



कृषि और संबंधित क्षेत्र निवेशों की इकाई लागत
2023-24

Unit Cost on Investment in Agricultural and Allied activities
2023-24

राज्य - कर्नाटक
State - Karnataka

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

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KARNATAKA

Unit Costs – 2023-24



**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

केंद्रीय बजट में वार्षिक घोषणाओं के माध्यम से भारत सरकार कृषि में ऋण-प्रवाह बढ़ाने पर विशेष बल दे रही है। केंद्रीय बजट 2023 में माननीय वित्त मंत्री ने वर्ष 2023-24 के दौरान ₹20 लाख करोड़ के कृषि ऋण लक्ष्य की घोषणा की है। कृषि क्षेत्र में पूंजी-निर्माण में निवेश ऋण की विशेष भूमिका रहती है और पिछले कुछ वर्षों में निवेश ऋण सकारात्मक रुझान के साथ बढ़ा है। कृषि और संबद्ध गतिविधियों में छोटे निवेश हेतु ऋण प्रदान करने में बैंकों की सहायता/ मार्गदर्शन के लिए विभिन्न गतिविधियों की इकाई लागतें इस प्रकार तय की जाती हैं कि वे आर्थिक रूप से व्यवहार्य और वित्तीय रूप से सुदृढ़ हों। नाबार्ड, कर्नाटक क्षेत्रीय कार्यालय ने विभिन्न हितधारकों, यथा- बैंकों, कृषि विश्वविद्यालय, कर्नाटक सरकार के लाइन विभागों आदि के साथ परामर्श करते हुए वर्ष 2023-24 में राज्य में कृषि और संबद्ध क्षेत्रों की विभिन्न गतिविधियों के लिए इकाई लागतों का निर्धारण किया है। राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी) द्वारा अनुमोदित ये लागतें सांकेतिक हैं। वित्तीय संस्थाएँ और सरकारी एजेंसियाँ वर्तमान दरों और बाज़ार में हुए परिवर्तनों के अनुसार इनमें बदलाव कर सकती हैं।

मैं कर्नाटक सरकार के सभी विभागों, बैंकों, प्रगतिशील किसानों, आईसीएआर संस्थाओं, कॉमोडिटी बोर्ड और नाबार्ड के तकनीकी अधिकारियों के सहयोग के लिए उनके प्रति आभार व्यक्त करता हूँ। दस्तावेज़ में उल्लिखित दरों को और प्रासंगिक बनाने के लिए पाठकों के सुझावों का स्वागत है।

मुझे आशा है कि कर्नाटक राज्य के कृषि क्षेत्र में निवेश ऋण का प्रवाह में यह पुस्तिका बैंकर साथियों के लिए एक उपयोगी संदर्भ साबित होगी और हम राज्य में बेहतर पूंजी निर्माण सुनिश्चित कर पाएँगे।

टी रमेश

मुख्य महाप्रबंधक



FOREWORD

The GoI has been laying emphasis on enhancing credit flow to agriculture by way of annual announcement in union budget. In the Union Budget 2023, the Hon'ble FM has announced an agriculture credit target of Rs.20 lakh crore during 2023-24. During the last few years, the investment credit under agriculture has been showing increasing trend playing a vital role in facilitating capital formation in agriculture. In order to facilitate/guide banks to finance small investments in agriculture and allied sub-sectors, unit cost for various activities is fixed which are economically feasible and financially viable. NABARD, Karnataka Regional Office has fixed Unit Costs for various investment activities in agriculture & allied sectors in the state for the year 2023-24 through a consultative process involving all the stakeholders viz. Banks, Agriculture university, 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 changes.

I acknowledge the support and co-operation extended by all the departments of Government of Karnataka, Banks, progressive farmers, ICAR Institutions, Commodity Boards and Technical Officers of NABARD. We welcome feedback from users in further refining the various costs indicated.

I hope this booklet will be a guiding force for bankers 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



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Chapter 1- Water Resources

| Sr. No | Particulars | | Unit Cost (₹) | Repayment/Remarks |
|--------|---|--|--------------------------------|---|
| 1 | Bore well (BW) | | 144000 | 11 to 15 years with 11 months gestation period (GP) |
| | a) 152 mm dia. and depth 200 m b) 152 mm dia. and depth 300 m | | 227000 | |
| 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 | | 22000 | 9 years including 11 months GP |
| | (2.5m x 2.5m x 2.1m) → 5 HP | | 34000 | |
| | (2.7m x 2.7m x 2.4m) → 10 HP | | 42900 | |
| 5 | Storage tank (3.5 m x 3.5 m x 2.5m) | | 40000 | |
| 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 diameter and 5m depth (RCC Rings) | 50000 | Suitable for Alluvial formations. |
| | | Diameter: 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 | |
| ix | 2.5 x 2.5 | 65000 | |
| x | 2 x 2 | 71000 | |
| xi | 1.20 x 1.20 | 77000 | |
| xii | 0.90 x 0.90 | 114000 | |

