



कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए
सांकेतिक इकाई लागत : 2023-24

Indicative Unit Cost of Investments in Agriculture and Allied Activities : 2023-24

तमिलनाडु और केंद्र शासित प्रदेश पुडुचेरी
Tamil Nadu & Union Territory of Puducherry

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

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नै
TAMIL NADU REGIONAL OFFICE, CHENNAI



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का 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 participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए
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**Indicative Unit Cost of Investments in
Agriculture and Allied Activities : 2023-24**



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नै
TAMILNADU REGIONAL OFFICE, CHENNAI

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NABARD does not accept any financial liability to anyone using this report for any purpose. The cost 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



FOREWORD

Investment in agriculture and allied activities leads to asset creation which yield benefits over an extended period .While public investment is limited to larger projects, private investment is crucial for bringing about wholesome development of the farmer. Such investment is not possible without timely and adequate credit flow, which leads to better penetration of institutional finance to farmers. A strong rural credit delivery mechanism can ensure the smooth movement of credit flow to agriculture and allied sectors.

NABARD has been supporting the banking institutions in credit planning, providing refinance assistance and other support for horizontal and vertical expansion of credit flow to agriculture, allied and other priority sectors. Capital formation in the agriculture sector is essential for the inclusive growth of the sector. Investment activities in agriculture and allied sectors need to be encouraged to increase the farmers' income, as prioritized by the Government of India.

In this direction, NABARD prepares the Indicative Unit Cost annually, for various agricultural and related investments, in consultation with all stakeholders viz., financial institutions, Government departments concerned and domain experts from within and outside NABARD. The unit costs so prepared are finalised by the State Level Unit Cost Committee (SLUCC).

The unit cost for FY 2023-24 has been prepared based on the SLUCC meeting held on 21 June 2023. This booklet serve as a guide for banks to finance technically feasible and financially viable projects to meet the increasing credit needs of the agri and allied sectors. The Unit Costs given in this booklet are indicative in nature and it is obvious that it could vary marginally from region to region even within the state. This edition of Indicative Unit Cost includes new activities under Fisheries (Freshwater backyard ornamental fish rearing), Agroforestry (Teak, Shisham, Mahogany, Gmelina, Sandalwood, Red sanders, and Spiny bamboo) and Horticulture (Tissue culture banana, Dragon fruit, Pandal based vegetable cultivation) to enable and encourage banks to finance these activities proactively.

I acknowledge the contribution made by all stakeholders in bringing out this booklet. I am sure that this booklet would prove to be useful for the bankers and would guide them in financing investment activities in agriculture and allied sectors leading to sustainable agricultural and rural development in the State of Tamil Nadu and Union Territory of Puducherry.

R Shankar Narayan
Chief General Manager

1. MINOR IRRIGATION

A) New Wells

Sl. No.	Item of Investment	Specifications	Unit Cost (₹)
1	Dug-well in Sandstone and Metamorphic	dia. 3m, depth 18m, depth of lining 8m	3,50,000-4,50,000
2	Tube well in Alluvium formations	dia. 8" depth 300'(100m), Casing and Filter Pipes for entire depth	4,00,000-6,00,000
3	Borewell in hard rock	dia. 9", depth 300'(100m)	1,80,000-2,10,000
4	Dug well	dia. 4.5m, depth 15m, depth of lining 4m	2,50,000-3,00,000
5	Dug cum bore well	dia. 5m, depth 15m, depth of lining 4m, boring 150mm x 15m	2,50,000-3,50,000

Rates may vary according to site with respect to lead.
Repayment period including gestation period : 11-15 years
Gestation period : 23 months; Instalment frequency : yearly

Sl. No.	Item of Investment	Unit Cost (₹)
	A. PUMPSETS	
	Submersible Pumpsets	
1	3 HP	21,012 (stage 15-20)- 44,904 (stage 24-25)
2	5 HP	21,806 (stage 3-5) - 49,346 (stage 12-15)
3	7.5HP	26,313 (stage 1-10) - 81,250 (stage 35-50)
	Electric Pumpsets with accessories and installation charges	
1	2 HP	31,570-84,000
2	3 HP	36,300-98,000
3	5 HP	46,750-1,58,000
4	7.5 HP	48,400-1,95,000
	Diesel Pumpsets with accessories & installation charges	
1	5 HP	24,850-41,620
2	6.5 HP	39,980
3	7.5 HP	41,800
4	8 HP	31,980-45,600
	Petrol start Kerosene run Pumpsets with accessories & installation charges	
1	2 HP	17,600
2	3.5 HP	22,000
	B. PUMPHOUSE	
1	Pumphouse (2.5 x 2.5 x 2.1m)	Rs.440/- per sq.ft with Brick wall and Door



Repayment period – 9 years including 11 months gestation period;
Instalment frequency - yearly

Note : Based on the field conditions, the make and model of the pumpsets may be decided and banks may finance as per the prevailing market rates.

B) Drip Irrigation

SI.No.	Crop	Specifications	Unit Cost per Ha (₹)
1	Mango / Chiku / Tamarind	8 m & Above	32,230
2	Coconut	4 m to < 8 m	46,518
3	Guava, Lemon, Orange, Mosambi, Cashew	4 m to < 8 m	46,518
4	Papaya, Arecanut, Drumstick, Custard Apple, Pomegranate, Drumstick	2 m to 4 m	90,914
5	Grape	2 m to 4 m	90,914
6	Banana	2 m to 4 m	90,914
7	Sugarcane	1.2 m to < 2.0 m	1,35,855
8	Cotton, Ginger, Vegetable, Rose	< 1.2m	1,35,855

Repayment period – 10 to 15 years including 11 months gestation period;
Instalment frequency – yearly

C) Spinkler Irrigation System

SI.No.	Item	Unit Size	Unit Cost (₹)
1	HDPE Pipes 63 mm	1 ha	35,090
2	HDPE Pipes 75 mm	1 ha	42,350

Repayment period : 10-15 years with 1 year grace

D) Other Investments

SI. No.	Item	Unit Size / Specification	Unit Cost (₹)
1	Underground Pipeline for distribution system PVC 4 kg / cm ² (square)	75 mm 90 mm 100 mm	198/ metre 253/ metre 264/ metre



E) Solar Pumping System

SI. No.	Category / Model	Total cost per system (₹)	Unit Cost (₹ per Wp)
A	Submersible Pumps with Normal Controller (water filled motor)		
1.	5 HP AC (4800 Wp)	2,65,885	55
2.	5 HP DC (4800 Wp)	2,73,548	57
3.	7.5 HP AC (6750 Wp)	3,46,060	51
4.	7.5 HP DC (6750 Wp)	3,81,736	57
5.	10 HP AC (9000 Wp)	4,56,218	51
6.	10 HP DC (9000 Wp)	4,58,261	51
B	Submersible Pumps with Normal Controller		
1.	3 HP AC (2700 Wp)	1,82,080	67
2.	3 HP DC (2700 Wp)	1,87,501	69
3.	5 HP AC (4800 Wp)	2,58,386	54
4.	5 HP DC (4800 Wp)	2,61,062	54
5.	7.5 HP AC (6750 Wp)	3,76,218	56
6.	7.5 HP DC (6750 Wp)	3,86,838	57
7.	10 HP AC (9000 Wp)	4,53,201	50
8.	10 HP DC (9000 Wp)	4,53,167	50



Unit cost per Wp is inclusive of supply, installation, transportation, taxes, 5 years comprehensive maintenance and insurance.

Repayment including gestation period : 11 -15 years

Instalment frequency : Yearly

SPECIAL TERMS AND CONDITIONS - MINOR IRRIGATION SCHEMES

A. DW / BW / PP / TW / DOW / PUMPSET, etc

1. Ground Water Development : Bank shall ensure that the ground water development programmes are implemented in "Safe" and "Semi Critical" Firkas, and technical clearance from the State Government Department is obtained before extending the credit facility.

2. Spacing : The minimum spacing to be maintained between dugwells, other minor irrigation structures shall be as indicated below :

- | | |
|--|-----------|
| (a) Between two Dugwells with or without pumpset | : 150 m |
| (b) Between two Shallow Tubewells / Filter Points with pumpsets | : 175 m |
| (c) Between a Dugwell with pumpset and Shallow Tubewell / Filter Point | : 162.5 m |

The spacing criteria is also applicable to single purpose investments such as energisation of wells with oil engine or electric motor as also to deepening of existing wells.

3. Renovation / Deepening of wells

- Only those wells having insufficient water column in summer and need deepening to ensure adequate yield for meeting the water requirement of crop command should be covered under the programme.
- An officer of the implementing bank shall check atleast 20% of the programme financed for development of wells and submit a report to bank giving quantitative values of depth, rates and cost of deepening / desilting / lining works carried out.
- The spacing norms (as per 2 above) between wells may be adhered to under ROW/DOW.



- 4. Electric Supply :** Before approving loan for electric pumpsets, 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 pumpset.

5. Minimum acreage and sale of water

It is necessary that the beneficiary has the following minimum area of land to be brought under irrigation to ensure viability of investments and repayment of loans in the prescribed period.

6. Type of Structure

[Benefitting Area (ha)]

- | | |
|-------------------------|-----|
| a) Dugwell with pumpset | 1.0 |
| b) Borewell with SIP | 1.6 |
| c) Shallow tube wells | 2.0 |
| d) Filter point well | 0.4 |

If the beneficiary's own irrigated area is less than the area which can be irrigated by well/ borewell, the beneficiary can sell surplus water to the neighbouring farms. The income from sale of water, if guaranteed, may also be reckoned for the purpose of viability of investments upto a maximum of 50% of loan repayment instalment.

7. Selection and Installation of Pumpsets

- The bank shall ensure that the pumpsets financed under the scheme are selected and installed as per BIS 10804 – 1994 and a certificate to that effect shall be furnished to NABARD while availing refinance.
- In case of second hand pumpsets financed under the scheme, if any, the bank shall obtain a certificate from its technical officer that the useful balance serviceable life of the second hand pumpset is adequate to cover the repayment period of the loan for pumpset.
- Wherever loan is advanced for replacement of existing pumpset by new pumpset, or for replacement of diesel pumpset by electric pumpset in critical and over exploited blocks the bank shall ensure that there is no change in the HP of the pumpset and that the new pumpset installed also confirms to BIS 10804 – 1994).
- Bank shall ensure that the spacing criteria as stipulated in para 2 above are adhered to while financing for pumpsets as well.
- Wherever loans are advanced for standby pumpset bank shall ensure that the standby unit is also selected as per the BIS 10804 – 1994 and the loans, both for existing pumpset and the standby unit are recovered together within the normal recommended repayment period.



- f) Wherever higher HP pumpset is required for use other than irrigation with common prime mover, total HP of pumpset selected shall not exceed 105 times the HP required for irrigation purpose, subject to a maximum of 10 HP.
- g) Capacitors: The electric motor to be financed with a starter and a capacitor matching the motor.

The following KVAR rating for Capacitors are recommended for use:

- Below 3 HP - 1 KVAR
 3 HP to 5 HP - 2 KVAR
 5 HP to 7.5 HP - 3 KVAE



- (ii) Wherever Compensation is available under the “Failed Well Compensation Scheme”, the bank shall recover the cost of construction of well from the compensation receivable by the farmer and transfer the same against refinance availed, if any.



- 11.** While claiming refinance from NABARD, the bank may furnish block-wise details of different units financed.

12. Water Lifting Permission

Where financing pumpset for lifting water from rivers / canals is envisaged, a letter from competent authority in the concerned Department of the State Government authorizing the beneficiary to lift water from river / canal and indicating the period upto which such a permission is given, should be obtained and submitted to the bank before processing loan proposal. The bank may also ensure that permission for lifting water is available for a period which will cover atleast 3 years longer than the repayment period of loans.

8. After Sales Service

Bank shall ensure that adequate after sales services and repair facilities are provided by the manufacturers / dealers installing the pumpset on beneficiaries well and that such service is provided free of charge during the first year of installation.

9. Before advancing loans for underground pipelines system, bank shall verify the invoice order in regard to the quantity of pipes required by the farmer and shall also ensure that entire length of pipelines for which loans advanced, are actually laid down.

- 10. (i)** Wherever subsidy is available under any programme of the State / Central Government or any other subsidy scheme, the bank shall avail refinance net of subsidy.



B. SPRINKLER IRRIGATION SYSTEM

1. The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location.
2. Design of the system for a given cropping pattern should be done by a technically competent person / agency 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 and efficient system at the farm level.
3. A plan of the area showing field layout and cost estimate of the system should be prepared by the implementing agency and appraised by the financing bank.
4. The components of the system including pipes should conform to BIS Specifications. Any change in technical design or cost during implementation of the scheme should have adequate justifications and prior approval of the financing bank and NABARD.
5. The implementing agency / manufacturers should offer performance guarantee of the system for a reasonably longer period against any defect either manufacturing/ working or installation. The firm should extend regular after sales / service for maintenance.
6. The sprinkler, pipes, accessories, motor, etc., should be safeguarded against theft, fire, burglary, etc.
7. The bank should conduct periodic monitoring to assess the working performance of the system and take corrective steps wherever required.



