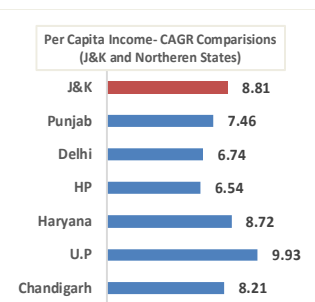
PER CAPITA INCOME (J&K VIS-À-VIS NORTHERN STATES)

A comparative analysis of the Per Capita Income (Per Capita NSDP at current prices) of Jammu & Kashmir with northern States/UTs for the period 2019-20 to 2024-25 indicates that J&K's per capita income recorded a compound annual growth rate (CAGR) of about 8.81 per cent, which is higher than that observed in Himachal Pradesh (6.54 per cent),

Delhi (6.74 per cent), Punjab (7.46 per cent), Chandigarh (8.21 per cent) and Haryana (8.72 per cent) during the same period.

Year	J&K	Punjab	Delhi	HP	Haryana	U.P	Chandigarh*
2019-20	101868	154385	355798	186559	232530	67639	330703
2020-21	101645	150620	322311	173565	225137	63464	290417
2021-22	112898	170276	370824	193016	265163	76063	337406
2022-23	123614	185802	417217	214952	289213	84640	408512
2023-24	139468	205374	459408	234721	319363	97364	453457
2024-25	155398	221197	493024	256137	353182	108572	NA
CAGR	8.81	7.46	6.74	6.54	8.72	9.93	8.21

Source: MoSPI, GoI and Directorate of Economics & Statistics, J&K;
* :- CAGR from 2019-20 & 2023-24

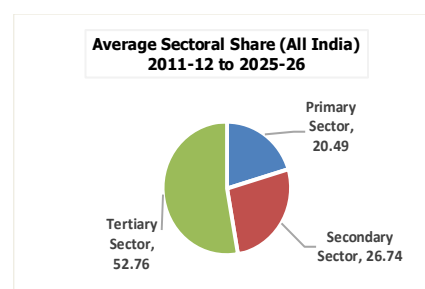
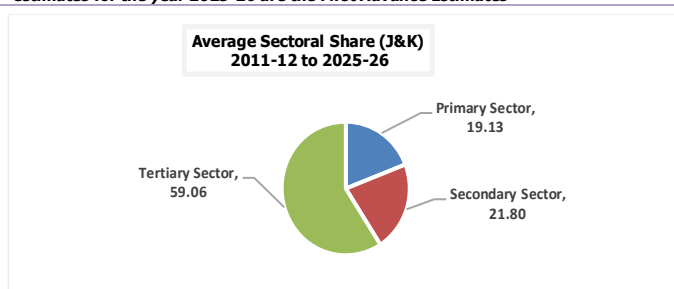
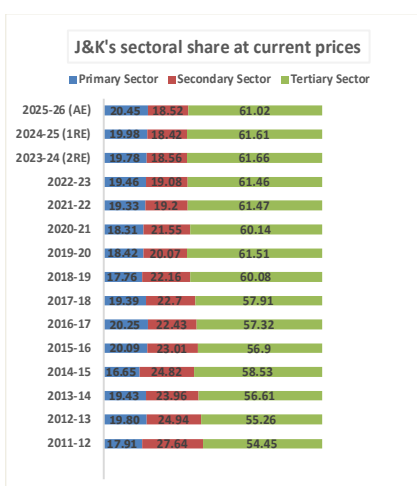


SECTORAL ANALYSIS

The sectoral composition of Jammu & Kashmir's economy indicates a gradual structural transformation over the years, reflecting a movement from a predominantly agrarian base towards a more diversified and services-oriented economic structure.

Year	Primary Sector		Secondary Sector		Tertiary Sector	
	J&K	All India	J&K	All India	J&K	All India
2011-12	17.91	21.75	27.64	29.28	54.45	48.97
2012-13	19.80	21.31	24.94	28.66	55.26	50.03
2013-14	19.43	21.44	23.96	27.94	56.61	50.62
2014-15	16.65	20.88	24.82	27.29	58.53	51.83
2015-16	20.09	20.05	23.01	27.61	56.9	52.33
2016-17	20.25	20.38	22.43	27.00	57.32	52.63
2017-18	19.39	20.42	22.70	27.04	57.91	52.54
2018-19	17.76	19.84	22.16	26.87	60.08	53.29
2019-20	18.42	20.27	20.07	24.95	61.51	54.78
2020-21	18.31	22.13	21.55	25.61	60.14	52.26
2021-22	19.33	20.98	19.20	26.84	61.47	52.19
2022-23	19.46	20.12	19.08	25.62	61.46	54.25
2023-24 (2RE)	19.78	19.74	18.56	25.86	61.66	54.40
2024-25 (1RE)	19.98	19.74	18.42	25.33	61.61	54.93
2025-26 (AE)	20.45	18.35	18.52	25.26	61.02	56.39
Average	19.13	20.49	21.80	26.74	59.06	52.76

Source: MoSPI, GoI and Directorate of Economics & Statistics, J&K; All India estimates for the year 2025-26 are the First Advance Estimates



Sectoral analysis highlights that the structural transformation is marked by distinct contributions from the primary, secondary, and tertiary sectors to the Gross Value Added (GVA) of the J&K-UT. During 2025-26 (AE), Primary Sector accounted for 20.45 per cent of Jammu & Kashmir's Gross Value Added (GVA) as compared to 17.91 percent in 2011-12. Secondary sector accounted for 18.52 as compared to 27.64 percent while as tertiary sector accounted for 61.02 percent as compared to 54.45 percent during the same period. In comparison, National sectoral contribution of GVA during 2025-26 (FAE) consists of Primary - 18.35 percent, Secondary - 25.26 percent and Tertiary - 56.39 percent.

The relatively higher share of the tertiary sector reflects its expanding role in the Union Territory's economy, with tourism and allied service activities playing a significant role. At the same time, the primary and secondary sectors continue to remain important contributors, supporting livelihoods and providing economic stability. Accordingly, continued policy efforts are being directed towards strengthening the primary and secondary sectors with a view to promoting balanced and sustainable economic development.

SECTORAL GROWTH

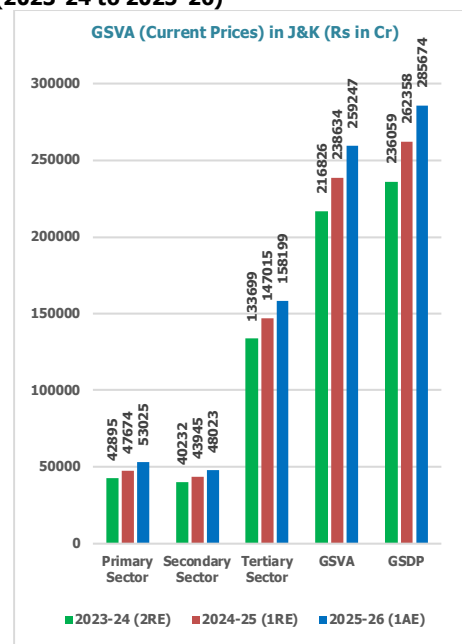
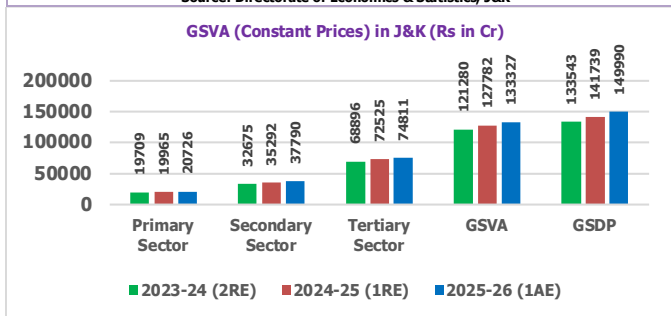
The sector-wise performance of Jammu & Kashmir's economy in 2025-26 (Advance Estimates) broadly indicates a moderation in sectoral growth. The primary sector is estimated to grow by 3.81 per cent in real terms (constant prices), reflecting improvement over the previous year, while registering a nominal growth of 11.23 per cent (current prices). The secondary sector is estimated to sustain robust real growth at 7.08 per cent, alongside a nominal expansion of 9.28 per cent. In contrast, the tertiary sector is estimated to decelerate to 3.15 per cent in real terms from 5.27 per cent in 2024-25, with corresponding nominal growth of 7.61 per cent, signalling a slowdown in the services activity.

Overall, sectoral trends point to an improvement in the performance of the primary sector, continued resilience with mild moderation in the secondary sector and a more pronounced deceleration in the tertiary sector, which remains the dominant contributor to the Union Territory's economy. Efforts to further develop the primary and secondary sectors could help diversify and enhance the UTs economic profile. To support this goal, the union territory of J&K has approved the implementation of Holistic Agriculture Development Plan and Jammu & Kashmir Competitiveness Improvement Project (JKCIP), which aims to boost the production and productivity of agriculture and allied activities besides initiating several new initiatives for industrial development and undertaking development of new tourist destinations in the UT of J&K.

Table: GSVAs/Sectoral Growth Rate of J&K (2023-24 to 2025-26)

Table 1(ix) GSVAs and Sectoral Growth Rate in J&K						
Year	2023-24 (2RE)	2024-25 (1RE)	2025-26 (1AE)	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)
SECTOR	Value in Rs. Crore (Constant Prices)			Growth Rate		
Primary Sector	19709	19965	20726	6.67	1.30	3.81
Secondary Sector	32675	35292	37790	8.57	8.01	7.08
Tertiary Sector	68896	72525	74811	5.79	5.27	3.15
GSVA	121280	127782	133327	6.67	5.36	4.34
GSDP	133543	141739	149990	8.89	6.14	5.82
SECTOR	Value in Rs. Crore (Current Prices)			Growth Rate		
Primary Sector	42895	47674	53025	12.21	11.14	11.23
Secondary Sector	40232	43945	48023	7.35	9.23	9.28
Tertiary Sector	133699	147015	158199	10.74	9.96	7.61
GSVA	216826	238634	259247	10.38	10.06	8.64
GSDP	236059	262358	285674	12.51	11.14	8.89

Source: Directorate of Economics & Statistics, J&K

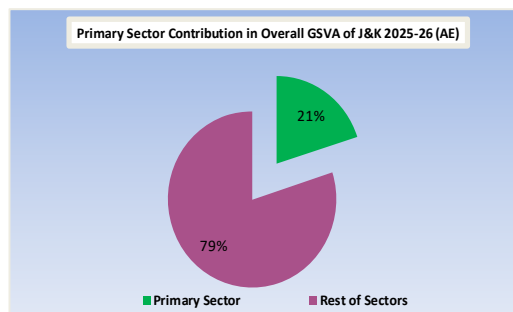


SECTORAL COMPARISON

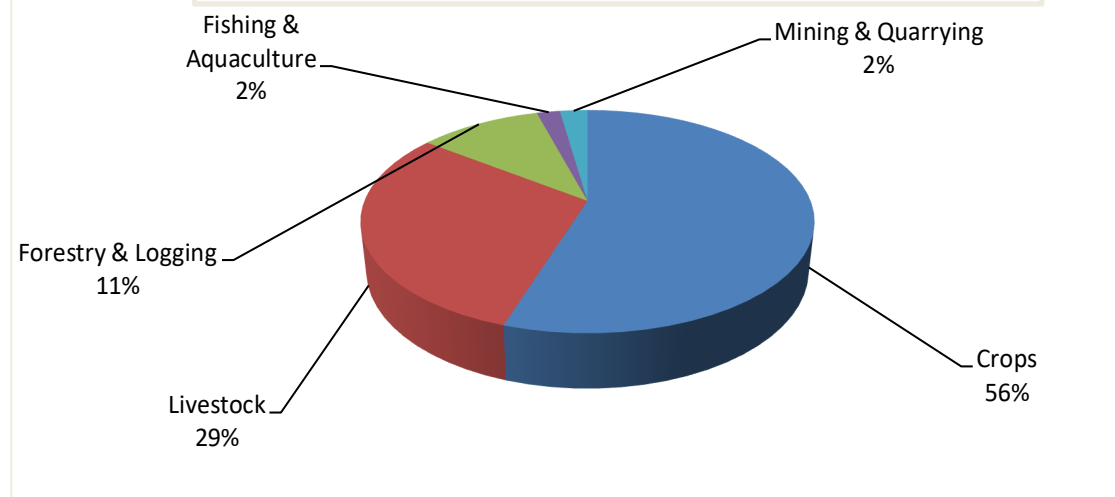
Primary Sector

The primary sector, which includes crops - agriculture, horticulture; fishing & aquaculture, forestry & logging has traditionally been a cornerstone of J&K's economy. The sector also comprises of mining & quarrying activities. In 2025-26, the primary sector is estimated to contribute 20.45 percent to J&K's GVA, slightly higher than the national average of 18.35 percent. Crop sub-sector, dominated by horticulture remains the main contributor in the primary sector followed by livestock. The importance of the primary sector remains significant, given its role in providing livelihoods to a substantial portion of the population. As per PLFS 2023-24, the sector absorbs the largest share of the workforce (42.99 percent). Efforts to modernize agriculture, improve irrigation, and introduce high-value crops are part of the broader strategy to enhance productivity and income in this sector.

Sector/Sub-Sector	Share in GSVa in percent			Growth Rate		
	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)
Primary Sector	19.78	19.98	20.45	12.21	11.14	11.23
Crops	10.98	11.12	11.43	16.41	11.45	11.62
Livestock	5.60	5.76	6.01	7.77	13.23	13.36
Forestry & Logging	2.43	2.35	2.27	3.74	6.46	4.82
Fishing & Aquaculture	0.36	0.35	0.35	5.40	6.38	10.02
Mining & Quarrying	0.42	0.41	0.40	29.29	6.29	8.27



Sub-sectoral composition of Nominal GSVa in Primary Sector 2025-26 (AE)



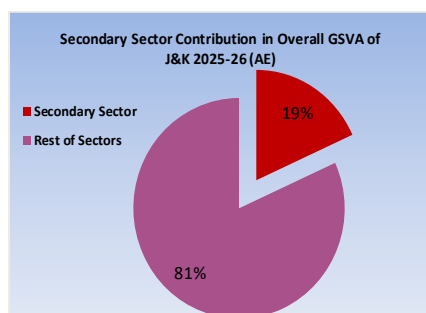
Secondary Sector

The secondary sector, encompassing manufacturing; construction; electricity, gas, water supply, and other utility services, is estimated to contribute 18.52 percent to J&K's GVA in 2025-26 with an employment share of 25.7 percent (PLFS 2023-24). This sector has been pivotal in driving industrial growth and infrastructure development. Within secondary sector, construction and manufacturing sub-sectors remain the main contributors wherein construction industry, in particular (accounting for 14.94 percent of total employment as

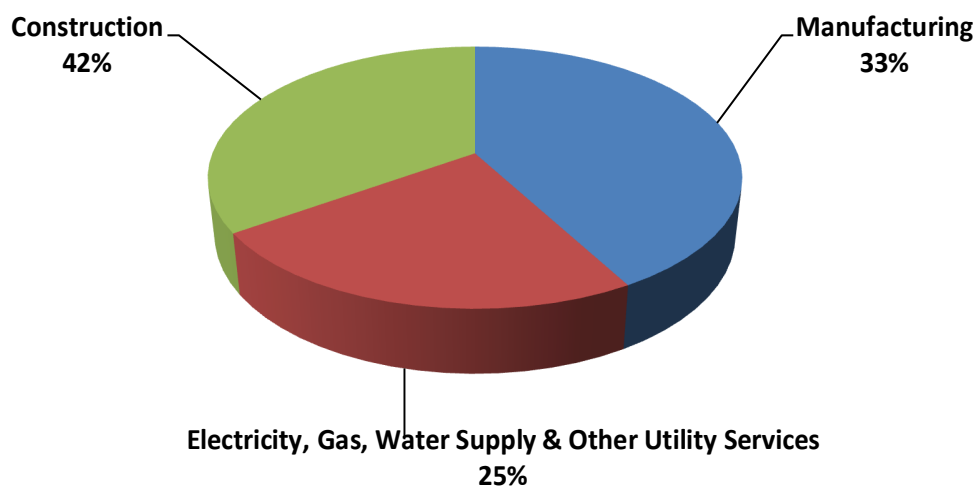
per PLFS 2023-24) has witnessed robust growth, supported by various government initiatives aimed at improving connectivity and building infrastructure. The region's industrial policies focus on attracting investments, promoting small and medium enterprises (SMEs), and encouraging the development of industrial clusters to boost manufacturing and related activities. Industrial progress would bring the necessary synergy for the primary sector and service sector to grow faster.

Sector/Sub-Sector	Share in GSVA in percent			Growth Rate		
	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)
Secondary Sector	18.56	18.42	18.52	7.35	9.23	9.28
Manufacturing	6.29	6.11	6.05	11.14	6.95	7.59
Electricity, Gas, Water Supply & Other Utility Services	4.68	4.60	4.57	3.19	8.13	7.77
Construction	7.58	7.70	7.91	7.00	11.79	11.53

Source: Directorate of Economics & Statistics, J&K



Sub-sectoral composition of Nominal GSVA in Secondary Sector 2025-26 (AE)

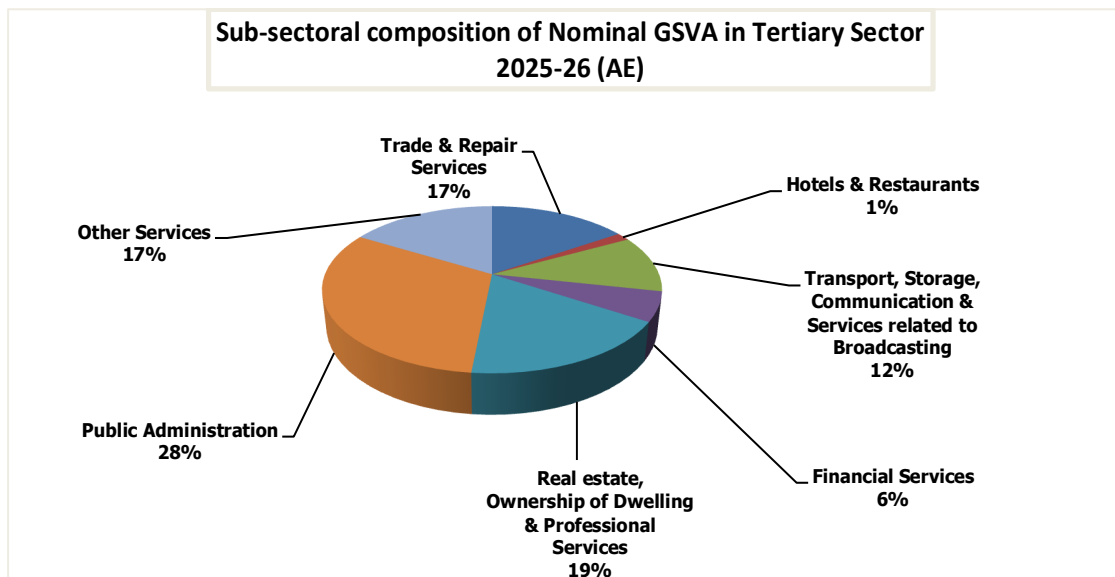
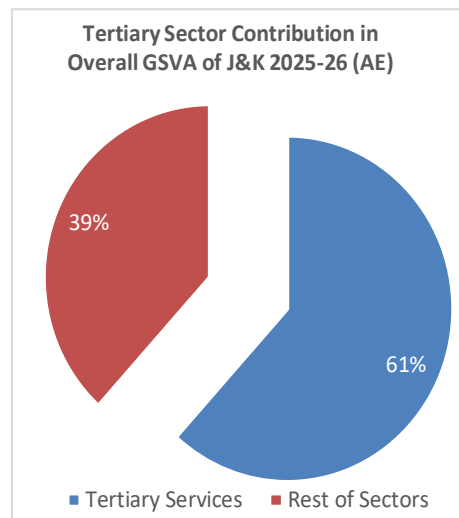


Tertiary Sector

The tertiary sector, or the services sector, is the most dominant, contributing 61.02 percent to J&K's GVA in 2025-26 with an employment share of 31.31 percent (PLFS 2023-24). This sector includes trade, repairs, hotels & restaurants; Transport, storage, communication & services related to broadcasting; financial services; Real estate, ownership of dwellings & professional services; public administration, and other services. The significant contribution of the tertiary sector highlights the region's shift towards a service-oriented economy and underscores its importance in generating employment, fostering economic stability, and driving overall growth. Tourism plays a crucial role in this sector, given J&K's scenic landscapes and cultural heritage, attracting visitors both domestically and internationally. Additionally, sectors such as public administration, real estate, trade and other services like education, healthcare are emerging as important

contributors to the UTs economic growth. The relatively slower expansion of the services sector during the year reflects, inter alia, reduced activity in tourism-linked services following a recent untoward incident in the Union Territory, which led to lower tourist inflows and subdued activity levels in related services. The downturn in tourism activity had spillover effects on allied services such as hospitality, transport, particularly air transport and other service-related activities, thereby exerting downward pressure on overall economic growth during the year. In addition, the public administration sub-sector is estimated to register a marginal moderation in its share during the year and, given its significant contribution, this relative moderation also has a bearing on the overall expansion of the economy.

Sub Sectoral activities	Share in GSVA in percent			Growth Rate		
	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)	2023-24 (2RE)	2024-25 (1RE)	2025-26 (AE)
Tertiary/ Services	61.66	61.61	61.02	10.74	9.96	7.61
i. Trade, Repair, Hotels and Restaurants	10.55	10.73	10.71	7.59	11.89	8.49
a. Trade & Repair Services	9.54	9.71	10.00	7.31	11.95	11.98
b. Hotels & Restaurants	1.01	1.02	0.71	10.26	11.39	-24.69
ii. Transport, Storage, Communication & Services related to Broadcasting	7.25	7.26	7.20	10.95	10.15	7.80
iii. Financial Services	3.46	3.48	3.53	7.50	10.68	10.50
iv. Real estate, Ownership of Dwelling & Professional Services	11.65	11.75	11.99	5.70	10.93	10.93
v. Public Administration	18.49	18.08	17.17	13.40	7.66	3.15
vi. Other Services	10.26	10.32	10.41	16.70	10.63	9.60



The GSDP of J&K has exhibited reasonably stable growth, reflecting the combined impact of contributions from all three sectors. In 2025-26, the GSDP of J&K at current prices is estimated to be about Rs.2.86 lakh crore. The compound annual growth rate (CAGR) for J&K's real GSDP from 2019-20 to 2024-25 stood at 4.47 percent. This positive growth trajectory highlights the UTs economic resilience and potential for sustained development.

J&K's per capita income has also seen a steady increase, indicative of improving economic conditions and rising living standards. In 2025-26, the per capita income of J&K in nominal terms is estimated to be Rs.1,68,243 compared to the national average of Rs.2,19,575. The growth in per capita income reflects the positive impact of economic diversification and the UT's focus on enhancing productivity across all sectors.

The structural shift in J&K's economy towards the tertiary sector is indicative of broader economic development trends, reflecting increased urbanization, improved infrastructure, and enhanced service delivery mechanisms. While the primary sector remains vital for rural livelihoods, the secondary and tertiary sectors are crucial for creating job opportunities, attracting investments, and sustaining long-term economic growth. The government's focus on policy reforms, infrastructure development, and investment promotion across all sectors is essential to ensure balanced and sustainable economic development in J&K.

FISCAL POLICY & BUDGETARY MANAGEMENT

CHAPTER 2



FISCAL POLICY AND BUDGETARY MANAGEMENT

Despite continuing fiscal challenges, Government of Jammu & Kashmir has stressed on speeding up economic development and ensuring inclusive growth through fiscal reforms and well-planned investments in key sectors. The Union Territory has remained on a steady growth path, which is evident from the Jammu & Kashmir's Gross State Domestic Product (GSDP) projected to reach Rs.2,85,674 crore (1AE) in 2025–26, showing a growth of 8.89% over 2024–25 (Rs.2,62,358 crore) (1RE).

Augmentation of Revenue

Government revenue receipts have also shown steady growth, increasing from Rs.13,727 crore in 2019-20 to Rs.21,121 crore in 2024–25. This indicates a strengthening revenue base. Revenue of Rs 13,521 crore has been realized during the current financial year, till November 2025, which is 64% of the last year's collections of Rs 21,121 cr.

Keeping in view, the 9% Compound Annual Growth Rate (CAGR) of revenue receipts since 2019-20, revenue of Rs 23,022 crore is anticipated during 2025-26.

GST collections (Rs.8,586 crore in 2024–25) alone accounts for 60% of tax revenue and 40% of total revenue. The Government has focused on improving GST return compliance with close monitoring of dealers. The number of active dealers has expanded from 65,000 in 2018-19 to 1,50,000 in 2024-25. For stemming revenue leakages, mechanisms for tracking GST deduction under capital works and undertaking risk-based e-way bill verifications have been undertaken. The initiative of business intelligence unit and partnership with BISAG – N is enabling better scrutiny mismatch and red-flag cases and tracking of fake ITC cases.

GST revenue of Rs 5379 cr has been realized till the month of November in FY 2025-26 which is Rs 508 cr less than the collections of Rs 5887 cr during the same period in 2025-26. The reasons for lower GST collections can be attributed to completion of major rail and road infrastructure projects and slump in commercial activities and lesser number of tourist arrivals after the dastardly terror attack at Pahalgam, followed by Operation Sindoor and subsequently the inclement weather conditions and flash floods during monsoons. With the recent GST reforms and re-starting of the bi-annual movement of Secretariat Staff between winter and summer capitals of the UT, commercial activities and businesses are expected to revive bringing in more revenue for the Government.

Tariff from electric power (Rs 4,908 crore in 2024-25) is the second highest revenue resource which has witnessed a substantial increase with the implementation of the PMDP and RDSS wherein works of smart metering & arial bunched cabling are progressing fast. The quality and continuity of power supply have improved in 2025-26.

Excise revenue (Rs 2,272 cr in 2024-25) is the third important source of government revenue. With the introduction of new J&K Excise Policy 2025-2026, duties and fee structure under various categories have been revised for achieving broader objective of increased revenue realization. In the year 2025-26, Rs. 280.04 crores bid amount was offered by the bidders while 305 licenses have been issued against a total of 305 JKEL-2 vends. Excise revenue of Rs 1324 cr has been realized till the month of November in FY 2025-26 which is Rs 28 cr less than the collections of Rs 1352 cr during the same period in 2025-26.

This rationalization of tax on Petrol, Diesel and Aviation turbine fuel has been undertaken with effect from 01.04.2025 to reduce rebate on Petrol by Rs. 1 per litre and on Diesel by Rs. 2 per litre and increase tax rate on Aviation turbine fuel to 5%. This reform, which was pending for the past 4- 5 years, will generate additional revenues of about Rs. 250 crore.

Other important sources of revenue which include MST, water user charges, vehicle/ road tax, stamp & registration, etc. are also being focused upon for improving the revenue receipts.

Table 2 (i). Statement showing Tax/Non Tax revenue realization since 2019-20 (Rs in Crore)								
Revenue	2019-20 (includes Ladakh till 30.10.2019)	2020-21	2021-22	2022-23	2023-24	2024-25	Percentage Growth in 2024-25	2025-26 (Nov- 25)
Tax	9,467	8,877	11,707	12,336	13,903	14,249	2%	9,136
GST	4,720	4,839	6,394	7,212	8,064	8,586	6%	5,379
Excise	1,354	1,347	1,783	1,794	2,490	2,272	-9%	1,324
Stamps & Registrations	359	326	512	557	678	688	1%	468
Land Revenue, Sales Tax, MST, Vehicle Tax, other taxes & duties	3,034	2,365	3,018	2,773	2,671	2,703	1%	1,318
Non-Tax	4,260	4,076	4,840	5,148	6,430	6,872	7%	4,386
Power	2,890	2,350	2,716	3,308	4,209	4,908	17 %	
Water User Charges/ Medium Irrigation	824	997	887	706	1,220	924	-24 %	
Other non-tax revenue	546	729	1,237	1,134	1,001	1,040	4 %	
Total	13,727	12,953	16,548	17,483	20,334	21,121	4%	13,521
Avg Monthly Revenue								
Tax	789	740	976	1,028	1,159	1,187	2%	1,142
Non-Tax	355	340	403	429	536	573	7%	548
Total	1,144	1,079	1,379	1,457	1,694	1,760	4%	1,690

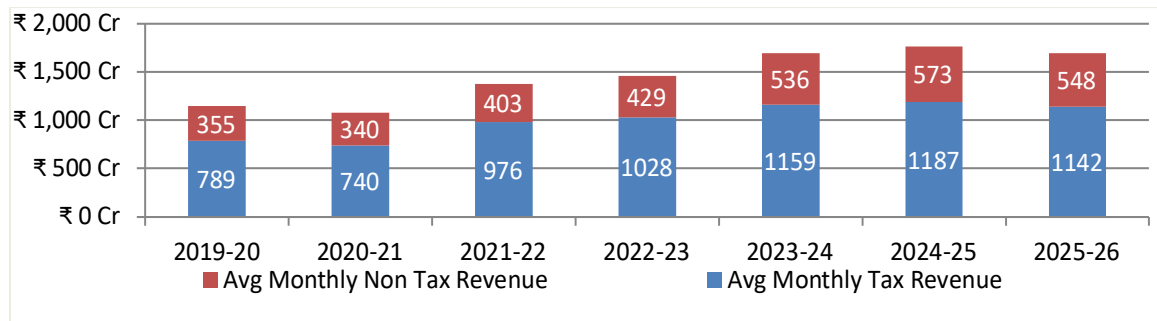
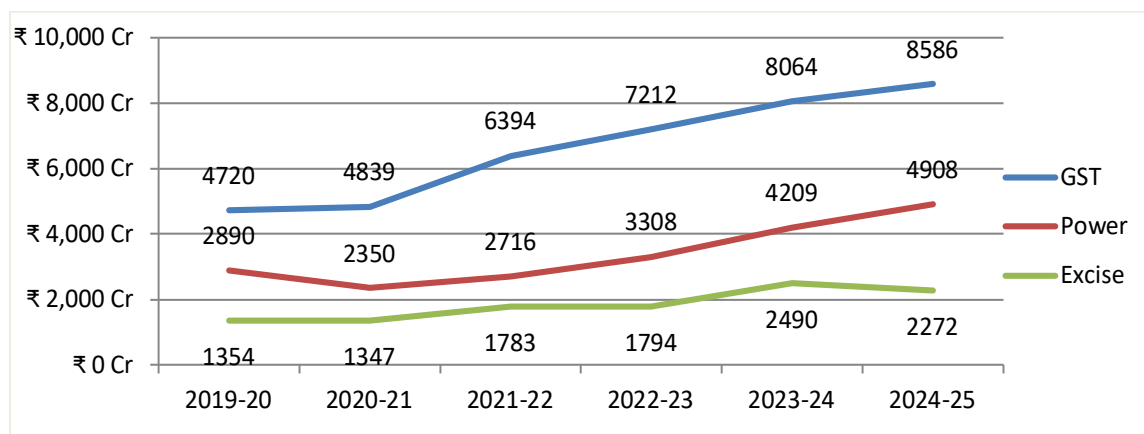


Figure: Average Monthly Tax and Non-Tax Revenues



Efficiency in Expenditure

Budget expenditure has increased over the years from Rs 65,028 cr in 2019-20 to Rs 89,308 crores in 2024-25. During 2025-26, budget expenditure is Rs 53,090 crores, till November 2025 which is 59% of previous years expenditure. Keeping in view, the 6% Compound Annual Growth Rate (CAGR) of budget expenditure since 2019-20, expenditure of Rs 94,666 crore is estimated during 2025-26.

Out of the total budget expenditure, capital expenditure has increased from Rs.12,065 crore in 2019-20 to Rs.18,836 crore in 2024-25. During 2025-26, Rs 7933 crore has been spent till November 2025 which is 44% of previous years capital expenditure. However, with additional capital resources coming from GoI under SASCI the capital expenditure is expected to improve in the last quarter of 2025-26 reflecting the Government's strong commitment to infrastructure development and overall economic growth.

Direct Benefit Transfer (DBT) for Welfare Schemes: Under the DBT system, benefits under social and beneficiary-oriented schemes are now transferred directly into the bank accounts of beneficiaries, ensuring transparency and timely delivery. By March 2025, more than Rs.9,000 crore had been transferred to nearly 80 lakh beneficiaries under 77 DBT-based schemes (both cash and in-kind).

Aadhaar Integration and Financial Savings: Systematic Aadhaar seeding and biometric verification have helped in cleaning beneficiary databases. The use of e-POS machines has resulted in savings of about Rs.230 crore in ration supply and over Rs.200 crore under social security schemes. Aadhaar-enabled Payment Systems (AePS) have strengthened authentication, prevented duplication and fraud, and ensured secure, real-time benefit transfer.

Special Assistance to States for Capital Infusion (SASCI) for interest free loans for capital investments has been extended to J&K from the current financial year. Special capital assistance sanctioned under SASCI is Rs 1431 crore for 222 projects and Rs 210 cr as matching share assistance for 12 CSS. J&K received the first instalment of Rs. 1000 cr under these components. Further incentive funds have been under SASCI based on the progress made by J&K in introduction of reforms in mining, revenue, urban planning, and finance within timelines.

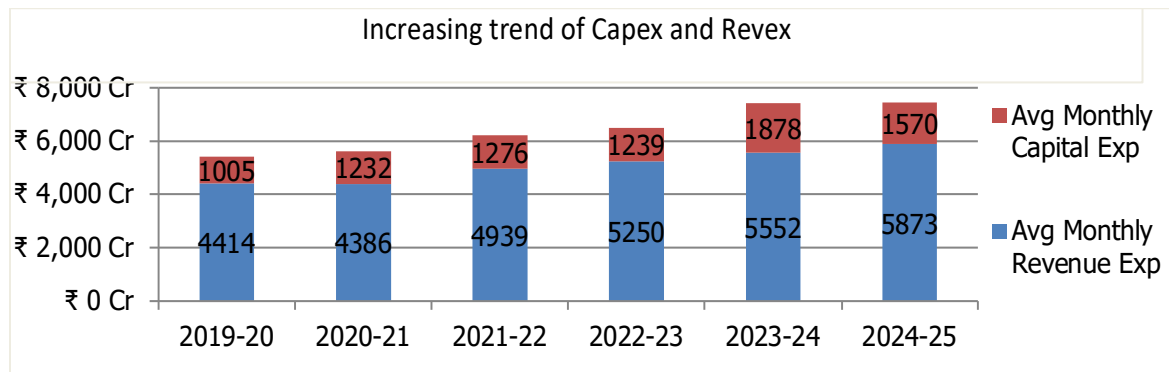
SNA-SPARSH (System of Nodal Agency - Real-time System for integrated Quick Transfers) is India's government initiative for efficient, transparent cash management of Centrally Sponsored Schemes (CSS) funds, integrating State IFMIS, RBI's e-Kuber, and PFMS for "Just-in-Time" fund flow, reducing delays and float, and enabling direct transfers to implementing agencies/beneficiaries for better financial control and quicker project execution. Along with other States and UTs, J&K has also shifted to SNA SPARSH mode for all CSS from the current financial year. Under SPARSH, 81 Mother Sanctions of Rs.2,396 crore have been received by first week of December from GoI under various CSS. This is in addition to Rs 949 crore received under SNA mode.

189 projects of Rs 604 Crore have been submitted to NABARD for funding under RIDF XXXI for the F.Y (2025-26) and Rs. 207.52 Crore has been received from NABARD during the CFY.

Decentralization in Governance: Rs 427.50 crore have been allocated under Constituency Development Fund Scheme to 90 Hon'ble MLAs for utilization during 2025-26. Besides, Rs 985.26 crore have been provided during the current financial year to the

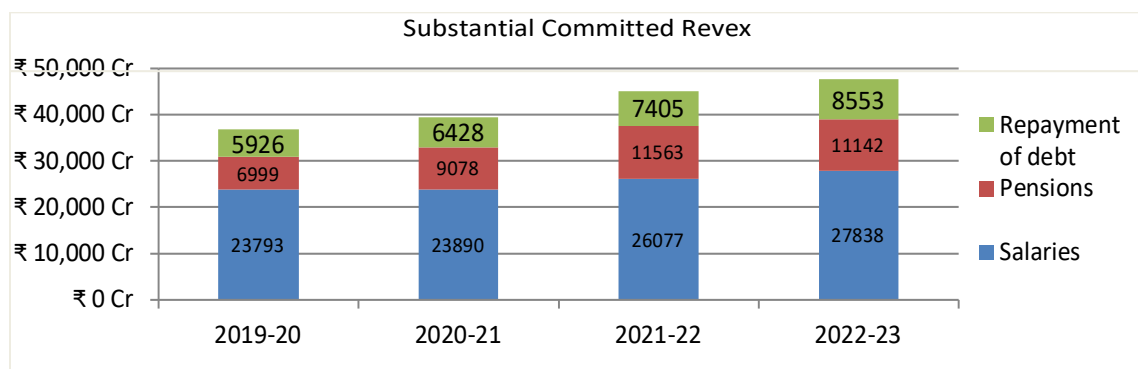
three tiers of Panchayati System in J&K viz. the DDCs, BDCs and PRIs for taking up works at the grass root level based on the local public demands and for filling local infrastructure gaps.

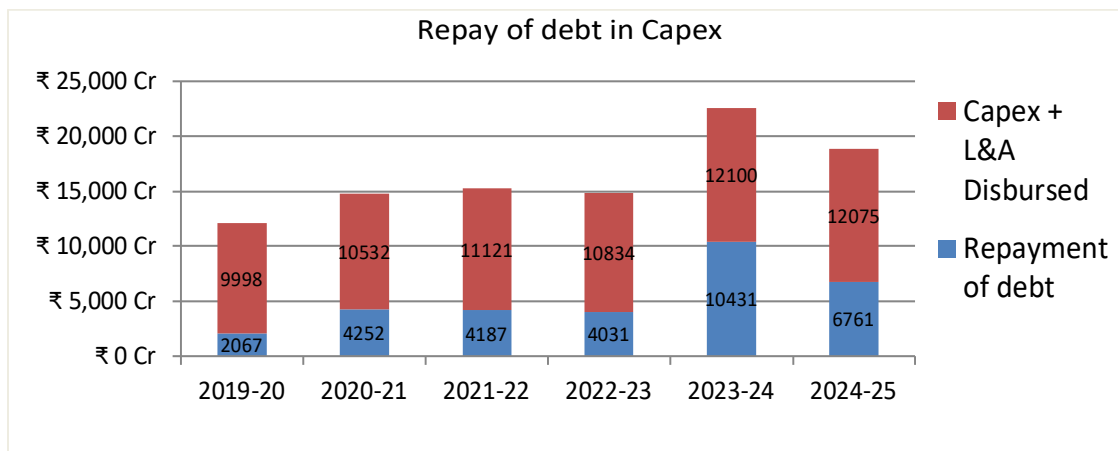
Expenditure	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
	(Nov-25)						
Revenue	52,963	52,634	59,269	62,999	66,621	70,472	45,157
Salaries	23,793	23,890	26,077	27,838	29,381	23,100	15,864
Pension	6,999	9,078	11,563	11,142	10,298	14,805	7,807
Repayment of interest on debt	5,926	6,428	7,405	8,553	9,997	10,947	6,172
Grant in Aid	5,095	6,490	4,807	6,089	5,694	6,907	15,314
Others	11,150	6,748	9,417	9,377	11,251	14,714	
Capital	12,065	14,784	15,308	14,864	22,531	18,836	7,933
Capex	9,944	10,470	11,047	10,774	12,089	12,060	4,350
Loans & Advances Disbursed	54	62	74	60	11	15	57
Repayment of debt	2,067	4,252	4,187	4,031	10,431	6,761	3,526
Revenue + Capital	65,028	67,418	74,577	77,864	89,153	89,308	53,090
Average Monthly Expenditure							
Revenue	4,414	4,386	4,939	5,250	5,552	5,873	5,645
Capital	1,005	1,232	1,276	1,239	1,878	1,570	992
Total	5,419	5,618	6,215	6,489	7,429	7,442	6,636



Fiscal Challenges

The fiscal challenge before the Government emanates from the high committed expenditure on salary, pensions, and debt servicing. This committed expenditure is about 65-70% of revenue expenditure and 55-60% of total expenditure. Despite continuous improvement in revenue receipts from power sector the under-recovery of power dues (gap between power purchase cost and power sector receipts) puts immense pressure on public finances of J&K. This under-recovery expands the budgetary size and the fiscal deficit of the government. With limited revenue resources and high committed expenditure, the scope for increasing capital expenditure entirely depends on the availability of central grants/ assistance.





CSS Expenditure

UT government needs to step-up capital expenditure for accelerated development of physical infrastructure. Given the favourable fund-sharing pattern (90:10 in most cases), this is being done by prioritizing Centrally Sponsored Schemes (CSS) and Central Sector (CS) schemes. The UT government intensified efforts to harness central funds through faster execution of works, timely submission of UCs and follow up with the central Ministries to ensure effective leveraging of CSS funding. Despite its fiscal challenges, the UT government prioritized provision of UT shares and releases of central shares under Centrally Sponsored Schemes. These efforts have led to a sharp increase in receipts of funds under CSS from Rs 6,400 crores in 2022-23 to Rs 10,300 crores in 2023-24. However, in 2024-25 (Rs 6431.08 cr) and 2025-26 (Rs 3244.42 cr till November 2025) the receipt of central funds dropped due to closure of many CSS Projects and transition from SNA-to-SNA sparsh, an initiative of GoI to streamline and improve financial management of centrally sponsored schemes.

Table 2 (iii). Statement showing receipt of central funds (Rs in Crore)						
Department	No of Schemes	Receipts (2021-22)	Receipts (2022-23)	Receipts (2023-24)	Receipts (2024-25)	Receipts (2025-26) SNA Sparsh + SNA
Public Works	2	1649	1061	1510	1157	760.96+119
Rural Development	8	507	1687	1960	895	239.42+174
Jal Shakti	4	720	1439	3267	694	0
Health & Medical Education	12	895	699	908	1141	564.6+274
School Education	4	1077	452	1056	1045	127.24+55
Social Welfare	28	480	531	680	815	54.6
Housing & Urban Development	6	443	306	471	279	141.25+1
Horticulture	2	69	34	53	117	48.73
Animal & Sheep Husbandry	5	45	24	17	38	30.10
Agriculture	12	18	21	42	58	71.54+7
Skill Development	4	60	6	2	0	0
Food & Civil Supplies	1	0	69	140	90	52.75
Law	2	23	14	14	36	10
Forest	4	0	15	41	5	0.88+13
Tribal Affairs	3	2	18	13	11	142
Labour & Employment	2	0	1	0	0	0
Planning	3	0	1	0	0.08	0
Home	3	0	0	116	0	3.73
Higher Education	1	8	0	0	46	65.73
Disaster Management	2	0	0	0	0	0
Civil Aviation	1	1	3	4	2	0
Cooperative	1	0	5	1	2	1.89
Total CSS	110	5,997	6,386	10,324	6431.08	2315.42+929 =3244.42

Improved Debt & Liquidity Management

Government consistently improved the budgetary transparency by disclosing all the off-Budget borrowings and bringing them on its Budget books from FY 2023-24 onwards. Government of J&K has started aggressively repaying such high-cost debt.

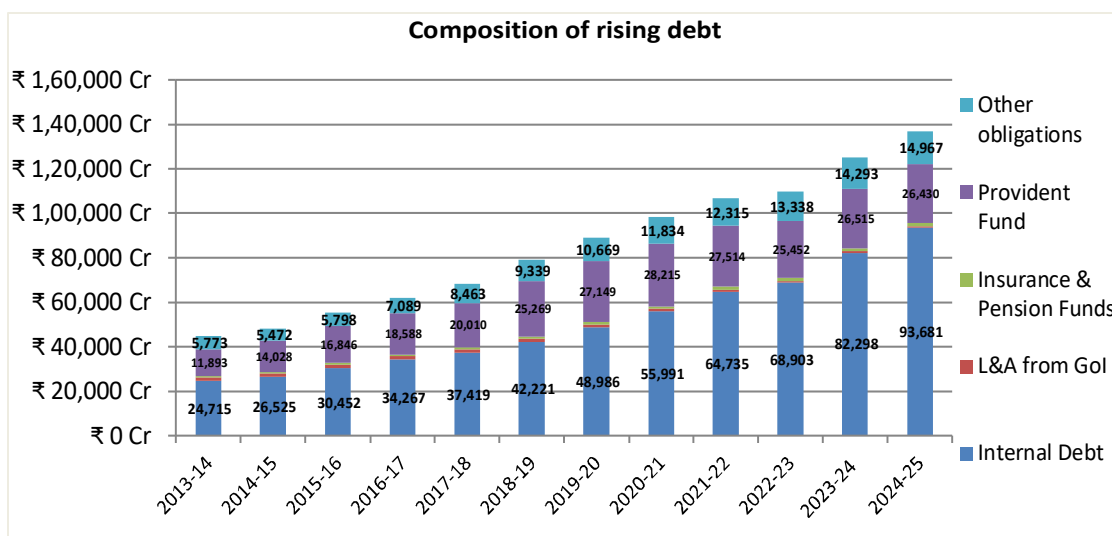
Government of J&K has also been improving the composition of its outstanding debt. To reduce the roll-over risk, Government elongated the maturity profile of its outstanding debt over the past two years. Thus, weighted average maturity (WAM) of marketable debt (SGS) increased from 12 years in 2020-21 to 25 years in 2024-25 at a lower incremental cost.

From 2025-26, the FRBM targets have been notified after approval by the Legislative Assembly. For the first time in 78 years, Government of J&K started contributing to the contingency funds created by RBI; viz. the Consolidated Sinking Fund and Guarantee Redemption Fund. These funds help tide over contingent situations, boost investors' confidence and help in reducing borrowing cost.

The Government of J&K undertook study of its monthly revenues and committed expenditure to calibrate its market borrowing programme and thus to improve liquidity position. The release schedule of central assistance was bifurcated in two instalments to improve liquidity position; thereby reducing the requirement of overdraft from 135 days in a year to 40 days in a year.

Table 2 (iv). Statement Showing trend of outstanding on-budget debt since FY13 (Rs in crore)									
Year	Internal Debt	Loans & Advances from Central Govt	Total Public Debt	Insurance & Pension Funds	Provi- dent Fund	Other Obligations	Total Liabilities	GSDP at Current Prices	%age of Total Liability to GSDP
								Base year 2011-12	
1	2	3	4	5	6	7	8	9	10
2013-14	24715	1775	26490	505	11893	5773	44662	95621	47%
	55%	4%	59%	1%	27%	13%	100%		
2014-15	26525	1675	28201	602	14028	5472	48304	98367	49%
	55%	3%	58%	1%	29%	11%	100%		
2015-16	30452	1579	32031	671	16846	5798	55346	117168	47%
	55%	3%	58%	1%	30%	10%	100%		
2016-17	34267	1489	35756	775	18588	7089	62207	124848	50%
	55%	2%	57%	1%	30%	11%	100%		
2017-18	37419	1405	38823	909	20010	8463	68205	139709	49%
	55%	2%	57%	1%	29%	12%	100%		
2018-19	42221	1292	43513	973	25269	9339	79094	159859	49%
	53%	2%	55%	1%	32%	12%	100%		
2019-20	48986	1178	50164	1055	27149	10669	89037*	164103	54%
	55%	1%	56%	1%	30%	12%	100%		
2020-21	55991	1070	57061	1133	28215	11834	98243	167793	59%
	57%	1%	58%	1%	29%	12%	100%		
2021-22	64735	951	65686	1239	27514	12315	106754	188561	57%
	61%	1%	62%	1%	26%	12%	100%		
2022-23	68903	831	69734	1301	25452	13338	109825	209816	52%
	63%	1%	63%	1%	23%	12%	100%		
2023-24 (Pre Actual)	82298	710	83008	1387	26515	14293	125203	236059 (2RE)	53%
	66%	1%	66%	1%	21%	11%	100%		
2024-25 (Pre Actual)	93681	589	94270	1400	26430	14967	137067	262358 (1RE)	52%
	68%	0.4%	69%	1%	19%	11%	100%		

*Outstanding debt since FY20 includes balance ending 30th October 2019 yet to be apportioned and retained in UT of J&K. The above table excludes off-budget borrowings from institutions like IDFC, REC & PFC.



The government transparently disclosed all the off-Budget borrowings and brought them on its Budget books from 2023-24. Further, no fresh off-budget borrowings are allowed. As a result, stock of such borrowings, after peaking in 2022-23, has started tapering down. The UT will fully eliminate its stock of off-budget borrowings by 2028-29.

The UT government has consistently improved the budgetary transparency. The government transparently disclosed all the off-Budget borrowings and brought them on its Budget books from 2023-24. Further, no fresh off-budget borrowings are allowed. As a result, stock of such borrowings, after peaking in 2022-23, has started tapering down. The UT will fully eliminate its stock of off-budget borrowings by 2028-29.

Institution	2019-20		2020-21		2021-22		2022-23		2023-24		
	Lifted	Repaid	Lifted	Repaid	Lifted	Repaid	Lifted	Repaid	O/S	Lifted	Repaid
	1	2	3	4	5	6	7	8	9	10	11
PFC	0	0	4367	0	3165	0	4954	0	12486	2467	3335
REC	0	0	1645	0	1145	0	6338	0	9128	3890	3090
IDFC	651	9	750	44	850	75	250	75	2298	0	146
Total:	651	9	6762	44	5160	75	11542	75	23912	6357	6571

Institution	2024-25		2025-26		2026-27**		
	Lifted	Repaid	Lifted	Repaid	Lifted	Repaid	O/S
	12	13	14	15	16	17	18
PFC	1038	1416	342	831	0	1626	9125
REC	1845	1083	608	1141	0	1694	8463
IDFC	0	2152	0	0	0	0	0
Total:	2883	4651	950	1972	0	3320	17588
** Projected							

Finance Department is also working on pre-payment of high-cost debt and avenues for restructuring high-cost and short-term loans. The Government is also putting in place a system for assessing the fiscal risk arising out of existing guarantees and placing a ceiling on annual incremental guarantees.

Budget Management

Budget of Rs 1,12,310 crore is approved for the FY26 which is lower than budget of Rs 1,18,390 crore in FY25 which is 1% higher than revised estimate of Rs 1,11,124 crore for FY25 and 20% higher than expenditure of Rs 89,308 crore incurred in FY25. Limited

revenue resources and excessive dependence on grant in aid from central government need for borrowings and clearing liabilities as well as growing debt are factored into for a realistic budget.

Year	Budget Estimates	Revised Estimates	Expenditure	Expdt as % of BE	GSDP	Expdt as % of GSDP
2019-20	88,911	80,423	65,028	73%	1,64,103	40%
2020-21	1,01,428	92,341	67,418	67%	1,67,793	40%
2021-22	1,08,621	1,02,445	74,577	69%	1,88,561	39%
2022-23	1,12,950	1,06,789	77,864	69%	2,09,816	37%
2023-24	1,18,500	1,08,197	89,153 (Pre Actual)	75%	2,36,059 (2RE)	38%
2024-25	1,18,390	1,11,124	89,308 (Pre Actual)	75%	2,62,358 (1RE)	34%
2025-26	1,12,310	64,624 (Resources available till Nov 25)	53,090 (Pre-Actual till Nov 2025)	47%	2,85,674 (1AE)	19%

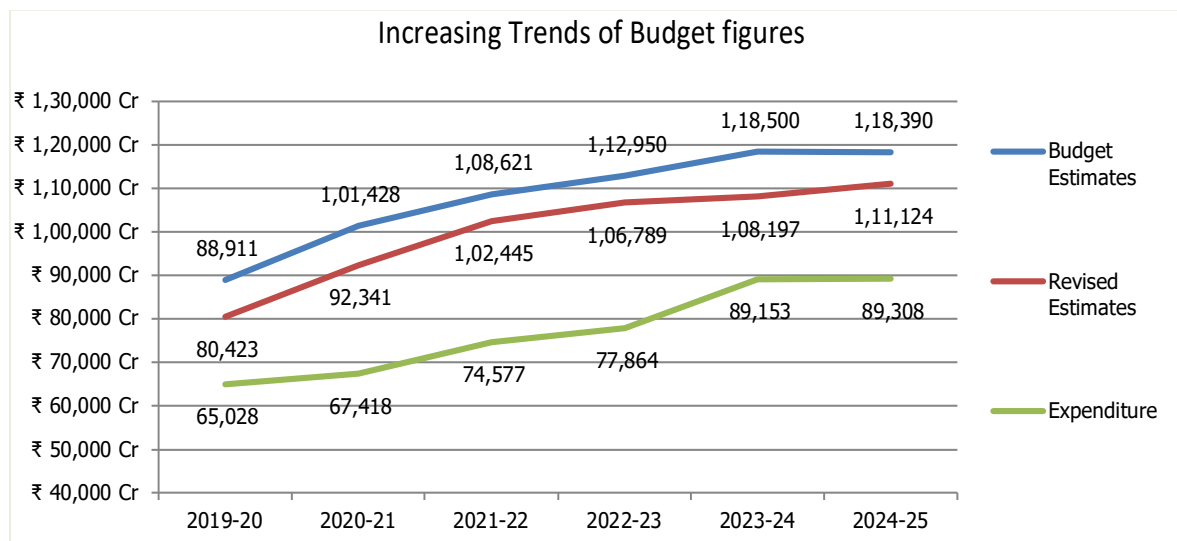
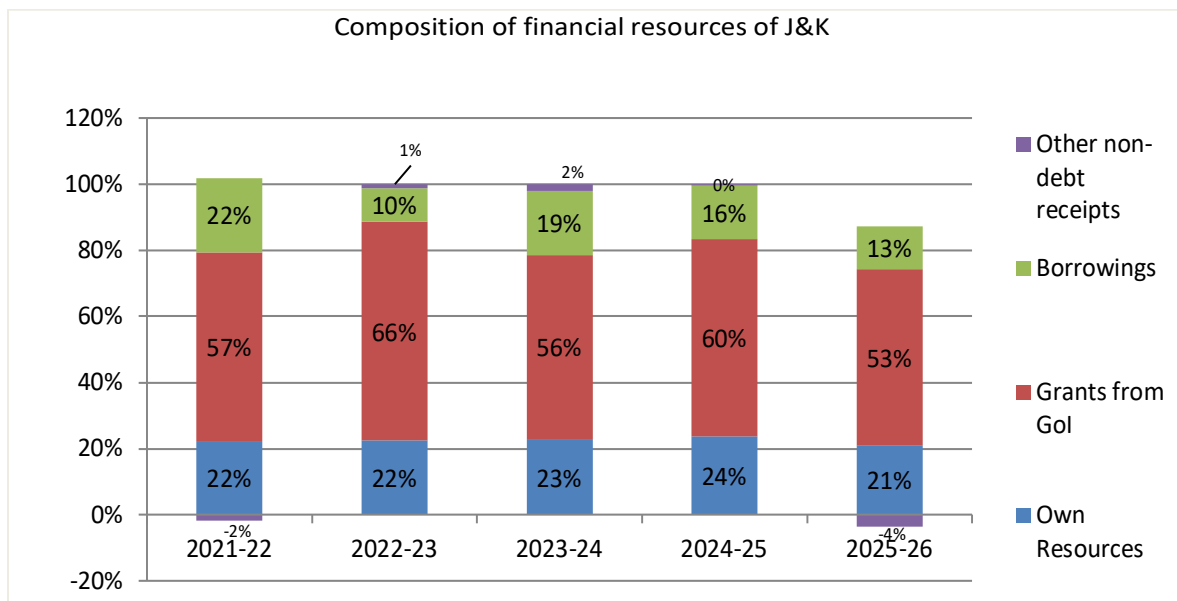


Figure: Growth trend of Budget Estimates and Expenditure in last 10 years

Resources with J&K Government:

Grants from central government account for a major chunk of resources necessary for budget management. The proportion of grant in aid in the total resources is in the range of 56-66%. Own revenue resources which include tax and non-tax revenue constitute about 22-24% of the total resources while the remaining 10-19% of budget is to be met from borrowings and other receipts.

Particulars	2021-22	2022-23	2023-24	2024-25	2025-26
Own resources (tax and non-tax)	16,548 (22%)	17,483 (22%)	20,334 (23%)	21,121 (24%)	13521 (21%)
Grants from GoI	46,536 (62%)	51,493 (66%)	49,774 (56%)	53,280 (60%)	34492 (53%)
Borrowings & other liabilities (loans from market/FIs/GoI, bonds, NSSF & net WMA)	11,493 (15%)	8,078 (10%)	17,124 (19%)	14,583 (16%)	8353 (13%)
Other receipts/ non-debt creating (Net of Small savings, reserves, deposits, suspense & misc, remittance and cash and OBB)	-1,320	808	1,917	324	-2287
Recovery from L&A	1	1	6	0.44	0.07
Total	74,577	77,864	89,153	89,308	64,626



Measures are being taken to improve the resource position by focussing on GST, Excise, Power, Land transaction revenue and taxation on vehicles which are major sources of revenue. On the demand side, austerity measures are being taken to minimize avoidable revenue expenditure and strict compliance of GFR while taking up developing activities such as accord of administrative approval, technical sanction, e-tendering and efforts for 100% physical verification of completed works.

IT-Based Financial Reforms enabling transparency

To improve financial management, the Government is using BEAMS (Budget, Estimation, Allocation and Monitoring System) platform, which ensures work-wise allocation and real-time monitoring of funds.

The Government has leveraged e-Stamping system and the e-Abgari system for improving transparency, efficiency and public convenience in collection of Stamp Duty and Excise Duty respectively.

The EMPOWERMENT / JANBHAGIDARI Portal is made available to the public to enhance transparency in development works. Citizens can now view ongoing projects online.

In addition, physical verification, geo-tagged photographs, and online tracking of works through the PROOF (Photographic Record of Onsite Facility) platform have strengthened accountability.

Procurement of goods and services has been universalized through the Government e-Marketplace (GeM) to ensure competitive and cost-effective purchases. Thus, the GeM procurements increased from Rs. 830 crore in FY 2020-21 to Rs. 2100 crore in FY 2024-25 and have already touched Rs 1500 crore by November 2025.

As GeM provides an open and inclusive marketplace for sellers and service providers, it has created opportunities for local sellers. The GeM based procurements have benefitted the local business enterprises which got 65% of orders. During the year 2024-25, local suppliers of J&K have made supplies worth Rs. 4664 crore through GeM. Out of this, orders worth Rs. 1467 crore originated from J&K and those worth Rs. 3697 crore from

outside J&K. Thus, Government e-Marketplace (GeM) has opened a vast market for J&K's local business enterprises.

Pension Suvidha portal has been launched by J&K Government in May 2025, for the convenience of J&K Government Pensioners. There is facility of digital life certificates in the portal. Life certification is complete for 1.97 lakh out of 2.49 lakh pensioners. 43% or 1.07 lakh pensioners have undergone digital life certification.

Vigilant action was undertaken to track and close the inoperative accounts of various government departments, agencies and corporations. With systematic follow-up, over 36000 inoperative accounts were closed and Rs. 3200 lakh was recovered into the exchequer.

Physical verification of developmental works

Inspection of all completed works is a regular activity conducted to ensure that works are actually completed on ground and to the satisfaction of the public. 2.68 lakh developmental works have been physically completed since 2021-22, i.e. on an average about 4,800 works are completed every month. Since inception of this initiative in 2021-22, 2.07 lakh works (77%) stand physically verified till November 2025, i.e. on an average of 3,700 works are inspected every month.

Year	Works Completed (Nos.)			Works Physically Verified (Nos.)	% of works Physically verified
	UT Sector	District Sector	Total		
2021-22	15,221	35,197	50,418	48,541	96%
2022-23	22,673	43,544	66,217	64,546	97%
2023-24	22,273	48,500	70,773	63,761	90%
2024-25	23,176	46,109	69,285	30,620	44%
2025-26	7,168	4,653	11,821	--	--
Total	90,511	1,78,003	2,68,514	2,07,468	77%

PRICES & INFLATION

CHAPTER 3



PRICE AND INFLATION

Price is not merely a monetary value; it is a fundamental signal in the economy. It directly influences consumption patterns, production decisions, and acts as a barometer reflecting the overall economic health of a region or nation. Inflation, or the rate at which the general level of prices for goods and services is rising, is a crucial indicator of macro-economic stability. It has far-reaching consequences for individuals, businesses, and the overall economy.

The inflation behaves like a Double-Edged Sword which destabilizes economies, erodes the purchasing power of money, disproportionately burdens lower-income households, and creates uncertainty. It is often referred to as a hidden tax on the poor due to its regressive impact. However, when managed properly, a slight degree of inflation is generally seen as a stimulus for economic growth, encouraging investment and spending. Consumer Price Index - Rural, Urban & Combined; Consumer Price Index - Industrial Workers; Consumer Price Index - Agricultural Labourers; Consumer Price Index - Rural Labourers and Wholesale Price Index indices are compiled from different target groups and their consumption basket of commodities at national and state level.

Consumer Price Index reflects retail inflation in the economy by measuring the relative change in prices of most common goods and services used by consumers. CPI is calculated for a fixed list (basket) of items including food, housing, apparel, transportation, electronics, medical care, education, etc. Wholesale Price Index (WPI) is used to measure the week-to-week fluctuations in the wholesale prices of traded commodities. While the CPI reflects the cost of living as experienced by consumers, the WPI provides an understanding of price pressures at the production level. These indices are essential economic indicators that provide valuable insights into price trends in an economy and are vital tools for policymakers, businesses, and households to understand and manage inflation and its impact on economic decisions.

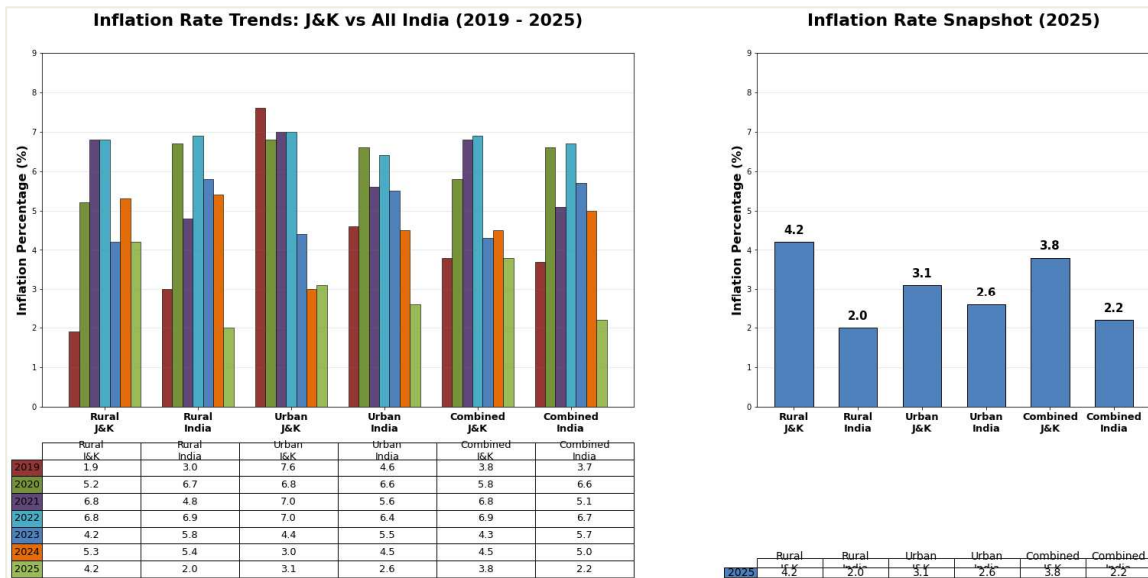
PRICE SITUATION IN J&K

Price fluctuations in the country drive demand and supply shifts, leading to inflation. Both Indian economy and J&K economy, despite being exposed, successfully managed this challenge, due to the efficient government interventions, while many global economies struggled, which highlights the importance of effective policy responses. Inflation in J&K stands at 3.8% in 2025 while as at National level figures stands at 2.2%. Inflation in J&K is 1.6 percentage-points more than the inflation at national level hovering around 3.8% from 2019 to 2025 in comparison to National figures 3.7% to 2.2 % during the same period.

GSDP growth and inflation are moving in tandem suggesting balanced economy indicative of positive sign of the development having both components of physical development as well as cost inflation. A clear picture may be seen in Table 3(i).

Year	Rural		Urban		Combined	
	J&K	India	J&K	India	J&K	India
2019	1.9	3.0	7.6	4.6	3.8	3.7
2020	5.2	6.7	6.8	6.6	5.8	6.6
2021	6.8	4.8	7	5.6	6.8	5.1
2022	6.8	6.9	7	6.4	6.9	6.7
2023	4.2	5.8	4.4	5.5	4.3	5.7
2024	5.3	5.4	3.0	4.5	4.5	5.0
2025	4.2	2.0	3.1	2.6	3.8	2.2

NSO, MoSPI, GoI



Trends in Inflation All India viz-a-viz J&K during 2025 (Month-on-Month comparison)

Throughout the year 2025, inflation in Jammu & Kashmir (J&K) has consistently remained higher than the All-India average. Starting in January with inflation rates of 4.8% for J&K and 4.3% for All India, the gap between the regions was evident. By December, the respective rates were 2.3% for J&K and 1.3% for All India, further highlighting this trend. A detailed analysis reveals that J&K's inflation rate saw its lowest point at 2.3% in November & December, while the lowest rate for All India was 0.3% in October. This indicates a steady decline in J&K's inflation throughout the year, compared to fluctuating trends in the wider Indian economy. The following graph illustrates the monthly inflation rates in J&K and All India for the year 2025:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
All India	4.3	3.6	3.3	3.2	2.8	2.1	1.6	2.1	1.4	0.3	0.7	1.3
J&K	4.8	4.3	4.0	4.3	4.6	4.4	3.8	3.8	4.4	3.0	2.3	2.3

Source: NSO, MoSPI



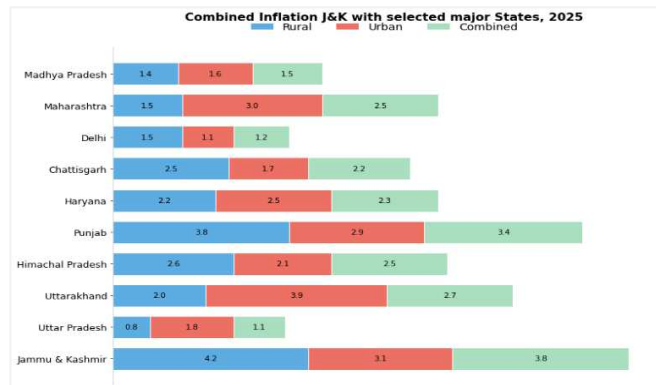
J&K Inflation Vis-À-Vis some selected Major States/UTs during 2025

A comparative study of inflation in J&K vis-a-vis northern states and some selected major states during 2025 reveals that the average inflation during 2025 in J&K was higher than

the selected states. The rural as well as urban areas in J&K also witnessed higher inflation compared to the inflation witnessed in rural and urban areas of these states during 2025.

State/UT	Rural	Urban	Combined
Jammu & Kashmir	4.2	3.1	3.8
Uttar Pradesh	0.8	1.8	1.1
Uttarakhand	2.0	3.9	2.7
Himachal Pradesh	2.6	2.1	2.5
Punjab	3.8	2.9	3.4
Haryana	2.2	2.5	2.3
Chattisgarh	2.5	1.7	2.2
Delhi	1.5	1.1	1.2
Maharashtra	1.5	3.0	2.5
Madhya Pradesh	1.4	1.6	1.5

Source: MoSPI, GOI



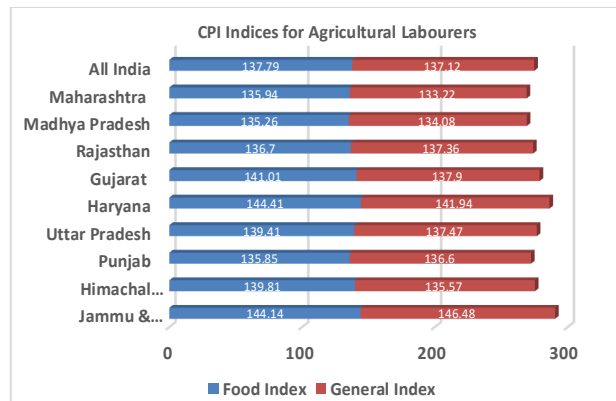
Consumer Price Index for Agriculture Labourers (CPI-AL)

The Consumer Price Index (CPI) data published by the Labour Bureau in the Ministry of Labour and employment, Government of India presented in table below conveys a summary picture regarding cost of living for agricultural labourers in J&K in relative terms.

It may be seen in the table that, as of December, 2025, CPI-Food for Agricultural Labourers in respect of J&K is the 2nd higher among the panel of nine selected states, lower than only Haryana and CPI General for Agricultural Labourers in respect of J&K is the highest among the panel of nine selected states. This indicates that the cost of living for agricultural labourers in J&K is higher than almost seven states among the panel. However, CPI-food Index and CPI-General Index for agricultural labourers in J&K is higher than the National average.

S. No.	State/ UT	Consumer price Indices for Agricultural labourers (Base: 2019)	
		Food	General
1	Maharashtra	135.94	133.22
2	Himachal Pradesh	139.81	135.57
3	Punjab	135.85	136.6
4	Uttar Pradesh	139.41	137.47
5	Haryana	144.41	141.94
6	Gujarat	141.01	137.9
7	Rajasthan	136.70	137.36
8	Madhya Pradesh	135.26	134.08
9	Jammu & Kashmir	144.14	146.48
10	All India	137.79	137.12

Source: Labour Bureau



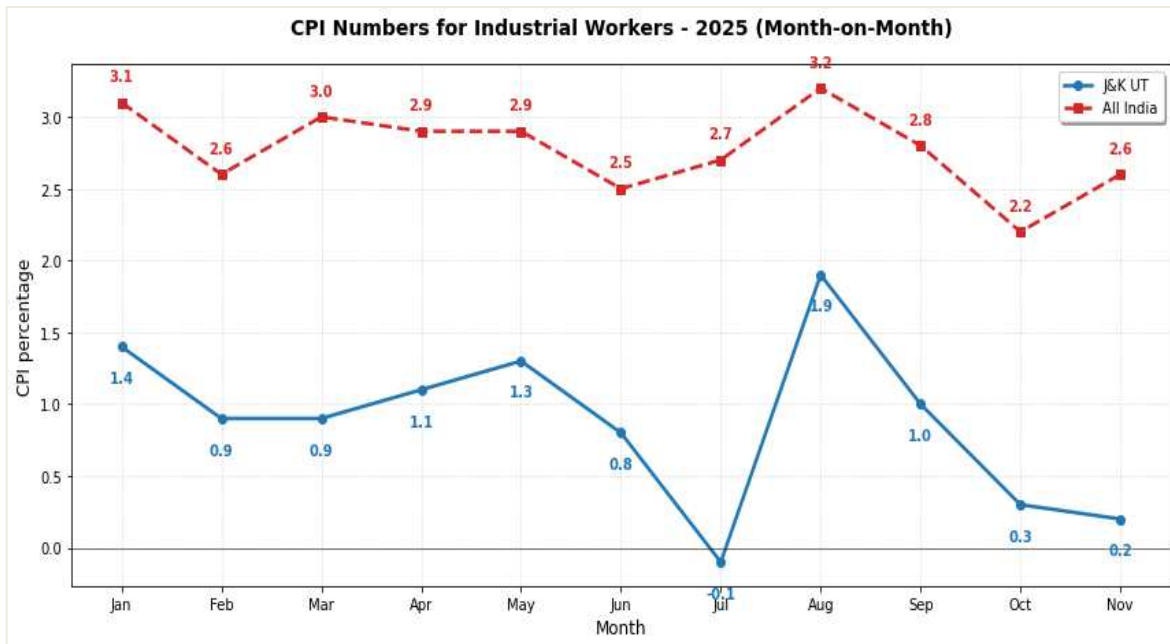
Consumer Price Index for Industrial Workers (CPI-IW)

CPI-IW is the most well-known index as it is used for wage indexation in Government and in the organised sectors. The inflation based on CPI-IW is used to determine dearness allowances of employees in public and private sectors. The CPI-IW in J&K centre is compiled by using new series (2016=100) for two markets of Srinagar i.e. (i) Maharaja Bazar (ii) Pampore, PanthaChowk and four markets of Jammu i.e. (i) Samba (ii) Kathua, (iii) PuraniMandi and (iv)Bari Brahmana. The State/ UT level Coordinator, Price Supervisors and Price Collectors are designated for timely submission of data for compilation of CPI-IW.

Table 3 (v) Consumer Price Index numbers for Industrial workers during year 2025

J&K UT/ All India	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
J&K UT	1.4	0.9	0.9	1.1	1.3	0.8	-0.1	1.9	1.0	0.3	0.2
All India	3.1	2.6	3	2.9	2.9	2.5	2.7	3.2	2.8	2.2	2.6

Source: Labour Bureau



A relative analysis of CPI-IW inflation for industrial workers during 2025 (up to November) shows that inflation in **J&K UT** remained consistently lower than the All-India level, with greater month-to-month volatility. In J&K, inflation was subdued, ranging from **-0.1% in July** (indicating a slight decline in the cost of living) to **1.9% in August**. In contrast, **All-India CPI-IW inflation** was significantly higher and relatively stable, fluctuating between **2.2% and 3.2%**, peaking in August, similar to J&K but at a higher level.

AGRICULTURE AND FOOD MANAGEMENT

CHAPTER 4



AGRICULTURE AND FOOD MANAGEMENT

AGRICULTURE

Agriculture remains the backbone of the J&K economy, with nearly 70% of the population deriving their livelihood directly or indirectly from this sector. The Government of Jammu and Kashmir has undertaken comprehensive initiatives to transform the agricultural landscape and enhance farmers' livelihoods. Recent reforms focus on modernizing agricultural practices, improving profitability, and making the sector more attractive to the younger generation, while addressing persistent challenges such as low productivity and limited market access.

Targeted interventions are being implemented to improve land productivity, promote crop diversification, and develop robust infrastructure and marketing networks. Emphasis is being placed on expanding the cultivation of organic crops, exotic vegetables, spices, and other high-value crops. This strategic shift aligns agricultural production with evolving market demand, ensuring sustainable farm incomes while maintaining ecological balance.

29 projects having outlay of Rs.5,013 crore have been planned under Holistic Agriculture Development Programme (HADP) in Jammu and Kashmir which are being executed over the next five years to revolutionize the agricultural sector holistically. This ambitious initiative is projected to sustainably boost the Gross State Domestic Product (GSDP) by approximately Rs.28,000 crore, create around 2.88 lakh additional jobs, and foster about 19,000 new enterprises, while benefiting nearly 13 lakh families through enhanced livelihoods and providing skill development to roughly 2.5 lakh youth. Implementation of these projects has started yielding results.

Another project - **Jammu & Kashmir Competitiveness Improvement Project (JKCIP)** has been launched in 2024 with a total outlay of Rs.1,800 crore and is scheduled for implementation over seven years across 90 selected blocks of the Union Territory. The project aims to benefit approximately 3 lakh families, reaching an estimated 15 lakh individuals. Implementation has commenced in selected blocks, supported by a dedicated **JKCIP portal** that facilitates online applications, end-to-end processing, monitoring, and real-time reporting, ensuring transparent, efficient, and effective project execution.

Total food-grain production in J&K increased from 20,904 thousand quintals to 21,181 thousand quintals. The Union Territory is steadily progressing towards self-reliance in vegetable production, which reached 496.09 thousand quintals during 2024–25. Expansion of vegetable cultivation, including high-value and exotic crops such as broccoli and asparagus, has opened new income-generation opportunities for farmers.

Initiatives in value addition, including the processing of maize into corn flakes and sweet corn, have reduced post-harvest losses and generated local employment. The establishment of regulated markets and integration of farmers with digital platforms such as e-NAM have improved market access and ensured fair price realization.

Preserving the unique identity of agricultural products, such as Kashmir Saffron with Geographic Indication (GI) status, highlights the government's commitment to quality assurance and enhanced market competitiveness. Promotion of organic honey production and allied activities such as mushroom cultivation and dairy farming has further diversified farmers' income sources.

Significant emphasis has also been placed on strengthening irrigation infrastructure and water management systems to ensure reliable water availability, particularly in water-scarce regions. These efforts aim to maximize crop yields and mitigate the adverse impacts of climate change. Complementary social security schemes such as PM-KISAN and PMFBY provide income support and risk mitigation, enhancing the resilience of the farming community.

J&K continues to implement transformative initiatives that modernize agriculture while economically empowering farmers. Through the adoption of technology, strengthened market linkages, and promotion of sustainable practices, these efforts are laying a strong foundation for a resilient and prosperous agricultural sector in the region.

