





# NABARD

## 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.**

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### प्राक्कथन

कृषि तथा इससे संबंधित गतिविधियाँ भारत की ग्रामीण अर्थव्यवस्था की आधारशिला हैं। ये देश के अधिकांश कृषक समुदाय की आजीविका का प्रमुख साधन होने के साथ-साथ राष्ट्र के समग्र आर्थिक विकास में भी महत्वपूर्ण योगदान देती हैं। अतः समावेशी विकास को बढ़ावा देने, ग्रामीण आधारभूत सुविधा को सुदृढ़ करने तथा कृषि क्षेत्र में परिवर्तन की गति को तीव्र करने के लिए पर्याप्त निवेश ऋण का प्रवाह सुनिश्चित करना अत्यंत महत्वपूर्ण है।

निवेश गतिविधियों के लिए उपयुक्त इकाई लागत (यूनिट कॉस्ट) का निर्धारण कृषि एवं संबद्ध क्षेत्रों की वित्तीय व्यवहार्यता तथा दीर्घकालिक स्थिरता सुनिश्चित करने में महत्वपूर्ण भूमिका निभाता है। वैज्ञानिक आधार पर निर्धारित इकाई लागत ऋण पुनर्भुगतान हेतु पर्याप्त नकद प्रवाह सृजित करने, वित्तीय संस्थाओं द्वारा अल्पवित्तपोषण अथवा अतिवित्तपोषण की स्थिति से बचने तथा वित्तपोषित गतिविधियों के दीर्घकालिक संचालन को समर्थन प्रदान करने में सहायक होती है। साथ ही, निवेश मानदंडों की निरंतर प्रासंगिकता एवं पर्याप्तता बनाए रखने के लिए निवेश लागतों में परिवर्तन, तकनीकी प्रगति और नई गतिविधियों एवं मूल्य संवर्धन उपायों की शुरुआत को ध्यान में रखते हुए समय-समय पर इकाई लागत का पुनरीक्षण किया जाना भी आवश्यक है।

कृषि एवं संबद्ध गतिविधियों में निवेश वित्तपोषण हेतु बैंकों को सुविधा एवं मार्गदर्शन प्रदान करने के उद्देश्य से, नाबाई द्वारा संयोजित राज्य स्तरीय इकाई लागत समिति प्रत्येक वर्ष विभिन्न गतिविधियों की इकाई लागतों की समीक्षा कर उनका निर्धारण करती है। यह प्रक्रिया गतिविधियों की तकनीकी व्यवहार्यता, वित्तीय व्यावहारिकता तथा बैंक व्यवहार्यता को ध्यान में रखते हुए संचालित की जाती है।

कर्नाटक, देश के अग्रणी कृषि राज्यों में से एक होने के कारण, उद्यानिकी, बागानी फसलें, डेयरी, पशुपालन, मत्स्य पालन एवं जलीय कृषि, रेशम पालन आदि विविध कृषि उप-क्षेत्रों में निवेश की अपार संभावनाएँ प्रदान करता है। इन संभावनाओं का उपयोग पर्याप्त एवं समयबद्ध ऋण प्रवाह के माध्यम से करना एक प्रमुख प्राथमिकता है।

नाबार्ड, कर्नाटक क्षेत्रीय कार्यालय ने कर्नाटक सरकार के विभागों, राज्य स्तरीय बैंकर्स समिति, सार्वजनिक एवं निजी क्षेत्र के बैंकों, सहकारी बैंकों, राज्य कृषि विश्वविद्यालयों तथा अन्य संबंधित संस्थाओं सहित सभी हितधारकों के सक्रिय परामर्श से वर्ष 2026-27 के लिए कृषि एवं संबद्ध क्षेत्रों की विभिन्न निवेश गतिविधियों की इकाई लागतों के पुनरीक्षण/निर्धारण हेतु एक व्यापक प्रक्रिया की है। विभिन्न हितधारकों से प्राप्त प्रस्तावों तथा नाबार्ड द्वारा विभिन्न अध्ययनों एवं विकासपरक परियोजनाओं के माध्यम से संकलित क्षेत्रीय स्तर की जानकारियों को 29 मई 2026 को आयोजित एसएलयूसीसी बैठक में प्रस्तुत कर विस्तृत चर्चा की गई। एसएलयूसीसी द्वारा अनुमोदित इकाई लागतें केवल निर्देशात्मक प्रकृति की हैं तथा वित्तपोषण संस्थाएँ प्रचलित दरों एवं बाजार परिस्थितियों के अनुसार इनमें आवश्यक संशोधन कर सकती हैं।

हम इस कार्य को सफलतापूर्वक संपन्न करने में सभी हितधारकों, अर्थात् कर्नाटक सरकार के विभिन्न विभागों, बैंकों, अनुसंधान संस्थानों, कमोडिटी बोर्डों तथा नाबार्ड के संबंधित तकनीकी अधिकारियों द्वारा प्रदान किए गए सहयोग एवं समर्थन के लिए उनका हार्दिक आभार व्यक्त करते हैं।

हमें आशा है कि यह पुस्तिका बैंकों तथा अन्य हितधारकों के लिए एक व्यापक एवं उपयोगी संदर्भ सामग्री सिद्ध होगी तथा राज्य में कृषि एवं संबद्ध क्षेत्रों में निवेश ऋण के प्रवाह को बढ़ाने के माध्यम से पूंजी निर्माण को प्रोत्साहित करने में सहायक बनेगी।

(डॉ. सुरेन्द्र बाबू)  
मुख्य महाप्रबंधक



## **FOREWORD**

Agricultural and allied activities constitute the cornerstone of India's rural economy, sustaining the livelihoods of a vast majority of the farming community and contributing significantly to the overall economic development of the nation. Ensuring the flow of adequate investment credit is, therefore, of paramount importance for fostering inclusive growth, strengthening rural infrastructure and accelerating the pace of agricultural transformation.

The determination of appropriate unit costs for investment activities plays a pivotal role in ensuring financial viability and sustainability of agriculture and allied activities. Scientifically fixed unit costs enable the generation of adequate cash flows for loan repayment, prevent underfinancing or overfinancing by financial institutions, and support long term sustenance of financed activities. It is also pertinent to revise the unit cost from time to time to reflect changes in input costs, technological advancements and the introduction of new activities and value addition interventions, thereby ensuring the continued relevance and adequacy of financing norms.

To facilitate/guide the banks to finance investments in agriculture and allied activities, unit costs for individual activities are reviewed and fixed annually by the State Level Unit Cost Committee (SLUCC), convened by NABARD, considering its technical feasibility, financial viability and bankability.

Karnataka, being one of the agriculturally progressive States in the country, offers immense opportunities for investment in diverse agricultural sub-sectors including Horticulture, Plantation Crops, Dairy, Animal Husbandry, Fisheries and Aquaculture, Sericulture, etc. Harnessing the potential through adequate and timely credit remains a key priority.

NABARD, Karnataka RO in active consultation with all stakeholders including Line Depts. of the Government of Karnataka, SLBC, Public and Private Sector Banks, Cooperative Banks, SAUs, and other concerned institutions has undertaken a comprehensive exercise for revision/fixation of unit costs of various investment activities in agriculture and allied sectors for the year 2026-27. The details of proposals received from various stakeholders and from the field level inputs gathered by NABARD through various studies or developmental projects being implemented by it were presented and discussed in the SLUCC held on 29 May 2026. The unit costs approved by the SLUCC are indicative in nature and the financing institutions may modify the same as per prevailing rates and market conditions.

We acknowledge the support and cooperation extended by all stakeholders, i.e. Line Departments of the Government of Karnataka, Banks, Research Institutions, Commodity Boards and concerned technical officers of NABARD in the successful completion of this exercise.

We hope that this booklet will serve as a comprehensive and ready reference for bankers and other stakeholders in augmenting the flow of investment credit, resulting in increased capital formation in agriculture and allied sector in the State.

