



कृषि और संबंधित क्षेत्र निवेशों की इकाई लागत
2024-25

Unit Cost on Investments in Agricultural and Allied activities
2024-25

राज्य - कर्नाटक
State - Karnataka

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

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KARNATAKA

Unit Costs – 2024-25



**National Bank For Agriculture And Rural Development
Karnataka Regional Office
Bengaluru**



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

VISION

Development Bank of the Nation for fostering rural prosperity

MISSION

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

Disclaimer

NABARD does not accept any financial liability to anyone using this report for any purpose. The costs and parameters suggested are based on information available with NABARD. All Unit Costs are indicative in nature and there may be variations based on field /local conditions. Banks/ government agencies may assess the credit requirement, considering the field level situations and keeping in view the technical feasibility, financial viability and also the bankability of the investments.



प्राक्कथन

यह एक सुस्थापित तथ्य है कि कृषि में निवेश ऋण से समय के साथ वृद्धिशील आय के स्रोत बढ़ते हैं। कृषि में पूंजी निर्माण बढ़ाने और बैंकों को पुनर्वित्त सहायता और विभिन्न संवर्धन और विकास उपायों के माध्यम से कृषि में संधारणीय विकास हासिल करने के लिए नाबार्ड कृषि और सहायक क्षेत्र में निवेश अवसरों को बढ़ावा देता है।

कृषि और सहायक उप-क्षेत्रों में निवेश ऋण प्रदान करने में बैंकों की सहायता / मार्गदर्शन के लिए विभिन्न गतिविधियों की इकाई लागतें तय की जाती हैं। ये दरें तय करते समय तकनीकी संभाव्यता और वित्तीय व्यवहार्यता पर विशेष ध्यान दिया जाता है। नाबार्ड कर्नाटक क्षेत्रीय कार्यालय ने राज्य स्तरीय बैंकर्स समिति, बैंकों, कृषि विश्वविद्यालयों, कर्नाटक सरकार के लाइन विभागों आदि हितधारकों के साथ गहन विचार-विमर्श करते हुए वर्ष 2024-25 के लिए राज्य के कृषि और सहायक क्षेत्रों की विभिन्न निवेश गतिविधियों के लिए इकाई लागतें तय की हैं। राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी) के द्वारा अनुमोदित ये दरें अपनी प्रकृति में सांकेतिक हैं और वित्तीय संस्थाएँ तथा सरकारी एजेंसियाँ प्रचलित दरों और बाज़ार परिस्थितियों के अनुसार परिवर्तित दरें अपना सकती हैं।

इकाई लागतों को अंतिम रूप देने में सहयोग व सहायता के लिए हम कर्नाटक सरकार के सभी विभागों, बैंकों, आईसीएआर संस्थाओं, कॉमोडिटी बोर्ड, विभिन्न संस्थाओं व नाबार्ड के तकनीकी अधिकारियों के आभारी हैं।

हम आशा करते हैं कि यह पुस्तिका बैंकरों और अन्य हितधारकों के लिए एक उपयोगी संदर्भ साबित होगी तथा इससे कृषि क्षेत्र में निवेश ऋण का प्रवाह बढ़ने से कर्नाटक राज्य के कृषि क्षेत्र में बेहतर पूंजी निर्माण होगा।

(टी रमेश)
मुख्य महाप्रबंधक



FOREWORD

It is a well-known fact that investment credit in agriculture results in creation of stream of incremental income over a period of time. NABARD has been promoting investment opportunities in agriculture & allied sectors for increased capital formation and also to achieve sustainable development in agriculture through refinance support to banks and various promotional & developmental initiatives.

In order to facilitate/guide banks to finance investments in agriculture and allied sub-sectors, unit costs for various activities are fixed, with focus on technical feasibility and financially viability. NABARD Karnataka Regional Office has fixed Unit Costs for various investment activities in agriculture & allied sectors in the state for the year 2024-25 through a consultative process involving all the stakeholders viz. State Level Bankers Committee, Banks, Agriculture universities, line departments of Government of Karnataka etc. These costs approved by the State Level Unit Cost Committee (SLUCC), are indicative in nature, and the financing institutions and government agencies may modify as per the prevailing rates and market conditions.

We acknowledge the support and co-operation extended by all the departments of Government of Karnataka, Banks, ICAR Institutions, Commodity Boards and Technical Officers of various institutions and NABARD in finalizing the unit costs.

We hope this booklet will be a guiding force for bankers and other stakeholders in improving the flow of investment credit in agriculture sector, resulting in greater capital formation in Karnataka State.

T Ramesh
Chief General Manager

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Water Resources



Chapter 1- Water Resources

Sr. No	Particulars	Unit Cost (₹)	Repayment/Remarks	
1	Bore well (BW) a) 152 mm dia. and depth 200 m	159000	11 to 15 years with 11 months gestation period (GP)	
	b) 152 mm dia. and depth 300 m	245000		
2	Pump sets	As per prevailing market rates		
3	Renovation/ Deepening of Wells	33000	5 years including 11 months GP	
4	Pump house with A.C Roof (2m x 2m x 2.1m), 3 HP (2.5m x 2.5m x 2.1m), 5 HP (2.7m x 2.7m x 2.4m), 10 HP	22000	9 years including 11 months GP	
		34000		
		42900		
5	Storage tank (3.5 m x 3.5 m x 2.5m)	40000	5 years including 11 months GP	
6	Small lift irrigation schemes (command area : 10 - 40 ha)	66000	7 to 9 years including 11 months GP	
7	Rain water harvesting-cum-artificial recharge structures for bore wells	51000	5 years with 1 year GP	
8	Dug wells	1.5m dia and 5m depth (RCC Rings)	50000	Suitable for alluvial formations.
		Dia: 5m Depth: 9 m (Steining)	155000	Suitable for hard rock areas

Drip Irrigation system based on spacing norms:

Sr. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment
i	12 x 12	26000	11-15 years depending on the age of crop/plantation with adequate GP.
ii	10 x 10	29000	
iii	9 x 9	31000	
iv	8 x 8	36000	
v	6 x 6	42000	
vi	5 x 5	42000	
vii	4 x 4	48000	
viii	3 x 3	60000	

Sr. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment
ix	2.5 x 2.5	65000	The cost norms are as per the PMKSY operational guidelines.
x	2 x 2	71000	
xi	1.20 x 1.20	77000	
xii	0.90 x 0.90	114000	
xiii	0.6 x 0.6	135000	
xiv	2.5 x 0.6	76000	
xv	1.8 x 0.6	98000	
xvi	1.2 x 0.6	132000	

Sprinkler Irrigation system

Particulars	Unit Cost per ha (₹)	Repayment
Field Crops (Vegetables/ Pulses)		
63 mm HDPE pipes	31000	10-15 years and 11 months GP
75 mm HDPE pipes	37000	
90 mm HDPE pipes	69300	

Special terms and conditions

1. For dug wells / bore wells in over-exploited, critical and semi-critical areas, permission needs to be obtained from the Hydro geologists / Dept. of Mines & Geology and positively with the prior approval of the Karnataka Ground Water Authority.
2. Star rated pump sets may be promoted and additional cost on energy efficient pump sets may be considered as per prevailing market conditions.
3. Minimum spacing to be maintained between dug wells / bore wells, Other minor irrigation structures shall be as under.
 - a. Between two Dug wells with or without pump set: 180 m
 - b. Between two Bore wells with pump sets: 250 m
 - c. Between Dug wells & Bore wells: 215m.
4. Renovation/ Deepening of Wells (DoW)
 - Only those wells having insufficient water column during summer and need deepening to ensure adequate yield for meeting the water requirement of the crop shall be covered under the programme.
 - The spacing norms between wells may be adhered to under DoW also.
5. Power Supply

Before approving loan for electric pump sets, the bank shall satisfy itself that the village is electrified, and that timely power supply would be available to the beneficiary for operation of the pump set.