The initiatives undertaken in the agricultural sector have yielded positive outcomes, including:

- **Geographical Indication (GI) Tagging:** Seven products have been awarded GI tags, namely Sulai Honey (Ramban), Bhaderwah Rajmash, Kaladi (Udhampur–Ramnagar), Basmati Rice (Jammu), Ramban Anardana, Mushqbudji Rice, and Kashmir Saffron. In addition, 20 crops/products are currently in the pipeline for GI registration.
- **Patents Registered:** 164 patents have been registered by the Agriculture Universities of J&K (SKUAST–Jammu and SKUAST–Kashmir) over the last four years, including 47 patents during 2025–26.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY):** PMFBY has been extended to all 20 districts of J&K. During 2024–25, 2.08 lakh farmers were registered under crop insurance, covering an area of 80,884 hectares. Over 94,000 farmers received claims amounting to Rs.26.92 crore. During Kharif 2025, 2.015 lakh farmers covering 75,735 hectares were brought under the scheme.
- **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):** An amount of Rs.3,907.49 crore was disbursed to 9.19 lakh farmers under PM-KISAN during 2024–25.
- **Kisan Credit Card (KCC):** 11.39 lakh KCCs have been issued—8.78 lakh for crop farmers and 2.61 lakh for beneficiaries of the Animal Husbandry Sector. KCC loans amounting to Rs.10,290 crore have been extended up to December 2025.
- **Agricultural Exports:** Products such as saffron, basmati rice, and honey are currently being exported from J&K.
- **e-NAM Platform:** Seventeen out of nineteen wholesale mandis in J&K have been integrated with the e-NAM platform, enabling digital trading without the physical presence of produce. 55,355 registrations have been completed, with a trade volume of Rs.1,680.34 crore covering 28.26 lakh quintals of produce so far. Adoption of e-NAM in J&K has resulted in a 14% increase in farm income and productivity.
- **Agriculture Infrastructure Fund (AIF):** Under AIF, 325 projects have been sanctioned with a total financial outlay of Rs.625 crore up to December 2025.
- **Animal Husbandry Infrastructure Development Fund (AHIDF):** Six projects have been sanctioned under AHIDF with a total financial implication of Rs.3.24 crore up to December 2025.
- **PM Formalization of Micro Food Processing Enterprises (PMFME):** Out of Rs.47.96 crore sanctioned by the Government of India during 2025–26, Rs.42.97 crore

has been utilized. An amount of Rs.7.63 crore has been allocated for three incubation centres located at Anantnag, Sopore, and Jammu. Seed capital of Rs.6.19 crore has been provided to 1,640 SHG members. Grant-in-aid amounting to Rs.24.70 crore has been extended to 1,484 individual beneficiaries. Out of 3,997 applications received, 2,073 loans amounting to Rs.110.29 crore were sanctioned, with Rs.67.72 crore disbursed.

- **Expansion of Vegetable Cultivation:** During 2024, an additional 3,000 hectares (net area) and 6,500 hectares (gross area) were brought under vegetable cultivation.
- **Yellow Revolution:** Under the Yellow Revolution initiative, 1.80 lakh hectares of net agricultural land were cultivated with mustard during the winter season in J&K.
- **Distribution of Vegetable Seedlings:** More than 4 crore vegetable seedlings grown under protected conditions were distributed among farmers during 2025–26 (up to December 2025).
- **Mushroom Production:** During 2025–26, 9.576 lakh pasteurized spawned compost bags were prepared and distributed to farmers, resulting in an estimated mushroom production of 1,061.6 metric tonnes.
- **Honey Production:** During 2025–26 (up to December 2025), honey production reached 6,975.34 metric tonnes, including high-value white honey (Sulai produce), with the addition of 11,532 bee colonies.
- **Paddy Seed Procurement and Distribution:** 4.98 lakh quintals of paddy seed (common and Grade A) were procured through FCI, benefiting 6,619 farmers through credit transactions amounting to Rs.118.65 crore up to December 2025.
- 7,156 kanals brought under crop expansion, including Mushkbudji Rice, Kala Jeera and priority crops.

Further, endeavours are being made to promote innovative scientific agriculture practices to bring economic transformation in this sector.

- Enhancing agricultural production and accelerating sectoral growth.
- Preserving and promoting the unique identity of agricultural products through quality assurance, branding, and GI protection.
- Providing High-Yielding Variety (HYV) and hybrid seeds—covering paddy, maize, wheat, oilseeds, fodder, and vegetables—along with quality planting material.
- Promoting crop diversification and expansion of organic farming practices.
- Creating micro-irrigation infrastructure with a special focus on water-use efficiency.
- Strengthening post-harvest management and value addition of major agricultural commodities.
- Promoting branding, agripreneurship, and the establishment of micro food processing enterprises.
- Encouraging farm mechanization with special emphasis on hill agriculture through subsidized provision of tractors, tillers, weeders, and related equipment.

- Promoting allied and ancillary activities such as mushroom cultivation, beekeeping, fisheries, dairy farming, small ruminants, poultry, farm forestry, and vermi composting to diversify farm incomes.
- Expanding protected cultivation practices to enhance productivity and income.
- Ensuring 100% saturation of Kisan Credit Cards (KCC) to improve access to institutional credit.
- Promoting protected cultivation technologies such as polyhouses and shade nets to ensure year-round production of vegetables and other high-value crops

Physical progress

S. No	Particulars	Unit	Achievements			Growth % (2023-24 to 2024-25)
			2022-23	2023-24	2024-25	
1	Area covered under various crops	Th Ha.	1133.48	1126.23	1124.95	- 0.001%
2	Area under High Yielding Varieties seeds	Lakh Ha		11.04	12.42	12.5%
3	Food Crop Production	Th Qtls.	19515	20904	21181	1.33%
4	Vegetable Production	Th. Qtls	505.40	519.70	496.09	- 4.54%
5	Mushroom Production	Qtls	28865.32	33848.86	37903.11	11.98%
6	Honey Production	Qtls	23147.00	17701.57	26301.04	48.58%
7	Kissan Credit Cards (Cum. Ach.)	Nos.	1285099	12,68,417	13,63,418	7.49%
8	E-nam mandis		11	17	17	No change
9	High Yielding Varieties seeds of paddy distributed	Th.qtls	14.77	69.74	76.56	9.78%

HORTICULTURE & FLORICULTURE

HORTICULTURE

Jammu and Kashmir's horticulture sector serves as a cornerstone of the region's economy, making a substantial contribution to its Gross State Domestic Product (GSDP) while sustaining livelihoods for a vast segment of the population. The area's temperate climate fosters the growth of diverse fruit varieties, rightfully earning it the moniker "land of fruits." Annually, the sector produce as roughly Rs. 10,000 crore in revenue and employs about 35 lakh individuals, either directly or indirectly, thereby supporting approximately seven lakh families.

Horticulture sector in J&K has undergone transformative efforts in recent years, emphasizing productivity gains, quality upgrades, and year-round fruit supply via technology and modern techniques. High Density Plantation (HDP) has advanced notably, with 29.13 lakh plants distributed in 2024-25 as compared to 6.41 lakhs plants distributed in 2021-22 - while rejuvenation of aging orchards and local production of premium planting material bolster these strides.

Under HADP, specific projects within the horticulture sector have been allocated Rs. 1028.21 crore, aiming to further boost productivity and quality across various fruit crops. This strategic investment is set to increase fruit production significantly over the next few decades, potentially reaching 50,000 hectares by 2047. The establishment of walnut

nurseries under HADP highlight the commitment to modernize infrastructure and promoting sustainable agricultural practices.

Horticulture produces encompassing fresh and dry fruits, has surged to 26.92 LMT in 2024-25 from 20.06 lakh metric tons (LMT) in 2018-19, marking a robust 34.20% growth over the period. Controlled Atmosphere (CA) storage units have played a key role in market stabilization and year-round grower income, with the UT currently holding 2.92 LMT capacity—set to reach 3.07 LMT this financial year. J&K requires 6.00 LMT cold storages capacity to avert distress sales and enabling exports of premium apple varieties. Since the scheme's inception upto 2025, high-density and medium-density plantations have spanned 20,034.44 hectares (1,119.21 ha HDP + 18,915.23 ha MDP).

Jammu and Kashmir has strengthened horticulture market linkages via infrastructure enhancements and e-NAM digital integration, enabling direct online trading of fruits and vegetables. Of 19 wholesale mandis, 17 now connect to e-NAM, driving Rs. 1,680.64 crore in transactions for 28.26 lakh quintals by November 2025. Unified single trade licenses have simplified operations, aiding 1,698 traders in 2025-26 and totaling 5,761 traders region-wide ending November, 2025. Export of fresh / dry fruits stood at Rs 5683.46 Cr during 2024-25 which include export of almonds and walnuts to the tune of Rs 602.53 Cr.

Jammu and Kashmir's horticulture sector advances through modernization, productivity boosts, market integration, and sustainable practices. These initiatives promise higher incomes for fruit growers and establish the region as a frontrunner in premium fruit production for domestic and global markets.

S. No	Particulars	Unit	2021-22	2022-23	2023-24	2024-25	2025-26 ending 11/2025
1	Area under major Horticulture Crops	Lakh Hectare	3.42	3.44	3.45	3.46	3.47
2	Production of major Horticulture Crops	Lakh MT	24.31	27.22	26.43	26.92	27.35
3	Area under High / Medium Density *	Hectares	11491.33	14031.37	18054.37	19662.56	20034.44
4	Mandis connected with e-NAM*	Number	6	11	17	17	17
5	Value of Trade through e-Mandis	Rs in Crore	0.75	32.72	416.39	596.55	634.09
6.	Quantity of Fruit Exported						
	i. Fresh Fruit	Lakh MT	17.13	18.31	13.59	13.35	8.60
	ii. Dry Fruit	Lakh MT	0.012	0.74	0.08	0.19	0.10
	Total	Lakh MT	17.14	19.05	13.67	13.54	8.70
7.	Revenue Earned						
	Fresh Fruit	Rs in Crore	5890	6900	5100	4171.66	2958.77
	Dry Fruit	Rs in Crore	479	1746	656	1511.80	851.20
	Total	Rs in Crore	6369	8646	5756	5683.46	3809.97
8.	CA Store Capacity*	Lakh MT	1.93	2.10	2.70	2.70	2.92
9.	Food Processing Unit Established/ Upgraded*	Number	63	124	329	425	710
	* Cumulative						

Way Ahead

The following major road map is broadly adopted by the Government to enhance the productivity and improve quality of horticulture produce: -

- Promotion of High-Density Fruit Plantation (HDP) in Jammu & Kashmir through plantation of high-yielding fruit varieties under close spacing, in addition to conventional planting systems.
- Diversification and introduction of high-value fruit crops, including Apple, Cherry, Plum, Walnut, Mango, Litchi, Citrus, Kiwi, Pear, Almond, Strawberry, Grapes, Dragon Fruit, and other commercially viable species.
- Introduction and import of internationally accepted fruit varieties and superior rootstocks to enhance productivity, quality, and resilience.
- Rejuvenation and replacement of old, senile, and unproductive orchards, with their conversion into modern high-density orchards.
- Promotion of advanced mechanized farming systems to improve operational efficiency, reduce labor dependency, and enhance orchard management practices.
- Strengthening and modernization of existing fruit nurseries for the production and multiplication of elite, disease-free planting material.
- Development of an integrated cold chain ecosystem, including expansion of Controlled Atmosphere (CA) storage infrastructure, to enhance fruit retention capacity and regulate off-season market supply in J&K.
- Expansion of area under High-Density Orchards with a strategic focus on increasing productivity per unit area.
- Special emphasis on elite walnut planting material, with a targeted thrust on walnut cultivation as the second-largest fruit crop of the region.

FLORICULTURE

278 gardens, parks, and lawns, spread over an area of approximately 10,628.30 kanals of land, are being maintained by the Government through the Department of Floriculture, Gardens & Parks.

These include the world-famous Tulip Garden and eight heritage Mughal Gardens, namely Nishat, Shalimar, Pari Mahal, Cheshmashahi, Jarokhabagh (Ganderbal), Verinag (Anantnag), Dara Shikoh (Anantnag), and Achabal (Anantnag) in the Kashmir Division, along with Bagh-e-Bahu and Bhor Camp Garden in the Jammu Division. In addition, two Botanical Gardens, namely the Jawaharlal Nehru Memorial Botanical Garden (Cheshmashahi) and the Botanical Garden at Kokernag are also being maintained for tourist attraction besides, upkeep of important installations, including Raj Bhawan, the New Secretariat, the High Court, and the office-cum-residential lawns of VVIPs and VIPs.

The division-wise breakup of parks and gardens maintained by the Department is given below.

S No.	Division	No. of parks/gardens	Area in Kanals
1.	Kashmir	211	8,629.50
2.	Jammu	67	1,998.80
Total		278	10,628.30

Source: Floriculture Department, J&K

At present, 11,889 growers are registered with the Department of Floriculture, Gardens and Parks; however, only 2,270 growers are currently active in commercial floriculture

activities. The total area under commercial floriculture in Jammu & Kashmir stands at 356.41 hectares.

During 2025–26 (up to November 2025), flower growers generated an income of Rs.42.92 crore, compared to revenue of Rs.43.24 crore recorded during 2024–25. While the cultivated area has increased during the current year, revenue generation remains largely consistent with the previous year.

The table below depicts the overall scenario of commercial floriculture in Jammu & Kashmir.

Table 4.2(iv) Overall scenario of Commercial Floriculture in UT of J&K	
Registered Growers	11,889
Active Growers	2,270
Total Area under Commercial Floriculture	356.41 Ha

Source: Floriculture Department, J&K

Revenue Generation

The revenue generated from entry tickets, permissions granted for videography/video shooting in various gardens and parks, and the sale of plant material during the last four years is presented below: -

Table 4.2 (v) Revenue Generated			
S No.	Financial Year	Footfall (in lakhs)	Revenue Generated (Rs. in crores)
1.	2021-22	-	6.70
2.	2022-23	60.48	13.46
3.	2023-24	65.74	14.35
4.	2024-25	61.38	23.71
5.	2025-26 (Ending 11/2025)	48.01	4.54

Source: Floriculture Department, J&K

First ever Chrysanthemum Garden “Bagh-e-Gul-e-Dawood” has been thrown open for tourists from October, 2025. With more than 50 vibrant varieties, this garden is a strategic cornerstone in UT’s mission for transition of Kashmir into a year-round destination. Just as the Tulip Garden defines spring, Bagh-e-Gul-e-Dawood is set to become the definitive icon of autumn, inviting the world to witness the beauty of Kashmir during the Autumn Season. This is going to attract the Tourists in the Lean season.

LIVESTOCK AND SERICULTURE

ANIMAL/SHEEP HUSBANDRY AND FISHERIES

The livestock and fisheries sectors in Jammu & Kashmir have demonstrated significant progress towards sustainable growth, enhanced economic prosperity, food security, and ecological balance. During the fiscal year 2024–25, several key initiatives and achievements highlighted the Government’s continued commitment to strengthening these sectors.

Dairy Development

Dairy development efforts focused on enhancing milk production and productivity. Jammu & Kashmir achieved milk production of 3,177.38 thousand metric tonnes (MT) during 2024–25 and 2,108.45 thousand MT up to November 2025 (2025–26), with a target of reaching 3,300 thousand MT by March 2026. Artificial insemination (AI) coverage was expanded from 30% to 70%, alongside a significant scale-up in semen production capacity from 9 lakh to 19.5 lakh straws. The sector also emphasized the import of high-genetic-

merit breeding bulls and adoption of advanced breeding technologies to improve cattle quality and productivity. To strengthen the organized dairy sector, one 50,000 LPD UHT Milk Processing Plant has been established and commissioned at Jammu during 2025-26 under National Programme for Dairy Development (NPDD). Another one Lakh LPD plant at Budgam has also been sanctioned by Government of India under the said scheme.

Poultry Development

In the poultry sector, 502 units, including those established under the Holistic Agriculture Development Programme (HADP), were set up to November 2025. The focus remained on strengthening infrastructure, reducing dependence on imported day-old chicks, promoting specialized layer bird breeds, and enhancing poultry feed manufacturing capacity. The growth trajectory of the sector is reflected in plans to increase gross output from Rs.709 crore to Rs.1,982 crore, driven by improved productivity and market expansion.

Small Ruminants and Wool Development

2,150 sheep and goat units, including HADP-supported units, were established up to November 2025. To enhance mutton production, 2,700 elite sheep breeds were planned for import, of which 900 Dorper and Texel breeds have already been successfully imported. The Government is expanding breeding coverage and deploying advanced breeding technologies to further improve productivity. In fodder development, initiatives under HADP aim to reduce fodder deficiency from 41% to 8% through measures such as promotion of hydroponic fodder production and establishment of fodder depots to ensure year-round availability and sustainability.

Fisheries Development

The fisheries sector recorded fish production of 29.40 thousand MT in 2024–25 and 20.68 thousand MT up to November 2025, including substantial contributions from trout farming. Future plans include doubling fish production through modernization of hatcheries and adoption of advanced aquaculture technologies such as Recirculating Aquaculture Systems (RAS) and Bio-floc systems. These initiatives are expected to enhance productivity, strengthen post-harvest management, and promote fisheries exports.

Veterinary Healthcare and Disease Control

Veterinary healthcare and disease control continued to remain a priority, with approximately 2,000 veterinary healthcare facilities operational across the Union Territory. During 2024–25, extensive vaccination drives were undertaken, including 10.08 lakh artificial inseminations and vaccination of millions of livestock and poultry against scheduled diseases. In 2025–26 (up to November 2025), 6.97 lakh artificial inseminations were conducted. Mobile Veterinary Units were deployed to provide services in remote areas, strengthening disease surveillance, control measures, and farmer outreach.

Focus areas

- Enhance production of milk, poultry, fisheries, livestock, wool, feed, and fodder under the Holistic Agriculture Development Programme (HADP).
- Improve milk productivity by expanding Artificial Insemination (AI) coverage to 70 percent and increasing the overall number of AI procedures.
- Expand semen production capacity to meet growing breeding requirements and support genetic improvement programs.

- Introduce advanced breeding technologies such as Multiple Ovulation and Embryo Transfer (MOET) to accelerate genetic gains in livestock.
- Increase availability of broiler day-old chicks (DOCs) to reduce dependence on external supply and strengthen local poultry production.
- Import 2,700 elite sheep and goat breeds to enhance the genetic quality and productivity of local livestock populations.
- Import predominant breeder, mutton-focused sheep breeds such as Finn, Texel, and Romanov to achieve self-sufficiency in mutton production.
- Implement the New Zealand Government-to-Government (G2G) programme to facilitate structured knowledge exchange and technology transfer in livestock development.
- Import genetically improved fish seed varieties to enhance fish stock quality and productivity.
- Establish new fish hatchery units and upgrade existing hatcheries on modern scientific lines in both public and private sectors.
- Promote species diversification in aquaculture through focused research and development interventions.
- Implement advanced aquaculture technologies, including Recirculating Aquaculture Systems (RAS) and Bio-floc systems, on a large scale to commercialize trout and carp fish production.

Table 4.3 (i): Year wise production of Milk, Egg, Mutton , Wool and Fish

S. No	Particulars	Unit	2022-23	2023-24	2024-25	2025-26 ending 11/2025
1	Milk Production	Th. Ton	2893	2993	3177.38	2108.45
2	Egg Production	Millions	244.29	254.85	251.46	170.75
3	Mutton Production	Lakh Kgs	346.13	362.41	376.05	289.68
4	Wool Production	Lakh Kgs	75.48	77.53	81.05	53.92
5	Fish Production	Th. Ton	26.90	28.00	29.40	20.68

Source: Agriculture Department, J&K

The strategic initiatives and achievements in Jammu & Kashmir’s livestock and fisheries sectors are pivotal not only for driving economic growth but also for ensuring food security and strengthening rural livelihoods. The Government’s proactive approach, reinforced by robust budgetary support and future-oriented policy interventions, reflects a sustained commitment to building a resilient, sustainable, and inclusive agriculture and allied sectors ecosystem in the Union Territory.

SAFFRON DEVELOPMENT

Under the National Mission on Saffron (NMS), Jammu & Kashmir has undertaken concerted efforts to revitalize and enhance saffron cultivation across the Union Territory. The mission was launched with a total project cost of Rs.400.11 crore, against which Rs.259.67 crore has been utilized so far. The initiative aims to address key challenges faced by saffron growers, including declining productivity and profitability resulting from high input costs, low average yields of 1.88 kg per hectare, and environmental stresses such as changing weather patterns and moisture stress during critical growth stages.

To mitigate these challenges, the mission focuses on increasing productivity, improving saffron quality, and establishing efficient pricing mechanisms through organized marketing

and direct engagement between growers and stakeholders. An area of 3,715 hectares has been targeted for rejuvenation under the mission. As on date, 2,598.75 hectares have been rejuvenated across the districts of Pulwama, Budgam, Srinagar, and Kishtwar, with each district contributing significantly to the overall revitalization effort.

Saffron production remains highly sensitive to weather conditions, with excessive rainfall and temperature fluctuations during the crop cycle posing risks such as corm damage and pest infestation. In response, the Department is promoting the adoption of scientific cultivation practices aimed at achieving higher biological yields, with a targeted productivity level of 7.5 kg per hectare. These interventions are expected to substantially enhance farmer incomes while preserving Jammu & Kashmir’s legacy as a producer of the world’s finest saffron.

On the marketing front, focused efforts are underway to eliminate intermediaries from the saffron value chain to ensure better price realization for farmers in domestic and international markets. A key initiative in this regard is the establishment of the India International Kashmir Saffron Trading Centre (IIKSTC) at Dussu, Pampore, with an estimated project cost of Rs.38.11 crore. Additionally, the grant of Geographical Indication (GI) certification to Kashmiri saffron has significantly strengthened its global market presence, increased demand, and enhanced income prospects for saffron growers, thereby reinforcing the region’s position as a premier hub for high-quality saffron production

S. No	District	Target (Ha)	Achievement (ending Dec 2025)
1	Pulwama	3200	2055.75
2	Budgam	300	328
3	Srinagar	165	165
4	Kishtwar	50	50
Total		3715	2598.75

SERICULTURE

Sericulture in Jammu & Kashmir integrates both agricultural and industrial activities, encompassing the cultivation of mulberry plantations and rearing of silkworms for cocoon production, followed by processing of cocoons into raw silk and other value-added silk products. The sector serves as an important source of supplementary income for nearly 27,000 families across the Union Territory, with a particular focus on economically weaker sections, including Scheduled Castes, Scheduled Tribes, and landless households. The region produces approximately 800 metric tonnes of bivoltine cocoons annually, underscoring its significant contribution to the rural economy.

The sericulture sector generates substantial rural employment with relatively low capital investment and a short gestation period, making it especially suitable for small and marginal farmers. Its home-based and indoor nature encourages active participation of women, thereby promoting inclusive growth, livelihood security, and women’s economic empowerment in rural areas.

Interventions under Silk Samagra

Under the Silk Samagra initiative, targeted interventions have been implemented to enhance productivity, quality, and sustainability of sericulture operations. During 2024–25, an outlay of Rs.1,431.61 lakh under the Central Sector Scheme supported 735 silkworm

rearers through Cluster Development Programmes, including 53 Scheduled Caste families, 94 tribal families, and 588 beneficiaries from other marginalized sections.

In the current year, an outlay of Rs.1,220.15 lakh has been approved to support 366 beneficiaries through interventions such as mulberry plantation, construction of rearing houses, and provision of essential rearing appliances, with the objective of increasing cocoon production and productivity.

Policy and Infrastructure Support

Over the past two years, the sector has been further strengthened through enhanced policy and infrastructure measures, including:

- Enhancement of the Cocoon Bank Revolving Fund to Rs.3.50 crore
- Revision of seed cocoon rates to Rs.1,300 per kilogram
- Enhancement of the floor price of commercial cocoons to Rs.800 per kilogram

In addition, financial assistance for rearing infrastructure, production-linked incentives for rearers and reelers, and upgradation of cocoon marketing facilities have been implemented to ensure income stability and market access.

Support under HADP

Under the Holistic Agriculture Development Programme (HADP), 13 departmental seed units (8 in Jammu Division and 5 in Kashmir Division) have been upgraded to strengthen quality seed production. Furthermore, 275 beneficiaries have been supported through construction of rearing houses, and 8.0 lakh mulberry plants have been established across various districts.

Collectively, these interventions aim to modernize the sericulture sector, strengthen rural livelihoods, enhance income opportunities for marginalized communities, and sustain the traditional silk industry of Jammu & Kashmir.

The achievements recorded over the past few years and progress during the current year are detailed below:

Particulars	Unit	Ach.2023-24	Ach.2024-25	**Ach.2025-26 (ending Nov. 2025)
Mulberry field Plantations	Lac No.	9.05	8.12	4.50
Nursery Plantation	Lac No.	60.37	57.46	35.00
Silkworm Seed Distribution to farmers	Lac DFLs*	23.64	23.24	24.23
Cocoon Production	MT	822	815	750

* Disease Free Layings (DFLs)
 ** Under progress & will be completed in the last quarter of the year.

FOOD MANAGEMENT

The Government of Jammu & Kashmir is committed in ensuring equitable access to essential commodities, addressing socio-economic disparities while promoting transparency, efficiency, and accountability. The Government is making efforts to enhance distribution networks, monitor price stability, and implement consumer protection measures to uphold rights, improve welfare, and address food insecurity. Through robust regulatory frameworks and collaborative initiatives, the Government contributes significantly to the socio-economic well-being of the people.

The Government focuses on ensuring food security for all genuine beneficiaries across the Union Territory by leveraging technological interventions such as biometric authentication and Point-of-Sale (PoS) machines. Subsidized food grains and essential commodities are provided under various schemes to maintain affordability and reasonable pricing. Market regulations are strictly enforced to protect consumers from exploitation, and grievances are addressed promptly through an efficient redressal system. Transparency in transactions using verified commercial weights and measures remains a key priority.

Significant outcomes include:

- Providing food security to a large number of households and beneficiaries with effective de-duplication measures to ensure a credible and efficient distribution system.
- Introduction of fortified rice distribution across districts to improve nutritional outcomes.
- Implementation of the One Nation One Ration Card (ONORC) scheme, facilitating seamless inter- and intra-state portability of benefits.

Efforts towards automation, Aadhaar seeding, and statutory compliance have streamlined operations, achieving high levels of digitization and transparency. These initiatives have resulted in substantial cost savings, operational efficiency, and improved service delivery, benefiting both the Government and beneficiaries. Legal Metrology initiatives further strengthen consumer protection by ensuring quality standards and fair practices in trade, enhancing consumer awareness and trust.

Beneficiary Coverage and Support

- Free food grains are provided to 2,21,249 households under the Antyodaya Anna Yojana (AAY) category.
- 58,74,520 beneficiaries under the Priority Household (PHH) category receive food grains under the National Food Security Act (NFSA).
- Additional top-up provisions of up to 10 kg per month are provided to PHH beneficiaries under the Prime Minister's Food Supplementation for Priority Households scheme at a subsidized rate of Rs.25 per kg.
- 31,79,963 beneficiaries under the Non-Priority Household (NPHH) category are provided food grains at highly subsidized rates.

These initiatives collectively ensure affordability, accessibility, and transparency in food and essential commodity distribution while reinforcing the Government's commitment to consumer welfare and food security across Jammu & Kashmir

Moreover, the Government has initiated provision of additional 5 Kg food grains per family, free of cost, under State Antyodaya Anna Yojana (SAAY) to all eligible AAY beneficiaries aiming to further strengthen food security of the most vulnerable sections of society w.e.f April, 2025.

The Government of Jammu & Kashmir has successfully implemented the One Nation One Ration Card (ONORC) scheme and portability across the Union Territory. Since the inception of the scheme, 3.035 lakh inter-state transactions and 48.291 lakh intra-state

transactions have been completed up to November 2025, positioning J&K among the front-runners nationally in terms of ONORC usage.

To enhance the credibility, transparency, and convenience of the Public Distribution System (PDS), the Government has undertaken significant reforms and technology interventions. Key measures include:

- **De-duplication exercise:** Over **1 million duplicate entries** have been removed from the system.
- **Expansion of coverage:** Around **8 lakh genuine households** have been added since September 2022, ensuring that eligible beneficiaries have access to essential commodities.

The Government continues to leverage technology and policy reforms to strengthen food security, improve consumer welfare, and promote socio-economic development across the region. Through robust governance and proactive measures, it remains committed to ensuring **equitable access to essential commodities and services** for all citizens of Jammu & Kashmir.

ENVIRONMENT FOREST & ECOLOGY

CHAPTER 5



ENVIRONMENT AND FORESTRY

Jammu and Kashmir (J&K) is endowed with rich, lush green forests that enhance its natural beauty and attract tourists from across India and around the world. Covering 20,194 square kilometres, or 48% of the Union Territory's geographical area, these forests are vital to the regional economy, providing timber, firewood, minor forest products, grazing lands for migrating livestock, and a reliable water supply, while also supporting tourism and recreational activities.

The forests of J&K are highly diverse, comprising Western Himalayan coniferous and broad-leaved species, and include major types such as Sub-Tropical Dry Deciduous Forests, Sub-Tropical Pine Forests, Himalayan Moist Temperate Forests, Himalayan Dry Temperate Forests, and Alpine Forests. In terms of density, 19.42% of the forest area is very dense, 38% is moderately dense, and 43% is classified as open forest, reflecting both the ecological richness and the potential for sustainable management and conservation.

Table No. 5(i) Forest Area (in Sq. Kms)				
S. No	Region	Actual Geographical Area	Forest Area	Percentage of Total Geographical Area
1	Kashmir	15948	8128	50.97
2	Jammu	26293	12066	45.89
3	Total	42241	20194	47.80
Actual geographical area excluding areas under foreign occupation and Ladakh UT				

Source: DFO Forest Statistics Division, J&K

Table No. 5(ii) Species-wise classification of Forest area			
S.No.	Classification	Area Sq. Kms	% of Total
(I)	Coniferous (Soft Wood)		
A	Deodar	1075	5.31
B	Chir	1825	9.02
C	Kail	1969	9.74
D	Fir	3401	16.81
E	Broad leaved	1849.46	9.16
	Total Coniferous	10118.85	50.1
(II)	Non- Coniferous (Hard Wood)		
	Un-commercial	10075.78	49.9
	Total Coniferous & Non-Coniferous (I & II)	20194.63	100

Source: DFO Forest Statistics Division, J&K

J&K has notified 4861.28 sq km as Protected Area Network, comprising of 4 National Parks, 14 Wildlife Sanctuaries and 30 Conservation Reserves (including 14 wetlands) for conservation of wildlife. The Protected Area Network of Jammu and Kashmir is as under:

Table 5(iii) Protected Area Network							
S. No.	Region	Number of Protected Areas (PAs)				Total Protected Areas (In nos)	
		National Parks	Wildlife Sanctuaries	Reserves	Wetland Reserves		
1	2	3	4	5	6	7	8
1	Jammu	1	6	8	5	13	20
2	Kashmir	3	8	8	9	17	28
	Total	4	14	16	14	30	48

Source: DFO Forest Statistics Division, J&K

The forests of Jammu & Kashmir are home to several rare and endangered species, including the Snow Leopard, Kashmir Stag (Hangul), Markhor, Musk Deer, Brown Bear, Ibex, Himalayan Tahr, and Western Tragopan. Conservation efforts in the Union Territory emphasize habitat protection, scientific species monitoring, and active community participation.

6,172 titles have been issued under the Forest Rights Act (FRA), 2006 ending November 2025, comprising of 429 Individual Forest Rights and 5,743 Community Forest Rights, strengthening forest governance and community stewardship

J&K implements multiple flagship schemes to promote afforestation, forest conservation, and ecological sustainability. Key initiatives include the Green Jammu & Kashmir Drive, One Beat Guard–One Village Programme, Har Gaon Hariyali, Low-Cost Greening, Nagar Van Yojana, Green India Mission, and the State Action Plan on Forest Fire. These programs aim to achieve green cover over nearly two-thirds of the geographical area, conserve wildlife, and promote biodiversity. Scientific plantation practices are being adopted to mitigate climate change, reduce poverty, empower local communities, and ensure soil and water conservation for long-term food, environmental, and livelihood security.

In 2022, the Government notified the J&K Policy for Sustainable Collection and Utilization of Non-Timber Forest Produce (NTFP) to enhance livelihood opportunities for forest-dependent communities. The policy promotes sustainable harvesting, value addition, and market linkages. The auction system has been discontinued, and Panchayat-level Biodiversity Management Committees (BMCs) have been empowered to collect NTFPs, resulting in Rs.49.21 lakh revenue for local BMCs. The Forest Department has registered 171 NTFP depots, recording a trade value of Rs.12.05 crore benefitting 1355 families over the past three years.

Future priorities in the forest sector include the implementation of Secured Assisted Natural Regeneration (SANR) to restore degraded forests, enhancement of forest density, and prevention of encroachments through systematic surveys and renewal of boundary pillars. The Government is also focusing on climate resilience planning, promotion of alternative energy sources to reduce fuelwood dependence, strengthening wildlife resilience, and improving protected area management through invasive species control and mitigation of human–wildlife conflicts. Wetland management, biodiversity conservation with community involvement, and expansion of tree cover outside forest areas are integral components of the strategy.

The Government has undertaken the consolidation of forest boundaries on a mission mode. Against a target of 3 lakh forest boundary pillars, 2.54 lakh have been resurveyed, and 1.75 lakh pillars have been installed and geo-tagged. The Forest Department is leveraging advanced technology, including CORS-enabled GNSS rovers, for accurate digitization and demarcation of forest boundaries.

To provide a clean and pollution-free environment to the residents of urban and peri-urban areas, the UT of J&K is establishing Nagar Vans/Vatikas/Bio-diversity parks/City parks in all 80 Urban Local Bodies (ULBs) across J&K. The UT of J&K has adopted the Nagar Van Scheme during the year 2021-22 and the J&K Forest Department was mandated to raise at least one Nagar Van/Nagar Vatika in each of its Urban Local Body (ULB). The J&K UT has 80 ULBs out of which 43 ULBs have vans managed by Forest Department. Further the J&K Forest Department has completed 16 Nagar Vans out of 36 Nagar Vans to be established.

Jammu & Kashmir is strengthening forest and environmental governance by integrating climate change considerations into Forest Working Plans, conducting vulnerability studies, and reviewing key policies related to forests, bamboo, wetlands, and eco-tourism. Measures are being taken to reduce the carbon footprint of forestry infrastructure, build institutional capacity, and create supplementary livelihood opportunities for local and forest-dependent communities.

Wildlife Protected Areas are being managed through updated Management Plans, with focus on scientific demarcation, species research, mitigation of human-wildlife conflict, and prevention of wildlife crime. Eco-tourism is promoted to benefit fringe communities, supported by initiatives such as Jambu Zoo and Hokersar Eco-Stop. Plans also include notifying new RAMSAR sites, conducting bi-annual Hangul population assessments, and documenting biodiversity in key conservation areas.

As per Management Action Plan for restoration of Lake, Wular Conservation & Management Authority (WUCMA) has been focusing on intensive dredging and de-silting operation in the severely silted area of the lake and an area of around 5 Sq km of critically silted area of lake stands restored.

As per the post dredging survey, dredging at S.K Payeen has increased the capacity of the lake by nearly 64 lakh CUMS.

Under Willow Action Plan, 1.35 Lac willows have been removed from Lake for its eco-restoration generating a revenue of Rs. 31.96 crore and 40,000 no. of willows are currently under auction (through e-auction portal).

The Draft State Action Plan on Climate Change has been prepared and was placed before the Executive Committee for consideration. The data is being re-verified with The Energy and Resources Institute (TERI) as per the decision taken in the Executive Committee.

Additionally, the State Action Plan on Climate Change and State Action Plan on Clean Air Programme have been prepared through inter-departmental consultations. The J&K Pollution Control Committee has notified a third-party certification framework for environmental data to streamline consent and compliance processes for industries and development projects.

Complete ban has been imposed on Single Use Plastic (SUP). Massive seizure for illegal Polythene/ Single Use Plastic has been done. The year-wise figures are given as under:

Year	Polythene Seized	Seizure of Single Use Plastic
2020-21	20171.95 Kgs	1355.95Kgs
2021-22	27402.05 Kgs	1583.18Kgs
2022-23	31827.21 Kgs	1617.75 Kgs
2023-24	12516.33 Kgs	1962.49Kgs
2024-25	9903.11 Kgs	221.26 Kgs
2025-26	25294.98 Kgs	2071.30 Kgs (ending Nov. 2025)

Physical Achievement

S. No	Component	2024-25		2025-26 (Ending Nov,2025)	
		Target	Achievement	Target	Achievement
1	Area to be Treated (In Hectares)	8011	7852	7339.74	3798.00
2	Fencing (In lakh rft)	40.16	33.39	19.21	10.10
3	Plantation (in Lakh No.)	150	150.18	107.56	44.165
4	Other Measures of Greening (low cost) (in lakh nos)	91.52	60.93	51.77	28.62
5	Soil Conservation Works				
(i)	Dry Rubble Stone Masonry Works) DRSM works (In Cubic Meters)	8400	6740.50	37525	2237
(ii)	Crates (In Nos)	950	745	8425	429
(iii)	Water Harvesting Structure (WHS) (In Nos)	45	33	151	8
6	Demarcation work (No. of Poles/Boundary Pillars)	57395	57395	50000	21801

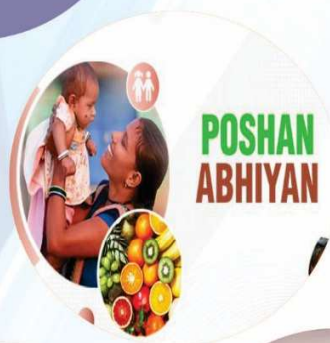
Source: Forest Territorial (including all sister wings)

Way Ahead

- One crore plants to be planted across the UT with participation of multiple stakeholders
- Survey and demarcation of forest boundaries to be completed
- Forest trek routes and forest huts to be developed for promoting eco-tourism
- Community-based eco-tourism promotion at identified sites: Bangus (Kupwara), Tosamaidan (Budgam), Aharbal (Kulgam), Sukral (Kathua), Dudu (Udhampur), and Dera Ki Gali (Rajouri & Poonch)
- Upgradation of three forestry training schools during 2026–27 to enhance trainee capacity
- Khair assessment on private lands to be completed in 2026–27 along with preparation of a 10-year management plan
- Catchment Area Treatment (CAT) plans of Pakul Dul, Kiru, Kwar, Shapur Kandi, and Rattle HEPPs to be fully operationalized
- Two SASCI projects - Eco-Awareness & Local Community Empowerment through Eco-Parks, and Strengthening Forest Conservation through Inspection Huts shall be completed during 2026-27.
- Rs.80 lakh proposed under UT Capex Budget 2026–27 for installation of four sensor-based Ambient Air Quality Monitoring Systems at Pulwama, Anantnag, Kathua, and Samba
- Upgradation of Jambu Zoo to house more species and improve visitor amenities
- Promotion of eco-tourism in Wildlife Protected Areas through improved trek routes and visitor facilities
- Establishment of Conservation Breeding Centres for endangered species including Hangul, Markhor, Musk Deer, Pangolin, and Vulture
- Development of protective infrastructure in wildlife divisions to mitigate human–wildlife conflict

SOCIAL INFRASTRUCTURE DEVELOPMENT

CHAPTER 6



SOCIAL INFRASTRUCTURE DEVELOPMENT

HEALTH

Healthcare plays a pivotal role in national development by directly influencing the well-being, productivity, and economic stability of citizens. In Jammu & Kashmir, the health sector represents a comprehensive ecosystem of medical professionals, institutions, and public health initiatives dedicated to the prevention of disease, restoration of health, and overall improvement in quality of life. Supported by an expanding network of hospitals, clinics, and outreach programmes, the Government has prioritized healthcare reforms aligned with international standards. Special emphasis has been placed on improving maternal and child health services, strengthening preventive healthcare, and preparing the system to effectively address emerging and future health challenges.

Recent achievements in J&K, particularly the improvement in the SDG India Index, indicate the success of efforts to enhance healthcare accessibility and progress toward Universal Health Coverage (UHC). The region's progress in healthcare is notable, especially as it strives to meet Sustainable Development Goal (SDG) targets. Investments in healthcare have increased, and digital platforms are being leveraged to reach broader populations.

To comprehensively revamp the health sector, the Government has undertaken wide-ranging reforms focusing on infrastructure development, strengthening medical supply chains, and upgrading medical education and training systems. Hospitals and health facilities are being modernized, availability of medicines and equipment has improved, and human resource capacity is being enhanced through reforms in medical education. These interventions have contributed to measurable improvements in health outcomes, as reflected in the National Family Health Survey-5, which reports better health indicators across key parameters.

Collectively, these efforts underline the Government of Jammu and Kashmir's sustained commitment in addressing towards healthcare challenges, ensuring long-term health security, and advancing steadily toward the achievement of Sustainable Development Goals.

S. No	Indicator	Status NFHS 4 (2015-16)	Status NFHS 5 (2019-20)	Present Scenario	Remarks (Comparison present scenario with NFHS-4)
1	Infant Mortality Rate	32.40	16.3	16.3 (NFHS-5) 14 (SRS 2022)	16.1 points decline
2	Neonatal Mortality Rate	23.10	9.80	9.80 (NFHS-5) 10 (SRS 2022)	13.3 points decline
3	Total Fertility Rate	1.60	1.40	1.6 (SRS 2022)	No change
4	Sex Ratio at birth	923	976	976	53 points improvement
5	Institutional births	85.6%	92.4%	99.7% as per HMIS	14.1 percentage point increase
6	Fully immunized children	84.4%	96.5%	100% as per HMIS	15.6 percentage point increase
7	Life Expectancy at Birth	70 years	74.30 years (SRS 2016-20)	74.30 years (SRS 2016-20)	4.30 years increase in longevity

Source: NFHS, GoI/ SRS, ORGI and HMIS

Health Management Information System (HMIS) data indicates a steady improvement in key health indicators in Jammu & Kashmir, a trend that is expected to be further validated by the forthcoming National Family Health Survey-6 (NFHS-6) report. Over the years, sustained and substantial public investments have played a transformative role in

strengthening healthcare delivery and advancing medical education across the Union Territory.

Key initiatives include the establishment of 2 AIIMS, 2 State Cancer Institutes and 2 Bone and Joint Hospitals, along with the addition of 10 New Government Medical Colleges (including 7 offering MBBS, 1 Unani, 1 Ayurvedic & 1 Homeopathic College), State of Art Modern Drugs Testing laboratory at Kathua and other major healthcare projects. The expansion of over 3168 Health and Wellness centres has significantly improved healthcare accessibility. Furthermore, the PMJAY – Sehat Scheme has been pivotal, offering universal health insurance coverage and significantly reducing out-of-pocket expenses for beneficiaries, thereby, transforming healthcare outcomes across the population.

Progress in Health Sector

The budget allocation for the Health Sector for the year 2025–26 has been fixed at Rs.8,813.71 crore, which is an increase of Rs.480.26 crore over the allocation of Rs.8,333.45 crore in 2024–25.

The investment in the Health Sector constitutes 7.85% of the total Budget and 3.36% of the projected GSDP of the Union Territory for 2025–26. This demonstrates that the Union Territory is already complying with the targets prescribed under the National Health Policy (NHP), 2017, which envisages public health expenditure of 2.5% of GDP.

The following table illustrates the significant progress achieved across various dimensions of the Health Sector during the period 2019–20 to 2024–25:

Table 6.1 (ii) Transformational Progress in Health Sector				
S. No	Particulars of Health Infrastructure	Year 2019	Year 2025 (as on date)	Net Additions
1	Medical Colleges	4	11	7
2	Ayurvedic/Unani/Homeopathic Colleges	0	3	3
3	MBBS Seats	500	1725**	1225
4	DNB Seats	20	392	372
5	B.Sc Nursing seats (including private)	685	3040	2355
6	B.Sc. (Paramedical) (including private)	0	1898	1898
7	M.Sc. Nursing (including private)	25	233	208
8	PG Seats	513	802	289
9	Health & Wellness Centres	0	3168	3168
10	Jan Aushadi Kendra	47	307	260
11	Amrit Pharmacy	0	25	25
12	102-108 Ambulances	0	489*	489*
13	Bed capacity	18142	22,454	4312

* 44 more ALS are being added to fleet of 108 ambulances
 ** Including AIIMS and Private MBBS Seats.

Jammu & Kashmir has made remarkable strides in strengthening its healthcare system. Government has significantly expanded its workforce, recruiting 10,771 doctors and paramedical staff under the National Health Mission, alongside filling approximately 33000 regular positions in Health & Medical Education, and appointing 132 faculty members in GMCs on the recommendation of JKPS and hiring over 80 faculty/ medical officers on academic arrangements. In 2025, 103 medical officers were appointed and have been deployed in peripheral areas to strengthen patient care in remote and underserved areas.

With the expansion of MBBS and PG seats, DNB programs, Nursing, and paramedical roles across new GMCs and health institutions, the health care delivery system has further been strengthened substantially. Additional support is being provided through Health & Wellness Centres, Jan Aushadhi Kendras, Amrit Stores, Ambulance services, and digital

initiatives like tele-radiology and Tele Manas, which also generate employment opportunities across the sector.

392 DNB seats have been sanctioned to ensure the availability of trained healthcare professionals, particularly in remote and difficult-to-access areas.

Jammu & Kashmir has made remarkable progress in healthcare through comprehensive initiatives aimed at improving access, infrastructure, and outcomes. The UT has successfully implemented AB-PMJAY and PMJAY-SEHAT, achieving near-universal coverage with approximately 87.64 lakh golden cards issued. UT leads in implementing the ABPMJAY-SEHAT scheme, recognized as a best practice, with 18.87 lakh treatments provided so far, saving approximately Rs. 3,435 crore in out-of-pocket expenses.

Health facility standards have improved significantly, with a 42.5% increase in Kayakalp assessments, reflecting dedication to hygiene and quality care. The UT has also maintained the top position in the Food Safety Index for three consecutive years.

Mental health services were strengthened with the launch of Tele Manas in 2022, a 24x7 tele-mental health facility providing equitable, accessible, and affordable counseling. A UT-level Tele Manas Cell and Mentoring Institute at IMHANS, GMC Srinagar have handled 1,32,240 calls as of December 2025.

Additionally, for the smooth conduct of the Shri Amarnath Ji Yatra, two semi-permanent 100-bed hospitals were established at Baltal and Chandanwari under CSR to provide medical facilities to pilgrims en route.

Healthcare infrastructure has been significantly strengthened. Bed capacity across the region has increased to 22,454 beds. The region's ambulance and emergency services have also been upgraded with a fleet of 489 geo-tagged ambulances - including 139 Advanced Life Support (ALS), 64 Basic Life Support (BLS), and 286 regular vehicles—integrated with 108/ 102 online services. These services maintain an average response time under 30 minutes and have served over 5.26 lakh beneficiaries since August 2020, with an additional 44 ALS ambulances being added.

J&K has also made significant progress in disease control, particularly in tuberculosis (TB) elimination. At the ONE WORLD TB Summit 2023, the UT received a Bronze Medal for achieving over 20% reduction in TB incidence since 2015. District-level successes include Pulwama, Budgam, and Anantnag achieving TB-free status, Srinagar and Kupwara receiving Gold Medals, and Jammu, Udhampur, Baramulla, and Kathua awarded Bronze Medals.

Digital Initiatives

The health sector in Jammu & Kashmir is embracing digital transformation to enhance healthcare accessibility, quality, and efficiency. Through E-Sanjeevani, the UT has conducted over 12.05 lakh telemedicine consultations, providing critical access to remote areas. Tele-health services are being expanded to include Tele-Medicine, Tele-ICU, Tele-Radiology, Tele-X-Ray, and Tele-CT Scan capabilities across health institutions, ensuring specialized care reaches every corner of the region.

Innovative digital platforms like the Drug and Vaccine Distribution Management System (DVDMS) streamline online management of medicines and vaccines, while the Ayushman Bharat Digital Mission (ABDM) digitizes health records for improved service delivery. As of

8th January 2026, 107.88 lakh ABHA health IDs have been created, 96.18 lakh health records linked, 100% of public health facilities registered on the Health Facility Registry (HFR), 82% of doctors and 83% of nurses registered on the Healthcare Professional Registry (HPR), and 96.92 lakh online QR-based tokens generated. These platforms also enable efficient Government-to-Citizen (G2C) and Government-to-Business (G2B) service delivery, reflecting J&K's commitment in leveraging technology for better health outcomes. SEHAT APP has been launched to bring health care services and patients under one digital platform. 15.10 lakh users have been registered so far with thousands of them availing various services.

Physical & Financial Progress

The completion rate of works has improved regularly over the years. 140 Health Care Developmental projects have been completed during 2025-26 (ending December 2025) for enhancing the patient care services. Against the availability of Rs. 2223.38 Crore during 2025-26 under UT Capex/CSS (Revex/ Capex), 53% expenditure (Rs. 1183.95 Crore) stands incurred up to ending December, 2025.

Future Roadmap

Looking ahead, J&K aims to achieve universal health coverage by 2030, with a focus on child health milestones, disease reduction strategies, and ending epidemics. The strategic roadmap emphasizes strengthening primary healthcare systems, enhancing medical education, and fostering public-private partnerships to ensure comprehensive, high-quality healthcare for all residents. These initiatives highlight the UT's dedication in building a digitally enabled, equitable, and resilient healthcare ecosystem

EDUCATION AND SPORTS

SCHOOL EDUCATION

The Government envisions securing overall development of children through quality education in an equitable manner and has made commendable strides over the years. Literacy rate has witnessed substantial growth from 11.03% in 1961 to 68.74% in 2011.

Inclusivity, Innovation and Holistic Development is leading educational transformation in Jammu and Kashmir which is in line with the National Education Policy (NEP) 2020. Government aims to empower students with critical thinking, digital literacy, and ethical values to prepare them for higher education and future employment. This vision includes creating an equitable knowledge society and achieving SDG goals for education, fostering creativity, scientific temper, and lifelong learning. Government focuses on quality education, safe learning environments, and global competitiveness.

J&K is having a network of 24,137 schools (18,724 government and 5,413 other management) and total enrolment of over 26,17,817 students from pre-primary to class XII during 2024-25.

Gross Enrolment Ratio (GER) of girls has improved substantially during the last five years, implying success of the Beti Padao campaign in J&K. During 2024-25, GER of girls is 114.5 at primary level, 80.0 at upper primary level and 67.50 at secondary level, which is higher

than the composite GER of 113.7 at primary level, 77.3 at upper primary level and 66.10 at secondary level.

Year	PRIMARY			UPPER PRIMARY			SECONDARY		
	GIRLS	Boys	Total	GIRLS	Boys	Total	GIRLS	Boys	Total
2019-20	94.77	91.71	93.15	68.49	64.86	66.55	58.94	58.42	58.66
2020-21	102.04	99.71	100.81	68.37	64.42	66.25	60.11	59.58	59.83
2021-22	112.42	111.47	111.92	68.14	63.48	65.63	61.32	59.87	60.54
2022-23	112.42	111.47	103.39	68.14	63.48	68.93	61.32	59.87	60.85
2023-24	101.06	105.02	104.02	67.84	69.83	68.93	61.59	60.03	60.85
2024-25	114.5	112.9	113.7	80.0	74.9	77.3	67.50	64.80	66.10

Source: School Education Department, J&K

The declining drop-out rates during the last few years is a positive sign for the improving education levels in J&K. In 2024-25, drop-out rates have declined to 1.50 at primary level, 3.20 at upper primary and 12.9 at secondary level.

Year	PRIMARY			UPPER PRIMARY			SECONDARY		
	GIRLS	BOYS	TOTAL	GIRLS	BOYS	TOTAL	GIRLS	BOYS	TOTAL
2019-20	5.96	5.76	5.86	5.44	4.87	5.14	18.62	18.35	18.48
2020-21	4.21	4.50	4.36	4.13	2.64	3.35	4.58	2.90	3.68
2021-22	4.13	3.94	4.03	3.17	2.83	2.99	6.34	5.63	5.96
2022-23	3.99	3.81	3.89	2.82	3.15	2.65	6.89	6.45	6.20
2023-24	9.37	8.41	8.87	4.99	3.54	4.23	9.46	8.60	9.07
2024-25	1.10	1.90	1.50	3.20	3.10	3.20	12.20	13.60	12.9

Source: School Education Department, J&K

In terms of infrastructure, the trends of girls' toilets, boys' toilets, hand-wash facilities, library/ reading facility, electricity, computer and internet are improving, however, government is focusing on attaining saturation on these parameters.

Category	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Girls Toilet	86.35%	86.92%	86.98%	89.18%	89.18%	90.84
Boys Toilet	84.06%	84.64%	84.76%	86.09%	86.09%	88.49
Hand wash facilities	93.18%	95.27%	95.78%	87.25%	88.23%	86.20
Library/Reading room/Reading corner	64.07%	67.15%	70.45%	70.53%	70.56%	75.10
Electricity	64.23%	66.75%	69.65%	92.20%	92.20%	91.44%
Medical check-up in a year	77.33%	81.24%	81.99%	72.24%	NA	NA
Computer	14.39%	18.30%	20.66%	21.85%	28.95%	39.00%
Internet	4.98%	5.12%	22.13%	23.70%	38.44%	49.00%

Source: School Education Department, J&K

Despite geographical constraints, access to education is over 98% at all the levels in J&K. With the declining drop-out rate, the retention rates and transition rates are also improving as per UDISE+.

Indicators	Primary	Upper Primary	High	Higher Secondary
Retention Rate	79.60	75.60	55.90	38.20
	Primary (1 to 5)	Elementary (1 to 8)	Secondary (1 to 10)	Higher Secondary (1 to 12)
Transition Rate	Ps to UPS (5 to 6) =94.80	Elementary to secondary (8 to 9) =90.70		Secondary to HSS (10 to 11) =72.90
Gross Access Ratio(GAR)	98.68	99.34	98.59	98.79

The education sector in Jammu & Kashmir has embraced the National Education Policy 2020, leading to significant advancements and new initiatives. Under the effective implementation of programs/schemes like Samagra Shiksha, PM POSHAN (Mid-Day Meal), PM-Shri and NILP (ULLAS), several milestones have been achieved:

- a. A notable shift of students of pre-primary from private to government schools has been registered in recent years and 1,85,385 children are enrolled in Pre-primary sections of Govt. Schools as per UDISE+ 2024-25.
- b. Vocational education has been introduced in 1350 schools and 1.54 Lakh students of Classes (9th to 12th) are enrolled in the vocational courses. Vocational Education is being extended to 1104 more schools.
- c. Vidya Samiksha Kendra, a command-and-control centre, has been established and made operational to ensure data-driven decision-making and improve educational outcomes, on the analogy of Gujarat Model. 08 Chatbots viz. Smart Attendance J&K, J&K Study Buddy (Weekly Practice), Field Monitoring Bot, J&K Parent Pulse Bot, Lesson Plan for Teachers (JK Shikshak Sahayak), NIPUN Bharat (JK Pariksha) Digi Learn bot and Reporting through (Edu Insights) have been rolled out. Digital studio at the VSK is established to record expert-led e-contents in core subjects for all the classes for providing education through digital platforms especially for students in remote and hilly regions through technology-enabled solutions in alignment with NEP 2020
- d. Establishment of 3,008 ICT/CAL labs and plans for additional 2,036 ICT labs and 4,272 smart classrooms are in process of establishment in 2025-26 to enhance experimental learning.
- e. Completion of 1,766 infrastructure projects in 2024-25, including civil works and facility enhancements under UT Capex and Samagra Shiksha. 946, civil works including kindergarten (KGs) have been completed during 2025-26(ending November 2025) and 3,000 more are targeted for completion.
- f. Implementation of Early Child Care Education. 3,000 kindergartens already established and 3,500 more are being established during 2025-26 by way of providing child friendly furniture and other necessary equipment. 13,804 AAYAs /Helpers were engaged for these pre-primary sections.
- g. Operational SCERT conducting NEP 2020 webinars and teacher training programmes focusing on professional development.
- h. Creation of over 11,000 youth clubs.
- i. 396 (233 under Phase-I, 156 under Phase-II and 07 under Phase-III) schools have approved for up gradation under PM-SHRI scheme. The Up-gradation of existing facilities are under way in 233 PM-SHRI schools approved under phase-I including establishment of 45 Atal Tinkering labs, 159 stem (science, technology, engineering & mathematics) labs are at final stage of execution to make them model schools.
- j. School complex system has been put in place for optimum utilisation of resources in line with NEP-2020. 746 school complexes have been identified and made functional.
- k. Transparent Transfer Policy (online mode) is being implemented.
- l. JK Attendance APP has been implemented for capturing attendance of teachers/non-teaching staff of school education department with coordinates.

To expand access to education, the government is launching JK e-Pathshala, a free TV channel broadcasting curriculum-based lessons and lectures in local languages which will benefits students especially from far flung and remote areas.

These initiatives underscore Jammu & Kashmir's commitment in transforming its education landscape, aligning with national policies and fostering holistic development among students.

HIGHER EDUCATION

Jammu & Kashmir is undertaking a transformative journey in higher education in line with the National Education Policy (NEP) 2020, focusing on improving quality, accessibility, and employability. Curriculum restructuring forms the cornerstone of this transformation, with universities introducing programs under the Four-Year Undergraduate Model, offering multi-disciplinary and flexible curricula. The adoption of the Academic Bank of Credits (ABC) system has enhanced academic flexibility, enabling students to accumulate and transfer credits seamlessly. Skill development and digital learning are being emphasized, with platforms like SWAYAM expanding access to high-quality educational resources and promoting practical, application-oriented education.

The UT administers 151 government degree colleges, including 6 engineering colleges, of which 51 were established in 2019. Institutional restructuring and accreditation are key priorities under NEP 2020. Currently, 74 colleges are NAAC-accredited, with 16 more under process. Notably, Women Gandhi Nagar College, Jammu, has secured an A++ NAAC rank, and steps are underway to grant it autonomous status.

Research and innovation have been strengthened through the creation of 30 research hubs, fostering multi-disciplinary research across institutions. Kashmir University and Jammu University have achieved 34th and 51st ranks respectively in NIRF, reflecting academic excellence and commitment to quality.

To enhance employability, 56 government degree colleges now offer skill courses aligned with the National Skills Qualifications Framework (NSQF). Autonomy has been granted to three colleges, promoting innovation in curriculum design. Initiatives such as College on Wheels and Entrepreneurship Programs aim to foster an entrepreneurial mindset, bridging the gap between academia and industry and preparing students for future career opportunities.

J&K has made following strides in the Higher Education Department:

- IIT & IIM Jammu made functional.
- 51 New Colleges added.
- Recently Government has sanctioned two more colleges viz. Government Degree College, Lamberi (Rajouri) and Government Degree College, Aghore (Jammu).
- Five (5) new college buildings- GDC Purmandal (Samba), GDC Boniyar (Baramulla), GDC Domel Pouni (Reasi), GDC Hyderpora (Srinagar) and GDC Eidgah (Srinagar) have been completed during this year and 3 more college buildings- GDC Nagrota (Jammu), GDC Kakryal Katra (Reasi), GDC Vailoo Larnoo (Anantnag) are likely to be completed in 2026.
- Uniform Academic Session introduced in all Degree Colleges.
- Four years under graduate programme (FYUG) started in all Degree Colleges with 58 major courses. The Higher Education institutions (HEIs) will offer FYUG Programme with options for research / honours, providing flexibility in course selection, student mobility and multiple entry and exit options.
- E-Contents for 50 subjects uploaded.

- GDC Baramulla got Autonomous status (Total of 03 colleges are now Autonomous in the UT).
- Both, the University of Kashmir and Jammu have been accredited with NAAC Grade A++. SMVDU, IUST and BGSBU have been accredited with Grade B+, B+ and B respectively.
- All the Universities have developed / designed multi-disciplinary course curriculum. Government has introduced skill-oriented courses at UG level in 12+ 18 format as per NEP-2020 Document.
- MoU signed between IIM Jammu, IIT Jammu and AIIMS Jammu to offer joint hospital administration / management degree , Joint B. Tech and MBA degree
- Government has initiated a new four-year undergraduate program as part of NEP 2020 "Design Your Degree"(DYD). It is an innovative educational initiative that emphasizes creative pedagogy, project-based study, and continuous evaluation, fostering self-discovery, critical thinking, and interdisciplinary learning. The DYD encourages hands-on experiences and real-world applications. The program aims to cultivate responsible citizens and future leaders through a flexible curriculum that promotes academic excellence and societal impact.
- The Faculty Development Programmes (FDPs) like encouraging students to participate in research and development activities, FDPs, refreshers courses, orientation courses, workshops etc. have also been initiated at large.
- Collaborations with premier institutions such as IITs, IIMs, and NIELIT have been instrumental in faculty capacity building and enhancing research capabilities.
- The establishment of 92 spokes to support 30 research hubs further facilitates collaborative research endeavours, promoting a culture of innovation and knowledge dissemination. The department's emphasis on holistic education is evident through the introduction of multidisciplinary course curricula, aimed at nurturing well-rounded individuals capable of meeting global challenges.
- Samarth 'ERP e-Gov Suite' has been fully implemented in 2023-24 as part of NEP 2020 and all Government Colleges are registered on this portal. Admissions during academic session 2023-24 has been made through this portal. During current financial year 2025-26, 100% admission process through CUET has been carried out in 74 colleges across J&K (35 college of Jammu Division and 39 colleges of Kashmir Division). The rest of the colleges shall also carry out admissions through e-Samarth portal based on 10+2 Merit.
- 3-Tier Feedback Mechanism has been introduced as part of NEP 2020. It includes Student Feedback for Institute, Student Feedback for Teachers, Faculty Feedback for Institute, Faculty Evaluation and feedback.

Government of Jammu & Kashmir is proactively addressing challenges in higher education, including infrastructure gaps and the need for market-relevant, practical-based courses, through strategic policy interventions and targeted investments. These efforts aim to create a robust higher education ecosystem that not only fulfills the aspirations of students but also contributes to regional development and national prosperity. By fostering a culture of academic excellence, inclusivity, and innovation, the Government seeks to empower the youth to become future-ready leaders capable of thriving in a rapidly evolving global economy.

YOUTH SERVICES AND SPORTS

Sports have emerged as a powerful vehicle for youth empowerment, social cohesion and positive transformation in J&K. Government envisions a vibrant sports culture that empowers youth through physical activity, aiming to prevent social evils like anti-social behaviour and substance abuse. With unprecedented participation of youth of urban /rural areas in sports, the Union Territory has witnessed a remarkable strengthening of its sporting ecosystem. Guided by vision of inclusive development and the Khelo India Philosophy, sports have become an effective medium for engaging youth, fostering discipline and promoting national integration.

During 2024-25, over 80 lakh youth in Jammu & Kashmir participated in various sports activities under initiatives such as "My Youth My Pride", "Har Din Khel, Har Ek Ke Liye Khel", Nasha Mukta Bharat Abhiyan, Jan Abhiyan, the Calendar of Sports Associations, and Regular Coaching Programmes. In the current financial year 2025-26, up to November 2025, 58.12 lakh youth have already been engaged in diverse sports activities, reflecting the government's sustained focus on promoting fitness, sportsmanship, and healthy lifestyles among the youth. Recognizing youth as the most dynamic, creative, and productive segment of society, the Government of Jammu & Kashmir has adopted a multidimensional strategy in which sports is not merely a competitive activity but a powerful instrument for nation-building, social cohesion, peace, and character development. Through an enabling policy environment, massive infrastructure expansion, grassroots sports promotion, and structured collaboration with sports associations, educational institutions, panchayats, and civil society, the UT aims to create a youth ecosystem that is empowered, inclusive, aspirational, and future-ready.

Grassroots sports strengthening through Khelo India Centres

J&K has established the highest number of Khelo India Centres in India wherein over 5000 children are trained daily across multiple disciplines. These centres are located across all 20 districts, including rural, tribal and backward areas.

Winter Sports Excellence and Water Sports Breakthrough Put J&K on the National Sporting Map

Jammu & Kashmir successfully conducted the 5th edition of its flagship Winter Sports Programme, reinforcing its position as India's premier winter sports destination. These events enhanced competitive standards, promoted sports tourism, and generated livelihood opportunities for local communities. In a historic milestone, the UT also hosted the first-ever Khelo India Water Sports Festival, tapping the potential of lakes and rivers and giving fresh momentum to rowing, kayaking, and other water-based disciplines, with participation from over 500 athletes representing 28 States and UTs. The exceptional performance of J&K athletes earned appreciation from the Hon'ble Prime Minister of India during the Mann Ki Baat programme.

Jammu & Kashmir – Emerging as a National and Global Sports Hub:

The Government of Jammu & Kashmir has successfully positioned the UT as a credible national and international sports hosting destination. Key highlights include the 3rd Asian Pencak Silat Championship, which saw participation from over 12 countries, alongside prestigious national events such as the 22nd Senior National Soft Tennis, 42nd Junior Tennikoit National Championship, 19th Junior Rollball National Championship, and the International Zonal Softball Championship. These championships demonstrated strong

organizational capacity, elevated J&K’s global sporting profile, and provided valuable competitive exposure to local athletes, establishing the UT as a dynamic multi-sport hub.

Grassroots Leagues Ignite Community Passion:

Grassroots football leagues have sparked widespread youth enthusiasm and community engagement. The Kashmir Super League achieved record digital viewership and live attendance, while multiple local premier leagues attracted massive public participation, transforming local grounds into lively hubs for community bonding and talent identification.

Athlete Achievements and Rising Women Participation:

Athletes from Jammu & Kashmir have excelled on national and international podiums, securing medals and enhancing the UT’s sporting reputation. A strong emphasis on women’s participation has led to increased representation of girls across multiple disciplines, fostering a more inclusive, balanced, and competitive sports ecosystem.

Year	National Level				International Level			
	Gold	Silver	Bronze	Total	Gold	Silver	Bronze	Total
2021-22	77	95	112	284	01	01	02	04
2022-23	263	228	304	795	05	02	17	24
2023-24	169	170	210	549	08	04	04	16
2024-25	242	152	217	611	03	02	10	15
2025-26	92	92	133	317	06	10	09	25

Source: Youth Services and Sports Department, J&K

Building a Vibrant, Inclusive, and World-Class Sports Ecosystem in Jammu & Kashmir

Government has significantly expanded community sports and nighttime sporting culture through the installation of over 60 floodlit stadiums and the development of numerous community playfields, ensuring sustained youth participation and accessibility. Simultaneously, world-class sports infrastructure has been strengthened across all districts with upgraded stadiums, turfs, and indoor halls.

Iconic locations such as Gulmarg, Pahalgam, Manasbal, Wular, and Royal Springs have been leveraged for competitions, mass participation events, and sports tourism, creating a strong sport–tourism linkage. Mass fitness and wellness initiatives—including Yoga Day, Fit India programmes, cyclothons, Sunday on cycles and inclusive outreach to border, tribal, and remote areas—have further deepened engagement, supported by scientific coaching and structured competitions. Collectively, these efforts highlight sports as a driver of peace, progress, and pride, positioning J&K as an emerging national sporting destination and a vibrant hub of youth energy.

Jammu & Kashmir successfully hosted seven events of the 69th National School Games under SGFI, spanning football, wushu, taekwondo, and table tennis in Srinagar and Jammu. These events showcased the UT’s robust sports infrastructure and organizational capability, providing vital exposure to young athletes. Additionally, J&K contingents actively participated in the 69th National School Games across the country, highlighting the talent of local youth and offering valuable national-level competitive experience.

The National Youth Festival 2025, rebranded as the Viksit Bharat Young Leaders Dialogue (VBYLD), brought together over 3,000 young leaders from across India. Youth from J&K, aged 15–29, participated through a multi-stage selection process on the My Bharat Portal, including online quizzes, essays, and presentations. Final UT-level winners earned the

opportunity to present their ideas before the Hon'ble Prime Minister of India, reflecting strong youth engagement and leadership from the Union Territory.

Details of National Level Events hosted under the aegis of School Games Federation of India (2024-25 and 2025-26 upto November, 2026) are given below:

S. No	DISCIPLINE	2024-25		2025-26 (ending Nov 2025)	
		PARTICIPATION	VENUE	PARTICIPATION	VENUE
1.	Table Tennis under 19 Boys/Girls	-	-	161/162	Jammu
2.	Soft Tennis	-	-	290	Srinagar
3.	Football U-19 Boys/Girls	738/630	Jammu	531	Srinagar
4.	Judo U-17 Boys	312	Jammu	-	-
5.	Fencing U-14 Boys/Girls	232/234	Jammu	-	-
6.	Fencing U-17 Boys/Girls	182/253	Jammu	-	-
7.	Roll Ball	-	-	432	Jammu
8.	Softball	798	Srinagar	182	Srinagar
9.	Legend League Cricket	120	Jammu	-	-
10.	Tennis Ball Cricket	913	Jammu	-	-
11.	Khelo India Winter Games	210	Gulmarg		
12.	Khelo India Water Sports Games	-	-	456	Srinagar
13.	Gymnastics	368	Jammu	-	-
14.	Wushu under 17 Boys/ Girls	200/149	Jammu	160/128	Srinagar
15.	Badminton	357	Jammu	-	-
16.	Pencak Silat	3,631	Srinagar	296	Srinagar
17.	Tenni-koit	373	Jammu	255	Jammu
18.	Taekwondo under 19 Boys/Girls	-	-	292/324	Jammu

Source: Youth Services and Sports, J&K

Looking ahead, Government aims to expand its focus on inclusivity, with special initiatives for senior citizens, housewives, transgender individuals, and specially-abled athletes. Plans include further developing high-performance centers and promoting sports-related research to preserve traditional games. By leveraging sports as a tool for holistic youth development and societal well-being, the Government is paving the way for a healthier, more prosperous future.

SOCIAL WELFARE

Government of Jammu & Kashmir is committed in creating a nurturing and inclusive environment for the growth, protection, and empowerment of vulnerable groups, including children, women, the elderly, persons with disabilities (PwDs), and marginalized communities. Its mission focuses on providing essential services such as education, healthcare, and social security to ensure a dignified life for all citizens. Special emphasis is placed on women's empowerment through economic initiatives and on meeting the educational needs of underprivileged groups. Inclusive development is further promoted through financial assistance, residential facilities, and vocational training, enhancing livelihood opportunities. Over the years, the Government has achieved significant milestones in the implementation of welfare schemes, leveraging technology to ensure nearly 100% coverage, with a focus on transparency, efficiency, and accountability in beneficiary-oriented programs.

Pension

Under the National Social Assistance Programme (NSAP) and Integrated Social Security Scheme (ISSS), more than 10 lakh eligible beneficiaries received financial assistance during the financial year 2025-26 (up to November 2025). This support covers three categories: old age, widows, and persons with disabilities.

Demonstrating a continued commitment to the social security and dignity of vulnerable sections of society, the Government revised pension rates under NSAP and ISSS with effect from 1st April 2025. Under the revised structure, beneficiaries below 60 years receive a monthly pension of Rs. 1,250, those aged 60–79 years receive Rs. 1,500, and senior citizens aged 80 and above receive Rs. 2,000 per month. This enhancement benefits old age, widow, disabled, and transgender pensioners, ensuring greater financial support and promoting social inclusion.

The sanctioning process has been fully digitized, eliminating the need for human interface and ensuring transparency, efficiency, and timely delivery of benefits to all eligible beneficiaries;

Mission Poshan

Jammu & Kashmir has made significant progress in promoting nutrition, health, and early childhood development through targeted interventions under the Poshan Abhiyaan and related programs. As of November 2025, 28,186 Anganwadi Centers (AWCs) have been registered on the Poshan Tracker, with 8.43 lakh beneficiaries uploaded on the app. The UT has organized more than 4 lakh community-based events and 56,664 Village Health Sanitation Nutrition (VHSND) Days, ensuring widespread outreach and awareness.

Under the Anemia Mukht J&K initiative, conducted in collaboration with the Health Department, 20,687 anemia camps were held till November 2025, identifying 9,209 anemic persons. The 7th Poshan Maah, celebrated from 17th September to 16th October 2025, witnessed more than 12.85 lakh activities, further enhancing community participation and awareness on nutrition.

Infrastructure upgrades have been a key focus under programs such as Saksham Anganwadi, with 338 AWCs modernized to include internet/Wi-Fi connectivity, LED screens, RO machines, and rainwater harvesting systems. Additionally, 897 rented Anganwadis were upgraded as Balvidalayas using UT funds, featuring LED smart TVs, water purifiers, CCTV cameras, Alexa devices, and climate control equipment to provide a child-friendly learning environment.

Under the Poshan Bhi Padhai Bhi initiative, State Level Master Trainers (SLMTs) were trained by NIPCCD authorities, who subsequently trained all Anganwadi Workers across the UT in both nutrition and early education curricula, ensuring uniform and high-quality service delivery at the grassroots level.

Women - Mission Shakti:

One Stop Centres (OSCs) have been established in all districts of the J&K for providing counselling, police assistance, and legal aid. Till date 14,281 women have been benefitted from OSCs. Additionally, 954 women have been provided shelter in these OSCs until reconciliation with their families could be facilitated.

20 Hubs for Empowerment of Women have been established in the UT, benefitting 47,106 women with enhanced awareness and access to resources that promote their social, economic and educational development.

Nari Adalat, being a pilot scheme in J&K and Assam, is currently being implemented in two Aspirational Districts (Baramulla & Kupwara) of J&K. 1,945 Nyay Adalat have been conducted in which 806 disputes have been addressed and 641 disputes resolved.

The women helpline (181), child-helpline (1098) and emergency response support system (112) are fully integrated and have been instrumental in addressing 56,470 calls, bringing each to a logical conclusion depending on the nature of the call.

Shakti Sadan facilities in Kupwara and Jammu currently provide accommodation and support to 45 residents. These initiatives aim to create safe and supportive environments for working women at Sakhi Niwas and women in distress at Shakti Sadan. This initiative is ensuring access to secure housing, essential services, and assistance in reuniting with their families. 11 new Shakti Sadans approved in districts of Anantnag, Budgam, Reasi, Kathua, Bandipora, Doda, Ramban, Pulwama, Jammu, Poonch and Srinagar. Process for hiring of staff is underway to make the infrastructure operational.

Children - Mission Vatsalya

Under targeted child welfare programs, the Government of Jammu & Kashmir provides financial assistance of Rs. 4,000 per month to 5,000 vulnerable children living with extended families or biological relatives, supporting their education, nutrition, and health needs.

To create a child-friendly justice system, 20 Juvenile Justice Boards (JJBs) and 20 Child Welfare Committees (CWCs) have been upgraded, enhancing their ambiance and facilities in accordance with child psychology principles.

136 Child Care Institutions—including 86 government-run and 50 NGO-run facilities—are functioning across the UT, providing care, protection, and rehabilitation services. Additionally, 8 Vatsalya Sadans were approved by the Project Approval Board (PAB) during 2024-25 and 2025-26 to further strengthen child care infrastructure.

10 Child Helpdesk at Railway station and 17 helpdesks at Bus stand have been approved for 2025-26.

Senior Citizens

Under various schemes/programs during 2025-26, 273 camps for senior citizens with participation of 9,376 individuals have been conducted by the Department.

Drug Demand Reduction Campaign & Nasha Mukh Bharat Abhiyaan (NMBA)

This initiative has achieved a massive scale of impact, reaching **people** through a robust network of **12,565 activities**. The program demonstrates a strong commitment to community-level engagement and education, successfully covering **8,203 villages** and **24,166 educational institutions**.

To adopt a more aggressive approach toward eradicating drug menace, four Drug De-addiction Centres are currently operational in Rajouri, Kulgam, Bandipora, and Pulwama, providing counseling, rehabilitation, and support services to affected individuals.

Persons with Disabilities

Two schools, for visually impaired children in Jammu and one for speech and hearing impaired in Srinagar are being run by the Social Welfare Department. The Halfway Home in Jammu has been made functional and construction has been completed in Ganderbal. Disability Certificates/ UDID Cards have been issued to 2.25 lakh persons. Two Composite Regional Centers one in Jammu and one in Srinagar are operational to provide

comprehensive rehabilitation services to persons with disabilities (Divyangjan) in the region.

Other Initiatives

Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY) aims at the comprehensive development of villages with a substantial Scheduled Caste (SC) population (more than 40%). The scheme focuses on integrated development through the convergence of existing programs and gap-filling funding to address unmet needs. Following identification of gaps, a Village Development Plan (VDP) is prepared and executed. Villages achieving the desired performance on 50 identified indicators are declared Adarsh Gram, with the objective of bringing the SC population at par with the general population via an Area-Based Integrated Development Approach. In Jammu & Kashmir, 357 villages have been selected for development during 2025-26, of which 257 villages have been declared Adarsh Gram, and VDPs for 349 villages have been formulated and approved.

Under the Pradhan Mantri Matru Vandana Yojana (PMMVY), 52,079 beneficiaries were enrolled in the current financial year ending November 2025, including 36,922 first-time mothers and 15,157 second girl children.

The Ladli Beti scheme has covered 16,165 cases during the current financial year, promoting the welfare and empowerment of girl children.

Marriage Assistance Scheme has been extended to all eligible beneficiaries, with rules amended to remove the 8th-grade educational qualification bar. Marriage Assistance enhanced from existing Rs 50000 to Rs 75000 for poor girls of marriageable age belonging to AAY families.

To date, 44,301 beneficiaries have been covered under this scheme, with a total of Rs. 234.00 crores disbursed, providing financial support for socially and economically weaker families.

Free bus service has been introduced for women on all government owned public transport including e-buses with effect from 1st April 2025

RURAL DEVELOPMENT

The Government of Jammu & Kashmir recognizes that rural development is vital for improving the socio-economic landscape of the UT. To address diverse development challenges across all districts, blocks, and Panchayats, a comprehensive array of initiatives and programs has been undertaken. Employment opportunities are being expanded through schemes such as MGNREGA - Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin), ensuring income security for rural households. In anticipation of increased demand for public works employment due to natural calamities, an additional 50 days of employment, over and above the standard 100 days per household, has been approved for affected rural areas in FY 2025-26.