(Dr. Surendra Babu)  
Chief General Manager

## Unit Cost 2026-27, Karnataka

### CONTENT

Sl. No.	Sector	Page No.
<b>Chapter 1</b>	Water Resources	1-7
<b>Chapter 2</b>	Land Development	8-12
<b>Chapter 3</b>	Farm Mechanization	13-16
<b>Chapter 4</b>	Plantation & Horticulture	17-24
<b>Chapter 5</b>	Sericulture	25-28
<b>Chapter 6</b>	Forestry	29-31
<b>Chapter 7</b>	Animal Husbandry:	
	- Dairy	32-39
	- Poultry	40-44
	- Sheep, Goat, Piggery and Others	45-58
<b>Chapter 8</b>	Fisheries and Aquaculture	59-61
<b>Chapter 9</b>	Storage Structures	62-65
<b>Chapter 10</b>	Renewable Sources of Energy	66-68

**Water Resources**



## Unit Cost 2026-27, Karnataka

### Chapter 1- Water Resources

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period/ Remarks
1	Bore well (BW) a) 152 mm dia, 200m depth b) 152 mm dia, 300m depth	1,59,000 2,45,000	11 to 15 years with 11 months Grace Period (GP)
2	Pump sets	As per prevailing market rates	
3	Renovation/Deepening of Wells	33,000	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	22,000 34,000 42,900	9 years including 11 months GP
5	Storage tank (3.5 m x3.5 m x2.5m)	40,000	5 years including 11 months GP
6	Small lift irrigation schemes (command area : 10 - 40 ha)	66,000	7 to 9 years including 11 months GP
7	Rain water harvesting-cum-artificial recharge structures for bore wells	51,000	5 years with 1 year GP
8	Dug well 1.5m dia and 5m depth (RCC Rings)	50,000	Suitable for alluvial formations
	5m dia and 9 m depth (Steining)	1,55,000	Suitable for hard rock areas

### 2. Drip Irrigation system based on spacing norms

Sl. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment Period/ Remarks
i	12 x 12	28,000	11-15 years depending on the age of crop/plantation with adequate GP.
ii	10 x 10	30,000	
iii	9 x 9	32,000	

## Unit Cost 2026-27, Karnataka

Sl. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment Period/ Remarks
iv	8 x 8	36,000	The cost norms are as per the PMKSY operational guidelines.
v	6 x 6	42,000	
vi	5 x 5	45,000	
vii	4 x 4	48,000	
viii	3 x 3	60,000	
ix	2.5 x 2.5	78,000	
x	2 x 2	83,000	
xi	2.5 x 0.6	82,000	
xii	1.8 x 0.6	1,05,000	
xiii	1.5 x 0.6	1,25,000	
xiv	1.2 x 0.6	1,46,000	
xv	1.5 x 1.5	1,11,800	

### 3. Sprinkler Irrigation system

#### a) Portable Irrigation System

Sl. No.	Particulars	Unit Cost per ha (₹)	Repayment Period/ Remarks
1	Field Crops (Vegetables/ Pulses)		
2	63 mm HDPE pipes	31,000	10-15 years and 11 months GP
3	75 mm HDPE pipes	37,000	

## Unit Cost 2026-27, Karnataka

### b) Micro Sprinkler

SI. No.	Spacing (mxm)	Unit Cost per ha (₹)	Repayment Period/ Remarks
1	5 x 5	65,102	5-10 years depending on the age of crop/plantation with adequate GP.
2	3 x 3	74,259	The cost norms are as per the PMKSY operational guidelines.

### c) Mini Sprinkler

SI. No.	Spacing (mxm)	Unit Cost per ha (₹)	Repayment Period/ Remarks
1	10 x 10	94,134	5-10 years depending on the age of crop/plantation with adequate GP.
2	8 x 8	1,03,873	The cost norms are as per the PMKSY operational guidelines.

### 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)

## Unit Cost 2026-27, Karnataka

- 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

<b>Structure</b>	<b>Benefiting Area (ha)</b>
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 certification as per 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 certification as per 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 certification as per latest edition.
  - 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**

1. The bank should ensure that only a technically competent and approved firm or person designs and installs the system at the field level.
2. 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.
3. Availability of design discharge of suitable chemical and physical quality on a long-term basis should be ensured for smooth operation of the system.
4. 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.
5. The bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.
6. Bank should ensure to safeguard the pipes (main and lateral drips), emitters, etc., against theft, robbery, fire, etc.
7. The system components to be installed should conform to the BIS specification.

**(b) Sprinkler Irrigation**

1. The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location.
2. 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.
3. The components of the system including pipes should conform to BIS standards.
4. The implementing agency / manufacturers should offer performance guarantee for the operation of the system for a reasonably longer period against any defect in either manufacturing/ working or installation.
5. The firm should extend regular post sales service for maintenance.
6. The bank should conduct periodic monitoring visits to assess the performance of the system and take corrective steps, wherever required.

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## Unit Cost 2026-27, Karnataka

### Land Development



**Chapter 2 - Land Development**

**1. Contour Bunding**

Sl. No.	Slope	Per ha length (m)	No. of stone outlets required	Unit Cost per ha (₹)	Repayment Period
1	2%	200	2	20,800	5 – 7 years with 1 year GP
2	3%	222	3	25,500	
3	4%	333	3	27,500	
4	5%	400	4	36,600	
5	6%	483	4	41,600	

**2. On Farm Development (OFD) Works**

Sl. No.	Slope	Specifications	Unit Cost per ha (₹)	Repayment Period
1	2% - 4%	Bunding, levelling, deep ploughing, pebble picking, farmyard manure (FYM) application	86,000	5 – 7 years with 1 year GP
2	4% - 6%	Bunding, levelling, deep ploughing, FYM application	89,000	

**3. Farm Ponds**

**a. Without stone pitching**

Sl. No.	Size of the Farm Pond (length x breadth x width in m)	Unit Cost for Black soil (₹)	Unit Cost for Red soil (₹)	Repayment Period
1	10 x 10 x 3	30,000	28,000	5 – 7 years with 1 year GP
2	12 x 12 x 3	43,500	40,200	5 – 7 years with 1 year GP

## Unit Cost 2026-27, Karnataka

3	15 x 15 x 3	59,200	54,500	5 – 7 years with 1 year GP
4	21 x 21 x 3	1,26,400	1,14,200	5 – 7 years with 1 year GP
5	29 x 29 x 3	2,60,000	2,32,700	5 – 7 years with 1 year GP

### b. With stone pitching

Sl. No.	Size of the Farm Pond (length x breadth x width in m)	Unit Cost for Red Soil (₹)	Unit Cost for Black Soil (₹)	Repayment Period
1	10 X 10 X 3	1,08,000	1,10,000	5 – 7 years with 1 year GP
2	12 X 12 X 3	1,45,000	1,49,000	5 – 7 years with 1 year GP
3	15 X 15 X 3	1,95,000	2,00,000	5 – 7 years with 1 year GP
4	21 X 21 X 3	3,25,000	3,38,000	5 – 7 years with 1 year GP
5	29 X 29 X 3	5,38,000	5,66,000	5 – 7 years with 1 year GP

### 4. Composting & Vermi-compost Unit

Sl. No.	Specifications	Unit Cost (₹)	Repayment Period
1	Composting	11,000 – 22,000*	7 years with 1 year GP
2	Vermicompost -3 m x 1.2 m x 1 m	14,000	3 – 5 years with 1 year GP

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

### 5. Gully Plugs

Sl. No.	Type	Length	Specifications	Unit Cost (₹)	Repayment Period
1	Stone Gully	1 m	Height- 0.75 m, Bottom width- 2.7 m,	11,000	5 – 7 years with 1 year GP

## Unit Cost 2026-27, Karnataka

	Plugs (SGP)		Top width- 0.45 m, Foundation depth- 0.3 m		
2	Stone Gully Plugs (SGP)	1 m	Height- 1.0 m, Bottom width- 3.45 m, Top width- 0.45 m, Foundation depth- 0.3 m	16,000	
3	Earth en Gully Plugs (EGP)	6 m	Height- 1.0 m, Bottom width- 3.60 m, Top width- 0.60 m, Foundation depth- 0.15 m	1,500	

### 6. Sub-Surface Drainage

Sl. No.	Activity	Unit Cost per ha (₹)	Repayment period
1	Sub-Surface Drainage	1,20,000	9 years with 1 year GP

### 7. Other activities

Sl. No.	Activity	Unit Cost per ha (₹)	Repayment Period
1	Tank silt application	36,000	3 years with 1 year GP
2	Reclamation of alkali/saline soils – Application of Gypsum+Lime application+green manuring	30,000 – 35,000	
3	Plastic mulching	24,000 – 32,000	
4	Fencing (Barbed wire with stone posts/cement pillars/steel poles- 5 rows)	280/m	

## Unit Cost 2026-27, Karnataka

### 8. Azolla & Vermi hatchery

Sl. No.	Activity	Unit Cost (₹)	Repayment Period
1	Azolla (1 TPA- 2 pits)	1,56,000	5 years with one year GP
2	Vermi hatchery (320 TPA)	4,75,000	5 years with no GP

#### Special Terms and Conditions

1. 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.)
2. The bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government.
3. Sub-Surface Drainage System:
  - The subsurface drainage system shall be designed based on scientific principles and standard engineering practices.
  - Drain spacing, depth, and layout shall be finalized using standardized methods
  - The design must be supported by soil investigation report and water table condition analysis.
  - Perforated PVC or HPDE pipes conforming to BIS standards shall be used.