6. Minimum acreage norm

Structure	Benefiting Area (ha)
Dug well with Pump set	1.0
Bore well with SIP	1.6

7. Selection and installation of pump sets

- Bank shall ensure that the pump sets financed under the scheme are selected and installed as per BIS: 10804-1994 or latest editions.
- Wherever loan is advanced for replacement of existing pump set by new pump set or for replacement of diesel pump set by electric pump set, the bank shall ensure that there is no change in the HP of the pump set and that the new pump set installed is as per BIS 10804-1994, or latest edition.
- Bank shall ensure that the spacing criteria, as stipulated, are adhered to, for the loans extended for pump sets also.
- Wherever loans are advanced for standby pump set, the bank may ensure that the standby unit is also selected as per BIS 10804-1994.
- Where higher HP pump set is required for use other than irrigation, with common prime mover, total HP of the pump set selected for agricultural use shall not exceed 1.5 times the HP required for irrigation purpose, subject to a maximum of 10HP.
- Capacitors: The electric motor financed should always be provided with a starter and a capacitor matching the motor. The following KVAR rating capacitors are recommended for use:

Below 3 HP -	1 kvar
3 HP to 5 HP -	2 kvar
5 HP to 7.5 HP -	3 kvar

8. After Sales Services

The bank shall ensure that adequate after-sales services and repair facilities are provided by the manufacturers / dealers installing the pump set on beneficiaries' wells.

9. Water Lifting Permission

Wherever financing pump sets for lifting water from river/ canal is involved, a letter from the competent authority of the Department/ Agency concerned of the State Govt. permitting the beneficiary to lift water from river/ canal and indicating the period up to which such permission is provided should be obtained and furnished to the financing bank before sanctioning the loan.

10. Micro Irrigation Systems

(a) **Drip Irrigation**

- The bank should ensure that only a technically competent and approved firm or person designs and installs the system at the field level.

- The installing agency should assess the water requirement of each plant, optimum crop geometry, etc. and design the efficient system accordingly. The bank should insist for a field layout map showing the benefiting area and item-wise cost estimate.
- Availability of design discharge of suitable chemical and physical quality on a long-term basis should be ensured for smooth operation of the system.
- The installing agency should furnish performance guarantee for the efficient operation of the system for a minimum of 3 years' period as also ensure timely and adequate post sales-service for trouble-free working of the system.
- The bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.
- Bank should ensure to safeguard the pipes (main and lateral drips), emitters, etc., against theft, robbery, fire, etc.
- The system components to be installed should conform to the BIS specification.

(b) Sprinkler Irrigation

- The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location.
- The design of sprinkler system for the proposed cropping pattern should be done by a technically competent agency /person taking into consideration the source and availability of water, wind velocity in different seasons, soil conditions, agro-climatic situations, etc. to ensure installation of most economical system at the farm level.
- The components of the system including pipes should conform to BIS standards.
- The implementing agency / manufacturers should offer performance guarantee for the operation of the system for a reasonably longer period against any defect either manufacturing/ working or installation.
- The firm should extend regular post sales service for maintenance.
- The bank should conduct periodic monitoring visits to assess the performance of the system and take corrective steps, wherever required.

Land Development



Chapter 2- Land Development

Contour Bunding

Sr. No.	Slope	Per ha length	No. of stone outlets required	Unit Cost per ha (₹)	Repayment
1	2%	200	2	13500	5 – 7 years with 1-year GP
2	3%	222	3	16800	
3	4%	333	3	18100	
4	5%	400	4	24100	
5	6%	483	4	27100	

On Farm Development (OFD) Works

Sr. No.	Slope	Specifications	Unit Cost per ha (₹)	Repayment
1	2% - 4%	Bunding, levelling, deep ploughing, pebble picking, farmyard manure (FYM) application	86000	5 – 7 years with 1 year GP
2	4% - 6%	Bunding, levelling, deep ploughing, FYM application	89000	

Farm Ponds

Without stone pitching

Sr. No.	Size of the Farm Pond	Unit Cost for Black soils (₹)	Unit Cost for Red soils (₹)	Repayment
1	10m x 10m x 3m	30000	28000	5 – 7 years with 1-year GP
2	12m x 12m x 3m	43000	39500	5 – 7 years with 1-year GP
3	15m x 15m x 3m	59000	54000	5 – 7 years with 1-year GP
4	21m x 21m x 3m	126000	114000	5 – 7 years with 1-year GP
5	29m x 29m x 3m	260000	232000	5 – 7 years with 1-year GP

With stone pitching

Sr No	Size of the Farm Pond	Unit Cost for Red Soil	Unit Cost for Black Soil
1	10m X 10m X 3m	108,000	110,000
2	12m X 12m X 3m	145,000	149,000
3	15m X 15m X 3m	195,000	200,000
4	21m X 21m X 3m	325,000	338,000
5	29m X 29m X 3m	538,000	566,000

Composting & Vermi-compost Unit

Sr. No.	Specifications	Unit Cost (₹)	Repayment
1	Composting	11000 - 22000*	7 years with 1 year GP
2	Vermi-compost -3 m x 1.2 m x 1 m (3.60 cu. m)	12,000	3 – 5 years with 1 year GP

*Unit Cost varies depending on the type of land and the number of tanks.

Gully Plugs

Sr. No.	Type	Length	Specifications	Unit Cost (₹)	Repayment
1	Stone Gully Plugs(SGP)	1 m	Height= 0.75m, Bottom width= 2.7 m, Top width= 0.45 m, Foundation depth= 0.3m	11000	5 – 7 years with 1 year GP
2	Stone Gully Plugs(SGP)	1m	Height= 1.0 m, Bottom width= 3.45 m, Top width= 0.45 m, Foundation depth= 0.3m	16000	
3	Earthen Gully Plugs (EGP)	6 m	Height= 1.0 m, Bottom width= 3.60 m, Top width= 0.60 m, Foundation depth= 0.15	1500	

Other activities

Sr. No.	Activity	Unit Cost per ha (₹)	Repayment
1	Tank silt application	27300	3 year with 1 year GP
2	Reclamation of alkali/saline soils – Application of Gypsum+Lime application+green manuring	30000 - 35000	
3	Plastic mulching	24000 - 32000	
4	Fencing (Barbed wire with stone posts/cement pillars/steel poles- 5 rows)	280/m	

Azolla & Vermi hatchery

Sr. No.	Activity	Unit Cost (₹)	Repayment
1	Azolla (1 TPA- 2 pits)	156000	5 years with one year GP
2	Vermi hatchery (320 TPA)	475000	5 years with no GP

Special terms and conditions

- Banks may finance land development activities as per the cost norms indicated in the relevant Central Scheme. Physical norms for land development works (to be decided as per local rates, DSR/SOR of State Govt./Department)
- The bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government.

