International Year of Cooperatives 2025

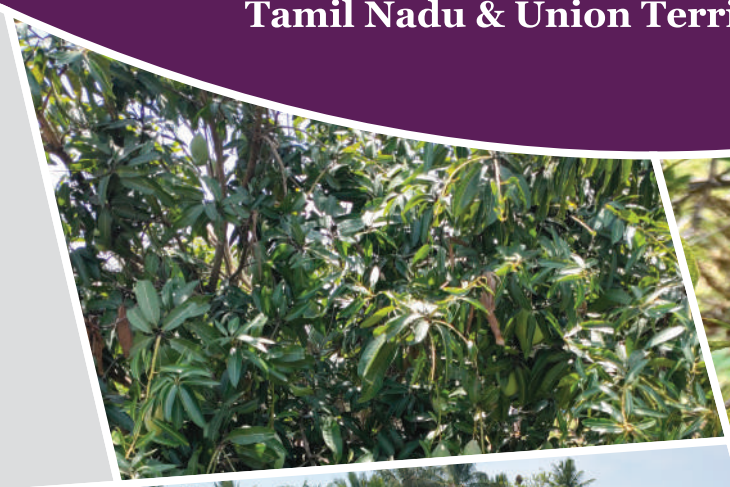
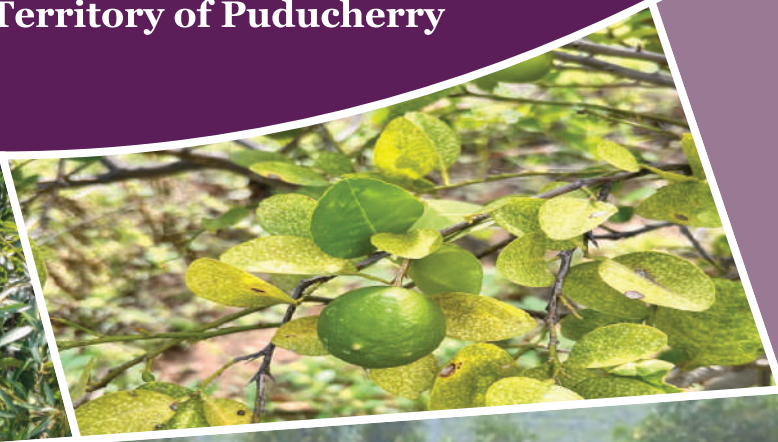
Cooperatives Build a Better World

NABARD

कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए सांकेतिक इकाई लागत : 2025-26

Indicative Unit Cost of Investments in Agriculture and Allied Activities : 2025-26

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



राष्ट्रीय कृषि और ग्रामीण विकास बैक

National Bank for Agriculture and Rural Development

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नै

TAMIL NADU REGIONAL OFFICE, CHENNAI

NABARD

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 सांकेतिक इकाई लागत : 2025-26

Indicative Unit Cost of Investments in Agriculture and Allied Activities : 2025-26

NABARD

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई

TAMIL NADU REGIONAL OFFICE, CHENNAI

Title	:	Unit Cost of Investment in Agriculture and Allied Activities 2025-26
Written and Published by	:	Department of Refinance NABARD, Tamil Nadu Regional Office, Chennai
Date of Publishing	:	July 2025
Designing & Printing	:	Saroja Press
Place of Printing	:	Chennai
NABARD Book code	:	E. RO. TN/26/38
Number of Copies	:	310
Contact	:	National Bank for Agriculture and Rural Development Tamil Nadu Regional Office No. 48, Mahatma Gandhi Road, Nungumbakkam, Chennai- 600 034.
Phone	:	044 – 2830 4444
E- mail	:	chennai@nabard.org
Website	:	www.nabard.org www.youtube.com/nabardonline

Disclaimer

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 investments.

NABARD

FOREWORD

Institutional credit from banks is one of the main sources of capital formation in Indian agriculture which plays a crucial role in ensuring sustainable agriculture, adopting advanced technology, and making the sector commercially profitable. In this direction, National Bank for Agriculture and Rural Development (NABARD) has been facilitating Banks to channelise credit to Agriculture, allied activities and other segments in priority sector space, not only through augmenting financial resources but also through various support services which includes developing model projects and unit costs which provides the banks the ready reckoner of technically feasible and financially viable activities in priority sector with focus on agriculture and allied activities.

This unit cost booklet for the financial year 2025-26 has been prepared based on consultation with concerned line departments of Government and technical experts and finalised in the meeting of State Level Unit Cost Committee (SLUCC) held on 25 June 2025 wherein various technical experts/Heads of line departments participated.

The costs of various investment activities given in the booklet are indicative in nature and serves as a guide for banks to identify potential activities in their area of operation and finance hassle free.

I acknowledge the contribution made by all stakeholders in finalising this unit cost booklet and I am sure that the banks would find it useful to channelise credit in the target segments with much ease of financing.

R Anand
Chief General Manager

1. MINOR IRRIGATION

A) New Wells

Sl. No	Item of Investment	Specifications	Unit Cost (₹)
1	Dug well in Hard stiff clay, gravel, stoney earth etc.	dia. 4.50m, depth 15m with RCC side walls of depth 4m (Average command area- 1 to 2 Ha)	6,75,000
2	Dug well in Hard stiff clay, gravel, stoney earth etc.	dia. 3m, depth 18m, with RCC side walls of depth 8m (Average command area- 2 Ha)	7,75,000
3	Dug well in Hard stiff clay, gravel, stoney earth etc.	dia. 5.0m, depth 15m, RCC side walls of depth 4m, boring 150mm x 15m (Average command area- 5 to 7 Ha)	7,20,000
4	Borewell in hard rock	dia. 9", depth 100m	1,15,000
		dia. 6", depth 330m	2,60,000
5	Tube well in Alluvium formations	dia. 8", depth 300'(100m), Casing and Filter Pipes for entire depth	5,70,000

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

A. PUMPSETS : Submersible Pumpset for Bore well (Only for Electric pumpsets)

SI. No.	Item of Investment	No. of Stages	Unit cost (₹)
1	1.5 HP	12	19,249
2	3 HP	4-8	21,982-35,858
		18-24	23,641-30,453
		30-40	21,443-36,212
3	4 HP	12	29,040
4	5 HP	3-5	34,670-39,721
		6-10	27,106-45,721
		11-15	29,024-54,127
		25-40	23,725- 42,345
5	6 HP	4-12	36,342-44,120
		15	36,864
		20	54,912
		50	50,775
6	7.5 HP	6-10	40,120-53,601
		14-20	45,831-65,693
		22-30	47,249-76,295
7	10 HP	6-10	40,120-53,601
		14-20	45,831-65,693
		22-30	47,249-76,295
8	12.5 HP	5-10	56,653-61,640
		12-20	44,958-70,301
		25-30	55,100-75,472
		34-36	54,673-70,725
9	15 HP	9-12	58,880-65,922
		15-20	50,709-69,613
		30-35	75,665-94722
10	17.5 HP	26-35	77,500-83,650
11	20 HP	15-18	68,894-87,713
		26-40	79,029-87,858
12	25.5 HP	5	73,600
13	30 HP	7	1,08,823

Photos are illustrative in nature

B. Electric motor Pumpsets with accessories and installation charges		
SI. No.	**Item of Investment**	**Unit cost (₹)**
1	2 HP	93,000
2	3 HP	1,08,000
3	5 HP	1,71,000
4	7.5 HP	2,07,000

C. Diesel Pumpsets with accessories & installation charges		
SI. No.	**Item of Investment**	**Unit cost (₹)**
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

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	45,000
2	Coconut	4 m to < 8 m	50,000
3	Guava, Lemon, Orange, Mosambi, Cashew	4 m to < 8 m	50,000
4	Papaya, Arecanut, Custard Apple, Pomegranate, Drumstick	2 m to 4 m	91,000
5	Grape	2 m to 4 m	91,000
6	Banana	2 m to 4 m	91,000
7	Sugarcane	1.2 m to <2.0 m	1,36,000
8	Cotton, Ginger, Vegetables, Rose	<1.2 m	1,36,000

Repayment Period : 10 to 15 years including 11 months gestation period
Instalment frequency : Yearly

C) Sprinkler Irrigation System

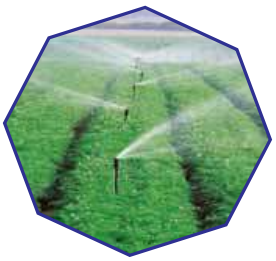
SI. No.	Item	Unit Size	Unit Cost (₹)
1	HDPE Pipes 63 mm	1 ha	30,000
2	HDPE Pipes 75 mm	1 ha	32,500

D) Other Investments

SI. No.	Item of Investment	Specifications	Unit Cost (₹)
1	Underground Pipeline for distribution system PVC 4kg/cm²	75mm	117/ metre
		90 mm	168/metre
		100 mm	264/metre







E) Solar Pumping System

SI. No.	Item of Investment	Total Cost per system (₹)	Unit Cost (₹ Per Watt Peak)	
A Submersible Pumps with Normal Controller (water filled motor)				
1	5 HP AC (4800 Wp)	3,14,088	65	
2	5 HP DC (4800 Wp)	3,14,088	65	
3	7.5 HP AC (6750 Wp)	4,42,113	65	
4	7.5 HP DC (6750 Wp)	4,42,113	65	
5	10 HP AC (9000 Wp)	5,41,347	60	
6	10 HP DC (9000 Wp)	5,41,347	60	
7	12.5 HP AC (11250 Wp)	6,79,955	60	
8	12.5 HP DC (11250 Wp)	6,79,955	60	
9	15HP AC (13500 Wp)	8,19,132	61	
10	15HP DC (13500 Wp)	8,19,132	61	
B Surface Pumps with Normal Controller				
1	3 HP AC (2700 Wp)	2,15,537	80	
2	3 HP DC (2700 Wp)	2,15,537	80	
3	5 HP AC (4800 Wp)	3,12,381	65	
4	5 HP DC (4800 Wp)	3,12,381	65	
5	7.5 HP AC (6750 Wp)	4,39,154	65	
6	7.5 HP DC (6750 Wp)	4,39,154	65	


Note: Unit cost per Wp is inclusive of supply, installation, transportation, taxes, 5 years comprehensive maintenance and insurance. The cost is indicated as per the norms of Ministry of New and Renewable Energy (MNRE), GoI.