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| Sr. No. | Spacing (m) | Unit Cost per ha (₹) | Repayment |
|---------|-------------|----------------------|-----------|
| 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 systems

| Sr. No. | Particulars | Unit Cost per ha (₹) | Repayment |
|---------|----------------------------------|----------------------|------------------------------|
| 1 | Field Crops (Vegetables/ Pulses) | | 10-15 years and 11 months GP |
| | 63 mm HDPE pipes | 31000 | |
| | 75 mm HDPE pipes | 37000 | |
| 2 | Coffee/ Tea | | |
| | 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. The 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: 215 m
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 program.
 - 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.

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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

- The bank shall ensure that the pump sets financed under the scheme are selected and installed as per BIS: 10804-2018 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 10804-2018, 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 10804-2018.
- 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.

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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



Unit Cost 2023-24

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 | 12900 | 5 – 7 years with 1-year GP |
| 2 | 3% | 222 | 3 | 15900 | |
| 3 | 4% | 250 | 3 | 17200 | |
| 4 | 5% | 333 | 4 | 22900 | |
| 5 | 6% | 400 | 4 | 25900 | |

On Farm Development (OFD) Works

| Sr. No. | Slope | Unit Cost per ha (₹) | Repayment |
|---------|---------|----------------------|----------------------------|
| 1 | 2% - 4% | 76000 | 5 – 7 years with 1 year GP |
| 2 | 4% - 6% | 80000 | |

Farm Ponds

| 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 |

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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 (1.27 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 | Cost varies with height and width | 11,000-16000 | 5 – 7 years with 1 year GP |
| 3 | Earthen Gully Plugs (EGP) | 6 m | Cost varies with height and width | 1500 | |

Other activities

| Sr. No. | Activity | Unit Cost per ha (₹) | Repayment |
|---------|--|----------------------|------------------------------------|
| 1 | Tank silt application | 24800 | 3 year with 1 year GP |
| 2 | Reclamation of alkali/saline soils | 30000 - 35000 | |
| 3 | Plastic mulching | 24000 - 32000 | |
| 4 | Fencing (Barbed wire with stone posts/cement pillars) | 250/m | Repayment is depending on the crop |

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 |

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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.
- Field to field level irrigation is discouraged and separate field channels are used to convey irrigation water to various parts of holding.

Farm Mechanization



Unit Cost 2023-24

Chapter 3 - Farm Mechanisation

| Sl. No. | Machinery / Implement | Unit Cost (in lakhs) | Repayment |
|---------|---|----------------------|--|
| 1 | Tractor with accessories – 15 to 25 HP | 2.50 - 4.50 | 7 to 9 years with 1 year GP |
| 2 | 25 to 35 HP | 4.50 – 6.00 | |
| 3 | 35 to 45 HP | 6.00-7.80 | |
| 4 | 45 to 55 HP | 7.80-8.50 | |
| 5 | 55 to 60 HP | 8.50-9.50 | |
| 6 | Trolley – two wheel hydraulic | 1.00 - 1.50 | |
| 7 | Power tiller 6 to 12 HP | 1.00 - 2.30 | 5 – 7 years with 1 year GP |
| 8 | Seed cum fertilizer Drill (Power tiller/ Tractor operated) | 0.55-0.90 | 5 – 7 years with 1 year GP |
| 9 | Paddy Transplanter (4, 6 & 8 rows) | 1.5- 3.0 | 5 – 7 years with 1 year GP |
| 10 | Power weeder (self-propelled/tractor drawn) | 0.40-0.55 | 3-5 years |
| 11 | M. B. Plough (2 / 3 furrows- non hydraulic) | 0.15 – 0.60 | Tractor with minimum 2-3 implements are required to be purchased |
| 12 | Reversible M. B. Plough (2 / 3 furrows-fixed/hydraulic) | 0.80 – 2.50 | |
| 13 | Tractor drawn Disc Plough (3 Disc, Reversible) | 0.90-1.5 | |
| 14 | Tractor drawn Disc Harrow | 0.70-0.90 | |
| 15 | Cultivator(cost will vary depending on rigid or spring loaded) | 0.40-0.75 | |
| 16 | Rotavator (540 and 1000 rpm PTO speed) | 0.85-1.40 | |
| 17 | Thresher (upto 10 HP- Tractor/Engine Operated) | 1.2-2.00 | |
| 18 | Groundnut decorticator (manual, cost depends on capacity) | 0.25-0.30 | |
| 19 | Groundnut decorticator(powered, cost depends on capacity) | 0.55-1.50 | |
| 20 | Areanut climbing machine (manual, operated from ground) | 0.10-0.15 | |
| 21 | Combine Harvesters | As per make HP | 7 - 9 years with one year GP |