Infrastructure development remains a cornerstone of rural growth in Jammu & Kashmir, with projects spanning rural roads, schools, medical centers, and sanitation facilities to improve quality of life and enhance accessibility in remote areas. Employment generation under schemes like MGNREGA complements these efforts, with 374.89 lakh man-days generated in 2023-24, 401.04 lakh man-days in 2024-25, and 235.61 lakh man-days in the

current fiscal year up to November 2025, providing 100 days of work to thousands of families. To address additional demand arising from natural calamities, 50 extra days of employment per household have been approved for affected areas in FY 2025-26. Together, these initiatives ensure inclusive, resilient, and sustainable rural development, linking infrastructure growth with livelihood opportunities and socio-economic empowerment.

Government of Jammu & Kashmir is actively promoting poverty alleviation and inclusive rural development through targeted programs that directly support marginalized communities, improve economic conditions, and enhance resilience against natural disasters via drought-proofing and flood management initiatives. Decentralized planning empowers Panchayats to autonomously manage local affairs, ensuring grassroots-level decision-making tailored to community needs. Active community participation further guarantees that development projects are relevant, impactful, and sustainable, fostering local ownership and long-term socio-economic progress.

The Government of Jammu & Kashmir has made remarkable progress in ensuring housing and sanitation for rural households under the Pradhan Mantri Awaas Yojana (Gramin). Leveraging data from the Socio-Economic and Caste Census (SECC) 2011, 3.36 lakh beneficiaries were targeted, of which 3.21 lakh houses have been constructed as of now. Housing assistance disbursements have increased from Rs 440 crore (up to 2024-25) to Rs 511.84 crore (up to November 2025), ensuring access to safe and dignified housing for eligible families. Complementing this, the Swachh Bharat Mission (Gramin) has focused on sustainable sanitation practices, maintaining Open Defecation Free (ODF) status since 2018, and constructing thousands of Community Sanitary Complexes (CSCs) and individual household latrines (IHHL). 1730 Community Sanitary Complexes (CSCs), and 1,02,379 individual house-hold latrines (IHHL) have been constructed/ completed during 2023-24 to 2025-26 (ending Nov,2025) with an expenditure of Rs 102.38 Crore respectively.

To enhance employability of rural youth, the Himayat-Deen Dayal Upadhyaya Grameen Kaushalya Yojana has provided skill training across sectors such as healthcare, IT, and hospitality. During 2023-24 to 2025-26 (up to November), 4316 youth received training, while 3066 youth were successfully placed in jobs, thereby strengthening livelihood opportunities in rural areas. These programs contribute to creating a skilled workforce capable of participating in the region's socio-economic growth.

The National Rural Livelihoods Mission (NRLM) has focused on poverty alleviation and women empowerment by supporting Self-Help Groups (SHGs) and Village Organizations (VOs). During 2023-24 to 2025-26 (up to November), 21061 SHGs were formed having membership of more than 8 lakh. Further, thousands of SHGs were provided with revolving funds, community investment support, and bank credit linkage, ensuring financial inclusion and enhanced entrepreneurial capacity among rural communities.

The Start-up Village Entrepreneurship Programme (SVEP) fosters rural entrepreneurship, supporting both new and existing enterprises to drive economic growth and achieve Sustainable Development Goals (SDGs). Initially implemented in two blocks—Lar in Ganderbal district and Basohli in Kathua district - the programme has now expanded under SVEP Phase-II to four additional blocks - Kalakote and Nowshera in Jammu Division, and Qazigund and Dooru Shahabad in Kashmir Division, thereby broadening its impact across rural communities.

Lakhpati Didi Initiative under DAY-NRLM empowers women by enabling them to earn a sustainable income of at least Rs 1 lakh annually, encouraging entrepreneurship and self-reliance. Against a target of 2,33,000 potential Lakhpati Didis, 2,60,010 women were identified, and 2,00,952 were successfully converted into Lakhpati Didis, receiving training, financial assistance, and skill development support.

The Integrated Watershed Management Programme (IWMP) restores ecological balance by conserving degraded natural resources such as soil, vegetation, and water. Key outcomes include prevention of soil erosion, regeneration of natural vegetation, rainwater harvesting, groundwater recharge, and facilitation of multi-cropping and agro-based livelihood activities, providing sustainable income opportunities to rural communities.

The Rashtriya Gram Swaraj Abhiyan (RGSA) focuses on enhancing rural governance by building the capacity of local institutions. During 2024-25, 330 Panchayat Ghars were completed with an expenditure of Rs. 67 crore, which increased to 441 Panchayat Ghars by November 2025, with expenditure totaling Rs. 111.54 crore. Of the 500 sanctioned Panchayat Ghars, the remaining 59 are expected to be completed by the end of the fiscal year. Additionally, 500 more Panchayat Ghars were approved by the Ministry of Panchayati Raj, GoI, in November 2024. Land has been identified for 418 Panchayats, with 367 PGs tendered, 354 allotted, and 298 taken up for execution, of which 41 have been completed as of November 2025.

Major achievements under social development are given below:

Table 6.4(i) Physical Achievements during FY 2023-24 , 2024-25 and 2025-26					
S. No	Particulars	Unit	2023-24	2024-25	2025-26 (ending Nov,2025)
1	2	3	4	5	6
	MGNREGA				
1	Person days generated	Lac No.	374.46	401.04	235.61
2	Job cards issued	Lac Nos	13.83	13.80	14.01
	PMAY(G)				
3	Houses constructed ending 12/2025 (Spill over target)-cumulative	No.	1,95,915	3,07,863	3,20,959
4	New household	No.	37,399	43,231	21,749
5	CSCs SBM(G)	No.	579	527	624
	HIMAYAT				
6	Youths trained	No.	1,380	1,816	1,120
7	Youth placed	No.	1,703	410	953
	NRLM (Umeed)				
8	No. of SHGs formed	No.	11,832	6,278	2,951
9	Village Organization	No.	806	396	125
10	Revolving fund	No.	7,790	10,093	865
11	Community Investment fund	No.	11,423	5,607	1,496
12	Bank Linkage	No.	14,110	20,000	10,130

Source: Rural Development & Panchayati Raj, J&K

WELFARE OF SCHEDULED TRIBES (ST)

Government of Jammu & Kashmir is committed to bridging the gap in Human Development Indices (HDIs) between Scheduled Tribe (ST) communities and the general population. Focused initiatives are being undertaken to empower tribal communities socially and economically by protecting their rights, implementing the Forest Rights Act (FRA), and improving access to education, healthcare, and livelihood opportunities. Since the enactment of the Jammu & Kashmir Re-organization Act, 2019, the FRA has been actively implemented in the UT, resulting in the issuance of 6,172 individual and community forest rights certificates, ensuring tribal communities can secure land and resource entitlements.

Holistic Development Initiatives for Scheduled Tribes in J&K

Scheduled Tribes constitute approximately 10.39% of Jammu & Kashmir's population (2011 Census). To bridge socio-economic gaps, the Government has prioritized educational and infrastructure development aimed at improving learning outcomes and reducing dropout rates among tribal students. Currently, 28 ST hostels are operational, providing free boarding, lodging, and education to 2,895 students from class VI onwards, while 26 new hostels are under construction, with 10 expected to be completed in 2025-26. Over the last four years, an investment of Rs.1,874.70 lakh has facilitated the establishment of 261 smart classrooms in tribal areas. Further strengthening access to quality education, 6 Eklavya Model Residential Schools (EMRS) have been set up. Alongside education, sustained efforts in capacity building, skill development, and infrastructure in areas such as drinking water, electricity, roads, sanitation, transport, and irrigation are driving the inclusive and sustainable development of tribal communities.

Implementation of PMAAGY for Tribal Development

Following the reorganization of Jammu & Kashmir, earlier tribal development schemes have been restructured, and the Special Central Assistance to Tribal Sub-Schemes (TSS) is now implemented as the Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY). Under this scheme, Rs.932.39 lakh has been allocated by the Ministry of Tribal Affairs, Government of India, to cover 119 villages, of which Rs.599.14 lakh has already been utilized for 142 infrastructure-related activities during the current financial year, supporting the holistic development of tribal communities.

Institutional Support for Tribal Development

The Tribal Research Institute (TRI) at Khimber, Harwan, Srinagar has been established to promote research, documentation, and awareness for tribal development. Additionally, a Project Management Unit (PMU) has been set up to monitor and oversee all schemes implemented under the Tribal Affairs Department, ensuring effective implementation and accountability.

Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)

The flagship mission Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA) was launched on 2nd October 2024 with the aim of saturating tribal-majority villages through 25 focused interventions implemented by 17 line Ministries over a five-year period. In Jammu & Kashmir, the mission spans 20 districts, 112 blocks, and 393 villages. An allocation of Rs.3,921.00 lakh has been received from the Ministry of Tribal Affairs, Government of India, and released to the District Development Commissioners for the execution of approved activities, including 51 major works, 74 additional classrooms with furniture, 39 toilet blocks, and 3 teacher staff quarters, ensuring holistic development in tribal communities.

Scholarship Support for Scheduled Tribe Students

Scholarship programs have been instrumental in improving educational access and reducing dropout rates among Scheduled Tribe (ST) students in Jammu & Kashmir. During

the financial year 2024–25, Rs.41 lakh was disbursed under the Pre-Matric Scholarship for Classes IX–X, benefiting 1,328 ST students. Additionally, under the Pre-Matric Scholarship for Classes I–VIII, Rs.1,000.20 lakh was provided to 1,94,236 ST students. The Post-Matric Scholarship scheme has also supported 4,552 ST students with disbursements of Rs.875 lakh from April 2025 onwards, ensuring continued access to higher education and fostering academic advancement among tribal communities.

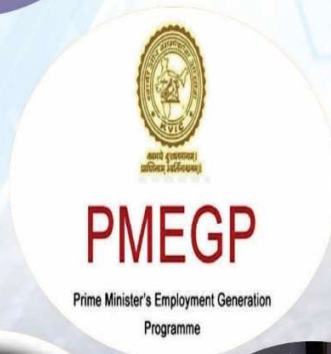
Livelihood and Infrastructure Development for Tribal Communities:

To promote sustainable livelihoods among tribal communities in Jammu & Kashmir, 1,500 mini sheep/goat farms and dairy units have been established over the last four years with a total outlay of Rs.1,500 lakh, providing alternative income sources and economic resilience. For the financial year 2025–26, approximately Rs.4,444.53 lakh has been released to create essential infrastructure, including connectivity, power supply, and educational facilities across tribal areas. Additionally, seven transit accommodation units with an allocation of Rs.2,758 lakh are being constructed in the foothills of the Pir Panjal Range to support nomadic populations during seasonal migration; two units one at Shopian and the other one at Goripora, Pulwama have been completed, while work on the remaining units is underway.

Through these interventions, Government of Jammu & Kashmir continues to make substantial progress in addressing socio-economic disparities, with a strategic focus on education, infrastructure development, skill enhancement, and livelihood generation, empowering Scheduled Tribe communities and promoting greater social and economic equity across tribal regions.

INDUSTRIES & COMMERCE

CHAPTER 7



INDUSTRIES & COMMERCE

The industrial sector continues to anchor Jammu & Kashmir's growth strategy, driving employment, private investment, and value addition across key sectors such as agriculture, food processing, handicrafts, tourism, and education. With a strong emphasis on ease of doing business, modern infrastructure, skill development, and local resource utilization, the sector plays a central role in the UT's economic trajectory. Micro, Small, and Medium Enterprises (MSMEs) dominate the industrial landscape, accounting for nearly 60% of industrial investment, about 90% of employment generated, and contributing approximately 6% to GSDP, making them the backbone of manufacturing and services activity. Recognizing their importance, the government continues to provide policy support, targeted incentives, and capacity building to enable MSMEs to scale, modernize and integrate with wider value chain.

The New J&K Industrial Policy 2021–30 and the New Central Sector Scheme for Industrial Development (NCSS 2021) have brought a major shift in the UT's investment landscape. Despite temporary disruptions during 2019–21 due to the pandemic and external factors, J&K has witnessed a steady rise in investor interest and project approvals, driven by enhanced policy stability, transparent land allotment, and improved facilitation mechanisms, reflecting renewed confidence in the region's industrial growth prospects.

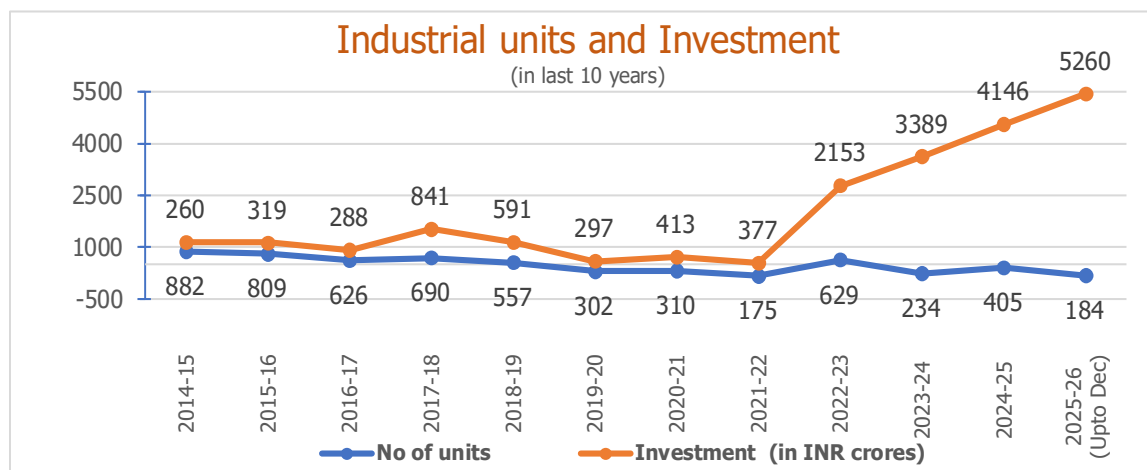
To further strengthen the industrial ecosystem, the Government of J&K has introduced several new and amended policies, including the J&K Start-Up Policy 2024–27, Revised Industrial Land Allotment Policy (Amended 2024), and Updated Private Industrial Estate Development Policy (Amended 2024) alongwith Wool Processing, Handloom & Handicraft Policy 2020, Single Window Scheme 2021, and Turnover Incentive Scheme 2021, these reforms are facilitating faster clearances, promoting entrepreneurship, and enabling diversified industrial development across the UT.

Looking ahead, J&K is preparing to introduce forward-looking initiatives to further enhance industrial competitiveness. The Export Policy 2026 aims to boost exports by improving market access and product competitiveness, the Public Procurement Policy 2026 seeks to increase transparency and encourage local participation in government tenders, and the Logistics Policy 2026 is designed to reduce logistics costs, improve multimodal connectivity, and ensure seamless movement of goods across production clusters and markets.

The New Central Sector Scheme (NCSS), with an outlay of Rs.28,400 crore, has significantly transformed J&K's industrial landscape by catalyzing large-scale private investment, enhancing industrial viability, and positioning the UT as a competitive destination for manufacturing and services. The scheme has attracted anchor industries, including several first-time investors committing over Rs.500 crore, generating multiplier effects across supply chains, logistics, and local entrepreneurship. The scheme has attracted proposed investment of Rs.14,292 crore, with 440 new applications, of which 386 units worth Rs.9,074 crore have commenced production. These projects are expected to generate more than 52,000 new jobs, boosting local employment and economic participation. Fiscal incentives of Rs.804.44 crore have been sanctioned under NCSS further reinforce industry trust and accelerate the rollout of new manufacturing and services projects.

Over the last seven years, 2,227 industrial units involving Rs.15,940 crore investment have become operational, reflecting a steady deepening of J&K's industrial base. During 2025-

26, ending December 2025, the UT had surpassed the previous year's realized investment, reaching Rs.5260 crore, highlighting sustained investor confidence. In FY 2024–25 alone, realized investments totaled Rs.4,146 crore, over ten times the pre-2019 annual average, marking a paradigm shift in the region's industrial growth trajectory.



Jammu & Kashmir's rapid industrial progress is reinforced by a strong governance and reform framework, earning national recognition. The UT achieved 5th rank in the Ease of Doing Business (BRAP) 2025, while the JK-Single Window Incentive Calculator was recognized as a national Best Practice by DPIIT for 2023–24. J&K also received the MSEFC Excellence Award for effectively resolving MSME payment disputes and delays, reflecting the administration's commitment to transparency and investor facilitation.

To accommodate rising investment inflows, J&K is undertaking large-scale industrial infrastructure expansion. 26 new industrial estates are being developed through CPSUs, SIDCO, and SICOP, with 11 estates scheduled for completion in 2026–27. Additionally, 10,462 kanals of land have been transferred to the Industries & Commerce Department, creating a robust land bank to meet the growing demand from domestic and global investors.

The Government has also introduced a Credit Guarantee Scheme to support micro and small enterprises (MSEs). Through this scheme, the Annual Guarantee Fee for loans up to Rs.10 lakh under the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) will be reimbursed. The scheme has been announced on 22nd December 2025 under which Rs.41.30 crore have been allocated to J&K to cover the 0.33% guarantee fee for eligible MSEs domiciled and operating within J&K, promoting collateral-free credit access and facilitating business growth.

Furthermore, the J&K UT Government has signed a MoU with the National Stock Exchange of India (NSE) to raise awareness among local enterprises about the benefits of formal listing and facilitate their potential listing on India's premier stock exchange. This initiative is expected to create new avenues for growth, investment, and market expansion, enhancing opportunities for J&K-based entrepreneurs and further strengthening the industrial ecosystem.

HANDLOOM AND HANDICRAFTS

Handicrafts and handloom activities form a vital part of Jammu & Kashmir's economic and cultural landscape, valued for their environmentally sustainable, labour-intensive, and

high-employment potential. The sector makes a significant contribution to the UT's Gross State Domestic Product (GSDP), producing iconic items such as Basohli paintings, Pashmina shawls, carpets, and diverse forms of embroidery and woodcraft. With the skills of approximately 4.45 lakh artisans, this largely unorganized sector remains a cornerstone of the local economy, supporting livelihoods, preserving traditional craftsmanship, and showcasing the region's rich cultural heritage

To strengthen skills and promote entrepreneurship, the Government has established 634 training centers offering one-year and two-year programs. 6,000–7,000 trainees complete these courses each year which equips them with the expertise needed to sustain and expand their craft-based livelihoods while fostering innovation and economic self-reliance.

The UT Government has pioneered a QR Code-based certification and labelling mechanism, the first of its kind globally, for artisanal craft products produced in Jammu & Kashmir. This system allows customers to verify the authenticity, provenance, and production process of crafts via smartphones. The QR Code, along with a registered logo, is printed on a secure fusion label affixed to certified products, preventing misuse. Initially implemented for Kashmiri carpets, the mechanism has now been extended to other crafts, with 51,197 shawls and 19,686 carpets GI-labelled to date. Supporting this vibrant ecosystem, the UT has 6,969 registered cooperative societies, collectively sustaining the livelihoods of 4.45 lakh artisans.

The Handicrafts & Handloom Department actively supports cooperatives under the J&K Self-Reliant Cooperative Act, 1999, providing financial assistance of Rs.1.00 lakh per cooperative. This support has benefitted 2,198 cooperatives in 2022–23, 1,239 in 2023–24, 249 in 2024–25, and 78 cooperatives up to November 2025. Under the Credit Card Scheme, Rs.104.67 crore was disbursed to 6,753 artisans and weavers between 2022–23 and 2024–25, with an additional Rs.8.84 crore disbursed to 542 artisans and weavers ending November 2025. Similarly, the Weavers Mudra Scheme provided Rs.19.80 crore in credit to 1,641 weavers during 2022–25, with Rs.1.32 crore disbursed to 91 weavers up to November 2025, enabling artisans and weavers to expand their businesses, strengthen livelihoods, and promote self-reliance

To ensure authenticity, eighteen crafts have already been GI tagged namely Kani Shawl, Sozni Craft, Kashmiri Pashmina, Paper Machie, Khatam band, Walnut Wood Craft, Hand Knotted Carpet, Shikara, Kashmir Willow Bat, Kashmir Crewel, Kashmir Chain Stitch, Kashmir Namda, Kashmir Wagoo, Gabba, Kashmir Tweed of Kashmir Division and Basohli Painting, Basohli Pashmina and Chikri Wood Rajouri of Jammu Division.

Moreover, seventeen more crafts are in the pipeline for GI tagging namely, Samba Calico Printing, Kishtwari Loi, Jammu Phulkari, Kishtwari Binna (Wheat Straw), Jammu Copper Ware, Jammu Dogri Suit, Jammu Brassware, Doda Bhardwah Narsingha, Doda Dadli, Doda Wooden Racksack, Jammu Dogra Jewellery, Cooperware (Khandkari), Silverware (Filigree), Tapestry, Kashmiri Tilla Work, Aari Stapple and House Boat.

J&K Government honored 38 outstanding craftsmen and artisans under UT-Level Artisan and Weaver Awards–2024 for their exemplary contribution in preserving and innovating Jammu and Kashmir's celebrated handicraft traditions at a grand ceremony held at SKICC, Srinagar on 25-11-2025. Each category carried three awards, with winners receiving citations, certificates, and cash prizes of Rs.50,000, Rs.30,000, and Rs.20,000, enabling them to further enhance their craft.

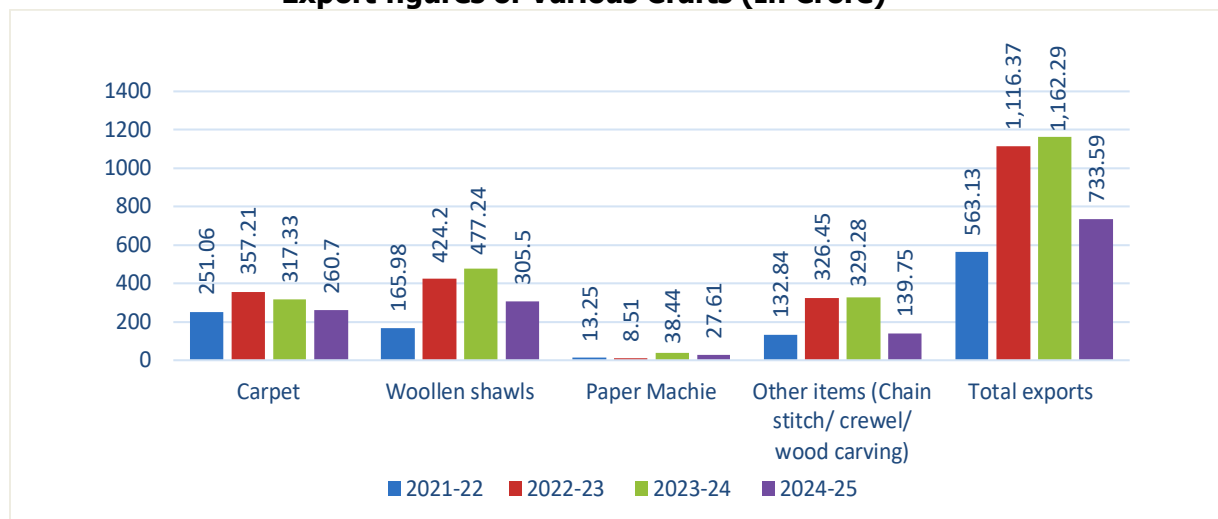
Besides, 4 artisans received National honors under the Shilp Guru Awards and National Awards for Handicrafts, instituted by Ministry of Textiles, GoI. These awards were conferred at a ceremony held on 9-12-2025 at New Delhi in the presence of Hon'ble President of India. Moreover, 2 artisans received National award – One for mastery of Sozni Embroidery and the other for outstanding contribution in hand made carpets.

Export performance reflects resilience with handicraft exports rebounding post-COVID-19. In 2024-25, exports included Carpets (Rs. 260.70 crore), Woollen shawls (Rs. 305.50 crore), Paper Machie (Rs. 27.61 crore) and other items (Rs. 139.75 crore) totalling Rs. 733.59 crore. The UT improved its ranking to 17 in Export Production Index (EPI)- 2022 from 35 in 2020.

Table:-7.1 (i): Export figures of various crafts (Rs. In Crore)

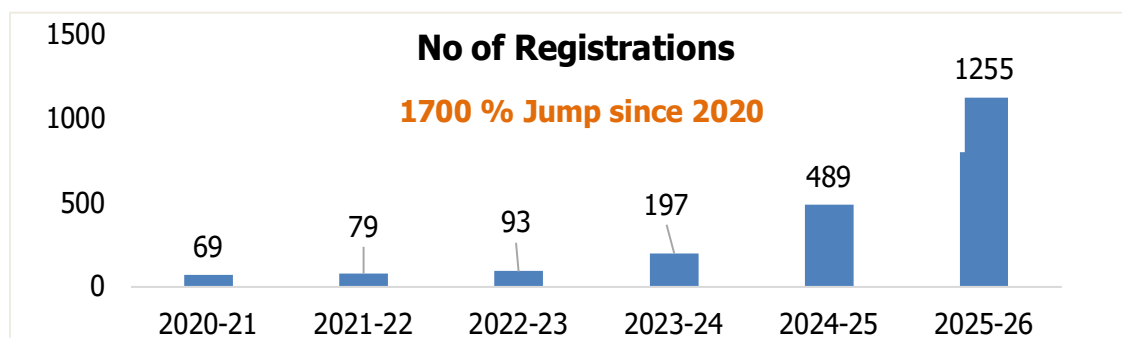
Year	Carpet	Woollen shawls	Paper Machie	Other items (Chain stitch/ crewel/ wood carving)	Total exports
2021-22	251.06	165.98	13.25	132.84	563.13
2022-23	357.21	424.2	8.51	326.45	1,116.37
2023-24	317.33	477.24	38.44	329.28	1,162.29
2024-25	260.70	305.50	27.61	139.75	733.59
2025-26 (ending 10/2025)	78.03	259.30	2.93	70.68	410.97

Export figures of Various Crafts (In Crore)



Start-Up Ecosystem

Startup Registrations and Growth: The Startup ecosystem in J&K has witnessed remarkable growth with registrations under the Policy rising from 69 in 2020 to 1255 including 434 women led start-ups by ending December 2025.



The region has shown vibrant sectoral expansion particularly in the Agri-Allied, Information Technology, Services and Manufacturing sectors showcasing the diverse entrepreneurial potential of J&K.

The J&K Startup Policy 2024-27, notified on 23 February 2024 with operational guidelines issued on 25 June 2025, aims to promote innovation, entrepreneurship, and self-employment by providing startups with financial assistance, mentorship, incubation, and ecosystem linkages, with JKEDI as the nodal implementing agency. The total budget is Rs.1,695 lakh, of which Rs.400 lakh has been released.

Key interventions under the policy include a Seed Fund, Startup Awards, Capital Grants to Incubators, Mentorship Programs, Collaboration and Networking Visits, and Investor Meets, all aimed at strengthening the startup ecosystem and enabling sustainable entrepreneurial growth in J&K.

Under the Startup Idea Challenge 2025, 5,405 participants took part, with 555 innovative ideas pitched and 43 bootcamps conducted across 20 districts to nurture entrepreneurial skills. The Startup Mahakumbh witnessed active participation, with 5 startups and 100 student entrepreneurs in 2024, while in 2025, 5 startups showcased their innovations at Bharat Mandapam, where Genetico Research was awarded Rs.20 lakh and GR8 Sports received Rs.5 lakh for their exemplary contributions. Additionally, under the Seed Fund, each startup is eligible for Rs.20 lakh (supporting 25 startups per year). So far, Rs.125 lakh has been released, with 193 applications received, 101 screened, and 18 startups approved to date, reflecting strong uptake and growing momentum in J&K's startup ecosystem.

PMEGP/JKREGP

The Prime Minister's Employment Generation Programme (PMEGP) and Rural Employment Generation Programme (REGP) are key drivers of employment creation in Jammu and Kashmir. PMEGP, executed through KVIC, KVIB, and DICs, promotes rural and urban self-employment ventures by providing margin money (subsidy) to eligible entrepreneurs. Notably, J&K has consistently achieved the highest number of projects under PMEGP for three consecutive years (2021-22, 2022-23, and 2023-24), securing the No. 1 rank in India, highlighting the UT's strong focus on fostering entrepreneurship. During 2024-25, 9844 units were established, generating employment for 78,752 persons while as the current FY 2025 (2025-26), 6137 units have been established, generating employment for 49,096 persons.

The JKREGP, implemented by the J&K Khadi and Village Industries Board, specifically targets rural self-employment ventures. Since 2018-19, 5,867 units have been established under JKREGP, generating employment for 35,202 individuals, with Rs.151.62 crore disbursed as margin money. In the current financial year, FY 2025-26 (ending December 2025), 331 units have been established, creating employment opportunities for 1,986 individuals and releasing Rs.8.88 crore as margin money.

Together, these initiatives underscore the Government of J&K's sustained commitment to expanding economic opportunities, encouraging entrepreneurial growth, and improving the socio-economic well-being of its population.

One District One Product (ODOP)

The One District One Product (ODOP) initiative, launched by the Government of India, aims to promote balanced regional development by selecting, branding, and marketing

one key product from each district. The program seeks to stimulate socio-economic growth by attracting investment, boosting manufacturing and exports, generating employment, and fostering innovation and technology adoption at the district level, thereby enhancing competitiveness in domestic and international markets.

In FY 2024-25, J&K organized two ODOP-specific festivals for Lavender and Basmati in Doda and Jammu, respectively. To further promote the initiative, JKTPO participated in 11 national-level exhibitions, enabling 310 artisans, farmers, and MSMEs from J&K to showcase their products and generate total sales of Rs.7.93 crore, highlighting the potential of ODOP in driving economic growth and entrepreneurship across the Union Territory

- District wise e-commerce onboarding drives were organized in 18 Districts of Jammu & Kashmir in last Financial Year wherein 2480 MSMEs/ Artisans/farmers participated and 555 were onboarded on ONDC/ GeM platform.
- Jammu and Kashmir Clinches Gold for 2nd Consecutive time at National ODOP Awards 2024 at the National ODOP Awards, New Delhi, 14th July 2025. Pulwama was conferred with the Silver Award in Category A (Agriculture) and Ganderbal district was honoured with the Silver Award in Category B (Non-Agriculture).
- 21 ODOP and 50 Districts as Export Hubs (DEH) products notified across 20 districts.

EASE OF DOING BUSINESS (EODB)

In Jammu and Kashmir, significant progress has been made in enhancing both the "Ease of Living" and "Ease of Doing Business" through comprehensive reforms and digital initiatives. The Business Reform Action Plan (BRAP) has been central to this effort, with J&K becoming the first Union Territory to fully integrate its National Single Window (NSW) Portal with the national platform. This integration includes services such as RAS, e-Unnat, Digilocker, and Umang, streamlining application processes and improving transparency through real-time tracking of NOCs. Notably, the JK-SW Incentive Calculator was recognized as a Best Practice by DPIIT in 2023–24.

J&K's efforts earned national recognition when the UT was honored with the Top Achievers Award in EODB under BRAP on 13th November 2025, securing 5th rank among all States and UTs. Under BRAP 2024, 434 reform points have been uploaded on the DPIIT portal with 100% implementation. The Online Single Window System now offers 185 fully integrated services, ensuring efficiency and adherence to the Public Service Guarantee Act. Additionally, regulatory simplification measures under the Regulatory Compliance Burden (RCB) initiative have reduced 3,325 regulatory burdens, further facilitating ease of doing business in the Union Territory

PM Vishwakarma Scheme

The scheme aimed at supporting artisans and craftspeople has achieved remarkable progress in Jammu & Kashmir. PM Vishwakarma, a Central Sector Scheme launched on 17th September 2023 by the Prime Minister, provides end-to-end support to artisans and craftspeople across 18 trades, including credit support, training stipends, and toolkit incentives, ensuring holistic development and livelihood enhancement.

J&K has emerged as a national leader under this scheme, ranking 1st among all UTs in registrations, skill training, and loan disbursement, and 4th among all States and UTs in the delivery of toolkits. Up to November 2025, a total of 450,264 applications has been received, with 428,885 approved at the Gram Panchayat/ Urban Local Bodies level. Of

these, 369,781 applications were approved at the DC/ DM level, and 154,878 applications have been approved at the MSME level, reflecting robust implementation and extensive outreach across the Union Territory.

Particulars	Cumulative Achievement ending Nov 2025 (in No)
Applications Received	4,50,264
Applications Approved at GP/ULB level (1st tier)	4,28,885
Applications Approved at DC/DM Level (2nd Tier)	3,69,791
Applications Approved at MSME Level (3rd Tier)	1,54,878

GEOLOGY AND MINING

Geology and Mining play a pivotal role in the economic landscape of Jammu and Kashmir, driving industrial growth, infrastructure development, and employment generation. The sector ensures sustainable exploration and regulation of mineral resources while emphasizing environmental protection and transparency. Key initiatives include the pioneering e-auction system, the establishment of a Geo-Science Museum, and strict measures to curb illegal mining.

To enhance ease of doing business, the Government has introduced digital innovations and regulatory amendments that streamline operations for priority projects, enabling timely completion of critical infrastructure such as highways, railways, and healthcare facilities. Relief measures for stone crusher units, hot wet mixing units, and brick kiln operators further reflect the administration's commitment in supporting local entrepreneurs and simplifying business processes.

The launch of the E-Marketplace and E-Challan web portal marks a significant advancement in the transparency and efficiency of minor mineral management in Jammu and Kashmir. This platform enables seamless online transactions, issuance of e-Challans for legal mineral transportation, and real-time monitoring through advanced surveillance systems. These technological initiatives not only streamline operations but also enhance accountability and ensure compliance with environmental regulations.

By adopting sound policies and strategic investments, the mining sector is poised to become a cornerstone of the UT's economy, promoting industrial growth, job creation, and infrastructure development. The Government emphasizes the use of new technologies and sustainable practices to maximize the value of mineral resources while preserving the environment. Through systematic exploration, development, and regulation of minerals, the sector supports broader economic progress and industrial expansion.

Jammu and Kashmir has identified and established substantial reserves of industrial minerals, including limestone, gypsum, granite, marble, and lignite, which are critical for mineral-based industries. The availability of these resources has enabled the Government to grant mining leases to private and public sector undertakings. Consequently, these initiatives have led to the establishment of numerous mineral-based industries across the UT, generating thousands of direct and indirect employment opportunities and contributing significantly to regional economic development.

Major Achievements

1. Switchover from open auction to e-auctioning of Mineral Blocks, to promote healthy competition, the Department of Geology and Mining transitioned from open auctions to

e-auctioning, successfully auctioning 238 RBM blocks from 2020-21 to 2025-26, granting 204 mining leases so far.

2. E-auction process of 07 Limestone blocks (03 in Rajouri, 03 in Anantnag & 01 in Poonch) formally launched by Hon'ble Minister of Coal and Mines, GoI on 24th Nov. 2025.
3. Under the scheme for Special Assistance to States for Capital Investment (SASCI) 2025-26, under the schemes the Government has initiated mining reforms which include Minor Mineral Policy, adopting auction mode of allocation of blocks, mine closure provisions and survey/mapping of at least three minor mineral blocks. Reforms like Star rating system for minor mineral and monitoring mechanism, Establish State Mineral Exploration Trust and Issuance of DMFT Rules based on the revised PMKKKY guidelines have already been completed.
4. Command & Control Room (setting up of IMSS System) being set up in the Directorate worth 19.96 Crore and shall be completed by 31st of March, 2026.
5. Leveraging of advanced technology (Integrated Mining Surveillance System- IMSS & Radio frequency Identification-RFID), a web portal and mobile application have been developed for surveillance and tracking illegal mining activities.
6. For strict enforcement, on the Spot e-Challaning has been started for which one PoS machine has been issued in each district.
7. Various steps have been taken for Revenue realization through Royalty Clearance Certificate, Revision of Royalty and Penalty rates.
8. Steps taken for Monitoring of Illegal Mining activities through GPS tracking / RFID, delegation of powers and embedded environmental clearance and Consent to Operate.
9. Major initiatives with Ministry of Mines, GoI, Limestone blocks forwarded for e-auction; lignite exploration revived in Kupwara, 12 marble blocks in Kupwara identified, graphite exploration in Kupwara extended to 2025–26; granite body along Neeru River (Doda) proposed for exploration with joint demarcation; and sapphire deposits in Kishtwar proposed for Composite License auction after further assessment.
10. Major initiatives already taken up with Ministry of Mines, GoI for exploration of Biogenic, Shallow gas and conduct of geological studies on Lithium deposits stretched over 03 Sq/ Km.
11. NOCs received for 74 new River Bed Material Blocks with 18 ready for e-auction (to be completed in 3 months), 56 under examination/reserve price fixation, and 60 NOCs pending across Reasi, Ramban, Anantnag, Pulwama, Baramulla and Srinagar.
12. Short Term Permits (STPs) were granted to executing agencies to expedite nationally important projects, with the permission, was extended from time to time in respect of ordinary earth.
13. Government has developed an e-Market portal for online sale of minor minerals at Government-notified rates.
14. The Government has operationalized an online e-Challan system, replacing manual challans for mineral transportation.
15. The Government has launched an e-services portal to facilitate online applications for Mineral Dealer Licenses, Quarry and Mining Leases on private land, Short-Term/

Disposal Permits, and submission of monthly and annual returns by lessees and licensees.

Overall, these comprehensive efforts reflect Jammu and Kashmir's proactive approach toward economic growth, governance reform, and sustainable resource management. By leveraging technology, supporting traditional industries, and creating robust regulatory frameworks, the UT is well-positioned for continued growth and prosperity in the years ahead.

COOPERATIVES

The Government of Jammu and Kashmir envisions strengthening the Cooperative Movement by supporting the formation and democratic functioning of cooperatives and societies. The focus is on fostering self-reliance, mutual aid, and financial autonomy, enabling economic betterment for members. Cooperatives are designed to meet the needs of consumers, farmers, and entrepreneurs while maintaining transparency, high performance standards, and professionalism. By leveraging technology and best practices, these societies aim to enhance market penetration and prioritize consumer interests, contributing to sustainable economic growth.

In Jammu and Kashmir, the Cooperative Movement has a rich history dating back to 1913, playing a vital role in driving social and economic change. The sector is governed by the J&K Cooperative Societies Act, 1989, and the J&K Self-Reliant Cooperative Act, 1999, providing a robust legal framework for operations. As of 31st December 2025, there are 1,292 functional cooperative societies under the 1989 Act (514 in Jammu Division and 778 in Kashmir Division), and 3,778 functional cooperatives under the 1999 Act (1,248 in Jammu Division and 2,529 in Kashmir Division), spanning various districts. Collectively, these cooperatives directly employ 15,210 youth, highlighting their role as a significant source of employment and economic empowerment in the region.

The Cooperative Credit Structure in Jammu and Kashmir is divided into short-term, long-term, and non-farm (urban cooperative banks) sectors. The short-term credit structure includes Primary Agriculture Cooperative Societies (PACS) at the grassroots level, Central Cooperative Banks at the district level, and the Apex Bank at the UT level. The long-term credit structure operates through a network of 51 branches, while urban cooperative banks primarily have individual shareholders. Significant institutions within this structure include the J&K State Cooperative Bank, Jammu Central Cooperative Bank, Anantnag Central Cooperative Bank, Baramulla Central Cooperative Bank and various urban cooperative banks.

Key achievements under different Scheme / Initiatives of GoI

Under the vision of "Sahakar Se Samriddhi", the Union Government has introduced the National Cooperation Policy to strengthen the cooperative movement across the country and enhance the business activities of cooperative societies. In alignment with cooperative principles, Jammu and Kashmir is implementing a range of initiatives and schemes aimed at deepening the cooperative movement to the grassroots level, promoting cooperative-based economic development, and fostering financial self-reliance, transparency, and sustainable growth within the UT. These efforts are designed to empower members, improve market access, and enhance the overall socio-economic impact of cooperatives in the region: -

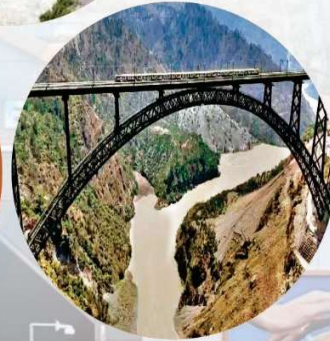
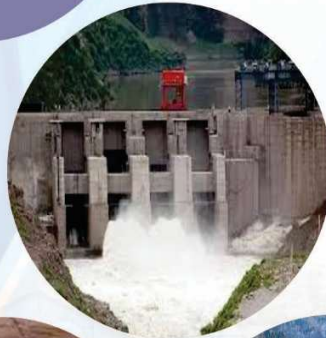
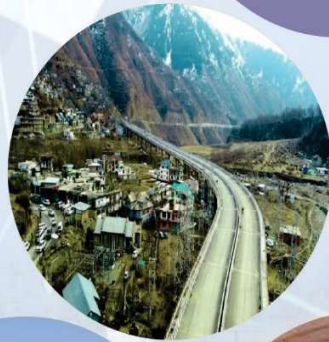
1. Under the CSS "Computerization of PACS," all 537 PACS in J&K have been digitized with an outlay of Rs.17 crore outlay, making the UT rank 1st nationally. All 537 computerized PACS have adopted Common Byelaws, enabling diversification into 25+ activities.
2. Out of 537 PACS, 477 (88%) are undertaking 03 and more than 03 business activities.
3. Online audit of all 537 PACS completed for the year 2023–24 and 536 PACS for 2024–25.
4. 171 new PACS have also been approved by MoC GoI and have been identified for computerization under the above scheme. (2nd Phase).
5. The Unified Cooperative Dashboard is at the final stage of development and is presently under user testing and reviews by the Department prior to rollout.
6. Under the "World's Largest Grain Storage Plan in the Cooperative Sector," PACS in J&K are being strengthened with modern godowns at strategic locations (Baramulla, Bandipora, Kupwara, Doda, Poonch, Rajouri, Reasi) to support farmers, prevent distress sales, preserve grain quality, and ensure better prices. Rs.1.56 crore pilot project at Rajbagh, Kathua, is underway for completion by March 2026 as a model facility, while two high-capacity godowns at Mirhama (Kulgam) and Turkpora (Handwara, Kupwara) with 2,500 MT each have been approved under SASCI 2025–26, with construction started and Rs.2.50 crore released for execution during 2025–26.
7. PACS are being strengthened as PM Jan Aushadhi Kendras, with 43 centres providing affordable quality medicines in rural areas, reducing household healthcare costs, improving health outcomes, and generating sustainable revenue for societies, with monthly transactions totaling Rs.9.35 lakh.
8. 167 PACS have been upgraded as PMKSKs providing essential services like fertilizer distribution (Rs.180.87 lakh/month), while 274 PACS hold fertilizer licenses, offering farmers inputs, testing facilities, and government scheme information to enhance agricultural productivity.
9. 515 PACS have been transformed into Common Service Centres (CSCs), providing village-level e-services-banking, insurance, Aadhaar, health, legal, PAN, ticketing, etc - with monthly transactions of Rs.4.96 lakh.
10. 61 PACS have been developed as FPOs under NCDL support, enabling collective marketing, better prices, reduced input costs, improved supply chain access, and storage/transport facilities, thereby empowering farmers, especially smallholders, and strengthening rural livelihoods and grassroots cooperation.
11. 105 Multipurpose PACS, 238 Dairy and 1 Fisheries Cooperative Societies have been registered / established in the feasible/ viable areas of the UT of J&K during the year 2025-26.
12. MoC, GoI has established a National Data Base Portal for maintain nationwide data base of Cooperative Societies. The UT of J&K has updated 10564 Cooperative Societies on the portal and up-dation of new Societies is being uploaded on regular basis.
13. Petrol/ Diesel Retail Outlets by PACS in CC2/ Open Category, 3 Cooperative Societies selected by OMCs out of which LOI issued in favour of two Societies.
14. 45 PACS and 61 FPOs with 7397 farmers registered on NCCF portal, like-wise 214 PACS with 5154 farmers registered on NAFED portal.

15. The J&K Cooperative Department has registered 25 NRLM Cluster Federations as Primary Multi-Livelihood Cooperative Societies, providing legal recognition, access to credit, government schemes, market linkages, and enterprise support, strengthened through Model Bye-laws, capacity-building, and an online registration module to enhance rural livelihoods.
16. During the year, 20 District Cooperative Federations and 2 Apex Cooperative Federations were registered, while Kashmir and Jammu Apex Cooperative Federations signed MOUs as J&K Nodal Agencies with three national multi-state cooperatives (BBSSL, NCOL, NCEL) to enhance collaboration in quality seeds, organic produce, exports, and market linkages across the UT.
17. Under White Revolution 2.0, J&K's dairy cooperative sector has expanded with 2,232 new and 1,692 strengthened DCSs, involving 10673 women members in newly formed societies & 8728 in strengthened one totalling 19,401, as a result achieving milk procurement of 3.00 LLPD, and further supported by a Rs.186 lakh DPR for 100 new village DCSs under NPDD 2.0 in FY 2025–26.
18. 203 defunct cooperatives revived.
19. In 2024-25, 41 Food Processing Units (FPUs) were approved with cost of Rs.410 lakh, out of which 35 established with total cost of Rs.350 lakh, creating 320 direct and 9,010 indirect jobs; in 2025-26, 45 FPUs with estimated cost of Rs.415 lakh have been approved, expected to be completed by March 2026.
20. New Cooperative Super Bazars are being constructed at Poonch, Ramban, Kupwara, Bandipora, Ganderbal, and Shopian (Rs.1,199.92 lakh), along with 15 Mini-Super Bazars at Block/Village level (Rs.932.67 lakh), to provide quality products to consumers at reasonable rates.
21. The J&K Cooperative Training Institutes in Jammu and Srinagar were upgraded in 2024-25 at a cost of Rs.40 lakh, with an additional Rs.200 lakh approved in FY 2025-26 for further infrastructure enhancement.
22. The Department is ensuring timely elections under the J&K Cooperative Societies Act, 1989, with 95% of societies having elected managements, and the remaining to be covered soon after resolving legal impediments.
23. 98 % Audit of eligible Cooperative Societies has been conducted.
24. To create awareness in the general public about the Cooperative Movement and other Government Schemes, 20058 Awareness camps have been organized in the UT of J&K by the department with the line departments.
25. The Department has launched the Cooperative Infrastructure Development Fund (CIDF) 2025 to strengthen critical infrastructure of Cooperative Societies through subsidized credit and institutional support, with an approved outlay of Rs.300 lakh under the 2025–26 Capex Budget.
26. The Department has launched the "Cash Credit Limit Scheme – 2025," providing eligible PACS with a revolving working capital facility up to Rs.5 lakh each, with partial subsidy and interest subvention to boost retail and agri-business capacity, with an approved outlay of Rs.200 lakh under the 2025–26 Capex Budget.

Overall, the cooperative sector has emerged as a strong pillar of inclusive growth in Jammu & Kashmir, enhancing rural livelihoods, empowering farmers and women, generating employment, and strengthening the UT's grassroots economy.

INFRASTRUCTURE DEVELOPMENT

CHAPTER 8



INFRASTRUCTURE DEVELOPMENT

ENERGY

Power is a key driver of economic development in Jammu and Kashmir, with the government focusing on optimizing generation and strengthening infrastructure to provide reliable, 24x7 electricity at affordable rates. Key initiatives include expanding hydropower plants, promoting rooftop solar panels for households, encouraging solar energy use in agriculture, and upgrading transmission networks to ensure uninterrupted supply and enable export of surplus power to other states for revenue generation. As electricity demand rises, it stimulates industrialization, supports development of essential services like healthcare and water supply, and contributes to a better quality of life, positioning the UT for sustainable growth and modernization.

Over the past years (2016–17 to 2025-26), Jammu and Kashmir has recorded compound annual growth of 3.01% in electricity purchases, while per capita consumption has grown by 2.15% annually, reflecting rising energy demand in line with population growth. This trend underscores the region’s expanding energy needs and the pivotal role of power infrastructure in driving economic and social development.

S. No.	Year	Population (Million)	Units Purchased/ Consumed (Million Units)	Per Capita Electricity Purchased/ Consumption (KWhr)	Compound Annual growth in the last 9 years (%age)	
					Units Purchased/ Consumed	Per Capita Electricity Purchased/ Consumption
1	2016-17	13.00	15225	1171	3.01%	2.15%
2	2017-18	13.10	15729	1201		
3	2018-19	13.20	16745	1269		
4	2019-20	13.31	16619	1249		
5	2020-21	13.41	17721	1322		
6	2021-22	13.51	19471	1441		
7	2022-23	13.60	20206	1486		
8	2023-24	13.70	20644	1532		
9	2024-25	14.00	20830	1488		
10	2025-26	14.00	19875	1420		

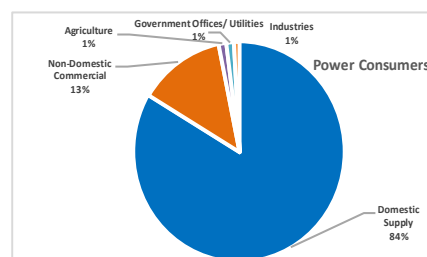
Current year 2025-26 and base year 2017-18, (Extrapolation done till March 2026 i.e 13250.00 divided by 8 months and multiplied by 12 months)

Source: Power Development Department, J&K

As of November 2025, Jammu and Kashmir has witnessed a steady rise in electricity connections and consumers, reaching 24.59 lakh, up from 24.01 lakh in March 2025. This growth reflects the increasing number of households, businesses, and institutions gaining access to reliable power supply, supporting economic activities and improving the standard of living across the region.

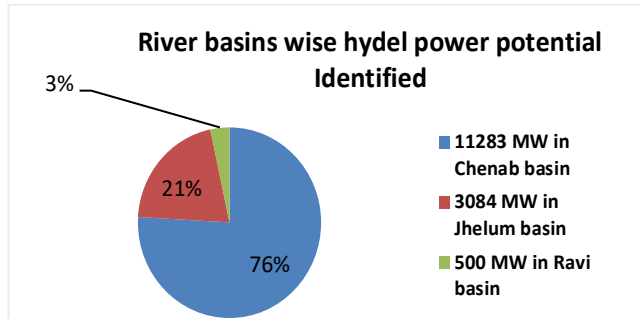
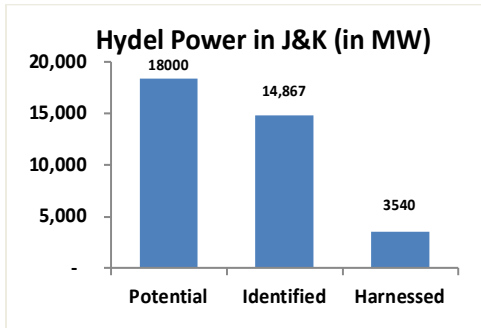
S. No	Category	March-24	March-2025	Ending Nov.2025 (2025-26)	Increase
1	Domestic Supply	1968220	2009877	2051649	41772
2	Non-Domestic Commercial	304359	312905	324931	12026
3	Agriculture	27781	28846	29951	1105
4	Government Offices/ Utilities	21149	24382	26832	2450
5	Industries	23491	25392	25795	403
	Total	2345000	2401402	2459158	57756

Source: Power Development Department, J&K



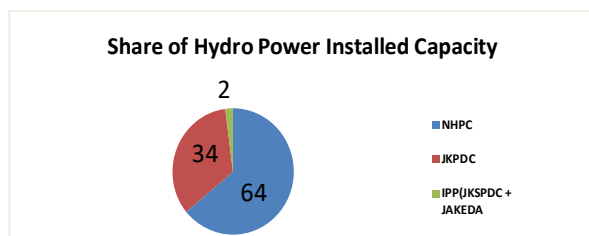
Jammu and Kashmir possesses significant hydroelectric potential, estimated at 18,000 MW, with 14,867 MW identified across the Chenab (11,283 MW), Jhelum (3,084 MW), and Ravi (500 MW) basins. However, only 3,540.15 MW (23.81% of the identified potential) has been harnessed to date, comprising 1,197.4 MW in the State Sector, 2,250 MW in the

Central Sector, and 92.75 MW through Independent Power Producers (IPPs). Developing this hydro potential is critical for ensuring reliable, quality power supply, and for providing a strong impetus to the region's economic growth.



Proportionate share of hydro power developed by the said organizations is as under

Organization/ Agency	Number of Projects	Aggregate Installed Capacity (in MW)
NHPC	06	2250
JKPDC	13	1197.40
IPP (JKSPDC + JAKEDA)	12	92.75
Total	31	3540.15

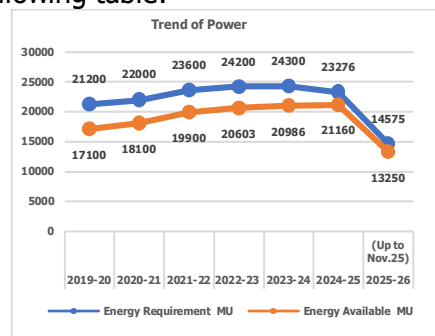


Till November 2025, transmission and distribution capacity of 34839.06 MVA with electric line length of 1,76,601.29 Ckm has been established by the J&K Power Development Department. Transmission and distribution capacity has increased by 44% during the last six years.

The power supply scenario in J&K is evident from the following table:

Parameter	Unit	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (Up to Nov.25)
Energy Requirement	MU	21200	22000	23600	24200	24300	23276	14575
Energy Available	MU	17100	18100	19900	20603	20986	21160	13250
Energy Surplus/ Deficit	MU	4100	3900	3700	3597	3314	2116	1325
Peak Demand	MW	3140	3210	3330	3500	3550	3472	3490
Peak Availability	MW	2574	2680	2826	3015	3133	3157	3231
Peak Surplus/ Deficit	MW	566	530	504	485	417	315	259

Source: Power Development Department, J&K



The gap between power requirement and actual power available varies from year to year based on power available. The power deficit has reduced from 19% to 9% since 2019-20. The gap arises primarily due to drop in generation of hydel power plants during winters as a result of reduction in flow of water in the snow fed rivers of J&K. In order to mitigate the shortfall in power requirement during the winter months, bilateral arrangements are executed with other states which have surplus power during winters and need power from J&K during summers. Besides, unallocated power is also obtained from the Ministry of Power from the quota of power allocated to NE/ Western States.

Electric power reaches the consumer through the transmission and distribution network where there are T&D losses as well as commercial losses. Such losses in J&K are substantial and efforts are being made to reduce these by way of system improvement

and conducting enforcement drives against power theft. Billing efficiency has improved to 71% in the year 2024-25. This has resulted in a reduction of AT&C losses to 33%, after taking into account the subsidy booked & received, thereby indicating reduction in power loss and enhancing the efficiency of the electricity supply system.

Financial Year	Power Purchase (Mus)	Billing Efficiency	Collection Efficiency	AT&C Loss	ACS-ARR (INR/KwH)
2021-22	19471	52%	81%	58%	2.1
2022-23	20206	55%	93%	49%	1.3
2023-24	20644	63%	93%	41%	0.8
2024-25	20830	71%	94%	33%	0.3

The consumer landscape in J&K is predominantly residential, comprising 84% of the consumer base, followed by commercial users at 13%. The remainder includes agricultural, industrial, and governmental sectors, each contributing to the diverse energy consumption patterns and infrastructure needs across the region.

Focus Areas

The focus of Government is to have self-sustainable, robust and modernized power sector with sufficient generation, efficient transmission and distribution network providing high quality consumer services and promoting economic growth of J&K. The focus areas are:-

- To ensure affordable, clean and reliable energy to all the citizens of J&K and bringing about efficiency in operations by integration of new technologies and trends, thereby facilitating exceptional service delivery to the consumers.
- Enabling setting up hydel power plants in public and private sector to tap the hydel potential in full.
- Development of transmission and distribution infrastructure to fulfil the need for supplying 24X7 quality power to consumers within J&K and transmit excess power to grids of power deficient states.
- Minimize AT&C Losses within permissible limits by improving operational efficiencies and financial sustainability of DISCOMS.
- Improving billing efficiency to 100%.
- Bringing down Average Cost of Supply (ACS) – Average Realisable Revenue (ARR) gap to zero.
- Encourage consumers to set-up rooftop solar panels and generate their own solar power to minimize household expenditure and also earn from sale of power in case of excess generation.
- Encourage Farmers to make use of solar energy for irrigation purpose.

Roadmap

Hydel Power Generation to be doubled

J&K is in the process of doubling the power generation capacity by 2026 by heading 4 power projects having power generation capacity of 3014 MWs.

Name of Project	Capacity in MW	Progress as on ending Nov, 2025		Target date of completion
		Physical	Financial	
Pakal dul HEP	1000	75.67%	61%	December, 2026
Rattle HEP	850	26.02%	24.80%	November, 2028
Kiru HEP	624	73.95%	58.42% (Based on Revised cost)	December, 2026
KWAR HEP	540	25.81%	28.74%	March, 2028

Source: Power Development Department, J&K

JKSPDC, an undertaking of J&K, is working at different stages for execution of 14 projects (including 10 small hydro-electric projects under PMDP-2015), with aggregate installed capacity of 744.1 MW, which includes:

- JKSPDC identified 10 SHPs for development under PMDP with cumulative capacity of 175.6 MW, out of which 06 projects with cumulative DPR capacity of 104.10 MW were recommended by IIT Roorke to MN&RE for funding. The projects shall be taken up for construction after the approval of funds.
- Two projects viz. 93 MW New Ganderbal & 48 MW Lower Kalnai HEPs are at advanced stage of award.
- One project namely 390 MW Kirthai-I is at advanced stage of appraisal with Central Electricity Authority, MoP, GoI.

To ensure the transmission of power from hydroelectric plants and other Central PSUs to consumers in Jammu & Kashmir, a robust transmission and distribution network is crucial. J&K's transmission and distribution operations are being managed by: J&K Power Transmission Corporation Limited (JKPTCL), responsible for 132 kv and 220 kv transmission infrastructure; Jammu Power Distribution Corporation Limited (JPDCL) and Kashmir Power Distribution Corporation Limited (KPDCL), managing transmission and distribution infrastructure at 66 kv, 33 kv, and 11 kv levels, along with Distribution Transformers. Additionally, PGCIL oversees power infrastructure above 220 kv across India, including J&K.

Government of J&K made substantial investments of approximately Rs 2000 crore in enhancing its Transmission and Distribution (T&D) infrastructure to 34,839.06 MVA upto November, 2025. Similarly, the length of T&D lines has been extended to 1,76,601 Ckm during the same period. This infrastructure development was aimed to bolster the region's power transmission capabilities. This infrastructure supports reliable electricity distribution across various voltage levels, ensuring adequate power supply to meet the growing demands of residents, businesses, and public services.

T&D Capacity (In MVA)

Category	Mar-20	Mar-21	Mar-22	Mar-23	March 24	Mar-25	Nov,2025 (2025-26)
220/132/33 KV level	4090	4250	5045	5365	5685	5725	5725
132/33 Kv level	4903	5153	5731	6345	6724.5	6895	7105
Receiving Stations 33KV/ 11 KV level	6750	7231	8384	8585	9119	9802.45	9826.80
11 KV/ .433 DTs & 6.6 KV/ .433 DTs	8491	8910	9401	9987	10215	12131.51	12182.26
Total (No.)	24233	25544	28560	30282	31743.5	34553.96	34839.06
Percentage Increase		5.41	11.81	6.03	4.83	8.85	0.82

T&D Line Length (In CKM)

Category	Mar-20	Mar-21	Mar-22	Mar-23	March 2024	Mar-2025	Nov.2025 (2025-26)
220 KV TL	911	1002	1027	1038	1055	1056	1056
132 KV TL	2172	2249	2323	2388	2430	2449	2498
33/66 KV Feeder Line	5053	5184	5354	5517	5869.38	6116.29	6130.36
11 & 6.6 KV Feeder Line	37661	39836	40482	44167	44314.37	46788.60	46826.28
LT Line	93506	96018	102003	109042	112707.3	119854.38	120090.65
Total	139303	144290	151189	162152	166376.05	176264.27	176601.29
Percentage Increase		3.58	4.78	7.25	2.60	5.94	0.19

Smart Metering

6.46 lakh smart meters have been installed under PMDP against the revised target of installing 6.86 smart meters.

5.25 lakh smart meters have been installed as on 14.01.2026, against the target of installing 14.07 lakh consumers sanctioned under the Centrally Sponsored Scheme namely Revamped Distribution Sector Scheme (RDSS). 11.71 lakh smart meters has been installed so far against the target of 20.93 lakh.

Moreover, strategic IT interventions and enforcement measures contributed to a significant boost in revenue realization for the power sector, achieving an increase of 16.34% from Rs 3,616.63 crore in 2022-23 to Rs 4,207.61 crore in 2023-24 and in the year 2025-26 (November, 2025), revenue realization with an amount of Rs. 3472.20 crore is progressing on same pattern and expected to cross last year figures by end of the current financial year. Additionally, the implementation of the 'Amnesty' scheme in October 2022 facilitated the settlement of legacy dues for domestic power consumers, benefiting around 3.32 lakh consumers and recovering Rs 411.40 crore in outstanding amounts (October 2022 to November, 2025) through a structured instalment plan without late payment surcharges.

Looking ahead, several new initiatives have been outlined to further enhance operational efficiency and meet future energy demands. These include reducing power input and Aggregate Technical & Commercial (AT&C) losses in areas equipped with Smart Meters and Aerial Bunch Cables (ABCs), constructing new grid substations, expanding transmission lines, and augmenting existing grid infrastructure.

A study was conducted in areas under 367 feeders which were almost 100% smart metered to assess reduction in power input and AT&C losses due to 100% Smart Metering.

Parameters	Jammu			Kashmir		
	Before Smart Metering (FY 2022-23)	After Smart Metering (FY 2024-25)	Increase/ Decrease between 2023-24 & 2024-25	Before Smart Metering (FY 2022-23)	After Smart Metering (FY 2024-25)	Increase/ Decrease between 2023-24 & 2024-25 (%)
Energy Input (LUs)	12407.62	12709.00	2%	18692	15425.00	(-)17%
Units billed (LUs)	9027.85	11021.00	22%	9756	11882.00	22%
Amount billed (Rs. In lakhs)	33092.91	45937.00	39%	41826	52055.00	24%
Revenue realized (Rs. In lakhs)	31476.94	40554.00	29%	35729	43747.00	22%
AT&C Losses (%)	30.79%	23.44%	(-)7.35%	55.41%	35.26%	(-)20.15%
Average daily Power Outage duration (Hrs)	04:00:00	00:30:00	1-3 hrs	02:30:00	01:51:00	-
DT Damage Rate (%)	15.35%	9.58%	(-)5.77%	19.70%	16.68%	(-)3.02%

Source: Power Development Department, J&K

SOLAR ENERGY

Jammu & Kashmir's renewable energy sector holds substantial potential to drive economic growth and enhance energy self-sufficiency. The government is focusing on solar, small hydro, and biomass energy to meet the region's increasing power demand, supported by central funding from the Ministry of New and Renewable Energy (MNRE). Key objectives include promoting renewable energy in remote areas, developing energy plantations, creating a comprehensive energy plan, and implementing national initiatives like the National Solar Mission and PM-KUSUM. Plans also involve large-scale solar parks, grid-connected rooftop solar systems, solar-based street lighting, and solar-powered water pumps, alongside harnessing untapped small hydro potential. These measures aim to

reduce reliance on fossil fuels, support national energy security, and promote sustainable, clean energy solutions across the UT.

Major Initiatives

PM Surya Ghar - Muft Bijli Yojana

The scheme was launched on 29th February, 2024 to increase the share of solar rooftop capacity and to generate their own electricity. The solarisation of government buildings and households in Jammu & Kashmir is a major initiative to promote renewable energy, reduce carbon emissions, and enhance energy efficiency in public infrastructure.

Roof top Solarisation of Government Buildings

The project involves installing grid-tied rooftop solar systems across 22,494 – 270 MW government buildings to solar energy, split between 12,994 buildings-70 MW under the CAPEX model and 9,500 buildings – 200 MW - **RESCO model** with priority given to the education and health sectors. Over 25 years, these installations are estimated to reduce carbon emissions by approximately 8.3 million tonnes. The project also incorporates bi-directional smart meters and Virtual Net Metering (VNM) through DISCOMs to optimize energy management, ensuring sustainable and efficient utilization of renewable power across the UT.

To date, **7,125 government buildings** have been successfully solarized under the CAPEX budget, contributing a substantial **68.76 MW** to the region's renewable energy capacity.

Roof top Solarisation of Households

In Jammu and Kashmir, significant strides have been made toward residential solar adoption across both the Jammu Power Distribution Corporation Limited (JPDCL) and Kashmir Power Distribution Corporation Limited (KPDCL) regions. Out of a total pool of 83,550 targeted households—comprising 39,500 in JPDCL and 44,000 in KPDCL—a total of **16,799 households** has been solarized to date under **PM Surya Ghar Muft Bijli Yojana**. This initiative has successfully commissioned a cumulative capacity of **62.11 MW**, with KPDCL leading the output at 34.60 MW and JPDCL contributing 27.51 MW.

These initiatives span across domestic, institutional, social, and government sectors, contributing to the region's renewable energy goals. **130.87 MW** of solar capacity has been installed in Jammu & Kashmir so far.

Further, under the **Grid-Connected Rooftop Solar Power Plant Scheme of MNRE**, **4000 households** have been covered.

On the recommendation of J&K Government, the Ministry of New and Renewable Energy, GoI, has accorded approval to a project for providing 200 free units of electricity to 2.21 lakh AAY families of Jammu and Kashmir under PM Surya Ghar Muft Bijli Yojna- Utility Led Aggregation (ULA) model. Implementation is going to start soon.

Solarisation of Irrigation Pumps

Under the PM-KUSUM Scheme, 5,000 solar pumps have been planned to be installed for irrigation, supported by an 80% subsidy. So far, 3,717 solar pumps have been successfully installed, advancing sustainable agricultural practices in Jammu & Kashmir.

Mini Hydel Projects

Mini Hydel Projects (MHP) with capacities up to 10 MW are covered under Renewable Energy sector of MNRE. The Government has allocated 56 MHPs under the IPP mode, with a total capacity of 147.00 MW, out of which 7 projects with a cumulative capacity of 35.25MW have been successfully commissioned - 5 MW SHP Bulti Kulan in district Ganderbal, 5 MW SHP Ichoo, Kokernag in district Anantnag, 3.75 MW SHP Khari in district Ramban, 2 MW SHP Rayil in district Ganderbal, 6 MW SHP Buta Kulan in district Ganderbal, 8.5 MW SHP Lash Pathri in district Ganderbal and 5 MW SHP Mavar Wayil in district Anantnag. 12 more Hydro Electric Projects with a cumulative capacity of 21.45 MW are in the final stage of tendering and shall be awarded shortly.

To achieve renewable energy goals, Jammu & Kashmir has implemented key policies - the Solar Power Policy (2013) focuses on large-scale solar projects under the IPP mode, the Hydro Power Policy (2011) promotes Mini Hydel Projects (MHP) under IPP/EPC modes, and the Rooftop Solar Policy (2016) supports the installation of grid-connected rooftop solar systems.

JKST & IC

The Jammu & Kashmir Science, Technology and Innovation Council (JKST&IC) has been actively promoting science and innovation across the Union Territory. During 2025–26, 70 science popularization activities were conducted through universities, colleges, and schools, fostering scientific awareness among students and the general public. To address region-specific challenges, 274 research and development projects were sponsored during 2024–25 and 2025–26, with a total financial outlay of Rs.23.50 crore.

To nurture scientific talent, 260 merit-based science scholarships were awarded to students at the +10, +2, and postgraduate levels in 2025–26. In addition, a Sub-Regional Science Centre is being established at Lal Mandi, Srinagar, at an estimated cost of Rs.20 crore, providing experiential learning through exhibitions and hands-on activities. Furthermore, two Industrial Biotechnology Parks are being set up at Kathua and Handwara, focusing on the commercial utilization of aromatic and medicinal plants, with a combined investment of Rs.84.66 crore, promoting research-led entrepreneurship and innovation in the UT.

CONNECTIVITY

The road network is essential for economic development as it facilitates the efficient movement of goods, supports trade, and attracts investment by reflecting the strength of infrastructure. It helps reduce transportation costs by improving efficiency, boosts tourism, and generates employment through road construction and maintenance. By shortening travel times and improving access to markets, it enhances productivity and increases farmers' incomes. Road connectivity also promotes urbanization, improves access to essential services such as education and healthcare, strengthens linkages between various industries, ensures reliable transportation, and increases land values, thereby contributing to overall economic growth and regional development.

Considering the challenging terrain and geographical conditions of Jammu and Kashmir, the development and maintenance of a robust and reliable road network is particularly demanding. With limited alternative modes of transport and difficult topography, the Government is undertaking sustained efforts to expand and maintain road connectivity

across the Union Territory through multiple agencies, including MoRTH, PWD, Beacon, and GREF, to ensure dependable transportation and support economic development.

Roads

The total road length maintained by various agencies in Jammu and Kashmir is approximately 42,121 kilometres as on 31.03.2025. Of this, about 37,492 kilometres are under the maintenance of the Public Works Department (PWD), including State Highways and District roads, excluding National Highways. The remaining road network comprises National Highways, State Highways, District and other roads maintained by other concerned agencies.

The Government of Jammu and Kashmir remains focused on expanding, maintaining, and upgrading the road infrastructure, along with the construction of bridges and culverts, to improve connectivity, particularly in difficult and remote areas, thereby ensuring balanced development across the Union Territory. Emphasis is placed on maintaining high standards of road quality through rigorous checks, effective monitoring systems, and continuous improvements in service delivery and infrastructure. In addition, the Government is committed to efficiently managing the increasing volume of traffic, ensuring road safety, and meeting the evolving economic and social development needs, while planning for future transportation requirements, including air and railway connectivity.

The Department receives funds under various schemes of the Central Government and the UT Government for the development of road infrastructure. During 2024-25, against a total allocation of Rs.4,000.31 crore, funds amounting to Rs.3,108.64 crore were released, out of which Rs.2,761.27 crore was utilized.

Focus areas

The Government is implementing several key programmes to strengthen road infrastructure and promote balanced development across Jammu and Kashmir. Major initiatives include the Pradhan Mantri Gram Sadak Yojana (PMGSY), NABARD's Rural Infrastructure Development Fund (RIDF), the Central Road and Infrastructure Fund (CRIF), macadamization programmes, and bridge construction initiatives.

Under the Pradhan Mantri Gram Sadak Yojana (PMGSY), the focus is on providing all-weather road connectivity to unconnected rural habitations with a population of 250 or more. The Ministry of Rural Development has sanctioned 3,453 projects under PMGSY-I and PMGSY-II, covering 19,049 kilometres, along with 289 projects under PMGSY-III for the upgradation of 1,752 kilometres road length. By March 2025, 2,132 habitations had been connected and 19,518 kilometres of roads constructed, with an additional 8 habitations expected to be covered by September 2026. PMGSY-IV has been approved which aims to further expand rural connectivity by covering newly eligible habitations (more than 2500) based on population growth as per the 2011 Census. 316 road projects covering length of 1781 km with an estimated cost of Rs 4224.37 Cr to connect 429 habitations as Batch- I have been approved under PMGSY- IV. It is expected that 2000 habitations having population 250+ as per 2011 shall be provided all weather connectivity by 2030.

The NABARD RIDF programme supports rural connectivity through loans for the construction of rural roads and bridges. Since 2019-20, a total of 1,161 projects

amounting to Rs.5,271 crore have been sanctioned. During 2020-25, more than 2387 Km of road were completed under RIDF.

The Central Road and Infrastructure Fund (CRIF) focus on the development and maintenance of state roads of economic importance which provides interstate connectivity, rural roads etc. Since 2000, 294 projects amounting to Rs.4,315 crore have been sanctioned under CRIF. Of these, 173 projects-comprising 134 roads and 39 bridges—have been completed with an expenditure of Rs.2,840 crore including 22 projects completed during 2024-25. Over the past three years, there has been notable improvement in both fund utilization and project completion rate.

Macadamization programmes under the Cities & Towns and Pothole-Free Roads initiatives are being implemented to improve road surfaces affected by heavy traffic and adverse weather conditions. During 2024-25, 3400 kilometres of roads were macadamized as part of the ongoing efforts to enhance road quality across cities, towns, and major districts. These programmes are supported by an allocation of Rs.500 crore for cities and towns and Rs.100 crore for pothole-free roads during 2025-26.

Bridge construction remains a critical component of improving connectivity, particularly in areas with challenging terrain. Since 2021, 320 bridges were completed at a cost of Rs 1046.34 Cr.

Under the CAPEX Budget, the Department received an allocation of Rs.4,000 crore in 2024-25 of which Rs.2,625 crore released up to November 2024 and Rs.1,666 crore spent. The physical progress achieved across various schemes highlights substantial advancements in road construction, macadamization, and bridge completion, reflecting the Government's sustained commitment to improving infrastructure and connectivity across Jammu and Kashmir.

Construction and Upgradation of National Highways

The development and upgradation of National Highways in Jammu and Kashmir under various projects is progressing steadily, with substantial financial investment and significant physical progress achieved across key schemes. These initiatives are aimed at strengthening connectivity and creating a modern and reliable highway network in the Union Territory.

With a total investment of Rs. 61,528 Cr, construction and upgrading of one Expressway (Delhi-Amritsar-Katra), Five National Highways and Two Ring Roads for Jammu and Srinagar cities are underway. Work on 11 tunnels is under progress, out of which three tunnels- Chenani-Nashri (9 km), Qazigund-Banihal (8.45 km) and Sonamarg Tunnel (6.5 Km) have been completed, while the Zojila Tunnel (14.15 km) and other national highway tunnels are under progress.

58 Km long Jammu Semi Ring Road is nearing completion except tunnels works/ approaches and is targeted to be completed during this year. The Srinagar - Banihal section of NH-1A has been opened to traffic, with the Banihal Bypass completed in December 2024. With four laning of National Highway- 44, travel time from Srinagar to Jammu has substantially reduced from 7-12 hours to 4.5 hours. Other important projects, including the Udhampur - Ramban Road and the Chenani-Sudh Mahadev-Goha Road, are also steadily progressing.

In addition, several other National Highway works are being implemented across the region. The Khellani–Chatroo–Khanabal road being executed by NHIDCL is progressing across different packages.

Further, the Ministry of Road Transport and Highways (MoRTH) has sanctioned the Delhi–Amritsar–Katra Expressway, with 135 kilometres falling within Jammu and Kashmir. Upon completion, the expressway is expected to reduce travel time between Delhi and Katra to about six hours. Work on the project is currently in progress.

The Narbal–Shopian–Surankote road has been declared a National Highway, further strengthening all-weather connectivity across the Pir Panjal region.

In addition, 19 new National Highway projects with an estimated cost of Rs.10,637 crore have been sanctioned for 2025–26, which include key infrastructure works such as the Pir Ki Gali Tunnel, Sadhna Tunnel, Lal Chowk–Parimpora Flyover, and Magam Flyover, aimed at decongesting urban centres and improving mobility.

Collectively, these National Highway projects are focused on improving road connectivity, reducing travel time, and establishing a modern transportation network to support economic growth and social development across Jammu and Kashmir.

Construction of Tunnels

Several tunnel projects across Jammu and Kashmir are being developed under the Prime Minister’s Development Package (PMDP) and other National Highway (NH) schemes with the objective of enhancing connectivity, reducing travel time, and overcoming the region’s challenging geographical conditions. These tunnels form an integral part of major road development projects and are critical for improving infrastructure in remote and hilly areas.

Among the major projects, the Zojila Tunnel, with a length of 13.150 km, has achieved about 59 per cent physical progress and is expected to be completed in 2027-28. The Sonamarg Tunnel (Z-Morh Tunnel), measuring 6.5 km, was completed in July 2024. Costing Rs.2,379 crore, the tunnel is located on the Srinagar–Sonamarg section connecting NH-01 in Jammu and Kashmir. Constructed near Gagangir in Ganderbal district, the Sonamarg Tunnel holds significant strategic importance as it provides reliable, year-round connectivity for civilians and security forces to the border areas. The tunnel mitigates risks posed by heavy snowfall and avalanches and eliminates the seasonal closure of the Srinagar–Leh road, which previously remained inaccessible for nearly seven months each year.

Other tunnel projects, including the Panthal–Magarkote Tunnel, Digdole to Khooni Nallah Tunnel, Jammu Ring Road Tunnel, Bimber Gali Tunnel and Sungal Tunnel are also at various stages of completion. Kundi tunnel and Naushera Tunnel have already been completed.

Collectively, these tunnel projects are expected to significantly improve transportation links, ensure smoother traffic movement, and contribute to the long-term economic and strategic development of Jammu and Kashmir.

Ropeway projects

The National Ropeways Development Programme of the Government of India aims to strengthen transportation infrastructure and promote tourism in hilly and remote areas of

the country. In this context, Jammu and Kashmir has partnered with the National Highways Logistics Management Ltd. (NHLML) to implement this ambitious programme, under which 18 ropeway projects have been proposed across the Union Territory, out of which pre feasibility study has been carried out for 08 projects and pre feasibility study for remaining 10 projects is underway through NHLML.

These ropeway projects are intended to improve connectivity to difficult and inaccessible areas, provide convenient access to tourist destinations, and offer a sustainable mode of transportation suited to the region's mountainous terrain. The implementation of the programme is expected to significantly boost tourism by enhancing access to religious sites, trekking routes, and scenic locations, while simultaneously benefiting local communities through improved mobility and the creation of employment opportunities.