C. DRIP-IRRIGATION SYSTEM

1. The bank should ensure that only a technically competent and approved person or firm designs and installs the system at the field level.
2. Availability of adequate water of suitable quality (chemical and physical) on a long term basis should be ensured for smooth operation of the system. The system design and cost estimates may be done taking into consideration the optimum water requirement of each plant, benefiting area, cropping pattern, plant spacing, soil characteristics, pan evaporation, design discharge, operation pressure of the emitters etc.
3. The installing agency should prepare a plan and field layout of the system and suggest efficient design of the system along with the cost of each item.
4. The installing agency should furnish performance guarantee for the efficient operation for the system as also ensure timely and adequate after sales service for trouble free working of the system.
5. Bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.
6. The pipes (main and lateral), drippers / emitters, other accessories should be safeguarded against theft, robbery, fire, etc.
7. The system components should conform to BIS specification.



2. LAND DEVELOPMENT

Sl. No.	Item of Investment	Specifications	Quantity	Approved Cost using Labour (₹)	Approved Cost using Machinery (₹)
1	Graded bunding	0.75 SqM cross section, 210 m length per ha	158 CuM	15,763	8,270
2	Farm bunding upto 4% field slope light soil	0.75 SqM c/s 200 m/ha	150 CuM	15,015	7,850
	upto 4% field slope medium soil	0.75 SqM c/s 200 m/ha	150 CuM	15,763	7,850
	upto 4% field slope heavy soil	0.75 SqM c/s 200 m/ha	150 CuM	16,555	7,850
3	Field drainage for wet lands	2.52 SqM c/s 65 m/ha	164 CuM	32,527	6,200
4	Farm Pond with berm of 2m	30 x 30 x 2m		1,80,180	1,45,000
	Farm Pond in Soft Murrum	30 x 30 x 2m		2,16,216	1,32,132
	Farm Pond in Plain Areas	5 m x 5 m x 1.5 m		36,000	20,000
	Farm Pond in Hilly Areas	5 m x 5 m x 1.5 m		54,000	28,000
5	Land leveling & Shaping/ha	(a) Slope : upto :1%	10 Bulldozer hours	9,240	12,300
		(b) Slope : 1-2%	20 Bulldozer hours	18,480	24,600
		(c) Slope : 2-3%	30 Bulldozer hours	31,350	36,900
6	Fencing (running mts)*	Barbed per running metre		1,176	

* Barbed wire fencing (6 straight and 2 diagonal line) using stone pillar

Repayment period - 9 years including 24 months ; Instalment frequency - yearly



3A. FARM MECHANIZATION

Sl.No.	Activity	Final Unit Cost (₹)
Farm Mechanisation		
1	Multi crop thresher (High capacity)	3,80,000 - 6,11,100
2	Power weeder with attachment (Self propelled)	28,000 - 1,98,000
3	Power Thresher	2,66,543
4	Paddy transplanter (4 row-walk behind)	2,52,300 - 3,12,843
5	Power tiller more than 8 HP and above with attachments	1,59,000 - 2,33,000
6	Rotovator	78,000 - 1,85,574
7	Laser leveler	4,31,200
8	Zero till seed drill	86,670



Other Machineries

Sl.No.	Activity	Final Unit Cost (₹)
9	Seed cum fertiliser drill	45,864 - 87,181
10	Cultivator (Seven tyre) right type & spring type	22,000 - 35,200
11	Cultivator (Five tyre) right type & spring type	30,000 - 48,300
12	Cultivator (Nine tyre) right type & spring type	37,800 - 51,000

Repayment period - 5 to 7 years including 03 months gestation period;
Instalment frequency - Quarterly / Half yearly

B. MACHINERIES & TRACTORS

Sl.No.	Activity	Final Unit Cost (₹ in lakh)
1	Small tractor (18-25 HP)	4.65 - 6.37
2	Tractor - 25-30 HP	6.33 - 7.54
3	Tractor - 30-45 HP	6.54 - 10.96
4	Tractor - more than 45 HP	7.77 - 13.55



SI.No.	Activity	Final Unit Cost (₹ in lakh)
5	Tractor drawn land leveler	0.22 - 0.28
6	M.B.plough	1.20 - 2.88
7	Disc plough	0.79 - 1.73
8	Disc harrow	0.88 - 0.99
9	Paddy harrow / Puddler	1.91
10	Seed-cum-fertiliser drill with planter attachment	1.01
11	Power tiller operated sweep tyne cultivator	0.17
12	Self Propelled (Mat type) rice transplanter	2.52 - 3.12
13	6 row transplanter (19-21 HP) - ridger type	13.59 - 16.12
14	8 row transplanter (21 HP) - ridger type	20.96
15	Conoweeder	0.026
16	Self-propelled riding type vertical conveyor reaper	1.44 - 1.65
17	Axial-flow paddy thresher	2.98
18	Groundnut digger shaker / harvester	1.82
19	Groundnut thresher	3.41
20	Maize De-husker-cum-sheller	3.30
21	Turmeric harvester / Digger	0.11
22	Tapioca harvester	0.22 - 0.28
23	Power operated sugarcane sett cutting machine	0.33
24	Sugarcane cutter planter	1.10
25	Sugarcane harvester	88.13 - 96.00
26	Power tiller operated orchard sprayer	0.11 - 0.39
27	Tractor operated sprayer	1.75 - 5.50



SI.No.	Activity	SI No	Sq.ft	₹.Per Sq.ft	Total Cost (₹)
28	Solar Dryer for Vegetables and Fruits (including the cost of Poly Carbonate sheets, Kadappa stone flooring, equipment for temperature and humidity control and erection charges, etc.)	1	400	765	3,06,000
		2	601	739	4,44,139
		3	801	714	5,71,914
		4	1000	714	7,14,000

Note :- Unit costs have been recommended in range, as there are many suppliers and manufacturers for Agriculture machineries. However, banks may finance all items as per the quotation for the specific make & model. Rates prescribed are indicative. The approved rates are inclusive of design, supply, installation.

4. PLANTATION & HORTICULTURE

4.1 ARECANUT

Indicative Unit Cost for Cultivation of Arecanut



Cost : Arecanut Variety : Mangala, Sumangala, Subamangala
Spacing : 2.75 m x 2.75 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	29,040	-	-	-	-	-
2	Farm yard manure	4,950	4,950	4,950	4,950	9,900	9,900
3	Fertilisers	7,720	7,720	7,720	7,720	15,438	15,438
4	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
5	Shade material	2,640	-	-	-	-	-
6	Plant protection chemicals	2,000	2,000	3,000	3,000	3,000	3,000
	Sub Total	48,350	16,670	17,670	17,670	30,338	30,338
B	Operation and labour	55,500	24,600	18,300	18,300	21,900	27,900
C	Miscellaneous	107	167	167	167	135	135
	Total	1,04,000	41,400	36,100	36,100	52,400	58,400

Unit cost capitalised upto fifth year
Repayment period : 11 years

Indicative unit cost ₹ 2,70,000
Inclusive of grace period : 6 Years



4.2 AONLA

Indicative Unit Cost for Cultivation of Aonla

Cost : Aonla Variety : Banarasi, NA - 7, Chakia, BSR - 1
Spacing : 5 x 5 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	15,400	-	-	-	-	-
2	Farm yard manure	2,000	3,000	4,000	5,000	6,000	6,000
3	Fertilisers	2,104	4,208	6,313	8,417	10,521	12,625
4	PGR	0	0	0	0	0	0
5	Plant protection chemicals	1,000	1,000	1,000	1,000	1,000	1,000
6	Fencing (live hedge)	1,000	-	-	-	-	-
7	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000
8	Staking material	800	-	-	-	-	-
	Sub Total	23,304	9,208	12,313	15,417	18,521	20,625
B	Operation and labour	24,600	9,900	9,900	10,500	12,000	12,900
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	169	138	157	126	145	114
	Total	51,100	19,200	22,400	26,000	30,700	33,600

Unit cost capitalised upto fourth year
Repayment period : 8 Years

Indicative unit cost ₹ 1,18,700
Inclusive of grace period : 4 Years

**4.3 CASHEWNUT****Indicative Unit Cost for Cultivation of Cashewnut**

Cost : Cashew
Spacing : 7 x 7 m

Variety : VRI-1, VRI-2, VRI-3, VRI-4
Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	5,500	-	-	-	-	-
2	Farm yard manure	1,000	2,000	2,000	3,000	5,000	5,000
3	Fertilisers	1,249	2,498	3,747	4,997	6,595	6,595
4	Plant protection chemicals	500	750	1,000	1,500	2,000	200
5	Irrigation cost	1,500	1,500	1,500	1,500	1,500	1,500
6	Fencing material cost (live fencing)	2,000					
	Sub Total	11,749	6,748	8,247	10,997	15,095	13,295
B	Operation and Labour	33,600	11,100	10,800	12,000	13,800	14,700
C	Intercrop	3,000					
D	Miscellaneous	170	140	161	181	170	170
	Total	48,500	18,000	19,200	23,200	29,100	28,200

Unit cost capitalised upto fifth year

Indicative unit cost ₹ 1,38,000

Maintenance cost from sixth year ₹ 28,200

Inclusive of grace period : 5 years

Repayment period : 10 years

4.4 COCONUT CULTIVATION**Indicative Unit Cost for Cultivation of Coconut - Tall Variety**

Cost : Coconut
Spacing : 7.5 m x 7.5 m

Variety : East Coast Tall, West Coast Tall
Area : 1 Hectare



(Amount in ₹)

SI.No.	Particulars	Years							
		1	2	3	4	5	6	7	8
A	Material Cost								
1	Planting material (incl. 10% extra)	6,125	-	-	-	-	-	-	-
2	Farm yard manure	876	1,313	1,750	2,188	2,188	2,188	2,188	2,188
3	Fertilisers	1,973	3,947	5,920	7,894	9,867	11,841	11,841	11,841
4	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
5	Plant protection chemicals	500	500	750	750	750	800	800	800
6	Fencing (live hedge)	800	-	-	-	-	-	-	-
	Sub Total	11,274	6,760	9,420	11,832	13,805	15,829	15,829	15,829
B	Operation and labour	41,700	14,100	12,600	13,200	12,300	12,900	13,800	15,600
C	Intercrop	2,000	-	-	-	-	-	-	-
D	Miscellaneous	104	96	114	81	86	141	141	141
	Total	55,100	21,000	22,100	25,100	26,200	28,900	29,800	31,600

Unit cost capitalised upto seventh year

Indicative unit cost ₹ 2,08,200

Maintenance cost from 8th year ₹ 31,600

Inclusive of grace period : 6 years

Repayment period : 12 years



4.5 COCONUT PLANTATION - T & D VARIETY

Indicative Unit Cost for Cultivation of Coconut - T & D Hybrids

Cost : Coconut Variety : T & D Hybrids
Spacing : 7.5 m x 7.5 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	7,700	-	-	-	-	-
2	Farm yard manure	875	1,313	1,750	2,188	2,625	3,500
3	Fertilisers	2,631	5,263	7,894	10,525	13,157	15,788
4	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000
5	Plant protection chemicals	500	500	750	750	750	800
6	Tying of bunches with rope(upto 10th yr)	-	-	-	-	875	1,100
7	Fencing(live fencing)	2,000	-	-	-	-	-
	Sub Total	14,706	8,075	11,394	14,463	18,407	22,188
B	Operation and labour	45,600	14,700	16,800	18,900	22,500	24,000
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	165	167	119	121	148	138
	Total	63,500	22,900	28,300	33,500	41,100	46,300

Unit cost capitalised upto fifth year ₹ 1,89,300
Maintenance cost from 6th year ₹ 46,300

Inclusive of grace period : 5 years
Repayment period : 10 years



4.6 COFFEE

Indicative Unit Cost for Cultivation of Coffee

Cost : Coffee(Arabica) Variety : S-795, S-9, S-5 B, Chandragiri
Spacing : 2.1 x 2.1 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Planting material (incl. 10% extra)	24,200	860	-	-	-
2	Shade plants	2,590	2,200	2,200	2,200	2,200
3	Fertilisers	5,908	11,816	11,816	11,816	11,816
4	Plant protection chemicals	1,000	1,000	1,500	2,000	2,000
5	Staking material	4,400	-	-	-	-
	Sub Total	38,098	15,876	15,516	16,016	16,016
B	Operation and labour	62,500	34,000	31,250	33,750	36,250
C	Intercrop	-	-	-	-	-
D	Miscellaneous	84	108	68	68	68
	Total	1,00,700	50,000	46,800	49,800	52,300

Unit cost capitalised upto fourth year
Repayment period : 10 years

Indicative unit cost ₹ 2,47,300
Inclusive of grace period : 5 years

4.7 CURRY LEAF

Indicative Unit Cost for Cultivation of Curry Leaf



Cost : Curry leaf Variety : Local (Senkaambu, Patchaikaambu)
Spacing : 1.8 m x 1.8 m Unit Size : Acre

(Amount in ₹)

Sl.No.	Particulars	Years	
		1	2
A	Material Cost		
1	Planting material@₹ 10.00/seedling (incl. 10% for gap filling)	13,200	0
2	FYM @ 10kg/plant @ ₹ 1000/t	12,000	12,000
3	Fertilisers : NPK complex fertilizers(17:17:17) @50gm per plant & applied after every harvest (4 harvests per year at quarterly intervals-cost of fertilizer ₹ 29/kg)	6,960	6,960
4	Cost of irrigation - lumpsum	6,000	6,000
5	Plant protection cost	2,000	2,000
	Sub Total	40,160	26,960
B	Operation (Labour Mandays)		
1	Land preparation including formation of irrigation channels	10	0
2	Digging of pits	10	0
3	Filling of pits and planting	15	0
4	Application of manures and fertilizers	8	10
5	Application of PP chemicals	6	6
6	Irrigation	18	18
7	Weeding (8 weedings @ 8 male labourers / weeding)	64	96
8	Harvesting	10	15
	Total labour mandays	141	145
	Cost of labour (₹ / manday)	350	
	Total labour cost	49,350	50,750
C	Miscellaneous	240	240
	Grand total (1+2+3)	89,800	78,000