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Custom Hiring Centre

| Machinery | Total (₹) | Repayment |
|---------------------------|---|--|
| Tractor –35 to 45 HP | The 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 operations in the project area and the envisaged cash flows |
| Tractor –15 to 25 HP | | |
| MB plough | | |
| Disc Plough | | |
| Levelers | | |
| Cultivators | | |
| Seed cum fertilizer drill | | |
| Laser Guided Land Leveler | | |
| Thresher | | |
| Sprayer | | |
| 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, skilled and unskilled labour availability, 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



Unit Cost 2023-24

| Sl. No | Crop | Spacing | Population /acre | Year | | | | | Unit Cost per acre (₹) | Repayment |
|--------|-------------------------------|-------------|------------------|--------|--------|-------|-------|-------|------------------------|-------------------------------|
| | | | | I | II | III | IV | V | | |
| 1 | Citrus | 6x6m | 110/acre | 43173 | 18771 | 12127 | 15601 | 15867 | 105500 | 9 years including 5 years GP |
| 2 | Grape-Seedless varieties | 3m x 1.8m | 740 | 331850 | 177670 | | | | 509000 | 7 years including 2 years GP |
| 3 | Grape-Bangalore Blue | 3.3m x 3.3m | 360 | 272067 | 134166 | | | | 406000 | 7 years including 2 years GP |
| 4 | Mango | 9m x 9m | 50 | 52982 | 14516 | 12732 | 13952 | 14952 | 109000 | 10 years including 5 years GP |
| 5 | Mango(High Density Planning) | 5m x 5m | 160 | 71554 | 22535 | 32753 | 40215 | 47105 | 214000 | 10 years including 5 years GP |

Unit Cost 2023-24

| Sl. No | Crop | Spacing | Population /acre | Year | | | | | Unit Cost per acre (₹) | Repayment |
|--------|----------------------|-------------|------------------|--------|--------|-------|-------|-------|------------------------|-------------------------------|
| | | | | I | II | III | IV | V | | |
| 6 | Pomegranate | 3.5m x 3.5m | 326 | 130655 | 124345 | | | | 255000 | 9 years including 3 years GP |
| 7 | Sapota | 9m x 9m | 50 | 51100 | 9287 | 13202 | 14102 | 14502 | 100000 | 10 years including 5 years GP |
| 8 | Guava | 8m x 8m | 60 | 44000 | 15750 | 15750 | 9500 | | 85000 | 11 years including 7 years GP |
| 9 | Guava (High Density) | 2.5m x 2.5m | 640 | 88000 | 32000 | 26000 | 16000 | | 162000 | 10 years including 5 years GP |
| 10 | Custard Apple | 2.5 m x 5 m | 320 | 75000 | 18000 | 16000 | | | 109000 | 7 years including 5 years GP |

Unit Cost 2023-24

| Sl. No | Crop | Spacing | Population /acre | Year | | | | | Unit Cost per acre (₹) | Repayment |
|--------|--------------|---------------|------------------|--------|-------|-------|------|---|------------------------|-------------------------------|
| | | | | I | II | III | IV | V | | |
| 11 | Drum stick | 3.5m x 3.5m | 326 | 25200 | 15750 | | | | 41000 | 5 years including 2 years GP |
| 12 | Ber | 5 m x 5m | 160 | 44272 | 10380 | 9470 | 7868 | | 72000 | 9 years including 5 years GP |
| 13 | Dragon fruit | 2.5 m x 2.5 m | 400 poles | 675972 | 38448 | | | | 715000 | 9 years including 5 years GP |
| 14 | Aonla | 6m x 6m | 110 | 32583 | 10092 | 9805 | 8233 | | 60700 | 10 years including 6 years GP |
| 15 | Jamun | 8m x 8m | 62 | 37450 | 21400 | 10700 | | | 70000 | 7 years including 4 years GP |

Unit Cost 2023-24

| Sl. No | Crop | Spacing | Population /acre | Year | | | | | Unit Cost per acre (₹) | Repayment |
|--------|-----------|-----------|------------------|-------|-------|-------|----|---|------------------------|-------------------------------|
| | | | | I | II | III | IV | V | | |
| 16 | Papaya | 3m x 3m | 444 | 59400 | 21600 | 18360 | | | 99000 | 5 years including 2 years GP |
| 17 | Jackfruit | 10m x 10m | 40 | 27500 | 11000 | 5500 | | | 44000 | 11 years including 2 years GP |

Plantation Crops

| Sl. 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 | 11087 | 11882 | 13882 | 98000 | 12 years including 7 years GP |
| 2 | Oil Palm | 9m x 9m | 50 | 37776 | 20650 | 29251 | 29548 | | | 117000 | 12 years including 5 years GP |

