

**CROPPING SEASON/ DURATION FOR THE VARIOUS CROPS & OTHER ALLIED AGRICULTURE ACTIVITIES COVERED UNDER KCC (AHF) FOR UT OF J&K**

The Master Circular of Reserve Bank of India on 'Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances' inter alia provides norms for treating crop loan under Agriculture Advances as Non-Performing Asset (NPA) as;

**'A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers' Committee in each State/UT'.**

In this respect J&K UTLBC sought the details of cropping season/ duration for various Crops/ Fruits/ Vegetables grown in UT of J&K alongwith period of realizing proceeds of Allied Activities of Agriculture Sector covered under KCC (AHF) loan in UT of J&K from the concerned departments and **same was approved by J&K UTLBC in its 3<sup>rd</sup> Meeting held on 23.06.2021.**

#	NAME	CROPPING SEASON (SOWING/ FLOWERING)	CROPPING SEASON (HARVESTING)
<b>CROPS</b>		<b>PROVIDED BY - DEPARTMENT OF AGRICULTURE</b>	
1	PADDY	APRIL	OCTOBER-NOVEMBER
2	WHEAT	NOVEMBER	JUNE
3	MAIZE	APRIL	OCTOBER-NOVEMBER
4	FODDER	OCTOBER	MAY-JUNE
5	PULSES	JUNE/ OCTOBER	SEPTEMBER/ MAY
6	MOONG	JUNE	SEPTEMBER/ MAY
7	BEANS	JUNE/ OCTOBER	SEPTEMBER/ MAY
8	OILSEEDS	NOVEMBER	MAY-JUNE
9	SAFFRON	MAY-JUNE	OCTOBER-NOVEMBER
10	OATS	NOVEMBER	MAY-JUNE
11	CHILLI	MARCH-APRIL	SEPTEMBER
12	GARLIC	APRIL/ NOVEMBER	JULY
13	POTATO	APRIL-MAY	JULY
<b>VEGETABLES</b>		<b>PROVIDED BY - DEPARTMENT OF AGRICULTURE</b>	
14	CABBAGE	MARCH-APRIL/ JULY-AUG.	JUNE-AUGUST
15	CAULIFLOWER	APRIL-MAY/ JULY-AUG.	JUNE-AUGUST
16	KNOL KHOL	MARCH-APRIL/ JULY-AUG.	AUGUST
17	KALE	MARCH-APRIL/ JULY-AUG.	SEPTEMBER
18	BRINJAL	APRIL-MAY	JULY-NOVEMBER
19	TOMATO	APRIL-MAY	JULY-NOVEMBER
20	CAPSICUM	APRIL-MAY	JULY-NOVEMBER
21	BITTER GOURD	APRIL-MAY	JULY-NOVEMBER
22	SPONGE GOURD	APRIL-MAY	JULY-NOVEMBER
23	CUCUMBER	APRIL-MAY	JULY-NOVEMBER
24	MUSK MELON	APRIL-MAY	JULY-NOVEMBER
25	BEANS	APRIL-MAY-JUNE	JUNE-AUGUST
26	PEAS	OCTOBER-NOVEMBER	MAY-JUNE
27	CARROT	AUGUST-SEPTEMBER	FEB.-MARCH
28	RADDISH	AUGUST-SEPTEMBER	NOVEMBER
29	TURNIP	AUGUST - SEPTEMBER	DECEMBER