Unit cost capitalised upto one year
Repayment period : 4 years

Indicative unit cost ₹ 89,800
Inclusive of grace period : 2 years

**4.8 JASMINE****Indicative Unit Cost for Cultivation of Jasmine**

Cost : Jasmine Variety : *J.sambac, J.auriculatum, J.grandifloram*
Spacing : 1.5 m x 1.5 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years			
		1	2	3	4
A	Material Cost				
1	Planting material (incl. 10% extra)	48,840	-	-	-
2	Farm yard manure	22,200	22,200	22,200	22,200
3	Fertilisers	60,336	60,336	60,336	60,336
4	Irrigation	2,000	2,000	2,000	2,000
5	Plant protection chemicals	2,000	2,000	2,000	2,000
6	Fencing (live hedge)	2,000			
	Sub Total	1,37,376	86,536	86,536	86,536
B	Operation and labour (excl.labour on harvesting)	80,100	40,800	39,300	39,300
C	Harvesting charges@ ₹ 10/kg of flower	18,750	37,500	62,500	62,500
D	Miscellaneous	109	179	179	179
	Total	2,36,335	1,65,015	1,88,515	2,13,515
Unit cost capitalised upto one year Repayment period : 5 years		Indicative unit cost ₹ 2,36,300 Inclusive of grace period : 2 years			

**4.9 ROSE****Indicative Unit Cost for Cultivation of Rose**

Cost : Rose Variety : *Edward rose, Andhra redrose*
Spacing : 2 m x 2 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years			
		1	2	3	4
A	Material Cost				
1	Planting material (incl. 10% extra)	50,800	5,080	-	-
2	Farm yard manure	15,900	15,900	15,900	15,900
3	Fertilisers	13,153	13,153	13,153	13,153
4	Irrigation	5,000	5,000	5,000	5,000
5	Plant protection chemicals	4,000	4,000	4,000	4,000
6	Fencing (live hedge)	2,000			
	Sub Total	90,853	43,133	38,053	38,053
B	Operation and labour (excl.labour on harvesting)	83,000	96,250	98,500	98,000
C	Harvesting charges @ ₹ 5/kg of flowe	13,500	45,000	45,000	45,000
D	Miscellaneous	500	300	200	200
	Total	1,87,853	1,84,683	1,81,753	1,81,253
Unit cost capitalised upto one year Repayment period : 6 years		Indicative unit cost ₹ 1,87,900 Inclusive of grace period : 1 years			

**4.10 SEEDLESS GRAPE****Indicative Unit Cost for Cultivation of Seedless Grape**

Cost : Grape Variety : Seedless
Spacing : 4 x 3 m Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years			
		1	2	3	4
A	Material Cost		I Half	II Half	
1	Planting material (incl. 10% extra)	7,260	860	-	-
2	Stakes	660	-	-	-
3	Manures	-	-	-	-
	Green leaf manure	17,500	-	-	-
	FYM	8,250	4,125	4,125	8,250
	Ground nut cake	6,930	3,465	3,465	6,930
	Neem cake	2,228	1,114	1,114	2,228
4	Fertilisers	9,393	9,755	9,755	19,510
5	Cost of pandal	-	-	-	-
	Stone pillars	60,000	-	-	-
	Support pillars	7,500	-	-	-
	GI wire(kg)	80,000	-	-	-
6	Packing materials	0	2,500	2,500	1,800
7	Plant protection chemicals	3,500	5,000	5,000	10,000
8	Plant growth regulators	0	2,500	2,500	4,000
9	Irrigation	600	300	300	600
	Sub Total	20,3820	29,619	28,759	53,318
B	Operation and labour	1,54,500	1,04,700	1,15,800	2,19,900
C	Intercrop	-	-	-	-
D	Miscellaneous	95	121	81	62
	Total	3,58,415	1,34,440	1,44,640	2,73,280

Unit cost capitalised upto two year
Repayment period : 10 years

Indicative unit cost ₹ 4,92,900
Inclusive of grace period : 2 years

4.11 GUAVA (6 x 6 m)**Indicative Unit Cost for Cultivation of Guava**

Cost : Guava Variety : Lucknow 49, Allahabad safeda
Spacing : 6 x 6 m Area : 1 Hectare

(Amount in ₹)



Sl. No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Planting material (incl. 10% extra)	12,120	-	-	-	-
2	Staking material	550	-	-	-	-
3	Farm yard manure	1,375	2,063	2,750	3,438	3,438
4	Fertilisers	2,437	3,935	5,432	6,930	7,869
	Micronutrient & urea	0	0	0	0	300
5	Irrigation	1,500	1,500	1,500	1,500	1,500
6	Plant protection chemicals	1,000	1,000	1,500	1,500	2,000
7	Fencing (live hedge)	2,000	-	-	-	-
	Sub Total	20,982	8,497	11,182	13,367	15,107
B	Operation and labour	32,100	7,200	5,700	9,000	10,200
C	Intercrop	3,000	-	-	-	-
D	Miscellaneous	103	106	115	124	100
	Total	56,185	15,803	16,997	22,491	25,407

Unit cost capitalised upto fourth year
Repayment period : 6 years

Indicative unit cost ₹ 1,11,500
Inclusive of grace period : 2 years

**4.12 GUAVA (5 x 2.5 m)****Indicative Unit Cost for Cultivation of Guava**

Cost : Guava Variety : Allahabad safeda, Lalith, others
Spacing : 5 x 2.5 m Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	Labour						
1	Land clearing & development	3,000	0	0	0	0	0
2	Layout and digging of pits	18,000	600	0	0	0	0
3	Filling of pits	7,500	600	0	0	0	0
4	Planting & plant support (staking)	1,500	600	0	0	0	0
5	FYM & fertilizers application	1,500	1,500	1,800	2,400	2,400	2,400
6	Plant protection	600	600	900	900	1,500	1,500
7	Irrigation	600	600	600	-	-	600
8	Weeding, Earthing up & other intercultural operations	3,000	3,000	3,000	3,000	3,600	3,600
9	Pruning and training	900	900	900	1,800	1,800	1,800
10	Harvesting, carriage & packaging cost	0	0	600	1,200	3,000	3,000
	Sub Total-A	36,600	8,400	7,800	9,300	12,300	12,900
B	Material						
1	Planting material (including transportation)-seedling/rootstock	11,200	1,120	0	0	0	0
2	Farm yard manure	1,600	1,600	1,600	1,600	1,600	1,600
3	Vermicomposting	0	0	0	0	0	0
4	Other concentrated manures (Bonemeal, fish, meal etc.)	-	-	-	-	-	-
5	N	438	876	1,314	1,752	2,190	2,190
6	P	2,726	1,357	2,035	2,035	2,714	3,392
7	K	832	1,664	2,496	3,328	4,160	4,160
8	Irrigation (diesel/electricity/lumpsum requirements)	800	1,000	1,200	1,500	1,500	1,500
9	Plant protection	320	300	400	400	600	600
10	Fencing	1,000	0	0	0	0	0
11	Others if any (specify)	23,000	0	0	0	0	0
	Sub Total-B	41,916	7,917	9,045	10,616	12,764	13,442
	Total A+B	78,516	16,317	16,845	19,916	25,064	26,342
C	Total cost	78,516	16,317	16,845	19,916	25,064	26,342
D	Number of years capitalisation (Years)	3					
E	Cost reckoned for unit cost	1,11,679					
F	Capitalised intercropping cost	0					
G	Unit cost	1,11,700					

Repayment period : 8 years

Inclusive of grace period : 3 years

4.13 SAPOTA

Indicative Unit Cost for Cultivation of Sapota



Cost : Sapota Variety : Cricket Ball, Oval, Co-1, Co-2, PKM 1,2,3
Spacing : 8 x 8 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	5,160	-	-	-	-	-
2	Farm yard manure	780	1,560	2,340	3,120	3,900	3,900
3	Fertilisers	4,599	9,198	13,797	18,396	22,995	22,995
4	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
5	Plant protection chemicals	1,000	1,000	1,500	1,500	2,000	2,000
6	Fencing (live hedge)	800	-	-	-	-	-
	Sub Total	14,339	13,758	19,637	25,016	30,895	30,895
B	Operation and labour	32,100	9,300	11,100	11,400	15,300	16,800
C	Intercrop	2,000	-	-	-	-	-
D	Miscellaneous	111	142	113	184	155	155
	Total	48,500	23,200	30,800	36,600	46,300	47,800

Unit cost capitalised upto fifth year
Repayment period : 10 years

Indicative unit cost ₹ 1,85,400
Inclusive of grace period : 5 years

4.14 LIME

Indicative Unit Cost for Cultivation of Lime



Cost : Lime Variety : PKM -1
Spacing : 5 x 5 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	8,800	-	-	-	-	-
2	Farm yard manure	2,000	2,000	3,000	4,000	5,000	6,000
3	Fertilisers	3,922	4,602	6,139	7,676	9,213	10,242
4	Micronutrients	0	500	500	750	750	1,000
5	Plant protection chemicals	1,000	1,500	2,000	2,000	2,500	2,500
6	Irrigation	1,500	1,500	2,000	2,000	2,500	2,500
	Sub Total	17,222	10,102	13,639	16,426	19,963	22,242
B	Operation and labour	36,900	12,300	14,100	14,700	20,100	21,600
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	103	155	171	137	153	174
	Total	57,225	22,557	27,910	31,263	40,216	44,016

Unit cost capitalised upto fifth year
Repayment period : 8 years

Indicative unit cost ₹ 1,79,200
Inclusive of grace period : 4 years

4.15 MANGO

Indicative Unit Cost for Cultivation of Mango

Cost : Mango Variety : Banganapalli, Alphonso, Imam pasand
Spacing : 7 x 7 metre Area : 1 Hectare



(Amount in ₹)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	8,800	-	-	-	-	-
2	Farm yard manure	1,000	2,000	3,000	4,000	5,000	5,000
3	Fertilisers	5,896	11,792	17,688	23,584	29,480	29,480
4	Plant growth regulator	0	0	0	0	200	400
5	Plant protection chemicals	500	1,000	1,500	1,500	2,000	200
6	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
7	Staking material	400	-	-	-	-	-
	Sub Total	18,596	16,792	24,188	31,084	38,680	37,080
B	Operation and labour	31,800	9,000	10,200	10,500	10,800	18,000
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	132	114	96	128	110	110
	Total	53,528	25,906	34,484	41,712	49,590	55,190

Unit cost capitalised upto fifth year
Repayment period : 10 years

Indicative unit cost ₹ 2,05,200
Inclusive of grace period : 5 years



4.16 POMEGRANATE

Indicative Unit Cost for Cultivation of Pomegranate

Cost : Pomegranate Variety : Bhagwa
Spacing : 3 x 3 m Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Planting material (incl. 10% extra)	14,535	-	-	-	-
2	Farm yard manure	1,650	3,300	4,950	6,600	8,250
3	Fertilisers	10,306	10,306	11,588	11,588	11,588
4	Plant protection chemicals	5,000	10,000	15,000	20,000	20,000
5	Fencing (live hedge)	0	0	-	-	-
6	Irrigation	1,500	1,500	2,000	2,000	2,000
7	Staking material	880	-	-	-	-
	Sub Total	33,871	25,106	33,538	40,188	41,838
B	Operation and labour	34,800	21,900	27,600	32,400	34,500
C	Intercrop	30,000	-	-	-	-
D	Miscellaneous	245	210	263	213	263
	Total	98,900	47,200	61,400	72,800	76,600

Unit cost capitalised upto third year
Repayment period : 6 years

Indicative unit cost ₹ 2,07,500
Inclusive of grace period : 2 years

4.17 OIL PALM



Indicative Unit Cost for Cultivation of Oil Palm

Cost : Oil Palm
Spacing : 9 x 9 m

Variety : Tenera
Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Land preparation and levelling	5,000	-	-	-	-
2	Internal road formation for transportation	0	-	-	-	-
3	Planting material (incl.10% extra during IInd year)	6,270 4,275	660 6,413	- 6,413	- 6,413	- 6,413
4	Farm yard manure	-	-	-	-	-
5	Fertilisers	578	1,155	1,733	1,733	1,733
a	Urea	3,616	7,232	10,848	10,848	10,848
b	Single super phosphate	1,292	2,584	3,876	4,845	4,845
c	Murate of photash	71	143	285	285	285
d	Micro nutrients-boran (Borax)	64	128	257	257	257
6	Plant protection chemicals	500	500	700	700	700
7	Herbicide cost	500	500	500	500	500
8	Drip irrigation system	25,000	-	-	-	-
	Sub Total-A	47,166	19,315	24,611	25,580	25,580
B	Operation and Labour	12,000	7,200	7,200	7,800	8,400
C	Pruning, Harvesting charges etc	-	-	-	3,000	6,000
D	Mis. Costs(₹)	1,000	1,000	1,000	1,000	1,000
	Total	60,200	27,500	32,800	37,400	40,017