Unit Cost 2023-24

| Sl. 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 | 43000 | 28000 | 15000 | 22000 | | | 108000 | 11 years including 5 years GP |
| 4 | Coffee (Arabica) | 1.5m x 1.5m (5ft x 5ft) | 1780 | 51086 | 22806 | 22500 | 22500 | 24000 | | 143000 | 12 years including 5 years GP |
| 5 | Cashew | 7m x 7m | 81 | 41563 | 14214 | 11777 | 14549 | 19769 | | 102000 | 10 years 6 years GP |

Spices

| Sl. No | Crop | Spacing | Population/acre | Repayment | Unit Cost per acre (₹) |
|--------|----------------------------------|---------|-----------------|------------------------------|------------------------|
| 1 | Pepper (intercrop with Arecanut) | 3m x 3m | 444 | 8 years including 4 years GP | 144000 |
| 2 | Pepper (intercrop with Coffee) | 6m x 6m | 111 | 8 years including 4 years GP | 73000 |

Unit Cost 2023-24

| | | | | | |
|---|------------|-------------|------|------------------------------|--------|
| 3 | Cardamom | 1.8m x 1.8m | 1230 | 8 years including 3 years GP | 154000 |
| 4 | Curry leaf | 3m x 1.5m | 880 | 7 years including 3years GP | 40000 |

Floriculture

| Sl. 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 | 25 x 25 | 50 | 65000 | 4 years with 1 year GP |

Vegetable Nursery

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

Unit Cost 2023-24

Protected Cultivation

| Crop | Cost Estimates (₹/sq. m) | | | Repayment |
|--|--------------------------|------------------------|----------------|---------------------------|
| | > 2080 sq.m to 4000 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 | 995 | 1135 | 10 years with one year GP |
| NVPH (2 side corridor and 0.5 mm gutter connected) | 800 | 905 | 1125 | 10 years with one year GP |
| Shade net house (2-side corridor) | 440 | --- | --- | 10 years with one year GP |
| Disclaimer: The above cost estimates are indicative and are recommended based on the economics given by NHM. Hence, costs may vary based on the adopted technologies. | | | | |

In addition to the above, investment Cost of Protected Cultivation, the average cost of Production for 1st year for the following crops -

(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.

Unit Cost 2023-24

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 investment.
- 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 also 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 of 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.
- A 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 available subsidy component. Banks may ensure convergence of credit with ongoing subsidy schemes & Banks need to evaluate the economic 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 Stabilised poly sheet including shade net.

Sericulture



Unit Cost 2023-24

Chapter 5 – Sericulture

1. Mulberry cultivation and rearing – one acre model

| Sr. No | Particulars | Total Cost per acre (₹) | Repayment |
|--------|---|-------------------------|------------------------|
| | On farm activities : Mulberry cultivation and rearing | | 6 years with 1 year GP |
| 1 | Mulberry cultivation (one acre) – first year | 60000 | |
| 2 | Rearing shed size- 1000 sq. ft (50' x 20' x 15') | 809000 | |
| 3 | Rearing stand and equipment (Type-1 : 13.5 m x 1.60 m x 2.25 m) | 82200 | |
| 4 | Rearing cost capitalized for one crop | 21800 | |
| | Total : | 973000 | |

2. Chawki Rearing Centre – 5000 Disease Free Layings (DFLs) per batch

| Sr. No. | Particulars | Unit | Quantity | Unit price (₹) | Total Cost (₹) | Remarks |
|---------|--------------------------------------|--------|----------|----------------|----------------|--|
| I | Capital cost | | | | | Cost varies with quantity & unit price. 4 Years with 6 months GP |
| a. | Cost of Building | Sq. ft | 1200 | 600 | 720000 | |
| b | Establishment of mulberry garden | Acre | 2 | 60000 | 120000 | |
| c | Rearing equipment | | LS | | 617000 | |
| II | Recurring cost capitalized (40 days) | | 3 | 60100 | 180300 | |
| | Total cost (I (a+b+c)+II) | | | | 1637000 | |

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 system 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.