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**Farm Mechanization**



## Unit Cost 2026-27, Karnataka

### Chapter 3 - Farm Mechanization

Sl. No.	Machinery/Implement	Unit Cost (₹ in lakh)	Repayment Period
1	Tractor with accessories – 15 to 25 HP	2.55 - 4.50	7 to 9 years with 1 year GP
2	25 to 35 HP	5.00 – 7.00	
3	35 to 45 HP	7.00-8.50	
4	45 to 55 HP	7.89-11.07	
5	55 to 60 HP	8.45- 12.00	
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
8	Seed cum Fertilizer Drill (Power tiller/ Tractor operated)	0.55-1.00	5 – 7 years with 1 year GP
9	Paddy Transplanter (4, 6 & 8 rows)	1.50 - 3.00	5 – 7 years with 1 year GP
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
11	M. B. Plough (2 / 3 furrows- non hydraulic)	0.25 – 0.80	
12	Reversible M. B. Plough (2 / 3 furrows- fixed/hydraulic)	1.03 – 2.50	
13	Tractor drawn Disc Plough (3 Disc, Reversible)	0.90-1.50	
14	Tractor drawn 3 Disc Harrow Min 35HP	0.90-1.20	
15	Cultivator (cost will vary depending on rigid or spring loaded)	0.53-0.80	
16	Rotavator (540 and 1000 rpm PTO)	0.85-1.40	

## Unit Cost 2026-27, Karnataka

	speed)		
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: 80ft 70ft 60ft	0.85 0.74 0.60	3 years with no GP

### 2. Custom Hiring Centre

Sl. No.	Machinery	Unit Cost (₹)	Repayment Period
1	Tractor -35 to 45 HP	Costs will vary depending on the combinati on, capacity, make, etc.	7-9 years with 03 months to 1 year GP based on the seasonality of agricultural operations in the project area and the projected cash flows
2	Tractor -15 to 25 HP		
3	MB plough		
4	Disc Plough		
5	Levelers		
6	Cultivators		
7	Seed cum fertilizer drill		
8	Laser Guided Land Leveler		
9	Thresher		
10	Sprayer		
11	Drone		
12	Shed and office premises		
13	Servicing tools		

**Special Terms and Conditions**

1. The costs are indicative, and banks may finance the activities based on the prices quoted by dealers comprising discounts and accessories.
2. 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.
3. Selection of the machinery will depend upon the area, major crops, availability of skilled and unskilled labour, soil type, etc.
4. While financing tractors/power tillers & farm equipments, the banks may ensure the respective BIS standards are adhered.
5. Banks may finance FM activities as per the crops grown, presence of other CHCs & concentration of farm machinery in the area.

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# Unit Cost 2026-27, Karnataka

## Plantation & Horticulture



**Unit Cost 2026-27, Karnataka**

**Chapter 4 - Plantation & Horticulture**

**1. Fruits/Vegetables**

Sl. No	Crop	Spacing (m)	Plants / Acre	Year					Unit Cost per acre (₹)	Repayment Period
				I	II	III	IV	V		
1	Citrus (Lemon/ Orange)	6x6	110	43,173	18,771	12,127	15,562	15,867	1,05,500	9 years including 5 years Grace Period
2	Grape-Seedless varieties	3 x 1.8	740	3,31,850	1,77,150				5,09,000	7 years including 2 years GP
3	Grape-Bangalore Blue	3.3 x 3.3	360	2,72,067	1,33,933				4,06,000	7 years including 2 years GP
4	Mango	9 x 9	50	52,982	14,516	12,732	13,952	14,818	1,09,000	10 years including 5 years GP
5	Mango (High Density Planting)	5 x 5	160	77,840	34,690	39,995	46,972	48,503	2,48,000	10 years including 5 years GP
6	Pomegranate	3.5 x 3.5	326	1,30,655	124,345				2,55,000	9 years including 2 years GP
7	Sapota	9 x 9	50	51,000	9,000	12,000	14,000	14,000	1,00,000	10 years including 5 years GP
8	Guava	8 x 8	60	44,000	15,750	15,750	9,500		85,000	8 years including 4 years GP

## Unit Cost 2026-27, Karnataka

9	Guava (High Density)	2.5 x 2.5	640	74,025	48,070	35,927	34,328		1,92,350	8 years including 4 years GP
10	Custard Apple	2.5 x 5	320	75,000	18,000	16,000			1,09,000	7 years including 3 years GP
11	Drumstick	3.5 x 3.5	326	25,200	15,800				41,000	5 years including 2 years GP
12	Ber	5 x 5	160	44,272	10,380	9,470	7,878		72,000	9 years including 4 years GP
13	Dragon fruit	2.5 x 2.5 (1 pole, 4 plants)	400 poles	6,76,252	38,748				7,15,000	9 years including 2 years GP
14	Aonla	6 x 6	110	32,583	10,092	9,792	8,233		60,700	10 years including 4 years GP
15	Jamun	8 x 8	62	37,500	21,600	10,900			70,000	8 years including 3 years GP
16	Papaya	3 x 3	444	59,400	21,600	18,000			99,000	5 years including 2 years GP
17	Jackfruit	10 x 10	40	27,500	11,000	5,500			44,000	11 years including 3 years GP
18	Avocado	7.5 x 7.5	71	84,396	26,927	30,927			1,42,250	7 years including 3 years GP
19	Fig	5 x 5	160	59,195	18,318				77,500	7 years including 3 years GP

## Unit Cost 2026-27, Karnataka

### 2. Plantation Crops

Sl. No.	Crop	Spacing (m)	Plants/ acre	Year						Unit Cost per acre (₹)	Repayment Period
				I	II	III	IV	V	VI		
1	Coconut	8 x 8	60	45,993	10,282	7,882	11,087	11,882	13,882	1,01,000	12 years including 7 years GP
2	Oil Palm	9 x 9	50	37,776	20,600	29,044	29,580			1,17,000	12 years including 4 years GP
3	Coffee (Robusta)	3 x 3	444	53,006	19,488	19,378	27,945	21,995		1,41,800	10 years including 5 years GP
4	Coffee (Arabica)	1.5 x 1.5	1780	85,796	30,899	31,856	32,817	34,527		2,15,900	10 years including 5 years GP
5	Cashew	7 x 7	81	41,563	14,214	11,777	14,549	19,897		1,02,000	10 years including 5 years GP
6	Arecanut	2.70 x 2.70	555	89,910	45,510	45,510				1,80,000	5 years including 3 years GP

## Unit Cost 2026-27, Karnataka

### 3. Spices

Sl. No.	Crop	Spacing (m)	Plants/acre	I	II	III	IV	Unit Cost per acre (₹)	Repayment Period
1	Pepper (intercrop with Arecanut)	3 x 3	444	57,800	26,000	28,200	32,000	1,44,000	8 years including 4 years GP
2	Pepper (intercrop with Coffee)	6 x 6	111	32,000	16,000	13,000	12,000	73,000	8 years including 4 years GP
3	Cardamom	1.8 x 1.8	1,230	80,000	74,000	-	-	1,54,000	8 years including 2 years GP
4	Curry leaf	3 x 1.5	880	25,000	15,000	-	-	40,000	7 years including 2 years GP

### 4. Floriculture

Sl. No.	Crop	Spacing (m)	Plants/acre	Unit Cost per acre (₹)	Repayment Period
1	Jasmine	1.5 x 1.5	1780	77,000	4 years including 1 year GP
2	Rose	0.75 x 0.75	7100	1,63,000	5 years with 1 year GP