Unit cost capitalised upto fourth year
Repayment period : 9 years

Indicative unit cost ₹ 1,20,500
Inclusive of grace period : 4 years

4.18 PALMAROSA**Indicative Unit Cost for Cultivation of Palmarosa**

Cost : Palmarosa Variety : Trishna, PRC I
Spacing : 60 cm x 30 cm Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years	
		1	2
A	Material Cost		
1	Land preparation - Lumpsum	3,000	0
2	Nursery expenses	-	
	Cost of seed - 2.5kg @ ₹ 500/kg	1,250	0
	Labour charges nursery maintenance - 30 md @ ₹ 220/md	9,000	0
3	Planting - 15md/acre @ ₹ 150/md	4,500	0
4	Manures - FYM - 4T /ac @ ₹ 500/Ton	2,000	2,000
5	Fertilizer - a) Basal application	-	-
	Nitrogen - 16kg /acre @ ₹ 11.65/ kg	186.4	186.4
	Phosphorus - 40kg /acre @ ₹ 50.75/ kg	2,030	2,030
	Potassium - 32 kg /acre @ ₹ 56.67/ kg	1,813	1,813
	b) Top dressing	-	-
	N@12kg /harvest-4har.&6harvests during I & II yr respectively	559	559
	K@15kg /harvest-4har.&6harvests during I & II yr respectively	3,045	3,045
6	Labour cost for fertilizer application-10md/yr @ ₹ 200/md	3,000	3,000
7	Intercultural Operations/wedding(2)-15md/weeding	9,000	9,000
8	Irrigation charges-20md+₹ 250/HP	7,250	7,250
9	Harvesting-15md/acre/har.(1yr-4&IIInd Yr.6)(60&90md during I&II yr resp.)	18,000	27,000
10	Distillation charges @ ₹ 2000/ton of herbage	32,000	60,000
11	Miscellaneous exp.	159	189
	Total	96,800	1,16,100

Unit cost capitalised upto one year
Repayment period : 4 years

Indicative unit cost ₹ 96,800
Inclusive of grace period : 1 years

**4.19 PLUM****Indicative Unit Cost for Cultivation of Plum**

Cost : Plum Variety : Rubino, Apricot Hale (Green gage), Gaviota, Abundance, etc.
Spacing : 6 x 6 m Area : 1 Hectare

(Amount in ₹)

Sl.No.	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl. 10% extra)	12,120	-	-	-	-	-
2	Farm yard manure	1,375	1,375	2,063	2,750	3,438	4,125
3	Fertilisers	9,503	12,617	15,571	18,685	30,821	31,142
4	Micronutrients	0	400	500	600	800	800
5	Plant protection Chemicals	1,000	1,000	1,250	1,500	1,500	2,000
6	Irrigation	1,000	1,000	1,500	2,000	2,000	2,000
	Sub Total	24,998	16,392	20,883	25,535	38,559	40,067
B	Operation and Labour	36,900	12,300	14,100	14,700	20,100	21,600
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	70	57	121	110	78	141
	Total	65,000	28,700	35,100	40,300	58,700	61,800

Unit cost capitalised upto fifth year
Repayment period : 10 years

Indicative unit cost ₹ 2,27,800
Maintenance cost from 6th year ₹ 61,800
Inclusive of grace period : 5 years

**4.20 CARDAMOM****Indicative Unit Cost for Cultivation of Cardamom**

Cost : Cardamom Variety : Malabar, Vazhukka
Spacing : 3 x 3 m Area : 1 Hectare

(Amount in ₹)

Sl. No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Planting material (incl. 10% extra)	73,260	860	-	-	-
2	Shade plants	1,090	2,775	2,775	2,775	2,775
3	Fertilisers	14,760	23,271	23,271	23,271	23,271
4	Plant protection chemicals	1,000	2,000	3,000	3,000	3,000
5	Staking material	2,220	-	-	-	-
	Sub Total	92,330	28,906	29,046	29,046	29,046
B	Operation and labour	93,900	46,800	54,000	57,000	57,000
	Total	1,86,200	75,700	83,000	86,000	86,000

Unit cost capitalised upto two year
Repayment period : 6 years

Indicative unit cost ₹ 2,61,900
Inclusive of grace period : 2 years

4.21 RUBBER**Indicative Unit Cost for Cultivation of Rubber**

Cost : Rubber Variety : RR II
Spacing : 4.5 m x 4.5 m Area : 1 Hectare



(Amount in ₹)

Sl. No.	Particulars	Years						
		1	2	3	4	5	6	7
A	Material Cost							
1	Planting material (incl. 10% extra) @ ₹ 75/-	32,500	-	-	-	-	-	-
2	Manure & fertilizers (Dosage NPK and FYM)	-	-	-	-	-	-	-
a	FYM	17,000	-	-	-	-	-	-
b	NPK	8,000	8,000	7,000	4,000	750	1,000	-
3	Plant protection chemicals	3,000	4,800	3,500	2,700	4,500	3,500	-
	Sub Total	60,500	12,800	10,500	6,700	5,250	4,500	-
B	Operation and labour	76,000	34,000	28,000	26,800	25,600	23,600	72,000
	Total	1,36,500	46,800	38,500	33,500	31,000	28,100	72,000

Unit cost capitalised upto sixth year

Indicative unit cost ₹ 3,14,400

4.22 OIL PALM

Indicative Unit Cost for Cultivation of Oil Palm



Cost : Oil Palm Variety : Tenera Hybrid
Spacing : 9 x 9 Triangular Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Land preparation and levelling	5,000	-	-	-	-
2	Internal road formation for transportation	-	-	-	-	-
3	Planting material (incl.10% extra during IInd year)	6,270	660	-	-	-
4	Farm yard manure	4,275	6,413	6,413	6,413	6,413
5	Fertilisers					
a	Urea	578	1,155	1,733	1,733	1,733
b	Single super phosphate	3,616	7,232	10,848	10,848	10,848
c	Murate of photash	1,292	2,584	3,876	4,845	4,845
d	Micro nutrients-megnesium (MgSO ₄)	71	143	285	285	285
f	Micro nutrients-borax (Borax)	64	128	257	257	257
6	Plant Protection Chemicals	500	500	700	700	700
7	Herbicide cost	500	500	500	500	500
8	Drip irrigation system	30,000	-	-	-	-
	Sub Total-A	52,166	19,315	24,611	25,580	25,580
B	Operation and labour	12,000	7,200	7,200	7,800	8,400
C	Pruning, Harvesting charges etc	-	-	-	3,000	6,000
D	Mis. costs(₹)	1,000	1,000	1,000	1,000	1,000
	Total	65,200	27,500	32,800	37,400	40,017

Unit cost capitalised upto fourth year
Repayment period : 9 years

Indicative unit cost ₹ 1,62,900
Inclusive of grace period : 4 years

4.23 MANGO (3x2)

Indicative Unit Cost for Cultivation of Mango

Cost : Mango Variety : Banganapalli, Aphonso, Imam
Spacing : 3 x 2 m Area : 1 Acre



(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
A	Labour					
1	Land clearing & development	3,000	0	0	0	0
2	Layout and digging of pits	9,000	1,500	0	0	0
3	Filling of pits	4,200	1,200	0	0	0
4	Planting & plant support (staking)	4,800	600	0	0	0
5	FYM & fertilizers application	3,000	3,000	3,600	3,600	3,600
6	Plant protection	1,200	1,200	1,800	1,800	2,400
7	Irrigation	3,000	3,000	3,600	3,600	3,600
8	Earthing up, Weeding trainign & pruning and other intercultural operations	3,600	4,200	4,800	5,400	5,400
9	Harvesting, carriage & packaging cost	0	0	2,400	3,000	3,000
	Sub Total-A	31,800	14,700	16,200	17,400	18,000
B	Material					
1	Planting material (including transportation)-seedling/rootstock	26,640	2,664	0	0	0
2	Farm yard manure	6,660	9,990	9,990	13,320	13,320
3	Vermicomposting	0	0	0	0	0
4	Other concentrated manures (Bonemeal,fish,meal etc.,)	-	-	-	-	-
5	N	866	1,732	2,597	3,463	4,329
6	P	14,825	7,060	10,589	14,119	17,649
7	K	1,998	3,996	5,994	7,992	9,990
8	Irrigation (diesel/electricity/lumpsum requirements)	2,000	2,000	2,000	2,000	2,000
9	Plant protection	3,330	3,996	4,662	5,328	29,970
10	Fencing	1,000	0	0	0	0
11	Others if any (specify)	10,000	0	0	0	0
	Sub Total-B	67,319	31,437	35,833	46,222	77,258
	Total A+B	99,119	46,137	52,033	63,622	95,258
C	Miscellaneous Exp/(10%) of A+B	9,912	4,614	5,203	6,362	9,526
D	Total Cost	1,09,031				
E	Number of years capitalisation (Years)	3				
F	Cost reckoned for unit cost	2,17,018				
G	Capitalised Intercropping Cost	0				
H	Unit cost	2,17,000				

Repayment period : 7 years

Inclusive of grace period : 3 years

**4.24 MANGO (5x5)****Indicative Unit Cost for Cultivation of Mango**

Cost : Mango
Spacing : 5 x 5 m

Variety : Banganapalli, Mallika, Neelam, Totapuri
Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	Labour						
1	Land clearing & development	3,500	0	0	0	0	0
2	Layout and digging of pits	4,200	700	0	0	0	0
3	Filling of pits	2,100	350	0	0	0	0
4	Planting & plant support (staking)	2,100	350	0	0	0	0
5	FYM & fertilizers application	1,400	1,400	1,400	2,100	2,100	2,100
6	Plant protection	1,050	1,050	1,400	1,050	1,750	1,750
7	Irrigation	2,100	2,100	2,100	2,100	2,100	2,100
8	Earthing up, weeding trainign & pruning and other intercultural operations	2,100	2,100	2,100	2,100	2,100	2,100
9	Harvesting, carriage & packaging cost	0	0	0	1,400	2,100	2,800
	Sub Total-A	18,550	8,050	7,000	8,750	10,150	10,850
B	Material						
1	Planting material (including transportation)-seedling/rootstock	6,400	640	0	0	0	0
2	Farm yard manure	1,200	1,200	2,400	3,600	3,600	3,600
3	N	208	416	624	832	1,040	1,040
4	P	848	1,696	2,544	3,392	4,240	4,240
5	K	480	960	1,440	1,920	2,400	2,400
6	Irrigation (diesel/electricity/lumpsum requirements)	0	0	0	0	0	0
7	Plant protection	1,000	1,000	1,200	1,500	1,500	1,500
8	Live fencing	1,000	-	-	-	-	-
9	Cost of drip irrigation system	20,000	0	0	0	0	0
	Sub Total-B	31,136	5,912	8,208	11,244	12,780	12,780
	Total A+B	49,686	13,962	15,208	19,994	22,930	23,630
C	Miscellaneous Exp/(10%) of A+B	1,000	1,000	1,000	1,000	1,000	1,000
D	Total Cost	50,686	14,962	16,208	20,994	23,930	24,630
E	Number of years capitalisation (Years)	5					
F	Cost reckoned for unit cost	1,26,780					
G	Capitalised intercropping cost	0					
H	Unit cost	1,26,800					

Repayment period : 9 years

Inclusive of grace period : 5 years

4.25 TISSUE CULTURE BANANA

Indicative Unit Cost for Cultivation of TC Banana

Cost : TC Banana Variety : Grand Naine
Spacing : 1.65 x 1.65 m Area : 1 Acre



(Amount in ₹)

SI. No.	Particulars	Years		
		1	2	3
A	Labour			
1	Land clearing & development	2,100	0	0
2	Layout and digging of pits	14,400	400	400
3	Filling of pits	3,000	200	200
4	Planting & plant support (staking)	3,600	200	200
5	FYM & fertilizers application	1,500	1,500	1,500
6	Plant protection	1,500	1,500	1,500
7	Irrigation	600	600	600
8	Earthing up, weeding trainign & pruning and other intercultural operations	2,400	2,400	2,400
9	Harvesting, carriage & packaging cost	3,500	3,500	3,500
	Sub Total-A	32,600	10,300	10,300
B	Material			
1	Planting material (including transportation)-seedling/rootstock	20,580	2,058	2,058
2	Farm yard manure	17,640	17,640	17,640
3	Vermicomposting	0	0	0
4	Other concentrated manures (Bonemeal, fish, meal etc.,)	-	-	-
5	N	3,622	3,622	3,622
6	P	7,791	7,791	7,791
7	K	9,555	9,555	9,555
8	Irrigation (diesel/electricity/lumpsum requirements)	1,000	1,000	2,000
9	Plant protection	300	300	300
10	Fencing	-	-	-
11	Staking / propping			
	Bamboo poles (@2 poles per plant)-₹ 10/- per pole	22,500	-	-
	Labour for fixing poles including rope, etc.	2,500	-	-
	Sub Total-B	85,488	41,966	42,966
	Total A+B	1,18,088	52,266	53,266
C	Miscellaneous exp/(10%) of A+B	700		
D	Total Cost	1,18,788	52,266	53,266
E	Number of years capitalisation (Years)	1		
F	Cost reckoned for unit cost	1,18,788		
G	Unit cost	1,18,800	95,700	23,100
Repayment period : 3 years		Inclusive of grace period : 0 years		

4.26 DRAGON FRUIT

Indicative Unit Cost for Cultivation of Dragon Fruit

Cost : Dragon Fruit

No of Plants : 1600



(Amount in ₹)