Unit Cost 2023-24

- 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 eggs (DFLs).
- The borrowers should be included under the ongoing tripartite system 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



Unit Cost 2023-24

Chapter 6- Forestry

| Sr. No. | Crop | Spacing | Population per ha | Total Cost (₹) | Repayment |
|---------|---|-----------------|-------------------|----------------|--------------------------------|
| 1 | Sandalwood (Intercrops and Host plants of 500 each) | 4.47 m x 4.47 m | 500 | 1,50,000 | 15 years including 14 years GP |
| 2 | <i>Melia dubia</i> | 3 m x 3 m | 1111 | 1,22,000 | 7 years including 6 years GP |
| 3 | Bamboo | 5 m x 5m | 400 | 63,000 | 8 years including 5 years GP |
| 4 | Bamboo Tissue Culture | 5 m x 5m | 400 | 72,000 | 8 years including 5 years GP |
| 5 | Teak | 2 m x 2m | 2500 | 1,88,000 | 13 years including 7 years GP |
| 6 | Mahogany | 4.57 m x 4.57m | 478 | 90,000 | 10 years including 9 years GP |
| 7 | Silver Oak | 3 m x 3m | 1111 | 1,23,000 | 7 years including 6 years GP |

- Forest Department suggests that teak cultivation should be grown 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. Guest 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/Amla/Custard apple, etc.
- Host/Intercrops can be selected in different regions based on different Agro-Climatic conditions
- In case of Sandalwood plantation, protection cost of plantation after the 10th year for appropriate fencing may also be taken into account.
- 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



Unit Cost 2023-24

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

| Sr. No. | Particulars | 2 CB Cows unit (₹) | | 2 Buffaloes unit (₹) | |
|---------|---|--------------------|--------|----------------------|-----------------|
| | | HF | Jersey | Graded Murrah | Surthi, 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 1st batch | | | | |
| i | Insurance @6% on cost of animals | 9000 | 8400 | 9600 | 6000 |
| ii | Concentrates for 30 days @ | 9300 | 7500 | 9000 | 6750 |

Unit Cost 2023-24

| | | | | | |
|-----|--|---------------|---------------|---------------|---------------|
| | ₹ 25/kg per animal | | | | |
| iii | Cost of Green fodder | 2340 | 2070 | 3150 | 2700 |
| | Cost of Dry fodder | 1440 | 1200 | 1920 | 1680 |
| iv | Miscellaneous cost @ ₹ 25/- per day/animal | 750 | 750 | 750 | 750 |
| | Total (rounded off) | 199000 | 186000 | 210000 | 144000 |

Ten Animal Dairy Unit

| Sr. 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 | 120000 | 120000 | 120000 | 120000 |
| 4 | Cost of borewell | 100000 | 100000 | 100000 | 100000 |
| 5 | Cost of Storeroom, Chaffcutter, Milking machine | 102500 | 102500 | 102500 | 102500 |
| 6 | Recurring Cost- for 1st batch | | | | |
| i | Insurance @ 6% on cost of 5 animals | 45000 | 42000 | 48000 | 30000 |
| ii | Cost of concentrates | 46500 | 37500 | 45000 | 33750 |
| iii | Cost of green fodder | 11700 | 10350 | 15750 | 13500 |
| iv | Cost of dry fodder | 7200 | 6000 | 9600 | 8400 |
| v | Labour charges | 10000 | 10000 | 10000 | 10000 |
| vi | Miscellaneous (Veterinary aid, electricity, Mineral Mixture etc) 59Rs/day | 17700 | 17700 | 17700 | 17700 |
| | Total (rounded-off) | 1340600 | 1276050 | 1398550 | 1065850 |

Unit Cost 2023-24

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

| Sr. No. | Particulars | 2 animal unit (₹) | 10 animal unit (₹) |
|---------|--|-------------------|--------------------|
| 1 | Cost of animals | 120000 | 600000 |
| 2 | Cost of Shed for 10 animals @65 sq ft/animal | 26000 | 130000 |
| 3 | Cost of shed for calves@40sqft/animal | 24000 | 120000 |
| | Bore well | | 100000 |
| | Cost of Storeroom, Chaff cutter, Milking machine | | 102500 |
| 4 | Recurring Cost- for 1 st batch | | |
| i | Insurance @6% on cost of animals | 7200 | 36000 |
| Ii | Cost of concentrates | 6000 | 30000 |
| iii | Cost of green fodder | 2070 | 10350 |
| | Cost of dry fodder | 1200 | 6000 |
| | Labor charges | | 10000 |
| | Miscellaneous (Veterinary aid, electricity, Mineral Mixture etc.) 40Rs/day | 186470 | 1144850 |

Other expenditure and techno-economic parameters

| Particulars | Cost (₹) | Remarks |
|---|----------|---|
| a. Cattle/buffalo shed (110 to 140 per sq ft) | 26000 | Cattle shed store room 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 store room ₹ 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 | |
| 16-20 animals- 200 sq ft | 50000 | |

Unit Cost 2023-24

| Particulars | Cost (₹) | Remarks |
|---|----------------|---|
| 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 | Loans to be recovered along with the loan disbursed for purchase of animal. |
| e. Cost of milking machine (for 5 to 10 animal unit) | 30000-40000 | |
| f. Cost of cross bred milch cows | 70000-75000 | |