Farm Mechanization



Chapter 3 - Farm Mechanization

Sr. No.	Machinery / Implement	Unit Cost (in lakh)	Repayment	Remarks
1	Tractor with accessories – 15 to 25 HP	2.55 - 4.50	7 to 9 years with 1 year GP	15HP (Escorts Steelrac, Mahindra 215Nxt, Swaraj 717, Captain 200 DI) 25HP (Swaraj 724XM, Mahindra Jivo 306 DI)
2	25 to 35 HP	4.50 – 6.50		Powertrac 434RDX, Mahindra 265DI plus
3	35 to 45 HP	6.50-7.80		Swaraj 742NXT, Kubota MU4501
4	45 to 55 HP	7.80-8.50		Swaraj 855, Kubota MU5501, John Deere 5310
5	55 to 60 HP	8.50- 10.00		Swaraj 963FE, John Deere 5601
6	Trolley – two wheel hydraulic	1.00 - 1.50		
7	Power tiller 8 to 12 HP	1.00 - 2.30	5 – 7 years with 1 year GP	Models VST Shakti 95 DI Ignito 8 HP Kamco Super DI (240 PTO HP)
8	Seed cum fertilizer Drill (Power tiller/ Tractor operated)	0.55-1.00	5 – 7 years with 1 year GP	Swami Agro Seed drill 4 Tyne Orchid Annigeri 4T SS
9	Paddy Transplanter (4, 6 & 8 rows)	1.50 - 3.00	5 – 7 years with 1 year GP	MP461 3.9HP Petrol 4 rows

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10	Power weeder (self-propelled/tractor drawn) Min 6HP	0.55-0.65	3-5 years Tractor with minimum 2-3 implements are required to be purchased	FAI 650N, Maijo WM1100
11	M. B. Plough (2 / 3 furrows- non hydraulic)	0.25 – 0.80		Sonalika SLMBP2; SLMBP3
12	Reversible M. B. Plough (2 / 3 furrows- fixed/hydraulic)	1.03 – 2.50		Krishna 001, 002 Osaw GRP3
13	Tractor drawn Disc Plough (3 disc, Reversible)	0.90-1.50		New Vikas, URDP H 40
14	Tractor drawn 3 Disc Harrow Min 35HP	0.90-1.20		Ekra DP 03, SLDP 3
15	Cultivator(cost will vary depending on rigid or spring loaded)	0.53-0.80		JAYA 7TN Rigid, RICO R19C
16	Rotavator (540 and 1000 rpm PTO speed)	0.85-1.40		
17	Thresher (upto 10 HP- Tractor/Engine Operated)	1.20-2.00		
18	Groundnut decorticator (manual, cost depends on capacity)	0.25-0.30		200-300 kg/hr
19	Groundnut decorticator(powered, cost depends on capacity)	0.55-1.50		3 – 5Hp decorticator
20	Combine Harvesters	As per make HP	7 - 9 years with one year GP	
21	Carbon fibre telescopic harvester		3 years with No GP	Easylife, TSS, HiTech
	80ft	85000		
	70ft	74000		
	60ft	60000		

Custom Hiring Centre

Machinery	Total (₹)	Repayment
Tractor –35 to 45 HP	Costs will vary depending on the combination, capacity, make etc.	7-9 years with 03 months to 1 year GP based on the seasonality of agricultural
Tractor –15 to 25 HP		
MB plough		
Disc Plough		
Levelers		

Machinery	Total (₹)	Repayment
Cultivators		operations in the project area and the projected cash flows
Seed cum fertilizer drill		
Laser Guided Land Leveler		
Thresher		
Sprayer		
Drone		
Shed and office premises		
Servicing tools		

Special Terms and Conditions - Farm Mechanization

- The costs are indicative, and banks may finance the activities based on the prices quoted by dealers comprising discounts and accessories.
- The banks may also refer to the Department of Agriculture, GoK guidelines on the rate norms, empaneled vendors list and scheme guidelines for availing subsidy for Farm Mechanization.
- Selection of the machinery will depend upon the area, major crops, availability of skilled and unskilled labour, soil type etc.
- While financing tractors/power tillers & farm equipment's the banks may ensure the respective BIS standards are adhered too.
- Banks may finance FM activities as per the crops grown, presence of other CHCs & concentration of farm machinery in the area.

Horticulture & Plantation



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Sr. No	Crop	Spacing	Population / Acre	Year					Unit Cost per acre (₹)	Repayment
				I	II	III	IV	V		
1	Citrus	6x6m	110/acre	43173	18771	12127	15562	15867	105500	9 years including 5 years GP
2	Grape-Seedless varieties	3m x 1.8m	740	331850	177150				509000	7 years including 2 years GP
3	Grape-Bangalore Blue	3.3m x 3.3m	360	272067	133933				406000	7 years including 2 years GP
4	Mango	9m x 9m	50	52982	14516	12732	13952	14818	109000	10 years including 5 years GP
5	Mango (High Density Planting)	5m x 5m	160	77840	34690	39995	46972	48503	248000	10 years including 5 years GP
6	Pomegranate	3.5m x 3.5m	326	130655	124345				255000	9 years including 2 years GP
7	Sapota	9m x 9m	50	51000	9000	12000	14000	14000	100000	10 years including 5 years GP
8	Guava	8m x 8m	60	44000	15750	15750	9500		85000	8 years including 4 years GP
9	Guava (High Density)	2.5m x 2.5m	640	74025	48070	35927	34328		192350	8 years including 4 years GP
10	Custard Apple	2.5 m x 5 m	320	75000	18000	16000			109000	7 years including 3 years GP
11	Drumstick	3.5m x 3.5m	326	25200	15800				41000	5 years including 2 years GP

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12	Ber	5 m x 5m	160	44272	10380	9470	7878		72000	9 years including 4 years GP
13	Dragon fruit	2.5 m x 2.5 m (1 pole, 4 plants)	400 poles	676252	38748				715000	9 years including 2 years GP
14	Aonla	6m x 6m	110	32583	10092	9792	8233		60700	10 years including 4 years GP
15	Jamun	8m x 8m	62	37500	21600	10900			70000	8 years including 3 years GP
16	Papaya	3m x 3m	444	59400	21600	18000			99000	5 years including 2 years GP
17	Jackfruit	10m x 10m	40	27500	11000	5500			44000	11 years including 3 years GP
18	Avocado	7.5m x 7.5m	71	84396	26927	30927			142250	7 years including 3 years GP

Plantation Crops

Sr. No	Crop	Spacing	Population/acre	Year						Unit Cost per acre (₹)	Repayment
				I	II	III	IV	V	VI		
1	Coconut	8m x 8m	60	42993	9982	7882	11287	11972	13884	98000	12 years including 6 years GP
2	Oil Palm	9m x 9m	50	37776	20600	29044	29580			117000	12 years including 4 years GP

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Sr. No	Crop	Spacing	Population/acre	Year						Unit Cost per acre (₹)	Repayment
				I	II	III	IV	V	VI		
3	Coffee (Robusta)	3m x 3m (10ft x 10ft)	444	45967	22660	13891	15308	14974		112800	10 years including 5 years GP
4	Coffee (Arabica)	1.5m x 1.5m (5ft x 5ft)	1780	52670	30653	21243	23615	23819		152000	10 years including 5 years GP
5	Cashew	7m x 7m	81	41563	14214	11777	14549	19897		102000	10 years including 5 years GP

Spices

Sr. No	Crop	Spacing	Population/acre	I	II	III	IV	Unit Cost per acre (₹)	Repayment
1	Pepper (intercrop with Arecanut)	3m x 3m	444	57800	26000	28200	32000	144000	8 years including 4 years GP
2	Pepper (intercrop with Coffee)	6m x 6m	111	32000	16000	13000	12000	73000	8 years including 4 years GP