## Unit Cost 2026-27, Karnataka

### 5. Vegetable Nursery

Sl. No.	Activities	Unit Cost (₹)
1	Vegetable nursery (shade net) –0.5 acre model	8,05,000

### 6. Apiary (*Apis mellifera*, *Apis cerana indica*)

Sl. No	Activity	Unit Size	Unit Cost (₹)	Repayment Period
<b>I</b>	<b>Beehive box @ Rs.2000/-</b>	10 Nos.	20,000	4 years with 1 year GP
ii	Bee colonies	10 Nos.	20,000	
iii	Beehive stand	10 Nos.	5,000	
iv	Honey extractor	1 No.	4,500	
v	Smoker	1 No.	250	
vi	Bee veil	1 No.	150	
vii	Hive tools	1 No.	100	
viii	Bee wax sheet @ Rs.70/- per sheet	40 Nos.	2,800	
	Sub Total		52,800	
	One year cycle of operating expenses (Sugar, medicine, cloth to cover box etc.)		10,000	
	<b>Total</b>		<b>62,800</b>	

## Unit Cost 2026-27, Karnataka

### 7. Protected Cultivation

Sl. No.	Crop	Cost Estimates (₹/sq. m)				Repayment Period
		> 2080 sq.m to 4000 sq.m	> 1056 sq.m to 2080 sq.m	> 560 sq.m to 1056 sq.m	Upto 560 sq.m	
1	Naturally Ventillated Poly House (NVPH) with 2 side corridor and 1.6mm gutter connected	900	935	995	1135	10 years with one year GP
2	NVPH (2 side corridor and 0.5 mm gutter connected)	800	855	905	1125	10 years with one year GP
3	Shade net house (2-side corridor)	440	--	---	---	10 years with one year GP
<b>Disclaimer: The above cost estimates are indicative and are recommended based on MIDH guidelines. Hence, costs may vary based on the adopted technologies.</b>						

In addition to the above Investment Cost of Protected Cultivation, the average Cost of Production for 1st year for the following crops are 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.

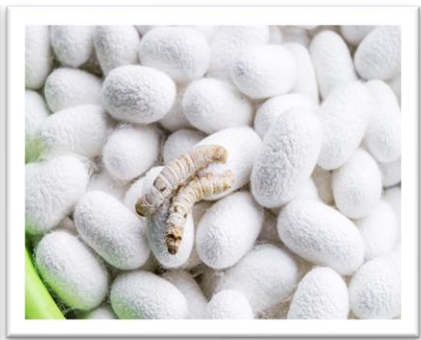
**Special Terms and Conditions**

1. The financing bank may consult the State Department of Horticulture or the concerned Commodity Board to ensure technical feasibility of the crop.
2. 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.
3. 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.
4. Suitable inter crops may be taken up during the gestation period of the main crop, wherever feasible.
5. Mixed cropping shall be encouraged, wherever possible, as in the case of coffee, arecanut, coconut, etc.
6. Suitable tie-up arrangement can be tried with the marketing agency concerned for recovering the loan installments with the concurrence of the borrowers.
7. 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.

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## Unit Cost 2026-27, Karnataka

### Sericulture



## Unit Cost 2026-27, Karnataka

### Chapter 5 – Sericulture

#### 1. Shoot Rearing System- Cocoon formation stage

Sl. No.	Item/Activity	Unit Size	Unit Cost (₹)	Repayment Period
1	Mulberry garden establishment	1 hectare	2,25,000	5 years with one year GP
2	Rearing equipment	300 DFLs per batch	1,30,000	
3	Rearing shed – RCC (50ft x 20ft x 15 ft.)	1000 sq. ft.	10,00,000	
4	Rearing cost for first batch	300 DFLs	65,000	
	<b>Total Cost</b>		<b>14,20,000</b>	

#### 2. Chawki Rearing Centre

Sl. No.	Details	Unit size	Unit Cost (₹)	Repayment Period
1	Mulberry garden establishment	1 hectare	2,25,000	5 years with one year GP
2	Rearing equipment	5000 DFLs per batch	7,86,000	
3	Rearing house - RCC (45ft x 30ft x 15 ft.)	1350 sq. ft.	13,50,000	
4	Disinfection tank	40 sq. ft	24,000	
4	Rearing cost for first batch		1,70,000	
	<b>Total cost</b>		<b>25,55,000</b>	

## Unit Cost 2026-27, Karnataka

### 3. Reeling Unit

Sl. No.	Details	Unit size	Unit Cost (₹)	Repayment Period
1	Multi end reeling unit	1 No.	1,67,82,200	7 years with one year GP
2	Automatic reeling machine unit - 400 ends	1 No.	8,46,22,100	
3	Automatic reeling machine unit - 200 ends	1 No.	1,63,40,100	
4	Twisting unit	1 No.	34,88,900	

### Special Terms and Conditions

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

1. The borrowers may be identified in consultation with the State Department of Sericulture/Central Silk Board, especially in non-traditional zones/districts.
2. While financing for seed cocoon production, ensure that the scheme area is a notified seed area.
3. 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.
4. Improved High Yielding varieties of mulberry and silkworm races may be insisted upon under irrigated conditions.
5. Supply of planting material of specified mulberry variety may be ensured through Government Seed Farm or reputed private sources.
6. The financing bank may ensure that there is adequate supply of Quality Disease Free Silkworm Layings (DFLs).

## **Unit Cost 2026-27, Karnataka**

7. The borrowers should be included under the ongoing tripartite arrangement to ensure proper recovery of loan.
8. 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.

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## Unit Cost 2026-27, Karnataka

### Forestry



## Unit Cost 2026-27, Karnataka

### Chapter 6- Forestry

Sl. No.	Crop	Spacing (m)	No. of plants /ha	Unit cost (₹)	Repayment Period
1	Sandalwood	4.47 x 4.47	500	2,28,000	15 years including 14 years grace period
2	<i>Melia dubia</i>	3 x 3	1111	1,44,000	7 years including 6 years grace period
3	Bamboo	5 x 5	400	77,000	8 years including 5 years grace period
4	Bamboo (Tissue culture)	5 x 5	400	86,000	8 years including 5 years grace period
5	Teak	2 x 2	2500	2,22,000	13 years including 7 years grace period
6	Mahogany	4.57 x 4.57	478	1,12,000	10 years including 9 years grace period
7	Silver oak	3 x 3	1111	1,44,000	7 years including 6 years grace period

1. 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.
2. While arriving at the cultivation cost of Sandalwood, the cost of following intercrops/host plants are taken into consideration.
  - i. Intercropping plant (1st stage) - 500 No. of plants/ha - Toor dal plants
  - ii. Intermediate plants (Medium term) - 500 No. of plants/ha - Drumstick/Curry leaf/Mulberry/Guava, etc.
  - iii. Host (Long term) - 500 No. of plants/ha - Grafted Mango/Jamun/Jackfruit/Chikkoo/Aonla/Custard apple, etc.
3. Host/Intercrops can be selected in different regions based on different Agro-Climatic conditions.

## **Unit Cost 2026-27, Karnataka**

4. Further, the Unit Cost may vary for different agro climatic regions and on the location specific requirement/conditions.
5. Farmers should be encouraged to take up agroforestry activities particularly in the initial years to ensure steady flow of cash.