SI. No.	Particulars	Years	
		1	2
A	Material		
1	Planting material (including transportation)-seedling/rootstock	2,56,000	0
2	Farm yard manure	8,000	0
3	Vermicomposting	0	0
4	Other concentrated manures (Bonemeal,fish,meal etc.,)	-	-
5	N	1,313	1,641
6	P	11,089	6,161
7	K	3,433	2,452
8	Irrigation (diesel/electricity/lumpsum requirements)	25,000	2,000
9	Plant protection	3,000	5,000
10	Fencing	0	0
11	Erection of stones / CC pillras of 10' height at 2.5x2.5m spacing @ ₹ 350 per pillar	2,24,000	0
12	Planting @ plant support (staking)/steel framing & erection	64,000	17,254
	Sub Total-A	5,95,835	17,254
B	Labour(B)	30,040	18,400
	Total A+B	6,25,875	35,654
	Rounded	6,25,900	35,600
Unit cost capitalised upto second year		6,61,500	

Yield and income parameters :

Yield & Price-Assumption	1 Yr	2 Yr	3 Yr	4 Yr
Yield per tree(Kg)	0	0.9	1.25	1.8
Yield per unit (Kg/Acre)	0	2,304	3,200	4,608
Sale Price (₹ /Kg)	100	-	-	-
Income (₹ per acre)	0	2,30,400	3,20,000	4,60,800

Financial viability and repayment :

- Financial viability : IRR>50%, BCR 1.59:1.00
- Repayment : 6 years including three years grace period

4.27 MUSHROOM

Indicative Unit Cost for Cultivation of Oyster Mushroom

Capacity : 300 kg/cycle



A	Fixed Costs	(Amount ₹)
1.	Temporary sheds : Shed of 30' x 10' x 7' (300 sq.ft)	30,000
2.	Equipment's	-
a.	Sprinklers	12,000
b.	Tools, rope, sand etc.	2,000
	Sub Total	44,000
B	Operational cost (per cycle)	
	Paddy straw	3,150
	Cost of bags	750
	Cost of Bavistin & Formaldehyde	1,000
	Spawn cost	6,000
	Labour chargers	5,500
	Fuel / Power cost Lumpsum	4,000
	Sub-total	20,400
C	Total Cost (A + B)	64,400
	Indicative unit cost	64,400

Repayment period : 6 years



4.28 BEE KEEPING

Indicative Unit Cost for Cultivation of Bee Keeping

Size : 25 Bee colonies

A	Particulars	(Amount ₹)
1	Bee box @ ₹ 650/- per Box	16,250
2	Bee colony @ ₹ 800/- per Box	20,000
3	Smoker	300
4	Extractor machine	1,000
5	Other equipment like Swarm net, Hive tool, Feeder, Queen gate, Bee viel, Hand gloves, etc.	2,450
	Sub Total	40,000
6	Sugar feeding during dearth period 10 Kgs for 25 colonies for 3 months	1,200
7	C F sheet	300
	Sub-total	1,500
	Total Cost (A + B)	41,500
	Indicative unit cost	41,500

4.29 SERICULTURE

Indicative Unit Cost for DFL-300 (DFLs) per crop x 2 crops during first year and 5 crops from second year onwards



S.No	Particulars	(Amount ₹)
A	Farm Sector	
1	Sericulture (Mulberry cultivation V1 variety with one year maintenance)	50,000
2	Construction of rearing shed (50ft, 20ft, 15ft)	5,00,000
3	Purchase of rearing equipment	75,000
4	Rearing cost	18,000
	Total Investment Cost	6,43,000

Chawkie Rearing Centre :

S.No	Details	Unit size	(Amount ₹)
1	Mulberry garden establishment	2 acre	1,20,000
2	Rearing equipments	5000 DFLs per batch	6,17,000
3	Rearing house & incubation chamber	1000 sft + 200 sft	7,20,000
4	Rearing cost for first batch		1,80,300*
	Total Cost		16,37,300

* Rearing cost per batch is ₹ 60,100 and considering capitalisation of 3 batch amounting to ₹ 1,80,300/-

Financial viability and bankability of chawkie rearing of 5000 DFLs/batch :

- IRR - 89%
- BCR - 1.35 : 1
- Repayment period - 4 years with 6 months moratorium
- Margin money considered - 25% of TFO
- State Government Subsidy not taken into account for working out the viability.

4.30 PANDAL BASED VEGETABLE CULTIVATION

S.No	Item of the Investment	Amount(₹)	Remarks
1	Cost of construction of pandal		
a	Poles (200/acre)@	70,000	₹ 200 per acre-350 poles stone pillars
b	Cost of GI wire	1,12,500	15q per acre @ ₹ 7500/q
	Total material cost	1,82,500	
c	Labour cost	36,500	20% of material cost
	Total Cost	2,20,000	Rounded off
d	Capitalized cost of cultivation	30,000	per acre
	Total Unit cost	2,50,000	

PLANTATION / HORTICULTURE: TERMS AND CONDITIONS – SPECIAL

1. While selecting villages/areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or commodity boards etc., as the case may be.
2. Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall ensure that adequate loan is given for the activities that the farmer intends to undertake.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government etc.
5. The bank shall ensure that the beneficiary observes the following technical norms:
 - a. The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Tamil Nadu Agricultural University.
 - b. The pits will be filled with top soil, farm yard manure and fertilizers before planting is done.
 - c. The bank to ensure that vegetative propagated planting materials are used for raising orchard crops.
 - d. The young saplings will be staked immediately after planting and shade cover to be provided wherever necessary and irrigated.
 - e. Adequate fencing arrangements have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
 - f. Watering of plants shall be done during dry months of first 2 to 3 seasons for rainfed conditions.
 - g. The recommended fertilization and plant protection schedules of Commodity Boards / TNAU shall be followed.
 - h. Mixed cropping will be done wherever possible as in the case of coffee, arecanut and coconut. The beneficiaries under the scheme will raise inter crops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
 - i. Adequate shade may be developed for protection of crops like coffee, coconut, cardamom and a minimum number of shade trees will have to be retained per acre. Quick growing trees like Eruthrinasp and subabul etc. may also be planted wherever necessary. Proper and adequate soil conservation and drainage arrangements shall be ensured.
 - j. Installation of processing equipment, civil engineering works shall be carried out according to approved plants and designs.
6. The Bank staff may provide all necessary technical guidance and supervision or otherwise shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government or Commodity Board etc.,
7. The suggested soil conservation measures such as contour bunding etc. should be completed before the layout and digging for planting are taken up.
8. Necessary arrangements should be made for marketing so that the beneficiaries get fair prices.
9. Bank shall explore possibilities of necessary tie up arrangements with the concerned marketing



agencies for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with beneficiaries also wherever possible.

10. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.

SERICULTURE: TERMS AND CONDITIONS – SPECIAL

1. While selection village/areas for financing sericulture, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc. as the case may be.
2. Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall be issued in respect of investment for raising plants in first and maintenance in subsequent years till the plant comes to bearing stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of garden in the subsequent years.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government etc.,
5. The bank shall ensure that the beneficiary observes the following technical norms.
 - a. The pits dug will be of standard size and with recommended spacing and number of plants as per the recommendations of Central Sericulture Research Institute.
 - b. The pits will be filled with top soil, farm yard manure and fertilizer before planting is done.
 - c. Only high yielding recommended varieties shall be planted in place of traditional varieties.
 - d. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
 - e. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
 - f. Watering of plants shall be done during dry months of first 2 to 3 seasons in respect of plants to be raised under rain fed conditions.
 - g. The recommended fertilization and plant protection schedules of Commodity Board / TNAU/ Department of Horticulture shall be followed.



- h. The components like fertilizers, chemicals etc, shall disbursed only in kind.
 - I. Proper and adequate soil conservation and drainage arrangements shall be ensured.
6. The Bank staff may provide necessary technical guidance and supervision. If this is not possible the bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government or Commodity Board etc.
7. The suggested soil conservation measures such as contour bunding etc, should be completed before layout and digging for planting are taken up.
8. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan through sale proceeds payable by beneficiaries and for this purpose bank shall enter into arrangements with the beneficiaries also wherever possible.
9. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.
10. The technical officers of the implementing branches shall be trained at CSRTI Mysore, before commencing financing under the scheme.
11. After identification of the beneficiaries, the bank shall first finance them for plantation of mulberry. Thereafter they may be sponsored for training at the nearest CSRTI extension centre. The loan for rearing house and equipment's shall be released only after beneficiaries are trained.



5. ANIMAL HUSBANDRY

A) Dairy

Investment	Unit Size	Cost (₹)
Crossbred cows	1+1	1,53,000
Graded Murrah Buffaloes	1+1	1,70,000
Graded Murrah Buffaloes	5+5	14,80,000
Crossbred cows	5+5	13,60,000
Mini Dairy	5+5	11,00,000
Calf rearing (heifer calves)	10	4,35,000
Calf rearing (heifer calves)	20	9,70,000
Vermi Compost with milch animal unit	1	25,200
Calf rearing (Buffalo male calves)	10	2,50,000
Calf rearing (Buffalo male calves)	50	12,00,000
Bulk milk cooling unit	5000 litres	20,00,000
Dairy Processing equipments Indigenour milk Products		13,20,000
Dairy product transporation & Gold chain		26,50,000
Cold storage facilities for milk and milk products		33,00,000
Dairy Marketing outlet / parlour		3,00,000
Private Veterinary Clinic - Stationary		2,00,000
Private Veterinary Clinic - Mobile Clinic + two wheeler		2,60,000



B) Goat / Sheep

Investment	Unit Size	Cost (₹)
Rearing Unit	10+1	1,08,000
Breeding Unit	100+5	21,00,000

C) Pig Farming

Investment	Unit Size	Cost (₹)
Pig breeding farms	20+4	11,45,000
Pig rearing & fattening units	3+1	2,90,000
Retail outlets	-	2,00,000

D) Poultry Development

Investment	Unit Size	Cost (₹)	Remarks
Broiler farming	5000	21,98,000	Under Contract farming
Layer farming	50000	3,25,00,000	
Breeding farms		30,00,000	For low input technology birds like turkey, ducks, emu, etc.,
Central Grower Units		40,00,000	Upto 16000 layer chicks per batch
Hybrid layer (chicken) units - 5000 Birds		20,00,000	
Hybrid broiler (chicken) units - 5000 Birds		11,20,000	
Rearing other species of poultry		20,00,000	Varies with the species and unit size
Feed mixing units, Disease Investigation Lab		16,00,000	-
Transport vehicles		8,00,000	-
Refrigerated Transport vehicles		15,00,000	-
Retail outlets (Dressing Units)		10,00,000	-
Retail outlets (Marketing Units)		15,00,000	-
Mobile marketing units		10,00,000	-
Cold storage for poultry products		20,00,000	-
Egg broiler carts		15,000	-

6. FORESTRY & WASTELAND DEVELOPMENT

A) CASUARINAS (*Casuarina spp.*)

Sl.No.	Particulars	Casuarina clonal plantation (MTP-2) for one rotation								
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure			Total	
						0th year	1st year	2nd year		3rd year
A	Cost of Planting									
1	Cost of initial ploughing	Hrs	4	800	3,200	0	0	0	0	3,200
2	Alignment, Digging of pits and channel formation (1.5m x 1.5m)	Nos	4,500	10	45,000	0	0	0	0	45,000
3	Cost of casuarina clones	Nos	4,500	5	22,500	0	0	0	0	22,500
4	Casuality replacement(seedlings)10 percent	Nos	5	450	2,250	0	0	0	0	2,250
5	Basal application	-	4,500	5	22,500	0	0	0	0	22,500
6	Installation of drip irrigation system	-	1	65,000	65,000	0	0	0	0	65,000
	Sub-Total				1,60,450	0	0	0	0	1,60,450
B	Cost of Maintenance									
1	Irrigation and general maintenance	MD	50	450	0	22,500	22,500	22,500	22,500	90,000
2	Plant protection chemical and application	-	-	1,000	0	-	1,000	1,000	1,000	3,000
3	Manuring and fertilizer application	LS	5	1,000	0	-	4,000	4,000	4,000	12,000
4	Harvesting cost (₹ 1900 for pulpwood and ₹ 1500 for poles)		-	-	0	-	-	-	-	2,65,000
	Total				0	22,500	27,500	27,500	2,92,500	3,70,000
	Sub - Total (A+B)				0	1,82,950	27,500	27,500	2,92,500	5,30,450

Yield and Income	SL.No	Particulars	Quantity(in tonnes)	Price (₹)	Income (₹)
	1.	Yield-pulp wood	100	5,575	5,57,500
	2.	Yield-poles	50	8,000	4,00,000
		Total			9,57,500

B) MALABAR NEEM (*Melia dubia*)

Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Cost of Cultivation of Meliadubia - Ply wood - 4 x 4 m													
					Projection of Expenditure (Amount in ₹)													
					0	1st	2nd	3rd	4th	5th	6th	Total						
A.Establishment Cost																		
Cost of initial ploughing	Hrs	4	800	3,200	0	0	0	0	0	0	0	0	0	0	0	0	0	3,200
Alignment,Digging of pits and@₹.10.00 per pit	Nos	625	10	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Cost of manure and application	LS	1		6,000	0	0	0	0	0	0	0	0	0	0	0	0	0	6,000
Cost of meliadiubiasseedlings @₹.10 per plant	Nos	625	10	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Planting and channel formation	Nos	625	10	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Casualty replacement	Nos	125	10	1,250	0	0	0	0	0	0	0	0	0	0	0	0	0	1,250
Installation of drip irrigation system		1	85,000	85,000	0	0	0	0	0	0	0	0	0	0	0	0	0	85,000
Sub-Total					1,14,200	0	0	0	0	0	0	0	0	0	0	0	0	1,14,200
B.Maintenance Cost																		
Irrigation and maintenance	Months	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	31,9500
Soil working / ploughing	Hrs	3	800	2,400	0	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	14,640
Manure and fertilizer applicaiton	No	625	10	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	44,375
Total					51,250	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	3,78,515
Sub-Total (A+B)					1,65,450	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	53,650	4,92,715