Repayment including gestation period : 11 -15 years

Instalment Frequency : Yearly

(Subsidy schemes like Chief Minister's Solar Powered Pumpset Scheme (Tamil Nadu Specific) providing 70 % subsidy for Small and Marginal farmers (nodal agency-Agriculture Engineering Department)

PM-KUSUM Yojana under Ministry of New and Renewable Energy (MNRE) offering subsidy up to 60% (30 % state share and 30% central share) on solar pumps.)

Photos are illustrative in nature

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" Blocks, and technical clearance from the State Government Department is obtained before extending the credit facility.

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

a)	Between two Dug wells with or without pumpset	:	150 m
b)	Between two shallow Tubewells / Filter Points with pumpsets	:	175 m
c)	Between a Dug well 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**

a) 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.

b) 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

c) 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)	Dug well 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**

a) The bank shall ensure that the pumpsets financed are BIS certified.

b) 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.

c) 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 norms.

d) Bank shall ensure that the spacing criteria as stipulated in para 2 above are adhered to while financing for pumpsets as well.

e) Wherever loans are advanced for standby pumpset bank shall ensure that the standby unit is also selected as per the BIS norms and the loans, both for existing pumpset and the standby unit are recovered together within the normal recommended repayment period.

F) Capacitors: The electric motor financed to be with a starter and a capacitor matching the motor.

The following KVAR rating for Capacitors is recommended for use:

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

8. After Sales Service

Bank shall ensure that adequate after sales services and repair facilities are provided by the manufactures / 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 regarding 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. 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.

11. 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 at least 3 years longer than the repayment period of loans.

Photos are illustrative in nature

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.
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 safeguard against theft, robbery, fire, etc.
7. The system components should conform to BIS specification.

2. LAND DEVELOPMENT

Sl. No	Item of Investment	Specifications	Quantity	Cost using Machinery (₹)
1	Graded bunding	0.75 SqM cross section, 210 m length per ha	158 CuM	9,099
2	Farm bunding upto 4% field slope light soil	0.75 SqM c/s 200 m/ha	150 CuM	9,099
	upto 4% field slope medium soil	0.75 SqM c/s 200 m/ha	150 CuM	8,639
	upto 4% field slope heavy soil	0.75 SqM c/s 200 m/ha	150 CuM	8,639
3	Field drainage for wetlands	2.52 SqM c/s 65 m/ha	164 CuM	6,829
4	Farm Pond with berms of 2 m, inlet and outlet with 300 mm RCC pipes, trees plantation and boards- including GST	28x28x2 m	1568 CuM	1,40,000
5	Land levelling & shaping/ha *	(a) Slope: upto : 1%	10 Bulldozer hours	15,500
		(b) Slope: 1-2%	20 Bulldozer hours	31,000
		(c) Slope: 2-3%	30 Bulldozer hours	46,500
6	Fencing (running metres)	Barbed per running metre	1 running metre	1393**

* Prevailing private hire charges for Bulldozer is ₹. 1,550/- per hour for Land Development works

** Barbed wire (6 straight line and 2 diagonal line), cut stone pillar (0.15x0.15x2.10m), with depth of foundation 0.75m below ground level (cut stone pillar 0.6 m below ground level).

Repayment Period : 9 years including 2-year grace period.

Instalment frequency : Yearly




Photos are illustrative in nature

3. FARM MECHANISATION

A. Machineries

Sl. No	Name of the Machinery	Unit Cost (₹)
1	Tractor 2WD (up to 20 PTO HP)	3,62,859 - 4,98,450
2	Tractor 4WD (up to 20 PTO HP)	3,65,068 - 6,58,000
3	Tractor 2WD (above 20 PTO HP and up to 40 PTO HP)	5,16,202 - 8,79,400
4	Tractor 4WD (above 20 PTO HP and up to 40 PTO HP)	5,15,689 - 10,22,800
5	Tractor 2WD (above 40 PTO HP and up to 50 PTO HP)	7,76,954 – 10,40,521
6	Tractor 4WD (above 40 PTO HP and up to 50 PTO HP)	8,50,433 - 13,72,108
7	Tractor 2 WD (Above 50 PTO HP)	10,57,114 – 11,81,212
8	Tractor 4 WD (Above 50 PTO HP)	10,54,216 - 14,62,447
9	Combine Harvester (Track type) - > 6 feet cutter bar width)	23,49,647 - 30,50,000
10	Combine Harvester (Wheel type self-propelled)	32,00,000 - 38,62,500
11	Power Tiller (8 BHP and up to 11 BHP)	1,70,130 – 2,16,600
12	Power Tiller (above 11 BHP)	2,12,819 – 2,60,000
13	Self -propelled Rice Transplanter – walk behind type (4 rows)	2,52,300 – 3,05,000
14	Self -propelled Rice Transplanter – 4 rows and up to 8 rows – Walk Behind Type	3,24,300 – 3,93,000
15	Self -propelled Rice Transplanter – 4 rows and up to 8 rows – Riding type	12,79,951-19,50,000
16	Power Weeder (engine operated below 2 BHP)	48,559 - 79,000
17	Power Weeder (engine operated 2 BHP and below 5 BHP)	28,159 - 1,13,456
18	Power Weeder (engine operated 5 BHP and below 7.5 BHP)	46,825 - 1,65,000
19	Power Weeder (engine operated 7.5 BHP and above)	90,000 - 2,50,001
20	Rotavator (upto 4 feet)	60,000 - 90,825
21	Rotavator (upto 5 feet)	80,000 - 1,43,955
22	Rotavator (6 feet)	1,00,000 - 1,81,965
23	Rotavator (7 feet)	1,26,000 - 1,70,000
24	Seed-cum-Fertilizer drill	48,157 – 91,541
25	Drum seeder (Direct Paddy Seeder)	5700
26	Cultivator (Five tyne) rigid & Spring type	42,800 – 50,045
27	Cultivator (Nine tyne) rigid & Spring type	46,001 – 53,661
28	Brush Cutter	16,000 - 30,499
29	Ground nut digger	1,91,643
30	Balers Round- Medium above 16-40 kg per bale	3,13,600 - 4,08,000
31	Balers Rectangular up to 20 kg per bale	11,04,852 - 13,38,749
32	Coconut Frond Chopper	87,500 - 2,44,000
33	Multi Crop Thresher (above 4 tone/hr capacity)	3,99,000 – 6,11,100
34	Chaff Cutter	21,400 - 42,200
35	Tipping Trailer/ Trolley (upto 5 Ton Capacity)	2,43,000 - 2,99,251
36	Bund Former (Tractor drawn)	66,000
37	Ridge moulder/ Ridge plaster	3,65,000
38	Straw Chopper/ Shredder/ Mulcher	1,94,776 - 2,21,695
39	Mould Board Plough (Reversible Hydraulic Plough)	1,06,000 – 2,96,970
40	Tractor front mounted reaper	179,220
41	Pneumatic Planter	5,96,189

Photos are illustrative in nature

Sl. No	Name of the Machinery	Unit Cost (₹)
42	Power Harrow	1,92,727
43	Fertilizer Spreader	44800
44	Mobile Paddy Dryer (Tractor PTO operated, capacity 3000 kg/Batch, Source of heat- Indirect fired heat exchanger & diesel burner)	23,87,140 – 27,41,140
45	Sugarcane Trash cutter	2,02,035
46	Self-Propelled Tool bar ride on type	2,78,250
47	Sub Soiler	75,001 - 1,00,000
48	Post hole Digger / Earth auger (Self-propelled)	32000
49	Battery operated sprayer (Manual)	2,901 - 5,001
50	Power operated sprayer	8,299 - 10,799
51	Tractor operated Boom sprayer	2,68,056
52	Laser Leveller	3,60,000
53	Tea leaf Harvester (Handheld)	16,000
54	Manual Cotton Plucker (Battery Operated)	9,820
55	Kisan Drone (Small)	5,49,999 - 6,00,000
56	Kisan Drone (Medium)	7,70,000
57	Sugarcane harvester (Self-propelled, 20 WD with De- topper & chopper mechanism)	94,00,000 – 96,00,000
58	Self-propelled riding type vertical conveyor reaper	2,00,000-3,50,000
59	Paddy harrow / Puddler	25,000-35,000
60	Groundnut digger shaker/harvester	1,50,000-2,50,000
61	Groundnut thresher	2,75,000-3,75,000
62	Cono weeder	1500-2500
63	Tractor drawn land leveler	15,000-30,000



B) Solar Dryer

Solar drier for Vegetables and fruits including the cost of poly carbonate sheets, kadappa stone flooring, equipment for temperature and humidity control and erection charges

Sl. No.	Solar drying unit floor area (in sq. ft)	Approved Rate per sq. ft (₹)	Total cost of unit (₹)
1	400	842	3,36,800
2	601	813	4,88,613
3	801	786	6,29,586
4	1000	786	7,86,000

Note : For Post-harvest Management 40–60% subsidy on solar dryers for drying fruits, vegetables, spices, etc are available under Mission for Integrated Development of Horticulture (MIDH) and National Horticulture Board (NHB) schemes. Bankers may encourage the applicants to check with District Horticulture Officer or visit the NHB portal for more details.)