Road safety measures

The Government is giving high priority to road safety and has conducted safety audits of 698 roads over the past two years. These efforts include the installation of more than 4.26 lakh metres of crash barriers, 31,300 metres of parapets, and 3.11 lakh metres of protection walls, along with the placement of 15,566 road signages and the rectification of 545 identified black spots. To ensure winter resilience, a unified snow-clearance mechanism covers about 35,872 km of roads, supported by more than 1,000 machines deployed across multiple agencies to ensure uninterrupted connectivity during snowfall.

Railway Connectivity

In a historic milestone, the Kashmir Valley has been connected with the rest of the country through the railway network, opening new avenues for trade, tourism, and economic progress. A full-fledged Railway Division has also been sanctioned for Jammu & Kashmir and expansion and modernization of Jammu Tawi Railway Station is under progress.

The first-ever FCI food-grain freight train to Kashmir has been operationalised, integrating the region with the national freight network and ensuring year-round logistics, reduced pressure on NH-44, and faster economic activity.

Expansion and modernization of Jammu Tawi Railway Station is currently underway at an estimated cost of Rs.485 crore which will enhance passenger experience, operational efficiency, and connectivity for the J&K region.

Air Connectivity

Air traffic at Srinagar Airport has doubled, reflecting a significant increase in air connectivity. The expansion of Jammu Airport is progressing steadily, and the introduction of evening flight operations has further strengthened air connectivity.

Major initiatives

- Online Management, Monitoring and Accounting System
- Online-only Payment System
- Tamer Taraqqi and Hamari Sadak Mobile Applications
- Jammu and Kashmir PWD Manual, 2021
- Road Maintenance Policy, 2021
- Two-tier Quality Control Mechanism
- Jammu and Kashmir Schedule of Rates, 2022

- Snow Clearance Manual
- Macadamization (Execution and Quality Control) and Defect Liability Period (DLP) Enforcement Manual
- Jammu and Kashmir Bridge Manual
- Jammu and Kashmir Building Manual
- Jammu and Kashmir Road Gazette, 2022
- Online Registration and Renewal of Contractor Cards
- Internship Policy

DRINKING WATER & IRRIGATION

The Government of Jammu & Kashmir is committed to provide potable drinking water to every household while prioritizing the conservation of water resources, recognizing the critical link between water access, public health, hygiene, and livelihoods. Efforts are focused on ensuring functional tap connections through the implementation of new water supply schemes and the upgradation and augmentation of existing infrastructure, aimed at meeting growing demand, improving public health, and ensuring long-term sustainability of water resources.

Launched in 2019, the Jal Jeevan Mission (JJM) is a flagship central scheme targeting safe drinking water for all rural households. In J&K, the Mission aims to complete 3,253 Water Supply Schemes, with the implementation period extended to December 2028. By mid-FY 2022–23, substantial progress was made, with 1,494 schemes completed out of which 1,200 have been commissioned.

81% rural households have been provided functional household tap connection. Remaining 19% rural households shall be covered during the mission period. Non-release of Central and UT shares and implementation issues have slowed saturation. Har Ghar Jal certification improved from 682 villages on 26 January 2025 to 866 villages as on date. Pending fund releases are expected to accelerate progress and enable mission completion.

A strong Water Quality Monitoring framework has been established with NABL accreditation for all 20 district-level and 2 UT-level laboratories, besides operationalizing sub-divisional labs. Up to November 2025, about 2.05 lakh water quality tests have been conducted. Additionally, over 37,000 women have been trained in the use of Field-Testing Kits, enabling community-based monitoring and online reporting through the WQMIS portal.

The completion of 151 UT Capex– Irrigation projects during 2025–26 has stabilized irrigation to 5,364 hectares, enhancing agricultural productivity and water security. Under NABARD RIDF, 94 projects worth Rs.740.49 crore (57 PHE and 37 I&FC) are under execution, with 7 completed, improving drinking water access and socio-economic development. Additionally, 21 new I&FC projects have been approved under RIDF Tranche XXXI at Rs.164.46 crore.

Under the PMKSY (HKKP), 396 Surface Minor Irrigation schemes were sanctioned at a cost of Rs.1,184.41 crore, with 199 schemes completed by March 2025, creating/ stabilizing 84,720 hectares of irrigation potential. The remaining 50 schemes are targeted for completion during 2025–26, expected to create/ stabilize 12,817 hectares irrigation potential.

Under the Flood Management and Border Areas Programme (FMBAP), 19 schemes costing Rs.215.87 lakh have been sanctioned, of which 10 schemes have been completed by March 2025 and the remaining 9 are expected to be completed during 2025–26, subject to the release of the balance Central Assistance by MoJS, GoI.

Overall, these initiatives reflect a holistic approach to water security, combining drinking water provision, irrigation development, flood management, and community-based monitoring to enhance the quality of life, support agriculture, and ensure sustainable water resource management across Jammu & Kashmir.

Physical Achievement

Table 8.2 (i) Physical Achievements during FY 2025-26					
S. No	Particulars	Unit	Cumulative Achievements up to March, 2025	Target 2025-26	Achievements during 2025-26
1	2	3	4	5	6
A. PHE Sector, Jammu/Kashmir					
1	Schemes completed under JJM	Nos.	1450	1803	44
2	House Hold Connections to be given	Lakh Nos.	15.78	3.67	0.06
3	Population to be benefitted	Lakh Nos.	57.34	20.55	0.34
B. RTIC/I&FC Sector, Jammu/Kashmir					
1	Schemes/works to be completed	Nos.	533	480	339
2	Potential to be created/stabilized	Hectare	7970	22759	5364
3	Area to be protected	Hectare	6562	9448	720

Physical and Financial Achievements under Jal Shakti Abhiyan

Launched in 2019, the Jal Shakti Abhiyan aims to promote water conservation and management through active public participation. In Jammu & Kashmir, the programme is implemented under the leadership of District Development Commissioners as District Nodal Officers, with coordinated support from 11 different departments. The initiative emphasizes five key interventions to ensure comprehensive water resource management, strengthen community engagement, and promote sustainable water use practices across the UT:

- i. 33,840 works on Water Conservation & Rain Water harvesting have been completed with a total expenditure of Rs.11.00 crore and 30,117 works are underprogress.
- ii. 3,563 traditional water bodies have been restored at an expenditure of Rs.4.00 crore and works on 1,295 water bodies is in progress.
- iii. 7,286 Re-use of water / recharging structures (Soak Pits/ Stabilization ponds) have been completed with an expenditure of Rs.5.00 crore and 1,084 are under progress.
- iv. Under Water Shed Development, 60,744 works have been completed with an expenditure of Rs.35.00 crore and 39,617 are ongoing.
- v. 17 nurseries have been completed under Intensive afforestation and another 64 nurseries are under progress.

Bottom of Form

MAJOR INITIATIVES

Several major initiatives aimed at enhancing water management and infrastructure development across the region are:

Shahpur Kandi Dam Project

The Shahpurkandi Dam, situated approximately 11 km downstream of the Ranjit Sagar Dam near Basantpur (J&K) and Shahpur Kandi (Punjab), has achieved substantial

progress. All major dam and canal structures - including the head regulator, aqueduct, siphon, and balance reaches of the Main Ravi Canal - have been completed, along with J&K-specific works such as the Noora Bridge. Pondage operations were conducted in phases to ensure dam safety, and the reservoir has achieved its desired level, allowing regulated gravity flow into the main ravi canal. Trial runs have been conducted, mitigation measures taken, and dam safety audits have also been completed. However, their outcomes are awaited. Since 22nd September 2025, the canal has been conveying about 150 cusecs of water, resulting in an estimated Rs.2.5 crore savings in electricity charges, while the project continues under trial with further mitigation works planned. Once fully operational, the Shahpurkandi Dam is expected to provide 1,150 cusecs of assured water to J&K, significantly boosting irrigation and agricultural productivity in the region

Construction of Exit and Entry Gates at Hokersar Wetland

The Exit and Entry Gates at Hokersar Wetland have been completed at an estimated cost of Rs.28.45 crore. By maintaining a lean-season pondage of 3-4 feet, the project has revived this critical wetland ecosystem, leading to a substantial increase in migratory bird population, reflecting strong environmental stewardship.

Tawi Barrage Project

The Tawi Barrage Project in Jammu City, aimed at promoting tourism and urban waterfront development, has achieved 89% physical progress. The project will create an artificial lake with a pondage capacity of 1.41 million cubic meters through a gated barrage, with pondage expected to begin this year, opening up new recreational and economic opportunities for the city.

Providing of Water Supply to AIIMS Awantipora in two phases

To ensure a reliable potable water supply to AIIMS Awantipora, the Government approved a DPR worth Rs.54.58 crore. Phase-I, costing Rs.11.61 crore, will supply 1,600 KLD via tube wells, sufficient for the first two years, which is already 97% complete. Phase-II, costing Rs.42.97 crore, will provide an additional 2,400 KLD from the River Jhelum and is currently under execution, with mobilization underway. Upon completion, the project will guarantee uninterrupted water supply to this premier healthcare institution

Post-Flood 2025 Measures

Following the August - September 2025 floods in Jammu & Kashmir, prompt measures were taken up to restore critical water infrastructure.

The Awantipora Canal breach near Village Waghama, threatening 2,000 ha of paddy land, was repaired through a canal detour and temporary works. Restoration of Jhelum embankments included the Zoonipora breach falling in Budgam was repaired with wooden piling, boulders, and earth filling at Rs.1.13 crore. Restoration works on Marwal embankment involving wooden piling and toe protection are underway with 42% progress. Permanent restoration on Gandbal embankment through toe protection and geo-reinforcement is in progress with about 30% restoration completed. These measures shall ensure protection of lives, farmland, and infrastructure.

Unprecedented floods caused major damage to irrigation canals and flood protection infrastructure in Jammu Division. Temporary Restoration on Main Ranbir Canal and Tawi feeder channel and Pargwal canal system, Kathua Canal, Garkhal Canal, Main Ravi canal was completed by mid of October, 2025, ensuring continuity of irrigation and protection of

critical infrastructure, while long-term measures are being implemented to strengthen resilience against future floods.

A comprehensive safety audit of the River Jhelum embankments has been completed to assess vulnerabilities and strengthen flood resilience.

The implementation of mitigation measures will require Rs.46.00 crore, with prioritized activities planned from March to May 2026. The tendering process is already underway.

Around 1784 water supply schemes, which were impacted by August/ September, 2025 floods have been restored in a time bound manner to ensure potable water access to all the citizens across J&K.

URBAN DEVELOPMENT

The Government of Jammu & Kashmir has adopted a transformative approach to urban development, emphasizing sustainable growth, socio-economic inclusivity, and modern infrastructure. Despite socio-political changes, the UT is progressing toward creating urban centres that accommodate diverse populations while integrating smart technologies, sustainable practices, and affordable housing schemes. This chapter highlights key milestones, ongoing projects, strategic initiatives, and the future trajectory of urban governance, showcasing achievements in infrastructure, housing, water and waste management, transport, and urban policy reforms.

Under the policy framework, the government focuses on economically viable, socially equitable, and environmentally sustainable urbanization. Urban Local Bodies (ULBs) have been empowered to deliver essential municipal services, with active participation from the private sector and public welfare programs. Implementation of the 74th Amendment supports infrastructure development through budget allocations to ULBs and enhanced online service delivery. A regulatory authority has been established for the real estate sector, while green transport initiatives, including e-vehicles and comprehensive mobility plans, are being promoted. Priority areas include waste management, safe drinking water, green spaces, and programs supporting urban youth and street vendors through skill training and financial inclusion. In housing, the government is addressing urban housing needs by offering affordable solutions, financial assistance, and skill development for the urban poor.

Urbanization through Mass Housing and Planned Infrastructure Development

Rapid urbanization in Jammu and Kashmir has posed several challenges, which are being proactively addressed through planned infrastructure development in and around major cities and towns. The government has initiated mass housing colonies and new townships at key locations including Bhalwal (Jammu), Chak-Bhalwal, Birpur, Lower Roop Nagar (flats), Changran (Kathua), Watapora (Bandipora), Bakoora (Ganderbal), Chattarhama (Srinagar), and Padgampura (Pulwama). In addition, Satellite Townships like Rakh Gundaksha Colony and vertical housing developments such as Shahjar Heights at Bemina are under establishment to meet growing urban demand. A Demonstration Housing

Project (DHP) comprising 40 dwelling units at Kot-Bhalwal, Jammu, has also been successfully completed, showcasing innovative housing solutions for the region.

Major initiatives

Housing Sector

- i) 42,585 beneficiaries identified and approved under PMAY(U) Mission
- ii) 34,255 dwelling units have been completed and the remaining units are at various stages of execution/ completion.
- iii) Under Phase –II of PMAY (U) Mission - 26,033 applications have been received through unified web portal of MoHUA, GoI which are under verification.

Real Estate Sector

Real Estate Regulatory Authority (RERA) established to regulate and promote the real estate sector for which robust dispute redressal mechanism put in place.

URBAN DEVELOPMENT SECTOR

AMRUT 2.0

The Action Plan of AMRUT 2.0 has been revised. 90 Projects worth Rs. 1002.38 Crore have been approved for water supply (65 Projects), sewerage management (3 Projects), and rejuvenation of water bodies (22 Projects). DPRs for all the 90 projects have been prepared and their tenders stand floated against which 87 projects have been allotted.

The category wise details of all the projects are given under:

Projects (No of projects)	Water Supply	Sewage/ Septic Management	Rejuvenation of Water bodies	Total
Approved by GoI	65	3	22	90
Total Cost (Rs. in Cr)	621.90	373.35	7.13	1002.38
DPR prepared	65	3	22	90
Tenders floated	65	3	22	90
Projects allotted	62	03	22	87
Allotment Cost (in Cr)	341.32	330.44	6.01	677.77

Targets under the AMRUT 2.0 Mission

- Providing of new tap household connections – 0.69 lakh
- Augmentation of existing household connections – 2.09 lakh
- Sewage connections in three Mission Cities viz. Srinagar, Jammu and Anantnag – 38,402
- Augmentation of Capacity of Sewage Treatment Plants (STPs) - 30 MLD

Reforms of AMRUT Mission

25 towns have been approved for assistance amounting to Rs.22.50 crore for the development of GIS-based Master Plans. The School of Planning & Architecture Delhi/Bhopal and Guru Ramdas School of Planning, GNDU Amritsar have been engaged to prepare GIS-based master plans for 18 towns. Additionally, 4 towns have been taken up under the Capex Budget, while 3 towns fall under Tourism Development Authorities.

The Survey of India has been onboarded for technical support, and KML/Shape files have been shared with them, with work currently in progress, ensuring accurate geospatial planning and integrated urban development.

Under AMRUT Mitra

05 SHGs engaged for Water testing at various Water Treatment Plants. 57,431 tests conducted so far out of targeted 78,000 tests.

Jal Hi Amrit Initiative

Under the Jal Hi Amrit Initiative, the upgradation of 14 Sewage Treatment Plants (STPs) has been approved by MoHUA. Out of these, 11 works have been tendered, 10 have been allotted and work commenced.

Additionally, the Water Resources and Recovery Cell (WRRC) has been constituted by the UT Government to oversee project implementation. Escrow accounts have been opened, and tripartite Escrow agreements have been executed to ensure proper financial management and recovery mechanisms.

Smart City Mission

277 urban development projects have been completed at an estimated cost of Rs.6,568.97 crore, encompassing initiatives such as development of green spaces, installation of LED street lighting, and construction of health centres, auditoriums, and other essential infrastructure. Remaining 11 projects, valued at Rs.646.92 crore, are currently under execution, further enhancing urban amenities and infrastructure across the UT

The Smart City projects in Jammu & Kashmir focus on comprehensive urban infrastructure development and heritage-sensitive revitalization. Key initiatives include the upgradation of Lal Chowk & Clock Tower Square, Jhelum Riverfront development, MA Road redevelopment, and Polo View High Street redevelopment. Efforts also cover the Traditional Souq Market and Craft Centre at Batmaloo, lakefront development with walkways along Northern Foreshore Road (Nishat to Naseem Bagh Hablak), and improvement of Ghats along the Jhelum River. Heritage markets in Shehr-i-Khaas have undergone facade improvements, while strategic roads such as Dogra Chowk to KC Chowk, Apsara Road High Street, Canal Road Talab Tillo, and the stretch from Mubarak Mandi to Raghunath Bazaar have been upgraded. Additional projects include approach to Bahu Fort Temple, Ranbir Canal Blue-Green Walkway, Tawi Riverfront, and enhancement of all major road junctions in both the Smart Cities.

Traffic Management and Urban Services

Intelligent Traffic Management System has been rolled out with features like surveillance of Red-Light Violation Detection (RLVD), Automatic Number Plate Recognition (ANPR), and e-challan. Real time monitoring and automated enforcement have improved traffic discipline, reduced violations and enabled quicker responses to traffic incidents and congestion.

Green Urban Transport

200 e-buses introduced and made operational on designated inter/ intra city routes with real-time tracking and digital ticket solutions. Additional, 200 e-buses approved under PM e-bus Sewa to be introduced soon.

Swachh Bharat Mission-Urban

100% wards have been covered for Door-to-Door collection. All 78 ULBs have been certified Open Defecation Free (ODF) status with 70 certified as ODF+, 2 as ODF ++ and

and 6 as ODF. All 78 ULBs have been declared as *Safai-Mitra Surakshit Shehar*, under Swachh Survekshan - 2025. Jammu Municipal Corporation secured a 3-Star rating and Beerwah a 1-Star rating.

Solid waste management infrastructure is being strengthened with dry-waste MRFs taken up at all 78 sites with 49 completed & 17 under progress. 64 Wet-waste processing facilities have been tendered against which 50 have been completed and work on 14 sites is under progress. 2 CBG projects, one each at Jammu and Srinagar have been taken up. Work at Jammu site (525 TPD) is in progress and DPR for Srinagar 800 TPD sites is under process for accord of approval.

Bioremediation of 28 lakh MT of legacy waste is in advanced stages. Remediation work completed for 7.89 lakh MT, while sanitation infrastructure (IHHLs, community/public toilets, urinals and aspirational toilets) is under various stages of implementation. For waste water management, 76 small STPs of 99.89 MLD capacity have been sanctioned for smaller ULBs, with DPRs, tenders and construction progressing, alongside comprehensive sewerage systems for larger ULBs.

PM SVANidhi

23,695 street vendors identified and 23,057 Letters of Recommendation (LoRs) have been issued under PM SVANidhi. 17,422 street vendors have been provided financial assistance of Rs. 51.80 Cr. with interest subvention of Rs. 1.94 Crore for earning a dignified livelihood and Rs. 0.51 Cr. cash back paid to these street vendors. 9,949 street vendors are digitally active under the PM SVANidhi.

Deendayal Jan Aajeevika Yojana (D-JAY) (Shehari)

Jammu and Srinagar, the twin capital cities of the Union Territory, have been selected under the pilot phase of the Deendayal Jan Awas Yojana (Social) [DJAY(S)]. The scheme, through its various verticals, seeks to address the multifaceted challenges faced by urban households, particularly those engaged in the informal sector, by adopting an inclusive and people-centric approach with special emphasis on urban poor households, including women, the elderly, differently-abled persons, migrants and other marginalized communities. Special focus shall be accorded to six identified vulnerable occupational groups, namely construction workers, transport workers, gig workers, care workers, waste workers and domestic workers. To ensure targeted and effective interventions, IT-based socio-economic profiling of urban poor individuals and their families shall be undertaken under the scheme.

National River Conservation Plan (NRCP), Polluted River Stretches of the UT & Sewage Management of Dal Lake

Under the National River Conservation Plan (NRCP), the UT of Jammu and Kashmir is implementing a comprehensive set of initiatives aimed at conserving rivers and urban water bodies, reducing pollution, and strengthening sewage management, with projects amounting to Rs.915 crore.

Major interventions include the rejuvenation of Dal Lake through a comprehensive pollution abatement project involving new Sewerage Treatment Plants for uncovered areas at a cost of Rs.306 crore, work on which has commenced.

Pollution abatement works for Rivers Devika and Tawi at Udhampur have been completed at a cost of Rs.186.74 crore and presently are under trial run, while projects for River

Doodh-Ganga in Srinagar, including STPs from Baghi Mehtab to Chadoora approved under the NGT Action Plan at Rs.50.60 crore and Rs.67.12 crore respectively, are in the surveying and design stage. Conservation and pollution abatement of River Jhelum at Chuntkul and Gawkadal in Srinagar has been approved at Rs.64.46 crore with LoI issued, & the project for Holy River Ban-Ganga at Katra has been accorded administrative approval for Rs.92.10 crore.

In addition, key sewerage schemes are underway, including Samba (3.50 MLD) at Rs.82.76 crore under tendering, Talab Tillo Bohri (Missing Links) Jammu City at Rs.24.04 crore and Missing Links Division-A Jammu City at Rs.40.96 crore under execution.

Collectively, these initiatives reflect the UT's strong commitment to improving water quality, restoring riverine ecosystems, and ensuring sustainable environmental management.

Dal Development

Over the last five years, extensive mission-mode efforts have been undertaken for the preservation and restoration of the Dal-Nigeen Lake and its 337.17 sq. km catchment area, resulting in the rejuvenation of nearly one-third of the lake and clearance of 6.5 sq. km of lilies, increasing the open water area of Dal Lake to over 20.3 sq. km for the first time.

The J&K Lake Conservation and Management Authority (LCMA) has strengthened the lake's ecological health through dredging, retrieval of about 20 navigation channels spanning 10 km, installation of aerators, fountains and jetties, opening of blocked water channels, development of intake channels and nallahs, construction of protective and retaining structures, and large-scale plantation in the catchment to prevent soil erosion.

Houseboats are being progressively connected to sewage treatment plants. A new 30 MLD STP at Gupt Ganga, Nishat is under construction at a cost of Rs.306 crore and existing STPs are being upgraded under AMRUT 2.0. Daily cleaning operations are being carried out involving 300–400 personnel through outsourcing agency which provide livelihood support to Dal dwellers while ensuring cleanliness.

Further, an Integrated Management of Dal and Nigeen Lake Ecosystem project under PMDP, costing Rs.212.38 crore, is in the process of launching to ensure long-term conservation and promote tourism. The LCMA has also actively engaged in public outreach through Sewa Parv 2025, undertaking lake cleaning, de-silting, plantation drives, awareness programmes and community service activities, reflecting a holistic approach to ecosystem conservation and community participation.

IT Interventions

The Housing & Urban Development Department of Jammu & Kashmir has undertaken major IT-driven reforms to modernize urban governance through extensive use of GIS and automation.

An advanced GIS portal with a GIS-based Asset Mapping Mobile Application, integrated with the PM Gati Shakti National Master Plan, has been deployed as a unified digital backbone for all Urban Local Bodies, enabling real-time geo-tagged mapping of urban assets, spatial planning, analytics-based monitoring and seamless inter-departmental coordination. With over 100 GIS layers covering municipal assets, utilities, civil works and disaster-prone areas, the platform supports evidence-based decision-making, reduces

duplication, enhances transparency, improves service delivery and strengthens urban resilience.

Complementing this initiative, an Auto Scrutiny-based Online Building Permission and Change of Land Use (CLU) Portal integrated with GIS and Gati Shakti principles has been launched to ensure paperless, time-bound and transparent approvals through Auto DCR and rule-based workflows, alongside a GIS-based Digital Door Numbering system that provides precise geo-referencing of buildings, strengthening property taxation, utility services, emergency response and overall ease of doing business across the Union Territory.

Policy Interventions

At policy level, lots of reforms are being made to meet the development aspirations of the towns, in a planned manner, without compromising on the eco-sensitivities of our Himalayan hilly location. Following regulatory policies and regulatory reforms shall be introduced for planned growth in the urban areas:

- a) J&K Tenancy Act
- b) Parking policy to improve the traffic and parking situation.
- c) Land & Urban Asset monetization policy
- d) Land Pooling Policy
- e) Lease policy
- f) Circular Economy policy
- g) Common Duct Policy
- h) TDR Policy
- i) Transit Oriented Development Policy (ToD)

Way Ahead

To address urban housing shortages and promote planned, affordable and quality living in Jammu and Kashmir, multiple housing projects are being pursued through sustainable and market-responsive models, including Self-Financing Schemes at Birpur and Bhalwal (Jammu), PPP-based development at Chatterhama (Ganderbal), and recalibrated PPP initiatives at Padgampura (Pulwama), Chowadhi (Jammu) and Watapora (Bandipora) to enhance private sector participation and efficient land use.

Parallely, to ease urban congestion and parking constraints, several organized and multi-level parking projects are under implementation across the UT at locations such as Jammu, Ramban, Doda, Udhampur, Kishtwar, Kathua, Shopian, Budgam, Bandipora, Baramulla and Vijaypur, aimed at improving traffic management, supporting urban mobility and optimizing land through vertical development.

Significant urban renewal initiatives are also transforming Jammu and Srinagar through upgradation of public spaces, roads and junctions, river- and lake-front development along the Jhelum, Tawi and Ranbir Canal, lakefront enhancement on the Northern Foreshore Road, heritage conservation in Shehr-i-Khaas and historic market corridors, and improved access to cultural landmarks, collectively enhancing urban aesthetics, connectivity, tourism potential, environmental sustainability and overall quality of life while fostering inclusive and planned urban growth.

SERVICE STRENGTHENING

CHAPTER 9



SERVICE STRENGTHENING

TOURISM

Tourism has emerged as one of the most vibrant and resilient sectors of Jammu & Kashmir's economy, playing a pivotal role in the UT's development. It contributes nearly 7% to the Union Territory's GSDP, reflecting its significant economic impact. The sector provides livelihoods to around 5 lakh people, both directly and indirectly, with a large proportion of the population engaged in tourism-related activities such as hospitality, transport, handicrafts, and adventure services. This extensive engagement makes tourism a key driver of inclusive and sustainable economic growth in the region.

Renowned as the "Paradise on Earth," Jammu & Kashmir has long captivated leisure travellers with its breathtaking natural beauty, pristine landscapes, and tranquil environment. In recent years, the region has also emerged as a prime destination for adventure tourism, leveraging its diverse terrain to offer thrilling experiences throughout the year. Visitors can enjoy winter sports such as skiing, snowboarding, and gondola rides, while summer months bring opportunities for trekking, mountaineering, river rafting, and other outdoor recreational activities. This combination of scenic splendour and adventure appeal has strengthened J&K's position as a year-round tourist hotspot, attracting domestic and international travellers alike.

In addition, Jammu & Kashmir has successfully diversified its tourism portfolio by promoting niche segments. These include golf tourism, with internationally acclaimed courses such as the Royal Springs Golf Course and Jammu Tawi Golf Course, as well as rural and border tourism. This expansion has been further supported by the growth of homestay accommodations, with over 16,500 registered homestay beds spread across various districts of the Union Territory.

The tourism sector has witnessed remarkable growth in recent years, firmly positioning Jammu & Kashmir as a premier global tourist destination. In 2024, the region recorded an unprecedented 2.36 crore tourist visits, reflecting a substantial increase from 1.88 crore in 2022. Despite challenges arising from security-related incidents and natural calamities, the Union Territory recorded 1.78 Cr tourist visits in 2025.

Jammu & Kashmir has also emerged as a preferred destination for high-end and destination weddings, offering picturesque venues and world-class settings. The region has also witnessed a notable rise in film and OTT productions, with over 72 projects shot in the UT in the past year, highlighting its cinematic appeal and cultural richness.

Overall, Jammu & Kashmir is an all-weather, multi-dimensional tourism destination with immense potential across pilgrimage, leisure, heritage, adventure, eco-tourism, and MICE (Meetings, Incentives, Conferences, and Exhibitions) segments. Strategic policy initiatives, infrastructure development, improved connectivity, and sustained promotional efforts have strengthened the tourism ecosystem throughout the Union Territory.

Iconic destinations such as Dal Lake, Pancheri, Gulmarg, Pahalgam, Sanasar, Mansar, Doodhpathri, Yousmarg, Achabal, Bagh-e-Bahu, Mantalai, Kishtwar, Seven Lakes (Rajouri), Poonch, Basohli, Tosamaidan, and the Mughal Road have earned international recognition, showcasing J&K's unique natural and cultural assets. Its favorable climate across all seasons has earned it the title "A Destination for All Seasons," placing Jammu & Kashmir prominently in both national and global tourism arenas.

Government has undertaken a range of infrastructure development projects under the UT Sector Capex Budget as well as centrally sponsored schemes such as PMDP, SWADESH, and PRASAD, aimed at enhancing both pilgrimage and tourist destinations. Significant works have been carried out at popular locations like Pahalgam, Yousmarg, Doodhpathri, Gulmarg, Sonamarg, and emerging destinations such as Bani Basohli, Shopian, Billawar, Tosamaidan, Ningli, Hygam, and Peer Ki Gali. While several destinations have already been developed, the current focus is on strengthening infrastructure at existing sites and developing new tourist destinations to diversify the tourism offerings.

Additionally, prominent religious sites have been upgraded to improve visitor experience. These include Dargah Hazratbal Srinagar under PRASAD, Aishmuqam, Baba Reshi Tangmarg, Khankah Mohalla Srinagar, temples such as Shankaracharya, Mata Kheer Bhawani Tulmulla Ganderbal under the Sufi circuit, as well as Raghunath Temple and Saint Luke’s Church under the Smart City initiative. Continuous promotional campaigns through print and electronic media are being undertaken to position Jammu & Kashmir as an ideal tourist destination at both national and international levels.

Jammu & Kashmir Tourism Policy, formulated in 2020, provides a holistic framework for the sustainable and responsible growth of the tourism sector. The policy aims to enhance the enabling environment for tourism development, support tourism-related industries, strengthen tourism-support functions, and promote the development of various tourism sub-sectors. Its primary objective is to position tourism as a key engine of economic growth, leveraging its direct and multiplier effects to generate employment, reduce poverty, and ensure environmental sustainability across the Union Territory.

Tourist Footfall

The J&K Tourism Department's extensive promotional campaigns, both within and beyond the J&K, have produced impressive results. Participation in various national and international events and active digital and social media promotion has significantly increased tourist visits. Landmark events such as Kashmir Marathon, Jammu Half Marathon, the first-ever Sunburn Musical Festival in Jammu and the inaugural F4 car show in Srinagar further highlight the region's growing appeal and vibrant cultural landscape.

The statistics of the last five years is given below

Year	Jammu			Kashmir			Tourists visited
	Domestic	Foreign	Total	Domestic	Foreign	Total	
2021	1,06,50,721	36	1,06,50,757	6,64,163	1,614	6,65,777	1,13,16,534
2022	1,62,10,837	38	1,62,10,875	26,53,495	19,947	26,73,442	1,88,84,317
2023	1,80,06,517	17,649	1,80,24,176	31,18,157	37,678	31,55,835	2,11,80,011
2024	2,00,69,581	21,798	2,00,91,379	34,55,048	43,654	34,98,702	2,35,90,081
2025	1,62,21,619	13,417	1,62,35,036	10,93,050	22,993	11,16,043	1,77,65,390

Source: Tourism Department, J&K

Tourism Infrastructure Development

To further strengthen tourism infrastructure and enhance visitor experience, Government has undertaken a series of infrastructure development projects under the UT Sector Capex Budget and Centrally Sponsored Schemes during the year.

- Under the UT Capex Budget for FY 2025–26, an allocation of Rs.390 crore is being utilized for approved works aimed at boosting infrastructure at various tourist destinations and supporting allied activities. These investments focus on upgrading

facilities, enhancing accessibility, and improving the overall tourist experience, thereby strengthening the tourism ecosystem and promoting economic growth across Jammu & Kashmir which include Development of various Tourist villages at Pahalgam, Refurbishment of garden lights at Beetab valley, Construction of Welcome Gate, laying of BT road and allied works at Bhagwati Nagar Jammu, Development of Bimalnag by way of langar shed, pathways and allied works, Construction of Cafeteria at Tangnar, Operation of SWM plant at Sarbal, Development of Inf /wayside amenities for Sarwadhar Meadows Paristan Ramban, other priority works (25 projects) etc.

- 611 tourism infrastructure projects, including works related to Shri Amarnath Ji Yatra (SANJY), have been completed, till date, reflecting a significant scale-up in destination development across the Union Territory.
- Under Swadesh Darshan 1.0, a project namely "Convention Facilities at Gulmarg" has been completed at a cost of Rs. 21.01 crore which will provide all convention related facilities under one roof and also add attraction for the tourists visiting the state.
- Key initiatives include 6 SASCI projects (Rs. 20.28 crore), development of tourist villages at Pahalgam (Rs. 1 crore), refurbishment of Beetab Valley lights (Rs. 40 lakh), and infrastructure upgrades at Bhagwati Nagar, Bimal Nag, Tangnar, Sarbal Sonamarg, and Sarwadhar Meadows, along with 25 priority projects (Rs. 20.86 crore) and a children's play-pool at Jhajjar Kotli (Rs. 384.93 lakh).

Other Initiatives

Gulmarg is emerging as Winter Sports Capital, 05 editions of Khelo India Winter Games have been held at Gulmarg, 6th Edition of Khelo India winter games shall be hosted during this year in February (tentatively).

- The Kashmir Marathon is a flagship initiative positioning the region as a premier sports and wellness destination. Following its 2024 debut, the 2025 edition grew significantly, attracting over 1,000 runners and international athletes from 11 countries. Besides, maiden edition of the Jammu Marathon is set for March 2026
- First ever Chrysanthemum Garden "Bagh-e-Gul-e-Dawood" has been thrown open for tourists from October, 2025. With more than 50 vibrant varieties, this garden is a strategic cornerstone for transition of Kashmir into a year-round destination. Just as the Tulip Garden defines spring season, Bagh-e-Gul-e-Dawood is set to become the definitive icon of autumn season, inviting the world to witness the beauty of Kashmir during the Autumn Season. This is going to attract the Tourists in the lean season.

Focus areas

- Enhance J&K's brand image through sustained and effective marketing, with special focus on Information Technology interventions.
- Standardize tourism products and services with eco-friendly infrastructure; develop tourism as an environmentally sustainable enterprise.
- Organize promotional events and festivals at major and offbeat destinations to diversify tourism offerings.
- Participate in prominent domestic travel marts (OTM, SATTE, TTFs, IITMs, ITMs) and international travel marts (IFTM–Top Resa, WTM London, ITB Asia) to increase visibility of Kashmir as a preferred destination.

- Develop potential in new and emerging markets through targeted marketing strategies.
- Enhance the economic prosperity of the State/UT through tourism growth.
- Encourage strong and sustainable private sector participation in tourism infrastructure via Public-Private Partnerships (PPP).
- Diversify tourism products across the UT.
- Harness opportunities in Adventure, Caravan, Heliport, Eco, Pilgrimage, Rural, Wellness, Agro, MICE, Heritage, and Golf Tourism.
- Promote Sustainable Tourism, conserving and preserving the unique natural and cultural heritage of J&K.
- Develop human resources for the tourism sector and enhance capacity building.
- Ensure 'total quality' services to tourists.
- Upgrade highways and wayside amenities leading to tourist destinations, including promotion of offbeat destinations.
- Reinforce Jammu and Kashmir as a safe and friendly destination.

Way Ahead

- The Government is going to introduce a major project for sustainable development of emerging tourist destinations with investment from Government funding as well as private sector participation to broaden the tourism footprint in Jammu and Kashmir. This will generate employment opportunities and ensure that the benefits of tourism reach remote and unexplored areas. The programme will focus on developing new tourist destinations, promoting homestays, rural and border tourism, and encouraging community participation in tourism activities.
- Water-based adventure tourism is being promoted through activities such as kayaking, canoeing and paddle boating at Manasbal, and jet skiing, speed boating and houseboats at Ranjit Sagar Lake. Comprehensive master plans are being formulated for key destinations including Gulmarg, Pahalgam, Sonamarg, Patnitop, Doodhpathri and Kokernag.
- To ensure environmental sustainability, Sewage and Water Treatment Plants are being established at major tourist locations, including a 3.20 MLD STP and upgradation of a 25 MT Solid Waste Management Plant at Gulmarg, and a 0.35 MLD STP at Mansar.
- Infrastructure for winter and adventure tourism is being strengthened through development of facilities for skiing, snowboarding and ice skating at Sonamarg and Baderwah, with drag lifts already operational at Sonamarg and Gulmarg. The opening of the Sonamarg Tunnel has further enhanced access and tourism potential in adjoining areas for trekking, rafting, climbing and snow sledging. Basic amenities are being upgraded at over 50 tourist locations to cater to rising visitor numbers.
- Key urban and tourism infrastructure projects include installation of a vertical lift connecting Peerkho to the Mubarak Mandi Complex, construction of a Convention Centre near Sidhra Golf Course, Jammu under PPP mode, development of a state-of-the-art golf course at Sanasar, and upgradation of infrastructure for Shri Amarnathji Yatra, collectively aimed at enhancing visitor experience, sustainability and year-round tourism in the Union Territory.

TRANSPORT

The Government of Jammu and Kashmir is making efforts to provide efficient, reliable, and quality transport services to citizens across all regions of the Union Territory at reasonable and affordable costs. To achieve this, a range of policies and programs are being implemented which have been designed to meet the evolving demands of various economic sectors while ensuring accessibility, safety, and sustainability in public and commercial transport services.

The Government is focusing on the transport sector in the UT of Jammu and Kashmir for enhancing road safety by ensuring that vehicles are mechanically fit and operated only by trained and licensed drivers, thereby reducing accidents and limiting vehicular pollution. Simultaneously, it monitors fare structures of private transport operators, with the State Transport Authority periodically reviewing and fixing fares in consultation with public representatives and operators to ensure that bus fares remain fair, regulated, and reasonable.

Public and private transport facilities in Jammu & Kashmir have expanded significantly over the years. The total registered fleet, comprising both public and private vehicles, stood at 27,36,197 at the end of 2024–25. During that year alone, 1,69,012 vehicles were newly registered. Continuing this trend, 1,47,448 vehicles have been registered in 2025–26 up to December 2025, reflecting steady growth in mobility and transport access across the Union Territory.

Cumulative vehicles (Public & Private) in J&K

Total vehicles (in Lakh No.)	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Ending 12/2025
	14.88	16.57	18.36	20.14	21.36	22.73	24.30	25.67	27.36	28.83

Fleet includes Leh & Ladakh Source: Transport Department, J&K

A revenue of Rs. 942.22 crore was generated against a target of Rs. 1,430.00 crore during FY 2024–25. In terms of services, 1.69 lakh vehicles were registered, 12,332 fresh route permits issued and 21,289 route permits were renewed. 98,739 fresh driving licenses were issued and 81,857 licenses renewed. For commercial vehicles, 13,558 fresh fitness certificates were issued, along with the renewal of 91,644 fitness certificates, reflecting the Government's continued efforts to regulate and streamline vehicular operations across the Union Territory.

Year	Revised targets (in crores)	Achievements (in crores)
2021-22	625.00	629.65
2022-23	800.00	762.63
2023-24	915.00	925.00
2024-25	1430.00	942.22
2025-26 (ending 12/2025)	1530.00	706.35

Source: Transport Department, J&K

Year	Commercial	Non-Commercial	Total
2021-22	19491	117686	137177
2022-23	22867	134928	157795
2023-24	36282	128996	165278
2024-25	32981	136031	169012
2025-26 (ending 12/2025)	27,088	1,20,360	1,47,448

Source: Transport Department, J&K

Year	Fresh	Renewal	Total
2021-22	4681	39311	43992
2022-23	5407	46496	51903
2023-24	11196	40595	51791
2024-25	12332	21289	33621
2025-26 (ending 12/2025)	7466	10130	17596

Source: Transport Department, J&K

Year	Fresh	Renewal	Total
2021-22	86303	102301	188604
2022-23	97725	103214	200939
2023-24	99191	65501	164692
2024-25	98739	81857	180596
2025-26 (ending 12/2025)	101191	70153	171344

Source: Transport Department, J&K

Year	Fresh	Renewal	Total
2021-22	11179	68347	79526
2022-23	10687	59610	70297
2023-24	14963	93292	108255
2024-25	13558	91644	105202
2025-26 (ending 12/2025)	8306	73962	82268

Source: Transport Department, J&K

Learner’s Licenses, Driving Licenses, Vehicle Registration, Fitness Certificates, and renewal of Driving Licenses have been brought under the Public Services Guarantee Act, 2011, ensuring timely and accountable service delivery. All these services are currently available online through VAHAN and SARATHI software, with the remaining services in the pipeline for digital integration. The Institute of Drivers Training and Research (IDTR) at Jammu is under construction to provide high-quality driver training and conduct standardized driving skill tests, and is expected to be completed during the financial year 2025–26.

Additionally, the Inspection and Certification Centre (ICC) in Jammu has been constructed and equipped with machinery, with the department in the process of finalizing the tender for vendor selection as per the model provided by MoRTH, Government of India. Under the Motor Vehicle Aggregator Policy, 11 licenses have been issued for cab services in J&K, following the operational model of platforms like OLA and UBER.

The Government’s focus in the transport sector is to provide adequate, efficient, and coordinated transport services to commuters across the Union Territory, while protecting the public from exploitation by private operators. These measures aim to make the transport system convenient and advantageous for citizens, support tourism, trade, and industry, and provide an integrated system for the carriage of essentials and public distribution.

S. No	Particulars	Unit in Nos.			
		Targets 2024-25	Achievement (2024-25)	Target 2025-26	Achievement (ending Dec. 2025)
1	Fresh License issued	110000	98739	110000	101191
2	License Renewed	75000	81857	85000	70153
3	Registration of vehicles	175000	169012	175000	147448
4	Fresh/renewed Route Permits	65000	33621	45000	17596
5	Fitness of vehicles fresh/renewal	117000	105202	117000	82268
6	Meters installed in Auto Rikshaws	2000	1227	2000	0

SOURCE: Transport Department, J&K

WAY AHEAD

- Expansion of Transport Subsidy Scheme to other segments of passenger vehicles
- Integrated Road Accident Database (IRAD).
- Establishment of IDTR/RDTC/DTC across J&K as per guidelines of MoRTH, GoI.
- Establishment of ICC across the J&K for certification of fitness of vehicles.
- Developing Infrastructure of RTO/ARTO offices on modern lines.
- Development of Transport Sector to cater to the specific requirements of Tourism & Horticulture.

FINANCIAL SERVICES

To promote financial inclusion, banks in Jammu & Kashmir are continuously expanding and strengthening their networks while diversifying their services and areas of operation. The banking structure in the UT comprises of Commercial Banks, Regional Rural Banks, Co-operative Banks, and Payment Banks, all of which aim to provide accessible financial services, including adequate credit for income generation, employment, and consumption needs.

State Level Bankers' Committees (SLBCs) have been constituted in all States/UTs in the country for inter-institutional coordination and joint implementation of programmes and policies by banks and financial institutions operating in the respective States/UTs. The responsibility for convening SLBC meetings has been assigned by the Reserve Bank of India to various commercial banks in conformity with the Lead Bank Scheme. In Jammu & Kashmir, J&K Bank has been designated as the convener of the SLBC.

SLBC meetings, held on a quarterly basis, provide a platform for interaction among the banks operating in the UT on the one hand, and between banks and State Government authorities, implementing agencies, and regulators such as RBI and NABARD on the other. The forum reviews the performance of banks and developmental agencies under the Annual Credit Plan and also resolves issues and facilitates the removal of difficulties faced in the implementation of various employment-generating and poverty-alleviation schemes of the Government.

J&K Bank functions as the Lead Bank for 12 districts (all 10 districts of the Kashmir Division, namely Srinagar, Ganderbal, Budgam, Baramulla, Bandipora, Kupwara, Anantnag, Kulgam, Pulwama and Shopian, and 2 districts of the Jammu Division, namely Rajouri and Poonch). The State Bank of India is the Lead Bank for 8 districts of the Jammu Division, namely Jammu, Samba, Udhampur, Reasi, Kathua, Doda, Ramban and Kishtwar.

Banking Network in J&K

As on 30.09.2025, a total of 37 banks/financial institutions are operating in the UT of Jammu & Kashmir through a network of 2,216 brick-and-mortar branches, 9,122 Banking Correspondents and 2,669 ATMs. Out of the total 14,007 banking touch points, the share of public sector banks, private banks, regional rural banks, central/state cooperative banks and other financial institutions is 16%, 38%, 6%, 2% and 39%, respectively.

Bank Group	Type of Banking Touch Point (SEPTEMBER 2025)					(in Nos)
	Banks	Branches	Banking Correspondents	ATMs	Total outlets	Proportion (%)
A(i) Public Sector Banks	12	484	812	960	2256	16%
A(ii) Private Sector Banks	11	1136	2431	1691	5258	38%
A(iii) Regional Rural Banks	1	326	447	0	773	6%
A: Total Scheduled Commercial Banks	24	1946	3690	2651	8287	59%
B: Central/ State Co-Operative Banks	10	257	3	18	278	2%
C: Other Financial Institutions (JKLFC/IPPB/APB)	3	13	5429	0	5442	39%
Total (A+B+C)	37	2216	9122	2669	14007	100%

6,596 banking touch points have been added since FY22, 731 in FY23, 708 in FY24, 4873 in FY25 and 284 till Q2 of FY25-26. There has been substantial improvement in the banking services with the increase in the banking touch points over the years. On an average, 1 bank branch is available per 5,535 people and the coverage of area per bank branch is about 19.06 Sq. Km.

Bank Group	No. of Banking Touch points					Growth % age (CFY)
	Mar-22	Mar-23	Mar-24	Mar-25	Sep-25	
A(i) Public Sector Banks	1805	2093	2116	2188	2256	3%
A(ii) Private Sector Banks	3680	4020	4235	5092	5258	3%
A(iii) Regional Rural Banks	570	559	590	796	773	-3%
A: Total Scheduled Commercial Banks	6055	6672	6941	8076	8287	3%
B: Central/ State Co-Operative Banks	274	281	280	278	278	0%
C: Other Financial Institutions (JKLFC/IPPB/APB)	1082	1189	1629	5369	5442	1%
Total (A+B+C)	7411	8142	8850	13723	14007	2%
Annual Increase		731	708	4873	284	
		10%	9%	55%	2%	

Banking Business

Till September 30, 2025, total deposits are Rs. 2,03,524 crores, against which total advances made are Rs.1,28,073 crores. Thus, the credit deposit ratio (CDR) is of the order of 62.93%.

Month/ Year	Bank Branches	(Amount in Crore)						
		Average (Coverage Per Branch)		Deposits		Advances		Credit-Deposit Ratio
		Per Branch Coverage (Sq. KM)	Per Branch Coverage (Population)	Amount	Annual Growth	Amount	Annual Growth	
Mar, 2022	2025	20.86	6058	1,57,744		89,972		57.04%
Mar, 2023	2108	20.04	5819	1,67,984	10240 -6.50%	1,03,515	13543 -	61.62%
Mar, 2024	2158	19.57	5684	1,81,240	13256 -7.90%	1,16,699	13184 -	64.39%
Mar, 2025	2197	19.23	5584	1,96,968	15728 8.68%	1,23,753	7,054 6.04%	62.83%
Sept, 2025	2216	19.06	5536	2,03,524	6,556 3.33%	1,28,073	4,320 3.49%	62.93%

Digital Transactions

In the Union Territory of Jammu & Kashmir, all 20 districts have been on boarded for achieving 100% digital enablement. As on 31st October 2025, the overall coverage of eligible Savings Bank and Business/Current accounts stands at 99.997%. More than 99% digital onboarding of eligible Savings Bank and Current accounts has been achieved across all districts of J&K.

Around 1.23 crore eligible Savings and Current accounts have been brought onto the digital platform, with a remaining gap of only 428 accounts.

Sr. No.	Name of the BANK	Digital coverage for individuals (Savings Accounts)			Digital coverage for Businesses (Current Accounts)		
		Eligible Operative Savings Accounts	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)		Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking/Debit Card	
			No. of Accounts	Total No. of Accounts covered		% coverage	No. of accounts covered
1	JK BANK	8217503	8217503	100.00%	254342	254342	100.00%
2	SBI	1332901	1332901	100.00%	24046	24046	100.00%
3	PNB	486089	486089	100.00%	11476	11476	100.00%
4	JKGB	774195	774195	100.00%	9742	9742	100.00%
5	HDFC	413039	413039	100.00%	54543	54543	100.00%
6	ICICI	97651	97651	100.00%	7308	7308	100.00%
7	CANARA BANK	129757	129757	100.00%	8310	8310	100.00%
8	UCO	67861	67861	100.00%	3251	3251	100.00%
9	OTHERS	790809	790381	99.95%	42110	42060	99.88%
	TOTAL	12309805	12309377	99.997%	415128	415078	99.99%

Progress on Digital Transactions

Financial Year	Total Transactions	Digital Transactions out of (A)	%age of Digital transactions to total transactions
	A	B	C
2022-2023	82.83 Crore	71.63 Crore	86%
2023-2024	126.15 Crore	113.81 Crore	90%
2024-2025	148.31 Crore	135.75 Crore	94%
2025-26 upto 30-09-2025	86.05 Crore	80.38 Crore	93%

Annual Credit Plan 2025–26

The Annual Credit Plan (ACP) for the year 2025–26 has been fixed at Rs.63,679.13 crore, covering 17.61 lakh beneficiaries. As on 30th September 2025, an amount of Rs.43,016.93 crore, constituting 68% of the target, has been disbursed to 10.07 lakh beneficiaries, i.e., 57% of the targeted beneficiaries.

AMOUNT IN CRORE

SECTOR	H1		ACP TARGET 2025-26		H1		YOY GROWTH IN ACH.	ACH. Of ACP TARGETS (%) FY 2025-26		
	Credit Disbursement		A/Cs	AMT	Credit Disbursement			FIN.	A/Cs	AMT
	FY 2024-25				FY 2025-26					
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT				
PRIORITY	5,33,397	17,897.69	12,46,060	43,312.17	6,14,089	22,428.93	25%	49%	52%	
NON-PRIORITY	3,94,045	17,121.26	5,14,501	20,366.96	3,92,648	20,588.00	20%	76%	101%	
TOTAL	9,27,442	35,018.95	17,60,561	63,679.13	10,06,737	43,016.93	23%	57%	68%	

Sector-wise performance indicates that credit disbursement under the priority sector stands at 52% of the target, while in the non-priority sector it has reached 101% of the target. Similarly, coverage of targeted beneficiaries is 49% in the priority sector and 76% in the non-priority sector.

Credit by sectors: Priority sector 2025-26

Comparing with progress achieved in previous financial year, there is growth in Agriculture (48%), MSME (23%), renewable energy (4079%) while decline is witnessed in Education (-1%), Housing (-11%), social Infrastructure (-62%) and other sectors (-48%).

AMOUNT IN CRORE

BANK	H1		ACP TARGET 2025-26		H1		YOY GROWTH IN ACH.	ACH. Of ACP Targets (%) FY 2025-26	
	Credit Disbursement				Credit Disbursement				
	FY 2024-25		FY 2025-26		FIN.	A/Cs		AMT	
	A/Cs	AMT	A/Cs	AMT.	A/Cs	AMT			
AGRICULTURE	3,63,488	4,938.86	9,11,132	17,216.26	4,41,680	7,331.31	48%	48%	43%
MSMES	1,47,025	11,462.84	2,25,188	23,030.77	1,36,082	14,046.49	23%	60%	61%
EXPORT CR.	0	0.00	634	71.71	0	0.00	-	0%	0%
EDUCATION	3,726	67.66	9,240	431.45	3,426	66.75	-1%	37%	15%
HOUSING	7,030	367.42	21,138	1,317.60	5,359	326.85	-11%	25%	25%
SOCIAL INFRA.	7	4.87	10,129	536.23	4	1.84	-62%	0%	0%
RENEW. ENERGY	413	2.69	21,088	185.91	6,433	112.58	4079%	31%	61%
OTHERS	11,708	1,053.34	47,511	522.24	21,105	543.11	-48%	44%	104%
TOTAL	5,33,397	17,897.69	12,46,060	43,312.17	6,14,089	22,428.93	25%	49%	52%

Credit by Institutions: Priority Sector 2025-26**AMOUNT IN CRORE**

BANK	H1		ACP TARGET 2025-26		H1		YOY GROWTH IN ACH.	ACH. Of ACP Targets (%) FY 2025-26	
	Credit Disbursement				Credit Disbursement				
	FY 2024-25		FY 2025-26		FIN.	A/Cs		AMT	
	A/Cs	AMT	A/Cs	AMT.	A/Cs	AMT			
J&K BANK	3,72,488	10,830.75	6,47,729	20,864.01	4,28,279	13,039.72	20%	66%	62%
SBI	26,980	855.68	1,07,564	3,868.14	29,033	1,089.48	27%	27%	28%
PNB	12,901	558.51	47,510	2,150.23	11,366	538.31	-4%	24%	25%
CANARA	3,117	133.89	15,757	649.92	3,137	240.00	79%	20%	37%
HDFC BANK	7,133	2,492.71	40,807	4,060.44	7,875	3,416.84	37%	19%	84%
ICICI BANK	3,762	575.55	19,093	1,335.46	1,599	906.54	58%	8%	68%
J&KGB	93,629	1,041.03	2,03,548	4,440.28	1,19,610	1,324.31	27%	59%	30%
OTHERS	13,387	1,409.57	1,64,052	5,943.69	13,190	1,873.73	33%	8%	32%
TOTAL	5,33,397	17,897.69	12,46,060	43,312.17	6,14,089	22,428.93	25%	49%	52%

Credit by Institutions: Non Priority Sector 2025-26**AMOUNT IN CRORE**

BANK	H1		ACP TARGET 2025-26		H1		YOY GROWTH IN ACH.	ACH. Of ACP Targets (%) FY 2025-26	
	Credit Disbursement				Credit Disbursement				
	FY 2024-25		FY 2025-26		FIN.	A/Cs		AMT	
	A/Cs	AMT	A/Cs	AMT.	A/Cs	AMT			
J&K BANK	2,30,147	9,513.51	2,79,597	9,521.84	2,03,570	9,603.86	1%	73%	101%
SBI	50,745	3,577.52	66,486	3,968.62	76,319	6,871.95	92%	115%	173%
PNB	6,329	460.34	19,386	874.65	5,171	355.00	-23%	27%	41%
CANARA	1,488	89.72	5,902	212.84	2,354	128.70	43%	40%	60%
HDFC BANK	15,842	1,443.46	25,959	1,866.69	13,991	1,214.92	-16%	54%	65%
ICICI BANK	65,520	905.98	40,030	995.06	65,914	1,051.01	16%	165%	106%
J&KGB	6,584	301.05	30,665	1,021.53	6,097	265.83	-12%	20%	26%
OTHERS	17,390	829.68	46,476	1,905.73	19,232	1,096.73	32%	41%	58%
TOTAL	3,94,045	17,121.26	5,14,501	20,366.96	3,92,648	20,588.00	20%	76%	101%

Financial Inclusion**Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Pradhan Mantri Jan Dhan Yojana (PMJDY), a comprehensive Financial Inclusion Programme, was launched across the country on 28th August 2014. The objective of the scheme is to ensure access to essential financial services such as basic savings bank

accounts, need-based credit, remittance facilities, insurance, and pension for the financially excluded sections, particularly weaker sections and low-income groups.

Benefits under PMJDY

- One basic savings bank account is opened for unbanked person.
- There is no requirement to maintain any minimum balance in PMJDY accounts.
- Interest is earned on the deposit in PMJDY accounts.
- Rupay Debit card is provided to PMJDY account holder.
- Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.
- An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro-Units Development & Refinance Agency Bank (MUDRA) scheme.

Progress under Pradhan Mantri Jan DhanYojana (PMJDY) – Issuance of Rupay Debit Cards to PMJDY Account Holders-

There are 23.10 lakh PMJDY account holders out of which 15.07 lakh (65%) are Rupay debit card holders. A total of 74,251 PMJDY accounts have been opened during CFY till 24.11.2025 against the annual DFS target of opening 2.21 lakh and J&K Government targets of 13.80 Lac new PMJDY accounts.

Banks have closed/ upgraded over 1.31 Lakh PMJDY accounts during the CFY

S No.	Bank	PMJDY										
		Cumulative 31.03.2025	Targets 2025-26		Ach CFY 24.11.2025	Ach %age against targets		Cumulative 24.11.2025	No of accounts upgraded/ closed	Balance Amount Deposited in Crores	Rupay Debit Cards issued	%age of RuPay Debit Cards issued
			DFS	J&K Govt.		DFS	Govt					
1	J&K BANK	1296200	79705	668016	26129	33%	4%	1215951	106378	1198.07	831948	68%
2	SBI	185059	17480	122111	10424	60%	9%	192594	2889	86.53	177992	92%
3	PNB	124089	11210	59722	2336	21%	4%	121910	4515	60.30	121254	99%
4	CANARA	70855	4085	19956	6414	157%	32%	76124	1145	45.24	68581	90%
5	UBI	13305	1805	7455	63	3%	1%	13352	16	5.47	11483	86%
6	HDFC BANK	11005	11400	79478	185	2%	0.23%	11190	0	8.84	11184	100%
7	JKGB	465852	61750	212460	19551	32%	9%	473348	12055	260.04	274167	58%
8	OTHERS	200588	33345	211215	9149	27%	4%	205603	4134	18.81	10736	5%
	TOTAL	2366953	220780	1380413	74251	34%	5%	2310072	131132	1683.30	1507345	65%

Pradhan Mantri Mudra Yojana (PMMY)

Loans extended to non-farm income-generating enterprises engaged in manufacturing, trading and services, with credit requirements up to Rs.10 lakh, are classified as MUDRA loans under the Pradhan Mantri MUDRA Yojana (PMMY). All such loans are eligible for coverage under refinance and/or credit enhancement products of MUDRA.

During the current financial year, up to 30.09.2025, MUDRA loans amounting to Rs.4,231.50 crore have been disbursed to 1,95,880 account holders. This reflects an increase of about 25% over the corresponding period of the previous financial year, during which Rs.3,375.18 crore was disbursed to 1,66,038 beneficiaries in the first half of the year.

Sr No	Bank Name	ACH. H1		ACH. H1		GROWTH YOY %	
		PFY 2024-25		CFY 2025-26		A/Cs	AMT.
		A/Cs	AMT. (Crores)	A/Cs	AMT. (Crores)		
1	J&K BANK	1,07,447	2,340.33	1,39,547	3,225.46	30%	38%
2	SBI	4,765	159.18	4,876	167.00	2%	5%
3	PNB	3,977	137.82	3480	133.96	-12%	-3%
4	CANARA	1,516	50.9	1,796	63.82	18%	25%
5	JKGB + EDB	37,300	473.26	35,882	399.97	-4%	-15%
7	HDFC	85	5.64	698	29.99	721%	432%
8	OTHERS	10,948	208.05	9,601	211.30	-12%	2%
	TOTAL	1,66,038	3,375.18	1,95,880	4,231.50	18%	25%

Social Security Schemes (SSS)

The three Social Security Schemes, namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) are being implemented by the banks.

S.No	Name of the Scheme	Enrolments on 31.03.2025	Enrolments on 24.11.2025
1	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	23,56,858	28,09,575
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	9,66,887	11,26,266
3	Atal Pension Yojana (APY)	2,48,022	2,83,530
	Total Enrolment	35,71,767	42,19,371

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an accident insurance scheme that provides insurance coverage of Rs.2.00 lakh in case of death or permanent total disability due to an accident and Rs.1.00 lakh in case of permanent partial disability due to an accident. The scheme offers a one-year cover from 1st June to 31st May, which is renewable annually. It is offered through participating banks and post offices and administered by life insurance companies. All individuals in the age group of 18 to 70 years who hold a savings bank or post office account are eligible to enroll. Aadhaar is used as the primary KYC document for the subscriber's bank account. The annual premium is Rs.20 per subscriber, which is automatically debited from the account holder's bank account. Enrollment can be done online through banks or offline at bank branches / post offices. Since inception, 28,09,575 persons have been enrolled under PMSBY as on 24th November 2025, reflecting an increase of 19.21% over the position as on 31st March 2025.

S No.	BANK	Cumulative 31.03.2025	Targets 2025-26		Ach CFY 24.11.2025	Ach %age against targets		Cumulative 24.11.2025	No of accounts closed/ not renewed
			DFS	J&K Govt.		DFS	J&K Govt.		
1	J&K BANK	960235	186000	1342569	276781	149%	21%	1221212	15804
2	SBI	398124	46000	242032	43850	95%	18%	441974	0
3	PNB	194425	54000	121870	18429	34%	15%	212854	0
4	CANARA BANK	91925	22312	40636	16156	72%	40%	108081	0
5	P&S BANK	31242	8000	11044	3139	39%	28%	34381	0
6	BOB	14072	2000	7830	1108	55%	14%	9836	5344
7	UBI	21084	2000	16519	1992	100%	12%	22860	216
8	BOI	16771	6000	7933	817	14%	10%	17588	0
9	ICICI BANK	10985	23730	90111	11	0%	0%	10996	0
10	HDFC BANK	60520	35190	150375	22852	65%	15%	83372	0
11	JKGB	472531	126780	484472	73022	58%	15%	545553	0
12	OTHERS	84944	68030	315726	17398	26%	6%	100868	1474
	TOTAL	2356858	580042	2831117	475555	82%	17%	2809575	22838

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is an insurance scheme offering life insurance cover of Rs. 2.00 Lakh to all the subscribers' in the age group of 18-50 years for death due to any reason. It is a one-year (from June 1 to May 31) cover, renewable from year to year. The scheme is offered by banks/post offices and administered through life insurance companies. All individuals who are account holders of participating banks/ post office in the age group of 18 to 50 years are entitled to join. Aadhaar card will be the primary KYC for subscribers' bank account. The premium is Rs.436 per year and is automatically debited from the account holder's bank account. No medical examination is required. One can apply for PMJJBY online through the bank or offline mode through Bank/ Post Office.

Since inception, 11,26,266 persons have been enrolled under PMJJBY till November 24,2025. An increase 16.48% over March 31st, 2025 position.

S No.	Bank	Cumulative 31.03.2025	Targets CFY		Ach CFY 24.11.2025	Ach %age against targets		Cumulative 24.11.2025	No of accounts closed/ not renewed
			DFS	J&K Govt.		DFS	J&K Govt.		
1	J&K BANK	440132	94000	680239	99637	106%	15%	526655	13114
2	SBI	184101	32000	126731	28922	90%	23%	213023	0
3	PNB	48050	34800	67188	3413	10%	5%	50213	1250
4	CANARA BANK	49247	17728	22470	5902	33%	26%	55149	0
5	P&S BANK	4757	6000	6491	782	13%	12%	5539	0
6	BOB	4086	1000	4941	796	80%	16%	4678	204
7	UBI	9897	1000	9327	490	49%	5%	8301	2086
8	BOI	7155	4000	4689	44	1%	1%	7199	0
9	ICICI BANK	1896	10204	48185	4	0%	0%	1897	3
10	HDFC BANK	9190	16528	79989	1351	8%	2%	10541	0
11	JKGB	177790	51360	252441	27098	53%	11%	204888	0
12	OTHERS	30586	37656	167917	8238	22%	5%	38183	641
	TOTAL	966887	306276	1470608	176677	58%	12%	1126266	17298

Atal Pension Yojana (APY)

A pension scheme for citizens of India is focused on the unorganized sector workers. Under the APY, guaranteed minimum pension of Rs. 1,000/- or Rs 2,000/- or Rs 3,000/- or Rs 4,000 or 5,000/- per month will be given at the age of 60 years depending on the contributions by the subscribers. Any Citizen of India between 18 - 40 years can join APY scheme.

Since inception, 2,83,530 persons have been enrolled under APY till November 24, 2025 with an increase of 14.32% over March 31st, 2025 position.

S No.	Bank	Cumulative 31.03.2025	Targets CFY		Ach CFY 24.11.2025	Ach %age against targets		Cumulative 24.11.2025
			DFS	J&K Govt.		DFS	J&K Govt.	
1	J&K BANK	38453	32480	362934	7275	22%	2%	45728
2	SBI	51316	19100	69516	5816	30%	8%	57132
3	PNB	15241	11800	34494	442	4%	1%	15683
4	CANARA BANK	22075	4500	12702	3440	76%	27%	25515
5	P& S BANK	4055	1600	3300	965	60%	29%	5020
6	BOB	4458	1300	2375	276	21%	12%	4734
7	UBI	5038	1800	2939	844	47%	29%	5882
8	BOI	2721	1000	2116	57	6%	3%	2778
9	ICICI BANK	450	2310	10002	625	27%	6%	1075
10	HDFC BANK	8157	8260	39699	1092	13%	3%	9249
11	JKGB	72826	32600	136953	10727	33%	8%	83553
12	OTHERS	23232	10175	41318	3949	39%	10%	27181
	TOTAL	248022	126925	718348	35508	28%	5%	283530

Status of Business Correspondents (BCS)/ Bank Mitras (BMS)

Business Correspondents (BCs) / Bank Mitras are playing a major role in spreading financial literacy by educating people about banking services and addressing their basic banking needs. They are also mobilizing citizens for enrolment under the three Social Security Schemes, namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY), especially in far-flung and difficult areas, to fulfil the National Mission of Financial Inclusion under the Pradhan Mantri Jan Dhan Yojana (PMJDY).

9,122 Business Correspondents have been deployed by twenty-one (21) banks, including Payments Banks, operating in the Union Territory of Jammu & Kashmir to provide basic banking services, predominantly in rural areas. Out of these, 8,174 BCs were active as on 30 September 2025. The number of Business Correspondents has registered a year-on-year growth of 117%.

AGENCY	SEPTEMBER 30, 2024			SEPTEMBER 30, 2025		
	BC NUMBER	ACTIVE BCs	INACTIVE BCs	BC NUMBER	ACTIVE BCs	INACTIVE BCs
PUBLIC SECTOR BANKS	643	575	68	812	763	49
PRIVATE SECTOR BANKS	1,672	1,274	398	2,431	1,604	827
REGIONAL RURAL BANKS	269	226	43	447	393	54
OTHERS	1,619	1,601	18	5,432	5,414	18
TOTAL	4,203	3,676	527	9,122	8,174	948

Self Help Group – Bank Linkage Programme-Position

Under the Self Help Group–Bank Linkage Programme (SHG-BLP), banks operating in Jammu & Kashmir have credit-linked 65,570 SHGs since the inception of the scheme, against which an amount of Rs.2,778.45 crore stands disbursed as on 30th September, 2025. It is noteworthy that Women SHGs account for 99.02% of the total credit extended under the SHG category, reflecting the strong focus of the programme on women's financial inclusion and livelihood promotion. The major bank-wise details of SHGs credit-linked and the amount disbursed are given in the table below:

SRL	BANK	SHG Number and credit linkages		SHG Number and credit linkages			WOMEN SHGs OUT OF TOTAL		
		Sep 30, 2024		Sep 30, 2025			WOMEN SHGs OUT OF (A)	WOMEN SHGs CREDIT LINKED OUT OF (B)	CREDIT DISBURSED TO WOMEN SHGs OUT OF (C)
		TOTAL SHGs	SHGs CREDIT LINKED	TOTAL SHGs	SHGs CREDIT LINKED	CREDIT DISBURSED TO SHGs			
		No.	No.	A	B	C	D	E	F
1	J&K BANK	96,797	43,009	1,04,333	49,611	2,179.84	60,258	48,890	2,170.61
2	SBI	1,828	1,828	1,908	1,908	54.38	1,908	1,908	54.38
3	PNB	2,055	991	2,107	1,013	16.54	2,014	920	12.76
4	JKGB	16,971	10,911	18,142	12,181	514.07	17,728	11,540	503.35
5	HDFC	0	0	0	0	0	0	0	0
6	ICICI	0	0	0	0	0	0	0	0
7	CANARA	13	13	13	13	0.13	13	13	0.13
8	OTHERS	1,729	803	1,745	844	13.49	1,304	591	10.12
	Total	1,19,393	57,555	1,28,248	65,570	2,778.45	83,225	63,862	2,751.34

Finance to Joint Liability Farming Groups (JLGs) of "Bhoomi Heen Kissan"

1,055 JLGs with credit disbursement of Rs.15.44 Crore have been formed during first half of FY 2025-26 against 609 JLGs formed during the corresponding period of previous Financial Year registering YoY growth of 73%.

The picture is presented in the table below:

S.NO	NAME OF THE BANK	JLGs FORMED DURING H1 OF FY 2024-25	JLGs FORMED DURING H1 OF FY 2025-26	GROWTH YoY	JLGs CREDIT-LINKED	
					A/Cs	AMOUNT (Rs in Lakh)
1	J&K BANK	84	565	573%	565	565.00
2	JKGB	470	490	4%	490	978.96
3	SBI	46	0	-100%	0	0.00
4	PNB	5	0	-100%	0	0.00
5	OTHERS	4	0	-100%	0	0.00
Total		609	1055	73%	1055	1543.96

Government Sponsored Schemes

Performance of Banks under Major Employment Generation Schemes

12,977 cases have been sponsored to banks of which 10,139 cases have disbursed credit of Rs.389.56 Crore against target to cover 48,755 beneficiaries and credit disbursement of Rs.1835.51 Crore

The Scheme wise details are given hereunder:

Amount In Crore

SRL	SCHEME	FY 2024-25 Achievement Upto Sep 30, 2024			FY 2025-26 Achievement Upto Sep 30, 2025				
		CASES SPONSORED	CASES DISBURSED		Annual Target		Cases Sponsored	Credit Disbursed	
			A/Cs	AMT.	A/Cs	AMT.		A/Cs	AMT.
1	PMEGP	19,198	8,573	433.21	6,225	926.42	3,480	1,918	114.90
2	NRLM	7,056	7,152	244.56	28,700	616.45	8,006	7,386	254.11
3	NULM	1011	782	12.95	SCHEME CLOSED				
4	PMWMY	240	173	2.6	1,064	10.64	73	69	0.79
5	CCS FOR ARTISANS & WEAVERS	933	756	10.47	11,500	207.00	653	581	8.48
6	JKREGP	118	113	6.69	1,266	75.00	765	185	11.28
Total		28,556	17,549	710.48	48,755	1,835.51	12,977	10,139	389.56

SRL	SCHEME	CASES RETURNED DURING PFY UPTO 30 Sep 2024	CASES RETURNED DURING CFY UPTO 30 Sep 2025	CASES PENDING AS ON 30 Sep 2025	AGE-WISE PENDENCY		
					LESS THAN 30 DAYS	BETWEEN 30 TO 60 DAYS	GREATER THAN 60 DAYS
1	PMEGP	6,109	420	2,216	1,450	591	175
2	NRLM	294	275	2,277	1,375	461	441
3	PMWMY	27	9	45	2	6	37
4	CCS FOR ARTISANS & WEAVERS	99	39	20	12	5	3
5	JKREGP	42	31	450	254	163	33
Total		6,571	774	5,008	3,093	1226	689

Kisan Credit Card (KCC) Scheme

Credit of Rs.10,421.44 crore has been sanctioned to 11,40,375 lakh active Kisan Credit Card holders till September 30, 2025 which is 11% higher than the credit of Rs.9,421.47 crore sanctioned to 10,92,777 active KCC holders till September 30, 2024.

Amount In Crore

KCC-TYPE	30-Sep-24		30-Sep-25		YOY GROWTH	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
		Sanctioned (Crore)		Sanctioned (Crore)		Sanctioned (Crore)
KCC -Crop	8,68,331	7,588.19	8,77,087	8,064.54	1%	6%
KCC-Fisheries	1,227	14.11	2,844	22.45	132%	59%
KCC- Dairy	1,80,155	1,391.00	2,03,557	1,751.86	13%	26%
KCC-Sheep	30,375	292.99	32,924	337.96	8%	15%
KCC-Poultry	12,689	135.1732	23,963	244.64	89%	81%
TOTAL	10,92,777	9,421.47	11,40,375	10,421.45	4%	11%

Crop KCCs constitute 77% of the total KCC credit limit sanctioned, while Animal Husbandry, Sheep and Fisheries together account for the remaining 23%. During FY 2025-26 (up to 30.09.2025), 21,962 new Crop KCCs and 20,747 new Animal, Sheep & Fisheries KCCs have been issued. In comparison, during the corresponding period of the previous financial year, 18,078 Crop KCCs and 27,168 Animal, Sheep & Fisheries KCCs were issued.

Amount In Crore

SRL	Name Of Bank	Fresh KCC (CROP) Issued during H1 PFY 2024-25	Fresh KCC (CROP) Issued during H1 CFY 2025-26	Growth (YOY)	Active KCCS (CROP) as on 30-09-2025		
		A/Cs	A/Cs	(%)	A/Cs	Limit Sanctioned	Amount Outstanding
1	J&K BANK	13,922	14,095	1%	7,26,247	6,304.65	4,762.94
2	SBI	405	558	38%	18,243	167.2382	146.87
3	PNB	969	1,068	10%	21,346	238.5714	238.57
4	HDFC	44	3903	8770%	3,676	180.4473	180.45
5	JKGB+EDB	2,620	2,267	-13%	98,683	1042.3	940.66
6	CANARA	0	0		876	9.4516	9.45
7	OTHERS	118	71	-40%	8,016	121.877	96.64
	Total	18,078	21,962	21%	8,77,087	8,064.54	6,375.58

Amount In Crore

SRL	NAME OF BANK	FRESH KCC (AH & F) ISSUED DURING H1 PFY 2024-25	FRESH KCC (AH&F) ISSUED DURING H1 CFY 2025-26	GROWTH (YOY)	ACTIVE KCC-AH&F AS ON 30-09-2025		
		A/Cs	A/Cs	(%)	A/Cs	Limit Sanctioned	Amount Outstanding
1	J&K BANK	21698	15435	-29%	1,96,469	1,688.95	1299.16
2	SBI	1774	1609	-9%	12,240	116.34437	96.48
3	PNB	222	14	-94%	3,849	45.353244	37.76
4	HDFC	0	495	-	298	13.105155	13.10
5	JKGB+EDB	3351	3192	-5%	45,689	442.89	392.00
6	CANARA	0	0		592	5.9687	5.97
7	OTHERS	123	2	-98%	4151	44.2918	42.13
	Total	27,168	20,747	-24%	2,63,288	2,356.91	1886.60

Special Credit Facility for Street Vendors

Launch of restructured PM SVANidhi Scheme

The PM SVANidhi Scheme was restructured by the Government of India in 2025 with the objective of providing enhanced financial support and adopting a longer-term approach towards the socio-economic development of street vendors. The scheme shall be jointly implemented and monitored by the Ministry of Housing and Urban Affairs, Government of India, and the Department of Financial Services, Ministry of Finance.

The main features of the restructured scheme are as under:

- The scheme will be implemented for a period of 5 years and will cease on March 31, 2030.
- Credit guarantee and interest subsidy on loans, along with digital incentives, etc. will be supported till March 2033.
- Credit guarantee for credit cards will be supported till March 2035
- Loan amount for 1st Tranche be upto Rs.15,000 (previous –upto to Rs.10,000), for 2nd Tranche loan amount will be upto Rs.25000 (Previous-upto Rs.20,000) and for 3rd Tranche the loan amount will be upto Rs.50,000 (No change)
- Credit Guarantee - 31.87% for 1st tranche, 8.25% for 2nd tranche, & 6% for 3rd tranche.
- Interest subsidy @7% to incentivize regular repayment.
- UPI linked RuPay credit card to enable digital transaction, with limit up to Rs.30,000
- Capacity building of SVs and ULB Staff will be carried out in convergence with other Ministries and Departments such as MSDE/FSSAI etc.
- For promoting digital transactions a Cashback of up to Rs.100/- per month, for 12 months (maximum Rs.1200/year), on retail digital transactions, across each loan tranche shall be provided.
- Cashback of up to Rs.100/- per quarter, for 4 quarters (maximum Rs.400), on merchant digital transactions for wholesale purchase amounting to Rs.2,000/- or more.

Revised Targets PM SVANidhi J&K

Name of State/UT	Old Target till Dec'24 (A)	1st Loans Disbursed (B)	New Target (C)	Overall Target (D=B+C) Rounded off
Jammu & Kashmir	25,000	17,240	30,750	48,000

PROGRESS AS ON OCTOBER 31, 2025

TRANCHE	TOTAL APPLICATIONS UPLOADED TO WEBPORTAL	OUT OF (A)		OUT OF (B)		OUT OF (E)		
		APPLICATIONS PICKED UP BY CONCERNED BANK	APPLICATIONS YET TO BE PICKED UP BY CONCERNED BANK	APPLICATIONS RETURNED	CASES SANCTIONED	CASES UNDER PROCESS	CASES DISBURSED	SANCTIONED CASES PENDING DISBURSEMENT
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1	20,280	17,967	2	2,311	17,596	371	17,267	329
2	12,748	8,339	0	4,409	8,131	208	7,691	440
3	4,064	3,492	0	572	3,275	217	3,048	227
TOTAL	37,092	29,798	2	7,292	29,002	796	28,006	996

J&K Government Initiatives

Mumkin, MY SEI and Tejaswani are three important initiatives under the Mission Youth Programme of the Government of J&K. Sponsorships, cases sanctioned and the amount disbursed under all three schemes have witnessed year-on-year growth of more than 30%, indicating the growing popularity and acceptance of these schemes among the youth.