Tree crop duration : 9 years ; Average maintenance cost per year from 7th year to 9th year is ₹ 59,015 ; Harvesting cost at 9th year: ₹ 6,00,000

C) LEUCAENA LEUCOCEPHALA

Particulars		Cost of Cultivation of Leucaena (2 x 1m)									
		Projection of Expenditure (Amount in ₹)									
Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th year	1st year	2nd year	3rd year	Total			
A. Establishment Cost											
Hrs	4	800	3,200	3,200	0	0	0	3,200			
Nos	5,000	5	25,000	25,000	0	0	0	25,000			
LS	1	-	-	6,050	11,000	5,500	0	22,550			
Nos	5,000	5	25,000	25,000	0	0	0	25,000			
Nos	5,000	3	2,775	2,775	0	0	0	2,775			
MD	1	425	425	425	0	0	0	425			
Nos	250	5	1,250	0	1,250	0	0	1,250			
Total Establishment Cost (A)				62,450	12,250	5,500	0	80,200			
B. Maintenance Cost											
Nos	8MD	425	3,400	3,400	3,400	3,400	0	10,200			
No	4 MD	425	1,700	0	1,700	1,700	0	3,400			
Total Maintenance Cost (B)				3,400	5,100	5,100	0	13,600			
Sub-Total (A+B)				65,850	17,350	10,600	0	93,800			
C. Harvesting Cost											
				0	0	0	1,80,000				
Total Cost (A+B+C)				65,850	17,350	10,600	1,80,000	2,73,800			

D) Eucalyptus (*Eucalyptus spp*)**Cost of Cultivation of Eucalyptus - Pulp wood - 3x1.35m (Irrigated condition) for one rotation**

Particulars	Projection of Expenditure										Total	
	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0	1st	2nd	3rd	4th	5th		
A. Cost of Establishment												
Cost of Initial Ploughing	Hrs	4	800	3,200	32,000	0	0	0	0	0	0	3,200
Alignment, Digging of pits and @ ₹ 10.00 per pit	-	2,200	10	22,000	22,000	0	0	0	0	0	0	22,000
Basal Application	-	2,200	10	22,000	22,000	0	0	0	0	0	0	22,000
Cost of Eucalyptus clones	Nos	2,200	5	11,000	11,000	0	0	0	0	0	0	11,000
Refilling of pits, planting	MD	2,200	10	22,000	22,000	0	0	0	0	0	0	22,000
Casualty replacement	Nos	125	5	625	625	0	0	0	0	0	0	625
Installation of drip irrigation system				65,000	65,000	0	0	0	0	0	0	65,000
Total				1,45,825	1,45,825	0	0	0	0	0	0	1,45,825
B. Cost of Maintenance												
Ploughing and Soil working	Hrs	3	800	800	-	2,400	2,400	2,400	2,400	2,400	2,400	12,000
Manuring and fertilizer application	LS	-	1,000	1,000	-	4,000	4,500	5,000	5,500	5,500	5,500	24,500
Irrigation and maintenance	MD	50	450	450	22,500	22,500	22,500	22,500	22,500	22,500	22,500	1,35,000
Harvesting cost	-	-	1,800	1,800	-	-	-	-	3,60,000	-	-	3,60,000
Total				4,050	22,500	28,900	29,400	29,900	3,90,400	30,400	30,400	5,31,500
Sub-Total (A+B)				1,49,875	1,68,325	28,900	29,400	29,900	3,90,400	30,400	30,400	6,77,325

Tree crop duration : 10 years

Average maintenance cost per year from 6th year to 10th year: ₹ 33,440Harvesting cost at 7th year: ₹ 4,50,000Harvesting cost at 10th year: ₹ 5,40,000

Yield and Income

Sl.No	Particulars	Quantity(in tonnes)	Price (₹)	Income (₹)
1.	At 4th Year	200	5,000	10,00,000
2.	1st coppice @ 7th Year	250	5,000	12,50,000
3.	2nd coppice @ 10th Year	300	5,000	15,00,000

E) CEIBA PENTANDRA

Sl.No.	Particulars	Projection of Expenditure (Amount in ₹)								
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	1st	2nd	3rd	4th	5th
A. Cost of Planting										
1	Cost of initial ploughing	Hrs	4	500	2,000	0	0	0	0	0
2	Alignment, Digging of pits (8mx8m)	-	175	10	1,750	0	0	0	0	0
3	Cost of planting material	-	175	10	1,750	0	0	0	0	0
4	Refilling of pits, planting and channel formation	Nos	175	5	875	0	0	0	0	0
5	Casualty replacement including seedling cost	MD	20	15	300	0	0	0	0	0
6	Application of manure (Incl. cost of manure)	-	175	10	1,750	0	0	0	0	0
	Sub-Total				8,425	0	0	0	0	0
B. Cost of Maintenance										
1	Cont. of annual ploughing	Hrs	3	500	0	1,500	1,500	1,500	1,500	1,500
2	Irrigation	MD	48	300	14,400	14,400	14,400	14,400	14,400	14,400
3	Fertilizer and protection expenses	MD	6	300	0	0	0	0	0	0
4	Cost of Fertilizer, chemicals and neem cake	LS	-	-	3,000	3,000	3,000	3,000	3,000	3,000
5	Soil working and weeding (2 times per annum)	MD	600	10	6,000	6,000	6,000	6,000	6,000	6,000
6	Collection of pods	MD	-	-	0	0	0	0	2,625	5,250
7	Nos of pods per hectare	-	-	-	-	-	-	-	0	0
	Sub-Total				23,400	24,900	24,900	24,900	27,525	30,150
	Total (A+B)				31,825	24,900	24,900	27,525	30,150	30,150



Unit Cost 2023 - 24
F) TEAK (*Tectona grandis*)

Tamil Nadu Regional Office

Sl.No.	Particulars	Projection of Expenditure										Amount in(₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th	1st	2nd	3rd	4th	5th		
A. Cost of Planting													
1	Cost of initial ploughing	Hrs	3	800	800	2,400	0	0	0	0	0	0	0
2	Alignment, Digging of pits (3mx3m)	-	1,111	10	10	11,110	0	0	0	0	0	0	0
3	Cost of planting material	-	1,111	15	15	16,665	0	0	0	0	0	0	0
4	Refilling of pits, planting and channel formation	-	1,111	10	10	11,110	0	0	0	0	0	0	0
5	Casualty replacement including seedling cost	-	100	15	15	1,500	0	0	0	0	0	0	0
6	Fertilizer 25g urea/pit	Kg	30	10	10	300	0	0	0	0	0	0	0
7	Installation of drip irrigation system	-	1	65,000	65,000	65,000	0	0	0	0	0	0	0
	Sub-Total					1,08,085	0	0	0	0	0	0	0
B. Cost of Maintenance													
1	Cost of annual ploughing	Hrs	3	800	800		2,400	2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	MD	100	450	450		36,000	36,000	36,000	36,000	36,000	36,000	36,000
3	Fertilizer and protection expenses	LS					1,200	1,200	1,200	1,200	1,200	1,200	1,200
4	Harvesting and transportation	-					-	-	-	-	-	-	-
	Sub-Total						39,600	39,600	39,600	39,600	39,600	39,600	39,600
	Total (A+B)						1,08,085	39,600	39,600	39,600	39,600	39,600	39,600

#-No harvesting cost is charged for the farmer at 4th year of harvest

Yield and Income		Sl.No	Particulars	Unit	4th Year	8th Year	12th Year	20th Year
1.	No of trees		No	No	555	277	135	135
2.	Yield/tree		Kg	Kg	80	200	400	800
3.	Total yield		Tonnes	Tonnes	44.4	55.4	54	108
4.	Price tonnes		₹	₹	5,000	8,000	15,000	25,000
5.	Income		₹	₹	2,22,000	4,43,200	8,10,000	27,00,000

Tree crop duration : 20 years

Harvesting cost at 8th year: ₹ 66,480 ; Harvesting cost at 12th year: ₹ 81,000

Average maintenance cost per year from the period 6th year to 20th year: ₹ 17,570

Harvesting cost at 20th year: ₹ 2,02,500

G) SHISHAM (*Dalbergia sissoo*)

Sl.No.	Particulars	Projection of Expenditure							Amount in(₹)			
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th	1st	2nd	3rd	4th	5th	
A.Cost of Planting												
1	Cost of initial ploughing	Hrs	4	800	800	3,200	0	0	0	0	0	0
2	Alignment, Digging of pits	Nos	625	10	10	6,250	0	0	0	0	0	0
3	Cost of manure and application	LS	1	156	156	156	0	0	0	0	0	0
4	Cost of dalbergiasissoo seedlings	Nos	625	10	10	6,250	0	0	0	0	0	0
5	Planting and channel formation	Nos	625	10	10	6,250	0	0	0	0	0	0
6	Casualty replacement	MD	1	450	450	450	0	0	0	0	0	0
7	Seedling cost	Nos	60	10	10	600	0	0	0	0	0	0
8	Drip installation	-	-	75,000	75,000	75,000	0	0	0	0	0	0
Sub-Total						98,156	0	0	0	0	0	0
B.Cost of Maintenance												
1	Irrigation and maintenance	100	450	45,000	45,000		45,000	45,000	45,000	45,000	45,000	45,000
2	Cost of annual Ploughing	3	800	2,400	2,400		2,400	2,400	2,400	2,400	2,400	2,400
3	Manure and fertilizer	LS	-	-	-		1,375	1,375	5,500	5,500	5,500	5,500
Sub-Total							48,775	48,775	52,900	52,900	52,900	52,900
Total (A+B)						98,156	48,775	48,775	52,900	52,900	52,900	52,900

Tree crop duration : 12 years ; Average maintenance cost per year from 6th year to 12th year: ₹ 42,150 ;
Harvesting cost at 12th year: ₹ 5,62,500

Yield and Income

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	750
2.	Yield / ha	Tonnes	468.75
3.	Price per tonne	₹	12,000
4.	Income	₹	56,25,000

H) BIG LEAF MAHOGANY (*Swietenia macrophylla*)

Sl.No.	Particulars	Projection of Expenditure							Amount in(₹)			
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th	1st	2nd	3rd	4th	5th	
A.Cost of Planting												
1	Cost of initial ploughing	Hrs	3	800	2,400	2,400	0	0	0	0	0	0
2	Alignment, Digging of pits (4mx4m)	-	625	10	6,250	6,250	0	0	0	0	0	0
3	Cost of planting material	-	625	10	6,250	6,250	0	0	0	0	0	0
4	Planting and basin formation	-	625	10	6,250	6,250	0	0	0	0	0	0
5	Casualty replacement @ 10%	-	65	15	975	975	0	0	0	0	0	0
6	Basal application	Kg	625	13	8,125	8,125	0	0	0	0	0	0
7	Installation of drip system	-	1	75,000	75,000	75,000	0	0	0	0	0	0
Sub-Total						1,05,250	0	0	0	0	0	0
B.Cost of Maintenance												
1	Cost of annual ploughing	Hrs	3	800	45,000		2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	MD	100	450	2,400		45,000	45,000	45,000	45,000	45,000	45,000
3	Manure and fertilizer application	-	-	-	-		1,375	5,500	5,500	5,500	5,500	5,500
4	Harvesting and loading	-	-	-	-							
Sub-Total							48,775	52,900	52,900	52,900	52,900	52,900
Total (A+B)						1,05,250	48,775	52,900	52,900	52,900	52,900	52,900

Tree crop duration : 12 years ; Average maintenance cost per year from 6th year to 12th year: ₹ 51,080 ;
Harvesting cost at 12th year: ₹ 4,50,000

Yield and Income

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	600
2.	Yield / ha	Tonnes	375
3.	Price per tonne	₹	12,000
4.	Income	₹	45,00,000

I) GMELINA (*Gmelina arborea*)

Sl.No.	Particulars	Projection of Expenditure										Amount in (₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th	1st	2nd	3rd	4th	5th		
A. Cost of Planting													
1	Cost of initial ploughing	Hrs	4	800	3,200	3,200	0	0	0	0	0	0	0
2	Alignment, Digging of pits	Nos	625	10	6,250	6,250	0	0	0	0	0	0	0
3	Cost of manure and application	LS	-	-	5,000	5,000	0	0	0	0	0	0	0
4	Cost of gmelina seedlings	Nos	625	10	6,250	6,250	0	0	0	0	0	0	0
5	Planting and basin formation	Nos	625	10	6,250	6,250	0	0	0	0	0	0	0
6	Casualty replacement	MD	65	10	6,500	6,500	0	0	0	0	0	0	0
7	Installation of drip irrigation	Nos	1	75,000	75,000	75,000	0	0	0	0	0	0	0
	Sub-Total					1,08,450	0	0	0	0	0	0	0
B. Cost of Maintenance													
1	Irrigation and maintenance	MD	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
2	Soil working / Ploughing	Hrs	3	800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
3	Manure and fertilizer application	-	-	-	-	-	1,000	1,500	2,200	2,200	2,200	2,750	3,000
4	Harvesting cost	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-Total						48,400	48,900	49,600	49,600	50,150	50,150	50,400
	Total (A+B)					1,08,450	48,400	48,900	49,600	49,600	50,150	50,150	50,400