Unit Cost 2024-25

Sr. No	Crop	Spacing	Population/acre	I	II	III	IV	Unit Cost per acre (₹)	Repayment
3	Cardamom	1.8m x 1.8m	1230	80000	74000			154000	8 years including 2 years GP
4	Curry leaf	3m x 1.5m	880	25000	15000			40000	7 years including 2 years GP

Sr. No	Crop	Spacing	Population	Unit Cost per acre (₹)	Repayment
1	Jasmine	1.5 m x 1.5 m	1780	77000	4 years including 1 year GP
2	Rose	0.75 m x 0.75 m	7100	163000	5 years with 1 year GP

Apiary

Activity	Spacing(m)	Population/ 1000 Sq.m	Unit Cost (₹)	Repayment
Apiary- <i>Apis mellifera</i> . <i>Apis cerana indica</i>	25 x 25	50 boxes	65000	4 years with 1 year GP

Vegetable Nursery

Activities	Unit Cost (Rs.)
Vegetable nursery (shade net) –0.5-acre model	8,05,000

Protected Cultivation

Crop	Cost Estimates (₹/sq. m)				Repayment
	> 2080 sq.m to 4000 sq.m	> 1056 sq.m to 2080 sq.m	>560 sq.m to 1056 sq.m	Up to 560 sq.m	
Naturally Ventillated Poly House (NVPH) with 2 side corridor and 1.6mm gutter connected	900	935	995	1135	10 years with one year GP
NVPH (2 side corridor and 0.5 mm gutter connected)	800	855	905	1125	10 years with one year GP
Shade net house (2-side corridor)	440	--	---	---	10 years with one year GP
<p><i>Disclaimer: The above cost estimates are indicative and are recommended based on MIDH guidelines. Hence, costs may vary based on the adopted technologies.</i></p>					

In addition to the above, Investment Cost of Protected Cultivation, the average Cost of Production for 1st year for the following crops is as under-

- (a) Flowers - ₹ 370/Sq.m
- (b) Vegetables - ₹ 120 /Sq.m

Note: The above cost estimates may vary depending on the type of crop and variety.

Special terms and conditions

- The financing bank may consult the State Department of Horticulture or the concerned Commodity Board to ensure technical feasibility of the crop.
- The bank shall satisfy itself that planting material of required quantity and quality, procured by the borrowers are from reliable sources such as nurseries of Agricultural Universities or State Government or any other recognized private nursery.
- Loan shall be issued in respect of investments for raising plants during the first year and for subsequent maintenance, till the plant attains economic bearing stage, or as indicated in the Unit Cost. However, where loans are proposed to be availed only for the first-year planting, it should be ensured that the borrowers have their own resources to meet subsequent expenditure.
- Suitable inter crops may be taken up during the gestation period of the main crop, wherever feasible.
- Mixed cropping shall be encouraged, wherever possible, as in the case of coffee, arecanut, coconut etc.
- Suitable tie-up arrangement can be tried with the marketing agency concerned for recovering the loan installments with the concurrence of the borrowers.
- Protected cultivation- The Unit Costs does not include subsidy component. Banks may ensure convergence of credit with ongoing subsidy schemes & Banks need to evaluate the financial viability of the project based on the prevailing market conditions. Unit Cost has been calculated for top ventilated type GI Structure, gutter connected, 200-micron UV Stabilized poly sheet including shade net.

Sericulture



Chapter 5 – Sericulture

1. Shoot Rearing System- Cocoon formation stage

Sr. No.	Item/Activity	Unit Size	Amount (in Rs.)
1	Mulberry garden establishment	1 acre	70000
2	Rearing equipment	300 DFLs per batch	80000
3	Rearing shed (50ft*20ft*15 ft.)	1000 sq. ft.	1000000
4	Rearing cost for first batch	300 DFLs	32000
	Total Cost		1182000
<i>The repayment period is 4 years with one year GP</i>			

Chawki Rearing Centre:

Sr. No.	Details	Unit size	Unit Cost (₹)
1	Mulberry garden establishment	2 acre	140000
2	Rearing equipment's	5000 DFLs per batch	665000
3	Rearing house (45ft*30ft*15 ft.)	1350 sq. ft.	1012500
4	Disinfection tank	40 ft	24000
4	Rearing cost (capitalized for 3 batches)		213000
	Total cost		20,54,500

Special terms and conditions

The terms and conditions indicated below are for Area Based Sericulture Development Program:

- The borrowers may be identified in consultation with the State Department of Sericulture/Central Silk Board, especially in non-traditional zones/districts.
- While financing for seed cocoon production, ensure that the scheme area is a notified seed area.
- Ensure that the borrowers selected have adequate source of irrigation while financing for mulberry cultivation under irrigated conditions. If necessary, water saving irrigation systems like Drip and Sprinkler may be suggested, wherever feasible, and the required credit assistance extended.
- Improved High Yielding varieties of mulberry and silkworm races may be insisted upon under irrigated conditions.
- Supply of planting material of specified mulberry variety may be ensured through Government Seed Farm or reputed private sources.
- The financing bank may ensure that there is adequate supply of Quality Disease Free Silkworm Layings (DFLs).
- The borrowers should be included under the ongoing tripartite arrangement to ensure proper recovery of loan.
- The financing bank may ensure that a sound/competitive marketing infrastructure is available in the scheme area and the farmers are not required to carry their cocoons to a far-off market.

Forestry



Chapter 6- Forestry

Sr. No.	Crop	Spacing	Population (No. of plants/ha)	Unit cost for FY 2024-25	Remarks
1	Sandalwood	4.47 m x 4.47 m	500	228,000	15 years repayment period including 14 years GP
2	<i>Melia dubia</i>	3 m x 3 m	1111	144,000	7 years repayment period including 6 years GP
3	Bamboo	5 m x 5 m	400	77,000	8 years repayment period including 5 years GP
4	Bamboo (Tissue culture)	5 m x 5 m	400	86,000	8 years repayment period including 5 years GP
5	Teak	2 m x 2 m	2500	222,000	13 years repayment period including 7 years GP
6	Mahogany	4.57 m x 4.57 m	478	112,000	10 years repayment period including 9 years GP
7	Silver oak	3 m x 3 m	1111	144,000	7 years repayment period including 6 years GP

- Forest Department suggests that teak cultivation should be taken up preferably along with the Agriculture/Horticulture crops as these species have longer gestation period compared to other fast-growing species.
- While arriving at the cultivation cost of Sandalwood, the cost of following intercrops/host plants are taken into consideration.

1. Intercropping plant (Ist stage) - 500 No. of plants/ha - Toor dal plants

2. Intermediate plants (Medium term) - 500 No. of plants/ha - Drumstick/Curry leaf/Mulberry/Guava, etc.

3. Host (Long term) - 500 No. of plants/ha - Grafted mango/Jamun/Jackfruit/Chikkoo/Aonla/Custard apple, etc.

Unit Cost 2024-25

- Host/Intercrops can be selected in different regions based on different Agro-Climatic conditions.
- Further, the Unit Cost may vary for the different agro climatic regions and on the locality specific requirement/conditions.
- Farmers should be encouraged to take up agroforestry activities particularly in the initial years to ensure steady flow of cash to the farmers.