Schemes	Applications disbursed since inception till 30.09.2024		Applications disbursed since inception till 30.09.2025		YoY Growth (%)	
	NO.	AMT.	NO.	AMT.	NO.	AMT.
MUMKIN	4251	290.11	5273	365.24	24%	26%
MYSEI	281	23.36	563	42.91	100%	84%
TEJASWINI	1074	43.88	1284	57.53	20%	31%
Total	5606	357.35	7120	465.68	27%	30%

Non- Performing Assets (NPAs)

An amount of Rs.1,24,780.10 crores has been advanced by the banks/ Financial institutions to the account holders out of which gross Non-Performing Assets (NPA) amounts to Rs.4,072.66 crore (3.26%) ending 30th Sept 2025 against 3.9% NPA as on March 31st 2025. There has been decline in NPA level

Name of The Bank	Advances	Gross NPA	(Rs in Crore)
			Gross NPA %age
Public Sector Banks	31,785.66	730.61	2.30%
Private Sector Banks	86,401.10	2,764.07	3.20%
Regional Rural Banks	5,112.98	310.80	6.08%
Cooperative Banks	1,401.46	219.26	15.65%
J&K SFC	78.90	47.92	60.74%
Total All Banks/FIs	1,24,780.10	4,072.66	3.26%

Non-Performing Assets (NPAs) under Agriculture Sector, MSME Sector, PMMY (MUDRA) and MAJOR CSS

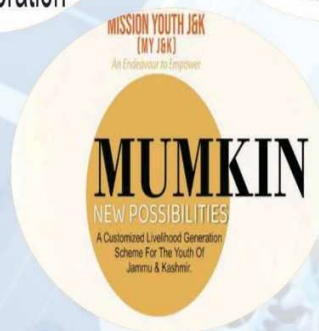
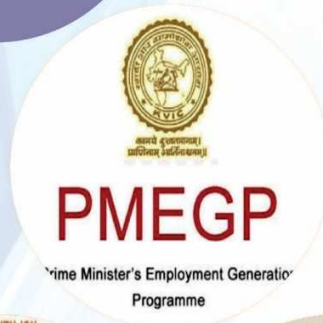
Non-Performing Assets (NPA) in Agriculture sector, MSME sector and Mudra (PMMY) are 3.67%, 6.01% and 5.86% respectively and under Major centrally sponsored scheme viz. NRLM (0.69%), PMEGP (4.00%) and NULM (12.67%).The details are presented in the following table:

Non-Performing Assets (NPAs) under Agriculture Sector, MSME Sector and PMMY (MUDRA) as on 30.09.2025

S.No.	Sector	30.09.2024			30.9.2025		
		Outstanding Credit	Gross Npa	NPA (%)	Outstanding Credit	Gross Npa	NPA (%)
1	AGRICULTURE SECTOR	11,777.07	860.30	7.30%	14441.46	530.63	3.67%
2	MSME SECTOR	26,347.48	1646.70	6.25%	30179.08	1,814.33	6.01%
3	MUDRA (PMMY)	13,682.87	635.70	4.65%	14220.37	832.75	5.86%

EMPLOYMENT AND SKILL DEVELOPMENT

CHAPTER 10



EMPLOYMENT AND SKILL DEVELOPMENT

Employment is a cornerstone of economic stability and individual well-being. Systematic monitoring of employment indicators and proactive interventions to address labour-market challenges are essential for sustaining economic growth and enhancing citizens' quality of life. In this context, the Government's overarching objective is to generate meaningful and sustainable employment opportunities while strengthening employment facilitation services. These efforts are focused on addressing critical issues such as unemployment, underemployment, and skill mismatches, alongside promoting entrepreneurship and self-employment to foster self-reliance, particularly among the youth.

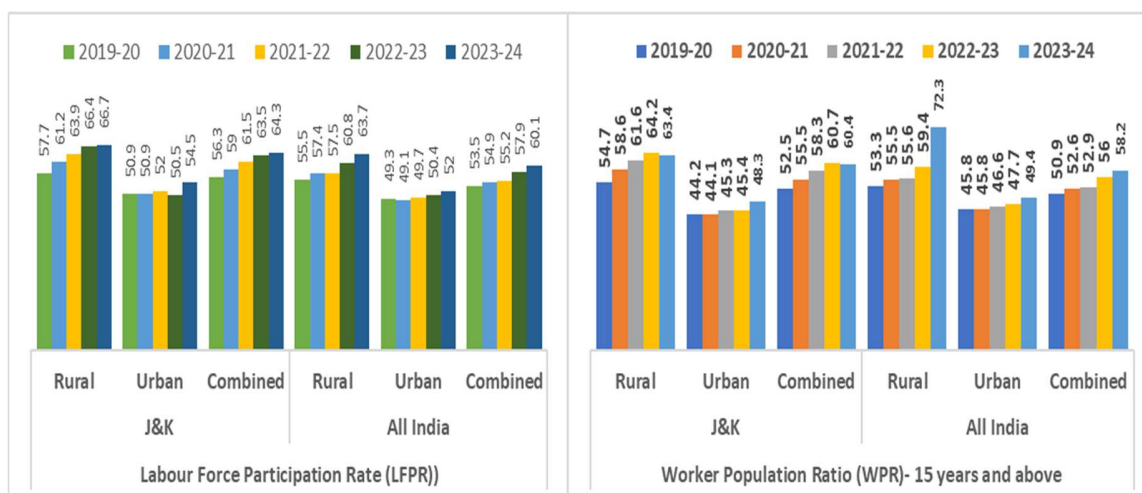
Jammu and Kashmir has recorded notable improvements in key employment indicators over the past five years, underscoring the impact of sustained government policies and initiatives as well as a favourable shift in labour market conditions at both the Union Territory and national levels. The Labour Force Participation Rate (LFPR) in J&K increased from 56.3 per cent in 2019–20 to 64.3 per cent in 2023–24, reflecting a rising share of the population actively participating in economic activities. Likewise, the Worker Population Ratio (WPR) improved from 52.5 per cent to 60.4 per cent during the same period, indicating higher employment absorption among the working-age population. The unemployment rate (usual status: PS+SS) in Jammu and Kashmir declined from 6.7 per cent in 2019–20 to 6.1 per cent in 2023–24, reflecting a gradual strengthening of the labour market. Collectively, these trends point to expanding employment opportunities, stronger workforce engagement, and a positive overall momentum in the Union Territory's labour market.

A comparative analysis of the Labour Force Participation Rate (LFPR) and Worker Population Ratio (WPR) for Jammu and Kashmir (UT) vis-à-vis the All-India averages over the past five years, for the population aged 15 years and above, is presented below. The comparison illustrates steady progress made by the Union Territory in improving employment conditions:

Table 10(i) Labour Market Comparison (Age 15 and above):

Year	Labour Force Participation Rate (LFPR)						Worker Population Ratio (WPR)- 15 years and above					
	J&K			All India			J&K			All India		
	Rural	Urban	Combined	Rural	Urban	Combined	Rural	Urban	Combined	Rural	Urban	Combined
2019-20	57.7	50.9	56.3	55.5	49.3	53.5	54.7	44.2	52.5	53.3	45.8	50.9
2020-21	61.2	50.9	59.0	57.4	49.1	54.9	58.6	44.1	55.5	55.5	45.8	52.6
2021-22	63.9	52.0	61.5	57.5	49.7	55.2	61.6	45.3	58.3	55.6	46.6	52.9
2022-23	66.4	50.5	63.5	60.8	50.4	57.9	64.2	45.4	60.7	59.4	47.7	56.0
2023-24	66.7	54.5	64.3	63.7	52.0	60.1	63.4	48.3	60.4	72.3	49.4	58.2

Source: PLFS Report, MOSPI



Government of Jammu & Kashmir has implemented a comprehensive framework comprising career guidance, job fairs and skill enhancement programs to facilitate workforce development. This ecosystem is being managed through a centralized employment portal that allows job seekers to register and update their profiles in real-time. This dynamic database serves as a critical tool for policymakers, enabling evidence-based planning to align skill development initiatives with the evolving demands of the labor market.

Jammu & Kashmir leads the nation's Union Territories in e-Shram registration coverage, reflecting its robust commitment to workers welfare. By registering 1,15,313 individuals under the PM-SYM scheme, the administration has effectively formalized the social security framework for the unorganized sector, ensuring guaranteed financial protection and old-age support through evidence-based outreach.

By integrating innovative service delivery with targeted job-creation programs, the Jammu & Kashmir administration is actively building a robust ecosystem for sustainable employment and professional growth.

EMPLOYMENT SECTOR – present status of services:

S. No.	Service	Present Status
1	Counselling	1,400 Counselling Sessions held and 61,803 Candidates counselled upto 11/2025
2	Holistic of self-employment schemes	As on 30.11.2025, 6,476 units established under Self-Employment schemes and provided employment to 23,550 youth.
3	Conduct regular Job fairs to streamline Employment Generation	10 job fairs have been conducted in which 276 on spot placement have been made and 465 has been recommended for skilling.

Source: Employment Department, J&K

Employment Generation through PMEGP/JKREGP

Flagship initiatives such as the Prime Minister's Employment Generation Programme (PMEGP), Rural Employment Generation Programme (REGP), and the Artisans' Credit Card Scheme remain important interventions for fostering entrepreneurship in Jammu & Kashmir. Managed through a coordinated effort by KVIC, KVIB, and District Industries Centres (DICs), PMEGP provides essential margin money subsidies to catalyze self-employment ventures. Since 2020–21, the program has demonstrated significant progress. In the current 2025–26 fiscal year (as of December 2025), the momentum continues with 6,137 new units established, supported by Rs.127.56 crore in margin money, creating employment for approximately 0.49 lakh individuals.

Year	Number of Units	Margin Money released (Rs. In Crore)	Employment Generation (Nos.)
2020-21	8,552	182.07	68,416
2021-22	21,637	466.72	1,73,096
2022-23	12,018	239.49	96,114
2023-24	15,037	281.06	1,20,296
2024-25	9,844	238.38	78,752
2025-26 (ending 12/ 2025)	6,137	127.56	49,096

JKREGP has successfully catalyzed thousands of self-employment ventures across the Union Territory, transforming the rural landscape. By providing over Rs.100 crore as margin money since 2020, the J&K Khadi and Village Industries Board has empowered more than 28000 persons with sustainable employment. During current financial year,

1986 new jobs have already been created through establishment of 331 rural units, underscoring the government's unwavering commitment to grassroots entrepreneurial growth.

Year	Number of Units	Margin Money released (Rs. In Cr)	Employment Generation (Nos.)
2020-21	865	22.11	5,190
2021-22	892	24.62	5,352
2022-23	808	21.95	4,848
2023-24	916	23.31	5,496
2024-25	970	25.42	5,820
2025-26 (ending 12/2025)	331	8.88	1,986

MISSION YUVA

Mission YUVA: From Aspiration to Enterprise, Transforming Jammu & Kashmir's Employment Landscape

Jammu & Kashmir is embracing the 'Viksit Bharat 2047' vision through Mission YUVA (Yuva Udyami Vikas Abhiyan). This historic initiative is empowering the UT's youth by connecting them with the tools, skills, and dignity required to thrive in a modern economy. Through Mission YUVA, J&K is transforming job seekers into job creators, fueling a new era of self-reliant growth

Developed through a strategic collaboration between the Government of Jammu & Kashmir, IIM Jammu, NABARD, and leading financial institutions, Mission YUVA is built upon a foundation of data-driven planning and structural reform. A comprehensive diagnostic assessment of the region's economic ecosystem preceded its launch. This analysis identified that the primary barrier to growth was not a lack of intent or capital, but a systemic 'access gap.' While entrepreneurial aspirations were high, the institutional frameworks required to nurture and scale them remained underdeveloped

Understanding the Challenge and Gaps

From a demand-side perspective, the entrepreneurial ecosystem in Jammu & Kashmir has historically been constrained by a high perception of risk and the absence of professional mentorship. Additionally, the perceived complexity of bureaucratic procedures often rendered entrepreneurship inaccessible, leading many youth to opt for the relative security of low-paying daily wage employment over the perceived uncertainty of self-employment.

Mission YUVA addresses long-standing supply-side constraints that have traditionally limited enterprise development in the UT. By simplifying banking processes and bridging gaps between academia and industry, the Mission establishes a dedicated, grassroots-level support framework. Distinct from earlier approaches, Mission YUVA emphasizes sustained hand-holding and support even after loan rejections, shifting the focus from mere loan disbursement to enterprise success.

Data-Led Design and Ambition

A defining feature of Mission YUVA is its evidence-based design. A comprehensive baseline survey covering over 24 lakhs households and more than 1.1 crore individuals identified 5.5 lakhs potential entrepreneurs across the Union Territory. This unprecedented exercise provided the Mission with a strong empirical foundation.

Designed for youth in the age group of 18–59 years, Mission YUVA aims to facilitate the creation of 1.37 lakh enterprises through four focused interventions: creation of Nano Enterprises, establishment of new MSMEs in sunrise and priority sectors, acceleration of existing enterprises, and promotion of neo-innovative enterprises. Through these

integrated interventions, Mission YUVA is projected to generate approximately 4.25 lakh employment opportunities over the next five years.

Four Pillars of Mission YUVA

Mission YUVA fosters a holistic entrepreneurial ecosystem in Jammu & Kashmir by addressing culture, capital, capacity, and connectivity. To build an entrepreneurial mindset, 2,000 YUVA Doots conducted over 5,000 awareness camps under the 'Udyam Jagriti' campaign, targeting first-generation entrepreneurs, women, and youth from remote areas, normalizing entrepreneurship as a respected career path. The Nano Enterprise model lowers financial barriers with manageable Rs.5–6 lakh investments, 25% capital subsidies, and interest subvention for MSMEs, ensuring accessible, low-risk finance across more than 95% of panchayats. Capacity building combines digital content from the Skill India Digital Hub with classroom instruction, covering entrepreneurship, financial literacy, digital skills, cyber security, and introductory AI, while community mentors provide contextual guidance to transform enterprise creation into a collective journey. Finally, the Connectivity pillar links enterprises to markets and technology, with the J&K Seller App leveraging ONDC to enable local products to access national markets.

Innovation Ecosystem: Knowledge and IT Based Enterprises

The Innovation & Sustainability Challenge strengthens the innovation ecosystem by promoting knowledge-driven and IT-based enterprises. Innovation Hubs at IIM Jammu and 14 incubation centres across universities provide structured mentorship, incubation support, and government funding of up to Rs.20 lakh. The initiative encourages technology-led and sustainable solutions, enabling ideas to evolve into scalable enterprises that generate high-value employment and lasting socio-economic impact.

Digital Backbone: Mission YUVA App

The Mission YUVA initiative is implemented through the Mission YUVA App and Portal, developed by BISAG-N as a secure, end-to-end digital platform. The entire application process—from submission to final disbursement—is handled digitally through the App, ensuring 100% paperless processing, minimizing red tapism, and significantly improving efficiency.

The platform integrates an AI-based DPR generator, a Skill Learning Hub with over 25,000 training videos, and comprehensive information on career pathways and employment opportunities, creating a holistic digital ecosystem for aspiring entrepreneurs. It facilitates seamless application, real-time tracking, and transparent processing across departments and banks, thereby substantially reducing procedural hurdles.

In addition, the Mission YUVA App and Portal incorporate a robust output-tracking framework to ensure transparency, accountability, and sustainability of supported enterprises. The system mandates structured reporting through Work-in-Progress, Completion, and Sustenance Reports, each subjected to multi-level verification. Only enterprises that successfully clear the prescribed verification stages are showcased in the live UDYAM Gallery, providing real-time public visibility of verified and operational enterprises.

Impact on the Ground

Mission YUVA has achieved significant scale and impact in promoting entrepreneurship across Jammu & Kashmir. The initiative has recorded 1,59,327 App downloads and 65,353 applications received, of which 44,857 proposals have been approved. Banks have sanctioned 13,324 cases, with 10,329 entrepreneurs already receiving financial assistance.

Loans amounting to Rs.756.28 crore have been sanctioned, and Rs.594 crore disbursed within five months, reflecting a completion rate of over 77 percent of sanctioned cases.

The Mission places strong emphasis on inclusive and employment-intensive enterprises, with a special focus on first-generation entrepreneurs, women, and youth from remote and border areas. Its Nano Enterprise model, based on investments of Rs.5–6 lakh, offers a low-risk pathway to enterprise creation. With outreach extending to nearly 95 percent of panchayats, Mission YUVA has repositioned entrepreneurship as a viable and dignified livelihood option, translating policy vision into large-scale on-ground delivery and advancing the goal of Atmanirbhar Bharat across the Union Territory.

Governed by evolving labour laws and registration mandates, commercial enterprises in Jammu & Kashmir act as the backbone of regional growth. Beyond mere operations, their adherence to compliance standards signals the health of the economy. Tracking this data is essential to understand the shift towards a formal workforce and the broader developmental progress of the region.

S. No	Name of Act	No. of registrations/ licenses during 2025-26 (ending Nov, 2025)
1	Shops and Establishment Act	7,667
2	Contract Labour Act	124
3	Motor Transport Act	101
4	Inter State Migrant Workers Act	5
5	Building and other Construction Workers Act	25
6	Factory Act	3
7	Form D- Notice of Change	794
8	Boilers under the Boilers Act	1
9	Registration of un-organized workers on E-Shram (as on November, 2025)	36,08,238
10	Revenue collected during 2025-26	250.61 Lakh
11	Registration and Renewal under various Acts during 2025-26	8,748- Fresh Registration 8,868- Renewals

Source: Employment Department, J&K

SKILL DEVELOPMENT

The Government of Jammu & Kashmir is committed to building a robust and meaningful skill development ecosystem in the UT through a well-established technical and vocational education framework aimed at enhancing employability.

The UT has 26 polytechnic institutions—22 government and 4 private - offering three-year diploma programmes across 21 disciplines, including engineering, non-engineering, paramedical, and tourism-related fields. Among the government polytechnics, two are integrated with the Islamic University of Science & Technology (IUST), Pulwama, and Baba Ghulam Shah Badshah University (BGSBU), Rajouri. The addition of new streams in government polytechnics has increased intake capacity by 600 seats, raising the total to 3,500 seats across 18 diploma streams.

Currently there are 54 Government ITIs and 32 Private ITIs, offering training in 62 designated trades, including 28 engineering, 34 non-engineering, and 7 heritage craft courses with 673 trade units, 542 NCVT and 131 SCVT having intake capacity of 15,276 seats. To enhance transparency and efficiency, the admission process has been streamlined and entrusted to the Jammu & Kashmir Board of Technical Education (JKBOTE).

To strengthen industry linkages and promote innovation, two Centres for Innovation, Invention, Incubation and Training (CIIITs) have been established at Government Polytechnics Jammu and Baramulla in collaboration with Tata Technologies, each equipped with nine advanced laboratories and offering 18 specialised courses. Additionally, two Regional Centres of Excellence in Automotive Technology, developed in partnership with Ashok Leyland Ltd., are operational at Government ITI Kathua—linked with 12 ITI's in the Jammu division—and Government ITI Budgam, linked with 13 ITI's in the Kashmir division.

Further augmentation of training infrastructure includes the establishment of two Farm ITIs at Khuri Batpora (Kulgam) and R.S. Pura (Jammu), along with the completion of 25 Industrial/Manufacturing/Commercial (IMC) workshops under the Public-Private Partnership (PPP) mode to strengthen hands-on training facilities.

Under the World Bank-assisted Skill Strengthening for Industrial Value Enhancement (STRIVE) scheme, seven ITIs - Udhampur, Samba, Kishtwar, Mendhar, Anantnag, Baramulla, and Ganderbal- were selected to enhance the quality and market relevance of vocational training and apprenticeships. The STRIVE programme was successfully concluded on 31st May 2024.

Collectively, these initiatives have significantly expanded access to quality skill development and vocational training opportunities across the Union Territory, ensuring inclusive regional coverage.

Focus Area

The Government has undertaken a range of skill development initiatives to enhance employability and foster sustainable economic growth. Building on past experiences, the focus has shifted toward impact-driven and outcome-oriented programs across diverse sectors, aiming to establish a comprehensive, demand-responsive skill development framework that meets current and emerging workforce needs.

Priority is given to capacity building in key unorganised sectors, along with structured re-skilling and up-skilling pathways to facilitate workers' transition into the formal economy. The approach emphasizes high-quality, long-term training aligned with internationally recognized standards, strengthening teacher training institutions, and optimally utilizing public infrastructure and industry facilities to scale initiatives.

Notable achievements (2025-26 ending November)

- All the 53 sanctioned Government ITIs have been successfully affiliated with the National Council for Vocational Training operating under DGT, MSDE, GoI as of 2025, achieving 100% affiliation. This is a "landmark achievement for the Skill Development Department".
- In 2025, a total of 95 trade units were successfully converted from SCVT to NCVT. As a result of this conversion, 2,148 trainees have become eligible for the award of the National Trade Certificate-recognized credential with global recognition. This transition enhances the credibility and employability of the trainees at both national and international levels.
- During 2024-25, the trade curriculum for seven Heritage Craft courses was approved by the Directorate General of Training (DGT) and designated as Craftsmen Training Scheme (CTS) course. These courses have been aligned with the National Skills Qualifications Framework (NSQF) Level 3.5.
- Introduction of Centralized Academic Monitoring and Improvement System (CAMIS) for Polytechnics/ ITIs: ITI CAMIS implemented in all 54 Govt ITIs of J&K on 5th May 2025. It is a

digital platform designed to monitor and improve the academic transparency.

- In 2025, all ITI data of over 10,025 trainees was successfully migrated (100%) from the State Portal to the Skill India Digital Hub (SIDH) Portal.
- Under Hunar-se-Rozgar Program, during the last two years more than 1000 candidates in short term programs have been trained in Food Craft Institute Jammu with about 75 percent employability. Around 90 trainees have opened up their own ventures in the hospitality sector providing employment for them and for others as well.
- Under Apprenticeship Training Scheme, there are 541 active establishments, wherein 604 trainees have signed contracts and are undergoing training in different establishments.
- Sanction to the Continuation/ Revival of 07 Heritage Craft Courses in 25 units with a total intake capacity of 500 students (20 students in each unit) in 15 Govt ITIs/ Polytechnics viz Kashmir Government Polytechnic, Srinagar, Women Polytechnic, Bemina, Srinagar, Government Boys Polytechnic, Jammu, Government Polytechnic for Women, Jammu, ITI Srinagar, Women ITI Bemina, ITI Anantnag, ITI Baramulla, ITI Pattan, Women ITI Kangan, ITI Jammu, ITI Kathua, ITI Basholi, ITI Poonch, ITI Nowshera in J&K has been accorded. The Scheme has been named as **"Chief Minister's Scheme for introduction of Heritage Courses"**.
- Heritage Trades were previously offered only in J&K for seven (07) trades, with the syllabus and curriculum not aligned to the National Council for Vocational Training (NCVT) standards. However, the NCVT has now adopted the syllabus for these trades and all seven heritage trades have been approved and incorporated into the NCVT framework by the Directorate General of Training (DGT), MSDE, GoI. These seven heritage courses are now aligned with the Craftsman Training Scheme courses at NSQF Level 3.5.
- 796 placements were facilitated under the Polytechnic and ITI sectors, including 452 placements in Polytechnics (261 in year 2024 and 191 in year 2025) and 344 placements in ITIs (242 in year 2024 and 102 in year 2025)."

Physical progress achieved under skill development initiatives

S. No	Outcome Indicator	Unit	2024-25		2025-26 (ending Nov. 2025)	
			Targets	Achievements	Targets	Achievements
			1	Admissions in Govt. Polytechnics	No's	3535
2	Admissions in Govt. and Pvt. ITIs	No's	15168	13,434	15056	13030

Way Ahead

The Government has formulated a comprehensive roadmap to strengthen the skill development ecosystem and enhance employability across the Union Territory. The initiatives aim to equip youth with future-ready, industry-relevant skills, expand employment opportunities, and support sustainable economic growth. Proposals for establishing new Government and Private Industrial Training Institutes (ITIs) are under active consideration to augment institutional capacity and meet the growing demand for skilled professional.

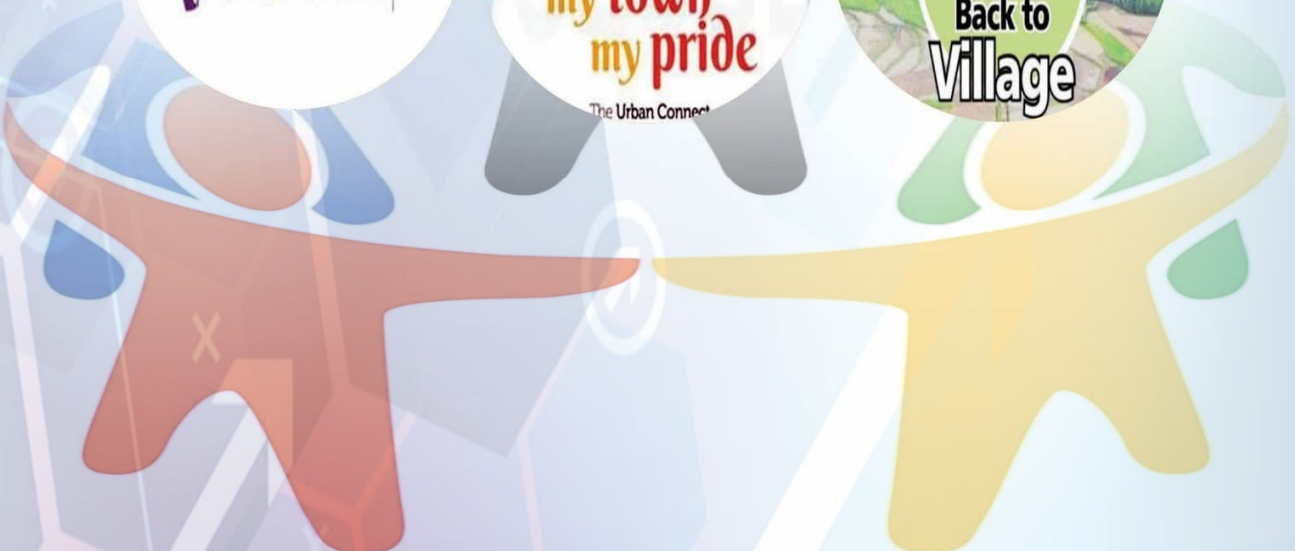
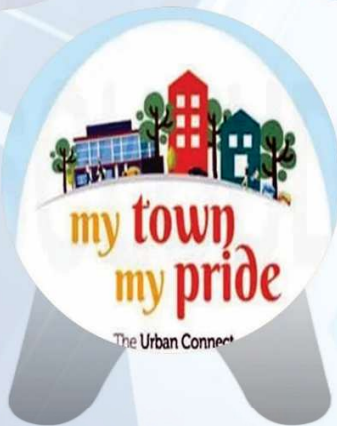
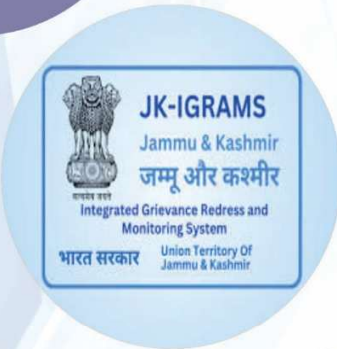
To align training with emerging technologies and market demand, proposals have been submitted to introduce twelve new-age courses comprising twenty trade units in high-growth sectors such as data annotation, electric vehicles, renewable energy, the Internet of Things (IoT), mechatronics, food processing, mining, and drone technology. The affiliation of six new ITIs with NCVET is currently under process, alongside initiatives to enhance training quality and strengthen industry participation.

The strategy also envisions the development of a robust skill ecosystem through incubation centres based on the Centre for Innovation, Invention, Incubation and Training (CIIT) model, in collaboration with corporate and academic institutions. Additionally, advanced courses at the Polytechnic level—including Artificial Intelligence, Cloud Computing, Beauty Culture and Cosmetology, Film and Video Editing—are planned. The Food Craft Institute, Jammu, is also proposed to be upgraded to an Institute of Hotel Management (IHM) to expand opportunities in hospitality.

Focused efforts will be made to sensitize youth to skill development programmes, identify regional skill requirements, and align initiatives with local economic priorities, ensuring long-term employability and workforce resilience.

GOVERNANCE INITIATIVES

CHAPTER 11



GOVERNANCE INITIATIVES

Jammu & Kashmir was reorganized on 31st October 2019, following which all Central laws became applicable in the Union Territory. 890 Central laws were applied, 205 State laws repealed, and 130 State laws amended.

The Government of Jammu and Kashmir envisions to ensure good and efficient governance through transparency and effective delivery by all departments / sectors. In its drive towards e-Governance, the Government has prioritized delivering services electronically, ensuring transparency, efficiency, accountability, probity, accessibility, and affordability. The Government of Jammu & Kashmir has taken significant steps to curb corruption and promote transparent governance, with the Anti-Corruption Bureau (ACB) undertaking diverse activities to prevent and address corrupt practices. The J&K Public Service Commission (PSC) functions with impartiality, objectivity, and efficiency, leveraging technological innovations to complete its tasks in a timely manner. Additionally, the J&K Civil Services and Decentralization Recruitment Act, 2010, has been amended periodically to enhance transparency and fairness in the recruitment process

The Major Governance initiatives taken by the Government are as under:

- a. Mission Karmayogi has been implemented in the UT which aims to transform civil services by moving from a traditional "rule-based" training model to a "role-based," competency-driven approach that meets the evolving needs of citizens. The programme is being implemented through a tripartite MoU signed on August 5, 2025, between the Capacity Building Commission, Karmayogi Bharat SPV, and the Government of J&K. Significant progress has been made, with 1.25 lakh employees on boarded out of a total work force of 3.74 lakh with more than 53,000 employees active on the portal, and approximately 4.90 lakh course enrollments. Almost all departments have established dedicated Capacity Building Units (CBUs). These plans provide structured pathways for officials to undertake AI-curated courses, with completion records integrated into Annual Performance Appraisal Reports (APARs), ensuring competency development aligns with performance evaluation.
- b. Government of Jammu & Kashmir is committed to ensure expeditious recruitment processes in a time-bound manner. JKPSB and JKSSB have successfully completed recruitment for 285 Gazetted and 687 Non-Gazetted posts during current FY. Additionally, departments have identified 14,000 non-gazetted, 2,800 Gazetted, and 7,000 Class-IV (MTS) vacancies to be referred to recruiting agencies in due course.
- c. The Jammu & Kashmir Human Resource Management System (JKHRMS) is a web-based solution introduced by the Government of the UT of J&K to maintain comprehensive service records of employees. Launched in October 2022, the system captures both basic information and detailed service-related data, enabling efficient management and accessibility of employee records across departments.
- d. The Government has launched the Employee Performance Monitoring System (EPM) in the UT of J&K to track the quarterly performance of government employees. The initiative aims to ensure maximum attendance, promote efficiency, and foster transparency in government functioning.
- e. The Property Return System (PRS) portal has been developed to enable online filing of annual property returns by all government employees in J&K, as mandated under the

J&K Employees Conduct Rules and the J&K Public Men and Public Servants Declaration of Assets and Other Liabilities Act, 1983. The portal allows easy access and monitoring of employee property details, facilitates timely vigilance clearances, and assists the Anti-Corruption Bureau (ACB) in investigating cases of disproportionate assets efficiently.

- f. A dedicated system has been developed to streamline the process of obtaining NOCs and vigilance clearances required for DPCs, foreign visits, pension processing, and other official purposes. The portal enables government employees to receive vigilance clearance electronically, allows departments to submit applications online, and provides real-time monitoring of applications along with issuance of NOCs, ensuring efficiency, transparency, and accountability in administrative processes.
- g. The SPARROW portal enables government officers to file Annual Performance Reports (APRs) electronically through a user-friendly interface, making the recording and movement of e-APR forms seamless, quick, and convenient. Initially rolled out in 2020 for JKAS Officers, the system has now been extended to Gazetted Officers across all departments, enhancing efficiency and transparency in performance reporting.
- h. Jammu & Kashmir Rehabilitation Assistance Scheme portal, launched in September 2022, allows dependents of deceased government employees to apply for compassionate appointments electronically, replacing the manual process. The portal ensures seamless, timely, and transparent disposal of cases related to compassionate recruitment.
- i. Jammu & Kashmir RTI Online Portal, launched on 10th January 2025, enables citizens to file RTI applications and appeals electronically, providing a convenient, efficient, and transparent platform for both applicants and designated officers (PIOs/FAAs) to submit, track, and dispose of RTI requests
- j. Regular Departmental Action (RDA) Portal was introduced to monitor RDA cases across all departments, providing real-time status updates of cases referred by investigating agencies. The portal enables effective tracking of pending cases at various levels, ensuring timely action, accountability, and transparency in departmental proceedings.
- k. J&K is the first in introducing the District Good Governance Index (DGGI) to bring about healthy competition amongst districts for further improvement in the delivery of services. This is now being replicated by many other states and UTs.
- l. Financial reforms through BEAMS, 100% physical verifications, mandatory administrative and technical approvals, and e-tendering have accelerated project completion, resulting in greater public satisfaction. The 360-degree transparency in financial management has ensured the successful completion of a larger number of projects and works.
- m. Jammu & Kashmir has adopted a layered and focused digital approach based on robust connectivity infrastructure. Over the past 3 years, online services have increased from about 60 to 1,546 e-services, integrated with platforms such as Digi Locker, Mobile Dost, payment gateways, and the Rapid Assessment System.
- n. The Government of Jammu & Kashmir has successfully rolled out e-Office across all departments, HoDs, District, Tehsil and Block-level offices in the Union Territory. As of

now, 4,061 offices and 21,968 users have been onboarded, strengthening paperless and efficient governance.

- o. As a good governance tool, number of reforms introduced in Revenue administration to empower the poorest:
- Land Registration Process: Shifted from the judiciary to the newly created Department of Registration.
 - Aapki Zameen Aapki Nigrani: Scanned data of Jamabandi, Girdawari, Mutation, and Mussavi for all 20 districts is publicly accessible for free. The SVAMITVA portal has recorded 2.10 crore visitors accessing land records.
 - Property Cards: 56,705 property cards under SVAMITVA have been generated and distributed in 1,491 Abadi Deh villages, covering 56,785 households.
 - Land Pass Book: Trilingual land passbooks (Urdu, Hindi, English) are being issued, with over 33 lakh passbooks distributed to landholders across the UT.
 - Revenue Court Case Management System (RCCMS): Implemented for filing, disposal, and monitoring of revenue court matters, with 881 e-courts currently functional.

ASPIRATIONAL BLOCK DEVELOPMENT PROGRAMME (ABDP)

The Aspirational Blocks Development Programme (ABDP) was launched in Jammu & Kashmir on 31st December 2021 to identify and uplift the most underdeveloped blocks of the UT. Following the Aspirational Districts model of NITI Aayog, the programme addresses local challenges in education, health, and living conditions through a data-driven ranking dashboard, performance-based funding, and integration of Central and UT schemes, aiming to bring these blocks on par with higher-performing areas.

To implement the Aspirational Blocks Development Programme (ABDP) in J&K, the Planning, Development & Monitoring Department (PD&MD) adopted the NITI Aayog Aspirational Districts model to identify the most disadvantaged blocks for targeted socio-economic development. Using 21 indicators across poverty (3), health & nutrition (6), education (7), and basic infrastructure (5), a weighted composite index was created—Poverty (20%), Health (30%), Education (20%), and Infrastructure (30%)—with equal weight for parameters within each sector. Analysis of 20 districts identified 44 backward blocks, covering 6,359.73 sq. km and impacting 12.64 lakh people (Census 2011), aiming to improve access to public services and overall socio-economic outcomes.

Details of financial and physical achievements under the programme over the last four years are provided below:

Table 11.1 (i) ABDP FINANCIAL & PHYSICAL PROGRESS				
Year	Financial progress (in Rs crore)			No. of Projects completed
	Funds allocated*	Funds released	Funds utilized	
2022-23	44.00	42.67	29.15	491
2023-24	44.00	34.67	25.16	471
2024-25	44.00	43.17	32.94	634
2025-26 (up to Nov 2025)	44.00	37.87	6.48	210 (810 taken up)

* The funds are allocated @ Rs 1.00 crore per block/year.

The assessment framework for the Aspirational Blocks Development Programme (ABDP) comprises 49 Key Performance Indicators (KPIs), tracked through 61 distinct Data Points

(DPs) across four key sectors. At the block level, 29 DPs are monitored monthly, 16 biannually, and 16 annually. Benchmark values for each DP, based on the most recent UT data, enable comparative analysis, allowing stakeholders to assess the performance of each Aspirational Block relative to the UT average and identify gaps for targeted intervention.

Significant progress has been observed in the Key Performance Indicators (KPIs) over time, which is summarized below:

Table 11.1 (ii) TOP COMPOSITE SCORE AND DELTA RANKING PERFORMERS				
Year	Top Composite Score performers		Top Delta (Incremental) Change performers	
	Block	Score	Block	Score
2022-23	Harwan (Srinagar)	+80.1	Gund (Ganderbal)	+16.7
2023-24	Keller (Shopian)	+83.4	Moungri (Udhampur)	+20.6
2024-25	Larnoo (Anantnag)	+81.4	Chassana (Reasi)	+19.5

Keller (Shopian) achieved the highest composite score of 83.4 in 2023-24, indicating strong overall development. Moungri (Udhampur) led delta improvements at +20.6, showing significant progress in KPIs. These rankings from the Planning Department align with NITI Aayog's national monitoring, where other J&K Blocks like Ichegoza (Pulwama) ranked 2nd nationally in 2025.

ASPIRATIONAL PANCHAYAT DEVELOPMENT PROGRAMME (APDP)

Building on the success of the ABDP, the **Government of Jammu & Kashmir** launched the **Aspirational Panchayat Development Programme (APDP)** to promote inclusive development by identifying and supporting Panchayats that have lagged in socio-economic indicators. The programme aims to uplift the most backward Panchayats to the level of developed Panchayats within the UT through **targeted local interventions**, thereby closing developmental gaps and ensuring equitable growth at the grassroots level.

The main objective is to enhance living conditions in these designated Aspirational Panchayats through saturation of existing government schemes, developing necessary infrastructure in collaboration with other initiatives, and offering extra financial assistance. To monitor progress, 100 Key Performance Indicators (KPIs) were established across nine key sectors: Agriculture & Allied Activities (6 indicators), Health & Nutrition (11), Education (13), Rural Development & Sanitation (7), Individual Beneficiary Oriented Schemes (4), Skill Development (4), Basic Infrastructure (17), Environment (5), and Good Governance (33). These KPIs help assess current status and track improvement over time.

Each sector and its indicators under the **Aspirational Panchayat Development Programme (APDP)** were assigned weights based on their significance in rural life. Using the **Panchayat Development Index (PDI)**, 285 of the most backward Panchayats—one per block—were selected from a total of 4,291 Panchayats across J&K, based on their scores in the identified parameters. Data was collected from district authorities, analyzed by the Planning, Development & Monitoring Department (PD&MD), and shared with District Development Councils for verification before finalization, ensuring accuracy and accountability.

The programme's results and achievements over the past three years highlight its impact on improving living conditions and closing developmental gaps

Table 11.1 (iii) APDP FINANCIAL AND PROJECT PROGRESS				
Year	Financial progress (in Rs. crore)			No. of Projects completed
	Funds Allocated*	Funds released	Funds utilized	
2023-24	28.50	22.58	13.64	479
2024-25	28.50	38.10	21.79	752
2025-26 (up to Nov 2025)	28.50	22.29	3.45	194 (707 taken up)

* The funds are allocated @ Rs 1.00 lakh per Panchayat/year.

Under this programme, annual funding was consistently Rs.28.50 crore per annum from 2023-24 to 2025-26 (up to November 2025). Completed projects rose from 479 in 2023-24 to 752 in 2024-25, with 707 projects initiated in 2025-26 (194 completed). Overall, APDP has enhanced evidence-based planning, strengthened local governance, and improved delivery of development benefits.

DISTRICT GOOD GOVERNANCE INDEX(DGGI)

Good governance drives holistic development by ensuring effective implementation of welfare programs. Districts, as the foundational units of administration, execute various schemes to benefit citizens, making performance measurement essential. This assessment identifies gaps, enabling targeted improvements and informed future planning.

The Government of Jammu & Kashmir, guided by the Department of Administrative Reforms and Public Grievances (DARPG), Government of India, developed its first District Good Governance Index (DGGI) edition for 2020-21 to evaluate district performance across key areas, programs, and schemes aimed at public welfare. Released in January 2022, this pioneering index covers all 20 districts, assessing 58 indicators across 10 sectors like agriculture, health, education, and public security to rank districts and foster improvement. It promotes competitive governance by highlighting gaps and enabling data-driven planning for holistic development.

The methodology for implementing the Aspirational Panchayat Development Programme (APDP) in J&K was adopted from the framework developed by the Department of Administrative Reforms and Public Grievances (DARPG), GoI, in collaboration with the Centre for Good Governance (CGG), Hyderabad, ensuring alignment with national best practices in governance and development monitoring

Through extensive consultations and interactive deliberations with stakeholders, 58 indicators encompassing 116 data points across 10 key sectors were finalized for the District Good Governance Index (DGGI). These sectors include essential areas such as agriculture, education, health, public infrastructure, and grievance redressal, ensuring a comprehensive evaluation framework. This structured approach enables precise performance measurement and targeted interventions for improved governance.

The District Good Governance Index (DGGI) enables ranking of districts based on their performance in selected indicators, fostering healthy competition among districts to improve service delivery and benefit the public. The fourth edition for 2023-24 was released in 2024, while the fifth edition for 2024-25 is in the final stage of publication, reflecting the UT's ongoing commitment to transparency, accountability, and effective governance.

Grievance Redressal in Jammu and Kashmir

The Online Grievance Redressal and Management System (OGRMS) represent a key e-Grievance initiative adopted by governments nationwide, now integral to administrative machinery. No administration can claim accountability, responsiveness, or user-friendliness without an efficient grievance redressal mechanism. This system serves as a vital gauge for measuring organizational efficiency, delivering crucial feedback on administrative performance.

The Union Territory of Jammu & Kashmir has established a structured, IT-enabled mechanism for the redressal of public grievances under the Department of Public Grievances (DoPG), Government of J&K, ensuring timely, transparent, and accountable resolution of citizen complaints.

The Department of Public Grievances (DoPG) looks after the Grievance Redressal work of the UT currently on JK-SAMADHAN Portal.

The Grievances are filed by the citizens electronically on the Portal. Offline grievances are, also scanned and processed on the JK-SAMADHAN portal. Grievances are then dealt by the concerned Departments for redressal at their end.

The Department of Public Grievances also has two Toll Free Call Centres one at Jammu and other at Srinagar. Any person interested in filing a grievance with the Government may call the said Centres on the Toll-Free Number 1905 to file a grievance.

JK Samadhan

In January 2024, under the Collaborative Initiatives for Information Technology Interventions with Bhaskaracharya National Institute for Space Applications and Geo-informatics (BISAG-N), the Government of Jammu & Kashmir decided to revamp the grievance redressal mechanism in the UT. Consequently, a New Unified Grievance Redressal and Monitoring System – JK Samadhan, along with Toll-Free Grievance Call Centres (1905), was launched on 23rd July 2024 by the Hon'ble Lieutenant Governor, J&K. The development and implementation of the portal were coordinated, monitored, and facilitated by the Information Technology Department of the UT, strengthening citizen-centric and technology-driven grievance redressal.

The JK Samadhan Portal has been developed as a one-stop platform enabling citizens to easily register, track, and receive updates on their grievances. All Administrative Departments of the UT, along with their subordinate offices at UT and district levels, have been onboarded on the portal, in addition to various Central Government organizations and autonomous bodies. Each department has designated Grievance Redressal Officers at all levels, while Appellate Authorities have also been nominated at the departmental or organizational level to hear appeals in cases where complainants are dissatisfied with grievance disposal, ensuring a robust, transparent, and accountable grievance redressal mechanism.

Some of the features of the new Grievance Portal JK SAMADHAN are as under:

- Department Centric Grievance Redressal Mechanism.
- Department specific Categorization of the Grievances.
- Auto routing of Grievances upto Administrative Department level.
- Multilingual Portal (English, Urdu and Hindi)
- Mobile App for Citizens.

- Clarification requests- The system allows users to seek clarifications on grievances to ensure better understanding and resolution.
- Introduction of an Appeal System.
- Feedback on Grievances
- Average resolution time - The system tracks and displays the average time taken by departments to resolve grievances, aiding in performance analysis.
- Customizable announcements- Announcements can be created, targeting citizens and departments.

A Separate Raabita window has been provided for the Hon'ble Chief Ministers Public Services & Outreach Office (**Raabita**) on the existing JK Samadhan Portal to have comprehensive system for addressing citizen's concerns in place.

The Department of Public Grievances has taken several initiatives to enhance access to and awareness of the JK Samadhan portal across the Union Territory of Jammu and Kashmir.

- At the district level, Deputy Commissioners have been conducting awareness programmes at Block, Panchayat, and Ward levels to educate citizens on grievance registration procedures and the use of the JK Samadhan mobile application. These initiatives place special emphasis on proactive citizen registration on the portal, enhancing public awareness, accessibility, and effective utilization of the grievance redressal mechanism.
- One-day orientation programmes were organized under the Sevottam Scheme for officials involved in grievance redressal across various departments. These programmes were conducted in collaboration with the Jammu & Kashmir Institute of Management, Public Administration and Rural Development (J&K IMPARD) and sponsored by the Department of Administrative Reforms and Public Grievances, Government of India, with the objective of strengthening capacity and improving the effectiveness of grievance redressal mechanisms.
- To ensure wider publicity, the Department actively promoted the JK Samadhan portal and the toll-free helpline number 1905, encouraging citizens to submit grievances through the platform for timely and effective resolution. Additionally, approved advertisements were published in leading English and regional language newspapers across Jammu and Kashmir to maximize outreach and enhance public awareness of the grievance redressal mechanism.

Table 11.1(iv): Status of Grievances on JK-Samadhan (w.e.f 23.07.2024 to 16.12.2025)			
No. of Grievances Received	No. of Grievances Disposed of	No. of Grievances Pending/Open	Disposal %
1,02,803	89,111	13,692	86.68%
Source: JK Samadhan			

JK Samadhan platform has significantly strengthened grievance redressal in Jammu & Kashmir by offering a transparent, accessible, and technology-driven mechanism for citizen engagement. With high disposal rates, multilingual access, and continuous monitoring, the system has enhanced administrative responsiveness and accountability, emerging as a key pillar of good governance and citizen-centric service delivery in the Union Territory.

DISASTER MANAGEMENT

Jammu & Kashmir is focusing on enhancing the capacity of all stakeholders to respond to disasters in a planned way to minimize the loss of lives and economic loss in different forms including critical infrastructure, basic services including health and educational facilities along with social, cultural & environmental loss.

Through the Common Alerting Protocol (CAP), targeted alerts and advisories are disseminated to people in disaster-prone areas in vernacular languages across all available communication channels, including SMS, Cell Broadcast, Radio, Television, Sirens, social media, web portals, and mobile applications. The CAP system was successfully implemented during the Shri Amarnath Ji Yatra 2025, significantly enhancing public safety and disaster preparedness.

Under the Prime Minister's Relief Package (PMRP-2008), 3,000 posts were sanctioned for unemployed Kashmiri Migrant youth, and an additional 3,000 posts were approved under PMDP-2015, taking the total to 6,000 posts. Appointment orders have been issued for 5,880 posts (98%), while the remaining 120 posts are at advanced stages of the selection process, reflecting substantial progress in employment support for migrant youth.

In addition, the Government is implementing the construction of 6,000 transit accommodations for Kashmiri Migrant Government employees under PMDP-2015. Construction has been taken up for all units, of which 3,736 flats have been completed upto November 2025, while 2,264 flats are under various stages of construction. 3,250 flats have been allotted ending Dec, 2025.

An amount of Rs.1,534.52 crore has been disbursed to 35,552 displaced persons of Pakistan-occupied Jammu & Kashmir (1947) and Chhamb (1965 and 1971). Further, Rs.106.59 crore has been disbursed to 4,542 West Pakistani Refugees (WPRs). All beneficiaries under these categories have been made eligible for issuance of Jammu & Kashmir domicile certificates.

An online portal has been developed for registration of complaints relating to encroachment and illegal occupation of immovable and community assets of Kashmiri Migrants. The portal serves as an effective monitoring and grievance redressal mechanism for safeguarding migrant properties. As a result of sustained interventions, 3,408 Kanals and 16 Marlas of migrant land has been retrieved from encroachments and illegal occupation up to date.

The Government has issued 1,64,174 Domicile Certificates, 36,541 Migrant Certificates (for employment and education purposes), 2,325 RBA Certificates, 1,597 EWS Certificates, 2,789 Income Certificates, and 14,619 registration certificates to Kashmiri Migrants and displaced persons from PoJK.

FOCUS AREA

The Government of Jammu & Kashmir is emphasizing on strengthening Disaster Risk Management and Climate Change Adaptation to build a resilient UT. It focuses on hazard mapping, vulnerability assessment, early warning systems, and community-based

preparedness. Capacity building spans local communities, administration, and NGOs, while UT and district plans are aligned with the Sendai Framework.

WAY AHEAD

- Construction of a State Emergency Operations Centre in Jammu and District EOCs in all 20 districts, establishment of an Institute of Disaster Management, creation of hazard and micro-zonation maps, and conduct of hazard risk and vulnerability assessments.
- Capacity building of 1.5 lakh citizens, volunteers, and students will be undertaken in a phased manner, alongside adoption of integrated policies for disaster mitigation, climate adaptation, and resilient recovery.

DIGITAL INFRASTRUCTURE

CHAPTER 12



Digital India
Power To Empower



e-UNNAT

Unified Integrated Accessible, Transparent



BEAMS

BUYER ESTIMATION, REGISTRATION, MONITORING SYSTEM



GatiShakti

National Master Plan for
Multi-Modal connectivity



GeM

Government
e Marketplace

Efficient • Transparent • Inclusive

GOVERNANCE

DIGITAL INFRASTRUCTURE

GATI SHAKTI UT MASTER PLAN

Jammu & Kashmir has made significant progress under the PM Gati Shakti initiative, ranking among the top three states and UTs in terms of data layers uploaded on the portal. A total of 678 layers including all 28 mandatory layers applicable to the UT have been uploaded reflecting comprehensive mapping of infrastructure and resources. With all 40 departments onboarded, the initiative has strengthened interdepartmental coordination supported by over 200+ capacity-building sessions conducted by the Industries & Commerce Department. An SOP aligned with DPIIT's Model Guidelines has also been shared with all UT departments for uniform implementation.

In terms of social infrastructure mapping, 26,804 Anganwadi centres, over 23,095 schools, 141 colleges and around 6,000 fair price shops have been mapped on portal. Land records are also being mapped on priority basis with geo-referenced maps for nine districts uploaded and more than 3,133 rectified maps finalized.

Institutional mechanisms remain active with regular meetings of the Network Planning Group (NPG), Empowered Group of Secretaries (EGoS), and Technical Support Unit (TSU). Following the order issued by the GAD recently for mandating mapping of all projects above Rs.20 crore, 37 projects worth over Rs.5,000 crore have been evaluated. Prior to the GAD order, 50 projects had been evaluated. Multiple mobile applications have been developed for departments such as Jal Shakti, PDD, HUDD, and Industries & Commerce Department, with additional apps under development.

Table 12.1(i) Status of Mandatory and Additional Data Layers uploaded on PM Gati Shakti Master Portal J&K			Table 12.1 (ii) Depart wise data layers identified / uploaded on PM Gati Shakti UT Master Portal of J&K		
S.No	Mandatory Layers	Status	S. No	Department/ Agency	No. of Layers
1	Land Records	Partial	1	ARI and Trainings Dept.	1
2	Forest	Yes	2	Forest Dept.	14
3	Wild Life	Yes	3	Railway	1
4	Eco Sensitive Zones	Yes	4	PWD	13
5	CRZ	Not Applicable	5	Wetlands	1
6	Reserve Forest	Yes	6	ASI	2
7	Water Resources	Yes	7	Seismicity	9
8	Rivers	Yes	8	Tourism Dept.	41
9	Embankments	Yes	9	Power Development Dept.	61
10	Canals	Yes	10	Health Dept.	11
11	Reservoirs Dams	Yes	11	Industries & Commerce Dept.	14
12	Soil Type	Yes	12	Geology and Mining Dept.	5
13	Seismicity / Earthquake	Yes	13	Jal Shakti Dept.	56
14	Flood Maps	Partial	14	Information & PR Dept.	1
15	Power Transmission & Distribution	Partial	15	Social Welfare Dept.	1
16	Mining Areas	Yes	16	IOCL Fuel Stations	2
17	ASI Sites	Yes	17	Agriculture Production and Farmers Welfare Department	57
18	Tourism Sites	Yes	18	Floriculture, Parks and Gardens Dept.	2
19	Roads	Yes	19	Planning Development & Monitoring Dept.	3
20	Water Supply Pipelines	Yes	20	Government Building	1
21	Sewer Lines	Yes	21	Civil Aviation Dept.	2
22	Drainage	Yes	22	Finance Dept.	2
23	Economic Zones	Not Applicable	23	Revenue Dept.	13
24	Industrial Parks	Yes	24	Food and Civil Supplies Dept.	6
25	Electric Poles	Partial	25	Sports & Youth Department	1
26	Traffic Light Poles	Yes	26	Rural and Panchayat Raj Dept.	15
27	Bus Terminal & Bus Shelters	Yes	27	DAM and Reservoir	1
28	Govt. Buildings (State Govt. / Central Govt. / PSU)	Partial	28	Election Commission	15
29	Petrol/ Diesel Outlets	Yes	29	Excise and Taxation Department	2
30	Village Habitations	Yes	30	Administrative Boundary	9
			31	Information Technology Department	4
			32	Education	10
			33	Cooperative Dept.	22
			34	Home Department	10
			35	Tribal Affairs Department	3
			36	Other Data	6
			37	Housing and Urban Dept.	145
			38	Aspirational Panchayat Development Programme	19
			39	Holistic Agriculture Development Program	15
			40	Hospitality & Protocol Dept.	10
			41	Science & Technology Dept.	2
			42	Labour & Employment Dept.	2
			43	NPG Projects (Proposed Projects)	37
			44	DMRRR	8
			45	Estate	4
			46	GAD	2
			47	Transport Department	3
			48	Misc. Data	12
				Total Sub Layers Identified/ Uploaded	676

Source: Industries & Commerce Department, J&K

DIGITAL DELIVERY SYSTEM / ONLINE SERVICES

Government of Jammu & Kashmir is driving comprehensive digital transformation and improving governance efficiency in the Union Territory. Aligned with the *Digital India* initiative, the Department has focused on strengthening digital infrastructure, promoting e-Governance, enhancing public service delivery, and fostering IT-led economic growth.

Jammu & Kashmir has adopted a layered and focused digital approach based on robust connectivity infrastructure. Over the past three years, online services have increased from about 60 to 1,546 e-services, integrated with platforms such as Digi Locker, Mobile Dost, payment gateways, and the Rapid Assessment System. The UT ranks first among States/UTs in the number of online services delivered.

Over the past 3 years, the UT of J&K has made big strides towards digital transformation and has launched "Digital Jammu and Kashmir" Programme in mission mode aiming at improvement in service delivery to citizens. In line with the commitment to *Zero Tolerance to Corruption*, the **e-UNNAT portal** (<http://eunnat.jk.gov.in>) provides all G2C services online at a single platform, ensuring doorstep delivery and eliminating the need for citizens to visit government offices.

Key Initiatives and Achievements

The Government of Jammu & Kashmir has successfully rolled out e-Office 2.0 across all Tehsil and Block-level offices in the Union Territory. As of now, 4,061 offices and 21,968 users have been onboarded, strengthening paperless and efficient governance.

Under the e-UNNAT platform, 1,546 services have been developed and made available online, with over 84.61 lakh applications processed. The platform is integrated with Meri Pehchaan, e-Payment, Rapid Assessment System (RAS), Digi Locker, UMANG, and the Digi Sahayak chatbot. The platform has received the SKOCH Silver Award and Technology Sabha Award 2025.

Jammu & Kashmir is the first UT in the country to integrate with *Meri Pehchaan*.

13,821 Common Service Centres (CSCs) are operational across the UT, along with 888 additional touch points made functional since 2025, enhancing last-mile service delivery.

Citizen engagement through MyGov Jammu & Kashmir has increased significantly, with registrations rising from 40,000 to 1,08,680, making J&K the first UT to launch such an initiative.

Under Mobile Seva (m-Seva), 62 departmental accounts are registered for bulk SMS services, through which approximately 101 lakh SMSs have been sent to citizens.

The Auto Appeal System (AAS) under the Public Services Guarantee Act has integrated 391 services, with Jammu & Kashmir becoming the first in the country to implement auto-appeal functionality on the *Service Plus* platform.

128 Government services are integrated with Digi Locker. J&K was the first UT in the country to integrate MGNREGA Job Card, Artisan & Weaver registration card, Ration card & NGDRS (Sale deed/Gift deed) with Meta Data, electricity bill, Water Bill and Water payment receipts on Digi Locker.

To strengthen cybersecurity, security audits of applications hosted at the JK State Data Centre are regularly conducted. Standard Operating Procedures (SoPs) on cybersecurity

have been adopted, audits of 210 websites completed, and regular training programmes are being organized for officers and officials across departments.

Government of Jammu and Kashmir has initiated online registrations of births and deaths in J&K through CRS portal of Office of Registrar General of India, GoI. About 2 lakh birth certificates and 60000 death certificates are being issued annually through this portal besides delayed registrations of births and deaths.

Collaborative initiatives undertaken with BISAG

JKSAMADHAAN portal has been launched to address the grievances online.

Kisan Khidmat Ghar software application has been launched for predictive analysis of weather conditions and allied advisories.

MISSION YUVA – Software application to enhance and upgrade the skills of youth of J&K. Paysys and ONDC being integrated for better outreach and promoting online commerce.

JK Sehat – The software application has been developed to create one stop digital health care solution. It also simplifies access to health-related information anytime anywhere. This application has also been integrated with e-UNNAT platform

Establishment of Centre of Excellence (CoE)

Under the Digital India and IndiaAI Mission, MeitY is establishing Centres of Excellence (CoEs) in emerging technologies in Jammu & Kashmir, with identified Higher Education Institutions as per the CoE model. NASSCOM and J&K Bank are engaged as National & Regional industry partners to support innovation, start-ups, and CSR initiatives. The CoE will promote R&D, incubation, capacity building, and AI-led solutions over four years.

The Government of Jammu & Kashmir has also proposed a world-class IT Park in collaboration with the University of Jammu, IIT Jammu, IIM Jammu, and the State e-Mission Team to boost innovation, entrepreneurship, and digital employment. The proposed IT park is envisioned to offer integrated infrastructure, incubation facilities, and supportive ecosystem and aligned with National Digital goals and local developmental priorities.

The study group constituted by GAD has submitted its report, and IIT Jammu is preparing the DPR for establishment of the IT Park within its campus.

Gati-Shakti Sanchar Portal

UT of Jammu and Kashmir has migrated from Gati-Shakti Sanchar (RoW) portal (<https://row.gatishaktisanchar.gov.in/>) to Unified Portal for RoW applications (<https://eservices.dot.gov.in/>) which is a single window platform to accept RoW applications integrated among all concerned departments for effective infrastructure creation.

LITIGATION MANAGEMENT SYSTEM (JKLMS)

The Litigation Management System (LMS) software web solution has been developed by IT Cell (IT Department) for JKUT aiming to streamline, monitor, and effectively manage legal cases involving government departments, ensuring transparency, efficiency, and timely resolution.

The Integrated Watershed Management (IWMP) Portal was launched in August 2025 to ensure transparent and technology-enabled governance in watershed development under

WDC-PMKSY 2.0. The portal enables citizens to track projects, access data, and participate in planning for water conservation. The portal was formally launched on 07 August 2025 by the Hon'ble Minister for Rural Development & Panchayati Raj.

The eSAM (System of Assessment) has been launched in Jammu & Kashmir to streamline assessment processes. Admin and store users have been created at the DDO level for all 42 departments, and three training sessions have been conducted. Further training and user mapping are underway.

The Mobile Dost App, an initiative of the IT Department, provides a single mobile platform for access to Government services, emergency helplines, and information services. A total of 1,546 G2C services have been integrated, enabling anytime, anywhere access for citizens from their mobile devices.

Under Bharat Net Phase-II, implementation is underway in J&K through BSNL with a three-year timeline. Desktop surveys have been completed for 72 Blocks and 1,146 GPs, while physical surveys are recommended for 17 Blocks and 200 GPs. Work has commenced in 6 Blocks covering 77 GPs, alongside network handover. SPOCs from PDD have been nominated to facilitate separate electricity connections at all GPs, and centralized billing along with smart metering has been initiated.

The 4G Saturation Project, funded through the Digital Bharat Nidhi, aims to provide connectivity to all 4,291 Gram Panchayats in the UT. Land for all 4G towers has been transferred, and progress is being closely monitored at multiple levels.

Targets/Roadmap/Strategies

The vision is to be translated to reality by pursuing a set of SMART objectives along six dimensions, namely policy framework, Architecture, Infrastructure Development, Process Transformation, Capacity Building and Service Delivery as specified below. All the departments of the government shall endure to design, develop and implement these programmes by mainstreaming Digital J&K in their functions.

An outcome-based approach shall be adopted to realize the new paradigms of 'Line to Online', 'Queue to QR', 'Ask Only Once', 'Cashless, Presence-less Services' and 'My Data', guided by the underlying goal of citizen empowerment. Digital J&K shall be realized in a phased manner, following the principle of 'Think Big, Start Small, Scale Fast'.

Policy Framework

A sound and robust policy framework is pivotal to any large-scale effort of digital transformation. Such policies form the foundation of credible, accountable, and sustainable actions. In this regard, Digital J&K envisages notification of a set of key policies, Rules under the Public Services Guarantee Act, the Data Governance Framework and the Data Management Policy, Information Security and Privacy Policies. Additionally, a policy on Procurement for Digital Transformation will be introduced to support the overall initiative and ensure seamless integration of digital systems.

Digital J&K Enterprise Architecture

Adoption of the principles of Enterprise Architecture ensures the alignment of IT initiatives with the goals of good governance as envisioned in Digital J&K. To this end, the IndEA (India Enterprise Architecture) framework notified by the Ministry of IT, Government of India will be leveraged, and customized to the requirements of the State. As a corollary,

the Agile IndEA Framework will be adopted to ensure that the development and implementation of the Architecture shall proceed in speedy and iterative cycles.

The technology standards contained in the IndEA framework shall be updated, customized and published for reference and adoption by the departments in all major projects of digital transformation. This would enable interoperability and vendor independence, while ensuring that the access to data is controlled and regulated as required by the domain departments.

Adoption of Ecosystem Architectures

The ecosystem architecture frameworks published by the Ministries of Government of India shall be adopted by the respective departments of the Government of J&K. The National Digital Health Blueprint (as being implemented by the Ayushman Bharat Digital Mission), NDEAR (National Digital Education Architecture), and the Agri Stack (currently being designed by GoI) are examples in point.

Establishing sectoral digital platforms at ecosystem level would considerably accelerate the development of digital services and would give a stimulus to the innovation ecosystem.

State Data Centre (SDC)

- The architecture and size of the existing SDC would be reviewed and streamlined to act as the single source of computing infrastructure for all Departments of the UT with utmost professionalism.
- Government cloud environment would be established in the existing SDC to host all Government applications and data securely and cost-effectively. The guidelines of Meghraj issued by Govt of India would be followed in this regard.
- The compute and storage (low/high) would be provided by the SDC on demand to all the Departments.
- A Near Disaster Recovery Centre (N-DRC) will be established within 10 KM of the existing SDC to protect from downtime and to maintain business continuity of notified critical applications.
- A Remote Disaster Recovery Centre (R-DRC) will be established in a different seismic zone to protect from data loss in real disaster situation with full business continuity.
- The Departments would be discouraged from building parallel data centres/servers/storage/security.

Digital Connectivity

The success of Digital J&K is dependent upon robust connectivity within and across the government departments and agencies as also across the society. While the connectivity across the society is to be partly fulfilled by the optical fibre network of Bharat Net, the internal connectivity within the government is fulfilled by JKSWAN. The combined power of these two is foundational to the evolution of a connected community and a connected government. These plans for establishing/ enhancing these two components are outlined below.

Bharat Net

Strategically it is important to lay digital super-highway to traverse through districts, tehsils and connected up to Gram Panchayats for mainstreaming Digital J&K rapidly. The progress of Bharat Net is critical in this regard.

JKSWAN

- JKSWAN would be extended horizontally at District, Tehsil and Block HQ. More Point of Presence (PoPs) would be established to cover the major public-facing departments like Revenue, Police, Urban local bodies, Registration, Agriculture, Industry, Health, Education.
- Secretariat LAN would be established at Jammu and Srinagar
- District LAN would be established at District HQ
- The Government Wi-fi/Intranet would be made seamless at all Government offices including J & K House at Delhi.

JK Portal

The JK Portal will be designed, developed, and established as a comprehensive one-stop platform for citizens and businesses to access all digital services. In its design, several key principles will be adopted to ensure its effectiveness and user-friendliness. The portal will utilize an established architecture and be built using open-source components. Services will be categorized based on stakeholder groups, such as citizens, businesses, students, and farmers, and further organized according to relevant life-cycle events within each category. A single-sign-on (SSO) feature will be provided for seamless user access. The portal will support both self-service and Citizen Service Centres for service delivery. Additionally, the architecture will allow API-based integration to facilitate the onboarding of digital services offered by various departments. Stringent Service Level Agreements (SLAs) will be enforced, covering aspects like service onboarding, uptime, response times, security, and privacy. The portal design and its services will adhere to the Government of India's Guidelines for Indian Government Websites (GIGW) to ensure accessibility and usability. Furthermore, the Digital Service Standards (DSS) set by the Government of India will be followed to evaluate and align both existing and new services with the highest levels of digital maturity.

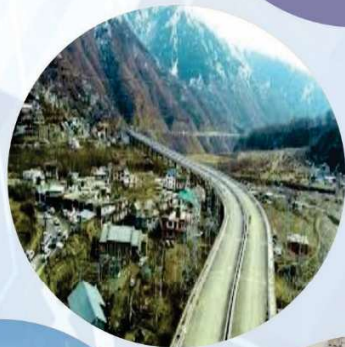
WAY AHEAD

The future of digital services in Jammu & Kashmir focuses on transformative processes and cutting-edge technologies to enhance governance and citizen engagement. Key initiatives include process digitalization, government process transformation, and Digi-Locker integration for certificate management, overseen by the Digital JK Authority. Empowered departmental committees and an Emerging Technologies wing will drive implementation and innovation, supported by HR development, capacity building, and a knowledge portal.

Digital service delivery will be strengthened through assisted services, a Mobile First approach, a Unified Call Centre, interactive chatbots, and citizen digital literacy programs, with all services accessible via the e-UNNAT portal. Infrastructure enhancements include Local Area Networks at the Civil Secretariat, while a dedicated Cyber Security Cell will protect digital assets. Adoption of AI, ML, Big Data, and data-driven solutions will further propel innovation, supported by recognition through Digital J&K Awards to promote a culture of excellence in digital governance.

PMDP

CHAPTER 13



PRIME MINISTERS DEVELOPMENT PACKAGE (PMDP- 2015)

The Prime Minister's Development Package (PMDP) for Jammu & Kashmir and Ladakh, announced on November 7, 2015, is a comprehensive Reconstruction Plan with a financial outlay of Rs. 80,068 Crore. The plan is designed around five key pillars- Humanitarian Relief, Crisis Management, Social Infrastructure, Development Projects & Economic Infrastructure

Initially, the PMDP comprised 63 projects. Following the reorganization of Jammu & Kashmir into a Union Territory, 53 projects remained applicable to J&K UT. Significant progress has been made, with 29 projects (9 by the Government of India and 20 by the Government of Jammu & Kashmir) completed, and 14 projects (4 by GoI, 10 by GoJK) stand substantially completed which constitutes 81.13% physical progress of the total projects.

On the financial side against the release of Rs 56,946.58 crore released for 53 projects of which Rs. 54,986.17 crore (96.56%) has been utilized.

Efforts such as land acquisition, forest clearances, utility shifting, and addressing ongoing legal proceedings have been crucial in overcoming potential hurdles and ensuring smooth progress of the projects. Financial progress of PMDP projects of J&K UT is summarized as under:

Component	Central projects	State projects	Total
PMDP Outlay	26,971.00	31,513.63	58,484.63
	18	35	53
Sanctioned cost	41,915.75	26,989.64	68,905.39
Funds released	35,185.68	21,760.90	56,946.58
Funds utilized	35,095.42	19,890.75	54,986.17
% age Expd. against sanctioned cost	83.73%	73.70%	79.80%
% age Expd. against funds released	99.74%	91.41%	96.56%
* Sanctioned cost of some projects (mainly of MORTH-BOT Projects) is higher than the allocations given in the PMDP as approved in 2015.			

Project status	Central projects	UT projects	Total
Completed	9	20	29
Substantially Completed	4	10	14
Total	13	30	43
%age of Completed + Substantially Completed projects to the total 53 projects.			81.13%

BORDER AREA DEVELOPMENT PROGRAMME (BADP)

The Border Area Development Programme (BADP), launched in 1986–87, addresses the developmental needs of populations in remote and strategically sensitive areas along the IB and LoC in Jammu & Kashmir. Funded 90:10 (Centre: UT) since FY 2016–17, it covers eight border districts, 83 blocks, and 1,748 habitations, focusing on critical infrastructure, socio-economic inclusion, and support to Border Guarding Forces. In its concluding phase, MHA permitted expenditure only for committed liabilities, with UT resources covering any spill-over. As of November 2025, Rs.1.50 crore has been spent from the FY 2025–26 allocation of Rs.4.72 crore, with 8 of 25 ongoing works completed. BADP has played a key role in bridging infrastructure gaps and improving living conditions, ensuring a smooth transition to mainstream development while safeguarding gains in border areas.

Vibrant Villages Programme – II (VVP-II)

VVP-II is a 100% centrally funded scheme aimed at reinforcing the Government's vision of a Viksit Bharat by ensuring safe, secure, and vibrant land borders. Implemented from FY

2024–25 to FY 2028–29, the programme targets strategically selected villages across 15 States and 2 Union Territories, including Jammu & Kashmir. In J&K, 1,421 villages across 49 International Land Borders (ILBs) in 8 border districts have been identified for saturation across 4 thematic areas, including 124 strategically important villages across 43 blocks selected for saturating ongoing CSS / UT schemes for development under VVP-II.

Objectives:

1. Creation of better living conditions in strategic border villages
2. Provision of adequate livelihood opportunities
3. Ensuring prosperous and secure international borders
4. Control of trans-border crime in vulnerable regions
5. Integration of border populations with the national mainstream
6. Enabling villagers to act as the “eyes and ears” of Border Guarding Forces

Components

Component-1	The programme envisages 100% saturation of following four thematic areas in all 1421 No. of Villages falling under 49 Borderblocks across 8 districts (Baramula, Kupwara, Bandipora, Jammu, Kathua, Rajouri, Samba and Poonch): <ul style="list-style-type: none"> ➤ All-Weather Road Connectivity – through PMGSY-IV. ➤ 4G Telecom Connectivity – through Digital Bharat Nidhi. ➤ Television Access – via Broadcasting Infrastructure and Network Development (BIND) Scheme. ➤ On-Grid Electrification – through Revamped Distribution Sector Scheme (RDSS).
Component-2	Saturation of all ongoing/ existing Central /UT schemes in 124 selected Strategic Villages under: <ul style="list-style-type: none"> ➤ Livelihood opportunities ➤ Health infrastructure ➤ Education facilities. ➤ Financial inclusion & empowerment ➤ Tourism promotion
Component-3	Border-specific Outreach Activities- Building trust and cooperation including- Cultural programs & events, Awareness campaigns & training, Medical & veterinary camps and Tourism promotion initiatives.

The Planning, Development & Monitoring Department has been designated as the Nodal Department, and the Administrative Secretary, PD&MD, as the Nodal Officer. All border districts have nominated Nodal Officers for each identified village to ensure focused oversight. Further, UT-level Screening Committee and District-level Committees have been constituted.

Online training on handling the VVP-II portal was imparted by MHA, GoI, focusing on baseline village data verification, profile updation, reporting modules, and implementation mechanisms. Further, login credentials for the VVP-II portal have been created & shared with the concerned districts. The re-verification process has been completed, and uploading of actual data on the portal is underway. Districts have also conducted gap analysis across the four thematic areas for all villages in the border blocks.

SAMRIDH SEEMA YOJNA (SSY)

The J&K Government has introduced a new Scheme "Samridh Seema Yojna" (SSY) under the CAPEX Budget during the Financial Year 2023-24 with an allocation of Rs. 5000.00 lakhs for filling the developmental gaps in the border areas i.e Insufficient basic infrastructure in the border areas. The selection of the works was made on the basis of gap analysis i.e. "Left out border areas/insufficient basic infrastructure in the border areas". The following Sectors/Works are implemented in this programme:

Roads & Bridges.

- Construction and upgradation of Roads.
- Construction of Bridges & Culverts.
- Construction of Foot Suspension Bridges.
- Construction of Retaining Walls to protect the roads in hilly areas.

Health Infrastructure.

- Construction of houses for Govt. Doctors, Paramedics and other Govt. Officials engaged in health sector in border census villages/habitations.
- Building infrastructure (SHC/PHC/CHC) including their upgradation.

Education Infrastructure.

- Construction of Primary/Middle/Secondary/Higher Secondary School buildings & their upgradation/addition such as construction of additional classrooms, computer rooms & laboratories.
- Construction of hostels/dormitories in Secondary /Higher Secondary School.

Agriculture Infrastructure.

- Construction of minor irrigation works.
- Water conservation programmes.

Sports infrastructure.

- Construction/development of play fields.
- Construction of indoor courts for table tennis/badminton/basketball/handball.

Drinking water supply projects which are not covered under Jal Jeevan Mission (JJM).

- Drinking water supply projects in Govt. Schools/Census villages/Census Towns.

Social Sector Infrastructure

- Construction of Anganwadi Centres.
- Construction Community Centres

Financial Progress of FY 2025-26

An amount of Rs. 4000.00 lakhs has been allocated under SSY during 2025-26 against which an amount of Rs. 3347.84 lakhs (84%) has been released to the concerned border districts.

An expenditure of Rs. 1228.87 Lakh has been incurred during the year upto December, 2025 by completing 245 works.

PROGRESS ON SUSTAINABLE DEVELOPMENT GOALS



PROGRESS ON SUSTAINABLE DEVELOPMENT GOALS

The Sustainable Development Goals (SDGs) provide an integrated framework for achieving inclusive and sustainable development. Jammu and Kashmir has aligned its development planning with the National SDG framework and localized indicators to reflect regional priorities.

MoSPI developed the National Indicator Framework (NIF) in 2019 with 306 indicators, followed by successive progress reports (Versions 2.0 to 4.0). In consonance with these updates, Jammu and Kashmir adopted and periodically revised its UT Indicator Framework (UTIF).

The UT SDG Progress Report 2022-23 and 'District SDG Progress Report 2022-23', featuring 268 and 159 indicators respectively has been released in the Month of May, 2025.

Key Achievements

- Poverty reduction: Multidimensional poverty declined from 12.56% (2015-16) to 4.8% (2019-21).
- Health & Education: Improved maternal health outcomes, increased institutional deliveries, higher school enrolment, and better school infrastructure.
- Gender Equality: Women's representation in local governance increased to 33.56%; sex ratio at birth improved to 921.
- Water & Sanitation: 100% villages declared ODF; significant increase in rural drinking water coverage.
- Energy & Climate: 100% household electrification and 100% renewable energy share in installed power capacity.
- Economic Growth: Strong gains in MSMEs, startups, financial inclusion, and employment indicators.
- Urban Development & Environment: Improved waste management, higher forest cover, and enhanced climate resilience.

SDG India Index Performance

Jammu and Kashmir recorded a significant improvement in the SDG India Index 2023–24, ranking 2nd among Union Territories and being placed in the Frontrunner category with a composite score of 74, an increase from 66 in 2020–21. The UT achieved 'Achiever' status in SDG 7 (Affordable and Clean Energy) and emerged as a 'Frontrunner' in nine goals—SDGs 2, 3, 6, 8, 10, 11, 12, 13, and 16. The fastest progress was observed in SDG 8 (Decent Work and Economic Growth) and SDG 11 (Sustainable Cities and Communities)

Change in SDG Scores (2020–21 to 2023–24)

SDG	2020-21	2023-24	Change in score
SDG 1	69	64	-5
SDG 2	71	73	+2
SDG 3	70	78	+8
SDG 4	49	56	+7
SDG 5	46	53	+7
SDG 6	88	86	-2
SDG 7	100	100	-
SDG 8	47	78	+31
SDG 9	42	59	+17
SDG 10	65	74	+9
SDG 11	57	82	+25
SDG 12	95	87	-8
SDG 13	63	71	+8
SDG 15	52	61	+9
SDG 16	74	81	+7
Composite score	66	74	+8

Way Forward

J&K is strengthening SDG implementation through a live SDG Dashboard (sdg.jk.gov.in), district rankings, and integration of SDGs with budgeting. Continued focus on lagging goals such as SDG 1 and SDG 5, evidence-based policymaking, and targeted interventions will be critical to achieving Agenda 2030.

Conclusion

Jammu and Kashmir has demonstrated measurable progress across most SDGs through structured planning, indicator-based monitoring, and institutional reforms. Gains are particularly notable in clean energy, economic growth, urban development, and environmental sustainability. However, continued focus is required in poverty reduction, gender equality, and nutrition-related indicators. Strengthening outcome-based budgeting, district-level convergence, and data systems will be critical for achieving Agenda 2030 targets.