Photos are illustrative in nature

C) Solar Fencing

Sl. No.	Description of work	No. of lines	Total cost of the unit (₹)
1. Normal Type of Solar Fencing Unit			
1	Total cost for supply and installation of solar fencing unit (inclusive of all)	5	2,26,489
2		7	2,44,948
3		10	2,73,294
2. Hanging Type of Fencing Unit			
4	Total cost for supply and installation of solar fencing unit (inclusive of all)	5	2,89,819
5		7	3,09,888
6		10	3,39,825

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 and installation.

E. Post Harvest and Value addition Equipment for Food grains, Oilseeds and Horticulture crops

Category	Name of the machinery	Model	Unit cost (₹)
Mini Oil Mill without filter press (for all types of Horticulture / Food grain/ Oilseed crop	Oil Mill	Wood King/Eco	2,61,960
	Multi oil extraction wooden machine	Wood star	2,71,400
	Oil Mill	K series	2,77,300
	Multi oil extraction wooden machine	Maxi SS without filter	3,12,700
	Multi oil extraction wooden machine	Jumbo SS without filter	3,65,800
All types of grinder / pulveriser / polisher (for all types of horticulture / food grains / oilseed crop)	Oilcake / seed pulverizer	AP-01	76,700
	PHM- Mini Flour Mill	Flour Series- 3 SS	51,330
All types of Power driven Dehusker/ sheller/ threshers/ harvestors/ De – spiking/ Deconing Machine/ Peeler/ Spliter/ Stripper/ shredder (for all types of horticulture / food grains / oilseed crop)	Mini rice mill (Dehusker)	BAE/MR-01	52,000
	Coconut Dehusker (2Hp)	ARD Nano	1,40,001
Mini Dal mill- Capacity 50 kg/hr and below 100 kg/hr	Mini dal mill	3 MDM	1,45,199
All types of grinder / pulveriser / polisher (for all types of horticulture / food grains / oilseed crop)	Chilli pounding machine 3 HP	AKASH CP2	56,640
	Chilli pounding machine (2+1 HP)	AKASH CP3	64,900
	Pulverizer (1hp)	AKASH- 1SSP	25,960
	Pulverizer (3hp)	AKASH- 3SSP	52,000

Photos are illustrative in nature

All types of Power driven Dehusker/ sheller/ threshers/ harvestors/ De – spiking/ Deconing Machine/ Peeler/ Spliter/ Stripper/ shredder (for all types of horticulture / food grains / oilseed crop)	Decorticator cum grader	2 DCG	1,14,608
Mini Oil Mill without filter press (for all types of Horticulture / Food grain/ Oilseed crop)	Oil mill	Neptune 0.5hp	19,800
	Automatic SS Steal rotary iron machine	Akash 10 SR	2,80,000
	Automatic wood & stone oil extracting machine	3AWSOM	2,60,000
All types of grinder / pulveriser / polisher (for all types of horticulture / food grains / oilseed crop)	Pulverizer 3 HP	Gajalakshmi 3 hp (2 in 1)	44,810
	Pulverizer 2 HP	Gajalakshmi 2 hp (2 in 1)	36,500
Mini Oil Mill without filter press (for all types of Horticulture / Food grain/ Oilseed crop)	Oil mill- rotary oil extraction machine (10hp)	SS	2,80,000
All types of Power driven Dehusker/ sheller/ threshers/ harvestors/ De – spiking/ Deconing Machine/ Peeler/ Spliter/ Stripper/ shredder (for all types of horticulture / food grains / oilseed crop)	Coconut dehusker (3hp)- with and without crown	SVB-DH-3	2,02,000
Mini Oil Mill without filter press (for all types of Horticulture / Food grain/ Oilseed crop)	Automatic wooden oil mill (VoC Maker)- 3hp	VoC Make	2,89,100
	Automatic SS Rotary machine (Nethaji)	Nethaji	3,77,600
	Automatic stone & wood oil extraction machine VoC- 5hp	VoC Make	4,00,000
All types of grinder / pulveriser / polisher (for all types of horticulture / food grains / oilseed crop)	12” Bullet plate mill 10 HP- Annai Theresa	Annai Theresa	1,35,700
All types of Power driven Dehusker/ sheller/ threshers/ harvestors/ De – spiking/ Deconing Machine/ Peeler/ Spliter/ Stripper/ shredder (for all types of horticulture / food grains / oilseed crop)	Groundnut decorticator cum grader- 3HP	Avvaiyar	1,41,600

4. PLANTATION & HORTICULTURE

4. 1 ARECANUT

Indicative Unit Cost for cultivation of Arecanut

Crop : Arecanut Variety : Mangala, Sumangala, Subamangala
Spacing : 2.75 x 2.75 metres Area : 1 Hectare

(Amount in ₹)

Sl. 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 up to 5th year
Indicative Unit cost : ₹ 2,70,000
Repayment Period : 11 years inclusive of 6 years grace period
Average yield (MT/Ha): 1.63

4.2 AONLA

Indicative Unit Cost for Cultivation of Aonla

Crop : Aonla Variety : Banarasi, NA-7, Chakia, BSR – 1
Spacing : 5 x 5 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)	22,000	-	-	-	-	-
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	**29,904**	**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	**57,700**	**19,200**	**22,400**	**26,000**	**30,700**	**33,600**

Unit cost capitalised up to fourth year
Indicative Unit cost : ₹ 1,25,300
Repayment Period : 08 years inclusive of 4 years grace period
Average yield (MT/Ha): 24.59

Photos are illustrative in nature

4.3 CASHEWNUT

Indicative Unit Cost for Cultivation of Cashewnut

Crop : Cashew Variety : VRI-1, VRI-2, VRI-3, VRI-4
Spacing : 7 x 7 metres Area : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	9,000	-	-	-	-	-
2	Farm yard manure	1,000	2,000	2,000	3,000	5,000	5,000
3	Fertilizers	1,249	2,498	3,747	4,997	6,595	6,595
4	Plant protection chemicals	500	750	1000	1500	2000	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	**15,249**	**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	**52,000**	**18,000**	**19,200**	**23,200**	**29,100**	**28,200**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 1,41,500
Maintenance cost from 6th year : ₹ 28,200
Repayment Period : 10 years inclusive of 6 years grace period
Average yield (MT/Ha): 0.52

4.4 COCONUT CULTIVATION

Indicative Unit Cost for Cultivation of Coconut-Tall Variety

Crop : Coconut Variety : East Coast Tall, West Coast Tall
Spacing : 7.5mx7.5m Area : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years							
		1	2	3	4	5	6	7	8
A	Material Cost								
1	Planting material (incl.10% extra)	11,570	-	-	-	-	-	-	-
2	Farm yard manure	891	1,336	1,780	2,225	2,225	2,225	2,225	2,225
3	Fertilisers	2,007	4,015	6,022	8,029	10,037	12,044	12,044	12,044
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	**16,768**	**6,850**	**9,552**	**12,005**	**14,012**	**16,069**	**16,069**	**16,069**
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	**60,600**	**21,000**	**22,300**	**25,300**	**26,400**	**29,100**	**30,000**	**31,800**

Unit Cost Capitalised up to Seventh year
Indicative Unit cost : ₹ 2,14,700 Maintenance cost from 8th year : ₹ 31,800
Repayment Period : 12 years inclusive of 7 years grace period
Average yield (MT/Ha): 8.51

Photos are illustrative in nature

4.5 COCONUT PLANTATION T X D VARIETY

Indicative Unit Cost for Cultivation of Coconut T&D Hybrids

Crop : Coconut Variety : TxD Hybrids
Spacing : 7.5 x 7.5 metres Area : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	24,063	-	-	-	-	-
2	Farm yard manure	890	1,335	1,780	2,225	2,670	3,560
3	Fertilisers	2,676	5,353	8,029	10,706	13,382	16,059
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 hedge)	2,000	-	-	-	-	-
	Sub Total	**31,129**	**8,188**	**11,559**	**14,681**	**18,677**	**22,519**
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	**79,900**	**23,100**	**28,500**	**33,700**	**41,300**	**46,700**

Unit cost capitalised up to fifth year
Indicative Unit cost : ₹ 2,06,500 Maintenance cost from 6th year : ₹ 46,700
Repayment Period : 10 years inclusive of 5 years grace period
Average yield (MT/Ha): 8.51

4.6 COFFEE

Indicative Unit Cost for Cultivation of Coffee

Crop : Coffee (Arabica) Variety : S-795, S- 9, S-5 B,
Spacing : 1.8 x 1.8 metre Area : 1 hectare

(Amount in ₹)

Sl. 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	Miscellaneous	84	108	68	68	68
	TOTAL	**1,00,700**	**50,000**	**46,800**	**49,800**	**52,300**

Unit cost capitalised up to fourth year Indicative Unit cost : ₹ 2,47,300
Repayment Period : 10 years including of 5 years grace period
Average yield (MT/Ha) : 1.36

Photos are illustrative in nature

4.7 CURRY LEAF

Indicative Unit Cost for cultivation of Curry Leaf

Crop : Curry Leaf
Spacing : 1.8 x 1.8 metre
Varieties : Local (Senkaambu, Patchai kaambu)
Unit size : Acre

(Amount in ₹)

Sl. No	Particulars	Years	
		1	2
A	Material Cost		
1	Planting material @ Rs. 10.00 / seedling (including 10% for gap filling)	20,370	-
2	FYM @ 10 kg / plant @ Rs.1000 / t	12,000	12,000
3	Fertilizers : NPK Complex fertilizers (17:17:17) @ 50 gm per plant & applied after every harvest (4 harvests per year at quarterly intervals- Cost of fertilizer Rs.29 / kg))	6,960	6,960
4	Fuel for irrigation - 3 lit / irrigation & 36 irrigations / year = 108 lit @ Rs.45 (diesel cost per litre)	6,000	6,000
5	Plant protection cost Monocil / monocrotophos - 2 lit @ Rs.500 / lit Dithane - 4 kg @ Rs.250 / kg	2000	-
	Total Material Cost	**47,330**	**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 (Rs. / manday	**350**	**50,750**
	Total labour cost	49,350	50,750
C	Miscellaneous	240	240
	Grand total	**96,900**	**78,000**