Animal Husbandry Dairy



Chapter 7 – Animal Husbandry

1. AH – Dairy

Dairy – One animal unit

A. Cross bred Cows (CB Cows)	Unit Cost (₹)	Repayment
HF Crosses 11-13 lpd	75000	5 years including 6 months GP
Jersey Crosses - 9 to 10 lpd	70000	
B. She buffaloes		
Graded Murrah yielding – 10-12 lpd	80000	
Surti/ Dharwad yielding - 6 to 8 lpd	50000	
C. Indigenous cows		
Malnad gidda (yield 0.8 to 1 lpd)	13000	
Hallikar	40000	
Deoni	45000	
Gir, Sahiwal, Tharparkar	60000	

Dairy- Two Animal unit

Sl. No.	Particulars	2 CB Cows unit (₹)		2 Buffaloes unit (₹)	
		HF	Jersey	Graded Murrah	Surti, Dharwad
1	Cost of animals- cross bred Jersey/HF	150000	140000	160000	100000
2	Cost of shed for 2 animals @65sqft/animal	26000	26000	26000	26000
3	Recurring cost- for 1 st batch				
I	Insurance @6% on cost of animals	9000	8400	9600	6000
II	Concentrates for 30 days @ ₹ 25/kg per animal	9300	7500	8000	6000

Unit Cost 2024-25

III	Cost of green fodder	3168	2772	4455	3960
IV	Cost of dry fodder	1080	950	1530	1360
V	Miscellaneous cost @ ₹ 25/- per day/animal for 30 days	750	750	750	750
	Total (rounded off)	199000	186000	210000	144000

Ten Animal Dairy Unit

Sl. No.	Particulars	10 CB cows unit (₹)		10 Buffaloes unit (₹)	
		HF	Jersey	Graded Murrah	Surthi, Dharwad
1	Cost of 10 animals – Cross	750000	700000	800000	500000
2	Cost of shed for 10 animals @65 sq ft/animal	130000	130000	130000	130000
3	Cost of shed for calves@40sqft/animal	90000	90000	90000	90000
4	Cost of borewell	115000	115000	115000	115000
5	Cost of Storeroom, Chaffcutter, Milking machine	111000	111000	111000	111000
6	Recurring Cost- for 1 st batch				
i	Insurance @ 6% on cost of 10 animals	45000	42000	48000	30000
ii	Cost of concentrates	46500	37500	45000	33750
iii	Cost of green fodder	15840	13900	21000	18000
iv	Cost of dry fodder	5400	4800	7500	6500
v	Labour charges	11000	11000	11000	11000
vi	Miscellaneous (Veterinary aid, electricity, Mineral Mixture etc) 69.5Rs/day	20850	20850	20850	20850
	Total (rounded-off)	1341000	1276000	1399000	1066000

Unit Cost for Dairy- Indigenous Breeds (Gir, Sahiwal and Tharparkar)

Sl. No.	Particulars	2 animal unit (₹)	10 animal unit (₹)
1	Cost of animals	120000	600000
2	Cost of shed @65 sq ft/animal	26000	130000
3	Cost of shed for calves@40sqft/animal	16000	80000
	Borewell		115000
	Cost of Storeroom, Chaffcutter, Milking machine		100000
4	Recurring Cost- for 1 st batch		
i	Insurance @6% on cost of animals	7200	36000
ii	Cost of concentrates	7500	30000
iii	Cost of green fodder	4000	19000
iv	Cost of dry fodder	1500	6800
v	Labour charges		10000
vi	Miscellaneous (Veterinary aid, electricity, Mineral Mixture etc) Rs.60/day/animal for 30 days	3600	18000
		186000	1145000

Other expenditure and techno-economic parameters

Particulars	Cost (₹)	Remarks
a. Cattle/buffalo shed (130 sq ft)	26000	Cattle shed storeroom should be an integral part of Dairy scheme and should not be financed separately
1. Shed @ ₹ 200 per sq ft		
2. AC roof shed @ ₹ 300 per sq ft	39000	
b. Construction of storeroom ₹ 250/sq ft		
Requirement of storage space		
upto 5 animals- 50 sq ft	12500	
6-10 animals -100 sq ft	25000	
11-15 animals- 150 sq ft	37500	

Unit Cost 2024-25

Particulars	Cost (₹)	Remarks
16-20 animals- 200 sq ft	50000	
c. Feed & Fodder Cost Feed: 30 days feed @ ₹ 22 per kg Feed requirement will vary depending on yield and breed of animal Fodder: ₹ 5000 per animal towards cost of fodder cultivation.	25 5000	Loan to be recovered along with the loan disbursed for purchase of animal.
d. Cost of milking machine (for 5 to 10 animal unit)	30000-40000	
e. Cost of cross bred milch cows	70000-75000	

Calf-rearing - rearing of female calf (CB Cows)

Sl. No.	Particulars	5 heifer calves Unit (₹)	Remarks
1	Cost of 5 heifer calves - Cross bred Jersey/HF for 5 heifer calves @ ₹ 8000 per animal	40000	Loan to be repaid immediately if sold as breeding animal, otherwise GP of 3 years & 3 months.
2	Cost of equipment – lumpsum	3000	
3	Cost of shed (40 sq. ft per calf)	43000	
4	Concentrate feed for 28 months – 1600 kg per calf @ ₹ 25 per kg	200000	
5	Fodder cultivation cost for 28 months	37440	
6	Cost of breeding medicines, vaccines and Misc. charges	5000	
	Total (rounded-off)	328000	

Male calf rearing

No	Activity	Unit Cost	Remarks
1	Male calf rearing (indigenous animals- Deoni, Hallikar, Amrit Mahal) 10 male calves.	381000	GP- 3 years. Entire repayment to be completed by 5th year

No	Activity	Unit Cost	Remarks
2	Male calf rearing (indigenous animals-Deoni, Hallikar, Amrit Mahal) 20 male calves.	762000	GP- 3 years. Entire repayment to be completed by 5 th year

Hydroponic unit for Fodder cultivation

Activity	Unit Cost	Remarks
Hydroponic unit for production of green fodder (for 2 herds of cattle)	60000	5 Year repayment with no GP

This unit may be considered for finance only in areas where there is severe shortage of green fodder & also to be integrated with modern dairy farm.

Fodder Cultivation- Stylo

Activity	Unit Cost per ha (₹)	Remarks
Fodder cultivation (Stylo)	25000	5 Years with no GP

Special terms and conditions

1. The bank shall select villages keeping in view the compactness of the area to facilitate supervision and nearness of villages to veterinary dispensaries, animal breeding centers and milk marketing facilities.
2. The bank shall ensure that a unit of 2/3 milch animals is financed and that animals are purchased with an interval of about 4-6 months to ensure continuity in milk production.
3. The bank shall finance only good quality animals viz. Graded Murrah buffaloes / Cross bred cows, preferably freshly calved animals in second or third lactation.
4. (a) Immediately after purchase, suitable arrangements for identification of animals by tattooing or ear tagging shall be made with the help of State Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks etc.) shall be maintained.
(b) Certificate regarding age, milk production and health of animals financed shall be obtained from qualified veterinary assistant surgeon.

5. Animals should be vaccinated with the help of the Veterinary Department, against diseases such as Lumpy Skin Disease, Brucellosis, *Haemorrhagic Septicemia* and Foot & Mouth disease depending upon prevalence of particular disease in the area and as per the advice of the State Animal Husbandry Department.
6. Adequate insurance cover is to be obtained for all animals purchased under the scheme.
7. The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder and concentrate feed. The bank shall wherever possible, encourage the beneficiary to take up green fodder cultivation on his/her own.
8. The bank shall satisfy itself that adequate facilities for veterinary aid and breeding are available from the Government department / Milk Union concerned to the beneficiary in the vicinity of the scheme area.
9. In cases, where cross bred / indigenous cows are financed, the bank shall satisfy itself that breeding service, with high quality semen of exotic / cross bred pedigree bulls, is available at the artificial insemination centers in the scheme area.
10. Wherever loans for construction of cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that the beneficiary either has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed out of his own sources.
11. The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements could either be in the nature of organised marketing through milk collection centres or outlet for direct sale of milk at a remunerative price.
12. Wherever an arrangement is made to market milk through organised system, the bank may make arrangements with the milk collection agencies for loan recoveries out of sale proceeds.