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## Unit Cost 2026-27, Karnataka

### Animal Husbandry - Dairy



## Unit Cost 2026-27, Karnataka

### Chapter 7 – Animal Husbandry

#### AH-Dairy

#### 1. Dairy- Two Animal unit

(Amt ₹)

Sl. No.	Particulars	2 Cross Bred Cows (₹)		2 Buffaloes (₹)		Repayment Period
		HF	Jersey	Graded Murrah	Dharwad, Surti	
1	Cost of animals- cross bred Jersey/HF	1,70,000	1,50,000	1,70,000	1,10,000	5 years
2	Cost of shed for 2 animals @65sq.ft./animal	32,500	32,500	32,500	32,500	
3	Recurring cost- for 1st batch					
i	Insurance @6% on cost of animals	10,200	9,000	10,200	6,600	
ii	Concentrates for 30 days @ ₹ 30/kg per animal	9,360	7,200	9,000	7,560	
iii	Cost of green fodder	4,320	3,564	5,940	4,320	
iv	Cost of dry fodder	1,080	950	1,530	1,360	
v	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	1,800	1,800	1,800	1,800	
	<b>Total (rounded off)</b>	<b>2,29,000</b>	<b>2,05,000</b>	<b>2,31,000</b>	<b>1,64,000</b>	

## Unit Cost 2026-27, Karnataka

### 2. Dairy- Ten Animal unit

(Amt ₹)

Sl. No.	Particulars	10 Cross Bred Cows		10 Buffaloes		Rpmt Period
		HF	Jersey	Graded Murrah	Dharwad, Surti	
1	Cost of animals- cross bred Jersey/HF	8,50,000	7,50,000	8,50,000	5,50,000	5 years
2	Cost of shed for 10 animals @65sq.ft./animal	1,62,500	1,62,500	1,62,500	1,62,500	
3	Cost of shed for 10 calves@45 sq.ft./animal	90,000	90,000	90,000	90,000	
4	Cost of borewell	1,15,000	1,15,000	1,15,000	1,15,000	
5	Cost of Store room, Chaff cutter, Milking machine	1,11,000	1,11,000	1,11,000	1,11,000	
6	<b>Recurring cost- for 1st batch</b>					
i	Insurance @6% on cost of animals	51,000	45,000	51,000	33,000	
ii	Concentrates for 30 days @ ₹ 30/kg per animal	46,800	36,000	45,000	37,800	

### Unit Cost 2026-27, Karnataka

iii	Cost of green fodder	21,600	17,820	29,700	21,600
iv	Cost of dry fodder	5,400	4,750	7,650	6,800
v	Labour Charges	11,000	11,000	11,000	11,000
vi	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	9,000	9,000	9,000	9,000
	<b>Total (rounded off)</b>	<b>14,73,000</b>	<b>13,52,000</b>	<b>14,82,000</b>	<b>11,48,000</b>

### 3. Dairy- Indigenous Breeds (Gir, Sahiwal and Tharparkar)

(Amt ₹)

Sl. No.	Particulars	2 animal unit	10 animal unit	Repayment Period
1	Cost of animals	1,30,000	6,50,000	5 years
2	Cost of shed @65sq.ft./animal	32,500	1,62,500	
3	Cost of shed for calves@45sq.ft. /animal	18,000	90,000	
4	Cost of borewell		1,15,000	
5	Cost of Store room, Chaff cutter, Milking machine		1,00,000	
6	Recurring cost- for 1st batch			
i	Insurance @6% on cost of animals	7,800	39,000	
ii	Cost of Concentrates	8,100	40,500	
iii	Cost of green fodder	4752	23,760	

## Unit Cost 2026-27, Karnataka

iv	Cost of dry fodder	1,500	7,500
v	Labour charges		11,000
vi	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	1,800	9,000
	<b>Total (rounded off)</b>	<b>2,04,500</b>	<b>12,48,000</b>

### Other expenditure and techno-economic parameters

(Amt ₹)

Particulars	Cost	Repayment Period
a. Cattle/buffalo shed (130 sq.ft.) 1. Shed @ ₹ 250 per sq.ft.	32,500	Cattle shed, storeroom should be an integral part of Dairy scheme and should not be financed separately
2. AC roof shed @ ₹ 300 per sq.ft.	39,000	
b. Construction of storeroom ₹ 250/sq.ft. Requirement of storage space upto 5 animals- 50 sq.ft.	12,500	
6-10 animals -100 sq.ft.	25,000	
11-15 animals- 150 sq.ft.	37,500	
16-20 animals- 200 sq.ft.	50,000	
c. Feed &Fodder Cost Feed: 30 days feed @ ₹ 30 per kg Feed requirement will vary depending on yield and breed of animal Fodder: ₹ 5000 per animal towards cost of fodder cultivation.	30    5,000	Loan to be recovered along with the loan disbursed for purchase of animal.
d. Cost of milking machine (for 5 to 10 animal unit)	30,000- 40,000	
e. Cost of cross bred milch cows	75,000- 85,000	

## Unit Cost 2026-27, Karnataka

### 4. Calf-rearing - Rearing of female calf (CB Cows)

(Amt ₹)

Sl. No.	Particulars	5 heifer calves Unit	Repayment Period
1.	Cost of 5 heifer calves - Cross bred Jersey/HF for 5 heifer calves @ ₹ 8000 per animal	40,000	Loan to be repaid immediately if sold as breeding animal, otherwise Grace Period of 3 years & 3 months.
2.	Cost of equipment – lumpsum	3,000	
3.	Cost of shed (45 sq. ft per calf)	45,000	
4.	Concentrate feed for 28 months – 1600 kg per calf @ ₹ 30 per kg	2,40,000	
5.	Fodder cultivation cost for 28 months	37,440	
6.	Cost of breeding medicines, vaccines and misc. charges	5,000	
7.	Total (rounded-off)	<b>3,70,000</b>	

### 5. Male calf rearing

(Amt ₹)

Sl. No.	Particulars	Unit Cost	Remarks
1.	Male calf rearing (indigenous animals- Deoni, Hallikar, Amrit Mahal) 10 male calves.	3,81,000	Grace Period- 3 years. Entire Repayment Period to be completed by 5 <sup>th</sup> year
2.	Male calf rearing (indigenous animals -Deoni, Hallikar, Amrit Mahal) 20 male calves.	7,62,000	Grace Period- 3 years. Entire Repayment Period to be completed by 5 <sup>th</sup> year

## Unit Cost 2026-27, Karnataka

### 6. Hydroponic unit for Fodder cultivation

(Amt ₹)

Activity	Unit Cost	Repayment Period
Hydroponic unit for production of green fodder (for 2 cattle)	60,000	3 Years with no GP

The 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.

#### Special Terms and Conditions

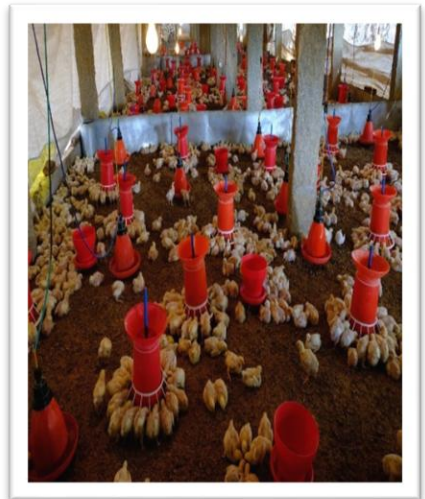
1. The bank shall select villages keeping in view the compactness of the area to facilitate supervision and nearness of villages to veterinary dispensaries, animal breeding centers and milk marketing facilities.
2. The bank shall ensure that a unit of 2/3 milch animals is financed and that animals are 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 Animal Husbandry 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.

## **Unit Cost 2026-27, Karnataka**

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 centres 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.

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**Animal Husbandry -Poultry**



## Unit Cost 2026-27, Karnataka

### AH - Poultry

#### 1. Commercial Layer unit-5000 layers (Cage system)

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Civil structures	11,25,000	7 years including one year GP
2	Electrical installations @ 4% of civil costs	45,000	
3	MI structures	90,000	
4	Equipment	8,50,000	
5	Working Capital	20,21,678	
	<b>Total (rounded off)</b>	<b>41,34,803</b>	

#### 2. Commercial broiler unit - 5000 birds per batch

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Civil structures	787500	5 years including 6 months GP
2	Electrical installations & Charges	57750	
3	MI structures	109340	
4	Equipment	183750	
5	Working Capital	942506	
	<b>Total (rounded off)</b>	<b>20,80,000</b>	

#### 3. Backyard poultry-50 females+ 10 males

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Land	Own	3 years including 6 months GP
2	Night shelter – 6 numbers (6ft. X 6ft. X 2.5ft. with locally available material) @ ₹ 600 per unit	4,500	
3	Capitalised expenditure	15,500	
	<b>Total Cost (rounded off)</b>	<b>20,000</b>	

## Unit Cost 2026-27, Karnataka

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

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Land	Own	5 years including 6 months GP
2	Civil Structures - Shed for Broilers (1.0 sq.ft. per broiler; 2000 broilers; ₹ 150 per sq.ft.)	3,00,000	
3	Minor Irrigation structures	10,000	
4	Equipment - Broiler equipment (2000 chicks; ₹36.75 per bird)	70,000	
5	Working capital* – Rice Husk, Electricity, Labour charges & Miscellaneous @ ₹11 per bird	76,000	
	<b>Total</b>	<b>4,56,000</b>	