Unit cost capitalised up to one year Indicative Unit cost : ₹ 96,900
Repayment Period : 5 years inclusive of 2 years grace period
Average yield (MT/Ha): 13.55

Photos are illustrative in nature

4.8 JASMINE

Indicative Unit Cost for Cultivation of Jasmine

Crop : Jasmine Varieties : Jasminum sambac, J. auriculatum, J. grandifloram
Spacing : 1.5 x 1.5 metre Unit size : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years			
		1	2	3	4
A	Material Cost				
1	Planting material (incl.10% extra)	73,260	-	-	-
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	**1,61,796**	**86,536**	**86,536**	**86,536**
B	Operation and Labour (excluding labour on harvesting)	80,100	40,800	39,300	39,300
C	Harvesting charges @ Rs.10/kg of flower	18,750	37,500	62,500	87,500
D	Miscellaneous	109	179	179	179
	TOTAL	**2,60,755**	**1,65,015**	**1,88,515**	**2,13,515**

Unit cost capitalised up to one year Indicative Unit cost : ₹2,60,800
Repayment Period : 5 years inclusive of 2 years grace period
Average yield (MT/Ha): 9.79

4.9 ROSE

Indicative Unit Cost for Cultivation of Rose

Crop : Rose Variety : Edward Rose, Andhra Redrose
Spacing : 2 x 2 metres Area : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years			
		1	2	3	4
A	Material Cost				
1	Planting material (incl.10% extra)	68,750	6,875	-	-
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	**1,08,803**	**44,928**	**38,053**	**38,053**
B	Operation and Labour (excluding labour on harvesting)	83,000	96,250	98,500	98,000
C	Harvesting charges Rs.5/kg of flower	13,500	45,000	45,000	45,000
D	Miscellaneous	500	300	200	200
	Sub Total	**97,000**	**1,41,550**	**1,43,700**	**1,43,200**
	TOTAL	**2,05,803**	**1,86,478**	**1,81,753**	**1,81,253**

Unit cost capitalised up to one year Indicative Unit cost : ₹ 2,05,800
Repayment Period : 6 years inclusive of 1 year grace period
Average yield (MT/Ha): 9.29

Photos are illustrative in nature

4.10 SEEDLESS GRAPE

Indicative Unit Cost for cultivation of Seedless Grape

Crop : Grape Variety : Seedless
Spacing : 4 x 3 metres Area : 1 Acre

(Amount in ₹)

Sl. No	Particulars	Years			
		1	2		3
			I half	II half	
A	Material Cost				
1	Planting material (incl.10% extra)	7,260	860	-	-
2	Stakes	660	0	0	0
	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
3	Fertilisers	9,393	9,755	9,755	19,510
	Cost of pandal	-	-	-	-
	Stone Pillars	60,000	-	-	-
	Support pillars	7,500	-	-	-
	GI wire (Kg)	80,000	-	-	-
4	Packing materials	0	2,500	2,500	1,800
5	Plant Protection Chemicals	3,500	5,000	5,000	10,000
6	PGR	0	2,500	2,500	4,000
7	Irrigation	600	300	300	600
	Sub Total	**2,03,820**	**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 up to second year Indicative Unit cost : ₹ 4,92,900
Repayment Period : 10 years inclusive of 2 years grace period
Average yield (MT/acre): 12-13

Photos are illustrative in nature

4.11 GUAVA (6 X 6m)

Indicative Unit cost for Cultivation of Guava

Crop : Guava
Variety : Lucknow -49, Allahabad Safeda
Spacing : 6 x 6 metres
Area : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Planting material (incl.10% extra)	12,200	-	-	-	-
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	**21,062**	**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	**56,265**	**15,803**	**16,997**	**22,491**	**25,407**

Unit cost capitalised up to fourth year Indicative Unit cost : ₹ 1,11,600
Repayment Period - 06 years inclusive of 2 years grace period
Average yield (MT/Ha): 26.73

4.12 SAPOTA

Indicative Unit Cost for Cultivation of Sapota

Crop : Sapota
Varieties : Cricket Ball, Oval, Co-1, Co-2, PKM-1,2,3
Spacing : 8 x 8 metres
Unit size : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	17,200	-	-	-	-	-
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	**26,379**	**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	**60,600**	**23,200**	**30,800**	**36,600**	**46,300**	**47,800**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 1,97,500
Repayment Period : 10 years inclusive of 05 years grace period
Average yield (MT/Ha): 15.09

Photos are illustrative in nature

4.13 LIME

Indicative Unit Cost for cultivation of Lime

Crop : Lime Varieties : PKM-1
Spacing : 5 x 5 metres Unit size : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	11,000	-	-	-	-	-
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	**19,422**	**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	**59,425**	**22,557**	**27,910**	**31,263**	**40,216**	**44,016**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 1,81,400
Repayment Period : 8 years inclusive of 04 years grace period
Average yield (MT/Ha): 14.29

4.14 MANGO

Indicative Unit Cost for Cultivation of Mango

Crop : Mango Varieties : Banganapalli, Alphonso, Imam Pasand
Spacing : 7 x 7 metre Unit size : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	15,750	-	-	-	-	-
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	PGR	-	-	-	-	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	**25,546**	**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	**60,478**	**25,906**		**41,712**	**49,590**	**55,190**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 2,12,200
Repayment Period : 10 years inclusive of 06 years grace period
Average yield (MT/Ha): 5-9

Photos are illustrative in nature

4.15 POMEGRANATE

Indicative Unit Cost for Cultivation of Pomegranate

Crop : Pomegranate Varieties : Bhagwa
Spacing : 3 x 3 metres Unit size : 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	3,330	4,950	6,660	8,250
3	Fertilisers	10,306	10,306	11588	11588	11588
4	Plant Protection Chemicals	5,000	10,000	15,000	20,000	20,000
5	Fencing (live hedge)	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	Cost of drip system	30,000	-	-	-	-
D	Miscellaneous	245	210	263	213	263
	TOTAL	**98,900**	**47,200**	**61,400**	**72,800**	**76,600**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 2,07,500
Repayment Period : 6 years inclusive of 02 years grace period
Average yield (MT/Ha): 11.81

4. 16 PALMAROSA

Indicative Unit Cost for Cultivation of Palmarosa

Crop : Palmarosa Varieties : Trishna, PRC-1
Spacing : 60 cm x 30 cm Unit size : 1 Acre (Amount in ₹)

Sl. No	Particulars	Years	
		I	II
A	Material Cost		
1	Land preparation - Lumpsum	3000	0
2	Nursery expenses		
	Cost of seed - 2.5 kg @ Rs.500 / kg	1,250	0
	Labour charges nursery maintenance - 30 md @ Rs.300 / md	9,000	0
3	Planting - 15 md / acre @ Rs.300 / md	4,500	0
4	Manures - FYM - 4 T / ac @ Rs.500 / Ton	2,000	2,000
5	Fertilizer - a). Basal application		
	Nitrogen - 16 kg / acre @ Rs. 11.65/ kg	186	186
	Phosphorus - 40 kg / acre @ Rs.50.75/ kg	2,030	2,030
	Potassium - 32 kg / acre @ Rs.56.67 / kg	1,813	1,813
	b) Top Dressing		
	N @ 12 kg / harvest - 4 har. & 6 harvests during I & II yr respectively	559	559
	K @ 15 kg / harvest - 4 har. & 6 harvests during I & II yr respectively	3,045	3,045
6	Labour cost for fertilizer application - 10 md / year @ Rs.300 / md	3,000	3,000
7	Intercultural operations / weeding (2) - 15 md / weeding	9,000	9,000
8	Irrigation charges - 20 md + Rs.250 / HP	7,250	7,250
9	Harvesting - 15 md / acre / harvest (I yr- 4 & IInd Yr. 6) (60 & 90 md during I & II yr. respectively)	18,000	27,000
10	Distillation charges @ Rs.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 Unit cost per acre (0.4 ha.) = Rs.96800/-
Repayment period - 4 years inclusive of 01 year grace period
Average yield (MT/acre): 8-12

Photos are illustrative in nature

4.17 PLUM

Indicative Unit Cost for Cultivation of Lime

Crop : Plum Varieties : Rubino, Apricot Hale (Green gage), Gaviota, Abundance, etc

Spacing : 6 x 6 metres Unit size : 1 Hectare

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Material Cost						
1	Planting material (incl.10% extra)	22,973	-	-	-	-	-
2	Farm yard manure	1,390	1,390	2,085	2,780	3,475	4,170
3	Fertilisers	9,606	12,755	15,741	18,889	31,158	31,481
4	Micronutrients	0	400	500	600	800	800
5	Plant Protection Chemicals	1,000	1,000	1,250	1,500	1,500	2,000
7	Irrigation	1,000	1,000	1,500	2,000	2,000	2,000
	Sub Total	**35,969**	**16,545**	**21,076**	**25,769**	**38,933**	**40,451**
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	**75,900**	**28,900**	**35,300**	**40,600**	**59,100**	**62,200**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 2,39,800

Repayment period : 10 years inclusive of 05 years grace period

Average yield (MT/Ha): 14.52

4.18 CARDAMOM

Indicative Unit Cost for Cultivation of Cardamom

Crop : Cardamom Varieties : Malabar, Vazhukka

Spacing : 3 x 3 metres Unit size : 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	14,760.50	23,271.01	23,271.01	23,271.01	23,271.01
4	Plant Protection Chemicals	1,000	2,000	3,000	3,000	3,000
5	Staking material	2,220	-	-	-	-
	Sub Total					
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 up to second year Indicative Unit cost : ₹ 2,61,900