Poultry



2. AH- Poultry**a. Commercial Layer unit-5000 layers (1+1+4 under Cage system)**

Sl. No.	Particulars	Cost (₹)	Remarks
1	Civil structures	1125000	5 years including 1 year GP
2	Electrical installations @ 4% of civil costs	45000	
3	MI structures	90000	
4	Equipment	850000	
5	Working Capital	1287500	
	Grand total (rounded off)	3398000	

b. Commercial broiler unit -1000 birds per batch

Particulars	Unit Cost (₹)
Commercial broiler unit -1000 birds per batch	313000

c. Backyard poultry-50 females+ 10 males

Sl No	Particulars	Unit Cost (₹)	Repayment
1	Land	Self	5 years including 1 year GP
2	Night shelter – 6 numbers (6'X6'X2.5' with locally available material) @ ₹ 600 per unit	3600	
3	Capitalised expenditure	8335	
	Total Cost (rounded off)	12000	

d. Commercial Broiler Unit under integration – 2000 birds (Deep litter system)

Sl No.	Particulars	Unit Cost (₹)	Repayment
1	Land	Own	
2	Civil Structures - a. Shed for Broilers (1.0 sq ft per broiler; 2000 broilers; ₹ 150 per sq ft)	300000	

Unit Cost 2024-25

Sl No.	Particulars	Unit Cost (₹)	Repayment
3	Minor Irrigation structures	10000	5 years including 6 year GP
4	Equipment - Broiler equipment (2000 chicks; ₹35 per bird)	70000	
5	Working capital* – Rice Husk, Electricity, Labour charges & Miscellaneous @Rs.38/- per bird	76000	
	Total	456000	

* Other items like chicks, feed, etc. are provided by the integrators and hence not required to be financed.

e. Broiler under Integration -5000 birds

Particulars	Unit Cost (₹)	Repayment Period
Broiler unit under integration - 5000 birds	1140000	5 years including 6 months GP

f. Poultry marketing outlet

Sl No.	Particulars	Unit Cost (₹)	Repayment Period
1	Poultry Marketing outlet -300 birds per day	1000000	5 years including 6 months GP

g. Duck rearing unit -200 ducks

S No	Particulars	Unit Cost (₹)	Repayment
1	Cost of duckling (DoCs) @ ₹ 30 per duckling	6000	5 years including 1 year GP
2	Cost of enclosure/shed with open space -250 sq ft @ ₹ 50 per sq ft	12500	
3	Cost of feed upto 8 weeks – 150 gm per day - 6.5 kg per bird @ ₹ 20 per kg	26000	
4	Cost of equipment- feeding, watering	3000	
5	Veterinary Aid @ ₹ 10 per duck	2000	
6	Misc. expenses including insurance- LS	2000	
	Total (Rounding off)	51500	

Special terms and conditions

Poultry Farming (Commercial Layers/Broilers)

- The new poultry farms may be one kilometer away from the existing farms/ complexes.
- Farms having more than 50,000 layers should have preferably separate facilities for brooding and growing.
- The bank shall ensure that the beneficiaries make firm arrangements for getting supply of high quality chicks from a reputed hatchery.
- The bank shall ensure that there are firm arrangements for marketing of eggs/ culled birds.
- The bank shall ensure that periodical check-up of poultry flock by a competent veterinarian, preferably at least once in a month, is carried out.
- A regular vaccination schedule, prescribed by hatchery/competent person, should be followed immediately after purchase of the chicks.
- Periodical debeaking and deworming of birds should be done.
- Utmost cleanliness and hygienic conditions should be maintained in the poultry sheds, farm and in the management of the poultry flock. The houses should be properly disinfected / sprayed with insecticide sprays before housing the new flock.
- Fresh, clean, and dry litter material should be placed on the floor of poultry house in case of deep litter house before the birds are introduced in the shed.
- Fresh and clean water should always be available, and waterers are to be cleaned regularly.
- The bank should ensure that firm arrangements are made for getting balanced concentrate feed and its availability to the birds. In case of commercial projects (more than 10,000 birds), bank may advise the borrower to have a feed mixing plant (mixer and grinder) in the project for mixing feed for captive consumption.
- Beneficiary should keep records of feed consumption, mortality, vaccination, egg production, number of birds culled etc.
- The bank should ensure that the sheds and equipment are insured during the period of loan. In lieu of poultry insurance for birds, the banks may consider creation of risk/ mortality fund.

Sheep, Goat, Piggery & Others



AH – Sheep, Goat, Piggery & Others

Sheep Breeding Unit (100+5) Deccani, Hassan, Bannur breeds

(₹)

Particulars	Deccani, Hassan	Bannur
1. Cost of animals		
a. Rams (5 rams)	50000	70000
b. Ewes(100 ewes)	900000	1300000
c. Cost of construction of sheds for Ewes & Rams(10 sqft/animal)	105000	105000
d. Cost of construction of sheds for Lambs (05 sqft/animal)	50000	50000
2. Borewell and water supply	100000	100000
3. Miscellaneous (chaff cutter and others)	40000	40000
Fixed cost Total	1245000	1665000
4. Recurring cost		
a. Feeding for one cycle- rams	9600	9600
b. Feeding for one cycle- ewes	144000	144000
c. Feeding for one cycle- lambs	27000	27000
d. Veterinary aid (@ Rs 30/animal/year)	3150	3150
e. Insurance cost for the adults (@5% cost of adults)	47500	68500
f. Miscellaneous expenditure	5000	5000
g. Labour cost	64000	64000
Recurring cost Total	300250	321250
Total financial Outlay(rounded off)/Unit Cost	1545000	1986000

Sheep Rearing Units

(₹)

Sl. No.	Particulars	Bannur (10+1)	Local breed (10+1)	Bannur (20+1)	Local breed (20+1)	Remarks
1	Cost of animals:					
a	Rams	9000	7000	9000	7000	5 years including 6 months GP
b	Ewes	60000	50000	120000	100000	
2	shed / pen	11000	11000	22000	22000	
	Sub Total	80000	68000	151000	129000	
3	Recurring cost for one year					
a	Grazing charges @ ₹ 150 per animal per year	1650	1650	3150	3150	
b	Feeding for one cycle	25295	25295	45845	45845	

Unit Cost 2024-25

Sl. No.	Particulars	Bannur (10+1)	Local breed (10+1)	Bannur (20+1)	Local breed (20+1)	Remarks
c	Veterinary aid (@ ₹ 30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3450	2850	6450	5350	
e	Shearing cost (@ ₹ 25 per animal per year)	275	275	525	525	
	Sub Total	31000	30400	56745	55645	
	Total Cost (rounded off)	111000	98000	208000	184000	

Sheep Fattening Units (100)

(₹)

Sl No.	Particulars	Deccani, Hassan
1	Cost of animals	450000
2	shed / pen	100000
3	Borewell and water supply	100000
4	Miscellaneous (chaff cutter and others)	37000
	Sub Total	687000
	Recurring cost for one year	
a	Grazing charges @ ₹ 150 per animal	15000
b	Feeding for one cycle	144000
c	Veterinary aid (@ ₹ 30 per animal)	3000
d	Insurance cost for the adults (@ 5% cost of adults)	22500
	Sub total	184500
	Total	871000