STATISTICAL SUPPLEMENT



Table	STATISTICAL APPENDIX: ECONOMIC SURVEY 2025-26	Page No.
Part-I	Comparative Indicators of Economic Development by States/Districts	
A	Selected Socio-Economic Indicators of States in India	1-9
B	Comparable Socio-Economic Indicator of J&k State by Districts	9-11
Part-II	Sectoral Statistical tables	
1	MACRO ECONOMIC AGGREGATES	
1.1	Sectoral composition of Gross State Domestic Product at Constant (2011-12) Prices	13
1.2	Sectoral composition of Gross State Domestic Product at Current Prices	13
1.3	Sectoral composition of Net State Domestic Product at Current Prices	13
1.4	Sectoral composition of Net State Domestic Product at Constant (2011-12) Prices	13
1.5	Net State Domestic Product and Growth Rate	14
1.6	GSDP and PercapitaGSDP	14
1.7	NSDP and Per capita NSDP	14
1.8	Per Capita GSDP/NSDP and its Growth Rate at Current/Constant Prices	14
1.9.1	Sectoral composition of GSDP at Constant Prices	15
1.9.2	Sectoral composition of GSDP at Current Prices	15
1.10.1	Sectoral composition of GSDP at Current Prices	15
1.10.2	Sectoral composition of GSDP at Constant Prices	16
1.11.1	Sectoral composition of NSDP at Current Prices	16
1.11.2	Sectoral composition of NSDP at Current Prices	16
1.12.1	Sectoral composition of NSDP at Constant Prices	16
1.12.2	Sectoral composition of NSDP at Constant Prices	17
1.13	GSDP/GDP Growth at Current/ Constant Prices	17
1.14	GDP of India and GSDP of Northern States at Constant prices.	17
1.15	GDP of India and GSDP of Northern States at Current prices.	18
1.16	Percentage Contribution of GSDP of Northern States towards All India GDP at Current prices	18
1.17	Per Capita GDP and Per Capita GSDP of Northern States at Current prices	18
1.18	Per Capita NNI and Per Capita NSDP of Northern States at Current prices	19
2	FISCAL POLICY AND BUDGETARY MANAGEMENT	
2.1	Government Finances	
2.2	Budgetary Policy	
2.2.1	Tax Performance of J&K	19
2.2.2	Statement Showing Budget/Revised Estimates , Expenditure and GSDP	19
2.2.3	Debt position in the past 12 Years	19
3	PRICES AND INFLATION	
3.1	Average Retail and Wholesale prices of Essential commodities in J&K	20
3.2	Year-On-Year Inflation in J&K over last five years	20
3.3	CPI-Industrial Workers	20
3.4	CPI-Inflation rural, urban and combined	20
3.5	Consumer Price Index Numbers for Agricultural and Rural Labourers on Base 1986-87=100	21
4	Agriculture & Food Management	
4.1	AGRICULTURE	
4.1.1	Land use Pattern in Jammu and Kashmir	21
4.1.2	Land Utilization	21
4.1.3	Operational Holdings-2015-16	22
4.1.4	Area under High Yielding Varieties of Seeds- 2021-22	22
4.1.5	Distribution under High Yielding Varieties of Seeds- 2021-22	22
4.1.6	Cropped area and area irrigated under major crops (In lakh hectares)	23
4.1.7	Production of honey by districts	23
4.1.8	Mushroom Growers & Production of Mushroom	23
4.1.9	District wise Soil Health Card issued-2021-22	24
4.1.10	Kisan Credit Cards (KCC) issued	24
4.1.11	Distribution of Fertilizer-2021-22	24
4.1.12	Area under Crop	25
4.1.13	Cropping pattern in Jammu and Kashmir by District (Major Crops)	25
4.1.14	Average yield of Principal crops	25
4.1.15	Cropping pattern in J&K (Area sown under crops)	25
4.1.16	Production and Yield rates of Important Crops	26
4.1.17	Index Numbers of net area sown, cropping intensity and productivity per hectare of net area sown	26
4.1.18	Crops irrigated	26
4.1.19	Percentage of Gross and Net Area Irrigated in the State by Districts	26
4.2	HORTICULTURE AND FLORICULTURE	
4.2.1	District wise area under horticulture crops	27
4.2.2	Specie wise area under horticulture crops	27
4.2.3(1&2)	District wise and Kind wise area under fruits	27
4.2.4	District wise and Kind wise production of fruits in J&K	28
4.2.5	District wise area / production of fresh/ dry fruits in J&K	28
4.2.6	District-wise number of Mandies linked to e- Mandies (e-Nam)	29
4.2.7	Mandi-wise Fruit Exported outside J&K	29
4.2.8	Plant Protection Machinery	29
4.2.9	Number of Parks and area under Floriculture	30
4.3	LIVE STOCK AND SERICULTURE	
4.3.1	Specie wise Live Stock Population	30

Table	STATISTICAL APPENDIX: ECONOMIC SURVEY 2025-26	Page No.
4.3.2	Live Stock population by districts	30
4.3.3	Animal care facilities in J&K	31
4.3.4	District wise artificial inseminations and births recorded under Cattle Development Programme	31
4.3.5	Animals treated, Dosed and vaccinated	31
4.3.6	Poultry Cooperative Societies by districts	32
4.3.7	Specie-wise fish caught	32
4.4	FOOD MANAGEMENT	
4.4.1	Number of Fair Price / Ration Shops functioning with POS-2021-22	32
5	ENVIRONMENT AND FOREST PROTECTION	
5.1	Specie wise forest area	33
5.2	Out turn and value of major and minor forest products	33
5.3	Export of some important forest produce	33
5.4	Distribution of forest by districts	33
6	SOCIAL INFRASTRUCTURE DEVELOPMENT	
6.1	HEALTH	
6.1.1(a,b)	District wise number of Medical Institutions (Govt)	34
6.1.2	Number of Children eligible for vaccination and vaccinated	35
6.1.3	Institutional deliveries conducted in Govt Hospitals (GH) and Private Hospitals (PH)	35
6.1.4	Availability of Ambulances in Hospitals including Medical Colleges-	35
6.1.5	Percentage of PHCs / Sub-Centres converted into Health & Wellness Centres (HWCs)	36
6.2	EDUCATION AND SPORTS	
6.2.1	Number of Govt and Private Schools by Category	36
6.2.2	Age group wise Domestic Level Sports Participation	37
6.2.3	National Level Events Hosted	37
6.2.4	Sports Infrastructure availability	37
6.3	SOCIAL WELFARE	
6.3.1	Girls benefitted under State Marriage Assistance Scheme (SMAS)	38
6.3.2	Beneficiaries benefitted/covered under Prosthetic Aid / Motorized Tricycle Scheme	38
6.4	RURAL DEVELOPMENT	
6.4.1	Category Wise employment generated under MGNREGA	38
7	INDUSTRIES AND COMMERCE	
7.1	Number of MSME units under online Udyog Aadhar Registration (ODM+OEM-1+OEM-2)	39
7.2	Registered factories with total employment and Output as per Annual Survey of Industries.	39
7.3	District -wise number and Membership of Handicraft and Handloom Co-operative Societies	39
8	Infrastructure Development	
8.1	POWER	
8.1.1	District wise Inhabited Census Villages of 2011 electrified	39
8.1.2	District wise tube wells / pump sets energized	40
8.1.3	Station-wise Installed Capacity of JKPCDC Owned Power Projects and Power Generated	40
8.1.4	Power Generated, Purchased, Sold and Revenue Realised	40
8.2	Connectivity	
8.2.1	Road Length maintained by the State Public Works Department excluding National Highways	41
8.2.2	Habitations connected under PMGSY	41
9	SERVICE STRENGTHENING	
9.1	TOURISM	
9.1.1	Tourist Footfall	41
9.1.2	Tourists arrival in Kashmir Valley	42
9.1.3	Distribution of foreign tourists by country of origin	42
9.1.4	Yatries coming to ShriVaishno Devi Ji and Shri Amarnath Ji holy caves	42
9.1.5	No. of registered houseboats/ bathing Boat & Ferry Boats	42
9.2	TRANSPORT	
9.2.1	Public and Private Transport Fleet	43
9.2.2	Number of Driving Licenses (fresh) issued and Revenue realized	43
9.2.3	Operational details of JKSRCTC	43
9.3	BANKING	
9.3.1	Bank Branches(SCBs) and Post Offices as on 31-03-2025	44
10	EMPLOYMENT AND SKILLED DEVELOPMENT	
10.1	Registrations and Placements made by Employment Exchanges	44
11	GOVERNANCE INITIATIVES	
11.3	ASPIRATIONAL BLOCK DEVELOPMENT PROGRAMME	
11.3.1	Financial achievements under Aspirational Block Development Programme	44
11.3.2	Physical achievements under Aspirational Block Development Programme	44
11.5	DISTRICT GOOD GOVERNANCE INDEX	
11.5.1	Comparative ranking of Districts-DGGI 2020-21 onwards	45
11.6	DISASTER MANAGEMENT	
11.6.1	Number of families registered with Relief organization, J&K	45
11.6.2	Assistance provided to Relief families by the Relief Organization(J&K)	45
11.7	Grievance Redressal	
11.7.1	Status of Grievances redressed	45
12	PROGRESS ON SUSTAINABLE DEVELOPMENT GOALS	
12.1	Goal wise progress of J&K on SDG Score	46



PART-I
COMPARATIVE INDICATORS
OF
ECONOMIC DEVELOPMENT
BY
STATE/DISTRICT

Selected Socio-Economic Indicators of States in India							
S.No	State	Population 2001 (in '000)	Population 2011 (in '000)	Percentage decadal growth rate of population (1991-2001)	Percentage decadal growth rate of population (2001-2011)	Sex-ratio 2001 (Females per 1000 males)	Sex-ratio 2011 (Females per 1000 males)
1	Andhra Pradesh	76210	84581	14.60	11.00	978	993
2	Arunachal Pradesh	1098	1384	27.00	26.30	893	938
3	Assam	26656	31206	18.90	17.10	935	958
4	Bihar	82999	104099	28.60	25.40	919	918
5	Chhattisgarh	20834	25545	18.30	22.60	989	991
6	Goa	1348	1459	15.21	8.23	961	973
7	Gujarat	50671	60439	22.70	19.30	920	919
8	Haryana	21145	25351	28.40	19.90	861	879
9	Himachal Pradesh	6078	6865	17.50	12.90	968	972
10	Jammu & Kashmir UT	9907	12267	29.38	23.82	894	892
11	Ladakh UT	236	274	31.84	15.96	830	750
12	Jharkhand	26946	32988	23.40	22.40	941	948
13	Karnataka	52851	61095	17.50	15.60	965	973
14	Kerala	31841	33406	9.40	4.90	1058	1084
15	Madhya Pradesh	60348	72627	24.30	20.30	919	931
16	Maharashtra	96879	112374	22.70	16.00	922	929
17	Manipur	2294	2856	24.86	24.50	974	985
18	Meghalaya	2319	2967	30.65	27.95	972	989
19	Mizoram	889	1097	28.82	23.48	935	976
20	Nagaland	1990	1979	64.53	-0.58	900	931
21	Odisha	36805	41974	16.30	14.00	972	979
22	Punjab	24359	27743	20.10	13.90	876	895
23	Rajasthan	56507	68548	28.40	21.30	921	928
24	Sikkim	541	611	33.06	12.89	875	890
25	Tamil Nadu	62406	72147	11.70	15.60	987	996
26	Tripura	3199	3674	16.03	14.84	948	960
27	Uttar Pradesh	166198	199812	25.90	20.20	898	912
28	Uttara- khand	8489	10086	20.40	18.80	962	963
29	West Bengal	80176	91276	17.80	13.80	934	950
30	A. and N. Islands	356	381	26.90	6.86	846	876
31	Lakshadweep	61	64	17.30	6.30	948	946
32	Chandigarh	901	1055	40.28	17.19	777	818
33	Daman and Diu	158	243	55.73	53.76	710	618
34	Dadra & Nagar Haveli	220	344	59.22	55.88	812	774
35	Delhi	13851	16788	47.02	21.21	821	868
36	Puducherry	974	128	20.62	28.08	1001	1037
	All India	1028737	1210855	21.50	17.70	933	943

SOURCE: CENSUS

Selected Socio-Economic Indicators of States in India							
Sex ratio at birth (Females per 1000 males)							
S.No	State	Sex ratio at birth 2016-18	Sex ratio at birth 2017-19	Sex ratio at birth 2018-20	Sex ratio at birth 2019-21	Sex ratio at birth 2020-22	Sex ratio at birth 2021-23
1	Andhra Pradesh	920	931	926	932	936	943
2	Assam	925	928	923	939	935	938
3	Bihar	895	894	895	900	898	897
4	Chhattisgarh	958	956	958	961	970	974
5	Gujarat	866	870	877	895	897	900
6	Haryana	843	865	870	875	883	884
7	Himachal Pradesh	930	949	950	947	953	958
8	Jammu & Kashmir *	927	918	921	928	927	929
9	Jharkhand	923	916	914	925	926	925
10	Karnataka	924	915	916	928	929	931
11	Kerala	957	968	974	962	970	971
12	Madhya Pradesh	925	927	919	917	915	917
13	Maharashtra	880	881	876	883	888	894
14	Odisha	933	931	925	923	919	923
15	Punjab	890	891	897	897	898	906
16	Rajasthan	871	879	911	920	924	919
17	Tamil Nadu	908	915	917	920	924	933
18	Telangana	NA	899	892	902	899	908
19	Uttar Pradesh	880	894	905	912	913	916
20	Uttara- khand	840	848	844	852	857	868
21	West Bengal	941	944	936	935	934	931
22	Delhi	NA	NA	860	863	864	872
23	All India	899	904	907	913	914	917

*Includes Ladakh

SOURCE: Office of Registrar General, India

Selected Socio-Economic Indicators of States in India									
Sno	State	Maternal Mortality Ratio		Under-Five Mortality Rates (2022)			Under-Five Mortality Rates (2023)		
		(2020-22)	(2021-23)	Male	Female	Total	Male	Female	Total
1	Andhra Pradesh	47	30	25	22	23	21	20	21
2	Assam	125	110	35	35	35	34	33	33
3	Bihar	91	104	28	31	29	26	28	27
4	Chhattisgarh	141	146	42	40	41	40	43	41
5	Delhi	81	86	14	15	15	14	18	16
6	Gujarat	55	51	26	23	25	23	23	23
7	Haryana	89	89	32	30	31	32	27	30
8	Himachal Pradesh	81	86	25	18	22	19	16	17
9	Jammu & Kashmir*	81	86	18	16	17	16	15	15
10	Jharkhand	50	54	27	31	29	33	31	32
11	Karnataka	58	68	19	16	17	17	16	17
12	Kerala	18	30	11	7	9	10	5	8
13	Madhya Pradesh	159	142	47	48	47	42	47	44
14	Maharashtra	36	36	16	16	16	17	15	16
15	Odisha	136	153	38	35	37	36	34	35
16	Punjab	92	90	19	19	19	22	21	22
17	Rajasthan	87	86	33	37	35	32	37	34
18	Tamil Nadu	38	35	14	12	13	12	15	13
19	Telangana	50	59	23	21	22	23	21	22
20	Uttar Pradesh	141	141	42	42	42	43	40	42
21	Uttara- Khand	104	91	25	24	25	22	23	23
22	West Bengal	105	104	21	18	20	20	17	18
23	All India	88	88	30	30	30	30	29	29

Selected Socio-Economic Indicators of States in India							
S. No	State	Expectation of Life at birth (in years), India and Bigger States/UTs					
		2018-22			2019-23		
		M	F	T	M	F	T
1	Andhra Pradesh	68.3	72.7	70.3	68.5	73.3	70.7
2	Assam	66.7	69.9	68.1	66.9	70.7	68.6
3	Bihar	68.7	69.3	69.0	68.9	69.7	69.3
4	Chhattisgarh	62.3	66.6	64.4	62.4	67.1	64.6
5	Delhi	72.5	77.4	74.6	72.3	76.8	74.2
6	Gujarat	67.3	73.4	70.1	67.6	73.9	70.4
7	Haryana	65.8	72.1	68.6	65.9	72.2	68.8
8	Himachal Pradesh	70.1	78.0	73.6	71.0	78.1	74.4
9	Jammu & Kashmir *	72.8	75.4	74.1	73.4	75.5	74.4
10	Jharkhand	68.9	70.0	69.4	68.7	70.5	69.5
11	Karnataka	67.5	71.9	69.6	67.8	72.4	70.0
12	Kerala	71.7	78.0	74.8	71.9	78.4	75.1
13	Madhya Pradesh	65.2	69.8	67.4	65.4	70.3	67.6
14	Maharashtra	70.5	74.7	72.5	70.7	75.2	72.8
15	Odisha	69.3	71.6	70.4	69.4	71.8	70.5
16	Punjab	68.9	73.1	70.8	68.8	73.1	70.8
17	Rajasthan	67.3	72.6	69.9	67.8	73.3	70.4
18	Tamil Nadu	70.9	75.3	73.0	71.4	75.6	73.4
19	Telangana	68.4	72.5	70.3	68.6	73.2	70.8
20	Uttar Pradesh	65.9	68.7	67.2	66.5	69.8	68.0
21	Uttara- khand	67.8	74.1	70.8	68.1	74.8	71.3
22	West Bengal	70.6	73.7	72.1	71.1	74.0	72.5
	All India	68.2	71.9	69.9	68.5	72.5	70.3

Selected Socio-Economic Indicators of States in India													
Sno	State/UT	Infant Mortality Rate						Birth rate (per 1000)		Death rate (per 1000)		TFR (per cent)	
		2022			2023			2022	2023	2022	2023	2022	2023
		M	F	T	M	F	T						
1	Andhra Pradesh	21	19	20	20	18	19	15.7	15.0	7.5	6.9	1.6	1.5
2	Arunachal Pradesh	22	16	19	20	19	20	17.0	16.6	5.9	6.7	--	--
3	Assam	31	33	32	29	31	30	20.4	19.8	6.5	6.2	2.1	2.0
4	Bihar	25	27	26	22	25	23	26.9	25.8	6.4	6.1	3.0	2.8
5	Chhattisgarh	36	39	38	36	39	37	22.8	22.3	9.0	8.3	2.3	2.2
6	Goa	5	5	5	4	8	6	10.9	10.8	8.2	6.8	--	--
7	Delhi	10	13	12	11	17	14	13.3	12.9	4.6	4.5	1.3	1.2
8	Gujarat	21	19	20	20	19	20	18.3	17.6	6.9	6.4	1.9	1.8
9	Haryana	28	25	26	27	24	26	19.3	18.7	7.3	6.8	2.0	1.9
10	Himachal Pradesh	20	13	17	15	13	14	14.5	14.3	6.9	6.7	1.5	1.6
11	Jammu & Kashmir	14	15	14	13	14	14	15.3	14.8	5.9	5.6	1.6	1.5
12	Ladakh UT	7	4	5	4	4	4	15.2	14.6	6.1	5.5	--	--
13	Jharkhand	24	27	25	29	28	29	21.2	20.6	5.8	6.3	2.2	2.1
14	Karnataka	16	15	15	13	15	14	15.8	15.2	7.4	6.8	1.6	1.5
15	Kerala	9	6	7	9	2	5	12.4	12.3	7.6	7.2	1.5	1.5
16	Madhya Pradesh	39	40	40	37	37	37	23.3	22.5	7.1	6.8	2.5	2.4
17	Maharashtra	14	13	13	14	13	14	14.7	14.0	6.6	6.1	1.5	1.4
18	Manipur	2	4	3	2	4	3	13.3	13.0	4.9	4.5	--	--
19	Meghalaya	30	31	30	36	33	34	23.0	22.7	5.9	5.5	--	--
20	Mizoram	10	12	11	14	12	13	14.4	14.2	6.0	5.9	--	--
21	Nagaland	5	3	9	8	13	10	14.1	13.6	5.4	5.5	--	--
22	Odisha	31	32	32	31	28	30	16.5	16.0	7.8	7.7	1.7	1.7
23	Punjab	16	17	16	18	17	17	14.3	13.8	8.3	7.3	1.5	1.5
24	Rajasthan	29	30	30	27	32	29	23.8	22.9	6.2	5.9	2.5	2.3
25	Sikkim	4	6	5	4	8	6	14.9	14.7	4.9	4.8	--	--
26	Tamil Nadu	12	9	11	10	13	12	12.1	12.0	7.3	6.9	1.3	1.3
27	Telangana	20	17	18	19	17	18	16.5	15.8	6.6	6.3	1.6	1.5
28	Tripura	18	16	17	16	14	15	15.6	15.3	6.8	6.2	--	--
29	Uttar Pradesh	38	37	38	38	35	37	24.2	23.6	6.6	6.5	2.6	2.6
30	Uttara- khand	21	21	21	19	21	20	17.1	16.9	6.3	6.1	1.8	1.7
31	West Bengal	18	16	17	18	15	17	14.5	14.0	6.3	5.7	1.4	1.3
32	A. & N. Islands	8	8	8	10	8	9	10.2	10.1	6.0	6.3	--	--
33	Laksawdeep	13	15	14	10	7	9	13.6	13.4	5.6	5.5	--	--
34	Puducherry	5	7	6	5	10	7	12.4	12.1	6.6	6.4	--	--
	All India	28	28	28	26	25	25	19.1	18.4	6.8	6.4	2.0	1.9

Source: Office of Registrar General of India

Selected Socio-Economic Indicators of States in India							
S.No.	India/State/UT	Total number of			Indicators		
		Schools	Enrolments	Teachers	PTR	Teachers Per Schools	Enrolments Per School
1	India	1471473	246932680	10122420	24	7	168
2	Andaman and Nicobar Islands	408	71343	6132	12	15	175
3	Andhra Pradesh	61317	8454817	342721	25	6	138
4	Arunachal Pradesh	3229	319826	25117	13	8	99
5	Assam	55283	7041824	340471	21	6	127
6	Bihar	94339	21133228	707516	30	7	224
7	Chandigarh	207	253012	9968	25	48	1222
8	Chhattisgarh	56802	5806871	285248	20	5	102
9	Dadra and Nagar Haveli and Daman and Diu	433	146825	5288	28	12	339
10	Delhi	5556	4491032	161958	28	29	808
11	Goa	1479	300546	15196	20	10	203
12	Gujarat	53355	11501328	389063	30	7	216
13	Haryana	23494	5769330	263942	22	11	246
14	Himachal Pradesh	17330	1425266	102825	14	6	82
15	Jammu and Kashmir	24192	2654012	166717	16	7	110
16	Jharkhand	44376	7436931	209203	36	5	168
17	Karnataka	74859	11780251	452602	26	6	157
18	Kerala	15757	6164059	292072	21	19	391
19	Ladakh	961	57107	6908	8	7	59
20	Lakshadweep	36	12325	751	16	21	342
21	Madhya Pradesh	122120	15172607	717493	21	6	124
22	Maharashtra	108250	21272611	747501	28	7	197
23	Manipur	4666	673118	41490	16	9	144
24	Meghalaya	14587	1061320	57002	19	4	73
25	Mizoram	3974	279882	24952	11	6	70
26	Nagaland	2750	414421	33131	13	12	151
27	Odisha	61565	7644052	344116	22	6	124
28	Puducherry	763	240691	13639	18	18	315
29	Punjab	27281	5908507	273130	22	10	217
30	Rajasthan	106302	16364187	792265	21	7	154
31	Sikkim	1245	117576	14994	8	12	94
32	Tamil Nadu	57935	12518167	549850	23	9	216
33	Telangana	43154	7457851	357911	21	8	173
34	Tripura	4943	690084	37733	18	8	140
35	Uttar Pradesh	262358	42789347	1615427	26	6	163
36	Uttarakhand	22452	2426815	134263	18	6	108
	West Bengal	93715	17081511	583825	29	6	182

SOURCE: UDISE 2024-25 REPORT

Selected Socio-Economic Indicators of States in India										
Sno.	State	School Dropout Rate								
		Primary (1 to 5)			Upper Primary (6-8)			Secondary (9-10)		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1	India	0.8	0.0	0.3	4.1	2.9	3.5	13.3	9.6	11.5
2	Andaman and Nicobar Islands	0.5	0.1	0.3	1.4	0.8	1.1	7.3	3.5	5.4
3	Andhra Pradesh	1.8	1.0	1.4	4.7	2.6	3.7	18.4	12.5	15.5
4	Arunachal Pradesh	5.2	4.5	4.8	4.9	5.3	5.1	19.0	17.7	18.3
5	Assam	4.7	2.9	3.8	7.0	3.2	5.0	18.5	16.7	17.5
6	Bihar	4.5	1.2	2.9	11.9	6.6	9.3	7.0	6.8	6.9
7	Chandigarh	0.5	0.0	0.2	0.9	0.0	0.4	2.8	1.1	2.0
8	Chhattisgarh	1.1	0.4	0.7	4.2	2.5	3.4	19.2	11.6	15.3
9	Dadra and Nagar Haveli and Daman and Diu	0.0	0.0	0.0	2.3	0.8	1.6	16.1	8.6	12.5
10	Delhi	0.0	0.0	0.0	1.3	0.2	0.8	9.1	5.8	7.5
11	Goa	0.3	0.2	0.3	0.8	0.8	0.8	12.2	6.3	9.3
12	Gujarat	0.4	0.0	0.2	5.4	6.3	5.8	18.8	14.6	16.9
13	Haryana	0.0	0.0	0.0	2.4	0.9	1.7	8.7	4.1	6.6
14	Himachal Pradesh	0.0	0.0	0.0	0.8	0.3	0.5	7.4	4.8	6.2
15	Jammu and Kashmir	1.9	1.1	1.5	3.1	3.2	3.2	13.6	12.2	12.9
16	Jharkhand	0.0	0.0	0.0	3.3	0.0	1.7	4.6	2.4	3.5
17	Karnataka	0.3	0.0	0.0	2.6	1.6	2.1	21.9	14.6	18.3
18	Kerala	0.9	0.7	0.8	0.6	0.3	0.4	5.8	3.7	4.8
19	Ladakh	3.7	1.5	2.6	5.3	3.7	4.5	18.3	14.4	16.2
20	Lakshadweep	0.9	0.4	0.6	3.1	1.5	2.3	3.2	5.0	4.1
21	Madhya Pradesh	0.6	0.0	0.0	6.7	5.9	6.3	18.9	14.6	16.8
22	Maharashtra	0.0	0.0	0.0	0.5	0.6	0.6	12.6	10.3	11.5
23	Manipur	3.2	2.6	2.9	1.0	0.3	0.6	9.6	8.6	9.1
24	Meghalaya	5.1	3.2	4.2	9.9	6.0	7.8	18.4	16.6	17.4
25	Mizoram	10.8	10.7	10.8	12.8	10.3	11.6	18.9	16.0	17.4
26	Nagaland	3.1	2.5	2.8	5.6	3.8	4.7	13.0	11.2	12.1
27	Odisha	1.0	0.3	0.7	3.7	2.6	3.2	17.3	12.6	15.0
28	Puducherry	0.0	0.0	0.0	0.0	0.0	0.0	8.7	3.1	5.9
29	Punjab	2.7	2.3	2.5	3.0	2.4	2.7	7.0	5.2	6.2
30	Rajasthan	3.9	3.3	3.6	3.5	3.6	3.6	8.1	7.1	7.7
31	Sikkim	2.4	0.6	1.5	3.7	1.6	2.7	14.4	8.4	11.4
32	Tamil Nadu	2.9	2.5	2.7	3.2	2.4	2.8	11.6	5.3	8.5
33	Telangana	0.0	0.0	0.0	0.3	0.0	0.0	15.6	10.7	13.2
34	Tripura	0.0	0.0	0.0	4.1	2.3	3.2	12.3	10.2	11.3
35	Uttar Pradesh	0.0	0.0	0.0	2.9	3.1	3.0	8.7	5.1	7.0
36	Uttarakhand	1.2	0.5	0.9	2.0	0.8	1.4	6.0	3.0	4.6
37	West Bengal	1.8	1.0	1.4	4.4	1.5	3.0	23.4	16.7	20.0

UDISE 2024-25

Selected Socio-Economic Indicators of States in India										
S. No	State	Transition Rate								
		Primary to Upper Primary (5 to 6)			Upper Primary to Secondary (8 to 9)			Secondary to Higher Secondary (10 to 11)		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1	India	91.5	93.0	92.2	85.9	87.3	86.6	72.4	77.9	75.1
2	Andaman and Nicobar Islands	98.1	99.3	98.7	97.1	97.1	97.1	89.4	95.5	92.5
3	Andhra Pradesh	93.7	95.2	94.5	92.3	96.2	94.2	71.4	80.9	76.0
4	Arunachal Pradesh	88.0	92.9	90.4	82.7	83.9	83.3	59.7	61.6	60.7
5	Assam	87.8	92.8	90.3	84.4	89.9	87.3	62.0	61.0	61.4
6	Bihar	69.7	74.0	71.8	64.4	68.9	66.7	65.6	66.0	65.8
7	Chandigarh	100.0	100.0	100.0	98.4	99.8	99.0	100.0	100.0	100.0
8	Chhattisgarh	96.1	97.2	96.6	85.9	90.8	88.3	73.2	80.8	77.3
9	Dadra and Nagar Haveli and Daman and Diu	99.9	100.0	100.0	93.1	97.2	95.0	87.6	95.1	91.4
10	Delhi	96.4	99.2	97.7	85.2	88.7	86.9	98.2	100.0	100.0
11	Goa	99.8	100.0	99.9	97.9	98.1	98.0	88.6	93.2	90.9
12	Gujarat	94.8	95.9	95.3	86.6	83.3	85.0	71.7	81.4	76.0
13	Haryana	98.0	100.0	99.0	92.4	93.7	93.0	83.5	90.9	86.9
14	Himachal Pradesh	99.6	99.4	99.5	97.7	98.4	98.0	83.9	88.9	86.3
15	Jammu and Kashmir	94.5	95.2	94.8	91.2	90.2	90.7	71.7	74.2	72.9
16	Jharkhand	87.8	91.5	89.6	78.4	84.3	81.3	72.6	76.6	74.7
17	Karnataka	97.5	98.3	97.9	96.0	97.4	96.7	54.9	70.3	62.5
18	Kerala	99.0	99.6	99.3	99.5	99.8	99.6	88.1	92.4	90.2
19	Ladakh	89.7	96.7	93.2	91.9	96.5	94.3	58.5	64.2	61.6
20	Lakshadweep	95.5	98.5	97.0	100.0	97.6	99.0	92.0	90.7	91.3
21	Madhya Pradesh	91.0	92.7	91.9	77.4	78.3	77.8	65.2	72.9	68.9
22	Maharashtra	99.4	99.7	99.5	98.5	98.3	98.4	77.1	81.5	79.2
23	Manipur	83.5	85.1	84.3	90.1	91.7	90.9	77.6	78.2	77.9
24	Meghalaya	71.7	79.3	75.5	60.6	68.6	65.0	47.1	48.3	47.8
25	Mizoram	89.6	92.8	91.1	74.1	81.4	77.8	57.6	59.3	58.5
26	Nagaland	89.7	93.4	91.5	81.3	86.3	83.8	73.8	76.7	75.3
27	Odisha	96.2	97.1	96.6	90.7	92.8	91.7	67.8	76.1	71.9
28	Puducherry	99.7	100.0	100.0	99.3	99.9	99.6	86.0	94.4	90.1
29	Punjab	96.2	96.6	96.4	93.5	94.9	94.2	89.7	91.9	90.7
30	Rajasthan	93.9	93.7	93.8	90.1	90.4	90.2	87.4	89.1	88.2
31	Sikkim	85.9	93.6	89.6	85.8	89.6	87.7	74.8	85.1	80.1
32	Tamil Nadu	96.3	97.0	96.7	95.8	97.3	96.6	81.8	92.4	87.0
33	Telangana	99.2	100.0	99.9	98.3	99.6	98.9	68.4	77.4	72.8
34	Tripura	93.3	95.1	94.2	86.7	91.0	88.9	82.3	84.7	83.5
35	Uttar Pradesh	90.4	91.6	91.0	78.6	77.6	78.1	73.5	80.2	76.6
36	Uttarakhand	96.6	98.0	97.3	92.2	94.3	93.2	87.5	92.4	89.9
37	West Bengal	98.4	99.4	98.9	88.6	95.2	91.9	54.4	60.2	57.4

SOURCE: UDISE 2024-25 REPORT

Selected Socio-Economic Indicators of States in India					
S. No	State	Index Values and Rank			
		School Education Quality Index		Health Index	
		2016-17	Rank	2019-20	Rank
1	2	49	50	51	52
1	Andhra Pradesh	56.1	(11)	69.95	(4)
2	Assam	56.1	(10)	47.74	(12)
3	Bihar	37.3	(19)	31	(18)
4	Chhattisgarh	54.9	(12)	50.7	(10)
5	Gujarat	63	(4)	63.59	(6)
6	Haryana	69.5	(3)	49.26	(11)
7	Himachal Pradesh	62.8	(5)	63.17	(7)
8	Jammu & Kashmir*	47.1	(16)	46.99	(6)
9	Ladakh UT	NA	NA	NA	NA
10	Jharkhand	30.6	(20)	47.55	(13)
11	Karnataka	52.9	(13)	57.93	(9)
12	Kerala	82.2	(1)	82.2	(1)
13	Madhya Pradesh	47.2	(15)	36.72	(17)
14	Maharashtra	62.5	(6)	69.14	(5)
15	Odisha	60.2	(7)	44.31	(14)
16	Punjab	59.1	(9)	58.08	(8)
17	Rajasthan	59.4	(8)	41.33	(16)
18	Tamil Nadu	73.4	(2)	72.42	(2)
19	Uttar Pradesh	46.5	(17)	30.57	(19)
20	Uttara- khand	48.1	(14)	44.21	(15)
21	West Bengal	NA	-	-	-
22	All India	-	-	-	-

Source: NITI AAYOG

Selected Socio-Economic Indicators of States in India										
Growth in GSDP and Per capita Income (Per Capita NSDP at Current Prices)										
S. No.	State\UT	GSDP (Current Prices)			GSDP (Constant 2011-12 Prices)			Per Capita Income		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Andhra Pradesh	15.71	8.60	12.02	6.51	6.19	8.21	13.53	8.20	11.89
2	Arunachal Pradesh	9.19	7.99	14.69	3.49	5.95	9.66	7.14	6.29	13.57
3	Assam	18.08	17.38	13.07	12.26	12.00	7.78	17.61	18.33	10.66
4	Bihar	17.88	14.94	13.09	12.82	11.95	8.64	15.52	13.85	11.45
5	Chhattisgarh	11.49	11.60	10.89	7.03	7.31	7.51	9.31	10.32	9.37
6	Goa	15.32	13.73	NA	12.60	7.13	NA	16.07	9.96	NA
7	Gujarat	14.71	NA	NA	7.35	NA	NA	12.78	NA	NA
8	Haryana	11.11	11.36	11.83	4.33	7.76	7.55	9.07	10.42	10.59
9	Himachal Pradesh	12.71	10.49	9.20	6.60	6.31	5.73	11.36	9.20	9.12
10	Jharkhand	10.15	12.39	10.87	7.19	7.50	7.02	8.29	11.15	9.51
11	Karnataka	16.45	10.24	12.77	10.52	5.98	7.37	15.38	9.50	12.09
12	Kerala	12.36	9.30	9.97	5.71	6.73	6.19	11.74	9.31	9.62
13	Madhya Pradesh	10.96	10.80	11.05	5.83	6.90	6.05	8.98	9.20	9.23
14	Maharashtra	15.83	11.38	11.73	9.56	7.96	7.27	14.88	10.46	11.00
15	Manipur	9.98	12.69	NA	5.97	7.91	NA	8.41	11.95	NA
16	Meghalaya	16.44	13.64	12.03	9.56	10.64	9.66	15.47	13.25	11.29
17	Mizoram	13.07	10.25	NA	11.32	10.18	NA	11.89	9.98	NA
18	Nagaland	10.42	11.73	NA	2.24	10.21	NA	9.17	11.48	NA
19	Odisha	2.84	11.70	11.40	-0.23	7.02	6.84	0.63	11.74	12.33
20	Punjab	10.32	11.44	8.67	7.09	6.27	6.12	9.12	10.53	7.70
21	Rajasthan	13.45	12.17	12.02	7.41	7.88	7.82	11.84	11.08	11.04
22	Sikkim	13.35	14.67	NA	8.04	8.52	NA	11.56	12.93	NA
23	Tamil Nadu	14.47	13.34	15.98	6.17	9.26	11.19	13.59	13.83	15.41
24	Telangana	16.60	11.53	12.25	7.31	7.51	8.08	16.00	11.43	11.48
25	Tripura	13.37	12.46	12.90	7.89	8.43	8.73	12.08	12.19	11.92
26	Uttar Pradesh	13.20	15.12	12.69	7.44	8.92	8.99	11.28	15.03	11.51
27	Uttarakhand	14.79	13.78	13.59	8.50	7.83	6.61	12.93	11.98	11.33
28	West Bengal	13.10	8.96	9.91	5.76	6.09	6.80	12.23	8.42	9.33
29	Chandigarh	21.53	11.75	NA	14.01	9.52	NA	21.07	11.00	NA
30	Delhi	14.83	11.32	9.17	7.27	9.16	6.21	12.51	10.11	7.32
31	Jammu & Kashmir-U.T.	11.27	12.51	11.14	6.27	8.89	6.14	9.49	12.82	11.42
32	Puducherry	3.45	10.94	11.11	2.29	7.93	7.92	-0.14	9.05	11.62
33	All India	13.97	12.02	9.78	7.61	9.19	6.49	12.09	11.67	8.69

Source: MOSPI, GoI

Selected Socio-Economic Indicators of States in India										
S.No.	State	Poverty Headcount Ratio (HCR)								
		2011-12 (Rural)	2011-12 (Urban)	2011-12 (Total)	2009-10 (Rural)	2009-10 (Urban)	2009-10 (Total)	2013-14 (interpolated using data from 2005-06 & 2015-16)	2022-23 (Extrapolated using data from 2015-16 & 2019-21)	No. of people who escaped multidimensional poverty (estimated in lakh)
1	Andhra Pradesh	10.9	5.8	9.2	22.8	17.7	21.1	NA	4.19	NA
2	Assam	33.9	20.5	31.9	39.9	26.1	37.9	36.97	14.47	80.36
3	Bihar	34.1	31.2	33.7	55.3	39.4	53.5	56.34	26.59	377.09
4	Chhattisgarh	44.6	24.8	39.9	56.1	23.8	48.7	35.42	11.71	71.55
5	Gujarat	21.5	10.1	16.6	26.7	17.9	23	21.53	9.03	89.41
6	Haryana	11.6	10.3	11.2	18.6	23	20.1	NA	5.3	NA
7	Himachal Pradesh	8.5	4.3	8.1	9.1	12.6	9.5	10.14	3.88	4.67
8	Jammu & Kashmir UT	11.5	7.2	10.4	8.1	12.8	9.4	NA	2.81	NA
9	Ladakh UT	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	Jharkhand	40.8	24.8	36.9	41.6	31.1	39.1	47.13	23.34	93.92
11	Karnataka	24.5	15.3	20.9	26.1	19.6	23.6	16.55	5.67	73.64
12	Kerala	9.1	4.9	7.1	12	12.1	12	1.24	0.48	2.72
13	Madhya Pradesh	35.7	21	31.7	42	22.9	36.7	41.57	15.01	230
14	Maharashtra	24.2	9.1	17.4	29.5	18.3	24.5	18.06	5.48	159.07
15	Odisha	35.7	17.3	32.6	39.2	25.9	37	34.28	11.07	102.78
16	Punjab	7.7	9.2	8.3	14.6	18.1	15.9	NA	4.35	NA
17	Rajasthan	16.1	10.7	14.7	26.4	19.9	24.8	33.86	10.77	187.12
18	Tamil Nadu	15.8	6.5	11.3	21.2	12.8	17.1	7.16	1.43	43.98
19	Uttar Pradesh	30.4	26.1	29.4	39.4	31.7	37.7	42.59	17.4	593.69
20	Uttara-khand	11.6	10.5	11.3	14.9	25.2	18	20.85	6.92	16.21
21	West Bengal	22.5	14.7	19.9	28.8	22	26.7	25.98	8.6	172.18
22	All India	25.7	13.7	21.9	33.8	20.9	29.8	29.17	11.28	2482.16

Source: 1. Press Note on Poverty Estimates 2011-12, Government of India (2013)
2. Multidimensional Poverty in India since 2005-06: A discussion Paper by NITI Aayog Government of India (2023)

Selected Socio-Economic Indicators of States in India													
Sno	State	Rural Urban Disparity											
		Rural Average MPCE 2022-23 (in Rs)	Rural share of food expenditure 2022-23 (%)	Urban Average MPCE 2022-23 (in Rs)	Urban share of food expenditure 2022-23 (%)	Rural Average MPCE 2009-10 (in Rs)	Rural share of food expenditure 2009-10 (%)	Urban Average MPCE 2009-10 (in Rs)	Urban share of food expenditure 2009-10 (%)	Rural Average MPCE 2011-12 (in Rs)	Rural share of food expenditure 2011-12 (%)	Urban Average MPCE 2011-12 (in Rs)	Urban share of food expenditure 2011-12 (%)
1	Andhra Pradesh	4870	44.13	6782	38.58	1234	58	2238	44.8	1754	51.4	2685	42.3
2	Assam	3432	54.26	6136	46.71	1003	64.4	1755	52.9	1219	61.3	2189	47.7
3	Bihar	3384	53.55	4768	47.37	780	64.7	1238	52.9	1127	59.3	1507	50.5
4	Chhattisgarh	2466	45.65	4483	39.29	784	58.2	1647	43.7	1027	52.7	1868	42.2
5	Gujarat	3798	49.16	6621	41.99	1110	57.7	1909	46.2	1536	54.9	2581	45.2
6	Haryana	4859	46.02	7911	39.8	1510	54	2321	43.1	2176	52.1	3817	39.2
7	Himachal Pradesh	5561	43.39	8075	37.97	1536	51.6	2654	41.5	2034	47.3	3259	42.4
8	Jammu & Kashmir UT	4296	48.65	6179	41.51	1344	57.8	1759	51.3	1743	55.3	2485	47.8
9	Ladakh UT	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	Jharkhand	2763	48.38	4931	41.67	825	60.9	1584	51.5	1006	58.4	2018	46.5
11	Karnataka	4397	44.93	7666	36.49	1020	56.5	2053	42.3	1561	51.4	3026	40.1
12	Kerala	5924	39.1	7078	36.01	1835	45.9	2413	40.2	2669	43	3408	37
13	Madhya Pradesh	3113	45.19	4987	38.68	903	55.8	1666	41.7	1152	52.9	2058	42.2
14	Maharashtra	4010	40.89	6657	37.32	1153	54	2437	41	1619	52.4	3189	41.6
15	Odisha	2950	48.16	5187	40.01	818	61.9	1548	48.4	1003	57.2	1941	45.4
16	Punjab	5315	42.42	6544	39.59	1649	48.2	2109	44.3	2345	44.1	2794	41
17	Rajasthan	4263	43.72	5913	39.61	1179	54.8	1663	48	1598	50.5	2442	44.8
18	Tamil Nadu	5310	42.17	7630	38.14	1160	54.7	1948	45	1693	51.5	2622	42.7
19	Uttar Pradesh	3191	46.66	5040	40.59	899	57.9	1574	46.3	1156	53	2051	44
20	Uttara-khand	4641	43.09	7004	36.97	1747	45.1	1745	48.5	1726	49.6	2339	46.3
21	West Bengal	3239	51.11	5267	44.53	952	63.4	1965	46.2	1291	58.2	2591	44.2
22	All India	3773	46.38	6459	39.17	1054	57	1984	44.4	1430	52.9	2630	42.6

Source: 1. Press Note on Poverty Estimates 2011-12, Government of India (2013)
2. Multidimensional Poverty in India since 2005-06: A discussion Paper by NITI Aayog Government of India (2023)

Selected Socio-Economic Indicators of States in India										
Sno	State	Employment- Unemployment Survey								
		Unemployment Rate 2023-24 (15 Years & above)			WPR 2023-24 (15 Years & above)			LFPR (15 Years & Above)		
		RURAL	URBAN	TOTAL	RURAL	URBAN	TOTAL	RURAL	URBAN	TOTAL
1	Andaman & Nicobar Islands	10.6	13.5	11.8	62.1	52.7	58.0	69.5	60.9	65.7
2	Andhra Pradesh	3.4	5.9	4.1	62.0	48.2	57.8	64.2	51.3	60.2
3	Arunachal Pradesh	5.1	12.8	6.1	71.7	52.8	68.5	75.5	60.5	73.0
4	Assam	3.5	7.4	3.9	66.1	51.6	64.3	68.5	55.8	66.9
5	Bihar	2.6	7.3	3.0	52.8	40.3	51.6	54.3	43.4	53.2
6	Chandigarh	--	7.1	7.1	--	50.9	50.9	--	54.7	54.7
7	Chhattisgarh	1.5	7.6	2.5	74.1	52.6	69.7	75.2	57.0	71.5
8	Dadra and Nagar Haveli and Daman and Diu	2.3	2.3	2.3	77.4	61.0	67.8	79.2	62.4	69.4
9	Delhi	6.0	2.0	2.1	49.4	45.4	45.5	52.5	46.3	46.4
10	Goa	8.9	8.2	8.5	47.4	47.4	47.4	52.0	51.6	51.8
11	Gujarat	0.4	2.3	1.1	71.3	54.1	63.9	71.5	55.4	64.6
12	Haryana	3.1	4.0	3.4	48.5	46.7	47.8	50.0	48.6	49.5
13	Himachal Pradesh	5.0	9.0	5.5	72.2	57.5	70.3	76.0	63.2	74.4
14	Jammu and Kashmir UT	5.0	11.4	6.1	63.4	48.3	60.4	66.7	54.5	64.3
15	Jharkhand	0.5	5.8	1.3	68.4	41.9	63.0	68.7	44.5	63.8
16	Karnataka	1.9	4.2	2.7	58.7	49.6	55.2	59.8	51.7	56.8
17	Kerala	7.7	6.7	7.2	54.1	50.1	52.2	58.6	53.7	56.2
18	Ladakh UT	3.9	13.4	5.1	61.1	47.7	59.3	63.6	55.1	62.5
19	Lakshadweep	8.3	13.8	11.9	52.3	38.8	42.7	57.0	45.0	48.5
20	Madhya Pradesh	0.5	2.8	1.0	74.2	51.9	68.3	74.5	53.4	68.9
21	Maharashtra	2.1	5.2	3.3	61.6	50.9	57.0	63.0	53.6	59.0
22	Manipur	5.5	7.5	6.1	57.2	53.1	56.0	60.5	57.5	59.6
23	Meghalaya	5.0	14.0	6.2	76.7	49.8	72.1	80.8	57.9	76.9
24	Mizoram	1.3	3.4	2.3	54.9	50.7	53.0	55.7	52.5	54.2
25	Nagaland	5.7	11.3	7.1	72.7	56.8	68.1	77.1	64.0	73.3
26	Odisha	2.6	6.8	3.1	65.4	49.6	62.9	67.1	53.2	64.9
27	Puducherry	1.9	6.5	4.6	56.2	46.2	50.0	57.3	49.4	52.4
28	Punjab	5.4	5.6	5.5	54.3	49.9	52.7	57.4	52.9	55.7
29	Rajasthan	3.1	7.7	4.2	67.0	48.3	61.7	69.1	52.4	64.4
30	Sikkim	2.2	3.0	2.3	80.1	55.3	74.4	81.9	57.0	76.2
31	Tamil Nadu	3.1	4.1	3.5	63.1	49.2	56.8	65.2	51.3	58.8
32	Telangana	3.5	7.3	4.8	64.8	50.4	59.2	67.1	54.4	62.2
33	Tripura	1.4	3.2	1.7	65.1	48.3	62.0	66.0	49.4	63.0
34	Uttar Pradesh	2.2	6.7	3.1	58.1	44.5	55.1	59.5	47.7	56.9
35	Uttarakhand	3.9	5.8	4.3	61.9	46.6	58.1	64.5	49.5	60.7
36	West Bengal	2.2	3.3	2.5	62.2	53.5	59.6	63.7	55.4	61.1
36	All India	2.5	5.1	3.2	62.1	49.4	58.2	63.7	52.0	60.1

Source: Annual PLFS 2023-24

Selected Socio-Economic Indicators of States in India						
State-wise Estimates (Provisional) of Annual Production						
S.No.	State/UT	Milk (*000 Tns.)	Egg (Lakh Nos.)	Meat (*000 Tns)	Wool (*000 Kg)	Fish Production (Inland + Marine) In Lakh Tns (2022-23)
1	Andhra Pradesh	13994.40	254874.48	1067.88	0.00	51.06
2	Arunachal Pradesh	20.00	459.35	19.66	13.98	0.09
3	Assam	1092.23	6228.68	68.68	-	4.43
4	Bihar	12852.99	34400.50	404.30	173.5	8.46
5	Chhattisgarh	2124.03	23875.50	60.93	75.29	6.52
6	Goa	63.66	429.35	7.80	-	1.40
7	Gujarat	18311.80	18929.57	37.45	2083.50	8.97
8	Haryana	12220.20	85595.79	690.58	660.00	2.12
9	Himachal Pradesh	1748.96	857.55	5.54	1422.69	0.17
10	Jammu and Kashmir	2874.73	1832.00	91.30	7770.00	0.27
11	Jharkhand	3025.00	10480.00	91.06	246.50	2.80
12	Karnataka	13463.07	94591.00	454.00	659.00	12.25
13	Kerala	2579.79	24052.61	517.96	-	9.21
14	Madhya Pradesh	21326.38	34918.50	152.25	340.87	3.42
15	Maharashtra	16045.41	77938.20	1156.98	1601.28	5.90
16	Manipur	63.37	1627.03	31.24	-	0.34
17	Meghalaya	97.04	1172.79	54.90	-	0.19
18	Mizoram	25.43	400.06	16.31	-	0.05
19	Nagaland	52.79	443.38	24.22	-	0.09
20	Odisha	2635.99	37229.33	242.30	-	10.52
21	Punjab	14000.18	47061.57	263.24	560.42	1.85
22	Rajasthan	34733.00	30873.25	247.98	16013.50	0.79
23	Sikkim	80.99	125.72	5.05	0.00	0.01
24	Tamil Nadu	10807.84	223325.33	767.70	1.96	8.29
25	Telangana	5839.56	183850.16	1112.73	0.00	4.38
26	Tripura	247.30	3595.76	59.71	-	0.83
27	Uttar Pradesh	38779.74	59206.69	1259.77	829.43	9.15**
28	Uttarakhand	1897.84	5940.78	24.56	461.60	0.07
29	West Bengal	7649.74	162394.33	1293.85	772.76	20.45
30	A&N Islands	17.61	750.79	5.79	-	0.47
31	Chandigarh	58.87	23.66	0.65	-	0.00
32	Ladakh	29.31	35.55	1.45	2.41	0.00
33	Daman & Diu and Dadra & Nagar Haveli	1.82	9.05	0.06	-	0.29
34	Delhi	487.74	0.00	0.00	-	0.00
35	Lakshadweep	0.39	73.63	0.11	-	0.11
36	Puducherry	49.75	114.09	14.66	-	0.46
37	All India	239298.95	1427716.03	10252.65	33688.69	175.45

Source: - 1. BASIC ANIMAL HUSBANDRY STATISTICS 2024, 2. Handbook on Fisheries Statistics 2023

Selected Socio-Economic Indicators of States in India				
S.No	State / UT	Geographic area (as per census) in (Sq Km)	Recorded Forest Area as per the State's records (Sq Km)	% age Forest Area as Percentage of Geographic Area
1	Andhra Pradesh	1,62,923	37,258	22.87
2	Arunachal Pradesh	83,743	51,540	61.55
3	Assam	78,438	26,836	34.21
4	Bihar	94,163	7,442	7.90
5	Chhattisgarh	1,35,192	59,816	44.25
6	Delhi	1,483	104	7.01
7	Goa	3,702	1,271	34.33
8	Gujarat	1,96,244	21,870	11.14
9	Haryana	44,212	1,559	3.53
10	Himachal Pradesh	55,673	37,948	68.16
11	Jharkhand	79,716	25,118	31.51
12	Karnataka	1,91,791	38,284	19.96
13	Kerala	38,852	11,522	29.66
14	Madhya Pradesh	3,08,252	94,689	30.72
15	Maharashtra	3,07,713	61,952	20.13
16	Manipur	22,327	17,418	78.01
17	Meghalaya	22,429	9,508	42.39
18	Mizoram	21,081	7,479	35.48
19	Nagaland	16,579	8,632	52.07
20	Odisha	1,55,707	61,204	39.31
21	Punjab	50,362	3,084	6.12
22	Rajasthan	3,42,239	32,869	9.60
23	Sikkim	7,096	5,841	82.31
24	Tamil Nadu	1,30,060	23,188	17.83
25	Telangana	1,12,122	27,688	24.69
26	Tripura	10,486	6,295	60.03
27	Uttar Pradesh**	2,40,928	17,435	7.24
28	Uttarakhand	53,483	38,000	71.05
29	West Bengal	88,752	11,885	13.39
30	A & N Islands	8,249	7,171	86.93
31	Chandigarh	114	35	30.70
32	Dadra & Nagar Haveli and Daman & Diu	602	217	36.05
33	Jammu Kashmir	42241	20,194	47.80
34	Ladakh	59146	7	0.01
35	Lakshadweep	30	0	-
36	Puducherry	490	13	2.65
	Total	32,87,469	7,75,377	23.59

Source : India State of Forest Report 2023

Selected Socio-Economic Indicators of States in India				
S. No.	State/UT	Total Livestock (In No.s)	Total Poultry (In. No.s)	Total Registered Vehicles (in thousands) (AS ON 29.01.2026)
1	A & N Islands	145394	1289160	184
2	Andhra Pradesh	34067616	107863152	18973
3	Arunachal Pradesh	1161428	1599575	401
4	Assam	18092201	46712341	6981
5	Bihar	36540820	16525349	15348
6	Chandigarh	26990	48883	968
7	Chhattisgarh	15872302	18711824	9240
8	D&N Haveli	48404	89671	438
9	Daman And Diu	3284	18264	
10	Delhi	360397	43831	15933
11	Goa	132406	349543	1449
12	Gujarat	26893274	21773392	28080
13	Haryana	7046091	46294965	14487
14	Himachal Pradesh	4412846	1341951	2554
15	Jammu & Kashmir	770650	7299552	2533
16	Ladakh	554674	66756	57
17	Jharkhand	23614545	24832906	8638
18	Karnataka	29013412	59494481	34563
19	Kerala	2908657	29771905	18983
20	L a k s h a d w e e p	45697	226025	28
21	M a d h y a P r a d e s h	40637375	16659898	25461
22	Maharashtra	33079818	74297765	42403
23	Manipur	550719	5897637	637
24	Meghalaya	2039103	5379532	633
25	Mizoram	359704	2047810	430
26	Nagaland	553803	2838944	491
27	Odisha	18170309	27439257	12760
28	Puducherry	151368	235999	1506
29	Punjab	7050355	17649984	15191
30	Rajasthan	56800945	14622975	23357
31	Sikkim	274332	580864	137
32	Tamil Nadu	24500621	120781100	35313
33	Telangana	32640639	79999404	0
34	Tripura	1317892	4168246	872
35	Uttar Pradesh	68012945	12515704	53927
36	Uttarakhand	4427089	5018684	4418
37	West Bengal	37483238	77322602	18288
	Total	536761343	851809931	415661

*-includes Ladakh, **- merged in D&D Haveli

Source :1. 20th Live Stock Census 2. Vahan Public Dashboard

Selected Socio-Economic Indicators of States in India									
State-Wise and Bank Group-wise Number of Functioning Offices of Commercial Banks as at end of the Quarter (March 2025)									
S.No	State	Foreign Banks	Regional Rural Banks	Local Area Banks	Private Sector Banks	Public Sector Banks	Small Finance Banks	Payments Banks	Total
1	Andaman & Nicobar Islands				15	63		1	79
2	Andhra Pradesh	54	1380	53	1899	4887	141	30	8444
3	Arunachal Pradesh		35		59	137	5	10	246
4	Assam	1	475		1020	1663	162	27	3348
5	Bihar	1	2132		1439	4353	452	64	8441
6	Chandigarh	5			174	294	20	3	496
7	Chhattisgarh	3	631		882	1590	169	31	3306
8	Dadra And Nagar Haveli And Daman And Diu				51	62		1	114
9	Goa				227	475	14	2	718
10	Gujarat	29	760		3180	5348	485	37	9839
11	Haryana	23	704		1946	2901	226	28	5828
12	Himachal Pradesh		279		290	1283	26	14	1892
13	Jammu & Kashmir		337		1154	524	6	9	2030
14	Jharkhand	3	459		660	2321	158	29	3630
15	Karnataka	71	1788	13	3408	5948	590	35	11853
16	Kerala	19	648		2888	3649	382	16	7602
17	Ladakh		4		55	45		1	105
18	Lakshadweep				1	25		1	27
19	Madhya Pradesh	8	1343		1953	4437	467	61	8269
20	Maharashtra	143	771		5319	8147	945	61	15386
21	Manipur		28		55	177	6	8	274
22	Meghalaya		93		81	209	18	8	409
23	Mizoram		108		43	88	5	6	250
24	Nagaland		14		72	143	7	9	245
25	Nct Of Delhi	49			1651	2229	171	7	4107
26	Odisha	7	999		1307	3420	348	34	6115
27	Puducherry	4	48		73	160	18	2	305
28	Punjab	6	465		2105	4218	305	24	7123
29	Rajasthan	7	1625		2260	4581	588	40	9101
30	Sikkim				65	114	8	1	188
31	Tamil Nadu	306	689		4882	6842	921	40	13680
32	Telangana	46	960	15	1904	3458	129	31	6543
33	Tripura		154		200	283	22	5	664
34	Uttarakhand	1	306		523	1543	50	14	2437
35	Uttar Pradesh	19	4404		3391	11498	584	120	20016
36	West Bengal	26	981		3402	5779	213	29	10430
	All - India	831	22620	81	48634	92894	7641	839	173540

Source: Bank Branch Statistics, RBI (Database on Indian Economy)

Comparable Socio-Economic Indicator of J&k State by Districts								
S.No	District	Area in Sq.Kms as per 2011 cesus	Population as per 2011 census	Density (Persons per sq.Kms of area) 2011	Decadal Growth (2001-11)	Sex ratio (female per 000 of males) 2011	Population as %age of Total Population 2011	Litracy rate 2011
1	2	3	4	5	6	7	8	9
1	Anantnag	3574	1078692	302	+38.58	927	0.09	62.69
2	Kulgam	410	424483	1035	+7.73	951	0.03	59.23
3	Pulwama	1086	560440	516	+27	912	0.05	63.48
4	Shopian	312	266215	853	+25.97	951	0.02	60.76
5	Srinagar	1979	1236829	625	+20.35	900	0.10	69.41
6	Ganderbal	259	297446	1148	+36.5	874	0.02	58.04
7	Budgam	1361	753745	554	+24.14	894	0.06	56.08
8	Baramulla	4243	1008039	238	+19.45	885	0.08	64.63
9	Bandipora	345	392232	1137	+28.65	889	0.03	56.28
10	Kupwara	2379	870354	366	+33.82	835	0.07	64.51
11	Jammu	2342	1529958	653	+12.74	880	0.12	83.45
12	Samba	904	318898	353	+15.46	886	0.03	81.41
13	Udhampur	2637	554985	210	+20.78	870	0.05	68.49
14	Reasi	1719	314667	183	+28.75	890	0.03	58.15
15	Kathua	1329	616435	246	+20.53	919	0.05	73.09
16	Doda	2502	409936	46	+28	902	0.03	64.68
17	Kishtwar	8912	230696	140	+20.88	920	0.02	56.2
18	Ramban	1644	283713	213	+31.99	890	0.02	54.27
19	Rajouri	2630	642415	244	+32.93	860	0.05	68.17
20	Poonch	1674	476835	285	+27.97	892	0.04	66.74
	Total	42241	12267013	290	+23.82	889	100	67.00

SOURCE: CENSUS 2011

Comparable Socio-Economic Indicator of J&k State by Districts								
S.No	District	Bank branches (No.s) Scheduled only 2024-25	(CDR) Credit Deposit Ratio 2024-25	No. of enterprises (6th Economic census)	Employment in Enterprises (6th Economic census)	MSME Units ending 2024-25 (No)	Road length maintained by PWD (Kms.) 2024-25	PWD Roads per 100 Sq.kms Area 2024-25
1	2	10	11	12	13	14	15	16
1	Anantnag	111	75.85	7237	85943	45923	1984.30	55.52
2	Kulgam	52	82.52	10709	34701	16892	1451.00	353.90
3	Pulwama	85	105.80	11429	51814	30622	1795.12	165.30
4	Shopian	38	118.97	43835	16115	12000	1143.00	366.35
5	Srinagar	221	47.76	21865	157771	75354	656.41	33.17
6	Ganderbal	44	95.12	7945	21318	22341	1044.12	403.14
7	Budgam	95	95.47	45425	92530	42204	2095.00	153.93
8	Baramulla	149	94.98	5619	86462	41476	3625.76	85.45
9	Bandipora	39	94.90	8237	21627	15249	1360.31	394.29
10	Kupwara	76	134.83	22483	44119	23424	2386.06	100.30
11	Jammu	426	38.50	17195	165870	67564	4512.07	192.66
12	Samba	89	61.50	15223	57453	13080	1453.12	160.74
13	Udhampur	81	49.97	10090	39395	14181	2618.44	99.30
14	Reasi	55	52.17	9197	25294	8534	1780.98	103.61
15	Doda	52	77.45	12734	17232	13393	2003.15	22.48
16	Kishtwar	32	60.75	44739	15281	7480	1212.14	73.73
17	Ramban	32	67.85	66728	11622	9586	1060.95	79.83
18	Kathua	110	51.99	22680	59419	21520	2437.66	97.43
19	Rajouri	86	54.80	25759	36089	13238	3497.96	133.00
20	Poonch	50	52.27	9300	24884	9813	2122.45	126.79
	Total	1923	56.57	418429	1064939	503874	40240.00	95.26

Source: 1. Lead bank
2. Labour and Employment Department.
3. Industries and Commerce Department.
4. PWD (R&B) Department

Comparable Socio-Economic Indicator of J&k State by Districts										
S.No	District	Reporting Area (ha) 2024-25	Land holdings (Nos) 2015-16	Avg holdings size (ha) 2015-16	Net area irrigated (ha) 2024-25	Net area sown (ha) 2024-25	Forst area (Sq.Km) 2024-25	Livestock 20 th Live Stock Census	Average livestock per household (No) on 2011 households	Total No. of primary /Middle/High/Higher secondary Schools Govt/Private 2024-25
1	2	17	18	19	20	21	22	23	24	25
1	Anantnag	75108	122078	0.38	30263	43428	2068	390779	2.73	1533
2	Kulgam	52651	48837	0.43	15508	24654	-	221741	3.20	760
3	Pulwama	66729	91021	0.45	22626	35246	810	237667	2.93	884
4	Shopian	36482	35940	0.54	11472	17991	-	190420	4.54	513
5	Srinagar	11784	24414	0.30	4694	5393	380	75703	0.45	755
6	Ganderbal	39309	44072	0.32	10112	12740	-	129661	3.00	577
7	Budgam	79078	118345	0.41	30971	45290	477	343272	3.46	1202
8	Baramulla	111534	129659	0.52	32416	69182	2690	387346	2.65	1730
9	Bandipora	36593	44687	0.42	14961	25277	-	204523	3.60	640
10	Kupwara	66550	97945	0.46	22044	46036	1703	394260	3.69	1689
11	Jammu	240012	130270	0.74	57842	93007	959	492705	1.63	1964
12	Samba	84976	34495	0.94	10130	32777	-	193152	3.07	555
13	Udhampur	279331	63880	0.90	4951	48376	2343	749963	8.02	1685
14	Reasi	153559	40424	0.71	1487	24254	-	499699	9.12	1186
15	Doda	187752	60481	0.63	1989	28808	5555	558182	7.10	1398
16	Kishtwar	112387	41822	0.48	2627	15912	-	371455	8.34	868
17	Ramban	117071	39036	0.66	1408	22257	-	271246	5.00	1019
18	Kathua	267369	79959	0.87	21407	58320	991	786839	6.68	1523
19	Rajouri	253509	78191	0.95	4869	53175	1267	850083	6.86	1985
20	Poonch	115593	52483	0.84	3584	26881	951	421954	4.75	1671
	Total	2387376	1378039	0.59	305360	729004	20194	7770650	3.93	24137

Source: 1. Financial Commissioner Revenue, J&k
2. Forest Department, J&k
3. 20th Livestock Census
4. UDISE Report 2021-22

Comparable Socio-Economic Indicator of J&K State by Districts							
S.No	District	Houseless Population 2011 (Nos)	Avg. Household size 2011 Census	No. of Post offices as on 2024-25	No. of Health institution 2024-25	Avg. Population (Projected as on 1 st March, 2025-Census) covered per health institution*	Number of live Birth registered by district Year-2024
1	2	26	27	28	29	30	31
1	Anantnag	750	8.9	153	255	4759	18516
2	Kulgam	163	7.6	37	190	2514	3732
3	Pulwama	851	7.5	59	175	3603	8399
4	Shopian	52	6.9	16	90	3328	2430
5	Srinagar	8646	7.8	62	168	8281	26395
6	Ganderbal	959	7.2	29	119	2811	5888
7	Budgam	1080	8.5	73	257	3299	9730
8	Baramulla	424	7.5	139	338	3354	14121
9	Bandipora	137	7.1	55	123	3587	1671
10	Kupwara	495	8.8	79	336	2912	6659
11	Jammu	1741	5.1	192	398	4324	30905
12	Samba	418	5.1	53	122	2940	1789
13	Udhampur	181	5.9	113	245	2548	9965
14	Reasi	132	5.9	69	159	2226	7453
15	Doda	53	5.3	49	256	1801	9073
16	Kishtwar	53	6.5	49	153	1696	4558
17	Ramban	157	4.4	54	145	2201	7812
18	Kathua	1290	5.3	131	313	2215	10131
19	Rajouri	1076	5.2	141	311	2323	12370
20	Poonch	319	5.4	64	212	2530	8461
	Total	18977	6.5	1617	4365	3161	200058

Source: 1. Census 2011
2. Chief Post master General, J&K
3. Health and Medical Education Department, J&K.
4. Office of Registrar general of India.