Repayment period - 6 years inclusive of 02 years grace period

Average yield (Kg/Ha): 583

Photos are illustrative in nature

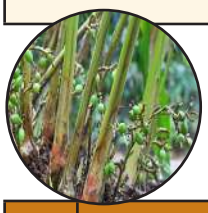
4.19 RUBBER

Indicative Unit Cost for Cultivation of Rubber

Crop : Rubber Variety : RRII
Spacing : 4.5 x 4.5 metres 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) @ Rs.75/-	32,500	-	-	-	-	-	-
2	Manures & Fertilizers (Dosage NPK and FYM)	-	-	-	-	-	-	-
-	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	-
4	Others	-	-	-	-	-	-	-
	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
	Grand Total (expenditure)	**1,36,500**	**46,800**	**38,500**	**33,500**	**31,000**	**28,100**	**72,000**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 2,39,800
Repayment period : 10 years inclusive of 05 years grace period
Average yield (MT/Ha): 14.52



4.20 OIL PALM

Indicative Unit Cost for C ultivation of Oil Palm

Crop : Oil Palm Variety : Tanera Hybrid
Spacing : 9x9 Triangular Area : 1 Acre (Amount in ₹)

Sl. No	Particulars	Years				
		1	2	3	4	5
A	Material Cost					
1	Land prepartion and levelling	5,000	-	-	-	-
2	Internal road formation for transportation	0	-	-	-	-
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 Potash	1,292	2,584	3,876	4,845	4,845
	d Micro nutrients - Magnesium ($MgSO_4$)	71	143	285	285	285
	e Micro nutrients - Boron (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	**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	Misc. 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 up to fourth year Indicative Unit Cost : ₹ 1,62,900
Repayment period : 9 years with 4 years grace period
Average yield (MT/acre): 10-12

Photos are illustrative in nature

4.21 MANGO (3x2)

Indicative Unit Cost for cultivation of Mango

Crop : Mango
Spacing : 3x2 metres
Variety : Banganapalli, Alphonso, Imam Pasand
Area : 1 Acre

(Amount in ₹)

Sl. No	Particulars	Years				
		1	2	3	4	5
A	Labour					
1	Land Clearing & Development	4,800	0	0	0	0
2	Layout and Digging of Pits	10,000	800	0	0	0
3	Filling of pits	6,000	400	0	0	0
4	Planting & Plant Support (staking)	4,800	400	0	0	0
5	FYM & Fertlizers Application	2,400	2,400	3,200	3,200	3,200
6	Plant protection	2,400	2,400	2,400	2,400	2,400
7	Irrigation	3,200	3,200	4,000	4,000	4,000
8	Earthing up, Weeding, training & pruning and other Intercultural Operations	4,000	4,000	4,400	4,800	4,800
9	Harvesting, Carriage & Packaging Cost	0	0	4,000	4,800	5,600
	Sub-total	**37,600**	**13,600**	**18,000**	**19,200**	**20,000**
B	**Material**					
1	Planting Material (including transportation)	39,960	3,996	0	0	0
2	Farm Yard Manure	6,660	9,990	9,990	13,320	13,320
3	N	866	1,732	2597	3,463	4,329
4	P	3,530	7,060	10,589	14,119	17,649
5	K	1,998	3,996	5,994	7,992	9,990
6	Irrigation (diesel/eelectricity/lumpsum requirements)	1,200	1,200	1,200	12,00	12,00
7	Paclobutrazol cost (₹./acre)	0	0	0	2,398	3,596
8	Plant protection cost	2,000	2,000	2,000	2,000	16,000
9	Live Fencing cost	3,000	0	0	0	0
10	Cost of drip irrigation system	25,000	0	0	0	0
	Sub Total	**84214**	**29973**	**32371**	**44492**	**66084**
	Total	**121814**	**43573**	**50371**	**63692**	**86084**
C	Miscellaneous Expenses/contingency (5%) of A+B	6,091	2,179	2,429	3,185	4,304
D	**Total Cost**	**12,7904**	**45,752**	**52,799**	**66,877**	**90,389**

Unit cost capitalised up to third year Indicative Unit cost : ₹ 2,26,500
Repayment period : 7 years with 3 years grace period
Average yield (MT/acre): 10-12

Photos are illustrative in nature

4.22 MANGO (5x5)

Indicative Unit Cost for Cultivation of Mango

Crop : Mango Variety : Banganapalli, Mallika, Neelam, Totapuri
Spacing : 5x5 metres Area : 1 Acre

(Amount in ₹)

Sl. No	Particulars	Years					
		1	2	3	4	5	6
A	Labour						
1	Land Clearing & Development	4,000	0	0	0	0	0
2	Layout and Digging of Pits	4,800	800	0	0	0	0
3	Filling of pits	2,400	400	0	0	0	0
4	Planting & Plant Support (staking)	2,400	400	0	0	0	0
5	FYM & Fertlizers Application	1,600	1,600	1,600	2,400	2,400	2,400
6	Plant protection	1,200	1,200	1,600	1,200	1,600	16,000
7	Irrigation	2,400	2,400	2,400	2,400	2,400	2,400
8	Earthing up, Weeding, training & pruning and other Intercultural Operations	2,400	2,400	2,400	2,400	2,400	2,400
9	Harvesting, Carriage & Packaging Cost	0	0	0	1,600	2,400	3,200
	Sub-total	**21,200**	**9,200**	**8,000**	**10,000**	**11,200**	**26,400**
B	Material						
1	Planting Material (including transportation)	11,200	1,120	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 (lumpsum)	0	0	0	0	0	0
7	Plant protection	1,000	1,000	1,200	1,500	16,000	16,000
8	Live Fencing	1,000	-	-	-	-	-
9	Cost of drip irrigation system	20,000	0	0	0	0	0
	Sub Total- B	**35,936**	**6,392**	**8,208**	**11,244**	**27,280**	**27,280**
	Total A+B	**57,136**	**15,592**	**16,208**	**21,244**	**38,480**	**53,680**
C	Miscellaneous Expenses/contingency	1,000	1,000	1,000	1,000	1,000	1,000
D	**Total Cost**	**58,136**	**16,592**	**17,208**	**22,244**	**39,480**	**54,680**

Unit cost capitalised up to fifth year Indicative Unit cost : ₹ 1,53,700
Repayment period : 9 years with 5 years grace period
Average yield (MT/acre): 7

Photos are illustrative in nature

4.23 TISSUE CULTURE BANANA WITH PROPPING MATERIAL

Indicative Unit Cost for Cultivation of TC Banana

Crop : TC Banana
Variety : Grand Naine
Spacing : 1.65x1.65 metres
Area : 1 Acre

(Amount in ₹)

Sl. No	Particulars	Years				
		1	2	3	4	5
A	Labour					
1	Land Clearing & Development	2,100	0	0	0	0
2	Layout and Digging of Pits	14,400	400	400	0	0
3	Filling of pits	3,000	200	200	0	0
4	Planting & Plant Support (staking)	3,600	200	200	0	0
5	FYM & Fertlizers Application	1,500	1,500	1,500	900	900
6	Plant protection	1,500	1,500	1,500	1,200	1,200
7	Irrigation	600	600	600	800	800
8	Earthing up, Weeding, pruning & other Intercultural Operations	2,400	2,400	2,400	2,400	2,400
9	Harvesting, Carriage & Packaging Cost	3,500	3,500	3,500	900	1,500
	Sub-total	**32,600**	**10,300**	**10,300**	**6,200**	**6,800**
B	Material					
1	Planting Material (including transportation) - Seedling/Rootstock	20,580	2,058	2,058	0	0
2	Farm Yard Manure	17,640	17,640	17,640	17,640	17,640
3	Vermicomposting	0	0	0	0	0
4	Other concentrated manures (Bonemeal, fish meal etc)	-	-	-	-	-
5	N	3,622	3,622	3,622	3,622	3,622
6	P	7,791	7,791	7,791	7,791	7,791
7	K	9,555	9,555	9,555	9,555	9,555
8	Irrigation (diesel/eelectricity/lumpsum requirements)	1,000	1,000	2,000	2,000	2,000
9	Plant protection	300	300	300	400	600
10	Fencing	-	-	-	0	0
11	Staking / Propping	-	-	-	0	0
	Bamboo poles (@ 2 poles per plant) - Rs.10 /- per pole	22,500	-	-	-	-
	Labour for fixing poles including rope, etc.	2,500	-	-	-	-
	Sub Total- B	**85,488**	**41,966**	**42,966**	**41,008**	**41,208**
	Total A+B	**1,18,088**	**52,266**	**53,266**	**47,208**	**48,008**
C	Misc. Expenses (LS)	700	-	-	-	-
D	**Total Cost**	**1,18,788**	**52,266**	**53,266**	**47,208**	**48,008**

Unit cost capitalised up to one year Indicative Unit cost : ₹ 1,18,800
Repayment period : 3years with 0 years grace period
Average yield (MT/acre): 36-44

Photos are illustrative in nature

4.24 GUAVA (5x2.5)

Indicative Unit Cost for Cultivation of Guava

Crop : Guava Variety : Allahabad Safeda, Lalith, others
Spacing : 5x2.5 metres Area : 1 Acre

(Amount in ₹)