#	NAME	CROPPING SEASON (SOWING/ FLOWERING)	CROPPING SEASON (HARVESTING)
30	SPINACH	MARCH/ JUNE	APRIL - MAY/AUG
31	METHI	SEPTEMBER/ NOVEMBER	APRIL - MAY
32	ONION	AUG - SEPT/ FEB - MARCH	JULY
33	OKRA	APRIL - MAY	JUNE - AUGUST
34	BROCOLI	APRIL - MAY	JUNE - AUGUST
35	LETTUCE	JULY - AUGUST	OCT -NOVEMBER
FRUITS		PROVIDED BY - DEPARTMENT OF HORTICULTURE	
36	APPLE	MARCH	SEPT - OCTOBER
37	WALNUT	MARCH	SEPT - OCTOBER
38	MANGO	MARCH	JULY - AUGUST
39	KINNOW/MANDARIN	MARCH	DEC -JANUARY
40	LIME/LEMONS	FEB - MARCH	JUNE - DECEMBER
41	SWEET ORANGES	MARCH	SEPT - JANUARY
42	PEAR	MARCH	JULY - AUGUST
43	BER	MARCH/JULY	JUNE/ NOVEMBER
44	APRICOT	FEBRUARY	JUNE - JULY
45	PLUM	MARCH	JUNE - JULY
46	GUAVA	MARCH/AUGUST	JULY/ NOVEMBER
47	LITCHI	MARCH	JUNE - JULY
48	AONLA	MARCH	NOV - DEC
49	PEACH	FEBRUARY	MAY
50	PECAN NUT	MARCH	OCTOBER
51	GRAPES	FEBRUARY	JUNE
52	ANAR	MARCH	JULY-SEPT
53	KIWI	MARCH	AUG - SEPTEMBER
54	STRAWBERRY	DEC -JANUARY/ MAY	FEB - MARCH/ JULY
55	ALMOND	FEBRUARY	JUNE - JULY
56	OLIVE	MARCH	SEPTEMBER
57	DRAGON FRUIT	MARCH/APRIL	JULY/ AUGUST
58	HARAD	MARCH	NOVEMBER
59	JAMUN	MARCH	JULY
60	PAPAYA	MARCH	JULY - SEPT

#### ACTIVITIES COVERED FOR FINANCING UNDER KCC (AHF) IN UT OF J&K:

#	ACTIVITIES COVERED FOR FINANCING BY BANKS UNDER KCC (AH&F)	PERIOD FOR REALIZING PROCEEDS	DETAILS PROVIDED BY
1	WORKING CAPITAL REQUIRED FOR DAIRY ANIMAL DURING DRY & EARLY LACTATION PERIOD (3 MONTHS)	FULL YEAR (12 MONTHS)	DEPARTMENT OF ANIMAL HUSBANDRY
2	WORKING CAPITAL REQUIRED FOR FEEDING BROILER FOR ONE CYCLE OF 5-6 WEEKS	FULL YEAR (12 MONTHS)	
3	FEEDING CONCENTRATE FEED @ 500 GMS /SHEEP OR GOAT FOR 90 DAYS @ RS.25/KG OF FEED (RS.1125 PER SHEEP/GOAT)	03 MONTHS	DEPARTMENT OF SHEEP HUSBANDRY
4	MEDICINES/VACCINES @ 50/SHEEP OR GOAT PER YEAR	THROUGHOUT THE YEAR	DEPARTMENT OF SHEEP HUSBANDRY
5	FEEDING WHEAT BRAN TO THE NEWLY BORN LAMB/KID FOR 3 MONTHS @ 100 GMS/LAMB OR KID/DAY @ RS.25/KG OF WHEAT BRAN. (RS.225 PER LAMB/KID)	03 MONTHS	DEPARTMENT OF SHEEP HUSBANDRY

#	ACTIVITIES COVERED FOR FINANCING BY BANKS UNDER KCC (AH&F)	PERIOD FOR REALIZING PROCEEDS	DETAILS PROVIDED BY
6	TEMPORARY WINTER SHELTER (POLYPROPYLENE SHEETS/TARPAULINS) FOR NEWLY BORN LAMB/KID @ RS.100 PER LAMB/KID PER ANNUM. (RS.100 PER LAMB/KID PER ANNUM)	THROUGHOUT THE YEAR	DEPARTMENT OF SHEEP HUSBANDRY
7	CONSTRUCTION OF CARP PONDS.	12 MONTHS	DEPARTMENT OF FISHERIES
	INPUT COST OF CARP POND (COST OF SEED, FEED, MANURE, DISEASES PREVENTION MEASURES, TRANSPORTATION CHARGES, ETC.)		
8	CONSTRUCTION OF RACEWAYS FOR TROUT CULTURE.	12 MONTHS	
	INPUT COST OF TROUT UNIT (COST OF SEED, FEED, MANURE, DISEASES PREVENTION MEASURES, TRANSPORTATION CHARGES, ETC.)		