PART-II
SECTORAL STATISTICAL
TABLES

Year	Primary		Secondary		Tertiary		Total	
	Value	%age	Value	%age	Value	%age	Value	%age
2011-12	13392.78	17.91	20667.42	27.64	40700.53	54.45	74760.73	100
2012-13	12896.42	16.75	21153.67	27.47	42947.17	55.78	76997.26	100
2013-14	13350.87	16.54	22238.49	27.55	45132.43	55.91	80721.79	100
2014-15	11862.06	15.25	19762.57	25.40	46177.15	59.35	77801.77	100
2015-16	15483.86	16.94	24810.73	27.15	51095.58	55.91	91390.17	100
2016-17	15566.51	16.44	26396.28	27.88	52709.02	55.68	94671.81	100
2017-18	15678.69	15.93	27760.68	28.29	55012.06	55.80	98451.43	100
2018-19	16979.84	15.89	28375.09	26.55	61508.86	57.56	106863.79	100
2019-20	16427.68	15.50	28049.16	26.47	61501.99	58.03	105978.83	100
2020-21	16059.67	15.73	28981.70	28.39	57047.53	55.88	102088.91	100
2021-22	16588.16	15.50	28366.25	26.51	62066.88	57.99	107021.30	100
2022-23	18477.43	16.25	30095.05	26.47	65124.19	57.28	113696.657	100
2023-24 (2RE)	19709.09	16.25	32675.03	26.94	68895.61	56.81	121279.7283	100
2024-25 (1RE)	19964.65	15.62	35292.00	27.62	72525.27	56.76	127781.91	100
2025-26 (1AE)	20725.64	15.54	37790.08	28.34	74811.28	56.11	133327.00	100

Source: Directorate of Economics and Statistics, J&K

Year	Primary		Secondary		Tertiary		Total	
	Value	%age	Value	%age	Value	%age	Value	%age
2011-12	13392.78	17.91	20667.42	27.64	40700.53	54.45	74760.73	100
2012-13	16450.15	19.80	20720.81	24.94	45918.88	55.26	83089.83	100
2013-14	17608.73	19.43	21712.42	23.96	51302.58	56.61	90623.73	100
2014-15	15502.43	16.65	23107.62	24.82	54509.02	58.53	93119.07	100
2015-16	22222.32	20.09	25456.62	23.01	62934.91	56.90	110613.85	100
2016-17	23937.36	20.25	26516.42	22.43	67746.63	57.32	118200.42	100
2017-18	25131.36	19.39	29253.02	22.70	75171.31	57.91	129555.69	100
2018-19	27094.89	17.76	31516.85	21.09	90843.26	60.78	149455.00	100
2019-20	28342.25	18.42	30872.12	20.07	94612.96	61.51	153827.33	100
2020-21	28318.13	18.31	33332.19	21.55	93002.29	60.14	154652.61	100
2021-22	34079.78	19.33	33839.21	19.20	108350.86	61.47	176269.85	100
2022-23	38228.17	19.46	37477.28	19.08	120729.5307	61.46	196434.9819	100
2023-24 (2RE)	42894.63	19.78	40232.44	18.56	133699.2859	61.66	216826.3527	100
2024-25 (1RE)	47673.71	19.98	43944.55	18.42	147015.47	61.61	238633.73	100
2025-26 (1AE)	53025.45	20.45	48022.87	18.52	158198.75	61.02	259247.07	100

Source: Directorate of Economics and Statistics, J&K

Year	Primary		Secondary		Tertiary		Total	
	Value	%age	Value	%age	Value	%age	Value	%age
2011-12	11514.94	18.63	16778.88	27.14	33530.49	54.24	61824.31	100
2012-13	14235.39	20.65	16914.18	24.53	37798.61	54.82	68948.18	100
2013-14	15067.58	20.17	17613.12	23.58	42015.82	56.25	74696.52	100
2014-15	12639.93	16.68	18605.17	24.55	44544.17	58.77	75789.26	100
2015-16	19031.80	20.72	21064.28	22.93	51758.67	56.35	91854.75	100
2016-17	20597.78	21.03	21899.87	22.36	55429.47	56.61	97927.12	100
2017-18	21558.00	20.16	24516.61	22.93	60847.43	56.91	106922.04	100
2018-19	23216.62	18.96	25716.62	21.01	73494.06	60.03	122427.30	100
2019-20	24154.61	19.35	25145.02	20.14	75531.41	60.51	124831.04	100
2020-21	23701.90	19.32	27046.47	22.04	71960.24	58.64	122708.61	100
2021-22	28812.47	20.62	27061.86	19.37	83852.00	60.01	139726.33	100
2022-23	32605.99	21.14	29344.69	19.02	92313.60	59.84	154264.2842	100
2023-24 (2RE)	36728.03	21.44	31732.49	18.53	102819.7862	60.03	171280.3051	100
2024-25 (1RE)	41476.69	21.82	35601.90	18.73	112993.44	59.45	190072.02	100
2025-26 (1AE)	46142.68	22.33	38975.77	18.86	121554.79	58.81	206673.23	100

Source: Directorate of Economics and Statistics, J&K

Year	Primary		Secondary		Tertiary		Total	
	Value	%age	Value	%age	Value	%age	Value	%age
2011-12	11514.94	18.63	16778.88	27.14	33530.49	54.24	61824.31	100
2012-13	10838.80	17.06	17488.49	27.52	35218.96	55.42	63546.25	100
2013-14	11166.41	16.88	18423.56	27.85	36552.15	55.26	66142.12	100
2014-15	9514.73	15.20	15721.18	25.12	37347.52	59.68	62583.42	100
2015-16	12962.99	17.28	20846.47	27.80	41181.68	54.92	74991.14	100
2016-17	13022.56	16.89	22221.53	28.82	41864.78	54.29	77108.86	100
2017-18	13022.78	16.37	23577.20	29.80	42817.99	53.83	79417.97	100
2018-19	14180.48	16.71	23433.79	27.61	47259.39	55.68	84873.65	100
2019-20	13508.06	16.31	23195.58	28.00	46123.59	55.69	82827.22	100
2020-21	12967.50	16.78	23750.38	30.73	40563.34	52.49	77281.22	100
2021-22	13236.58	16.44	23137.62	28.73	44152.29	54.83	80526.50	100
2022-23	14842.70	17.36	24554.09	28.72	46088.49	53.91	85485.28	100
2023-24 (2RE)	15768.87	17.35	26738.67	29.43	48353.33	53.22	90860.87	100
2024-25 (1RE)	16016.36	16.60	29647.48	30.73	50803.43	52.66	96467.27	100
2025-26 (1AE)	16663.36	16.54	31765.88	31.54	52301.37	51.92	100730.61	100

Source: Directorate of Economics and Statistics, J&K

Years	At Current Prices		At Constant Prices	
	NSDP (Rs in Crore)	Growth rate	NSDP (Rs in Crore)	Growth rate
2011-12	65319.13	-	65319.13	-
2012-13	72996.08	11.75	67315.56	3.06
2013-14	79693.40	9.17	70522.12	4.76
2014-15	81036.94	1.69	67153.76	-4.78
2015-16	98408.85	21.44	80602.31	20.03
2016-17	104574.70	6.27	82639.92	2.53
2017-18	117075.21	11.95	87590.68	5.99
2018-19	132831.75	13.46	93071.82	6.26
2019-20	135106.93	1.71	90767.47	-2.48
2020-21	135848.69	0.55	87592.47	-3.50
2021-22	152017.55	11.90	88907.59	1.50
2022-23	167644.82	10.28	94428.40	6.21
2023-24 (2RE)	190512.81	13.64	103123.91	9.21
2024-25 (1RE)	213796.52	12.22	110424.75	7.08
2025-26 (1AE)	233100.40	9.03	117393.53	6.31

Source: Directorate of Economics and Statistics, J&K

Years	GSDP (Rs in Crore)		Per Capita GSDP (in Rs.)	
	At Current Prices	At Constant Prices	At Current Prices	At Constant Prices
2011-12	78255.55	78255.55	62029	62029
2012-13	87137.73	80766.57	68375	63376
2013-14	95620.61	85101.79	74280	66109
2014-15	98366.75	82372.11	75655	63353
2015-16	117167.95	97001.34	89237	73878
2016-17	124848.00	100202.87	94268	75659
2017-18	139708.86	106624.14	104667	79880
2018-19	159859.45	115061.96	118828	85529
2019-20	164103.22	113919.08	123730	85892
2020-21	167792.69	112400.16	125546	84100
2021-22	188561.07	115402.39	140038	85705
2022-23	209815.52	122639.78	154708	90429
2023-24 (2RE)	236058.85	133542.77	172810	97762
2024-25 (1RE)	262358.23	141739.39	190695	103023
2025-26 (1AE)	285674.24	149989.92	206189	108257

Source: Directorate of Economics and Statistics, J&K

Years	NSDP (Rs in Crore)		Per Capita NSDP (in Rs.)	
	At Current Prices	At Constant Prices	At Current Prices	At Constant Prices
2011-12	65319.13	65319.13	51775	51775
2012-13	72996.08	67315.56	52729	52821
2013-14	79693.40	70522.12	61907	54783
2014-15	81036.94	67153.76	62327	51649
2015-16	98408.85	80602.31	74950	61388
2016-17	104574.70	82639.92	78960	62398
2017-18	117075.21	87590.68	87710	65621
2018-19	132831.75	93071.82	98738	69183
2019-20	135106.93	90767.47	101868	68437
2020-21	135848.69	87592.47	101645	65539
2021-22	152017.55	88907.59	112898	66029
2022-23	167644.82	94428.40	123613.64	69627.20
2023-24 (2RE)	190512.81	103123.91	139467.65	75493.35
2024-25 (1RE)	213796.52	110424.75	155397.96	80262.21
2025-26 (1AE)	233100.40	117393.53	168242.80	84730.09

Source: Directorate of Economics and Statistics, J&K

Years	Per Capita GSDP (in Rs.)		Per Capita NSDP (in Rs.)		Growth Rate Per Capita GSDP		Growth Rate Per Capita NSDP	
	At Current Prices	At Constant Prices	At Current Prices	At Constant Prices	At Current Prices	At Constant Prices	At Current Prices	At Constant Prices
2011-12	62029	62029	51775	51775	-	-	-	-
2012-13	68375	63376	57279	52821	10.23	2.17	10.63	2.02
2013-14	74280	66109	61907	54783	8.64	4.31	8.08	3.71
2014-15	75655	63353	62327	51649	1.85	-4.17	0.68	-5.72
2015-16	89237	73878	74950	61388	17.95	16.61	20.25	18.86
2016-17	94268	75659	78960	62398	5.64	2.41	5.35	1.65
2017-18	104667	79880	87710	65621	11.03	5.58	11.08	5.17
2018-19	118828	85529	98738	69183	13.53	7.07	12.57	5.43
2019-20	123730	85892	101868	68437	4.13	0.42	3.17	-1.08
2020-21	125546	84100	101645	65539	1.47	-2.09	-0.22	-4.23
2021-22	140038	85705	112898	66029	11.54	1.91	11.07	0.75
2022-23	154708	90429	123614	69627	10.48	5.51	9.49	5.45
2023-24 (2RE)	172810	97762	139468	75493	11.70	8.11	12.83	8.43
2024-25 (1RE)	190695	103023	155398	80262	10.35	5.38	11.42	6.32
2025-26 (1AE)	206189	108257	168243	84730	8.12	5.08	8.27	5.57

Source: Directorate of Economics and Statistics, J&K

Table 1.9.1: J&K- Sectoral composition of GSDP at Constant (2011-12) Prices (Rs. In crore) (contd.)							
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Primary							
Actual Contribution	13392.78	12896.42	13350.87	11862.06	15483.86	15566.51	15678.69
%age Contribution	17.91	16.75	16.54	15.25	16.94	16.44	15.93
Annual Growth rate	-	-3.71	3.52	-11.15	30.53	0.53	0.72
Secondary							
Actual Contribution	20667.42	21153.67	22238.49	19762.57	24810.73	26396.28	27760.68
%age Contribution	27.64	27.47	27.55	25.4	27.15	27.88	28.29
Annual Growth rate	-	2.35	5.13	-11.13	25.54	6.39	5.17
Tertiary							
Actual Contribution	40700.53	42947.17	45132.43	46177.15	51095.58	52707.97	55012.06
%age Contribution	54.45	55.78	55.9	59.35	55.91	55.68	55.80
Annual Growth rate	-	5.52	5.08	2.32	10.65	3.16	4.37
Total							
Actual Contribution	74760.73	76997.26	80721.79	77801.78	91390.17	94670.76	98451.43
%age Contribution	100	100	99.99	100	100	100	100.01
Annual Growth rate	-	2.99	4.86	-3.63	17.47	3.59	4.00

Source: Directorate of Economics and Statistics, J&K Contd.--1

Table 1.9.2: J&K- Sectoral composition of GSDP at Constant Prices (Rs. In crore) (Concl.)								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 (2RE)	2024-25 (1RE)	2025-26 (1AE)
Primary								
Actual Contribution	16979.84	16427.68	16059.67	16588.16	18477.43	19709.09	19964.65	20725.64
%age Contribution	15.89	15.50	15.73	15.50	16.25	16.25	15.62	15.54
Annual Growth rate	8.30	-3.25	-2.24	3.29	11.39	6.67	1.30	3.81
Secondary								
Actual Contribution	28375.09	28049.16	28981.70	28366.25	30095.05	32675.03	35292.00	37790.08
%age Contribution	26.55	26.47	28.39	26.51	26.47	26.94	27.62	28.34
Annual Growth rate	2.21	-1.15	3.32	-2.12	6.09	8.57	8.01	7.08
Tertiary								
Actual Contribution	61508.86	61501.99	57047.53	62066.88	65124.18555	68895.61	72525.27	74811.28
%age Contribution	57.56	58.03	55.88	57.99	57.28	56.81	56.76	56.11
Annual Growth rate	11.81	-0.01	-7.24	8.80	4.93	5.79	5.27	3.15
Total								
Actual Contribution	106863.79	105978.83	102088.91	107021.30	113696.66	121279.73	127781.91	133327.00
%age Contribution	100	100	100	100	100	100	100	100
Annual Growth rate	8.54	-0.83	-3.67	4.83	6.24	6.67	5.36	4.34

Source: Directorate of Economics and Statistics, J&K

Table 1.10.1: J&K- Sectoral composition of GSDP at Current Prices (Rs. In crore)							
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Primary							
Actual Contribution	13392.78	16450.15	17608.73	15502.43	22222.32	23937.36	25131.36
%age Contribution	17.91	19.80	19.43	16.65	20.09	20.25	19.40
Annual Growth rate	-	22.83	7.04	-11.96	43.35	7.72	4.99
Secondary							
Actual Contribution	20667.42	20720.81	21712.42	23107.62	25456.62	26516.42	29253.02
%age Contribution	27.64	24.94	23.96	24.82	23.01	22.43	22.70
Annual Growth rate	-	0.26	4.79	6.43	10.17	4.16	10.32
Tertiary							
Actual Contribution	40700.53	45918.88	51302.58	54509.02	62934.91	67746.63	75171.31
%age Contribution	54.44	55.26	56.61	58.54	56.90	57.32	57.91
Annual Growth rate	-	12.82	11.72	6.25	15.46	7.65	10.96
Total							
Actual Contribution	74760.73	83089.83	90623.73	93119.07	110613.85	118200.42	129555.69
%age Contribution	100	100	100	100	100	100	100
Annual Growth rate	-	11.14	9.07	2.75	18.79	6.86	9.61

Source: Directorate of Economics and Statistics, J&K Contd.---

Table 1.10.2: J&K- Sectoral composition of GSDP at Current Prices (Rs. In crore)								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 (2RE)	2024-25 (1RE)	2025-26 (1AE)
Primary								
Actual Contribution	27094.89	28342.25	28318.13	34079.78	38228.17 05	42894.63	47673.71	53025.45
%age Contribution	18.13	18.42	18.31	19.33	19.46	19.78	19.98	20.45
Annual Growth rate	7.81	4.60	-0.09	20.35	12.17	12.21	11.14	11.23
Secondary								
Actual Contribution	31516.85	30872.12	33332.19	33839.21	37477.28 2	40232.44	43944.55	48022.87
%age Contribution	21.09	20.07	21.55	19.20	19.08	18.56	18.42	18.52
Annual Growth rate	7.74	-2.05	7.97	1.52	10.75	7.35	9.23	9.28
Tertiary								
Actual Contribution	90843.26	94612.96	93002.29	108350.86	120729.5 3	133699.29	147015.47	158198.75
%age Contribution	60.78	61.51	60.14	61.47	61.46	61.66	61.61	61.02
Annual Growth rate	20.85	4.15	-1.70	16.50	11.42	10.74	9.96	7.61
Total								
Actual Contribution	149455.00	153827.33	154652.61	176269.85	196434.9 8	216826.35	238633.73	259247.07
%age Contribution	100	100	100	100	100	100	100	100
Annual Growth rate	15.36	2.93	0.54	13.98	11.44	10.38	10.06	8.64

Source: Directorate of Economics and Statistics, J&K

Table 1.11.1: J&K- Sectoral composition of NSDP at Current Prices (Rs. In crore) (contd..)								
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	
Primary								
Actual Contribution	11514.94	14235.39	15067.58	12639.93	19031.80	20597.78	21558.00	
%age Contribution	18.63	20.65	20.17	16.68	20.72	21.03	20.16	
Annual Growth rate	-	23.63	5.85	-16.11	50.57	8.23	4.66	
Secondary								
Actual Contribution	16778.88	16914.18	17613.12	18605.17	21064.28	21899.87	24516.61	
%age Contribution	27.14	24.53	23.58	24.55	22.93	22.36	22.93	
Annual Growth rate	-	0.81	4.13	5.63	13.22	3.97	11.95	
Tertiary								
Actual Contribution	33530.49	37798.61	42015.82	44544.17	51758.67	55429.47	60847.43	
%age Contribution	54.24	54.82	56.25	58.77	56.35	56.6	56.91	
Annual Growth rate	-	12.73	11.15	6.03	16.2	7.09	9.77	
Total								
Actual Contribution	61824.31	68948.18	74696.52	75789.26	91854.75	97927.12	106922.04	
%age Contribution	100	100	100	100	100	100	100	
Annual Growth rate	-	11.52	8.34	1.46	21.20	6.61	9.19	

Source: Directorate of Economics and Statistics, J&K

Table 1.11.2: J&K- Sectoral composition of NSDP at Current Prices (Rs. In crore)								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 (2RE)	2024-25 (1RE)	2025-26 (1AE)
Primary								
Actual Contribution	23216.62	24154.61	23701.90	28812.47	32605.99	36728.03	41476.69	46142.68
%age Contribution	18.96	19.35	19.32	20.62	21.14	21.44	21.82	22.33
Annual Growth rate	7.69	4.04	-1.87	21.56	13.17	12.64	12.93	11.25
Secondary								
Actual Contribution	25716.62	25145.02	27046.47	27061.86	29345.28	31732.31	35601.90	38975.77
%age Contribution	21.01	20.14	22.04	19.37	19.02	18.53	18.73	18.86
Annual Growth rate	4.89	-2.22	7.56	0.06	8.44	8.14	12.19	9.48
Tertiary								
Actual Contribution	73494.06	75531.41	71960.24	83852.00	92313.60	102819.79	112993.44	121554.7 9
%age Contribution	60.03	60.51	58.64	60.01	59.84	60.03	59.45	58.81
Annual Growth rate	20.78	2.77	-4.73	16.53	10.09	11.38	9.89	7.58
Total								
Actual Contribution	122427.30	124831.04	122708.61	139726.33	154264.28	171280.31	190072.02	206673.2 3
%age Contribution	100	100	100	100	100	100	100	100
Annual Growth rate	14.50	1.96	-1.70	13.87	10.40	11.03	10.97	8.73

Source: Directorate of Economics and Statistics, J&K

Table 1.12.1: J&K- Sectoral composition of NSDP at Constant Prices (Rs. In crore) (contd..)								
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	
Primary								
Actual Contribution	11514.94	10838.80	11166.41	9514.73	12962.99	13022.56	13022.78	
%age Contribution	18.63	17.06	16.88	15.20	17.29	16.89	16.73	
Annual Growth rate	-	-5.87	3.02	-14.79	36.24	0.46	0.002	
Secondary								
Actual Contribution	16778.88	17488.49	18423.56	15721.18	20846.47	22221.53	23577.20	
%age Contribution	27.14	27.52	27.85	25.12	27.80	28.82	29.80	
Annual Growth rate	-	4.23	5.35	-14.67	32.60	6.60	6.10	
Tertiary								
Actual Contribution	33530.49	35218.96	36552.15	37347.52	41181.68	41864.78	42817.99	
%age Contribution	54.24	55.42	55.26	59.68	54.92	54.29	53.83	
Annual Growth rate	-	5.04	3.78	2.18	10.27	1.66	2.28	
Total								
Actual Contribution	61824.31	63546.25	66142.12	62583.42	74991.14	77108.86	79417.97	
%age Contribution	100	100	100	100	100	100	100	
Annual Growth rate	-	2.79	4.09	-5.38	19.83	2.82	2.99	

Source: Directorate of Economics and Statistics, J&K

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 (2RE)	2024-25 (1RE)	2025-26 (1AE)
Primary								
Actual Contribution	14180.48	13508.06	12967.50	13236.58	14842.70	15768.87	16016.36	16663.36
%age Contribution	16.71	16.31	16.78	16.44	17.36	17.35	16.60	16.54
Annual Growth rate	8.89	-4.74	-4.00	2.08	12.13	6.24	1.57	4.04
Secondary								
Actual Contribution	23433.79	23195.58	23750.38	23137.62	24554.09	26738.67	29647.48	31765.88
%age Contribution	27.61	28.00	30.73	28.73	19.02	18.53	30.73	31.54
Annual Growth rate	-0.61	-1.02	2.39	-2.58	6.12	8.90	10.88	7.15
Tertiary								
Actual Contribution	47259.39	46123.59	40563.34	44152.29	46088.49	48353.33	50803.43	52301.37
%age Contribution	55.68	55.69	52.49	54.83	53.91	53.22	52.66	51.92
Annual Growth rate	10.37	-2.40	-12.06	8.85	4.39	4.91	5.07	2.95
Total								
Actual Contribution	84873.65	82827.22	77281.22	80526.50	85485.28	90860.87	96467.27	100730.61
%age Contribution	100	100	100	100	100	100	100	100
Annual Growth rate	6.87	-2.41	-6.70	4.20	6.16	6.29	6.17	4.42

Source: Directorate of Economics and Statistics, J&K

Years	At Current Prices				At Constant Prices			
	J&K		All India		J&K		All India	
	GSDP (Rs in Crore)	Growth rate	GDP (Rs in Crore)	Growth rate	GSDP (Rs in Crore)	Growth rate	GDP (Rs in Crore)	Growth rate
2011-12	78255.55	-	8736328.7	-	78255.55	-	8736329	-
2012-13	87137.73	11.35	9944013.1	13.82	80766.57	3.21	9213017	5.46
2013-14	95620.61	9.74	11233522	12.97	85101.79	5.37	9801370	6.39
2014-15	98366.75	2.87	12467959	10.99	82372.11	-3.21	10527674	7.41
2015-16	117167.95	19.11	13771874	10.46	97001.34	17.76	11369493	8.00
2016-17	124848.00	6.55	15391669	11.76	100202.87	3.30	12308193	8.26
2017-18	139708.86	11.90	17090042	11.03	106624.14	6.41	13144582	6.80
2018-19	159859.45	14.42	18899668	10.59	115061.96	7.91	13992914	6.45
2019-20	164103.22	2.65	20103593	6.37	113919.08	-0.99	14534641	3.87
2020-21	167792.69	2.25	19854096	-1.24	112400.16	-1.33	13694869	-5.78
2021-22	188561.07	12.38	23597399	18.85	115402.39	2.67	15021846	9.69
2022-23	209815.52	11.27	26890473	13.96	122639.778	6.27	16164913	7.61
2023-24 (2RE)	236058.85	12.51	30122956	12.02	133542.767	8.89	17650591	9.19
2024-25 (1RE)	262358.23	11.14	33068145	9.78	141739.385	6.14	18796955	6.49
2025-26 (1AE)	285674.24	8.89	35713886	8.00	149989.920	5.82	20189919	7.41

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Year	All India	Jammu & Kashmir	Punjab	Delhi	Himachal Pradesh	Haryana	U.P	Chandigarh
2011-12	8736329	78256	266628	343798	72720	297539	737070	18768
2012-13	9944013	87138	297734	391388	82820	347032	837932	21609
	13.82	11.35	11.67	13.84	13.89	16.63	13.68	15.13
2013-14	11233522	95621	332147	443960	94764	399268	961412	24822
	12.97	9.74	11.56	13.43	14.42	15.05	14.74	14.87
2014-15	12467959	98367	355102	494803	103772	437145	1036935	26549
	10.99	2.87	6.91	11.45	9.51	9.49	7.86	6.96
2015-16	13771874	117168	390087	550804	114239	495504	1172230	29275
	10.46	19.11	9.85	11.32	10.09	13.35	13.05	10.27
2016-17	15391669	124848	426988	616085	125634	561424	1329864	32427
	11.76	6.55	9.46	11.85	9.97	13.30	13.45	10.77
2017-18	17090042	139709	471014	677900	138551	638832	1476374	36344
	11.03	11.90	10.31	10.03	10.28	13.79	11.02	12.08
2018-19	18899668	159859	512510	738389	148383	698940	1621726	40139
	10.59	14.42	8.81	8.92	7.10	9.41	9.85	10.44
2019-20	20103593	164103	537031	792911	159164	738052	1745131	43421
	6.37	2.65	4.78	7.38	7.27	5.60	7.61	8.18
2020-21	19854096	167793	540853	744277	151905	730442	1682943	39411
	-1.24	2.25	0.71	-6.13	-4.75	-1.03	-3.56	-9.23
2021-22	23597399	188561	627717	881336	170376	877269	2028030	46050
	18.85	12.38	16.06	18.41	13.56	20.10	20.51	16.84
2022-23	26890473	209816	692519	999749	192026	974732	2295763	55963
	13.96	11.27	10.32	13.44	11.54	11.11	13.20	21.53
2023-24 (2RE)	30122956	236059	771744	1112905	212169	1085510	2642877	62536
	12.02	12.51	11.44	11.32	10.49	11.36	15.12	11.75
2024-25 (1RE)	33068145	262358	838637	1215003	231690	1213951	2978224	NA
	9.78	11.14	8.67	9.17	9.20	11.83	12.69	
2025-26 (1AE)	35713886	285674						
	8.00	8.89						

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Table 1.15: GDP of India and GSDP of Northern States at Constant prices.

Year	All India	Jammu & Kashmir	Punjab	Delhi	Himachal Pradesh	Haryana	U.P	Chandigarh
2011-12	8736329	78256	266628	343798	72720	297539	737070	18768
2012-13	9213017	80767	280823	366628	77384	320912	772290	20285
	5.46	3.21	5.32	6.64	6.41	7.86	4.78	8.08
2013-14	9801370	85102	299450	392908	82847	347507	819888	22105
	6.39	5.37	6.63	7.17	7.06	8.29	6.16	8.97
2014-15	10527674	82372	312125	428355	89060	370535	854561	22870
	7.41	-3.21	4.23	9.02	7.50	6.63	4.23	3.46
2015-16	11369493	97001	330052	475623	96274	413405	934181	24932
	8.00	17.76	5.74	11.03	8.10	11.57	9.32	9.02
2016-17	12308193	100203	352721	511765	103055	456709	1040486	26917
	8.26	3.30	6.87	7.60	7.04	10.48	11.38	7.96
2017-18	13144582	106624	375406	542015	109406	482036	1080800	28480
	6.80	6.41	6.43	5.91	6.16	5.55	3.87	5.80
2018-19	13992914	115062	397019	565327	116414	532996	1122475	29866
	6.45	7.91	5.76	4.30	6.41	10.57	3.86	4.87
2019-20	14534641	113919	413295	586168	121227	545124	1169035	31679
	3.87	-0.99	4.10	3.69	4.13	2.28	4.15	6.07
2020-21	13694869	112400	407264	533634	115894	499643	1115466	28593
	-5.78	-1.33	-1.46	-8.96	-4.40	-8.34	-4.58	-9.74
2021-22	15021846	115402	437373	572051	121191	559922	1240799	30582
	9.69	2.67	7.39	7.20	4.57	12.06	11.24	6.95
2022-23	16164913	122640	468396	613654	129187	584171	1333064	34868
	7.61	6.27	7.09	7.27	6.60	4.33	7.44	14.01
2023-24 (2RE)	17650591	133543	497764	669863	137343	629491	1452033	38186
	9.19	8.89	6.27	9.16	6.31	7.76	8.92	9.52
2024-25 (1RE)	18796955	141739	528239	711486	145207	677033	1582636	
	6.49	6.14	6.12	6.21	5.73	7.55	8.99	
2025-26 (1AE)	20189919	149990						
	7.42	5.82						

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Table 1.16: Percentage Contribution of GSDP of Northern States towards All India GDP at Current prices

Year	All India	Jammu & Kashmir	Punjab	Delhi	Himachal Pradesh	Haryana	U.P	Chandigarh
2011-12	100	0.9	3.05	3.94	0.83	3.41	8.44	0.21
2012-13	100	0.88	2.99	3.94	0.83	3.49	8.43	0.22
2013-14	100	0.85	2.96	3.95	0.84	3.55	8.56	0.22
2014-15	100	0.79	2.85	3.97	0.83	3.51	8.32	0.21
2015-16	100	0.85	2.83	4.00	0.83	3.60	8.51	0.21
2016-17	100	0.81	2.77	4.00	0.82	3.65	8.64	0.21
2017-18	100	0.82	2.76	3.97	0.81	3.74	8.64	0.21
2018-19	100	0.85	2.71	3.91	0.79	3.70	8.58	0.21
2019-20	100	0.82	2.67	3.94	0.79	3.67	8.68	0.22
2020-21	100	0.85	2.72	3.75	0.77	3.68	8.48	0.20
2021-22	100	0.8	2.66	3.69	0.72	3.72	8.59	0.20
2022-23	100	0.8	2.58	3.72	0.71	3.62	8.54	0.21
2023-24 (2RE)	100	0.8	2.56	3.69	0.70	3.60	8.77	0.21
2024-25 (1RE)	100	0.8	2.54	3.67	0.70	3.67	9.01	NA
2025-26 (1AE)	100	0.80						

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Table 1.17: Per Capita GDP and Per Capita GSDP of Northern States at Current prices

Year	All India	Jammu & Kashmir	Punjab	Delhi	Himachal Pradesh	Haryana	U.P	Chandigarh
2011-12	71609	62029	95379	202139	105376	116408	36563	176227
2012-13	80518	68375	105129	225117	118960	133875	40939	199894
2013-14	89796	74280	115765	249921	134934	151871	46264	226269
2014-15	98405	75655	122165	272739	146488	163958	49145	238532
2015-16	107341	89237	132467	297410	159842	183249	54720	259071
2016-17	118489	94268	143124	326005	174249	204727	61142	283202
2017-18	130061	104667	155840	351663	191554	229705	66854	313584
2018-19	142424	118828	167378	375656	203823	247798	72328	342190
2019-20	149915	123730	173119	395763	217229	258006	76659	365808
2020-21	146480	125546	172098	364592	206001	251781	73276	327883
2021-22	172422	140038	197156	418551	229772	295426	87302	379012
2022-23	194451	154708	214697	471691	257649	324284	97820	456466
2023-24 (2RE)	215935	172810	236165	515520	283270	356829	111475	505134
2024-25 (1RE)	234859	190695	253317	552726	307812	394332	124366	
2025-26 (1AE)	251939	206189						

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Table 1.18: Per Capita NNI and Per Capita NSDP of Northern States at Current prices

Year	All India	Jammu & Kashmir	Punjab	Delhi	Himachal Pradesh	Haryana	U.P	Chandigarh
2011-12	63462	51775	85577	185001	87721	106085	32648	158967
2012-13	70983	57279	94318	205568	99730	121269	36571	180457
2013-14	79118	61907	103831	227900	114095	137770	41137	203356
2014-15	86647	62327	108970	247209	123299	147382	43458	212594
2015-16	94797	74950	118858	270261	135512	164963	48725	230009
2016-17	104880	78960	128780	295558	150290	184982	54564	252236
2017-18	115224	87710	139835	318323	165497	208437	59595	280512
2018-19	125946	98738	149974	338730	174804	223022	64113	307812
2019-20	132341	101868	154385	355798	186559	232530	67639	330703
2020-21	127244	101645	150620	322311	173565	225137	63464	290417
2021-22	150906	112898	170276	370824	193016	265163	76063	337406
2022-23	169145	123614	185802	417217	214952	289213	84640	408512
2023-24 (2RE)	188892	139468	205374	459408	234721	319363	97364	453457
2024-25 (1RE)	205324	155398	221197	493024	256137	353182	108572	NA
2025-26 (1AE)	219575	168243						

Source: Directorate of Economics and Statistics, J&K, MoSPI, GoI

Table 2.2.1 Tax Performance of J&K (Rs. in crore)

S.No	Source of Revenue	2014-15 [#]	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (ending Nov, 2025)
1	Tax Revenue	6,334	7,819	9,536	9,826	9,467	8,877	11,707	12,336	13,903	14,249	9,136
2	Non-Tax Revenue	1,978	4,072	4,362	4,188	4,260	4,076	4,840	5,148	6,430	6,872	4,386
3	Total	8,312	11,891	13,898	14,014	13,727	12,953	16,548	17,483	20,334	21,121	13,521
	%age growth			16.88	0.83	-2.05	-5.64	27.75	5.65	16.31	3.87	

*10 Year Growth # 6 Year Growth

Source: Finance Department

Table 2.2.2 Statement Showing Budget/ Revised Estimates , Expenditure and GSDP

Year	BE	RE	Expenditure	Expdt as % of BE	GSDP	Expdt as%of GSDP
2014-15	43543	43091	35876	82%	98367	36%
2015-16	46473	51670	45443	98%	117168	39%
2016-17	64669	61480	50240	78%	124848	40%
2017-18	79472	69728	54578	69%	139709	39%
2018-19	80313	89467	67209	84%	159859	42%
2019-20	88011	80423	63985	73%	164103	39%
2020-21	101428	92341	67418	66%	167793	40%
2021-22	108621	102445	74577	69%	188561	39%
2022-23	112950	106789	77864	69%	209816	37%
2023-24	118500	108197	89153 (Pre Actuals)	75%	236059 (2RE)	38%
2024-25	118390	111124	89308 (Pre Actuals)	75%	262300 (1RE)	34%
2025-26 (ending Nov. 2025)	112310	64624	53090 (Pre Actuals)	47%	284992 (1AE)	19%

Table 2.2.3 Debt position in the past Years (Rs in crore)

Year	Internal Debt	Loans & Advances from Central Govt.	Total Public Debt	Insurance and Pension Funds	Provi- dent Funds	Other Obligations*	Total Liabili- ties	GSD Pat current prices	% of total liability to GSDP
								Base Year 2004-05	
2013-14	24715	1775	26490	505	11893	5773	44662	95621	47
2014-15	26525	1675	28201	602	14028	5472	48304	98367	49
2015-16	30452	1579	32031	671	16846	5798	55346	117168	47
2016-17	34267	1489	35756	775	18588	7089	62207	124848	50
2017-18	37419	1405	38823	909	20010	8463	68205	139709	49
2018-19	42221	1292	43513	973	25269	9339	79094	159859	49
2019-20	48986	1178	50164	1055	27149	10669	89037*	164103	54
2020-21	55991	1070	57061	1133	28215	11834	98243	167793	59
2021-22	64735	951	65686	1239	27514	12315	106754	188561	57
2022-23	68903	831	69734	1301	25452	13338	109825	209816	52
2023-24 (Pre Actuals)	82298	710	83008	1387	26515	14293	125203	236059 (2RE)	53
2024-25 (Pre Actuals)	93681	589	94270	1400	26430	14967	137067	262300 (1RE)	52

*Excluding debt of Rs. 1300 crore for reduction of overdraft Source: Finance Department

#Outstanding debt since the FY21 includes balance ending 30th October 2019 yet to be apportioned and retained in UT of J&K

Table 3.1 Average Retail and Wholesale prices of Essential commodities in J&K								
J&K CENTRE	Average Retail Prices				Average Wholesale Prices			
	UNITS	2024	2025	%age variation over 2024	UNITS	2024	2025	%age variation over 2024
Rice	Rs./kg	45.16	47.52	5.21	Rs./Qtl.	3740.73	4113.61	9.97
Wheat	Rs./kg	32.95	35.85	8.79	Rs./Qtl.	2963.37	3307.065	11.60
Wheat Atta	Rs./kg	39.32	41.39	5.25	Rs./Qtl.	3480.72	3731.705	7.21
Gram dal	Rs./kg	94.2	94.36	0.17	Rs./Qtl.	7872.82	8385.94	6.52
Tur/Arhar dal	Rs./kg	156.37	143.62	-8.15	Rs./Qtl.	13532.48	13434.06	-0.73
Urad dal	Rs./kg	126.29	123.19	-2.46	Rs./Qtl.	11132.91	10763.35	-3.32
Moong dal	Rs./kg	122.65	118.51	-3.38	Rs./Qtl.	10676.11	10800.3	1.16
Masoor dal	Rs./kg	103.02	102.47	-0.53	Rs./Qtl.	8742.9	8888.63	1.67
Groundnut Oil(Packed)	Rs./kg	240.96	-	-	Rs./Qtl.	15779.61	-	-
Mustard Oil(Packed)	Rs./kg	157.84	199.72	26.53	Rs./Qtl.	14194.29	18696.42	31.72
Vanaspatti(Packed)	Rs./kg	141.11	175.88	24.64	Rs./Qtl.	12199.3	15583.32	27.74
Soya oil(packaged)	Rs./kg	136.38	165.12	21.07	Rs./Qtl.	11694.3	15286.57	30.72
Sunflower Oil	Rs./kg	149.27	177.97	19.22	Rs./Qtl.	13343.78	15128.50	13.37
Palm Oil	Rs./kg	124.21	130.49	5.05	Rs./Qtl.	10836.66	10913.05	0.70
Potato	Rs./kg	32.09	27.89	-13.09	Rs./Qtl.	2301.36	2099.92	-8.75
Onion	Rs./kg	48.27	35.81	-25.82	Rs./Qtl.	3575.63	2809.31	-21.43
Tomato	Rs./kg	54.91	51.87	-5.55	Rs./Qtl.	4123.06	3962.55	-3.89
Sugar	Rs./kg	50.38	51.59	2.40	Rs./Qtl.	4374.42	4451.83	1.77
Gur	Rs./kg	52.59	54.57	3.76	Rs./Qtl.	4427.48	4635.88	4.71
Milk	Rs./litre	52.31	55.08	5.29	Rs./litre	4461.37	4780.99	7.16
Tea(loose)	Rs./kg	311.6	333.31	6.97	Rs./Qtl.	26985.99	27274.54	1.07
Salt lacked(Iodised)	Rs./kg	27.3	29.50	8.06	Rs./Qtl.	2452.07	2512.62	2.47

Source: DES, J&K, Ministry of Consumer Affairs, GOI.

When compared with the average retail prices of previous year (2024), the average retail prices of Mustard Oil (Packed), Vanaspatti (Packed), Soya Oil (packed) and Sunflower oil (packed) increased by 26.53%, 24.64%, 21.07% and 19.22% respectively, where as a downward trend of 25.82%, 8.15% & 13.09% was observed in the average prices of Onion, Tur/Arhar Dal and potato respectively.

When compared with the average wholesale prices of previous year (2024), the average wholesale prices of Mustard Oil (Packed), Vanaspatti Oil (packed), Soya Oil (packed) Sunflower oil (packed) and Wheat increased by 31.72%, 27.74%, 30.72%, 13.37%, & 11.60% respectively, whereas a downward trend of 21.43%, and 8.75% was observed in the average prices of Onion, and potato respectively

Table 3.2 Year-On-Year Inflation in J&K over last five years							
Years	J&K			All India			
	CPI-R	CPI-U	CPI-C	CPI-R	CPI-U	CPI-C	
	Points	Points	Points	Points	Points	Points	
2025 (upto Nov.)	4.17	3.14	3.81	2.03	2.59	2.30	
2024	5.27	3.63	4.48	5.44	4.48	4.99	
2023	4.17	4.40	4.25	5.77	5.49	5.65	
2022	6.82	7.02	6.88	6.95	6.41	6.69	
2021	6.47	6.71	6.55	4.76	5.57	5.14	

Source: MOSPI, GOI

Table 3.3 CPI-Industrial Workers					
Months	J&K			All India	
	2025	2024	2024	2025	2024
Jan	144.8	142.8	142.8	143.2	138.9
Feb	144.1	142.8	142.8	142.8	139.2
Mar	144.6	143.3	143.3	143.0	138.9
Apr	145.2	143.6	143.6	143.5	139.4
May	145.2	143.3	143.3	144.0	139.9
June	145.2	144.1	144.1	145.0	141.4
July	146.0	146.2	146.2	146.5	142.7
Aug	148.6	145.9	145.9	147.1	142.6
Sep	148.6	147.1	147.1	147.3	143.3
Oct	148.0	147.5	147.5	147.7	144.5
Nov	147.9	147.6	147.6	148.2	144.5
Dec		146.5	146.5		143.7
Average	146.2	145.1	145.1	145.3	141.6

Source: J&K, Labour Bureau, GOI.

Note: - The group-wise Consumer Price Index for Industrial Workers for the Month of December, 2025 has not yet been released to the official Labour Bureau website.

Table 3.4 CPI-Inflation rural, urban and combined						
CPI-Inflation (2025)	J&K			All India		
	Rural	Urban	Combined	Rural	Urban	Combined
Jan	5.35	3.84	4.82	4.59	3.87	4.26
Feb	4.76	3.45	4.28	3.79	3.32	3.61
Mar	4.37	3.29	4.00	3.25	3.43	3.34
Apr	4.62	3.58	4.25	2.92	3.36	3.16
May	4.82	4.04	4.55	2.59	3.12	2.82
June	4.64	3.98	4.38	1.72	2.56	2.10
July	4.04	3.27	3.77	1.18	2.10	1.61
Aug	4.16	2.89	3.75	1.69	2.47	2.07
Sep	4.79	3.64	4.38	1.07	1.83	1.44
Oct	3.37	2.10	2.95	-0.25	0.88	0.25
Nov	2.58	1.74	2.31	0.10	1.40	0.71
Dec						

Source: MOSPI, GOI

Note: - The CPI Inflation Rural Urban and Combined for the Month of December, 2025 has not yet been released to the official website of MOSPI.

Agri. Year (July-Nov.)	Agricultural Labourers				Rural Labourers			
	J&K		All India		J&K		All India	
	Index points	Percentage change (%)	Index points	Percentage change (%)	Index points	Percentage change (%)	Index points	Percentage change (%)
2020-21	986	5.12	1042	4.30	992	4.97	1049	4.38
2021-22	1042	5.68	1092	4.79	1051	5.95	1102	5.05
2022-23	1116	7.10	1166	6.77	1132	7.70	1177	6.80
2023-24	1180	5.73	1250	7.20	1194	5.48	1261	7.14
2024-25	1233	4.49	1307	4.56	1253	4.94	1320	4.68

Source: MOSPI, GOI and Labour Bureau

S. No	Use	Area							
		2021-22		2022-23		2023-24		2024-25	
		Area	%age	Area	%age	Area	%age	Area	%age
1	Area under Forest	646.29	27.49	646.34	27.09	646.36	27.08	646.43	27.08
2	Area not available for cultivation								
	a) Area put ot non-agricultural uses	212.38	9.03	214.56	8.99	214.58	8.99	216.13	9.05
	b) Barren and Uncultivable land	295.04	12.55	301.67	12.65	301.67	12.64	301.84	12.64
	c) Marshy & Water logged land	0.42	0.02	0.42	0.02	0.42	0.02	0.40	0.02
	d) Land under Still water	6.97	0.30	6.79	0.28	6.78	0.28	3.23	0.14
	Total (2)	514.81	21.90	523.44	21.94	523.45	21.93	521.59	21.85
3	Other Un-cultivable land excluding fallows								
	a) Social Forestry	8.19	0.35	13.47	0.56	13.54	0.57	13.61	0.57
	b) Permanent pastures and other grazing land	106.4	4.53	108.23	4.54	108.45	4.54	108.91	4.56
	c) Land under misc. tree crops not included in area sown	63.43	2.70	65.80	2.76	64.95	2.72	66.24	2.77
	d) Culturable waste land	154.19	6.56	159.39	6.68	157.59	6.60	158.74	6.65
	Total (3)	332.21	14.13	346.89	14.54	344.53	14.44	347.50	14.56
4	Fallow lands								
	a) Fallow lands other than current fallows	36.86	1.57	37.28	1.56	39.54	1.66	41.08	1.72
	b) Current fallows	87.82	3.74	98.31	4.12	94.73	3.97	101.77	4.26
	Total (4)	124.68	5.30	135.59	5.68	134.27	5.63	142.85	5.98
5	Net Area sown	732.9	31.18	733.24	30.74	738.03	30.92	729.00	30.54
6	Reporting Area (1 to 5)	2350.89	100.00	2385.50	100.00	2386.64	100.00	2387.38	100.00

Source: Financial Commissioner (Rev), J&K

Year	Reporting area		Net area sown		Gross area sown		Area Irrigated			
	Total	*Per Capita (Ha)	Total	*Per Capita (Ha)	Total	Per Capita (Ha)	Gross		Net	
							Total	Per Capita (Ha)	Total	Per Capita (Ha)
2019-20	2351	0.192	720	0.059	1090	0.089	-	-	308	0.025
2020-21	2351	0.192	736	0.060	1112	0.091	-	-	319	0.026
2021-22	2351	0.192	733	0.060	1134	0.092	483	0.039	315	0.026
2022-23	2386	0.195	733	0.060	1133	0.092	479	0.039	311	0.025
2023-24	2387	0.195	738	0.060	1126	0.092	473	0.039	311	0.025
2024-25	2387	0.195	729	0.059	1125	0.092	474	0.039	305	0.025

* based on Census 2011 Popn. Source: Financial Commissioner(Rev), J&K

Table.4.1.3 Operational Holdings-2015-16

S. No.	District	2015-16		
		Number of holdings (000 Nos.)	Area (000 ha.)	Average holding size (ha.)
1	Anantnag	122.08	46.54	0.38
2	Kulgam	48.84	20.89	0.43
3	Pulwama	91.02	41.26	0.45
4	Shopian	35.94	19.29	0.54
5	Srinagar	24.41	7.43	0.30
6	Ganderbal	44.07	14.00	0.32
7	Budgam	118.35	48.84	0.41
8	Baramulla	129.66	67.15	0.52
9	Bandipora	44.69	18.61	0.42
10	Kupwara	97.95	45.36	0.46
11	Jammu	130.27	97.04	0.74
12	Samba	34.50	32.31	0.94
13	Udhampur	63.88	57.67	0.90
14	Reasi	40.42	28.81	0.71
15	Doda	60.48	38.00	0.63
16	Kishtwar	41.82	19.90	0.48
17	Ramban	39.04	25.61	0.66
18	Kathua	79.96	69.89	0.87
19	Rajouri	78.19	73.97	0.95
20	Poonch	52.48	44.17	0.84
	UT of J&K	1378.05	816.74	0.59

Source: Agriculture Census 2015-16

Table 4.1.4 Area Under High Yielding Varieties of Seeds- 2024-25 (In 000 Hectares)

S.No.	District	Area under High Yielding Varieties of Seeds during 2024-25								Total
		Paddy	Maize	Wheat	Bajra/ others	Pulses	Oilseeds	Fodder	Vege- tables	
1	Anantnag	23.51	13.79	0.00	1.53	1.85	24.68	8.31	11.70	85.36
2	Kulgam	10.29	2.99	0.00	0.00	0.54	10.12	2.40	4.62	30.96
3	Pulwama	15.67	3.60	0.14	0.02	1.97	16.74	7.90	19.04	65.08
4	Shopian	0.48	0.91	0.00	0.08	0.76	0.67	0.19	2.63	5.72
5	Srinagar	2.74	0.38	0.00	0.16	0.11	0.35	0.29	2.81	6.84
6	Ganderbal	8.16	3.74	0.06	0.04	0.22	8.34	3.21	3.44	27.21
7	Budgam	14.48	5.10	0.12	1.61	2.32	8.27	3.96	12.05	47.91
8	Baramulla	19.64	14.90	2.68	0.92	1.44	23.09	2.40	12.39	77.45
9	Bandipora	9.49	4.76	0.41	0.31	0.77	12.18	1.60	1.70	31.21
10	Kupwara	16.15	15.22	0.52	0.00	1.97	13.39	4.61	9.50	61.36
11	Jammu	46.80	18.73	68.49	1.57	8.33	10.17	16.71	11.26	182.06
12	Samba	14.22	6.31	30.04	2.33	4.21	5.40	6.75	2.56	71.82
13	Udhampur	8.80	25.26	25.40	0.37	2.35	3.05	5.80	3.60	74.62
14	Reasi	2.11	18.63	14.70	0.26	2.50	3.66	2.12	2.03	46.00
15	Doda	1.48	19.76	5.66	0.09	4.83	4.39	7.10	2.67	45.97
16	Kishtwar	0.80	8.30	2.27	3.86	1.38	3.70	2.49	1.82	24.63
17	Ramban	0.05	4.19	0.38	0.14	0.06	0.82	1.09	0.11	6.83
18	Kathua	28.10	18.73	45.89	0.55	7.18	7.75	11.86	3.53	123.59
19	Rajouri	4.97	40.26	40.00	0.19	4.83	5.32	10.10	3.55	109.22
20	Poonch	2.73	23.17	15.00	0.04	2.94	3.76	5.44	1.88	54.96
	UT of J&K	230.68	248.70	251.77	14.06	50.55	165.84	104.31	112.87	1178.78

Source: Agriculture Production Department, J&K

Table 4.1.5 Distribution under High Yielding Varieties of Seeds- 2024-25 (000 Qtls)

S.No	District	Distribution of High Yielding Varieties of Seeds								
		Paddy	Maize	Wheat	Bajra/ others	Pulses	Oilseeds	Fodder	Vege- tables	Total
1	Anantnag	14.110	2.760	0.000	1.53	0.930	2.470	8.310	0.090	30.200
2	Kulgam	6.180	0.600	0.143	0.00	0.270	1.010	2.400	0.030	10.633
3	Pulwama	9.400	0.720	0.000	0.02	0.980	1.670	7.900	0.140	20.830
4	Shopian	0.290	0.180	0.000	0.08	0.380	0.070	0.190	0.020	1.210
5	Srinagar	1.650	0.080	0.004	0.16	0.050	0.030	0.290	0.020	2.284
6	Ganderbal	4.900	0.750	0.056	0.04	0.110	0.830	3.210	0.030	9.926
7	Budgam	8.690	1.020	0.122	1.61	1.160	0.830	3.960	0.090	17.482
8	Baramulla	11.780	2.980	2.680	0.92	0.720	2.310	2.400	0.090	23.880
9	Bandipora	5.690	0.950	0.413	0.31	0.380	1.220	1.600	0.010	10.573
10	Kupwara	9.690	3.040	0.524	0.00	0.980	1.340	4.610	0.070	20.254
11	Jammu	2.077	2.475	22.161	0.013	0.171	0.117	2.356	0.008	29.378
12	Samba	0.256	0.419	5.296	0.014	0.054	0.069	0.17	0.008	6.286
13	Udhampur	0.383	1.806	7.309	0.022	0.105	0.127	0.612	0.024	10.388
14	Reasi	0.055	1.672	3.967	0.000	0.050	0.021	0.681	0.018	6.464
15	Doda	0.055	1.018	0.712	0.014	0.043	0.054	0.724	0.015	2.635
16	Kishtwar	0.012	0.221	0.936	0.002	0.143	0.050	0.240	0.006	1.610
17	Ramban	0.051	0.898	0.383	0.014	0.027	0.045	0.466	0.155	2.039
18	Kathua	0.802	1.402	8.868	0.043	0.129	0.050	0.5	0.030	11.824
19	Rajouri	0.319	5.736	12.192	0.014	0.108	0.181	0.334	0.021	18.905
20	Poonch	0.171	2.501	3.734	0.000	0.065	0.043	0.949	0.010	7.473
	Total UT of J&K	76.561	31.228	69.500	4.806	6.855	12.537	41.902	0.885	244.274

Source: Agriculture Production Department, J&K

S.No	District	Total cropped area sown	Area Irrigated under major crops			Total gross Area Irrigated (under all crops)
			Paddy	Maize	Wheat	
1	Anantnag	0.673	0.222	0.008	0.000	0.510
2	Kulgam	0.312	0.070	0.011	0.000	0.216
3	Pulwama	0.536	0.110	0.002	0.000	0.381
4	Shopian	0.184	0.002	0.001	0.000	0.118
5	Srinagar	0.074	0.028	0.000	0.000	0.059
6	Ganderbal	0.189	0.075	0.011	0.000	0.148
7	Budgam	0.606	0.245	0.018	0.000	0.429
8	Baramulla	0.704	0.206	0.046	0.000	0.332
9	Bandipora	0.288	0.127	0.009	0.000	0.165
10	Kupwara	0.460	0.175	0.029	0.000	0.220
11	Jammu	1.852	0.522	0.003	0.564	1.209
12	Samba	0.644	0.101	0.000	0.105	0.222
13	Udhampur	0.850	0.018	0.028	0.017	0.069
14	Reasi	0.392	0.011	0.003	0.008	0.023
15	Doda	0.377	0.010	0.007	0.005	0.030
16	Kishtwar	0.196	0.013	0.007	0.000	0.027
17	Ramban	0.273	0.012	0.002	0.001	0.015
18	Kathua	1.122	0.200	0.006	0.172	0.412
19	Rajouri	1.057	0.042	0.005	0.038	0.095
20	Poonch	0.460	0.030	0.006	0.019	0.060
	Total UT of J&K	11.249	2.218	0.202	0.930	4.741

Source: -Financial Commissioner (Rev)

S. No.	District	No. of Bee Hives Functional			Production in Qtls		
		Govt	Private	Total	Govt	Private	Total
1	Anatnag	90	25495	25585	4.24	3951.00	3955.24
2	Kulgam	50	8244	8294	2.17	1731.24	1733.41
3	Pulwama	48	14460	14508	0.43	1230.00	1230.43
4	Shopian	30	5200	5230	1.40	429.00	430.40
5	Srinagar	78	16858	16936	2.72	1100.00	1102.72
6	Ganderbal	45	11020	11065	2.11	519.93	522.04
7	Budgam	40	9501	9541	2.72	712.00	714.72
8	Baramullah	125	15273	15398	5.34	1208.16	1213.50
9	Bandipora	43	7327	7370	1.02	680.00	681.02
10	Kupwara	220	16600	16820	8.40	1411.00	1419.40
11	Jammu	187	9195	9382	4.66	1130.00	1134.66
12	Samba	75	6172	6247	0.00	505.00	505.00
13	Udhampur	145	7140	7285	3.05	1162.00	1165.05
14	Reasi	41	1869	1910	0.00	14.50	14.50
15	Doda	186	15269	15455	3.82	1000.00	1003.82
16	Kishtwar	35	9520	9555	0.55	460.00	460.55
17	Ramban	83	47767	47850	1.70	8055.00	8056.70
18	Kathua	60	6549	6609	1.21	776.00	777.21
19	Rajouri	146	4459	4605	5.10	160.00	165.10
20	Poonch	40	1562	1602	1.07	14.50	15.57
	UT of J&K	1767	239480	241247	51.71	26249.33	26301.04

Source: Agriculture Production Department, J&K

S.No	District	No. of Mushroom growers	Production in Qtls		
			Govt	Private	Total
1	Anantnag	565	4.60	438.75	443.35
2	Kulgam	353	4.00	420.00	424.00
3	Pulwama	466	3.50	390.00	393.50
4	Shopian	261	2.50	342.25	344.75
5	Srinagar	371	4.00	380.25	384.25
6	Ganderbal	250	2.80	308.10	310.90
7	Budgam	711	4.50	438.75	443.25
8	Baramulla	956	4.75	802.20	806.95
9	Bandipora	453	2.50	360.75	363.25
10	Kupwara	569	2.50	427.50	430.00
11	Jammu	569	14.50	13927.00	13941.50
12	Samba	441	9.02	7288.00	7297.02
13	Udhampur	582	0.00	2340.00	2340.00
14	Reasi	89	14.09	259.05	273.14
15	Doda	98	0.00	179.15	179.15
16	Kishtwar	10	0.00	138.50	138.50
17	Ramban	63	0.00	148.50	148.50
18	Kathua	793	1.86	9110.00	9111.86
19	Rajouri	102	0.00	105.60	105.60
20	Poonch	87	1.32	22.32	23.64
	UT of J&K	7789	76.44	37826.67	37903.11

Source: Agriculture Production Department, J&K

S.No.	Districts	Number of Soil Health Cards issued
1	Anantnag	6782
2	Kulgam	5814
3	Pulwama	5900
4	Shopian	5233
5	Srinagar	2586
6	Ganderbal	3248
7	Budgam	6007
8	Baramulla	9924
9	Bandipora	5378
10	Kupwara	6518
11	Jammu	3000
12	Samba	1000
13	Udhampur	1000
14	Reasi	1300
15	Doda	2900
16	Kishtwar	1000
17	Ramban	1500
18	Kathua	3265
19	Rajouri	5901
20	Poonch	2000
	Total UT of J&K	80256

Source: Agriculture Production Department, J&K

S.No.	Districts	Ending 2024-25
1	Anantnag	95040
2	Kulgam	57802
3	Pulwama	66198
4	Shopian	46367
5	Srinagar	12279
6	Ganderbal	28301
7	Budgam	77372
8	Baramulla	117628
9	Bandipora	51104
10	Kupwara	102484
11	Jammu	123590
12	Samba	49106
13	Udhampur	77518
14	Reasi	44720
15	Doda	78223
16	Kishtwar	52940
17	Ramban	42872
18	Kathua	94129
19	Rajouri	93293
20	Poonch	52452
	Total UT of J&K	1363418

Source: Agriculture Production Department, J&K

S. No.	District	Quantity distributed (000 tonnes)			
		Nitrogen	Phosphorus	Potassium	Total
1	Anantnag	1.785	0.591	0.314	2.690
2	Kulgam	0.479	0.310	0.146	0.935
3	Pulwama	0.386	0.131	0.046	0.562
4	Shopian	1.519	0.666	0.309	2.494
5	Srinagar	0.045	0.018	0.005	0.068
6	Ganderbal	1.165	0.267	0.024	1.456
7	Budgam	1.998	0.712	0.208	2.917
8	Baramulla	0.572	1.508	2.025	4.104
9	Bandipora	0.183	0.002	0.008	0.192
10	Kupwara	0.070	0.012	0.020	0.101
11	Jammu	0.167	0.070	0.004	0.241
12	Samba	0.290	0.149	0.003	0.441
13	Udhampur	0.995	0.432	0.019	1.446
14	Reasi	0.987	0.186	0.002	1.175
15	Doda	0.002	0.0004	0.0003	0.0026
16	Kishtwar	0.144	0.002	0.002	0.147
17	Ramban	1.567	0.015	0.011	1.594
18	Kathua	1.238	0.604	0.008	1.850
19	Rajouri	2.693	0.627	0.005	3.325
20	Poonch	1.408	0.230	0.020	1.658
	Total UT of J&K	17.693	6.529	3.179	27.401

Source: Cooperative Department, J&K

S. No.	Year	Area under Food Crops						Gross area under all crops
		Paddy	Maize	Wheat	Pulses	Fruits & Vegetables		
1	2019-20	280.51	268.67	243.93	16.44	127.76	1089.71	
2	2020-21	267.58	289.18	243.75	16.14	132.12	1111.72	
3	2021-22	268.78	292.60	282.78	14.91	130.62	1134.35	
4	2022-23	274.47	276.37	284.47	18.17	133.48	1133.48	
4	2023-24	258.23	288.20	285.31	20.98	129.35	1126.23	
5	2024-25	258.84	284.90	285.87	21.44	127.99	1124.95	

Source: Financial Commissioner (Rev), J&K

S. No	District	Area sown under important crops (ha)											
		Paddy		Maize		Wheat		Fruits & Vegetables		Total Oilseeds		Gross area sown	
		2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25
1	Anantnag	23602	22176	7215	7145	30	0	14854	14871	13088	13416	68121	67254
2	Kulgam	7536	6951	3675	3439	0	0	13871	14515	2843	2843	31404	31214
3	Pulwama	10989	10990	2852	2851	293	293	17849	17839	9175	9134	52694	53616
4	Shopian	246	205	337	287	0	0	19094	17808	0	0	19732	18375
5	Srinagar	4078	2833	117	70	0	0	3307	2701	158	174	9282	7380
6	Ganderbal	7466	7453	2444	2417	0	0	4405	4443	1740	1763	18861	18885
7	Budgam	24572	24464	7860	7575	821	816	14038	14253	1936	5328	59408	60574
8	Baramulla	20458	20867	20022	19616	0	0	23376	23374	192	191	70379	70379
9	Bandipora	12811	12810	6656	6653	0	0	4243	3600	1518	1518	29466	28819
10	Kupwara	17450	17453	18691	18691	0	0	9767	9799	0	0	46000	46036
11	Jammu	53592	54222	13571	13785	81443	83217	1588	1524	1248	1687	181381	185186
12	Samba	18862	18808	3941	3961	27884	27969	0	0	2530	2525	64320	64391
13	Udhampur	6981	14492	31299	29852	33650	33649	785	784	1717	2023	78642	85048
14	Reasi	1115	1117	22841	22841	14862	14824	0	40	106	106	39215	39226
15	Doda	1332	1156	24658	24953	4807	4265	1129	1261	959	922	37782	37685
16	Kishtwar	1206	1277	11665	11775	2152	2152	110	94	12	12	19633	19622
17	Ramban	1314	1239	25783	21018	4529	4854	0	0	78	78	31797	27283
18	Kathua	34237	33107	16997	16944	48315	47337	518	634	3585	1837	116643	112241
19	Rajouri	4612	4260	47682	47333	50491	50450	324	352	701	815	106388	105717
20	Poonch	5770	2963	19889	23691	16032	16044	93	96	30	31	45080	46014
Total J&K		258229	258843	288195	284897	285309	285870	129351	127988	41616	44403	1126228	1124946
%age of gross area sown		22.93	23.01	25.59	25.33	25.33	25.41	11.49	11.38	3.70	3.95	100	100

Source: Financial Commissioner (Rev), J&K

S.No.	Year	Region wise Average yield (Qtls/ ha)								
		Rice			Maize			Wheat		
		Jammu	Kashmir	J&K	Jammu	Kashmir	J&K	Jammu	Kashmir	J&K
1	2019-20	15.97	26.90	20.94	20.67	18.72	20.15	20.07	10.65	20.02
2	2020-21	17.92	25.59	21.74	18.73	13.98	17.60	19.84	21.92	19.85
3	2021-22	12.04	24.85	18.35	21.13	15.88	19.86	20.66	20.54	20.66
4	2022-23	18.28	26.02	22.03	20.48	17.75	19.79	20.63	20.04	20.62
5	2023-24	23.54	26.13	24.84	21.41	17.30	20.41	22.79	22.79	22.79
6	2024-25	23.64	26.78	25.17	21.40	17.21	20.39	23.93	5.74	23.86

Source: Financial Commissioner (Rev), J&K

S.No	Crops	(000 hectares)					
		2022-23		2023-24		2024-25	
		Area	% age	Area	% age	Area	% age
1	Paddy	274.47	24.21	258.23	22.93	258.84	23.01
2	Wheat	284.47	25.10	285.31	25.33	285.87	25.41
3	Maize	276.37	24.38	288.20	25.59	284.90	25.33
4	Other cereal and millets	26.69	2.35	28.55	2.54	28.53	2.54
5	Pulses	18.17	1.60	20.98	1.86	21.44	1.91
6	Fruits and Vegetables	133.48	11.78	129.35	11.49	127.99	11.38
7	Other food crops	10.77	0.95	12.70	1.13	7.12	0.63
8	Total food Crops	1024.42	90.38	1023.32	90.86	1014.68	90.20
9	oilseeds (all)	45.78	4.04	41.62	3.70	44.40	3.95
10	fodder crops	59.67	5.26	57.96	5.15	62.57	5.56
11	others (non food crops)	3.61	0.32	3.34	0.30	3.29	0.29
Total		1133.48	100.00	1126.23	100.00	1124.95	100.00

Source: Financial Commissioner (Rev), J&K

S.No	Item	Unit	2022-23	2023-24	2024-25
A	Production				
1	Rice	000 Qtls	6047	6413	6516
2	Maize	do	5470	5883	5809
3	Wheat	do	5867	6502	6821
4	Other Cereals / Millets		159	155	158
5	Pulses	do	97	115	125
	Total Foodgrains	do	17639	19070	19428
B	Yield rate				
1	Rice	Qts/ ha	22.03	24.84	25.17
2	Maize	do	19.79	20.41	20.39
3	Wheat	do	20.62	22.79	23.86

Source: Financial Commissioner(Rev), J&K

S. No.	Year	Index of Net Area sown	Index No. of Cropping intensity	Index of productivity per hectare of net area sown
1	2019-20	100	98	140
2	2020-21	103	98	125
3	2021-22	102	99	133
4	2022-23	102	101	146
5	2023-24	103	100	147
6	2024-25	102	101	151

Source: Directorate of Economics and Statistics, J&K

S.No.	Crop	Area irrigated under the crop (in lakh ha)		Area irrigated under the crop (% age to total area sown under the crop)		Area irrigated under the crop as % age of total area irrigated under all crops	
		2023-24	2024-25	2023-24	2024-25	2023-24	2024-25
1	Rice	2.235	2.218	86.57	85.68	47.29	46.78
2	Wheat	0.930	0.930	32.61	32.55	19.68	19.63
3	Maize	0.205	0.202	7.12	7.10	4.34	4.27
4	Cereals/Pulses/Millets	0.032	0.035	7.51	8.17	0.67	0.74
5	Barley	0.009	0.010	12.65	13.23	0.20	0.20
6	Others	1.315	1.346	53.69	54.84	27.82	28.38
	Total	4.727	4.741	41.97	42.14	100.00	100.00

Source: Financial Commissioner (Rev), J&K

S. No.	District	Percentage Net area irrigated						Net area irrigated (000 ha) 2024-25
		of Gross area Sown			of Net area Sown			
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	
1	Anantnag	42.00	41.66	45.00	63.04	63.14	69.69	30.26
2	Kulgam	49.36	50.49	49.68	62.42	63.81	62.90	15.51
3	Pulwama	40.49	42.95	42.20	64.19	64.18	64.19	22.63
4	Shopian	62.00	62.87	62.43	64.04	64.04	63.77	11.47
5	Srinagar	57.85	58.48	63.60	76.95	76.87	87.04	4.69
6	Ganderbal	56.65	53.84	53.55	79.69	79.69	79.37	10.11
7	Budgam	51.87	59.56	51.13	71.73	69.88	68.38	30.97
8	Baramulla	46.05	46.06	46.06	46.84	46.86	46.86	32.42
9	Bandipora	50.83	50.83	51.91	57.77	57.78	59.19	14.96
10	Kupwara	47.92	47.92	47.88	47.92	47.92	47.88	22.04
11	Jammu	32.65	31.51	31.23	63.77	62.47	62.19	57.84
12	Samba	15.99	15.75	15.73	30.99	30.91	30.91	10.13
13	Udhampur	6.95	7.24	5.82	13.45	13.45	10.23	4.95
14	Reasi	3.77	3.69	3.79	6.09	5.98	6.13	1.49
15	Doda	6.10	5.89	5.28	7.80	7.78	6.90	1.99
16	Kishtwar	14.11	14.10	13.39	17.41	17.39	16.51	2.63
17	Ramban	5.29	4.80	5.16	6.62	5.63	6.33	1.41
18	Kathua	18.67	18.65	19.07	36.46	36.37	36.71	21.41
19	Rajouri	4.62	4.88	4.61	9.10	9.65	9.16	4.87
20	Poonch	7.21	6.70	7.79	12.03	11.64	13.33	3.58
	UT Of J&K	27.48	27.58	27.14	42.47	42.08	41.89	305.36

Source: Financial Commissioner Revenue J&K

S.No	District	Area (Ha)	%age covered	Cumulative %age
1	Anantnag	32290.47	9.33	9.33
2	Kulgam	23306.00	6.73	16.06
3	Pulwama	26483.00	7.65	23.72
4	Shopian	26241.00	7.58	31.30
5	Srinagar	3307.62	0.96	32.25
6	Ganderbal	15700.20	4.54	36.79
7	Budgam	22491.81	6.50	43.29
8	Baramulla	30791.00	8.90	52.19
9	Bandipora	6898.46	1.99	54.18
10	Kupwara	29217.79	8.44	62.62
11	Jammu	12725.82	3.68	66.30
12	Samba	5657.94	1.63	67.93
13	Udhampur	12291.41	3.55	71.48
14	Reasi	9142.14	2.64	74.12
15	Doda	14794.01	4.27	78.40
16	Kishtwar	9908.50	2.86	81.26
17	Ramban	12013.42	3.47	84.73
18	Kathua	17939.87	5.18	89.92
19	Rajouri	16032.04	4.63	94.55
20	Poonch	18865.10	5.45	100.00
	Total UT of J&K	346097.61	100.00	

Source: Agriculture Production Department (Horticulture), J&K

S.No	Item	Area (000 Ha)	%age covered	Cumulative %age
1	Apple	173.07	50.01	50.01
2	Pear	14.37	4.15	54.16
3	Apricot	4.08	1.18	55.34
4	Peach	2.64	0.76	56.10
5	Plum	4.77	1.38	57.48
6	Cherry	3.00	0.87	58.35
7	Citrus	17.38	5.02	63.37
8	Mango	14.27	4.12	67.49
9	Ber	4.91	1.42	68.91
10	Walnut	86.38	24.96	93.87
11	Almond	5.53	1.60	95.47
12	All others	15.69	4.53	100.00
	All Kinds	346.10	100.00	

Source: Agriculture Production Department (Horticulture), J&K

S. No	District	Apple	Pear	Apricot	Peach	Plum	Cherry	Citrus	Aonla	Total Citrus Fruits
1	2	3	4	5	6	7	8	9	10	11
1	Anantnag	19149.57	544.63	213.88	163.60	133.22	87.62	0.00	0.00	0.00
2	Kulgam	18255.00	590.00	85.00	110.00	114.50	106.50	0.00	0.00	0.00
3	Pulwama	15928.00	1105.00	97.00	75.00	128.00	60.00	0.00	0.00	0.00
4	Shopian	21811.50	397.00	44.00	28.00	39.00	613.00	0.00	0.00	0.00
5	Srinagar	1779.75	302.78	36.26	86.25	199.40	346.59	0.00	0.00	0.00
6	Ganderbal	7808.00	429.50	101.00	210.00	270.00	1165.00	0.00	0.00	0.00
7	Budgam	15174.38	1954.65	34.26	11.00	738.00	80.66	0.00	0.00	0.00
8	Baramulla	25928.10	748.14	147.65	108.82	57.67	298.08	20.52	0.00	20.52
9	Bandipora	5854.00	174.25	39.00	30.80	46.20	82.46	0.00	0.00	0.00
10	Kupwara	19593.67	478.00	61.75	40.92	53.97	113.00	5.00	0.00	5.00
11	Jammu	1.08	2.93	0.00	23.82	110.19	0.00	2265.68	0.00	2265.68
12	Samba	0.00	16.88	0.00	22.30	28.50	0.00	1753.20	0.00	1753.20
13	Udhampur	1306.26	534.45	315.47	249.02	135.05	0.00	1947.09	0.00	1947.09
14	Reasi	1284.00	338.86	100.60	79.28	128.52	0.00	2132.47	0.00	2132.47
15	Doda	5832.19	1340.00	262.70	91.92	90.36	13.97	82.80	0.00	82.80
16	Kishtwar	3573.00	285.00	687.00	175.00	190.00	1.00	52.00	0.00	52.00
17	Ramban	3562.40	723.94	521.15	104.01	118.20	0.00	224.50	0.00	224.50
18	Kathua	1016.19	838.73	56.34	96.37	92.44	27.50	3808.82	0.00	3808.82
19	Rajouri	1286.00	1703.00	516.00	275.00	598.00	0.00	3876.00	0.00	3876.00
20	Poonch	3930.00	1867.00	760.00	657.00	1500.00	4.00	1212.00	0.00	1212.00
	Total UT of J&K	173073.10	14374.74	4079.06	2638.11	4771.22	2999.38	17380.08	0.00	17380.08

Contd---1

S.No	District	Mango	Ber	Other Fruits (Guava, Olive, Litchi, Strawberry, Pomigrenate, Kiwi, grapes etc.	Total Fresh Fruits	Walnut	Almond	Other Dry Fruits	Total Dry Fruits	Total All fruits (Fresh + Dry)
1	2	12	13	14	15	16	17	18	19	20
1	Anantnag	0.00	0.00	29.49	20322.01	11946.30	9.70	12.46	11968.46	32290.47
2	Kulgam	0.00	0.00	5.00	19266.00	4026.00	14.00	0.00	4040.00	23306.00
3	Pulwama	0.00	0.00	30.00	17423.00	5522.00	3538.00	0.00	9060.00	26483.00
4	Shopian	0.00	0.00	36.50	22969.00	3268.00	4.00	0.00	3272.00	26241.00
5	Srinagar	0.00	0.00	61.81	2812.84	166.03	322.00	6.75	494.78	3307.62
6	Ganderbal	0.00	0.00	250.50	10234.00	5458.00	5.60	2.60	5466.20	15700.20
7	Budgam	0.00	0.00	44.70	18037.65	3093.16	1361.00	0.00	4454.16	22491.81
8	Baramulla	0.00	0.00	78.84	27387.82	3176.58	223.30	3.30	3403.18	30791.00
9	Bandipora	0.00	0.00	18.81	6245.52	650.60	1.34	1.00	652.94	6898.46
10	Kupwara	0.00	0.00	30.74	20377.05	8837.09	1.00	2.65	8840.74	29217.79
11	Jammu	5624.53	2129.08	2568.51	12725.82	0.00	0.00	0.00	0.00	12725.82
12	Samba	1549.44	1135.50	1152.12	5657.94	0.00	0.00	0.00	0.00	5657.94
13	Udhampur	1202.24	184.79	1453.57	7327.94	4904.27	12.00	47.20	4963.47	12291.41
14	Reasi	1043.50	115.00	1122.65	6344.88	2787.99	0.00	9.27	2797.26	9142.14
15	Doda	0.00	0.00	475.00	8188.94	6558.47	22.60	24.00	6605.07	14794.01
16	Kishtwar	0.00	0.00	96.00	5059.00	4849.50	0.00	0.00	4849.50	9908.50
17	Ramban	0.00	0.00	1211.52	6465.72	5536.20	0.00	11.50	5547.70	12013.42
18	Kathua	4069.92	769.90	3128.34	13904.55	3988.02	9.98	37.32	4035.32	17939.87
19	Rajouri	782.26	550.00	1849.00	11435.26	4414.78	0.00	182.00	4596.78	16032.04
20	Poonch	0.00	28.00	1419.00	11377.00	7195.00	3.10	290.00	7488.10	18865.10
	Total UT of J&K	14271.89	4912.27	15062.10	253561.95	86377.99	5527.62	630.05	92535.66	346097.61

Contd—end

Source: Agriculture Production Department (Horticulture), J&K

S.No	District	Apple	Pear	Mango	Others	Total fresh fruits	Walnut	Almond	Other dry	Total dry	Grand total
1	Anantnag	285.00	3.21	0.00	2.32	290.53	61.99	0.01	0.09	62.10	352.63
2	Kulgam	218.40	5.55	0.00	1.82	225.78	18.99	0.02	0.00	19.01	244.78
3	Pulwama	212.85	8.03	0.00	2.79	223.67	36.39	7.80	0.00	44.19	267.85
4	Shopian	269.66	3.51	0.00	5.97	279.13	19.98	0.01	0.00	19.99	299.12
5	Srinagar	20.73	3.09	0.00	6.27	30.08	0.75	0.73	0.01	1.49	31.57
6	Ganderbal	122.16	4.60	0.00	15.16	141.92	21.38	0.00	0.00	21.38	163.30
7	Budgam	162.82	18.47	0.00	7.06	188.34	7.49	2.64	0.00	10.13	198.47
8	Baramulla	479.25	11.80	0.00	7.97	499.02	11.64	0.42	0.01	12.06	511.08
9	Bandipora	75.71	2.25	0.00	1.63	79.59	3.10	0.00	0.00	3.11	82.69
10	Kupwara	233.05	4.40	0.00	1.41	238.85	36.30	0.00	0.01	36.31	275.16
11	Jammu	0.00	0.00	14.02	15.47	29.49	0.00	0.00	0.00	0.00	29.49
12	Samba	0.00	0.02	2.91	9.36	12.29	0.00	0.00	0.00	0.00	12.29
13	Udhampur	1.21	1.84	3.94	9.41	16.40	8.76	0.00	0.00	8.76	25.16
14	Reasi	1.24	0.95	1.06	4.60	7.85	6.58	0.00	0.00	6.58	14.43
15	Doda	5.75	1.78	0.00	0.71	8.24	26.58	0.00	0.00	26.58	34.82
16	Kishtwar	7.02	0.55	0.00	2.36	9.93	14.77	0.00	0.00	14.77	24.70
17	Ramban	7.59	1.75	0.00	3.08	12.42	8.17	0.00	0.00	8.17	20.60
18	Kathua	1.78	2.38	5.90	16.51	26.57	6.45	0.01	0.02	6.47	33.04
19	Rajouri	4.18	9.81	3.53	22.42	39.93	8.20	0.00	0.07	8.27	48.20
20	Poonch	1.63	3.56	0.00	4.35	9.54	13.50	0.01	0.02	13.53	23.07
	UT of J&K	2110.02	87.52	31.35	140.67	2369.56	311.01	11.64	0.23	322.88	2692.45

Source: Agriculture Production Department (Horticulture), J&K

S.No	District	Area (Ha)						Production (000 Mts)					
		2023-24			2024-25			2023-24			2024-25		
		Total fresh fruits	Total dry	Grand total	Total fresh fruits	Total dry	Grand total	Total fresh fruits	Total dry	Grand total	Total fresh fruits	Total dry	Grand total
1	Anantnag	20201.64	11955.11	32156.75	20322.01	11968.46	32290.47	267.61	56.18	323.79	290.53	62.10	352.63
2	Kulgam	19236.85	4040.12	23276.97	19266.00	4040.00	23306.00	219.46	19.00	238.46	225.78	19.01	244.78
3	Pulwama	17403.00	9060.00	26463.00	17423.00	9060.00	26483.00	221.89	43.87	265.76	223.67	44.19	267.85
4	Shopian	22970.50	3272.00	26242.50	22969.00	3272.00	26241.00	272.65	17.51	290.16	279.13	19.99	299.12
5	Srinagar	2804.70	493.95	3298.65	2812.84	494.78	3307.62	30.14	1.51	31.65	30.08	1.49	31.57
6	Ganderbal	10220.00	5462.00	15682.00	10234.00	5466.20	15700.20	104.79	25.12	129.91	141.92	21.38	163.30
7	Budgam	17968.06	4463.28	22431.34	18037.65	4454.16	22491.81	208.16	12.74	220.90	188.34	10.13	198.47
8	Baramulla	26985.42	3413.48	30398.90	27387.82	3403.18	30791.00	513.23	12.02	525.25	499.02	12.06	511.08
9	Bandipora	6201.04	647.99	6849.03	6245.52	652.94	6898.46	74.16	3.08	77.24	79.59	3.11	82.69
10	Kupwara	20334.84	8832.750	29167.59	20377.05	8840.74	29217.79	234.06	35.16	269.22	238.85	36.31	275.16
11	Jammu	12719.89	0.00	12719.89	12725.82	0.00	12725.82	29.44	0.00	29.44	29.49	0.00	29.49
12	Samba	5653.50	0.00	5653.50	5657.94	0.00	5657.94	12.56	0.00	12.56	12.29	0.00	12.29
13	Udhampur	7307.70	4954.29	12261.99	7327.94	4963.47	12291.41	17.43	9.82	27.25	16.40	8.76	25.16
14	Reasi	6263.38	2790.46	9053.84	6344.88	2797.26	9142.14	7.86	6.58	14.44	7.85	6.58	14.43
15	Doda	8163.58	6558.15	14721.73	8188.94	6605.07	14794.01	11.16	24.11	35.27	8.24	26.58	34.82
16	Kishtwar	4969.00	4845.00	9814.00	5059.00	4849.50	9908.50	9.91	14.77	24.68	9.93	14.77	24.70
17	Ramban	6386.30	5536.98	11923.28	6465.72	5547.70	12013.42	12.33	8.12	20.45	12.42	8.17	20.60
18	Kathua	13844.70	4030.04	17874.74	13904.55	4035.32	17939.87	26.54	6.44	32.98	26.57	6.47	33.04
19	Rajouri	11346.00	4595.00	15941.00	11435.26	4596.78	16032.04	39.40	8.27	47.67	39.93	8.27	48.20
20	Poonch	11277.60	7488.10	18765.70	11377.00	7488.10	18865.10	12.05	14.21	26.26	9.54	13.53	23.07
	UT of J&K	252257.70	92438.70	344696.41	253561.95	92535.66	346097.61	2324.83	318.51	2643.34	2369.56	322.88	2692.45

Source: Agriculture Production Department (Horticulture), J&K

Table 4.2.6 District-wise number of Mandies linked to e- Mandies (e-Nam)-2024-25

S.No	District	Number of Mandies linked to e-Nam
1	Anantnag	1
2	Kulgam	1
3	Pulwama	2
4	Shopian	1
5	Srinagar	1
6	Ganderbal	1
7	Budgam	1
8	Baramulla	2
9	Bandipora	-
10	Kupwara	2
11	Jammu	1
12	Samba	-
13	Udhampur	1
14	Reasi	-
15	Doda	-
16	Kishtwar	-
17	Ramban	1
18	Kathua	1
19	Rajouri	1
20	Poonch	-
	Total UT of J&K	17

Source: Agriculture Production Department (Horticulture), J&K

Table 4.2.7 Mandi-wise Fruit Exported outside J&K- 2024-25

S. No.	District	Fruits & Vegetable Market	Total Fruits Exported (in 000 MTs)	Turnover (in crore)
1	Anantnag	Jablipora	64.86	282.90
2	Kulgam	Kulgam	16.81	67.62
3	Pulwama	Prichoo, Pulwama	22.44	116.99
		Pachhar, Puleama	13.56	70.56
4	Shopian	Aglar, Shopian	121.19	628.34
5	Srinagar	Parimpora, Srinagar	32.29	165.06
6	Ganderbal	Zozna ,Ganderbal	4.67	19.97
7	Budgam	Zaloosa, Charar-e- Shrief	5.65	26.12
	Baramulla	Sopore	289.22	1387.50
8		Kanispora	10.39	47.94
9	Kupwara	Kupwara	2.63	132.38
		Handwara	36.16	113.00
10	Jammu	Narwal	17.70	113.18
	J&K		637.57	3171.56

Source: Agriculture Production Department (Horticulture), J&K

Table 4.2.8 Plant Protection Machinery-2024-25

S.No	Year District	Type of Machinery supplied (Subsidy involved Rs. In lakhs)									
		Power Sprayer		Foot Pumps		Tractors		Tillers		Weeders	
		Supplied (In No.s)	Subsidy Involved	Supplied (In No.s)	Subsidy Involved	Supplied (In No.s)	Subsidy Involved	Supplied (In No.s)	Subsidy Involved	Supplied (In No.s)	Subsidy Involved
1	Anantnag	127	12.70	0	0.00	3	12.70	3	2.25	29	14.35
2	Kulgam	94	9.40	0	0.00	2	7.55	4	3.00	35	17.10
3	Pulwama	232	21.20	0	0.00	1	4.50	4	3.00	24	12.00
4	Shopian	221	21.20	0	0.00	3	10.50	3	2.25	24	12.00
5	Srinagar	67	6.70	0	0.00	0	0.00	1	0.72	15	7.50
6	Ganderbal	55	5.10	0	0.00	3	11.50	5	2.25	9	4.50
7	Budgam	322	32.20	0	0.00	2	9.20	10	7.50	37	18.10
8	Baramulla	280	27.55	0	0.00	2	9.20	6	5.00	41	20.50
9	Bandipora	80	7.20	0	0.00	1	4.10	9	6.75	24	12.00
10	Kupwara	94	9.40	0	0.00	2	9.50	8	6.00	27	13.50
11	Jammu	1	0.06	21	0.39	16	56.52	20	16.72	0	0.00
12	Samba	24	0.45	0	0.00	11	32.61	16	2.74	16	7.48
13	Udhampur	0	0.00	0	0.00	8	8.72	127	45.70	0	0.00
14	Reasi	13	0.70	0	0.00	4	15.25	55	31.63	0	0.00
15	Doda	0	0.00	1	0.00	4	15.65	85	44.20	0	0.00
16	Kishtwar	0	0.00	0	0.00	0	0.00	77	35.45	22	2.47
17	Ramban	3	0.40	0	0.00	1	4.60	49	25.09	0	0.00
18	Kathua	6	0.96	0	0.00	6	24.10	31	16.77	25	10.33
19	Rajouri	28	0.62	0	0.00	15	43.49	69	43.61	4	2.20
20	Poonch	10	0.89	0	0.00	4	15.35	66	34.75	0	0.00
	UT of J&K	1657	156.72	22	0.39	88	295.04	648	335.38	332	154.03

Source: Agriculture Production Department (Horticulture), J&K

**Table 4.2.9 Number of Parks, revenue realised & Area under Floricultural activities
(Area in hectares)**

S. No	District/ Year	2024-25	
		No. of Parks	Area Under Floriculture Activities
1	Anantnag	30	116.30
2	Kulgam	5	6.00
3	Pulwama	8	5.90
4	Shopian	3	1.48
5	Srinagar	120	240.34
6	Ganderbal	9	7.35
7	Budgam	10	17.80
8	Baramulla	16	18.61
9	Bandipora	6	10.95
10	Kupwara	4	6.55
11	Jammu	41	70.34
12	Samba	4	3.15
13	Udhampur	5	8.70
14	Reasi	7	5.75
15	Doda	0	0.00
16	Kishtwar	0	0.00
17	Ramban	1	1.75
18	Kathua	6	5.75
19	Rajouri	1	0.70
20	Poonch	2	3.80
	Total UT of J&K	278	531.21

Source: Directorate of Floriculture Jammu/Kashmir

Table 4.3.1 Specie wise Live Stock Population

S.No	Category	Live Stock Population (In nos)				
		Livestock Population - 2012	% age	Livestock Population -2019	% age	Increase/ decrease in %age
1	Cattle	2711232	31.82	2455039	31.59	-9.45
2	Buffalo	738989	8.67	690829	8.89	-6.52
3	Yak	20739	0.24	5478	0.07	-73.59
4	Sheep	3159493	37.08	3049002	39.24	-3.50
5	Goat	1709032	20.05	1490112	19.18	-12.81
6	Horse & Ponies	136774	1.60	58724	0.76	-57.06
7	Mules	36072	0.42	16710	0.22	-53.68
8	Donkey	6305	0.07	3373	0.04	-46.50
9	Camels	711	0.01	168	0.00	-76.37
10	Pig	2421	0.03	1215	0.02	-49.81
11	Mithuns	57	0.00	0	0.00	-100.00
	Total	8521825	100.00	7770650	100.00	

Source: Live Stock Census

Table 4.3.2 Live Stock Population by districts (In nos.)