Sl. No	Particulars	Years				
		1	2	3	4	5
A	Labour					
1	Land Clearing & Development	4,000	0	0	0	0
2	Layout and Digging of Pits	12,000	800	0	0	0
3	Filling of pits	8,000	800	0	0	0
4	Planting & Plant Support (staking)	8,000	1,200	0	0	0
5	FYM & Fertlizers Application	3,200	3,200	4,000	4,000	4,000
6	Plant protection	1,600	1,600	2,400	2,400	4,000
7	Irrigation	1,600	1,600	1,600	-	-
8	Earthing up, Weeding, pruning & other Intercultural Operations	1,200	1,200	2,000	2,000	2,400
9	Pruning and training	800	4,000	4,000	4,000	4,800
10	Harvesting, Carriage & Packaging Cost	0	0	2,400	3,200	4,000
	Sub-total	**40,400**	**14,400**	**16,400**	**15,600**	**19,200**
B	**Material**					
1	Planting Material (including transportation) - Seedling/Rootstock	12,800	1,280	0	0	0
2	Farm Yard Manure	1,600	1,600	1,600	1,600	1,600
3	Vermicomposting	0	0	0	0	0
4	Other concentrated manures (Bonemeal, fish meal etc)	-	-	-	-	-
5	N	438	876	1,314	1,752	2,190
6	P	2,726	1,357	2,035	2,035	2,714
7	K	832	1,664	2,496	3,328	4,160
8	Irrigation (diesel/eelectricity/lumpsum requirements)	800	1,000	1,200	1,500	1,500
9	Plant protection	320	300	400	400	600
10	Fencing	1,000	0	0	0	0
11	Others if any (Specify)	23,000	0	0	0	0
	Sub Total- B	**43,516**	**8,077**	**9,045**	**10,616**	**12,764**
	Total A+B	**83,916**	**22,477**	**25,445**	**26,216**	**31,964**
	Miscellaneous (10% of Total)	8,392	2,248	2,545	2,622	3,196
	Total Cost	**92,308**	**24,725**	**27,990**	**28,837**	**35,160**

Unit cost capitalised up to third year Indicative Unit cost : ₹ 1,45,000
Repayment period : 8 years with 3 years grace period.
Average yield (MT/Ha): 26.73

Photos are illustrative in nature

4.25. DRAGON FRUIT

Indicative Unit Cost for Cultivation of Dragon Fruit

Crop : Dragon Fruit No. of Plants : 1600
Spacing : 2.5 m*2.5m

(Amount in ₹)

Sl. 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, etc)	-	-
5	N	1,313	1,641
6	P	11,089	6,161
7	K	3,433	2,452
8	Irrigation (diesel/electricity/LS provision)	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 2.5X2.5 spacing @ Rs.350 per pillar	2,24,000	0
12	Planting & Plant Support (staking)/steel framing & erection	64,000	-
	Sub Total	**5,95,835**	**17,254**
B	Labour	30,040	18,400
	Total	**6,25,875**	**35,654**
	Rounded	6,25,900	35,600
	Unit Cost capitalized (2 years)	6,61,500	-

Yield and income parameters:

Yield & Price - Assumption	1 Year	2 Year	3 Year	4 Year
Yield per tree (Kg)	0	0.9	1.25	1.8
Yield per unit (Kg/Acre)	0	2,304	3200	4608
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

Photos are illustrative in nature

4.26 MUSHROOM

Indicative Unit Cost for cultivation of Oyster Mushroom

Capacity - 300kg/cycle

A	Fixed costs	(Amount ₹)
1	Temporary Sheds : Shed of 30'x10'x7' (300 sq.ft.)	30,000
2	Equipments	
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 Charges	5,500
	Fuel / Power cost Lumpsum	4,000
	Sub-total	**20,400**
	Total Cost (A + B)	**64,400**
	Indicative Unit Cost	64,400
Repayment period: 6 years		

4.27 BEE KEEPING

Indicative Unit Cost for Bee Keeping

Size : 25 Bee Colonies

Sl No	Particulars	(Amount ₹)
1	Bee Box @ Rs.650/- per Box)	16,250
2	Bee Colony @ Rs.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	**41,500**
	Indicative Unit Cost	41,500

4.28. SERICULTURE

Item	Unit Cost (₹)
Mulberry Cultivation /Per ha	60,500
Rearing Shed 1000 sq.ft	5,50,000
Rearing Appliances	82, 500
Rearing cost of first crop	22,000
Total	**7,15,000**

225 DFLs per crop × 2 crops during first year and 5 crops from second year onwards

Particulars	Unit/amount
Silk-worm Rearing 225 DFLs/crop for 5 crops/year	1125 DFLs
Cocoon yield 80 Kgs/100 DFLs for 1125 DFLs	900 Kgs
Average Cocoon Rate Rs. 495 / Kg for 900 Kgs	₹4,60,800
Annual Gross Income	₹4,60,800
Less : 1/3rd Expenditure	₹1,53,600
Net Income	**₹3,07,200**

Item	Quantity per Farmer	Unit Cost (₹)	
		Rate(₹)	Value(₹)
Power Weeder 5.2 kW	1	26,379	26,379
Electrical Compressor Power Sprayer	1	7,379	7,379
Shoot Harvest Pruner	1	5,299	5,299
Power Operated Secature	1	4,409	4,409
Back Pack Sprayer	1	1,564	1,564
Disinfestant Mask	1	1,297	1,297
Polymer Mountage	80	67.50	5400
Exhaust Fan	1	1,978	1,978
Electrical Heater	1	1,949	1,949
Installation of Shoot Rearing Rack	-	-	19300
Total			**75,000**

4.29. PANDAL BASED VEGETABLE CULTIVATION

SL 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	15 q 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**	

Photos are illustrative in nature

PLANTATION / HORTICULTURE: TERMS AND CONDITIONS

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 may 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.
   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 used for raising orchard crops.
   d. The young saplings will be staked immediately after planting and shade cover 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 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 intercrops preferably leguminous crops during the first 4 to 5 years 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 dadops (Eruthrina sp) 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's 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

1. While selection of 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 shall be given to those farmers 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 with recommended spacing and number of plants as per the recommendations of Central Sericulture Research & Training Institute (CSRTI).
   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. 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 in place 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 farmers and for this purpose bank shall enter 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.

5. ANIMAL HUSBANDRY

A. Dairy

Investment	Unit Size	Unit Cost (₹)
Crossbred cows	1+1	1,94,000
Crossbred cows	3+2	5,67,000
Crossbred cows	5+5	13,60,000
Graded Murrah Buffaloes	1+1	2,08,000
Graded Murrah Buffaloes	3+2	6,08,000
Graded Murrah Buffaloes	5+5	14,80,000
Mini Dairy	5+5	11,00,000
Calf rearing (Buffalo male calves)	5	2,93,000
Calf rearing (Buffalo male calves)	10	5,84,000
Calf rearing (Buffalo male calves)	50	28,46,000
Calf rearing (heifer calves)	5	4,03,000
Calf rearing (heifer calves)	10	7,78,000
Calf rearing (heifer calves)	20	15,43,000
Bulk milk cooling unit	5000 litres	22,00,000
Dairy processing equipment (Indigenous milk Products)		13,20,000
Dairy product transportation & Cold 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





Photos are illustrative in nature

Cross Bred cow (Jersey)

Particulars	2 cows (1+1 unit) (₹)	5 cows (3+2 unit) (₹)
Fixed Capital		
Cost of animal/s	1,20,000	3,00,000
Transportation cost	1,500	3,000
Cost of shed 65 sq ft/animal (including calf), Rs.350-550/sq ft.	45,500	1,78,750
Equipments (Vessels, Milk cans, ropes, milking machine, chaff cutter, etc.)	2,000	25,000
Insurance (@ 4.0 %)	4,800	12,000
Dung pit	4,000	10,000
Sub Total	**1,73,800**	**5,18,750**
Working Capital (1 month)		
Feed Cost		
Cost of Concentrate Feed (@ ₹ 26 per kg)	10,140	25,350
Cost of Green Fodder - cultivated	2,500	6,250
Cost of Dry Fodder (@ ₹ 6 per kg)	2,160	5,400
Electricity & water (₹ 50/month/animal)	100	250
Health/ veterinary care @ ₹ 250 per animal	500	1,250
Labour charges	3,750	7,500
Miscellaneous Charges	1,000	2,500
Sub Total	**20,150**	**48,500**
Total	**1,94,000**	**5,67,000**
Unit cost (excluding shed cost)	**1,49,000**	**3,88,000**
Unit cost (including shed cost)	**1,94,000**	**5,67,000**

Considerations :

- Cost of animal considered is for cows in peri-parturient period
- For 2 animal unit, kaccha/ renovation of existing shed at ₹ 350/sq. ft is considered while for 5 animal unit, pucca shed with concrete flooring at ₹ 550/sq. ft is considered.
- Cost of chaff cutter considered is ₹ 20000 for 5 animal unit and it varies depending on the capacity, quality, and brand.
- Working capital cost is given for 1 month. Green fodder cultivation - carrying capacity of 4 animals/acre is considered. Second batch of animal/s is/are purchased after 6 months.
- Additional or subsequent working capital requirements can be met through KCC.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

Graded Murrah Buffalo

SL No	Particulars	2 Buffaloes (1+1 unit) (₹)	5 Buffaloes (3+2 unit) (₹)
	Fixed Capital		
1	Cost of animal/s	1,30,000	3,25,000
2	Transportation cost	1,500	4,000
3	Cost of shed 70 sq ft/animal (including calf), Rs.350-550/sq ft. Upto 2 animals kaccha/ renovation of existing shed can be done	49,000	1,92,500
4	Equipments (Vessels, Milk cans, ropes, milking machine, chaff cutter etc.)	2,000	25,000
5	Insurance (@ 4.0 %)	5,200	13,000
6	Dung pit	4,000	10,000
	Sub Total	**1,87,700**	**5,59,500**
	Working Capital (1 month)		
7	Feed Cost		
	Cost of Concentrate Feed (@ ₹ 26 per kg)	10,140	25,350
	Cost of Green Fodder - cultivated	2,500	6,250
	Cost of Dry Fodder (@₹ 6 per kg)	2,160	5,400
8	Elextricity & water (₹ 50/month)	100	250
9	Health/ veterinary care @ ₹250 per animal	500	1,250
10	Labour charges	3,750	7,500
11	Miscellaneous Charges	1,000	2,500
	Sub Total	**20,150**	**48,500**
	Total	**2,08,000**	**6,08,000**
	Unit cost (excluding shed cost)	**1,59,000**	**41,6,000**
	Unit cost (including shed cost)	**2,08,000**	**6,08,000**

Considerations:

- Cost of animal considered is for buffaloes in peri-parturient period
- For 2 animal unit, kaccha/ renovation of existing shed at ₹350/sq. ft is considered while for 5 animal unit, pucca shed with concrete flooring at ₹550/sq. ft is considered.
- Cost of chaff cutter considered is ₹ 20000 for 5 animal unit and it varies depending on the capacity, quality, and brand.
- Working capital cost is given for 1 month. Green fodder cultivation - carrying capacity of 4 animals/ acre is considered. Second batch of animal/s is/are purchased after 6 months,
- Additional or subsequent working capital requirements can be met through KCC
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/quotes obtained, may arrive at the eligible project cost.