Tree crop duration : 8 years ; Average maintenance cost per year from 6th year to 8th year: ₹ 55,140 ;
Harvesting cost at 8th year: ₹ 7,50,000

Yield and Income

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	600
2.	Yield / ha	Tonnes	375
3.	Price per tonne	₹	10,000
4.	Income	₹	37,50,000



Sl.No.	Particulars	Projection of Expenditure										Amount in(₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Oth	1st	2nd	3rd	4th	5th		
A. Cost of Establishment													
1	Cost of initial ploughing	Hrs	3	800	2,400	2,400	0	0	0	0	0	0	0
2	Alignment and digging of pits (3mx3m)	-	1,111	10	11,111	11,111	0	0	0	0	0	0	0
3	Cost of planting material	-	1,111	50	55,556	55,556	0	0	0	0	0	0	0
4	Cost of host plant	-	1,111	10	11,110	11,110	0	0	0	0	0	0	0
5	Planting of host plant	-	1,111	5	5,555	5,555	0	0	0	0	0	0	0
6	Planting and basin information	-	1,111	10	11,111	11,111	0	0	0	0	0	0	0
7	Casualty replacement	-	111	50	5,556	5,556	0	0	0	0	0	0	0
8	Basal application	-	1,111	35	38,885	38,885	0	0	0	0	0	0	0
9	Installation of drip irrigation system	-	1	75,000	75,000	75,000	0	0	0	0	0	0	0
	Sub-Total					2,16,284	0	0	0	0	0	0	0
B. Cost of Maintenance													
1	Cost of annual ploughing	MD	3	800	-	-	2,400	2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	Hrs	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
3	Manuring and host plant / tree managemnet	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000
	Sub-Total				45,000		57,400	57,400	57,400	57,400	57,400	57,400	57,400
	Total (A+B)					2,16,284	57,400	57,400	57,400	57,400	57,400	57,400	57,400

Tree crop duration : 25 years ; Average maintenance cost per year from 6th year to 25th year: ₹ 74,050

Yield and Income

Sl.No	Particulars	Unit	Value
1.	Yield/tree - Heart wood (80% of the tree)	kg	100
2.	Yield / tree - sap wood	kg	150
3.	Price - Heart wood per kg	₹	2,500
4.	Price - Sap Wood per kg	₹	100
5.	Income	₹	23,55,55,556

K) REDSANDERS (*Pterocarpus santalinus*)

Sl.No.	Particulars	Projection of Expenditure										Amount in(₹)				
		Unit Qty.	Unit Rate (₹)	Cost per Ha (₹)	0th	1st	2nd	3rd	4th	5th	0th	1st	2nd	3rd	4th	5th
A. Cost of Establishment																
1	Cost of initial ploughing	Hrs	3	800	2,400	2,400	0	0	0	0	0	0	0	0	0	0
2	Alignment and digging of pits (3mx3m)	-	1,111	40	44,444	44,444	0	0	0	0	0	0	0	0	0	0
3	Cost of planting material (6 feet height)	-	1,111	200	2,22,222	2,22,222	0	0	0	0	0	0	0	0	0	0
4	Refilling of pits, planting and channel formation	-	1,111	50	55,556	55,556	0	0	0	0	0	0	0	0	0	0
5	Casualty replacement @ 10% including seedling cost	-	1,111	250	27,778	27,778	0	0	0	0	0	0	0	0	0	0
6	Fertilizer 50g DAP + 50g neem cake / pit	-	1,111	35	38,885	38,885	0	0	0	0	0	0	0	0	0	0
7	Cost of laying drip irrigation system	-	111	1,00,000	1,00,000	1,00,000	0	0	0	0	0	0	0	0	0	0
8	Fencing	-	1,111	1,25,000	1,25,000	1,25,000	0	0	0	0	0	0	0	0	0	0
	Sub-Total				6,16,285	6,16,285	0	0	0	0	0	0	0	0	0	0
B. Cost of Maintenance																
1	Cost of annual ploughing	MD	3	800	2,400		2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,640	2,640	2,640
2	Irrigation and maintenance	Hrs	150	450	67,500		67,500	67,500	67,500	67,500	67,500	67,500	67,500	74,250	74,250	74,250
3	Manuring and fertilizer application @ 2 times per year	-	-	200	11,110		11,110	11,110	11,110	11,110	11,110	11,110	11,110	16,132	16,132	16,132
4	Watch and ward	-	-	500	-		-	-	-	-	-	-	-	-	-	-
	Sub-Total				81,010		81,010	81,010	81,010	81,010	81,010	81,010	81,010	93,022	93,022	93,022
	Total (A+B)					6,16,285	6,16,285	81,010	81,010	81,010	81,010	81,010	81,010	93,022	93,022	93,022

Tree crop duration : 25 years

Average maintenance cost per year from 6th year to 25th year: ₹ 93,000Felling and conversion cost at 25th year: ₹ 1,94,500Heart wood extraction at 25th year: ₹ 2,91,750

L) SPINY BAMBOO - (*Bambusabambos*)

NABARD

Sl.No.	Particulars	Projection of Expenditure										Amount in(₹)	
		Unit Qty.	Unit Rate (₹)	0th	1st	2nd	3rd	4th	5th	6th-10TH			
A. Cost of Establishment													
1	Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	0	0
2	Alignment and Digging of pits (4m X 4m), 5 feet depth	-	625	20	12,500	0	0	0	0	0	0	0	0
3	Cost of planting material	-	625	10	6,250	0	0	0	0	0	0	0	0
4	Refilling of pits, planting and channel formation	-	625	5	3,125	0	0	0	0	0	0	0	0
5	Casualty replacement	-	65	25	1,625	0	0	0	0	0	0	0	0
6	Fertilizer application (50 g DAP / pit, 25 g k / pit, 5kg g fym / pit and 50 g VAM / pit)	-	31	22	7,250	0	0	0	0	0	0	0	0
Sub-Total					33,150	0	0	0	0	0	0	0	0
B. Cost of Maintenance													
1	Cost of annual ploughing	Hrs	3	800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,640
2	Irrigation and maintenance	MD	50	450	22,500	22,500	22,500	22,500	22,500	22,500	22,500	22,500	24,750
3	Fertilizer and protection expenses	-	-	-	2,400	3,280	3,280	3,280	3,280	3,280	3,280	3,280	3,608
4	Soil working	-	625	-	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,875
Sub-Total					33,150	39,800	40,680	40,680	40,680	40,680	40,680	40,680	43,873
Total (A+B)						39,800	40,680	40,680	40,680	40,680	40,680	40,680	43,873

Tree crop duration : 40 years ; Average maintenance cost per year from 11th year to 40th year: ₹ 58,150

Harvesting cost has been calculated separately and is given in the table below

Amount in(₹)		
SI.No	Year of harvest	Harvesting cost
1.	4	90,000
2.	7	1,20,000
3.	10	1,20,000
4.	13	1,20,000
5.	16	1,20,000
6.	19	1,20,000
7.	22	1,20,000
8.	25	1,20,000
9.	28	1,20,000
10.	31	1,20,000
11.	34	1,20,000
12.	37	1,20,000
13.	40	1,20,000



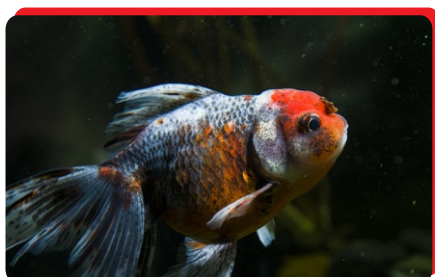
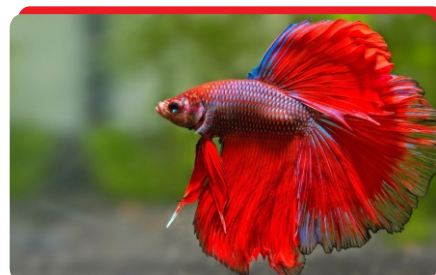
7. FISHERIES

Fisheries : Inland

Activities	Unit Size	Cost(₹)	Repayment Period
Composite Fish Culture (<i>Catla, Rohu, Mrigal</i>)	1 Ha.	8,50,000	7 years Gestation period : 10 months Repayment : Annually
Fw Prawn Culture (<i>M rosenbergii</i>)	1 Ha.	10,00,000	7 years Gestation period : 10 months Repayment : Annually
Fish Seed Rearing Unit	1 Ha.	9,82,400	6 years Gestation period : 5 months Repayment : Monthly or Quarterly

Costal Aquaculture and Mariculture

Activities	Unit Size	Cost(₹)	Repayment Period
GIF Tilapia culture	1 Ha.	10,66,500	7 years Gestation period : 6 months Repayment : Half Yearly



Shrimp farming per ha (SPF *L.vannamei*)

(Assumptions : 120 days crop; 60/sq.m stocking, 70% survival and 1.5 FCR)

S.No	Particulars	Unit	Cost (₹)
A	Investment	-	-
1	Pond Construction	LS	7,00,000
2	Water Pumps 7.5 HP	1 No	40,000
3	Diesel pump / Generator	1 No	40,000
4	Aerators 2HP	5 Nos	1,50,000
5	Pump house/Farm shed	1 No	1,00,000
6	Civil work-In let / Out let Sluices	LS	80,000
7	Pipes, wiring etc	LS	50,000
8	Interest payments and Misc	LS	50,000
	Total Fixed Costs		12,10,000
B	Operational Expenses		
1	Pond preparation including liming		40,000
2	Repairing and renovation of electrical and water supply		20,000
3	Land lease value for 4 months		50,000
4	Seed (6,00,000 no stocking per ha @ ₹ 0.30 per seed)		1,80,000
5	Feed (1.5 FCR and ₹ 95/kg)		10,00,000
6	Other inputs(Chemicals and fertilizers, Disease control)		2,10,000
7	Electricity (₹ 8 per unit for 12000+ units)		1,00,000
8	Labour		80,000
9	Minor items Nets		15,000
10	Lab/Technician charges		1,50,000
11	Harvest charges		30,000
12	Diesel/fuel		30,000
13	Interest payments and Misc		50,000
	Total Variable costs		19,55,000
	Total Cost		31,65,000
C	Output and Income (one cycle)		
1	Harvest		7,500
2	Price		325
3	Gross return		24,37,500
4	Net return over variable expenses		4,82,500

Repayment period : 7 years, Gestation period : 6 months, Repayment : Half yearly

Ornamental Fisheries

Activities	Unit Size / Specifications	Cost(₹)
Ornamental Fish - Medium scale unit	300 sq mts Area	8,00,000

Freshwater Backyard Ornamental Fish rearing unit (4-9 cycles/ year)

Sl.No	Item		Amount (₹)
1.	Cement Tanks	Cement tanks including storage tanks Minimum 6 Nos – each 3000 l	1,10,000
2.	Shed Cost	Structure with cemented, brick wall, asbestos/ metal/RCC and plastic green house with roll up slides, heat and ventilation in hilly areas	
3.	Live feed facility and feed maker	Cement tanks / FRP tanks, glass tanks for stock culture	
4.	Glass tanks	Aquarium tanks including stand (minimum 6 Nos –each 150 l)	40,000
5.	Water supply items	Water line pipes, motor and pumps, hose and its fitting	25,000
6.	Electrical items	Wiring material, lightening and its fixtures, submersible heaters, etc.	35,000
7.	Water treatment equipment	Biological filters, carbon filters, RO units, etc.	10,000
8.	Life saving equipments	Oxygen cylinders, aerator, compressor /Airblower, shade nets, netting for each tank, hand nets, packing machine, etc.	30,000
		Total Capital Cost (A)	2,50,000
9.	Brood stock fish		10,000
10.	Feed		6,000
11.	Labour Cost		20,000
12.	Power and fuel		5,000
13.	Packing and Transport		5,000
14.	Miscellaneous		4,000
		Total Operational Cost (B)	50,000
		Total cost involvement (A+B)	3,00,000

Sea Cage Farming

Sl.No	Particulars	Amount (₹)
A.	Capital Expenditure	
1.	Sea Cage Unit - Circular (3m radius, 4m depth) made of HDPE including mooring materials and nets	5,00,000
	Sub Total	5,00,000
B	Operational Expenditure for one crop (8 months)	-
1	Cost of 900 nos. of fish seed @ ₹ 40/seed	36,000
2	Cost of 3.80 tonnes of extruded pellet feed @ FCR 1:1.6 @ INR 1,00,000/tonne	3,80,000
3	Transportation, harvesting charges, unloading etc.	30,000
4	Labour Charges	50,000
5	Maintenance & Miscellaneous Expenses	18,000
	Sub-total	5,14,000
	Grand Total	10,14,000



Assumption/unit cage

Sl.No	Particulars	Amount / Quantity
1	Stocking Density	900 Nos
2	Survival	90%
3	Weight at Harvesting	3kg
4	Feed Conversion Ratio	1 : 1.6
5	Total Harvest	2400 kg
6	Sale price of the Produce (₹ per kg)	350 kg
7	Gross Income from the harvest (₹)	8,40,000
8	Gross Profit (Gross income - Operational expenses) (₹)	3,26,000