Goat Breeding Unit (500+25)

(₹)

Sl No.	Particulars	Local breed	Improved breed	Remarks
1	Cost of animals:			
a	Buck	162500	200000	
b	Does	2750000	3500000	
2	Transportation charges for animals	42000	42000	
3	Cement shed with asbestos sheets (10 sq. ft per animal @ ₹200 per sq ft)	1050000	1050000	
	Sub Total	4004500	4792000	
4	Recurring cost for one year			
a	Grazing charges @ ₹ 120 per animal per year	63000	63000	5 years repayment including 1 year GP
b	Feeding for one cycle- bucks	11250	11250	
c	Feeding for one cycle- does	202500	202500	
d	Feeding for one cycle- kids	25440	25440	
e	Veterinary aid (@ ₹ 30 per animal)	15750	15750	

Unit Cost 2024-25

Sl No.	Particulars	Local breed	Improved breed	Remarks
	per year)			
f	Insurance cost for the adults (@ 4% of cost of adults)	116500	148000	
g	Miscellaneous expenditure	1030	5000	
h	Labour cost	16000	16000	
	Sub Total	451470	486940	
	Total Cost (rounded off)	4456000	5279000	

Goat Breeding Unit (100+5)

Sl No.	Particulars	Local breed	Improved breed	Remarks
1	Cost of animals:			
a	Buck	32500	40000	
b	Does	550000	700000	
2	Transportation charges for animals	8400	8400	
3	Cement shed with asbestos sheets (10 sq. ft per animal @ ₹200 per sq ft)	210000	210000	
	Sub Total	800900	958400	
4	Recurring cost for one year			
a	Grazing charges @ ₹ 120 per animal per year	12600	12600	5 years repayment including 1 year GP
b	Feeding for one cycle- bucks	2250	2250	
c	Feeding for one cycle- does	40500	40500	
d	Feeding for one cycle- kids	5088	5088	
e	Veterinary aid (@ ₹ 30 per animal per year)	3150	3150	
f	Insurance cost for the adults (@ 4% of cost of adults)	23300	29600	
g	Miscellaneous expenditure	1030	5000	
h	Labour cost	16000	16000	
	Sub Total	103918	114188	
	Total Cost (rounded off)	905000	1073000	

Goat Rearing units

(₹)

Sl No.	Particulars	Local breed (10+1)	Improved breed (10+1)	Local breed (20+1)	Improved breed (20+1)	Repayment
1	Cost of animals:					
a	Bucks	6500	8500	6500	8500	
b	Does	55000	70000	110000	140000	
2	shed / pen	11000	11000	22000	22000	
	Sub Total	72500	89500	138500	170500	5 years including 6 months GP
3	Recurring cost for one year					

Unit Cost 2024-25

a	Grazing charges @ ₹ 150 per animal per year	1650	1650	3150	3150	5 years including 6 months GP
b	Feeding for one cycle	17500	17500	32500	32500	
c	Veterinary aid (@ ₹30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3075	3925	5825	7425	
	Sub Total	22555	23405	42105	43705	
	Total Cost (rounded off)	95000	113000	181000	214000	

Special terms and conditions- Sheep/Goat

- The bank shall select villages keeping in view the compactness of the area to facilitate supervision, nearness of villages (within 5 to 10 km distance) to veterinary dispensaries, grazing facility and adequate marketing facilities of wool/meat.
- While selecting beneficiaries, preference may be given to persons belonging to traditional shepherd's community having better experience of management of sheep/goat.
- Only sheep/goat of 12 to 18 months old, certified as healthy by a qualified Veterinary Assistant Surgeon of Department of Animal Husbandry, preferably Deccani, Hassan, Bannur breeds of sheep and Osmanabadi / local breeds of goat shall be financed under the scheme.
- All animals financed shall be tattooed or ear tagged for proper identification.
- Arrangements may be made to vaccinate animals purchased against all infectious diseases including Enterotoxaemia, Blue Tongue, Haemorrhagic Septicemia as per the advice of Department of Animal Husbandry. Sheep/Goat shall be dewormed at least once in three months with the help of State Animal Husbandry Department.
- The bank shall ensure that animals are adequately insured.
- The bank shall ensure that no animal is disposed off or sold by the beneficiary, without its prior permission in writing, till the loan is fully repaid.
- Transportation costs extra, on need basis

Pig breeding Unit (20 sows + 2 boars)

S No.	Particulars	Unit Cost (₹)
1	Buildings	--
a	Pig styes	
i	Sow @ 20 sq. ft per sow at ₹ 160 per sq. ft for 20 sows	64000

Unit Cost 2024-25

S No.	Particulars	Unit Cost (₹)
ii	Boar @ 70 sq. ft per boar for 2 boars at ₹ 200 per sq. ft	28000
iii	Farrowing pen at 80 sq. ft per sow for 8 sows at ₹ 160 per sq. ft (considering always 40% of pigs in farrowing)	102400
iv	Piglets @ 10 sq ft per piglet for 200 piglets at ₹ 100 per sq. ft	200000
v	Storeroom 200 sq ft at ₹ 150 per sq. ft	30000
	Sub Total	424400
2	Pigs for breeding	
i	Cost of 20 four-month-old gilt weighing about 50 kg @ ₹ 90 per kg live weight	90000
ii	Cost of 2 six-month-old boar weighing about 50 kg @ ₹ 90 per kg	9000
	Sub Total	99000
3	Feed	
i	Feed - concentrate feed per adult up to breeding stage - 900 gm concentrate per adult per day for 6 months @ ₹ 27 per kg	96228
ii	Feed - kitchen waste feed per adult up to breeding stage @ 1.5 kg	8910
iii	Feed - concentrate feed per piglet up to marketable stage - 2200 gm kitchen waste per adult per day for 6 months - 525 gm concentrate per piglet per day for 6 months	629100
	Sub Total	734238
4	Equipment	
i	Equipment @ ₹ 200 per adult animal	4400
ii	Equipment @ ₹ 20 per 200 piglets	4000
	Sub Total	8400
5	Medicine and vaccines @ ₹ 100 per animal	2200
6	Insurance charges @ 5% of cost of breeding stock	4950
7	One labour @ ₹ 7500 per month for 6 months	45000
8	Cost of 3 wheeler for garbage collection	150000
	Total (rounded off)	1468000

Pig rearing cum fattening unit (3 sows +1 boar)

Sl. No.	Particulars	Unit Cost (₹)	Remarks
1	Fixed Cost		5 Years including 6 year GP
a.	Cost of 3 Sows @ ₹ 5000/- per sow and 1 boar @ ₹ 6000/- (4 to 5 months old)	21000	
b.	Cost of shed -280 sq. ft @ ₹ 200 per sq. ft	56000	
c.	Water supply (Borewell, electric motor pumpset 1 HP) & equipment- LS	25000	
	Sub-Total	102000	
2	Recurring Cost		
a	Insurance @ 5% of cost of animals	1050	
b	Cost of feed for 9 months	58650	

Unit Cost 2024-25

c	Veterinary aid @ ₹ 200 per animal	800	
d	Miscellaneous @ ₹ 500 per animal	2000	
	Sub-Total	62500	
	Grand Total (Rounded-off)	164000	

Techno-economic aspect of feeding for Pigs

- Feed required for adult @ 3kg/day, out of which 40% concentrated feed @ Unit Cost of ₹ 27 per kg, 30% waste @ Unit Cost of ₹ 1.5 per kg
- Fattener @ 1.75 kg per fattener. Out of which 40% concentrate feed @ Unit Cost of ₹ 27 per kg 30 % waste @ Unit Cost of ₹ 1.5 per kg

Retail pork outlet with facility for chilling

Sl No.	Particulars	Unit Cost (₹)	Repayment Period
1	Retail pork outlet with facility for chilling	1200000	5 years including 6 months GP

Others**Rabbit Farming**

Sl No.	Particulars	Unit Cost (₹)	Repayment Period
1	Rabbit rearing (10+3)	300000	5 years including 6 months GP

Integrated Farming Model

Activity*	Total Cost (₹)	Repayment Period
Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow)	175000	5 years including 6 months GP
Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + sheep rearing (20 ewes +1 ram)	193000	
Mango (1 acre)+ cows (4 LPD/cow) + Brinjal (1 acre)	150000	
Farm pond (various sizes)/Dairy (2 animals)/Sheep & goat (10+1)/poultry (50 Giriraja)/ apiary	Varies with the combination of enterprises	

*The Unit Costs may vary depending upon the enterprise proposed in the integrated model.