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

| Sr. 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 - LS | 3000 | |
| 3 | Cost of shed (40 sq. ft per calf) | 40000 | |
| 5 | Concentrate feed for 28 months – 1600 kg per calf @ ₹ 25 per kg | 200000 | |
| 6 | Fodder cultivation cost for 28 months | 37440 | |
| 7 | Cost of breeding medicines, vaccines and Misc. charges | 5000 | |
| | Total (rounded-off) | 328000 | |

Male calf rearing

| Sr. 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 |

Unit Cost 2023-24

| Sr. No | Activity | Unit Cost (₹) | Remarks |
|--------|--|---------------|---|
| 2 | Male calf rearing (indigenous animals- Deoni, Hallikar, Amrit Mahal) 20 male calves. | 761000 | 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 heads 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 under the scheme 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 (color, birth marks etc.) shall be maintained.
(b) Certificate regarding age, milk production and health of animals financed shall be

Unit Cost 2023-24

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, *Hemorrhagic Septicemia* and Foot & Mouth disease depending upon prevalence of particular diseases 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 organized marketing through milk collection centers or outlet for direct sale of milk at a remunerative price.

12. Wherever an arrangement is made to market milk through organized system, the bank may make arrangements with the milk collection agencies for loan recoveries out of sale proceeds.

Poultry



Unit Cost 2023-24

AH- Poultry

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

| Sr. No. | Particulars | Cost (₹) | Remarks |
|---------|--|----------------|-----------------------------|
| A | Civil structures | 1036826 | 5 years including 1 year GP |
| B | Electrical installations @ 4% of civil costs | 37024 | |
| C | MI structures | 86650 | |
| D | Equipment | 796500 | |
| E | Working Capital | 1055000 | |
| | Grand total (rounded off) | 3012000 | |

b. Commercial broiler unit -1000 birds per batch

| Particulars | Unit Cost (₹) |
|---|---------------|
| Commercial broiler unit -1000 birds per batch | 312600 |

c. Backyard poultry-50 females+ 10 males

| Sr. 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)

| Sr. No. | Particulars | Unit Cost (₹) | Repayment |
|---------|--|---------------|---------------------|
| 1 | Land | Own | 5 years including 1 |
| 2 | Civil Structures - a. Shed for Broilers(1 sq ft per broiler; 2000 broilers; ₹ 150 per sq ft) | 300000 | |
| 3 | Minor Irrigation structures -Overhead tank (2000 l capacity; ₹ 5 per litre) | 10000 | |

Unit Cost 2023-24

| Sr. No. | Particulars | Unit Cost (₹) | Repayment |
|---------|--|---------------|-----------|
| 4 | Equipment - Broiler equipment (2000 chicks; ₹36.75 per bird) | 70000 | year GP |
| 5 | Working capital* – Rice Husk, Electricity & Miscellaneous | 76000 | |
| | Total | 456000 | |

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

g. Broiler unit under integration - 5000 birds

| Particular | Unit Cost (₹) |
|---|---------------|
| Broiler unit under integration - 5000 birds | 1140000 |

h. Poultry marketing outlet

| Sr. No. | Particulars | Unit Cost (₹) |
|---------|---|---------------|
| 1 | Poultry Marketing outlet -300 birds per day | 1000000 |

i. Duck rearing unit -200 ducks

| Sr. 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 -500 sq ft @ ₹ 75 per sq ft | 3500 | |
| 3 | Cost of feed up to 8 weeks – 150 gm per day - 6.5 kg per bird @ ₹ 24 per kg | 31200 | |
| 4 | Cost of equipment- feeding, watering | 2500 | |
| 5 | Veterinary Aid @ ₹ 10 per duck | 2000 | |
| 6 | Misc. expenses including insurance- LS | 1000 | |
| | Total (Rounding off) | 46200 | |

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 satisfy that the company observes among others the following specifications in designing the poultry sheds.
- 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



Unit Cost 2023-24

AH – Sheep, Goat, Piggery & Others

Sheep Breeding Unit (100+5) Deccani, Hassan, Bellary 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(10sqft/animal) | 105000 | 105000 |
| d. Cost of construction of sheds for Lambs (05sqft/animal) | 50000 | 50000 |
| 2. Borewell and water supply | 100000 | 100000 |
| 3. Miscellaneous (chaff cutter and others) | 40000 | 40000 |
| Fixed cost | 1245000 | 1665000 |
| 4. Recurring cost for one year | | |
| 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. Labor cost | 64000 | 64000 |
| Recurring cost | 300250 | 321250 |
| Total financial Outlay(rounded off)/Unit Cost | 1545250 | 1986250 |

Sheep Rearing Units

(₹)

| Sr. No. | Particulars | Bannur (10+1) | Local breed (10+1) | Bannur (20+1) | Local breed (20+1) | Remarks |
|---------|------------------|---------------|--------------------|---------------|--------------------|---------|
| 1 | Cost of animals: | | | | | |