Photos are illustrative in nature

Calf rearing (Buffalo male calves)

SL No	Particulars	5 buffalo calves (₹)	10 buffalo calves (₹)	50 buffalo calves (₹)
	Fixed Capital			
1	Cost of animal (6-8 months old)	65,000	1,30,000	6,50,000
2	Transportation cost	1,500	3,000	12,000
3	Shed 35 sqft/animal, Rs.350-500/sqft, upto 4 animals kaccha/ renovation of existing shed can be done	87,500	1,75,000	8,75,000
4	Equipments (Ropes, rings etc.)	1,500	3,000	15,000
5	Insurance (@ 4.0 %)	2,600	5,200	26,000
6	Dung pit	7,000	12,000	35,000
	Sub Total	**1,65,100**	**3,28,200**	**16,13,000**
	Working Capital (8 months)			
7	Feed Cost			
	Cost of Concentrate Feed (@ ₹ 23 per kg)	44,850	89,700	4,48,500
	Cost of Green Fodder - cultivated	33,333	66,667	3,33,333
	Cost of Dry Fodder (@₹6 per kg)	13,050	26,100	1,30,500
8	Health/ veterinary care @ ₹250 per animal	1,250	2,500	12,500
9	Electricity & water	1,000	2,000	10,000
10	Labour charges	32,000	64,000	2,88,000
11	Miscellaneous charges	2,500	5,000	10,000
	Sub Total	**1,27,983**	**2,55,967**	**12,32,833**
	Total	**2,93,000**	**5,84,000**	**28,46,000**
	Unit cost (excluding shed cost)	**2,06,000**	**4,09,000**	**19,71,000**
	Unit cost (including shed cost)	**2,93,000**	**5,84,000**	**28,46,000**

Considerations :

- For 1 & 2 animal unit, kaccha/ renovation of existing shed at ₹ 350/sq. ft is considered while for 5 & 10 animal unit, pucca shed with concrete flooring at Rs.500/sq. ft is considered.
- Based on the requirement of project, cost of chaff cutter may be considered for 5 and 10 animal unit.
- Considering male calves purchased at 6-8 months of age and slaughter age of 12-14 months, working capital cost is given for 8 months.
- Green fodder cultivation - carrying capacity of 6 animals/acre. Labour cost at ₹ 10000 per month is considered for 10 animal unit while it is proportionately taken for other units though family labour may be involved.
- Additional or subsequent working capital requirements can be met through KCC
- For capital intensive 10 animal unit, with loan tenor of 5 years and moratorium of 9 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/quotes obtained, may arrive at the eligible project cost.

Calf rearing (heifer calves)

SL No	Particulars	5 calves (₹)	10 calves (₹)	20 calves (₹)
	Fixed Capital			
1	Cost of animal (6-8 months old)	60,000	1,20,000	2,40,000
2	Transportation cost @Rs 750/- per animal	1,500	3,000	5,000
3	Shed 60 sqft/animal, Rs.350-550/sqft, upto 4 animals kaccha/ renovation of existing shed can be done	27,500	30,250	30,250
4	Equipments (Ropes, rings, chaff cutter etc.)	1,500	3,000	26,000
5	Insurance (@ 4.0 %)	2,400	4,800	9,600
6	Dung pit	7,000	12,000	22,000
	Sub Total	**99,900**	**1,73,050**	**3,32,850**
	Working Capital (Upto terminal pregnancy)			
7	Feed Cost			
	Cost of Concentrate Feed (@ Rs.23 per kg)	1,43,175	2,86,350	5,72,700
	Cost of Green Fodder - cultivated	32,812.5	65,625	1,31,250
	Cost of Dry Fodder (@₹ 6 per kg)	51,600	1,03,200	2,06,400
8	Health/ veterinary care @₹1000 per animal	2,500	5,000	10,000
9	Electricity & water	3,375	6,750	13,500
10	Labour charges	67,500	1,35,000	2,70,000
11	Miscellaneous charges	2,000	3,000	6,000
	Total	**4,03,000**	**7,78,000**	**15,43,000**
	Unit cost (excluding shed cost)	**3,75,000**	**7,48,000**	**15,12,000**
	Unit cost (including shed cost)	**4,03,000**	**7,78,000**	**15,43,000**

Photos are illustrative in nature

B. Sheep/Goat rearing

Investment	Unit Size	Unit cost (₹)
Rearing unit (conventional)	10+1	3,28,000
Rearing unit (conventional)	20+1	6,15,000
Rearing unit (Hi-tech slatted floor)		7,55,000
Rearing /Breeding unit (conventional)	100+5	29,70,000
Rearing / Breeding unit (Hi-tech slatted floor)		36,72,000

Unit cost: Sheep/Goat rearing

SL No	Particulars	10 +1 Unit (₹)	20+1 Unit (₹)	100+5 Unit (₹)
A	**Fixed Cost**			
	Cost of Ewes/does (15-18 months of age)	1,10,000	2,20,000	11,00,000
	Cost of Ram/Buck (1-1 1/2 years of age)	14,000	14,000	70,000
	Transportation cost	1,500	3,000	8,000
	Cost of shed including feeder & waterer - Conventional shed - mud floor with pen and run area - Adult	50,470	75,540	3,77,700
	Cost of shed including feeder & waterer - Conventional shed - mud floor with pen and run area - Young ones	54,180	92,880	4,64,400
	Equipment (ropes, rings, etc)	2,000	3500	6,000
	Chaff cutter	0	20,000	42,000
	Insurance @ 5% per year	5,500	11,000	55,000
	Dung pit	3,800	7,500	25,000
	Sub Total	**2,41,450**	**4,47,420**	**21,48,100**
B	**Working capital (9 months)**			
	Feed cost			
	Cost of Concentrate Feed (@ ₹ 22 per kg)			
	For Ram/Buck	1,485	1,485	7,425
	For Ewe/Doe	11,550	23,100	115,500
	For Lamb/Kid	12,474	24,948	1,24,740
	Cost of green fodder - cultivated	24,750	47,250	2,36,250
	Cost of dry fodder - cultivated	4,010	7,655	38,273
	Veterinary did (@ ₹ 75/adult, ₹ 25/kid)	1,275	2,475	12,375
	Electricity Charges	1,350	2,700	6,750
	Labour	27,000	54,000	2,70,000
	Miscellaneous Charges	2,750	4,000	10,500
	Sub Total	**86,644**	**1,67,613**	**8,21,813**
	Total	**3,28,094**	**6,15,033**	**29,69,913**
	Total cost (Including Conventional shed - rounded off)	**3,28,000**	**6,15,000**	**29,70,000**
	Sheep / Goat farm (Excluding shed cost)	**2,23,350**	**4,46,580**	**21,27,900**

Photos are illustrative in nature

Unit cost: Sheep/Goat rearing

SL No	Particulars	10 +1 Unit (₹)	20+1 Unit (₹)	100+5 Unit (₹)
A	**Fixed cost**			
	Cost of Ewes/does (15-18 months of age)	1,10,000	2,20,000	11,00,000
	Cost of Ram/Buck (1-1 1/2 years of age)	14,000	14,000	70,000
	Transportation cost	1,500	3,000	8,000
	Cost of shed including feeder & waterer - Hi tech - slatted floor - Adult	86,520	1,38,490	6,92,450
	Cost of shed including feeder & waterer - Hi tech - slatted floor - young ones	92,880	1,70,280	8,51,400
	Equipment (ropes, rings, etc)	2,000	3,500	6,000
	Chaff cutter	0	20,000	42,000
	Insurance @ 5% per year	5,500	11,000	55,000
	Dung pit	3,800	7,500	25,000
	Sub Total	**3,16,200**	**5,87,770**	**28,49,850**
B	**Working capital (9 months)**			
	Feed cost			
	Cost of Concentrate Feed (@ ₹ 22 per kg)			
	For Ram/Buck	1,485	1,485	7,425
	For Ewe/Doe	11,550	23,100	1,15,500
	For Lamb/Kid	12,474	24,948	1,24,740
	Cost of green fodder - cultivated	24,750	47,250	2,36,250
	Cost of dry fodder - cultivated	4,010	7,655	38,273
	Veterinary did (@₹ 75/adult, ₹ 25/kid)	1,275	2,475	12,375
	Electricity Charges	1,350	2,700	6,750
	Labour	27,000	54,000	2,70,000
	Miscellaneous Charges	2,750	4,000	10,500
	Sub Total	**86,644**	**1,67,613**	**8,21,813**
	Total Cost (Including Slatted floor shed - rounded off)	**4,03,000**	**7,55,000**	**36,72,000**

Considerations:

- Cost of animal considered is for ewes/does at last month of pregnancy and Rams/bucks in service.
- Cost of shed is given separately for conventional shed with mud floor and hi-tech slatted floor using plastic crates. Cost of shed for conventional mud floor @ ₹ 300-350/sq. ft and hi-tech slatted floor using plastic crates @ ₹ 550-600/ sq. ft. In case of wooden slatter floor, 70-80% of given cost may be considered.
- Cost of chaff cutter at Rs.20000 is considered for 20+1 unit and at Rs.42000 (higher capacity) for 100+5 unit which varies depending on the capacity, quality, and brand.
- With stall fed system of rearing, working capital for 9 months is given. In case of semi-intensive system of rearing, feed being the major cost, 50-80% of working capital cost can be considered.
- Daily concentrate considered for adults - 150-250 g/animal/day according to physiological stage of the animal.
- Daily concentrate considered for kids - 50-200 g/animal/day according to the stage of growth.
- Green fodder cultivation - carrying capacity of 20 animals including lamb/kids/acre is considered. Cultivated or locally available dry fodder at 450 g per day per animal including kids is considered.
- Labour cost at ₹ 15000 per month is considered for 10 animal unit while it is proportionately taken for other units though family labour may be involved.