Fisheries



Chapter 8 – Fisheries

Fisheries: Inland Aquaculture				
Sr. No.	Activity	Unit Size	Unit cost	Repayment period
1	Freshwater fish culture in new ponds-Composite fish culture of Indian major carps viz., Catla, Rohu, Mrigal and other major carps such as Silver carp, grass carp and common carp	1 ha	829000	7 years with 1 year gestation period
2	Freshwater Prawn culture- <i>Macrobrachium rosenbergii</i>	1 ha	535000	7 years with 1 year gestation period
3	Culture of freshwater catfish- <i>Pangasius sutchi</i>	1 ha	568000	7 years with 1 year gestation period
4	Breeding and rearing of ornamental fishes (small unit)	200-250 sq. ft. area	150000	7 years with 6 months gestation period
5	Biofloc ponds construction with input cost of Rs. 4 lakh*	0.1 ha	1400000	7 years with 6 months gestation period
Fisheries: Brackishwater/Coastal Aquaculture				
Sl. No.	Activity	Unit Size	Unit cost	
1	Shrimp farming-White leg shrimp- <i>Litopeneus vannamei</i>	1 ha	3510000	7 years with 6 months gestation period
2	Biofloc ponds (Brackishwater/Inland saline areas) construction with input cost of Rs. 8 lakh*	0.1 ha	1800000	7 years with 6 months gestation period
3	Bivalve cultivation (mussels, clams, pearl etc.)*	3mX3m	20000	2 years with 6 months gestation period

Fisheries: Mariculture				
Sl. No.	Activity	Unit Size	Unit cost	
1	Establishment of Open Sea cages (100-200 cubic meter volume)	1 No	500000	5 years with 1 year gestation period

Fishing crafts				
Sr. No.	Type of craft	Name of craft	Unit cost	
1	Motorisation of fishing craft	Fitting of Traditional boat with motor	170000	7 years repayment period with 10 months GP
2	Motorised fishing craft	Traditional wooden/F RP boat with OBM	500000	7 years repayment period with 10 months GP
3	Mechanised craft	Offshore fishing boat with steel hull- 20 m OAL	8322000	7 years repayment period with no GP
* Cost norms as per PMMSY operational guidelines 2020				

Storage Structures



Chapter 9- Storage Structures

Onion Storage Structure

Particulars	Unit Cost (per MT) (₹)	Remarks
Onion Storage Structure (25 MT capacity)	7000/-	Proper aeration and ventilation may be provided. Repayment period may be decided by banks based on the economics of the unit

Cost norms as per MIDH guidelines.

The following physical provisions with their costs are considered for an onion storage structure.

- Site development including levelling, fencing, drainage, etc.,
- Construction of onion storage shed as per the principles indicated above,
- Provision of wooden beams for the floor and bamboo sticks for sides and floors,
- Provision of poly ethylene sheets/ gunny bags for preventing sunlight or rain falling on onion.

Note: Unit Cost for Godowns & other storage structures will be on project basis

Renewable Sources of Energy



Chapter 10 - Renewable Sources of Energy

Sr. No.	Renewable Source	Particulars	Capital Cost
1	Solar Pump (per HP)	AC/DC surface	Rs. 92400
		AC/DC Submersible	Rs. 1,03,700
2	Solar Light	Solar Study Lamp*	Rs. 395 per system
		Solar streetlights (with lithium batteries) **	Rs. 19400 per system
3	Solar PV systems (off-grid)	Upto 10 kW with 6 hrs battery backup	Rs. 94 /Wp
		Upto 10 kW with 3 hrs battery backup	Rs. 74/ Wp
		Upto 10 kW with 1 hr battery backup	Rs. 62/ Wp
		Upto 25 kW with 6 hrs battery backup	Rs.84/Wp
		Upto 25 kW with 3 hrs battery backup	Rs.66/Wp
		Upto 25 kW with 1 hr battery backup	Rs. 55/Wp
4	*** Solar Panel rooftop system (Grid connected)	System capacities of >10 kW upto 100 kW	Rs. 46/Wp#
		System capacities of >3 kW upto 10 kW	Rs. 49/Wp#
		System capacities of >2 kW upto 3 kW	Rs. 50/Wp
		System capacities of >1 kW upto 2 kW	Rs.51.5 / Wp
		System capacities of upto 1 kW	Rs. 56/Wp##

*Includes 2.5 w solar panel, 1 W LED luminaire & 3.2 V - 2000 mAh Li battery

**Includes 75 W solar panel, 12 W LED luminaire & 12.8 V – 30 mAh Li battery

*** Includes include cost of solar PV panels (with domestic cell and modules), inverter (single/3 phase wherever applicable), balance of system e.g., cable, switches/ circuit breaker/ connectors/ junction box, mounting structure, earthing, lightning arrester, and civil works, installation & commissioning, CMC for 5 years, transportation, insurance, applicable taxes, etc.

Note:

1. Unit cost for wind, small hydro, solar grid connected & co-generation varies from region to region & on project basis)

2. Unit cost for Solar PV systems (Off-grid) is based on MNRE notification for benchmark costing of Solar PV (off-grid)

3. Unit cost for Solar PV rooftop system (grid connected) is based on MNRE notification for benchmark costing with average revision of cost.



NABARD

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Internal



NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with

▶ **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

▶ **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

Model: asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31st March 2022:

▶ **Corpus raised:** INR 598 crore

▶ **Investments made:** INR 148.21 crore in 9 start-ups

Registered Office: NABARD, 2nd Floor, A Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 🌐 www.nabventure.in



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for the promotion, expansion, commercialisation and modernisation in non-farm & agri allied activities including microfinance, MSME, housing, education, transport, etc.

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› Transport
› Housing
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› Allied Agriculture
› Agri/Food processing

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Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

Registered Office:

NABARD, Regional Office 1-1-61, RTCX Road, P.B. No. 1863 Hyderabad- 500020, Telangana Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



NABFOUNDATION

Leveraging the power of convergence

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO

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

IF YOU ARE WITH THE GOVERNMENT

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



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- › Soft loans for Agri Startups

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NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

OFFERS

CONSULTANCY AND ADVISORY SERVICES

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AREAS OF OPERATION

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- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

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NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC MFI with a vision to become a model MFI in the country
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

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🌐 www.nabfins.org



NABSanrakshan Trustee Private Limited,

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Building Trust for Rural Prosperity

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - › FPO Financing
 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme

Corporate Office

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Internal