Seaweed Farming

**Model I : Cluster of 3 beneficiaries with 135 bamboo rafts
(@45 rafts / beneficiary)**



A. Parameters

Sl.No	Particulars	Amount / Quantity
1	No.of beneficiaries per cluster	3
2	No.of rafts per beneficiary	45
3	Total no.of rafts/cluster	135
4	Crop duration per cycle	45 days
5	No.of crop cycles in a year	5
6	Total seaweed harvested from one raft(kg)	200
7	Total Seed stock required for re-plantation of one raft(kg)	50
8	Net produce from one raft after deducting seed stock (kg)	150
9	Annual seaweed production from 135 rafts (after retaining 50 kg seed stock / raft for next crop (wet weight in kg)	1,01,250
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	10,125
11	Price of dried seaweed (₹ per kg)	40

B.Estimated Project Costs & Returns :

Sl.No	Particulars	Amount (₹)
1	Capital Cost (for 135 rafts) @ ₹ 2000/- per raft	2,70,000
2	Recurring Cost for 1st Cycle (for 135 rafts, including seed stock cost) @ ₹ 500 per raft	67,500
3	Total capital cost	3,37,500
4	Recurring Cost from 2nd to 5th Cycle (for 135 rafts, excluding seed stock cost) @ ₹ 250/Raft/cycle)	1,35,000
5	Total Cost for first year (SI. No. 1+2+4)	4,72,500
6	Gross Revenue (Table A, SI.No.10x11)	4,05,000
7	Recurring cost from 2nd year onwards (@₹ 250/- per raft for 135 rafts for 5 cycles)	1,68,750
8	Net Revenue from 2nd year onwards (SI.No.6-7)	2,36,250
9	Net Income per person/month in a cluster(2nd year onwards) (₹ 236250/ in 12 months for 3 persons)	6,563

**Model II : Cluster of 3 beneficiaries with 45 monoline units
(@ 15 units of monoline/beneficiary)**

A. Parameters :

Sl.No	Particulars	Amount (₹)/ Quantity
1	No.of beneficiaries per cluster	3
2	No.of rafts per beneficiary	15
3	Total no.of rafts/cluster	45
4	Crop duration per cycle	45 days
5	No.of crop cycles in a year	5
6	Total seaweed harvested from one raft(kg)	1,200
7	Total Seed stock required for re-plantation of one raft(kg)	250
8	Net produce from one raft after deducting seed stock (kg)	950
9	Annual seaweed production from 45 monolines (after retaining 250 kg) seed stock / monoline for next crop (wet weight in kg)(for 5 crops)	2,13,750
10	Total dried seaweed production (@ 10% of wet weight) (dry weight in kg)	21,375
11	Price of dried seaweed (₹ per kg)	40

B.Estimated Project Costs & Returns :

Sl.No	Particulars	Amount (₹)
1	Capital Cost (for 45 monolines) @ ₹ 8000/- per monoline	3,60,000
2	Recurring Cost for 1st Cycle (for 45 monolines, including seed stock cost)@ 2875 per monoline	1,29,375
3	Total capital cost	4,89,375
4	Recurring Cost from 2nd to 5th Cycle (for 45 monolines, excluding seed stock cost)@ 1000/monoline	1,80,000
5	Total recurring cost for first year (2+4)	3,09,375
6	Total cost for one year (SI. No 3+4)	6,69,375
7	Gross Revenue (Table A, SI.No.10x11)	8,55,000
8	Recurring cost for 2nd year onwards (@ ₹ 1000/monoline for 45 monolines for 5 crops)	2,25,000
9	Net Revenue from 2nd year onwards (SI.No.7-8)	6,30,000
10	Net Income per person/month in a cluster(2nd year onwards) (₹ 630000 in 12 months for 3 persons)	17,500

Fishing Crafts & Gears

Item of Investment	Unit / Rate	Cost(₹)
Fibre Reinforced Plastic (FRP) Catamaran	Size: 18 ft.	75,000
Fibre Reinforced Plastic (FRP) Catamaran	Size: 28 ft. 7 years Gestation period: 10 months. Repayment: Annually	1,50,000
Plank Built Boat (Vallam)	Size: upto 30 ft.	2,00,000
Out Board Motor (OBM) for Catamaran	6 HP	75,000
Out Board Motor for Vallam	9.9 HP	1,46,000
Fishing Gears-cost includes cost of webbing, ropes, floats, sinkers, etc.		
Vallam	120 kg @ ₹ 600 / kg	72,000
Gill net	120 kg @ ₹ 600 / kg	72,000
FRP Catamaran (Size: 18 ft.) with OBM of 6 HP and Fishing Gears	Cost of FRP Catamaran, OBM, Gears (2 nos.), running cost, crew expenses (3 persons) for first month	3,50,000
FRP Catamaran (Size: 28 ft.) with OBM of 6 HP and Fishing Gears	Cost of FRP Catamaran, OBM, Gears (2 nos.), running cost, crew expenses (4 persons) for first month	5,50,000
Vallam with OBM of 9.9 HP and Fishing Gears	Cost of Vallam, OBM, Gears (2 nos.), running cost, crew expenses (5 persons) for first month	6,20,000

8. RENEWABLE SOURCE OF ENERGY AND WASTE MANAGEMENT

(Amount in ₹)

Renewable Source of Energy & Waste Management	Unit	Deenabandhu Model	KVIC Model
Biogas 2 Cum	Nos.	26,000	25,000
Biogas 3 Cum	Nos.	35,000	35,000
Biogas 4 Cum	Nos.	45,000	40,000
Biogas 4 Cum	Nos.	60,000	60,000
Solar Pumpsets			
DSWHS 100 Lpd	Nos.	30,000	
NDSWHS 1000 Lpd	Nos.	2,50,000	
Photo Voltaic and Thermal and Decentralised applications	Nos.	30,000	

Other Activities	Unit	Cost (Amount in ₹.)
Pair of Bullocks	Pair	70,000
Bullock cart	No.	60,000



9. INTEGRATED FARMING SYSTEMS (IFS)

Integrated Farming System (IFS) is a combination of agriculture and allied activities being practiced in a given piece of land by the farmer. It ensures distribution of risk and assures a guaranteed return from most of the activities. This apart, the activities compliment and supplement each other. The combination of activities cannot be the same for all locations as the requirements of the activities differ and the same may not be met in all types of agricultural land. Hence, a bouquet of activities suitable for wetlands, gardenland and dryland is prescribed by the TNAU. Bankers can finance a set of activities under IFS as per the nature of farming land the farmer possesses. The prescribed activities and their costing are as follows:

A. Wetland based Integrated farming system (1.0 acre)

Crop + Fish + Cow + Poultry/duck + Mushroom + Kitchen garden + Fruit trees(Border) + Vermicompost

Component	Unit Size	Cost (Amt. in ₹)
Crop	Rice, Maize, Pulses, banana, green manure, vegetables etc.,	
Cow	One milch cow along with one calf	40,000
Goat	5 female + 1 male	50,000
Fish pond construction	5 cents (20 x 10 x 1.5 m ³ size)	55,000
Poultry	15 Nos. desi birds / layers	5,000 (Cage cost)
Duck	25 Nos.	15,000 (Shed cost)
Mushroom	Production : 2kg/day	10,000 (Shed cost)
Kitchen garden	Around fish pond (seasonal vegetables)	-
Fruit trees	Coconut, banana etc.,	-
Inputs	Seeds, fingerlings, concentrated feed, birds, spawn, saplings etc.,	15,000
Vermicompost	Silpaulin / compost pit	2,500

* Cost may vary according to selection of enterprises



B.Gardenland based Integrated farming system (1.0 acre)

Crop + Horticulture (Fruit trees) + Cow + Goat / Poultry + Kitchen garden + Border Planting + Vermicompost (1.0 acre)

Component	Unit Size	Cost (Amt. in ₹)
Crop(Cereals, pulses, oil seeds, Commercial crops, green manure)	Cropping including fodder (C.N. grass + Desmanthus)	-
Cow	One milch cow along with one calf	40,000
Goat	5 female + 1 male	50,000
Poultry (Backyard)	15 Nos. desi birds / layers	5,000 (shed cost)
Horticulture	Fruit trees in border / 10 cents area (Coconut,sapota, guava, amla, banana, papaya etc., based on soil type)	5,000
Border Planting	Agathi, Annual morings, curry leaf etc.,	2,500
Kitchen garden	Vegetables and greens (1 cent)	
Inputs	Seeds, fingerlings, concentrated feed, birds, saplings etc.,	15,000
Vermicompost	Silpaulin/ Compost pit	2,500

* Cost may vary according to selection of enterprises

C.Dryland based Integrated farming system (1.0 acre)

Crop + Horticulture (Fruit trees) + Agroforestry + Goat/sheep + Farm pond + Vermicompost (1.0 acre)

Component	Unit Size	Cost (Amt. in ₹)
Crop(Cereals, pulses, oil seeds, Commercial crops)	90 per cent area may be allocated for cropping including fodder (Cenchrusciliaris, desmanthus, tree fodder along border)	-
Cow	One milch cow along with Calf	40,000
Goat (Tellichery / local)	5 female + 1 male	50,000
Sheep (Mecheri/local breed)	10 female + 1 male	90,000
Horticulture	Arid Fruit crops (Amla, Ber, Sapota)	5,000
Agroforestry	Timber and fodder trees	10,000
Farm pond	30 x 10 x 1.5 m	75,000
Inputs	Seeds, concentrated feed, tree saplings etc.,	10,000
Vermicompost (depending upon water availability)	Silpaulin / compost pit	2,500

* Cost may vary according to selection of enterprises

Sr No	Name of the Cluster office	Name of the Districts covered	Name of the Officer posted in Cluster Office	Designation	Mobile No.	E-mail
1	2	3	4	5	6	7
1	Chennai Metro	Chennai	E Raju	AGM	9940341205	chennaimetro.cluster@nabard.org
		Chengelpattu				
		Tiruvallur				
		Ranipet	Arun Vijay	AGM	6385784599	
		Vellore				
		Kancheepuram	M Vijay Neehar	MGR	9009305215	
Tiruvannamalai						
2	Pondicherry	UTP	R V Sidharthan	MGR	7299790400	pondicherry.cluster@nabard.org
		Cuddalore				
		Villupuram	K Balamurugan	AGM	9600095389	
		Kallakurichi				
3	Salem	Salem	K.K.Narmada	MGR	6382286435	salem.cluster@nabard.org
		Krishnagiri	S. Ramesh	MGR	9952863594	
		Namakkal				
		Dharmapuri	Praveen Babu	MGR	9597221108	
		Tirupathur				
4	Tiruchirappalli	Tiruchirappalli	Mohan Karthik N M	MGR	9790235550	tiruchirapalli.cluster@nabard.org
		Karur				
		Ariyalur	Prabaharan B	AGM	9791137922	
		Perambalur				
5	Pudukkottai	Pudukkottai	Deepak Kumar R	MGR	8848596797	pudukkottai.cluster@nabard.org
		Mayiladuthurai	Anish Kumar G S	MGR	9789597761	
		Thanjavur				
		Tiruvarur	Viswanth Kanna	MGR	7558129622	
		Nagapattinam				
6	Madurai	Madurai	Sakthibalan	MGR	9003619210	madurai.cluster@nabard.org
		Theni				
		Dindigul	Harish V	MGR	9940189717	
7	Virudhnagar	Virudhunagar	Rajasureshwaran B	MGR	9994665692	virudhunagar.cluster@nabard.org
		Sivagangai				
		Ramanathapuram	Arun Kumar	MGR	9324863269	
8	Tirunelveli	Thoothukudi	Suresh Ramalingam RK	AGM	8691999873	tirunelveli.cluster@nabard.org
		Kanyakumari				
		Tirunelveli	Sashi Kumar B	MGR	8291050808	
		Tenkasi				

Stand Alone DDM with Tagged district

9	Erode	Erode	Shri Ashok Kumar T	MGR	8667329206	erdoe@nabard.org
	Tirupur - Tagged	Tirupur - Tagged				
10	Coimbatore	Coimbatore	Shri Thirumala Rao C	AGM	8108703105	Coimbatore@nabard.org
	Nilgiris - Tagged	Nilgiris - Tagged				



Notes



NABVENTURES Limited

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Investment Focus

- › Sector Focus – Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- › Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- › Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
- › Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- › The fund takes significant minority / minority positions.

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✉ e-mail : nabventure@nabard.org ☎ Phone: 91-22-26539357



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1-1-61, RTC 'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040- 23241155
🌐 Website: www.nabsamruddhi.in



NABFOUNDATION

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

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE A CSR UNIT

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

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✉ e-mail:nabfoundation@nabard.org ☎ Phone:(+91)-22-2653 9404/9054/9204



NABKISAN Finance Limited

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- › Soft loans for Agri Startups.

Corporate Office

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✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

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☎ Phone:044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



NABARD Consultancy Services Private Limited [NABCONS]

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ISO-9000:2015 & ISO-27001:2013

OFFERS

CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 States/UTs

AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

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🌐 Website:www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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NAB संरक्षण

Trustee Private Limited

Corporate Office

NABARD C-24,
G Block, BKC, Bandra East,
Mumbai-400051
Ph:022-26539410/26537039

- › Established to manage various credit guarantee funds of Government of India, State Government etc.
- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

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NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

- › NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).