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

### 5. Broiler under Integration -5000 birds

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Broiler unit under integration - 5000 birds	11,40,000	5 years including 6 months GP

### 6. Poultry marketing outlet

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Poultry Marketing outlet - 300 birds per day	10,00,000	5 years including 6 months GP

## Unit Cost 2026-27, Karnataka

### 7. Duck rearing unit -200 ducks

Sl. No	Particulars	Unit Cost (₹)	Repayment Period
1	Cost of duckling (DoCs) @ ₹ 30 per duckling	6,000	5 years including 1 year GP
2	Cost of enclosure/shed with open space -250 sq.ft. @ ₹ 50 per sq.ft.	12,500	
3	Cost of feed upto 8 weeks – 150 gram per day - 6.5 kg per bird @ ₹ 20 per kg	26,000	
4	Cost of equipment- feeding, watering	3,000	
5	Veterinary Aid @ ₹ 10 per duck	2,000	
6	Misc. expenses including insurance- LS	2,000	
	<b>Total (Rounding off)</b>	<b>51,500</b>	

### Special Terms and Conditions

#### Poultry Farming (Commercial Layers/Broilers)

1. The new poultry farms may be one kilometer away from the existing farms/ complexes.
2. Farms having more than 50,000 layers should have preferably separate facilities for brooding and growing.
3. The bank shall ensure that the beneficiaries make firm arrangements for getting supply of high quality chicks from a reputed hatchery.
4. The bank shall ensure that there are firm arrangements for marketing of eggs/ culled birds.
5. 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.
6. A regular vaccination schedule, prescribed by hatchery/competent person, should be followed immediately after purchase of the chicks.

## **Unit Cost 2026-27, Karnataka**

7. Periodical debeaking and deworming of birds should be done.
8. 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.
9. 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.
10. Fresh and clean water should always be available, and waterers are to be cleaned regularly.
11. 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.
12. Beneficiary should keep records of feed consumption, mortality, vaccination, egg production, number of birds culled, etc.
13. 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.

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**Animal Husbandry - Sheep, Goat, Piggery & Others**



## Unit Cost 2026-27, Karnataka

### AH – Sheep, Goat, Piggery & Others

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

(Amt ₹)

Sl. No.	Particulars	Deccani, Hassan	Bannur	Repayment Period
1	Cost of animals			5 years including 6 months GP
a	Rams (5 rams)	50,000	70,000	
b	Ewes(100 ewes)	9,00,000	13,00,000	
c	Cost of construction of sheds for Ewes & Rams(10 sq.ft./animal)	1,05,000	1,05,000	
d	Cost of construction of sheds for Lambs (05 sq.ft./animal)	50,000	50,000	
2	Borewell and water supply	1,00,000	1,00,000	
3	Miscellaneous (chaff cutter and others)	40,000	40,000	
	Total Fixed cost	<b>12,45,000</b>	<b>16,65,000</b>	
4	Recurring cost			
a	Feeding for one cycle- rams	9,600	9,600	

## Unit Cost 2026-27, Karnataka

b	Feeding for one cycle- ewes	1,44,000	1,44,000	5 years including 6 months GP
c	Feeding for one cycle- lambs	27,000	27,000	
d	Veterinary aid (@ Rs 30/animal/year)	3,150	3,150	
e	Insurance cost for the adults (@5% cost of adults)	47,500	68,500	
f	Miscellaneous expenditure	5,000	5,000	
g	Labour cost	64,000	64,000	
	Total Recurring cost	<b>3,00,250</b>	<b>3,21,250</b>	
	<b>Total Financial Outlay (rounded off)/Unit Cost</b>	<b>15,45,000</b>	<b>19,86,000</b>	

### 2. Sheep Rearing Units

(Amt ₹)

Sl. No.	Particulars	Bannur (10+1)	Local breed (10+1)	Bannur (20+1)	Local breed (20+1)	Remarks
1	Cost of animals:					
a	Rams	9,000	7,000	9,000	7,000	
b	Ewes	60,000	50,000	1,20,000	1,00,000	

### Unit Cost 2026-27, Karnataka

Sl. No.	Particulars	Bannur (10+1)	Local breed (10+1)	Bannur (20+1)	Local breed (20+1)	Remarks
2	shed / pen	11,000	11,000	22,000	22,000	5 years including 6 months Grace Period
	<b>Sub Total</b>	<b>80,000</b>	<b>68,000</b>	<b>1,51,000</b>	<b>1,29,000</b>	
3	Recurring cost for one year					
a	Grazing charges @ ₹ 150 per animal per year	1,650	1,650	3,150	3,150	
b	Feeding for one cycle	25,295	25,295	45,845	45,845	
c	Veterinary aid (@ ₹ 30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3,450	2,850	6,450	5,350	
e	Shearing cost (@ ₹ 25 per animal per year)	275	275	525	525	
	<b>Sub Total</b>	<b>31,000</b>	<b>30,400</b>	<b>56,600</b>	<b>55,645</b>	
	<b>Total Cost (rounded off)</b>	<b>1,11,000</b>	<b>98,000</b>	<b>2,08,000</b>	<b>1,84,000</b>	

## Unit Cost 2026-27, Karnataka

### 3. Sheep Fattening Units (100)

(Amt ₹)

Sl. No.	Particulars	Deccani, Hassan	Repayment period
1	Cost of animals	4,50,000	Loan to be repaid immediately after selling otherwise 5 years with 6 months Grace Period
2	shed / pen	1,00,000	
3	Borewell and watersupply	1,00,000	
4	Miscellaneous (chaff cutter and others)	37,000	
	<b>Sub Total</b>	<b>6,87,000</b>	
	Recurring cost for one year		
a	Grazing charges @ ₹ 150 per animal	15,000	
b	Feeding for one cycle	1,44,000	
c	Veterinary aid (@ ₹ 30 per animal)	3,000	
d	Insurance cost for the adults (@ 5% cost of adults)	22,500	
	Sub total	<b>1,84,500</b>	
	<b>Total</b>	<b>8,71,000</b>	

## Unit Cost 2026-27, Karnataka

### 4. Goat Breeding Unit (500+25)

(Amt ₹)

Sl. No.	Particulars	Local breed	Improved breed	Repayment period
1	<b>Cost of animals:</b>			5 years Repayment Period including 1 year GP
a	Buck	1,62,500	2,00,000	
b	Does	27,50,000	35,00,000	
2	Transportation charges for animals	42,000	42,000	
3	Cement shed with asbestos sheets (10 sq. ft. per animal @ ₹ 200 per sq.ft.)	10,50,000	10,50,000	
	<b>Sub Total</b>	<b>40,04,000</b>	<b>47,92,000</b>	
4	<b>Recurring cost for one year</b>			
a	Grazing charges @ ₹ 120 per animal per year	63,000	63,000	
b	Feeding for one cycle- bucks	11,250	11,250	
c	Feeding for one cycle- does	2,02,500	2,02,500	
d	Feeding for one cycle- kids	25,440	25,440	
e	Veterinary aid (@ ₹ 30 per animal per year)	15,750	15,750	
f	Insurance cost for the adults (@ 4% of cost of adults)	1,16,500	1,48,000	
g	Miscellaneous expenditure	1,030	5,000	
h	Labour cost	16,000	16,000	
	<b>Sub Total</b>	<b>4,51,470</b>	<b>4,86,940</b>	
	<b>Total Cost ( rounded off )</b>	<b>44,56,000</b>	<b>52,79,000</b>	5 years Repayment Period including 1 year GP

## Unit Cost 2026-27, Karnataka

### 5. Goat Breeding Unit (100+5)

(Amt ₹)