S.No	District	Livestock Population -2012	%age	Livestock Population -2019	%age	Increase/ decrease in %age
1	Anantnag	398349	4.67	390779	5.03	-1.90
2	Kulgam	225359	2.64	221741	2.85	-1.61
3	Pulwama	224726	2.64	237667	3.06	5.76
4	Shopian	166177	1.95	190420	2.45	14.59
5	Srinagar	105746	1.24	75703	0.97	-28.41
6	Ganderbal	144880	1.70	129661	1.67	-10.50
7	Budgam	360709	4.23	343272	4.42	-4.83
8	Baramula	425052	4.99	387346	4.98	-8.87
9	Bandipora	261320	3.07	204523	2.63	-21.73
10	Kupwara	364568	4.28	394260	5.07	8.14
11	Jammu	613309	7.20	492705	6.34	-19.66
12	Samba	244701	2.87	193152	2.49	-21.07
13	Udhampur	769474	9.03	749963	9.65	-2.54
14	Reasi	633156	7.43	499699	6.43	-21.08
15	Doda	548378	6.43	558182	7.18	1.79
16	Kishtwar	403505	4.73	371455	4.78	-7.94
17	Ramban	346398	4.06	271246	3.49	-21.70
18	Kathua	839333	9.85	786839	10.13	-6.25
19	Rajouri	1012372	11.88	850083	10.94	-16.03
20	Poonch	434313	5.10	421954	5.43	-2.85
	Total UT of J&K	8521825	100.00	7770650	100.00	

Source: Live Stock Census

S. No	Particulars	2022-23(R)	2023-24*	2024-25
1	2	3	4	5
1	Central Veterinary Hospital	2	2	2
2	Sub Divisional Veterinary Hospital	1	1	1
3	District Veterinary Hospital	11	11	11
4	Artificial breeding Stations	21	21	21
5	Disease Investigation Laboratories	25	25	27
6	Liverfluke cum Rinderpest Parties	22	22	22
7	Veterinary Dispensaries	344	344	344
8	Sub Centres (Includes other centres during 2022-23)	976	881	881
9	Trial Centres(Includes Sheep Extension Centres from 2022-23 & other Centres from 2023-24)	1105	1200	1172
10	Poultry Demonstra- tion Centres	22	22	22
11	Poultry Extension Centres	73	73	73
12	Other Mini Labs	9	9	10
13	Mobile Veterinary Units	50	50	50
	Total	2661	2661	2636

R: Revised Source: Agriculture Production Department(Animal/Sheep Husbandry & Fisheries) J&K Trial Centres are temporary centres and are subject to change.

S. No.	District	Inseminations (nos.)	Births Recorded (nos.)
1	Anantang	83000	25000
2	Kulgam	48000	16000
3	Pulwama	95000	28000
4	Shopian	33000	8000
5	Srinagar	24385	6190
6	Ganderbal	46400	12100
7	Budgam	91100	26200
8	Baramulla	70300	20200
9	Bandipora	33198	9272
10	Kupwara	44600	13100
11	Jammu	111168	20822
12	Samba	33376	6302
13	Udhampur	38762	3930
14	Reasi	26417	3057
15	Doda	34773	5695
16	Kishtwar	18929	2348
17	Ramban	13045	3026
18	Kathua	49852	6559
19	Rajouri	48977	7577
20	Poonch	62919	1596
21	Central Veterinary Hospital, Talab Tillo	506	43
	Total UT of J&K	1007707	225017

Source: Agriculture Production Department(Animal/Sheep Husbandry & Fisheries) J&K

S.No.	District	Animals treated against various diseases	Animals dosed against various diseases	Animals Vaccinated
1	Anantang	6.88	8.38	3.92
2	Kulgam	3.11	7.88	3.41
3	Pulwama	3.10	8.68	4.65
4	Shopian	1.66	4.93	3.04
5	Srinagar	5.47	5.43	2.06
6	Ganderbal	1.58	5.04	2.11
7	Budgam	4.65	9.05	3.65
8	Baramulla	2.09	6.79	3.13
9	Bandipora	0.73	3.59	1.96
10	Kupwara	1.91	2.73	1.85
11	Jammu	4.94	12.71	6.99
12	Samba	1.65	6.38	1.92
13	Udhampur	2.26	11.71	7.46
14	Reasi	2.95	14.96	4.62
15	Doda	3.22	13.57	5.50
16	Kishtwar	1.80	8.78	6.06
17	Ramban	1.57	8.22	2.63
18	Kathua	2.94	17.21	7.81
19	Rajouri	3.19	16.05	8.42
20	Poonch	3.22	12.10	4.14
21	Central Veterinary Hospital, Talab Tillo, Jammu	0.14	0.07	0.038
22	SDVH RS Pura	0.05	0.08	0.0028
23	RCO, Jammu	0.05	0.06	0.00
24	APO Jammu	0.77	9.28	-
25	APO Bhaderwah	0.34	5.99	-
26	Mobile units	0.44	5.73	-
	Total UT of J&K	60.70	205.39	85.37

Source: Agriculture Production Department(Animal/Sheep Husbandry & Fisheries) J&K

Table 4.3.6 Poultry Co-operative Societies by Districts							
S.No.	District	2023-24*			2024-25		
		Number of Societies	%age	Membership	Number of Societies	%age	Membership
1	Anantnag	13	7.60	650	13	7.83	650
2	Kulgam	11	6.43	608	10	6.02	545
3	Pulwama	12	7.02	600	11	6.63	590
4	Shopian	1	0.58	50	4	2.41	200
5	Srinagar	0	0.00	0	0	0.00	0
6	Ganderbal	4	2.34	218	4	2.41	200
7	Budgam	63	36.84	3150	68	40.96	3400
8	Baramulla	11	6.43	550	15	9.04	811
9	Bandipora	4	2.34	215	4	2.41	215
10	Kupwara	10	5.85	458	10	6.02	458
11	Jammu	11	6.43	245	4	2.41	208
12	Samba	1	0.58	50	1	0.60	50
13	Udhampur	0	0.00	0	0	0.00	0
14	Reasi	6	3.51	66	0	0.00	0
15	Doda	1	0.58	57	1	0.60	57
16	Kishtwar	1	0.58	55	1	0.60	55
17	Ramban	0	0.00	0	0	0.00	0
18	Kathua	1	0.58	51	1	0.60	51
19	Rajouri	13	7.60	316	11	6.63	303
20	Poonch	8	4.68	401	8	4.82	401
	Total J&K	171	100.00	7740	166	100.00	8194

*Revised (Non-functional societies weeded out) Source: Registrar Co-operative Societies, J&K

Table 4.3.7 Fish caught (specie wise), sale and revenue generated													
S.No.	Year/ District	Fish caught (in qtls)				Sale of Fish caught in Govt. Sector (in qtls)				Revenue generated in Govt. Sector (in lakhs)			
		Major/ Exotic/ Minor Carp	Trout	Others	Total	Major/ Exotic/ Minor Carp	Trout	Others	Total	Major/ Exotic/ Minor Carp	Trout	Others	Total
1	2022-23	123133	20412	125456	269000	38.30	854.75	0.00	893.05	7.66	427.38	0.00	435.04
2	2023-24	126827	23795	129373	279995	40.64	934.18	0.00	974.82	8.13	467.09	0.00	475.21
3	2024-25	132445	26501	135052	293998	36.78	950.23	0.00	987.01	7.36	475.11	0.00	482.47

Source: Agriculture Production Department(Animal/Sheep Husbandry & Fisheries) J&K

Table 4.4.1 Number of Fair Price / Ration Shops functioning with POS-2024-25 (in nos)					
S.No.	District	Fair Price / Ration Shops	Point of Sale (POS) Devices working		
			Online		Offline
1	Anantnag	548	538		4
2	Kulgam	295	289		5
3	Pulwama	369	361		4
4	Shopian	193	192		1
5	Srinagar	596	549		3
6	Ganderbal	184	103		1
7	Budgam	533	524		4
8	Baramulla	489	490		53
9	Bandipora	239	162		13
10	Kupwara	504	417		70
11	Jammu	787	785		2
12	Samba	125	125		0
13	Udhampur	177	167		10
14	Reasi	208	208		0
15	Doda	303	292		11
16	Kishtwar	185	137		48
17	Ramban	153	153		0
18	Kathua	286	280		6
19	Rajouri	473	466		7
20	Poonch	187	180		7
	Total UT of J&K	6834	6418		249

One POS device is used for more than one sale centre for distribution of foodgrains. Source: Food Civil Supplies and Consumer Affairs, J&K

Table 5.1 Specie wise forest area -2024-25			
S.No	Classifications	Area in Sq.Km	%age of total
I	Coniferous		
	Deodar	1075	5.32
	Chir	1825	9.04
	KaiI	1968	9.75
	Fir	3401	16.84
	Broad leaved	1849	9.16
	Total Coniferous	10118	50.10
II	Non-coniferous(Soft and Hard Wood) Uncommercial Reserves	10076	49.90
	Total (I+II)	20194	100.00
	Wild life area	4861.28	

Source: Forest, Environment & Ecology Department, J&K

Table 5.2 Out-Turn and value of major and minor forest Products							
S. No.	Year	Total extraction (Quantity in 000 Cubic Meter)			Revenue of timber/ firewood (Lakh Rs)	Minor forest Products (value in IakhRs)	Total Revenue realized (Lakh Rs)
		Timber	Firewood	Total			
1	2022-23	87.84	21.88	109.72	1168.51	52.95	17484.52
2	2023-24	83.051	17.155	100.21	11065.99	445.95	11585.27
3	2024-25	78.574	15.27	93.84	10055.69	1329.82	10878.51

Source: Forest, Environment & Ecology Department, J&K

Table 5.3 Export of Some Important Forest Produce						
S.No.	Produce	Unit	Quantity Exported			
			2021-22	2022-23	2023-24	2024-25
1	Bankakri	Qtls	-	-	-	-
2	KuthShareen	-do-	-	-	-	-
3	Mushkbala	-do-	3.00	-	112.62	151.77
4	Harad	-do-	-	-	-	-
5	KourKuthki	-do-	-	-	-	-
6	SheethKhar	-do-	-	-	25.50	27.40
7	Patrees	-do-	-	-	-	-
8	Rasount	-do-	364.36	122.00	310.74	942.51
9	Suranjan	-do-	-	-	-	-
10	Teetwan	-do-	-	-	-	-
11	Lason	-do-	-	-	-	-
12	Guchian	-do-	-	-	7.00	1.06
13	Dhoop	-do-	15.25	-	151.97	410.83
14	KharateenRshi	-do-	-	-	-	-
15	Wirchmetha	-do-	-	-	-	-
16	Aftimoon	-do-	-	-	-	-
17	DioscoreaDeltoidea	-do-	23.00	-	2.36	-
19	Cedar Wood oil	-do-	466.00	993.00	-	-
18	Deodar stumps	-do-	-	588.80	90.00	-
19	Bergenia Ligulata	Ltrs	-	-	8.00	-
20	Others	Ltrs(For 2021-22) Qtls(From 2023-24)	1550.00	-	669.97	779.65

Source: Forest, Environment & Ecology Department, J&K

Table 5.4 Distribution of forests by District- 2024-25					
S.No	District	Geographical Area	Forest area	(in Sq.kms)	
				%age of forest area to total forest	%age of forest area to Geographical Area
1	Anantnag	3984	2068	10.24	51.91
2	Pulwama	1398	810	4.01	57.94
3	Srinagar	2228	380	1.88	17.06
4	Budgam	1371	477	2.36	34.79
5	Baramulla	4588	2690	13.32	58.63
6	Kupwara	2379	1703	8.43	71.58
7	Jammu	3097	959	4.75	30.97
8	Udhampur	4550	2343	11.60	51.49
9	Kathua	2651	991	4.91	37.38
10	Doda	11691	5555	27.51	47.52
11	Rajouri	2630	1267	6.27	48.17
12	Poonch	1674	951	4.71	56.81
	Total	42241	20194	100.00	47.81

Source: Forest, Environment & Ecology Department, J&K

Note: All figures indicate area on this side of control line and exclude area under illegal occupation of China and Pakistan

Table 6.1.1 District wise number of Medical Institutions (Govt) - 2024-25(in nos)											
S. No	District	Medical Colleges /Dental Colleges	ANM/ GNM Schools/ Nursing Colleges	Hospitals							Total
				Distt. Hospital	SDH/ CHC	Emergency / Trauma hospitals	Associate hospitals to GMCs	Unani hospitals	Ayurvedic hospitals	Others	
1	2	3	4	5	6	7	8	9	10	11	12
1	Anantnag	1	3	0	6	1	2	0	0	0	9
2	Kulgam	0	1	1	3	0	0	0	0	0	4
3	Pulwama	0	1	1	3	0	0	0	0	0	4
4	Shopian	0	1	1	2	0	0	0	0	0	3
5	Srinagar	3	2	1	2	0	9	1	0	0	13
6	Ganderbal	1	1	1	1	1	1	0	0	0	4
7	Budgam	0	1	1	9	0	0	0	0	0	10
8	Baramulla	1	3	0	7	2	1	0	0	0	10
9	Bandipora	0	1	1	3	0	0	0	0	0	4
10	Kupwara	1	1	0	6	0	2	0	0	0	8
11	Jammu	3	4	1	9	1	9	0	1	2	23
12	Samba	0	0	1	1	2	0	0	0	0	4
13	Udhampur	1	2	0	2	1	1	0	0	0	4
14	Reasi	0	1	1	2	0	0	0	0	1	4
15	Doda	1	2	0	2	1	1	0	0	0	4
16	Kishtwar	0	2	1	2	0	0	0	0	0	3
17	Ramban	0	1	1	3	3	0	0	0	0	7
18	Kathua	1	2	0	5	1	1	0	0	1	8
19	Rajouri	1	2	0	7	0	1	0	0	0	8
20	Poonch	0	1	1	3	0	0	0	0	0	4
	Total UT of J&K	14	32	13	78	13	28	1	1	4	138

Source: Health & Medical Education Department, J&K

Table 6.1.1a District wise number of Medical Institutions (Govt) - 2024-25(in nos)										
S.No	District	Health Centres				Total	Dispensaries			Total
		PHC	NTPHC	Sub Centres	Mini Maternity Centres (MMCs)		Unani Dispensary	Ayurvedic Dispensary*		
1	2	13	14	15	16	17	18	19	20	
1	Anantnag	26	36	139	0	201	32	4	36	
2	Kulgam	19	26	117	0	162	15	8	23	
3	Pulwama	21	27	96	0	144	17	3	20	
4	Shopian	6	10	57	0	73	8	4	12	
5	Srinagar	7	36	25	4	72	23	4	27	
6	Ganderbal	15	17	58	2	92	19	2	21	
7	Budgam	40	30	136	0	206	32	6	38	
8	Baramulla	34	55	188	0	277	38	7	45	
9	Bandipora	6	21	70	0	97	19	2	21	
10	Kupwara	33	24	235	0	292	28	5	33	
11	Jammu	33	56	181	0	270	1	68	69	
12	Samba	11	10	80	0	101	0	15	15	
13	Udhampur	22	27	145	0	194	1	33	34	
14	Reasi	12	21	102	0	135	3	16	19	
15	Doda	11	31	167	0	209	3	34	37	
16	Kishtwar	6	19	88	0	113	6	28	34	
17	Ramban	9	23	84	0	116	7	13	20	
18	Kathua	23	26	188	0	237	0	55	55	
19	Rajouri	20	34	202	0	256	6	30	36	
20	Poonch	17	27	134	0	178	5	20	25	
	Total UT of J&K	371	556	2492	6	3425	263	*357	620	

Contd.. *Includes Ayush Integrated Units.

Source: Health & Medical Education Department, J&K

Table 6.1.1b District wise number of Medical Institutions (Govt) - 2024-25(in nos)								
S.No	District	Leprosy Hospital/Centres			TB Centres	STD/VD Centres	Others	Grand Total
		Leprosy hospital	Leprosy Sub Centre/ Control Unit	Total				
1	2	21	22	23	24	25	26	27
1	Anantnag	0	0	0	1	0	4	255
2	Kulgam	0	0	0	0	0	0	190
3	Pulwama	0	0	0	1	0	5	175
4	Shopian	0	0	0	0	1	0	90
5	Srinagar	1	0	1	1	0	49	168
6	Ganderbal	0	0	0	0	0	0	119
7	Budgam	0	1	1	1	0	0	257
8	Baramulla	0	0	0	1	1	0	338
9	Bandipora	0	0	0	0	0	0	123
10	Kupwara	0	0	0	1	0	0	336
11	Jammu	0	0	0	1	2	26	398
12	Samba	0	0	0	0	0	2	122
13	Udhampur	0	0	0	1	2	7	245
14	Reasi	0	0	0	0	0	0	159
15	Doda	0	0	0	1	0	2	256
16	Kishtwar	0	0	0	0	0	1	153
17	Ramban	0	0	0	1	0	0	145
18	Kathua	0	0	0	0	3	7	313
19	Rajouri	0	0	0	1	2	5	311
20	Poonch	0	0	0	1	0	3	212
	Total UT of J&K	1	1	2	12	11	111	4365

Concl

Source: Health & Medical Education Department, J&K

Table 6.1.2 Number of Children vaccinated

S.No.	District	Number of children vaccinated		
		2022-23	2023-24	2024-25
1	Anantnag	17213	16156	17228
2	Kulgam	9901	10309	8915
3	Pulwama	9894	8720	8517
4	Shopian	4974	4760	4506
5	Srinagar	21822	18747	16443
6	Ganderbal	5259	5054	4837
7	Budgam	13447	12661	11733
8	Baramulla	18813	17293	15225
9	Bandipora	6965	5901	6456
10	Kupwara	15892	14863	14141
11	Jammu	25204	24043	22662
12	Samba	5469	5285	5102
13	Udhampur	9426	9562	9931
14	Reasi	6752	6275	6537
15	Doda	8345	8250	7690
16	Kishtwar	4565	4441	3937
17	Ramban	6405	6470	5985
18	Kathua	11078	10768	10193
19	Rajouri	14862	13592	13000
20	Poonch	9900	9606	10678
	Total UT of J&K	226186	212706	203716

Source: Health and Medical Education Department, J&K

Table 6.1.3 Institutional deliveries conducted in Govt Hospitals (GH) and Private Hospitals (PH)-2024-25 (In nos.)

S.No.	District	Institutional Deliveries Conducted					
		Normal		LSCS		Total (Normal + LSCS)	
		GH	PH	GH	PH	GH	PH
1	Anantnag	6432	87	6888	5601	13320	5688
2	Kulgam	1877	1	2341	75	4218	76
3	Pulwama	1208	7	3369	1242	4577	1249
4	Shopian	970	63	1476	362	2446	425
5	Srinagar	9403	81	22985	8626	32388	8707
6	Ganderbal	1174	0	968	0	2142	0
7	Budgam	1452	0	2686	169	4138	169
8	Baramulla	5023	19	8240	1420	13263	1439
9	Bandipora	1422	0	1330	0	2752	0
10	Kupwara	3380	575	2919	2233	6299	2808
11	Jammu	13400	793	10894	5686	24294	6479
12	Samba	1038	66	430	262	1468	328
13	Udhampur	5546	327	1496	535	7042	862
14	Reasi	3710	85	254	180	3964	265
15	Doda	5046	21	1933	188	6979	209
16	Kishtwar	3241	0	1004	0	4245	0
17	Ramban	3791	0	453	3	4244	3
18	Kathua	5329	23	2422	494	7751	517
19	Rajouri	9087	165	3425	783	12512	948
20	Poonch	5354	0	4232	2	9586	2
	Total UT of J&K	87883	2313	79745	27861	167628	30174

Source: Health and Medical Education Department, J&K

Table 6.1.4 Availability of Ambulances in Hospitals including Medical Colleges-2024-25

S.No.	District	No. of Ambulances
1	Anantnag	75
2	Kulgam	68
3	Pulwama	58
4	Shopian	25
5	Srinagar	81
6	Ganderbal	31
7	Budgam	67
8	Baramulla	96
9	Bandipora	46
10	Kupwara	37
11	Jammu	122
12	Samba	21
13	Udhampur	49
14	Reasi	43
15	Doda	36
16	Kishtwar	24
17	Ramban	36
18	Kathua	49
19	Rajouri	81
20	Poonch	66
	Total UT of J&K	1111

S.No.	District	Total No. of PHCs/Sub Centres	No. of PHCs/Sub Centres converted into HWCs	%age
1	Anantnag	239	228	95.40
2	Kulgam	187	158	84.49
3	Pulwama	169	148	87.57
4	Shopian	84	77	91.67
5	Srinagar	142	118	83.10
6	Ganderbal	110	107	97.27
7	Budgam	236	230	97.46
8	Baramulla	313	265	84.66
9	Bandipora	118	100	84.75
10	Kupwara	328	262	79.88
11	Jammu	346	278	80.35
12	Samba	122	111	90.98
13	Udhampur	234	155	66.24
14	Reasi	154	75	48.70
15	Doda	242	177	73.14
16	Kishtwar	138	77	55.80
17	Ramban	135	68	50.37
18	Kathua	296	223	75.34
19	Rajouri	291	158	54.30
20	Poonch	208	89	42.79
	Total UT of J&K	4092	3104	75.86

Source: Health and Medical Education Department, J&K

S.No.	District	Type of schools Govt/ Pvt	Primary	Upper Primary	Secondary	Higher Secondary	G.Total
1	Anantnag	Govt.	355	595	117	60	1127
		Pvt.	97	187	108	14	406
2	Kulgam	Govt.	150	308	55	27	540
		Pvt.	55	106	56	3	220
3	Pulwama	Govt.	345	230	68	38	681
		Pvt.	27	91	76	9	203
4	Shopian	Govt.	190	138	38	15	381
		Pvt.	22	51	54	5	132
5	Srinagar	Govt.	96	186	70	34	386
		Pvt.	41	118	169	41	369
6	Ganderbal	Govt.	225	166	41	19	451
		Pvt.	32	38	51	5	126
7	Budgam	Govt.	363	407	101	46	917
		Pvt.	73	123	79	10	285
8	Baramulla	Govt.	538	578	161	61	1338
		Pvt.	105	169	103	15	392
9	Bandipora	Govt.	149	284	50	26	509
		Pvt.	44	56	27	4	131
10	Kupwara	Govt.	566	655	102	53	1376
		Pvt.	108	155	45	5	313
11	Jammu	Govt.	575	374	160	78	1187
		Pvt.	118	206	287	166	777
12	Samba	Govt.	171	147	38	22	378
		Pvt.	23	45	65	44	177
13	Udhampur	Govt.	808	453	121	45	1427
		Pvt.	113	75	50	20	258
14	Reasi	Govt.	625	338	75	30	1068
		Pvt.	48	46	18	6	118
15	Doda	Govt.	533	440	108	52	1133
		Pvt.	128	93	35	9	265
16	Kishtwar	Govt.	365	296	58	22	741
		Pvt.	84	27	12	4	127
17	Ramban	Govt.	506	257	68	22	853
		Pvt.	107	41	16	2	166
18	Kathua	Govt.	686	372	107	51	1216
		Pvt.	77	89	83	58	307
19	Rajouri	Govt.	905	549	116	54	1624
		Pvt.	133	115	71	42	361
20	Poonch	Govt.	812	458	88	33	1391
		Pvt.	156	83	28	13	280
	Total	Govt.	8963	7231	1742	788	18724
		Pvt.	1591	1914	1433	475	5413
	G.Total		10554	9145	3175	1263	24137

Source: School Education Department, J&K

S.No	Year	Age Group	Boys	Girls	Total
1	2022-23	Under-14	304034	205515	509549
		Under-17	942923	587269	1530192
		Under-19	935719	546605	1482324
		Above-19	800737	300691	1101428
		Grand Total	2983413	1640080	4623493
2	2023-24	Under-14	649344	477442	1126786
		Under-17	498136	362647	860783
		Under-19	207304	153377	360681
		Above 19	1359463	1028734	2388197
		Grand Total	2714247	2022200	4736447
3	2024-25	Under-14	607138	460464	1067602
		Under-17	453311	336225	789536
		Under-19	186266	121761	308027
		Above-19	1356825	1023570	2380395
		Grand Total	2603540	1942020	4545560

Source: Youth Services & Sports Department, J&K

S.No	Name of Discipline	No. of Participants (States/UTs/Organisation)	No. of Participants (All States/ UTs)			No. of Participants from UT of J&K		
			Boys	Girls	Total	Boys	Girls	Total
1	Soft Ball	24	386	353	739	18	17	35
2	Tennis Ball Cricket	33	528	320	848	16	16	32
3	Khelo India Winter Games	27	118	40	158	27	10	37
4	Gymnastics	16	224	104	328	14	11	25
5	Wushu (U-17)	42	189	140	329	11	9	20
6	Foot Ball U-19 (U-17)	73	684	612	1296	18	18	36
7	Judo U-19 (U-17)	35	302	0	302	10	0	10
8	Fencing U-19 (U-14 & U-17)	87	390	463	853	24	24	48
9	Tenni-koit	21	168	168	336	8	8	16
10	Pencak Silat	64	1933	1212	3145	131	185	316
11	Badminton	31	178	134	312	9	5	14
	Grand total	453	5100	3546	8646	286	303	589

Source: Youth Services & Sports Department, J&K

S.No	Year/ District	Number of							Total
		Playing Fields	Stadium	Indoor Complex	Swimming Pool	Synthetic Turf	Water Sports Centre	Others	
1	Anantnag	23	2	1	0	4	0	9	39
2	Kulgam	13	3	1	0	5	0	5	27
3	Pulwama	12	7	2	0	7	0	9	37
4	Shopian	16	2	1	0	4	0	3	26
5	Srinagar	19	4	3	0	21	1	28	76
6	Ganderbal	12	2	1	0	4	0	9	28
7	Budgam	8	2	1	0	3	0	3	17
8	Baramulla	10	3	4	0	3	0	11	31
9	Bandipora	3	2	1	0	0	0	5	11
10	Kupwara	7	0	1	0	1	0	0	9
11	Jammu	18	9	5	0	12	0	13	57
12	Samba	11	1	1	0	4	0	5	22
13	Udhampur	14	2	2	0	2	0	3	23
14	Reasi	4	2	1	0	0	0	4	11
15	Doda	4	2	1	0	1	0	4	12
16	Kishtwar	6	0	0	0	1	0	6	13
17	Ramban	3	0	0	0	1	0	6	10
18	Kathua	24	6	1	0	5	1	15	52
19	Rajouri	11	3	2	0	3	0	7	26
20	Poonch	17	5	1	0	3	0	6	32
	UT of J&K	235	57	30	0	84	2	151	559

Source: Youth Services & Sports Department, J&K

Table 6.3.1 Girls benefitted under State Marriage Assistance Scheme (SMAS) and the amount paid-2024-25			
S.No	District	No. of girls benefitted	Amount Paid (in lakhs)
			(Cash + Cost of 5 gm of Gold)
1	Anantnag	2293	1146.50
2	Kulgam	1565	782.50
3	Pulwama	1406	703.00
4	Shopian	799	399.50
5	Srinagar	1182	591.00
6	Ganderbal	592	296.00
7	Budgam	1757	878.50
8	Baramulla	2472	1236.00
9	Bandipora	1278	639.00
10	Kupwara	1621	810.50
11	Jammu	1224	612.00
12	Samba	360	180.00
13	Udhampur	1340	670.00
14	Reasi	514	257.00
15	Doda	1472	736.00
16	Kishtwar	531	265.50
17	Ramban	1279	639.50
18	Kathua	1652	826.00
19	Rajouri	1520	760.00
20	Poonch	1143	571.50
	Total UT of J&K	26000	13000.00

Source: Social Welfare Deptt, J&K

Table 6.3.2 Beneficiaries benefitted/covered under Prosthetic Aid / Motorized Tricycle Scheme-2024-25			
S.No.	District	No. of beneficiaries benefitted/covered	Amount Incurred
			(in lakhs)
1	Anantnag	36	30.94
2	Kulgam	29	24.92
3	Pulwama	27	23.20
4	Shopian	27	23.20
5	Srinagar	30	25.78
6	Ganderbal	31	26.64
7	Budgam	33	28.36
8	Baramulla	27	23.20
9	Bandipora	27	23.20
10	Kupwara	29	24.92
11	Jammu	30	25.78
12	Samba	29	24.92
13	Udhampur	24	20.63
14	Reasi	7	6.02
15	Doda	27	23.20
16	Kishtwar	27	23.20
17	Ramban	25	21.48
18	Kathua	27	23.20
19	Rajouri	27	23.20
20	Poonch	28	24.06
	Total UT of J&K	547	470.05

Source: Social Welfare Department, J&K

Table 6.4.1 Category Wise employment generated under MGNREGA-2024-25					
S.No	District	No. of Persondays Generated			
		SCs	STs	Others	Total
1	Anantnag	968	181890	3882183	4065041
2	Kulgam	1701	49680	2611075	2662456
3	Pulwama	157	62490	1600807	1663454
4	Shopian	284	46539	1616233	1663056
5	Srinagar	0	13045	81924	94969
6	Ganderbal	37	244645	799379	1044061
7	Badgam	1895	23660	1857495	1883050
8	Baramulla	484	62215	2344610	2407309
9	Bandipora	361	109066	861421	970848
10	Kupwara	1665	114519	4232429	4348613
11	Jammu	277584	122048	777141	1176773
12	Samba	48470	25100	167479	241049
13	Udhampur	196888	117138	472777	786803
14	Reasi	32329	170369	411687	614385
15	Doda	317337	298362	3785850	4401549
16	Kishtwar	119130	432225	2566046	3117401
17	Ramban	19037	64355	753721	837113
18	Kathua	222215	100257	693199	1015671
19	Rajouri	127036	1628008	3491494	5246538
20	Poonch	1984	912810	1783572	2698366
	Total UT of J&K	1369562	4778421	34790522	40938505

Source: Rural Development & PR Department, J&K

Table 7.1 Number of MSME units under online Udyog Aadhar Registration (ODM+OEM-1+OEM-2)			
S. No.	District	Number of Units Regd ending	
		2023-24	2024-25
1	Anantnag	37237	45923
2	Kulgam	13066	16892
3	Pulwama	25683	30622
4	Shopian	9529	12000
5	Srinagar	58544	75354
6	Ganderbal	18107	22341
7	Budgam	34056	42204
8	Baramulla	31084	41476
9	Bandipora	12182	15249
10	Kupwara	18430	23424
11	Jammu	50185	67564
12	Samba	10250	13080
13	Udhampur	10626	14181
14	Reasi	6339	8534
15	Doda	10317	13393
16	Kishtwar	6045	7480
17	Ramban	7589	9586
18	Kathua	16794	21520
19	Rajori	10073	13238
20	Poonch	7820	9813
	Total Ut of J&K	393956	503874

Source: Industries & Commerce Department, J&K

Table 7.2 Registered factories with total employment and Output as per Annual Survey of Industries.					
S.No.	Year	No. of units as per frame	No. of units reported	Total employment	Total output (Rs.in lakhs)
1	2017-18	1019	933	73498	3288427
2	2018-19	1021	957	73292	3310439
3	2019-20	1025	934	66762	3006906
4	2020-21	1010	899	65452	3425624
5	2021-22	1009	848	62706	3126866

Source: - ASI Publication

Table 7.3 District -wise number and Membership of Handicraft and Handloom Co-operative Societies (In Nos)										
S. No.	District	2022-23			2023-24*			2024-25		
		Cooperative Societies	No. of Active Societies	Member-ship	Cooperative Societies	No. of Active Societies	Members hip	Cooperative Societies*	No. of Active Societies	Members hip
1	Anantnag	75	75	755	154	154	1570	186	186	1918
2	Kulgam	30	30	300	78	78	818	100	100	1058
3	Pulwama	41	41	410	90	90	949	111	111	1180
4	Shopian	42	42	421	60	60	614	76	76	764
5	Srinagar	447	447	4555	689	689	7019	768	768	7789
6	Ganderbal	82	82	820	176	176	1854	229	229	2554
7	Budgam	172	172	1721	412	412	4277	437	437	4552
8	Baramulla	112	112	1123	253	253	2674	254	254	2685
9	Bandipora	234	234	2357	385	385	4018	449	449	4716
10	Kupwara	77	77	770	104	104	1067	125	125	1298
11	Jammu	370	108	1188	382	105	1155	400	137	1507
12	Samba	100	37	408	113	57	647	125	68	768
13	Udhampur	111	63	1002	124	73	375	132	66	791
14	Reasi	38	30	343	47	33	748	51	33	363
15	Doda	129	43	473	135	68	1377	147	75	825
16	Kishtwar	50	39	442	58	47	473	64	53	595
17	Ramban	73	48	528	87	43	557	99	70	772
18	Kathua	164	74	1197	182	91	1136	196	105	1531
19	Rajouri	125	23	253	131	29	319	143	42	462
20	Poonch	110	28	310	113	29	324	121	38	423
	Total	2582	1805	19376	3773	2976	31971	4213	3422	36551

*Revised

Source : Industries & Commerce Department, J&K

Table 8.1.1 District wise Inhabited Census Villages of 2011 electrified -2024-25				
S.No.	Year/ District	Total Inhabited villages as per Census 2011	No. of Villages Electrified	Percentage
1	Anantnag	335	335	100%
2	Kulgam	226	226	100%
3	Pulwama	319	319	100%
4	Shopian	226	226	100%
5	Srinagar	11	11	100%
6	Ganderbal	113	113	100%
7	Budgam	462	462	100%
8	Baramulla	509	509	100%
9	Bandipora	119	119	100%
10	Kupwara	353	349	98.87%
11	Jammu	780	780	100%
12	Samba	345	345	100%
13	Udhampur	325	325	100%
14	Reasi	253	253	100%
15	Doda	402	402	100%
16	Kishtwar	155	155	100%
17	Ramban	127	127	100%
18	Kathua	496	496	100%
19	Rajouri	375	375	100%
20	Poonch	170	170	100%
	Total UT of J&K	6101	6097	99.93%

Source: Power Development Department J&K

Table 8.1.2 District wise tube wells / pump sets energized				
S.No.	District	Number as on last day of the year		
		2022-23	2023-24	2024-25
1	Anantnag	156	256	379
2	Kulgam	6	6	6
3	Pulwama	188	267	438
4	Shopian	190	194	194
5	Srinagar	162	162	162
6	Ganderbal	78	78	79
7	Budgam	75	75	82
8	Baramulla	138	138	175
9	Bandipura	126	140	159
10	Kupwara	83	89	98
11	Jammu	9000	9003	10290
12	Samba	7541	7958	8222
13	Udhampur	10	10	10
14	Reasi	0	0	8
15	Doda	4	4	4
16	Kishtwar	0	0	0
17	Ramban	0	0	0
18	Kathua	7363	7564	7689
19	Rajouri	154	189	237
20	Poonch	0	0	3
Total UT of J&K		25274	26133	28235

Source: Power Development Department J&K

Table 8.1.3 Station-wise Installed Capacity of JKPDC Owned Power Projects and Power Generated-2024-25				
S.No.	Year/ District	Power Project/ House	Installed capacity (MWs)	Power Generated (Million Units)
1	Ganderbal	i) Ganderbal Hydel Project(Hydro)	15.00	13.51
		ii) Upper Sindh Hydel Project Stage-II, Kangan(Hydro)	105.00	48.35
		Total	120.00	61.86
2	Bandipora	i) Upper Sindh Hydel Project Stage-I, Sumbal(Hydro)	22.60	100.67
		Total	22.60	100.67
3	Baramulla	i) Lower Jehlum Hydel Project(Hydro)	105.00	498.37
		Total	105.00	498.37
4	Pulwama	i) Gas Turbine Phase-I, Pampore(Thermal)	75.00	0.00
		ii) Gas Turbine Phase-II, Pampore(Thermal)	100.00	0.00
		Total	175.00	0.00
5	Anantnag	i) Pahalgam Hydel Project(Hydro)	4.50	4.64
		Total	4.50	4.64
6	Kupwara	i) Karnah Hydel Project(Hydro)	2.00	4.58
		Total	2.00	4.58
7	Udhampur	i) Chenani-I Hydel Project(Hydro)	23.30	54.90
		ii) Chenani-II Hydel Project(Hydro)	2.00	0.00
		iii) Chenani-III Hydel Project(Hydro)	7.50	1.25
		Total	32.80	56.15
8	Kathua	(I) SEWA HEP	9.00	0.00
		Total	9.00	0.00
9	Doda	(i) Bheaderwah Hydel Project(Hydro)	1.50	0.00
		Total	1.50	0.00
10	Ramban	i) Baglihar Hydel Project Stage-I(Hydro)	450.00	2712.35
		ii) Baglihar Hydel Project Stage-II(Hydro)	450.00	1536.11
		Total	900.00	4248.46
Total			1372.40	4974.73

Source: Power Development Department J&K

Table 8.1.4 Power Generated, Purchased, Sold and Revenue Realised						
S.No.	Year	Power (lakh Units)				Revenue realised (Rs in Lacs)
		Generated	Purchased	Total available	Sold	
1	2019-20	54678.30	166197.41	220875.71	77581.68(+)	224957.83
2	2020-21	51151.46	180913.83	232065.29	90584.70 (+)	306414.69
3	2021-22	52040.80	198707.54	250748.34	86462.30	308197.79
4	2022-23	51916.50	206033.60	257950.10	95072.90	402659.66
5	2023-24	49132.79	209857.05	258989.84	107565.20	420806.79
6	2024-25	49329.43 #	211600.00	260929.43	131925.40	488986.29

reflects Net Power generation

Source: Power Development Department J&K

S.No.	District	Road Length as 31-03-2025(Kms)					Total Surfaced/Unsurfaced	R/L per 100 Sq. Kms of area(KM)	R/L per lakh of popn. (Projected 2025) (Km)
		Black Topped	Cement Concrete	Water bound Macadam/Water mixed Macdam	Total surfaced (2+3+4)	Unsurfaced			
1	Anantnag	1735.00	1.30	158.00	1894.30	90.00	1984.30	55.52	163.51
2	Kulgam	1160.00	0.00	241.00	1401.00	50.00	1451.00	353.90	303.78
3	Pulwama	1445.00	0.00	250.00	1695.00	100.12	1795.12	165.30	284.73
4	Shopian	911.00	0.00	172.00	1083.00	60.00	1143.00	366.35	381.57
5	Srinagar	561.76	5.70	50.80	618.26	38.15	656.41	33.17	47.18
6	Ganderbal	935.00	0.00	86.12	1021.12	23.00	1044.12	403.14	312.12
7	Budgam	1800.00	0.00	276.00	2076.00	19.00	2095.00	153.93	247.10
8	Baramulla	2465.39	0.00	870.00	3335.39	290.37	3625.76	85.45	319.79
9	Bandipora	985.00	0.90	303.46	1289.36	70.95	1360.31	394.29	308.34
10	Kupwara	1645.00	0.00	581.05	2226.05	160.01	2386.06	100.30	243.82
11	Jammu	3790.12	10.95	500.00	4301.07	211.00	4512.07	192.66	262.21
12	Samba	1045.32	0.00	300.80	1346.12	107.00	1453.12	160.74	405.13
13	Udhampur	2332.64	0.00	90.80	2423.44	195.00	2618.44	99.30	419.52
14	Reasi	1391.78	0.20	190.00	1581.98	199.00	1780.98	103.61	503.19
15	Doda	1627.49	0.00	165.00	1792.49	210.66	2003.15	22.48	434.35
16	Kishtwar	952.14	0.00	145.00	1097.14	115.00	1212.14	73.73	467.04
17	Ramban	825.69	0.00	90.26	915.95	145.00	1060.95	79.83	332.44
18	Kathua	2157.31	0.00	150.35	2307.66	130.00	2437.66	97.43	351.57
19	Rajouri	2474.34	72.62	550.00	3096.96	401.00	3497.96	133.00	484.19
20	Poonch	1399.73	6.72	359.00	1765.45	357.00	2122.45	126.79	395.72
	Total	31639.71	98.39	5529.64	37267.74	2972.26	40240.00	95.26	291.64

R/L:Indicates Road length Source:Public works R&B Department

S.No.	District	No. of Habitations connected
1	Anantnag	178
2	Kulgam	57
3	Pulwama	65
4	Shopian	55
5	Srinagar	11
6	Ganderbal	61
7	Budgam	84
8	Baramulla	100
9	Bandipora	41
10	Kupwara	68
11	Jammu	93
12	Samba	45
13	Udhampur	287
14	Reasi	164
15	Doda	166
16	Kishtwar	105
17	Ramban	79
18	Kathua	191
19	Rajouri	180
20	Poonch	102
	Total UT of J&K	2132

Source: PW (R&B) Department, J&K

S.No.	Month	Jammu			Kashmir			Total UT of J&K		
		Domestic	Foreign	Total	Domestic	Foreign	Total	Domestic	Foreign	Grand Total
1	January	1133800	259	1134059	197000	2167	199167	1330800	2426	1333226
2	February	804900	511	805411	170000	6559	176559	974900	7070	981970
3	March	1397300	1107	1398407	223000	3919	226919	1620300	5026	1625326
4	April	1664900	2041	1666941	281000	7348	288348	1945900	9389	1955289
5	May	1702600	1390	1703990	294000	2802	296802	1996600	4192	2000792
6	June	2597600	870	2598470	375000	3119	378119	2972600	3989	2976589
7	July	2212300	2287	2214587	524000	2740	526740	2736300	5027	2741327
8	August	1795000	4229	1799229	336000	3154	339154	2131000	7383	2138383
9	September	1511900	2577	1514477	193000	3446	196446	1704900	6023	1710923
10	October	1657000	4772	1661772	121000	2806	123806	1778000	7578	1785578
11	November	2128900	1250	2130150	118000	2065	120065	2246900	3315	2250215
12	December	1463400	505	1463905	111000	3529	114529	1574400	4034	1578434
13	Amarnath Ji Yatri who visited Kashmir during July & August 2024									512000
	Total	20069600	21798	20091398	2943000	43654	2986654	23012600	65452	23590052

Source: Tourism Department, J&K

S.No.	Year	Number of tourists (000 Nos)		
		Indian	Non-Indian	Total
1	2017	1196.07	29.54	1225.61
2	2018	729.10	57.34	786.44
3	2019	531.75	33.78	565.53
4	2020	37.37	3.90	41.27
5	2021	664.16	1.62	665.78
6	2022	2290.36	19.95	2310.31
7	2023	3118.16	37.68	3155.84
8	2024	2943.00	43.65	2986.65

Source: Tourism Department, J&K

S.No	Country	2023	%age	2024	%age
1	Canada	0.26	0.69	0.31	0.71
2	U.S.A.	1.50	3.98	1.17	2.68
3	France	0.38	1.01	0.34	0.78
4	Germany	0.57	1.51	0.49	1.12
5	Italy	0.49	1.30	0.49	1.12
6	Netherland	0.17	0.45	0.13	0.29
7	Spain	0.28	0.74	0.24	0.54
8	Switzerland	0.15	0.40	0.09	0.21
9	Russia	0.43	1.14	0.37	0.85
10	S. Africa	0.32	0.85	0.08	0.17
11	Malaysia	6.94	18.42	10.51	24.07
12	Japan	0.24	0.64	0.17	0.39
13	Australia	0.64	1.70	0.63	1.45
14	New Zealand	0.15	0.40	0.15	0.34
15	Iran	0.17	0.45	0.17	0.40
16	Belgium	0.29	0.77	0.08	0.19
17	U.K.	0.68	1.80	0.79	1.81
18	Sweden	0.03	0.08	0.04	0.08
19	Others	24.06	63.66	27.41	62.79
	Total	37.68	100.00	43.65	100.00

Source: Tourism Department, J&K

S.No.	Year	Amar Nath Ji Holy Cave	Vaishno Devi Ji
1	2017	2.60	81.78
2	2018	2.85	85.96
3	2019	3.44	78.96
4	2020	0.00	17.24
5	2021	0.00	58.33
6	2022	3.65	90.87
7	2023	4.45	95.22
8	2024	5.12	94.56

Source: Tourism Department, J&K

S. No.	Years	Nos. of registered			Total
		House boats	Bathing Boats	Ferry boats	
1	2024	849	6	1	856

Source: Tourism Department, J&K

Note: * The information as per Geographic Information System Survey

S.No	District	Number of vehicles by type								Total
		Buses/ Mini buses	Trucks/ Trailors/ HGC/ LGV/ Tankers/ Tractors/ D-Van/ Ambulance	Taxis	Private Cars / St. Wagons	Motor Cycles/ Scooters	Jeeps	Auto rick-shaws/ tempos	Others	
1	Anantnag	1874	18495	7203	42114	58379	158	6382	2805	137410
2	Kulgam	202	4057	877	11495	20782	11	4508	313	42245
3	Pulwama	960	9954	1873	30834	33752	74	3350	1886	82683
4	Shopian	222	5038	996	13871	14499	82	2345	404	37457
5	Srinagar	8929	23328	13698	162198	219805	6539	30603	6470	471570
6	Ganderbal	178	3256	682	11794	16700	36	1714	250	34610
7	Budgam	917	7517	2637	32962	45340	312	5384	1442	96511
8	Baramulla	1528	13407	5655	50767	49733	276	3456	2407	127229
9	Bandipora	92	3101	730	9711	13156	1	1799	272	28862
10	Kupwara	637	5837	2537	18994	13136	73	529	871	42614
11	Jammu	17821	54802	7859	279301	645621	6524	31743	18210	1061881
12	Samba	670	7273	466	28132	66319	48	3309	1054	107271
13	Udhampur	1256	7037	3044	24853	58159	197	3506	1318	99370
14	Reasi	380	3705	1271	9293	19099	64	2755	531	37098
15	Doda	484	2330	1846	11287	12767	59	1449	348	30570
16	Kishtwar	242	1650	1415	4973	9219	99	311	181	18090
17	Ramban	202	2887	892	5156	5616	28	840	275	15896
18	Kathua	1487	11167	816	35345	90276	230	4052	4279	147652
19	Rajouri	791	6040	885	23070	41306	360	3353	1189	76994
20	Poonch	491	3255	1816	14404	18362	66	989	801	40184
	UT of J&K	39363	194136	57198	820554	1452026	15237	112377	45306	2736197

Source: Transport Department, J&K

S.No	District	Number of fresh License issued under			Revenue realized (Rs in lacs)	Number of License renewed under			Revenue realized (Rs in lacs)
		Commercial vehicles	Non - Commercial vehicles	Total		Commercial vehicles	Non - Commercial vehicles	Total	
1	Anantnag	386	5099	5485	86.00	1622	3262	4884	110.68
2	Kulgam	276	1609	1885	28.95	360	1311	1671	45.00
3	Pulwama	104	2722	2826	55.31	1844	3064	4908	68.00
4	Shopian	97	1991	2088	26.47	367	1326	1693	44.99
5	Srinagar	139	13641	13780	170.10	1713	12466	14179	240.00
6	Ganderbal	207	3825	4032	43.01	608	549	1157	55.07
7	Budgam	252	5528	5780	79.00	653	1363	2016	86.54
8	Baramulla	149	6779	6928	98.82	1448	2324	3772	113.00
9	Bandipora	100	1313	1413	24.68	82	955	1037	30.00
10	Kupwara	244	2551	2795	41.98	427	1196	1623	51.80
11	Jammu	986	19757	20743	353.49	6335	16410	22745	174.29
12	Samba	446	3004	3450	63.32	1113	1610	2723	22.78
13	Udhampur	999	5412	6411	108.63	1747	2158	3905	29.01
14	Reasi	205	1364	1569	28.34	599	568	1167	10.88
15	Doda	194	2439	2633	47.12	440	586	1026	9.50
16	Kishtwar	165	1188	1353	23.19	368	367	735	5.66
17	Ramban	490	1747	2237	42.34	497	360	857	8.60
18	Kathua	127	5541	5668	112.33	1655	4547	6202	27.90
19	Rajouri	578	4358	4936	90.23	1452	1785	3237	24.95
20	Poonch	108	2619	2727	46.74	891	1429	2320	20.27
	UT of J&K	6252	92487	98739	1570.05	24221	57636	81857	1178.92

Source: Transport Department, J&K

S.No	Particulars	2022-23	2023-24	2024-25
1	Transport yards (Nos.)	17	17	17
2	Routes operated (Nos.)	207	190	199
3	Route Kilometerage (Kms)	27826	25539	28860
4	Total fleet held- (Nos.)			
a)	Buses	670	658	408
b)	E-buses	40	40	40
c)	Trucks	594	625	538
d)	Others	22	22	15
e)	Total	1326	1345	1001*
5	Average number of vehicles on roads (Nos.)			
a)	Passenger vehicles	324	321	304
b)	Goods vehicles	470	495	481
	Total	794	816	785
6	Average seating capacity of buses (Nos.)	42	42	42
7	Effective kilo- Meterage (Lakh Kms)	281.32	262.45	223.74
8	Revenue earnings (Rs.in Lakhs)			
a)	Commercial	16287.47	19057.31	17491.10
b)	Non-Commercial	2878.40	2421.75	6542.32
9	Passengers carried (Lakh Nos.)	78.58	76.91	61.40
10	Goods carried (Lakh Qtls)	73.71	85.50	86.40
11	Persons employed (Nos.)	1525	2228	1998

* Fleet held decreased due to condemnation

Source: Transport Department J&K

S. No.	District	Bank branches (No.s) Scheduled only	(CDR) Credit Deposit Ratio	Head Post Offices	Sub. Post Offices	Branch Post Offices	Total	Average Area per Post Office per sq. Km	Average Population per Post Office (Proj Popn as on March 2025)
1	Anantnag	111	75.85	1	17	135	153	23.36	7932
2	Kulgam	52	82.52	0	2	35	37	11.08	12909
3	Pulwama	85	105.80	0	8	51	59	18.41	10686
4	Shopian	38	118.97	0	1	15	16	19.50	18722
5	Srinagar	221	47.76	1	38	23	62	31.92	22440
6	Ganderbal	44	95.12	0	4	25	29	8.93	11535
7	Budgam	95	95.47	0	7	66	73	18.64	11614
8	Baramulla	149	94.98	1	12	126	139	30.53	8157
9	Bandipora	39	94.90	0	4	51	55	6.27	8021
10	Kupwara	76	134.83	0	6	73	79	30.11	12387
11	Jammu	426	38.50	2	61	129	192	12.20	8962
12	Samba	89	61.50	0	10	43	53	17.06	6768
13	Udhampur	81	49.97	1	15	97	113	23.34	5524
14	Reasi	55	52.17	0	8	61	69	24.91	5129
15	Doda	52	77.45	0	7	42	49	181.88	9412
16	Kishtwar	32	60.75	0	3	46	49	33.55	5297
17	Ramban	32	67.85	0	5	49	54	24.61	5910
18	Kathua	110	51.99	1	15	115	131	19.10	5293
19	Rajouri	86	54.80	1	13	127	141	18.65	5124
20	Poonch	50	52.27	0	4	60	64	26.16	8380
	Total J&K UT	1923	56.57	8	240	1369	1617	26.12	8533

Source:- RBI & Chief Post Master General, J&K

S.No.	Year	Employment Exchanges (Nos.)			Strength on the live register as on last day of the year (in 000s)		
		Jammu	Kashmir	Total	Jammu	Kashmir	Total
1	2020	10	10	20	55.16	27.98	83.14
2	2021	10	10	20	55.93	24.05	79.98
3	2022	10	10	20	74.41	71.03	145.44
4	2023	10	10	20	119.99	183.81	303.80
5	2024	10	10	20	157.18	211.84	369.01

Source: Labour and Employment

S.No	District	No. of Aspirational blocks	Funds released ending, Nov2025*	Expenditure ending , Nov 2025*	% age expenditure*
1	Jammu	2	173.74	4.49	2.58
2	Samba	2	171.87	11.94	6.95
3	Kathua	2	174.90	11.90	6.80
4	Udhampur	2	176.10	26.85	15.25
5	Reasi	4	253.57	16.01	6.31
6	Ramban	4	359.86	37.42	10.40
7	Kishtwar	2	171.32	23.32	13.61
8	Doda	2	172.37	43.08	24.99
9	Rajouri	2	178.33	9.00	5.05
10	Poonch	2	180.00	81.20	45.11
11	Srinagar	2	174.00	60.70	34.89
12	Anantnag	2	178.50	28.18	15.79
13	Kulgam	2	175.97	21.25	12.08
14	Shopian	2	175.28	38.50	21.96
15	Pulwama	2	180.63	70.72	39.15
16	Ganderbal	2	173.51	15.25	8.79
17	Budgam	2	175.69	32.07	18.25
18	Baramulla	2	177.59	35.39	19.93
19	Bandipora	2	183.92	54.42	29.59
20	Kupwara	2	180.60	27.06	14.98
		44	3787.75	648.75	17.13

*Revised

Source: Planning Development and Monitoring Department, J&K

S.No	District	Total activities / works under taken*	Works completed*	% of Work*
1	Jammu	80	18	22.50
2	Samba	38	9	23.68
3	Kathua	37	8	21.62
4	Udhampur	41	14	34.15
5	Reasi	45	4	8.89
6	Ramban	99	7	7.07
7	Kishtwar	54	14	25.93
8	Doda	30	4	13.33
9	Rajouri	31	3	9.68
10	Poonch	40	1	2.50
11	Srinagar	19	12	63.16
12	Anantnag	37	6	16.22
13	Kulgam	29	10	34.48
14	Shopian	41	24	58.54
15	Pulwama	60	43	71.67
16	Ganderbal	27	3	11.11
17	Budgam	42	13	30.95
18	Baramulla	13	7	53.85
19	Bandipora	21	5	23.81
20	Kupwara	26	5	19.23
	Total	810	210	25.93

*Revised

Source: Planning Development and Monitoring Department, J&K

S.No	District	2020-21	2021-22	2022-23	2023-24
		DGGI 1.0	DGGI 2.0	DGGI 3.0	DGGI 4.0
1	Jammu	1	6	1	1
2	Srinagar	5	9	3	2
3	Samba	3	2	2	3
4	Pulwama	4	1	8	4
5	Reasi	14	14	20	5
6	Shopian	18	4	12	6
7	Anantnag	6	17	6	7
8	Rajouri	20	10	4	8
9	Kulgam	17	7	17	9
10	Bandipora	15	13	5	10
11	Ganderbal	10	8	10	11
12	Udhampur	13	15	13	12
13	Baramula	8	11	11	13
14	Badgam	12	5	7	14
15	Doda	2	3	9	15
16	Poonch	19	20	19	16
17	Kathua	9	16	15	17
18	Kishtwar	11	12	16	18
19	Kupwara	10	19	14	19
20	Ramban	16	18	18	20

Source:1. IMPA, J&K and 2. Directorate of Economics and Statistics, J&K

S.No	Year	Total registered migrant families (Relief category)		Total registered migrant families (Non-Relief category)		Grand Total	
		Families	Souls	Families	Souls	Families	Souls
		1	2021-22	21824	71516	23423	84679
2	2022-23	21813	70562	24237	86422	46050	156984
3	2023-24	20492	62321	26586	96454	47078	158775
4	2024-25	20599	62580	26638	96258	47237	158838

Source: Disaster Management, Relief, Rehabilitation and Reconstruction Department

S.No	Year	Cash assistance to registered migrant families (Relief category)	Amount released on account of foodgrains for registered migrant families	Total
1	2021-22	27305.61	3900.00	31205.61
2	2022-23	24627.45	2000.00	26627.45
3	2023-24	26282.01	1600.00	27882.01
4	2024-25	23814.45	3000.00	26814.45

Source: Disaster Management, Relief, Rehabilitation and Reconstruction Department

S.No.	District	Total No. of grievances registered	No. of Grievances redressed	Redressal Percentage
1	Anantnag	2146	1714	79.87
2	Kulgam	1050	872	83.05
3	Pulwama	1428	1186	83.05
4	Shopian	547	416	76.05
5	Srinagar	6689	5278	78.91
6	Ganderbal	1082	876	80.96
7	Budgam	1840	1506	81.85
8	Baramulla	2577	2104	81.65
9	Bandipora	821	646	78.68
10	Kupwara	1418	1151	81.17
11	Jammu	4548	3786	83.25
12	Samba	526	424	80.61
13	Udhampur	789	671	85.04
14	Reasi	327	291	88.99
15	Doda	593	501	84.49
16	Kishtwar	554	430	77.62
17	Ramban	459	388	84.53
18	Kathua	772	645	83.55
19	Rajouri	970	775	79.90
20	Poonch	601	490	81.53
	Total UT of J&K	29737	24150	81.21

Source: Commissioner/Secretary Grievance Cell

Table 12.1 GOAL-WISE COMPARISON OF SDG INDEX RANKING – VERSION 1.0, 2.0 & 3.0

S. No	SDG Goal	ALL INDIA SCORE			J&K SCORE			Increase / Decrease (Between SDG INDEX SCORE 3.0 and 2.0)	RANKING OF J&K		
		INDEX 1.0	INDEX 2.0	INDEX 3.0	INDEX 1.0	INDEX 2.0	INDEX 3.0		INDEX 1.0	INDEX 2.0	INDEX 3.0
		All India Average Score	All India Average Score	All India Average Score	J&K State Score	J&K UT Score	J&K UT Score		Ranking of J&K among 28 States	Ranking among 8 UTs	Ranking among 8 UTs
1	No Poverty	54	50	60	61	58 ↓	69 ↑	11 ↑	10 th	1 st (10 th)	6 th
2	Zero Hunger	48	35	47	60	55 ↓	71 ↑	16 ↑	9 th	5 th (9 th)	3 rd
3	Good Health and Well being	52	61	74	53	62 ↑	70 ↑	08 ↑	14 th	3 rd (12 th)	5 th
4	Quality Education	58	58	57	51	54 ↑	49 ↓	05 ↓	21 st	6 th (17 th)	7 th
5	Gender Equality	36	42	48	39	53 ↑	46 ↓	07 ↓	15 th	1 st (1 st)	6 th
6	Clean Water and Sanitation	63	88	83	52	85 ↑	88 ↑	03 ↑	21 st	5 th (12 th)	5 th
7	Affordable and Clean Energy	51	70	92	58	76 ↑	100 ↑	24 ↑	14 th	6 th (12 th)	4 th
8	Decent Work and Economic Growth	65	64	61	43	46 ↑	47 ↑	01 ↑	27 th	7 th (26 th)	8 th
9	Industry Innovation and Infrastructure	44	65	55	35	49 ↑	42 ↓	07 ↓	17 th	6 th (13 th)	7 th
10	Reduced Inequalities	71	64	67	71	47 ↓	65 ↑	18 ↑	21 st	7 th (25 th)	6 th
11	Sustainable Cities and Communities	39	53	79	23	33 ↑	57 ↑	24 ↑	29 th	7 th (24 th)	6 th
12	Responsible Consumption & Production	NAF	55	74	NAF	61	95 ↑	34 ↑	NAF	5 th (11 th)	1 st
13	Climate Action	NAF	60	54	NAF	59	63 ↑	04 ↑	NAF	3 rd (8 th)	4 th
14	Life Below Water	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF
15	Life on Land	90	66	66	74	74 _	52 ↓	22 ↓	20 th	7 th (23 rd)	6 th
16	Peace Justice and Strong Institutions	71	72	74	69	69 _	74 ↑	05 ↑	18 th	6 th (19 th)	4 th
17	Partnerships for the Goals	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF	NAF
	OVERALL RANKING	57 (742/13)	60 (903/15)	66 (991/15)	53 (689/13)	59 ↑ (881/15)	66 ↑ (988/15)	07 ↑	20 th among 29 States (27 th among the Overall)	8 th among 9 UTs (20 th among 29 States)	7 th
	Overall Increase/ Decrease	NA	+3	+6	NA	+6	+7	+7			
					PERFORMERS	PERFORMERS	FRONT RUNNER				

Figures in Braces of Column 9 is ranking among 28 States during 2019 for comparison of status with 2018

LIST OF TABLES



LIST OF TABLES		
Table No.	Title	Page No.
1	Macro Economic Aggregates	
1(i)	Growth forecasts for India (In per cent)	30
1(ii)	J&K Real GSDP Growth (In per cent)	30
1(iii)	GSDP of J&K- Current Prices & Constant (2011-12) Prices	31
1(iv)	Percentage Contribution of GSDP of J&K & Northern States in All India GDP at Current prices	32
1(v)	GSDP of J&K & Northern States vis-a-vis All India GDP at Constant prices	32
1(vi)	Per Capita GSDP/GDP & NSDP/NNI Of J&K & India at Current Prices	33
1(vii)	Per Capita income (Per Capita NSDP at Current Prices) of J&K & Northern States	34
1(viii)	Sectoral share Comparison in current prices (J&K and All India)	34
1(ix)	GSVA and Sectoral Growth Rate in J&K	35
1(x)	Share and growth in Primary Sector and its components, 2023-24 to 2025-26 (at current prices)	36
1(xi)	Share and growth in Secondary Sector and its components, 2023-24 to 2025-26 (at current prices)	37
1(xii)	Share and growth in Services and its components, 2023-24 to 2025-26 (AE) (at current prices)	38
2	Fiscal Policy and Budgetary Management	
2(i)	Statement showing Tax/Non-Tax revenue realization since 2019-20 (Rs in Crore)	42
2.(ii)	Statement showing Revenue/ Capital Expenditure since 2019-20 (Rs in Crore)	44
2.(iii)	Statement showing receipt of central funds (Rs in Crore)	45
2 (iv)	Statement Showing trend of outstanding on-budget debt since FY13 (Rs in crore)	46
2 (v)	Statement showing off-budget lifting and repayment from PSUs (Rs in Crore)	47
2(vi).	Statement showing Budget Estimates, Expenditure & GSDP in last 7 years (Rs in Crore)	48
2 (vii)	Statement showing resource position (Rs in crore)	48
2(viii)	Status of completed works/ Physically verified under UT / District Sector	50
3	Price and Inflation	
3(i)	Consumer Price Indices for rural, urban and combined (Inflation Rate)	52
3(ii)	Trends in CPI – Combined 2025 - Month on Month comparison (All India & J&K)	53
3(iii)	J&K vs. Northern states/UTs and some selected major states (Average inflation during 2025)	54
3(iv)	State wise CPI Indices for Agricultural Labourers for the month of November, 2025	54
3(v)	Consumer Price Index numbers for Industrial workers during year 2025	55
4	Agriculture and Food Management	
	Agriculture	
4.1(i)	Physical Achievements (Agriculture)	60
	Horticulture	
4.2(ii)	Physical Achievements (Horticulture)	61
	Floriculture	
4.2(iii)	Number of parks and their areas	62
4.2(iv)	Overall scenario of commercial Floriculture in UT of J&K	63

LIST OF TABLES		
Table No.	Title	Page No.
4.2(v)	Revenue generated	63
	Livestock	
4.3(i)	Year wise production of Milk, Egg, Mutton , Wool and Fish	65
4.3(ii)	Area covered under Saffron Cultivation	66
	Sericulture	
4.3(iii)	Sericulture Activities	67
5	Environment and Forest Protection	
5(i)	Forest Area in sq.kms	71
5(ii)	Species wise classification of forest area	71
5(iii)	Protected Area Network	71
5(iv)	Illegal Polythene/Single Use Plastic Seized (In kgs)	73
5(v)	Physical achievements	73
6	Social Infrastructure Development	
	Health	
6.1(i)	Improvement in Health Indicator	76
6.1(ii)	Transformational progress in Health Sector	77
	Education and Sports	
6.2(i)	Gross Enrolment Ratio	80
6.2(ii)	Drop out Rate	80
6.2(iii)	Improving School Infrastructure	80
6.2(iv)	Achievements under School Education Indicators	80
	Youth Services and Sports	
6.3(i)	Medals Won : National & International Level	85
6.3(ii)	Detail of National Level Events Hosted in J&K	86
	Rural Development	
6.4(i)	Physical Achievements during FY 2023-24, 2024-25 & 2025-26	91
7	Industries and Commerce	
	Handloom and Handicrafts	
7.1(i)	Export figures of various crafts (Rs. In Crore)	98
7.1(ii)	Achievements under PM Vishwakarma Scheme	101
8	Infrastructure Development	
	Energy	
8.1 (i)	Year wise per capita electricity purchased / consumption.	107
8.1 (ii)	Consumers of different categories.	107
8.1(iii)	Hydropower Installed capacity	108
8.1(iv)	Energy Requirement and Availability	108
8.1(v)	Annual Power purchase, Billing and Efficiency Metrics	109
8.1(vi)	Power Generation Capacity Addition	109
8.1(vii)	T&D Capacity (In MVA)	110
8.1(viii)	T&D Line Length (In CKM)	110
8.1(ix)	Outcomes of study conducted to assess impact of Smart Metering.	111
	Connectivity	
8.2(i)	Physical Achievements during FY 2025-26	119
8.2 (ii)	AMRUT 2.0	122
9	Service Strengthening	
	Tourism	
9.1(i)	Tourist Visits	129
	Transport	
9.2 (i)	Cumulative vehicles (Public & Private)	132

LIST OF TABLES		
Table No.	Title	Page No.
9.2(ii)	Year-wise revenue realization	132
9.2(iii)	Category-wise detail of vehicles registered	132
9.2(iv)	Year-Wise Details of route permits issued	132
9.2(v)	Year Wise Details of Driving Licenses issued	132
9.2(vi)	Details of Fitness Certificates issued	133
9.2(vii)	Physical Achievements during FY 2024-25 & 2025-26	133
	Financial Services	
9.3 (i)	Types of Banks and Banking Touch Points of various categories of Banks operating in J&K	134
9.3 (ii)	Growth in Banking Touch Points of various categories of Banks operating in J&K	135
9.3(iii)	Growth in Banking Sector	135
9.3 (iv)	Digital Coverage/Enablement of Eligible Accounts	136
9.3 (v)	Progress on Digital Transactions	136
9.3 (vi)	Progress against Annual Credit Plan of 2025-26	136
9.3 (vii)	Credit by sectors - Priority Sector	137
9.3(viii)	Credit by Institutions - Priority Sector	137
9.3(ix)	Credit by Institution – Non-Priority Sector	137
9.3(x)	PMJDY Progress: Beneficiary and Rupay cards issued in actuals & Amount Deposited In Crore	138
9.3(xi)	Pradhan Mantri Mudra Yojana (PMMY)	139
9.3 (xii)	Consolidated progress on number of enrolments under three Social Security Schemes	139
9.3(xiii)	Progress under PMSBY	139
9.3(xiv)	Progress under PJJBY	140
9.3 (xv)	Progress under APY	140
9.3 (xvi)	Business Correspondents: Agency-wise position as on September 30, 2025	141
9.3(xvii)	Performance of Major Banks under SHG-Bank Linkage Programme	141
9.3 (xviii)	Finance to Joint Liability Farming Groups (JLGs) OF "BHOO MI HEEN KISSAN".	142
9.3 (xix)	Performance of Banks Under major Employment Generation Schemes	142
9.3(xx)	Position of cases rejected and cases pending as on September 30, 2025	142
9.3(xxi)	Progress Under KCC Scheme	143
9.3(xxii)	KCC (CROP)	143
9.3(xxiii)	KCC (ASH&F)	143
9.3 (xxiv)	PM SVANidhi: Revised Targets	144
9.3 (xxv)	Aggregate Achievement in all the three Tranches	144
9.3 (xxvi)	Mission Youth Programme of Government Of J&K	145
9.3 (xxvii)	Agency-Wise Position of Gross NPAs in UT of J&K as on 30.09.2025	145
9.3 (xxviii)	Non- Performing Assets (NPAs) Under Agriculture Sector, MSMEs Sector and PMMY (MUDRA) AS ON 30.09.2025:	145
10	Employment and Skill Development	
10(i)	Labour Market Comparision	147
10(ii)	Present status of Service under Employment Sector	148
10(iii)	Annual Performance & Impact of PMEGP Scheme (2020-21-ending 12/2025)	148
10(iv)	Annual Performance & Impact of REGP Scheme (2020-ending 12/2025)	149
10 (v)	On line Registrations	151
10 (vi)	Physical Achievements during FY 2024-25 & 2025-26	153

LIST OF TABLES		
Table No.	Title	Page No.
11	Governance Initiatives	
11.1(i)	ABDP: FINANCIAL & PHYSICAL PROGRESS	158
11.1(ii)	ABDP: TOP COMPOSITE SCORE AND DELTA RANKING PERFORMERS	159
11.1(iii)	APDP -FINANCIAL AND PROJECT PROGRESS	160
11.1(iv)	Status of Grievances on JK-Samadhan	162
12	Digital Infrastructure	
12.1(i)	Status of Mandatory and Additional Data Layers uploaded on PM Gati Shakti Master Portal J&K	166
12.1 (ii)	Department wise data layers identified / uploaded on PM Gati Shakti UT Master Portal of J&K	166
13	PMDP and Flagship Programmes	
13(i)	Financial progress of PMDP projects of J&K UT	173
13(ii)	Physical progress of PMDP projects	173
14	Progress on SDGs	
14.1(i)	Change in SDG score of Jammu and Kashmir from 2020-21 to 2023-24.	177

GLOSSARY



GLOSSARY	
ABDP	Aspirational Blocks Development Programme
AH&F	Animal Husbandry & Fisheries
AHP	Affordable Housing and Partnership
AI	Artificial Intelligence
AIBP	Accelerated Irrigation Benefit Programme
AMRUT	Atal Mission For Rejuvenation and Urban Transformation
ANR	Assisted Natural Regeneration
APDP	Aspirational Panchayat Development Programme
ARHCs	Affordable Rental Housing and Companies
ATDP	Aspirational Town Development Programme
B2V	Back to Village
BEAMS	Budget Estimation Allocation Monitoring System
BFSI	Banking, Financial Services and Insurance
BISAG-N	Bhaskaracharya National Institute for Space Application and Geo- Informatics
BOOM	Build, Own, Operate and Maintain
BOPEE	Board Of Professional Entrance Examination
BPDP	Block Panchayat Development Plan
BRAP	Business Reforms Action Plan
BUC	Beating Up Casualties
CA Stores	Controlled Atmosphere Stores
CAGR	Compound Annual Growth Rate
CAP	Common Alert Protocol
CBEs	Community Based Events
CCDP	Capital City Development Programme
CCTNS	Crime And Criminal Tracking Network and Systems
CD	Credit Deposit
CDs	Certificate Of Deposits
CGWB	Central Ground Water Board
CIBs	Citizen Information Boards
CIIT	Centres For Innovation, Invention, Incubation and Training
CiSS	Children in Street Situation
CMIE	Centre For Monitoring Indian Economy
COE	Centres Of Excellence
COPA	Computer Operator And Programming Assistant
COVs	Certificate Of Vending
CPD	Continuous Professional Development
CPGRAMS	Centralized Public Grievance Redress and Monitoring System
CPI-IW	Consumer Price Index for Industrial Workers.
CRF	Central Road Fund
CSCs	Community Sanitary Complexes
CSSs	Centrally Sponsored Schemes
DARPG	Department of Administrative Reforms and Public Grievances
DBT	Direct Benefit Transfer
DDOs	Drawing and Disbursing Officers
DGGI	District Good Governance Index

GLOSSARY

DHP	Demonstration Housing Projects
DPDP	District Panchayat Development Plan
DPIIT	Department for Promotion of Industry and Internal Trade
DPRs	Detailed Project Reports
EDB	Ease of Doing Business
EMRS	Eklavya Model Residential Schools
e-NAM	National Agriculture Market
EOC	Emergency Operation Centre
EODB	Ease of Doing Business
EPM	Employee Performance Monitoring Portal
e-UNNAT	Unified Integrated Accessible and Transparent service portal
FHTC	Functional Household Tap Connection
FPO/SHGs	Farmer Producer Organization/ Self Help Groups
FRBM	Fiscal Responsibility & Budgetary Management
FYUG	Four Year under Graduate
GDP	Gross Domestic Product
GeM	Government e-Marketplace
GI Tagged	Geographical Indication
GM	Growth Monitoring
GPDP	Gram Panchayat Development Plan
GRAS	Government Receipt Accounting System
GSDP	Gross Domestic Product
GSI	Geological Survey of India
GSVA	Gross State Value Added
GST	Goods and Services Tax
HDI	Human Development Indices
HEIs	Higher Education Institutes
HYV	High Yield Variety
IBM	Indian Bureau of Mines
ICC	Inspection and Certification Centre
ICDS	Integrated Child Development Service
ICJS	Interoperable Criminal Justice System
ICT	Information Communication Technology
IDM	Institute for Disaster Management
IDMT	Integrated Development of Medium Towns
IDTR	Institute of Drivers Training and Research
IEC	Information Education and Communication
IEs	Industrial Estates
IISCS	India International Skill Centres
INM	Integrated Nutrient Management
IOT	Internet Of Things
IPDS	Integrated Power Development Scheme
IPP Mode	Independent Power Producer
IRAD	Integrated Road Accident Database
IRAs	Individual Retirement Accounts

GLOSSARY	
ISSS	Integrated Social Security Scheme (ISSS)
ISWM	Integrated Solid Waste Management
ITMS	Intelligent Traffic Management System
ITs	Industrial Training Institutes
J&KREGP	J&K Rural Employment Generation Programme
JJM	Jal Jeevan Mission
JKAS	Jammu And Kashmir Administrative Service
JKBOTE	Jammu And Kashmir Board of Technical Education
JKIDFC	Jammu Kashmir Infrastructure Development Finance Corporation
JKIGRAMS	Jammu and Kashmir Integrated Grievance Redress and Monitoring System
JKLGCC	Jammu and Kashmir Lt. Governor's Grievance Cell
JKPCL	Jammu & Kashmir Power Corporation Limited
JKPSC	Jammu Kashmir Public Service Commission
JKSPDC	Jammu & Kashmir State Power Distribution Corporation
JKSSB	Jammu Kashmir Service Selection Board
JLGs	Joint Liability Farming Groups
JPDCL	Jammu Power Development Corporation Limited
JSSK	Janani Shishu Suraksha Karakram
KCC	Kisan Credit Card
KPDCL	Kashmir Power Development Corporation Limited
LAN	Local Area Network
LFPR	Labour Force Participation Rate
MDI	Municipal Development Index
MDM	Mid Day Meal
MIDH	Mission for Integrated Development of Horticulture
MIS	Management Information System
MMLP	Multi -Model Logistic Park
MoSPI	Ministry Of Statistics and Programme Implementation
MRDA	Metropolitan Region Development Authority
MSME	Micro, Small & Medium Enterprises
MTMP	My Town My Pride
NABARD	National Bank for Agriculture and Rural Development
NACP	National Aids Control Programme
NCGC	National Centre for Good Governance
NCSS	New Central Sector Scheme
NCVT	National Council for Vocational Training
NEP	National Education Policy
NGDRS	Nation Generic Document Registration System
NHE	Nutrition and Health Education
NHLML	National Highway Logistic Management Limited
NHM	National Health Mission
NMAET	National Mission on Agricultural Extension and Technology
NMHP	National Mental Health Programme
NMP	National Monetisation Pipeline
NPA	Non-Performing Assets

GLOSSARY

NRLM	National Rural Livelihoods Mission
NRSE	New And Renewable Source of Energy
NSAP	National Social Assistance Programme
NSQF	National Skill Qualification Framework
O&M	Operation And Maintainace
ODOP	One District One Product
OOMF	Output-Outcome Monitoring Framework
PCI	Per Capita Income
PDI	Panchayat Development Index
PDS	Public Distribution System
PFMS	Public Financial Management System
PLFS	Periodic Labour Force Survey
PMAAGY	Pradhan Mantri Aadi Adarsh Gram Yojana
PMAY	Pradhan Mantri Awas Yojana
PMDP	Prime Minister Development Package
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMGSY	Pradhan Mantri Gramin Sadak Yojana
PMJAY	Ayushman Bharat
PMJDY	Pradhan Mantri Jan Dan Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMMVY	Pradhan Mantri Matritva Vandhana Yojana
PMMY	Pardhan Mantri Mudra Yojana
PPP	Public-Private Partnership
PROOF	Photographic Record of On-site Facility
PSA	Priority Sector Advance
RAS	Rapid Assessment System
RBI	Reserve Bank of India
RCB	Regulatory Compliance Burden
RCMS	Revenue Case Management System
RE	Revenue Expenditure
RGSA	Rashtriya Gram Swaraj Abhiyan
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikas Yojana
RPL	Recognition of Prior Learning
RUSA	Rashtriya Uchatar Shiksha Abhiyan
SAG	Health Check-Ups, Scheme for Adolescent Girls
SBM(G)	Swachh Bharat Mission Grameen
SBM(U)	Swachh Bharat Mission Urban
SCA	State Channelizing Agency
SCFS	Seed Capital Fund Scheme
SCM	Smart City Mission
SCVT	State Council for Technical Education and Vocational Training
SDGs	Sustainable Development Goals
SEs	Self-Employment Schemes
SFC	State Financial Corporation

GLOSSARY	
SGDP	State Gross Domestic Product
SHC	Soil Health Card
SHG	Self Help Group
SIDMT	Special Infrastructure Dev. Of District Hq/Major Towns
SKICC	Sher-E-Kashmir International Convention Centre
SLBC	State Level Bankers Committee
SoR	Schedule of rates (SoR)
SSC	Staff Selection Commission
STPs	Sewage Treatment Plants
STRIVE	Skill Strengthening for Industrial Value Enhancement
SUMAN	Surakshit Matritva Aashvasan
SUPI	Stand-Up India
SVEP	Startup Village Entrepreneurship Programme
SWAN	State Wide Area Network
SWM	Solid Waste Management
TMS	Time & Motion Study
TPDS	Targeted Public Distribution System
TRI	Tribal Research Institute
TSM	Technology Sub-Mission
UHC	Universal Health Coverage
UMANG	Unified Mobile Application for New age Governance
UMEED	Jammu & Kashmir State Rural Livelihoods Mission (Umeed)
UMTAs	Unified Metropolitan Transport Authorities
UPSC	Union Public Service Commission
UR	Unemployment Rate
URIF	Urban Reforms Incentive Fund
UTIF	Union Territory Indicator Framework
VAT	Value Added Tax
VHSND	Village Health, Sanitation and Nutrition Day
VRHs	Village Rural Haats
VTP	Vocational Training Provider
WDCL	Working Capital Demand Loan
WPR	Worker Population Ratio
WPRs	West Pakistan Refugees
YSLs	Youth Start-Up Loan Scheme