Unit Cost 2023-24

| Sr. No. | Particulars | Bannur (10+1) | Local breed (10+1) | Bannur (20+1) | Local breed (20+1) | Remarks |
|---------|---|---------------|--------------------|---------------|--------------------|-------------------------------|
| a | Rams | 8000 | 6000 | 8000 | 6000 | 6 years including 6 months GP |
| b | Ewes | 60000 | 50000 | 120000 | 100000 | |
| 2 | shed / pen | 11000 | 11000 | 21000 | 21000 | |
| | Sub Total | 79000 | 67000 | 149000 | 127000 | |
| 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 | 45990 | 45990 | |
| c | Veterinary aid (@ ₹ 30 per animal per year) | 330 | 330 | 630 | 630 | |
| d | Insurance cost for the adults (@ 5% cost of adults) | 4450 | 3400 | 8450 | 6400 | |
| e | Shearing cost (@ ₹ 25 per animal per year) | 275 | 275 | 525 | 525 | |
| | Sub Total | 32000 | 30950 | 58745 | 56695 | |
| | Total Cost (rounded off) | 111000 | 98000 | 208000 | 184000 | |

Unit Cost 2023-24

Sheep Fattening Units (100)

(₹)

| Sr. No. | Particulars | Deccani, Hassan |
|---------|---|-----------------|
| 1 | Cost of animals | 450000 |
| 2 | shed / pen | 100000 |
| 3 | Bore-well 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 | 871500 |

Goat Breeding Unit (500+25)

(₹)

| Sr. 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 (20 sq. ft per animal @ ₹ 100 per sq ft) | 1050000 | 1050000 | |
| | Sub Total | 4004500 | 4792000 | |
| 4 | Recurring cost for one year | | | 6 years repayment including 1 year GP |
| a | Grazing charges @ ₹ 120 per animal per year | 63000 | 63000 | |
| 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 per year) | 15750 | 15750 | |
| f | Insurance cost for the adults (@ 4% of cost of adults) | 116500 | 148000 | |

Unit Cost 2023-24

| | | | | |
|---|-----------------------------------|----------------|----------------|--|
| 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)

(₹)

| Sr. 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 (20 sq. ft. per animal @ ₹ 100 per sq. ft.) | 210000 | 210000 | |
| | Sub Total | 800900 | 958400 | |
| 4 | Recurring cost for one year | | | 6 years repayment including 1 year GP |
| a | Grazing charges @ ₹ 120 per animal per year | 12600 | 12600 | |
| 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) | 904818 | 1072588 | |

Unit Cost 2023-24

Goat Rearing units

(₹)

| Sr. No. | Particulars | Local breed (10+1) | Improved breed (10+1) | Local breed (20+1) | Improved breed (20+1) | Repayment |
|----------|---|--------------------|-----------------------|--------------------|-----------------------|-------------------------------|
| 1 | Cost of animals: | | | | | 6 years including 6 months GP |
| a | Bucks | 6000 | 8000 | 6000 | 8000 | |
| b | Does | 55000 | 70000 | 110000 | 140000 | |
| 2 | shed / pen | 11000 | 11000 | 21000 | 21000 | |
| | Sub Total | 72000 | 89000 | 137000 | 169000 | |
| 3 | Recurring cost for one year | | | | | |
| a | Grazing charges @ ₹ 150 per animal per year | 1650 | 1650 | 3150 | 3150 | |
| b | Feeding for one cycle | 17424 | 17424 | 33264 | 33264 | |
| c | Veterinary aid (@ ₹ 30 per animal per year) | 330 | 330 | 630 | 630 | |
| d | Insurance cost for the adults (@ 5% cost of adults) | 3350 | 4450 | 6325 | 8400 | |
| | Sub Total | 22754 | 23854 | 43369 | 45444 | |
| | Total Cost (rounded off) | 94754 | 112854 | 180369 | 214444 | |

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.

Unit Cost 2023-24

- 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, and Hemorrhagic 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 of 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)

| Sr. 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 |
| 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 | Store room 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 40 kg @ ₹ 80 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 | |

Unit Cost 2023-24

| Sr. No. | Particulars | Unit Cost (₹) |
|---------|---|----------------|
| 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 per kg | 5670 |
| iii | Feed - concentrate feed per piglet up to marketable stage - 2100 gm kitchen waste per adult per day for 6 months - 525 gm concentrate per piglet per day for 6 months | 585900 |
| iv | Feed - kitchen waste feed per piglet up to marketable stage- 1225 gm kitchen waste per piglet per day for 6 months | 44100 |
| | Sub Total | 731898 |
| 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 | 4550 |
| 7 | One labour @ ₹ 8000 per month | 48000 |
| 8 | Cost of 3 wheeler for garbage collection | 150000 |
| | Total (rounded off) | 1468448 |