Sl. No.	Particulars	Local breed	Improved breed	Repayment Period
1	<b>Cost of animals:</b>			5 years Repayment Period including 1 year GP
a	Buck	32,500	40,000	
b	Does	5,50,000	7,00,000	
2	Transportation charges for animals	8,400	8,400	
3	Cement shed with asbestos sheets (10 sq. ft. per animal @ ₹ 200 per sq.ft)	2,10,000	2,10,000	
	<b>Sub Total</b>	<b>8,00,900</b>	<b>9,58,400</b>	
4	<b>Recurring cost for one year</b>			
a	Grazing charges @ ₹ 120 per animal per year	12,600	12,600	
b	Feeding for one cycle- bucks	2,250	2,250	
c	Feeding for one cycle- does	40,500	40,500	
d	Feeding for one cycle- kids	5,088	5,088	
e	Veterinary aid (@ ₹ 30 per animal per year)	3,150	3,150	
f	Insurance cost for the adults (@ 4% of cost of adults)	23,300	29,600	
g	Miscellaneous expenditure	1,030	5,000	
h	Labour cost	16,000	16,000	
	<b>Sub Total</b>	<b>1,03,918</b>	<b>1,14,188</b>	
	<b>Total Cost ( rounded off )</b>	<b>9,05,000</b>	<b>10,73,000</b>	

## Unit Cost 2026-27, Karnataka

### 6. Goat Rearing unit

(Amt ₹)

Sl. No.	Particulars	Local breed (10+1)	Improved breed (10+1)	Local breed (20+1)	Improved breed (20+1)	Repayment Period
1	Cost of animals:					5 years including 6 months GP
a	Bucks	6,500	8,500	6,500	8,500	
b	Does	55,000	70,000	1,10,000	1,40,000	
2	shed / pen	11,000	11,000	22,000	22,000	
	<b>Sub Total</b>	<b>72,500</b>	<b>89,500</b>	<b>1,38,500</b>	<b>1,70,500</b>	
3	Recurring cost for one year					
a	Grazing charges @ ₹ 150 per animal per year	1,650	1,650	3,150	3,150	
b	Feeding for one cycle	17,500	17,500	32,500	32,500	
c	Veterinary aid (@ ₹ 30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3,075	3,925	5,825	7,425	
	<b>Sub Total</b>	<b>22,555</b>	<b>23,405</b>	<b>42,105</b>	<b>43,705</b>	
	<b>Total Cost (rounded off)</b>	<b>95,000</b>	<b>1,13,000</b>	<b>1,81,000</b>	<b>2,14,000</b>	

## **Unit Cost 2026-27, Karnataka**

### **Special Terms and Conditions- Sheep/Goat**

1. 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.
2. While selecting beneficiaries, preference may be given to persons belonging to traditional shepherd's community having better experience of management of sheep/goat.
3. 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.
4. All animals financed shall be tattooed or ear tagged for proper identification.
5. 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.
6. The bank shall ensure that animals are adequately insured.
7. 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.
8. Transportation costs extra, on need basis

## Unit Cost 2026-27, Karnataka

### 7. Pig breeding Unit (20 sows + 2 boars)

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	<b>Buildings</b>		5 years including 1 year Grace Period
a	<b>Pig styes</b>		
i	Sow @ 20 sq. ft. per sow at ₹ 180 per sq. ft. for 20 sows	72,000	
ii	Boar @ 70 sq. ft. per boar for 2 boars at ₹ 150 per sq. ft.	21,000	
iii	Farrowing pen at 80 sq. ft. per sow for 8 sows at ₹ 160 per sq. ft. (considering always 40% of pigs in farrowing)	1,02,400	
iv	Piglets @ 10 sq. ft. per piglet for 200 piglets at ₹ 100 per sq. ft.	2,00,000	
v	Store room 200 sq. ft. at ₹ 150 per sq. ft.	30,000	
	<b>Sub Total</b>	<b>4,25,400</b>	
2	<b>Pigs for breeding</b>		
i	Cost of 20, four month old gilt weighing about 50 kg @ ₹ 90 per kg live weight	90,000	
ii	Cost of 2 six month old boar weighing about 50 kg @ ₹ 90 per kg	9,000	
	<b>Sub Total</b>	<b>99,000</b>	
3	<b>Feed</b>		
i	Feed - concentrate feed per adult up to breeding stage - 900 g concentrate per adult per day for 6 months @ ₹ 27 per kg	96,228	

### Unit Cost 2026-27, Karnataka

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
ii	Feed - kitchen waste feed per adult up to breeding stage @ 1.5 kg	8,910	
iii	Feed - concentrate feed per piglet up to marketable stage - 2200 g kitchen waste per adult per day for 6 months - 525 g concentrate per piglet per day for 6 months	6,29,100	
	<b>Sub Total</b>	<b>7,34,238</b>	
4	<b>Equipment</b>		
i	Equipment @ ₹ 200 per adult animal	4,400	
ii	Equipment @ ₹ 20 per 200 piglets	4,000	
	<b>Sub Total</b>	<b>8,400</b>	
5	Medicine and vaccines @ ₹ 100 per animal	2,200	
6	Insurance charges @ 5% of cost of breeding stock	4,950	
7	One labour @ ₹ 7500 per month	45,000	
8	Cost of 3-wheeler for garbage collection	1,50,000	
	<b>Total (rounded off )</b>	<b>14,69,000</b>	

## Unit Cost 2026-27, Karnataka

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

Sl. No.	Particulars	Unit Cost (₹)	Repayment period
1	<b>Fixed Cost</b>		5 Years including 6 months GP
a.	Cost of 3 Sows @ ₹ 5000/- per sow and 1 boar @ ₹ 6000/- (4 to 5 months old)	21,000	
b.	Cost of shed -280 sq. ft. @ ₹ 200 per sq. ft.	56,000	
c.	Water supply ( Borewell, electric motor pumpset 1 HP) & equipment- LS	25,000	
	<b>Sub-Total</b>	<b>1,02,000</b>	
2	<b>Recurring Cost</b>		
a	Insurance @ 5% of cost of animals	1,050	
b	Cost of feed for 9 months	58,650	
c	Veterinary aid @ ₹ 200 per animal	800	
d	Miscellaneous @ ₹ 500 per animal	2,000	
	<b>Sub-Total</b>	<b>62,500</b>	
	<b>Grand Total (Rounded-off)</b>	<b>1,64,000</b>	

## Unit Cost 2026-27, Karnataka

### 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

### 9. Retail pork outlet with facility for chilling

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Retail pork outlet with facility for chilling	12,00,000	5 years including one year Grace Period

### Others

#### 10. Rabbit Rearing

Sl.No.	Particulars	Unit Cost(₹)	Repayment Period
1	Rabbit Rearing(10+3)	3,00,000	5 years including 6 months Grace Period

## Unit Cost 2026-27, Karnataka

### 11. Integrated Farming Models

Sl. No.	Activity*	Total Cost (₹)	Repayment Period
1	Cereal-Maize (1.5 acre) + cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow)	1,75,000	5 years including 6 months Grace Period
2	Cereal-Maize (1.5 acre) + cowpea (1.5 acre) + sheep rearing (20 ewes +1 ram)	1,93,000	
3	Mango (1 acre) + cows (4 LPD/cow) + Brinjal (1 acre)	1,50,000	
4	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.

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**Fisheries and Aquaculture**



## Unit Cost 2026-27, Karnataka

### Chapter 8 – Fisheries and Aquaculture

<b>1. Inland Aquaculture</b>				
<b>Sl. No.</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Unit cost (₹)</b>	<b>Repayment Period</b>
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	8,29,000	7 years with 1 year grace period
2	Freshwater Prawn culture- <i>Macrobrachium rosenbergii</i>	1 ha	5,35,000	7 years with 1 year grace period
3	Culture of freshwater catfish- <i>Pangasius sutchi</i>	1 ha	5,68,000	7 years with 1 year grace period
4	Breeding and rearing of ornamental fishes (small unit)	200-250 sq. ft. area	1,50,000	7 years with 6 months grace period
5	Biofloc ponds construction with input cost of ₹ 4 lakh*	0.1 ha	14,00,000	7 years with 6 months grace period
<b>2. Brackishwater and Coastal Aquaculture</b>				
<b>Sl. No.</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Unit cost (₹)</b>	<b>Repayment Period</b>
1	Shrimp farming- White leg shrimp- <i>Litopenaeus vannamei</i>	1 ha	35,10,000	7 years with 6 months grace period

## Unit Cost 2026-27, Karnataka

2	Biofloc ponds (Brackish water/Inland saline areas) construction with input cost of ₹ 8 lakh*	0.1 ha	18,00,000	7 years with 6 months grace period
3	Bivalve cultivation (mussels, clams, etc.)*	3mX3m	20,000	2 years with 6 months grace period

### 3. Mariculture

Sl. No.	Activity	Unit Size	Unit cost (₹)	Repayment Period
1	Establishment of Open Sea cages (100-200 cubic meter volume)	1 No	5,00,000	5 years with one year grace period

### 4. Fishing crafts

Sl. No.	Type of craft	Name of craft	Unit cost (₹)	Repayment Period
1	Motorisation of fishing craft	Fitting of Traditional boat with outboard motor	1,70,000	7 years with 10 months Grace Period (GP)
2	Motorised fishing craft	Traditional wooden/FRP boat with OBM	5,00,000	7 years with 10 months GP
3	Mechanised craft	Offshore fishing boat with steel hull-20 m OAL	83,22,000	7 years with no GP

\* Cost norms as per PMMSY Operational Guidelines

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## Unit Cost 2026-27, Karnataka

### Storage Structures



## Unit Cost 2026-27, Karnataka

### Chapter 9- Storage Structures

Sl. No.	Particulars	Unit Cost (₹ per MT)	Remarks/ Repayment Period	
1	Onion Storage Structure * (25 – 500 MT capacity)	7,000	Proper aeration and ventilation may be provided. Repayment Period period may be decided by banks based on the economics of the unit.	
2	Cold Storage Structure Type -1 (CS-1) – Single Product Storage	For Civil Construction of capacity Min 500 MT, Max upto 5000 MT capacity.	9,600	Construction in civil including PUF/PIR panels, Ante-rooms, Refrigeration Units, Electrical Installation, Administrative block, Safety/Fire Safety and Hazard control and basic mazzenine structure.  Repayment Period period may be decided by banks based on the economics of the unit.
3		For PEB Construction of capacity upto 5000 MT capacity	12,000	Construction in combination of civil & PEB including PUF/PIR panels, Ante-rooms, Refrigeration Units, Electrical Installation, Administrative

## Unit Cost 2026-27, Karnataka

				<p>block, Safety/Fire Safety and Hazard control and basic mezzanine structure.</p> <p>Repayment Period period may be decided by banks based on the economics of the unit.</p>
4	<p>Cold Storage Type – II (CS-2) - Multi Product Storage</p>	<p>For PEB Construction of capacity Min 500 MT, Max upto 5000 MT capacity</p>	12,000	<p>Construction in combination of civil &amp; PEB including PUF/PIR panels, Ante-rooms, Refrigeration Units, Electrical Installation, Administrative block, Safety/Fire Safety and Hazard control and basic mezzanine structure.</p> <p>Repayment Period period may be decided by banks based on the economics of the unit.</p>

### 1. Onion Storage Structure:

Cost recommended by NHB for Low-Cost Onion Storage structures under Integrated Scheme for Horticulture Development. Back-ended subsidy assistance @ 50 % for a unit as per MIDH guidelines.

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

- Site development including levelling, fencing, drainage, etc.,

## Unit Cost 2026-27, Karnataka

- 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 polyethylene sheets/ gunny bags for preventing sunlight or rain falling on onion.

### 2. Cold Storage Structures:

- Cost estimate worked out as per NHB and NCCD norms.
- Credit linked back-ended subsidy assistance @ 35% in General areas.
- Components to be implemented in accordance with NCCD guidelines.
- Actual cost varies by location, type of produce, load pattern, and backup systems.

\*Higher capacities benefit from economies of scale.

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**Renewable Sources of Energy**



## Unit Cost 2026-27, Karnataka

### Chapter 10 - Renewable Sources of Energy

Sl. No.	Renewable Source	Particulars	Capital Cost (₹)
1	Solar Pump (per HP)	AC/DC surface	92,400
		AC/DC Submersible	1,03,700
2	Solar Light	Solar Study Lamp*	395 per system
		Solar street lights (with lithium batteries) **	19400 per system
3	Solar PV systems (off-grid)	Upto 10 kW with 6 hrs battery backup	86 /Wp
		Upto 10 kW with 3 hrs battery backup	68 / Wp
		Upto 10 kW with 1 hr battery backup	56 / Wp
		Upto 25 kW with 6 hrs battery backup	77 /Wp
		Upto 25 kW with 3 hrs battery backup	60 /Wp
		Upto 25 kW with 1 hr battery backup	50 /Wp
4	*** Solar Panel rooftop system (Grid connected)	System capacities of >10 kW upto 100 kW	46/Wp#
		System capacities of >3 kW upto 10 kW	49/Wp#
		System capacities of >2 kW upto 3 kW	50/Wp
		System capacities of >1 kW upto 2 kW	51.5 / Wp
		System capacities of upto 1 kW	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 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 &

## Unit Cost 2026-27, Karnataka

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.

\*\*\*\*\*

## District Development Managers-NABARD, Karnataka

SI No	Name of the District	Name of the DDM / DDM ( R )	Designation	Mobile No.	E-mail ID
1	Bagalkote	Vishnuvardhan Rampur	MGR	9148007222	bagalkot@nabard.org
2	Ballari	Yuvarajkumar R S	AGM	9738913706	bellary@nabard.org
3	Bangalore Rural	Saket Kumar	AGM	9525985764	bangalore.rural@nabard.org
4	Bangalore Urban	Udayan	AGM	9110190262	bangalore.urban@nabard.org
5	Belagavi	Abhinav Kumar Yadav	Manager	9074563026	belgaum@nabard.org
6	Bidar	Manjunath Reddy S	Manager	7411297343	bidar@nabard.org
7	Chamarajanagar	Hitha G. Suvarna	AGM	7715977773	chamarajnagar@nabard.org
8	Chikkaballapur	Mahadeva Reddy B V	Manager	9035127206	chikkaballapur@nabard.org
9	Chikkamagaluru	Fahad	Manager	9606431461	chikmagalur@nabard.org
10	Chitradurga	Vinanth K	Manager	9052817745	chitradurga@nabard.org
11	Dakshina Kannada	Sangeetha S Kartha	AGM	8547702196	dakshinakannada@nabard.org
12	Davangere	Rashmi Rekha M S	AGM	9987713016	davangere@nabard.org
13	Dharwad	Mayur Kamble	AGM	9449410519	dharwad@nabard.org
14	Gadag	Hanumantharaju T	Manager	9663393953	gadag@nabard.org

<b>SI No</b>	<b>Name of the District</b>	<b>Name of the DDM / DDM ( R )</b>	<b>Designation</b>	<b>Mobile No.</b>	<b>E-mail ID</b>
15	Hassan	Renuka Shivakumar	Manager	9980561302	hassan@nabard.org
16	Haveri	Ranganath S	Manager	6363877282	haveri@nabard.org
17	Kalaburagi	Lohith P	Manager	9686933823	gulbarga@nabard.org
18	Kodagu	Ramesh Babu V	AGM	9321131677	kodagu@nabard.org
19	Koppal	M Mahadev Kirthi	AGM	8756299875	koppal@nabard.org
20	Mandya	Priya S Kalgutkar	Manager	8951562870	mandya@nabard.org
21	Mysuru	Shantveer	AGM	7019581380	mysore@nabard.org
22	Raichur	Shreyas D	Manager	9538152655	raichur@nabard.org
23	Shimoga	Sharath Gowda P	Manager	9731327777	shimoga@nabard.org
24	Tumakuru	K Mohan Sai Ganesh	AGM	8792537745	tumkur@nabard.org
25	Uttara Kannada	Sushil L. Naik	DGM	9987081509	northkanara@nabard.org
26	Vijayanagara	Vijay Kumar D M	Manager	8884348747	vijayanagara@nabard.org
27	Vijayapura	Vikas Rathod	AGM	8055441073	bijapur@nabard.org
28	Yadgir	Yamuna Pai	AGM	9653316489	yadgir@nabard.org



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### **NABCONS**

#### **REGIONAL OFFICE**

46, K. G. Road, "NABARD Tower"  
Bengaluru - 560 009.

E-mail : [bangalore@nabcons.in](mailto:bangalore@nabcons.in)

Tel: 080 - 22076479

### **NABCONS**

#### **Corporate Office**

24, Rajendra Place,  
New Delhi-110 008

E mail : [headoffice@nabcons.in](mailto:headoffice@nabcons.in)

Phone : 011-25745103



# NABARD



National Bank for Agriculture and Rural Development

————— Karnataka Regional Office —————

NABARD TOWER, 46, Kempe Gowda Road,

Bengaluru - 560 009.

[www.nabard.org](http://www.nabard.org)

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