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

| Sr. No. | Particulars | Unit Cost (₹) | Remarks |
|---------|---|---------------|-----------------------------|
| 1 | Fixed Cost | | 5 Years including 1 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 (Bore-well, electric motor pump set 1 HP) & equipment- LS | 25000 | |
| | Sub-Total | 102000 | |
| 2 | Recurring Cost | | |

Unit Cost 2023-24

| | | |
|---|-----------------------------------|---------------|
| a | Insurance @ 6% of cost of animals | 1260 |
| b | Cost of feed for 9 months | 58428 |
| c | Veterinary aid @ ₹ 200 per animal | 800 |
| d | Miscellaneous @ ₹ 500 per animal | 2000 |
| | Sub-Total | 62488 |
| | Grand Total (Rounded-off) | 164488 |

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 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 per kg

Retail pork outlet with facility for chilling

| Sr. No. | Particulars | Unit Cost (₹) |
|---------|---|---------------|
| 1 | Retail pork outlet with facility for chilling | 1200000 |

Others

Rabbit Farming

| Sr. No. | Particulars | Unit Cost (₹) |
|---------|-----------------------|---------------|
| 1 | Rabbit rearing (10+3) | 300000 |

Integrated Farming Models

| Activity* | Total Cost (₹) |
|---|--|
| Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow) | 175000 |
| 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 & Storage structures



Chapter 8 – Fisheries

| Fisheries: Inland Aquaculture | | | |
|--|--|----------------------|----------------------|
| Sr. No. | Activity | Unit Size | Unit cost (₹) |
| 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 |
| 2 | Freshwater Prawn culture- <i>Macrobrachium rosenbergii</i> | 1 ha | 535000 |
| 3 | Culture of freshwater catfish- <i>Pangasius Sutchi</i> | 1 ha | 568000 |
| 4 | Breeding and rearing of ornamental fishes (small unit) | 200-250 sq. ft. area | 150000 |
| 5 | Biofloc ponds construction with input cost of Rs.4 lakhs* | 0.1 ha | 1400000 |
| Fisheries: Brackish-water/Coastal Aquaculture | | | |
| Sr. No. | Activity | Unit Size | Unit cost (₹) |
| 1 | Shrimp farming-White leg shrimp- <i>Litopeneus vannamei</i> | 1 ha | 3510000 |
| 2 | Biofloc ponds (Brackish water/Inland saline areas) construction with input cost of Rs.8 lakhs* | 0.1 ha | 1800000 |
| 3 | Bivalve cultivation (mussels, clams, pearl etc.)* | NA | 20000 |
| Fisheries: Mariculture | | | |
| Sr. No. | Activity | Unit Size | Unit cost (₹) |
| 1 | Establishment of Open Sea cages (100-120 cubic meter volume)* | 1 No | 500000 |

Unit Cost 2023-24

| Fishing crafts | | | |
|--|------------------------------|--|----------------------|
| Sr. No. | Type of craft | Name of craft | Unit cost (₹) |
| 1 | Non-mechanized fishing craft | Traditional boat | 500000 |
| 2 | Motorized fishing craft | Traditional boat with outward motor | 170000 |
| 3 | Mechanized craft | Offshore fishing boat with steel hull-20 m OAL | 8322000 |
| * Details obtained from Pradhan Mantri Matsya Sampada Yojana operational guidelines 2020 | | | |

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 recommended by NHB for Low Cost Onion Storage structures under Integrated Scheme for Horticulture Development.

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 street Lights (with lithium batteries) ** | Rs.19400/- per system |
| 3 | Solar PV systems (off-grid) | Up to 10 kW with 6 hrs. battery backup | Rs.94/Wp |
| | | Up to 10 kW with 3 hrs. battery backup | Rs.74/Wp |
| | | Up to 10 kW with 1 hr. battery backup | Rs.62/Wp |
| | | Up to 25 kW with 6 hrs. battery backup | Rs.84/Wp |
| | | Up to 25 kW with 3 hrs. battery backup | Rs.66/Wp |
| | | Up to 25 kW with 1 hr. battery backup | Rs.55/Wp |
| 4 | *** Solar Panel rooftop system (Grid connected) | System capacities of >10 kW up to 100 kW | Rs.46/Wp# |
| | | System capacities of >3 kW up to 10 kW | Rs.49/Wp# |
| | | System capacities of >2 kW up to 3 kW | Rs.50/Wp# |
| | | System capacities of >1 kW up to 2 kW | Rs.51.5/ Wp# |
| | | System capacities of up to 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 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.

Unit Cost 2023-24

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



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Corporate Office:

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Registered Office:

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