Photos are illustrative in nature

- Additional or subsequent working capital requirements can be met through KCC
- For capital intensive 100+5 animal unit, with loan tenor of 5 years and moratorium of 12 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

C. Pig Farming

Investment	Unit Size	Unit cost (₹)
Pig fattening unit	10	2,51,000
Pig fattening unit	20	5,00,000
Pig rearing & fattening unit	3+1	5,55,000
Pig rearing & fattening unit	10+1	16,07,000
Pig Breeding unit	10+1	6,31,000
Pig Breeding unit	20+4	13,98,000
Retail outlets	100+5	2,00,000

Unit cost: Pig fattener unit

SL No	Particulars	10 piglets	20 piglets
A	**Fixed cost**		
	Cost of animals @ 1 months old	25,000	50,000
	Transportation cost	750	1,500
	Cost of shed @₹ 600/ Sq ft	96,000	1,92,000
	Equipment (cans for swill feed, ropes etc.)	1,500	3,000
	Insurance	0	0
	Waste pit	4,000	7,000
	Sub Total	**1,27,250**	**2,53,500**
B	**Working capital (6 months)**		
	Feed cost		
	Cost of concentrate @₹ 28-30/Kg, 70% of requirement	67,620	135240
	Cost of swill feed @ ₹4-6 per Kg, 30% of requirement	24,840	49680
	Veterinary aid (vaccination, deworming, castration etc.) @ ₹150 per animal	1,500	3000
	Electricity Charges	900	1800
	Labour	27,000	54000
	Miscellaneous Charges	1,500	3000
	Sub Total	**1,23,360**	**2,46,720**
	Total	**2,51,000**	**5,00,000**
	Unit cost (excluding shed cost)	**1,55,000**	**3,08,000**
	Unit cost (including shed cost)	**2,51,000**	**5,00,000**

Considerations :

- Cost of animal considered is early weaned piglets at 1 month of age
- Considering slaughtering age of 7 months, working capital is given for 6 months
- Feed - 70% of the requirement from concentrate and 30% of the requirement from swill feed
- Additional or subsequent working capital requirements can be met through KCC
- With loan tenor of 4 years and moratorium of 9 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

Photos are illustrative in nature

Unit cost: Pig rearing and fattening unit

SL No	Particulars		3+1 unit	10+1 unit
A	**Fixed cost**			
	Cost of sows		60,000	2,00,000
	Cost of boar		25,000	25,000
	Transportation		1,000	2,500
	Cost of farrowing shed @₹600/Sq ft		45,000	1,35,000
	Cost of boar shed @₹600/Sq ft		39,000	39,000
	Cost of shed for dry/ pregnant sows @ ₹600/Sq ft		34,200	1,14,000
	Cost of shed for weaned piglets @₹ 600/ Sq ft		1,05,000	3,50,000
	Equipment (ropes, teeth clipper, swill feed cans etc.)		1,000	2,000
	Insurance		0	0
	Waste pit		3,000	6,000
	Sub Total		**3,13,200**	**8,73,500**
B	**Working capital (7 months)**			
	Feed cost			
	Concentrate Feed @ ₹ 28-30 per Kg.			
		Boar	1,4700	14,700
		Sows	30,912	1,03,040
		piglets	1,11,132	3,70,440
	Cost of swill feed @ ₹4-6 per Kg		39,168	1,30,560
	Green fodder		1,400	3,500
	Veterinary aid		825	2,575
	Electricity & water		700	1,400
	Labour		42,000	1,05,000
	Miscellaneous expenses		1,000	2,500
	Sub Total		**2,41,837**	**7,33,715**
	Total		**5,55,000**	**16,07,000**
	Unit cost (excluding shed cost)		**3,32,000**	**9,69,000**
	Unit cost (including shed cost)		**5,55,000**	**16,07,000**

Considerations:

- Cost of animal considered is sows at terminal stage of pregnancy and boars in service.
- Considering slaughtering age of 7 months, working capital is given for 7 months
- Feed - 70% of the requirement from concentrate and 30% of the requirement from swill feed
- Additional or subsequent working capital requirements can be met through KCC
- With loan tenor of 4 years and moratorium of 9 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

Photos are illustrative in nature

Unit cost: Pig Breeder unit

SL No	Pig Breeder unit		10+1 unit	20+4 unit
A	**Fixed cost**			
	Cost of sows		2,00,000	4,00,000
	Cost of boar		25,000	1,00,000
	Transportation		2,500	5,000
	Cost of farrowing shed @ ₹ 600/Sq ft		1,35,000	2,70,000
	Cost of boar shed @ ₹ 600/Sq ft		39,000	1,56,000
	Cost of shed for dry/ pregnant sows @ ₹600/Sq ft		1,14,000	2,28,000
	Equipment (ropes, teeth clipper, swill feed cans etc.)		2,000	5,000
	Insurance		0	0
	Waste pit		6,000	12,000
	Sub Total		**5,23,500**	**11,76,000**
B	**Working capital (2 months)**			
	Feed cost			
	Concentrate Feed @ ₹ 28-30 per Kg			
		Boar	4,200	16,800
		Sows	29,400	58,800
		piglets	31,360	62,720
	Cost of swill feed @ ₹ 4-6 per Kg		16,520	33,040
	Green fodder		1,000	2,000
	Veterinary aid		2,575	5,150
	Electricity & water		400	8,00
	Labour		20,000	40,000
	Miscellaneous expenses		2,500	2,500
	Sub Total		**1,07,955**	**2,21,810**
	Total		**6,31,000**	**13,98,000**
	Unit cost (excluding shed cost)		**3,43,000**	**7,44,000**
	Unit cost (including shed cost)		**6,31,000**	**13,98,000**

Considerations:

- Cost of animal considered is sows at terminal stage of pregnancy and boars in service.
- Considering market age of 2 months, working capital is given for 2 months
- Feed - 70% of the requirement from concentrate and 30% of the requirement from swill feed
- Additional or subsequent working capital requirements can be met through KCC
- With loan tenor of 4 years and moratorium of 6 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

D. Poultry Development

Investment	Unit Size	Unit Cost (₹)	Remarks
Broiler farming	5,000	27,50,000	Under Contract farming
Layer farming	50,000	3,25,00,000	For low input technology birds like turkey, duck, emu, etc.,
Breeding farms		30,00,000	Upto 16,000 layer chicks per batch
Central Grower Units		40,00,000	-
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	-

Unit cost: Broiler rearing - Deep litter system

SL No	Particulars	Amount (₹) 5000 birds
A	**Fixed cost**	
1	Cost of shed @ ₹ 325/sq.ft	1500000
2	Equipments - ₹ 25/bird	125000
3	Insurance	0
	Sub Total	**1625000**
B	**Working capital**	
4	Cost of DOC @ ₹ 28-35/chick	175000
5	Cost of feed @ ₹ 42/kg	840000
6	Cost of litter material @ ₹ 2-2.5/bird	12500
7	Medical expenses @ ₹5/bird	25000
8	Labour	60000
9	Electricity & water	2616
10	Miscellaneous expenses	10000
	Sub Total	**1125116**
	Total	**2750000**

Photos are illustrative in nature

Quail Farming

Investment	Unit Size	Unit cost (₹)
Layer rearing		
Cage system	250 birds	51,900
Deep litter system		53,900
Cage system	500 birds	1,03,800
Deep litter system		1,07,200
Broiler rearing		
Cage system	250 birds	35,600
Deep litter system		37,500
Cage system	500 birds	71,100
Deep litter system		74,500

Quail rearing - Layer

SL No	Particulars	250 birds		500 birds	
		Cage system	Deep litter	Cage system	Deep litter
A	**Fixed cost**				
1	Cost of Chick	1,750	1,750	3,500	3,500
2	Cost of litter material	0	500	0	500
3	Cost of cages	9,000	0	18,000	0
4	Cost of shed @ ₹350-400/sq. ft.	16,450	26,900	32,900	53,800
5	Cost of equipments (Feeder, waterer, brooder) at approx. Rs.10/bird	2,500	2,500	5,000	5,000
	Sub Total	**29,700**	**31,650**	**59,400**	**62,800**
B	**Working Capital**				
6	Insurance cost	0	0	0	0
7	Feed cost				
	Upto 7 weeks	4,662	4,662	9,324	9,324
	8-20 weeks	15,540	15,540	31,080	31,080
8	Cost of medicines	500	500	1,000	1,000
9	Electricity cost	500	500	1,000	1,000
10	Miscellaneous cost	1,000	1,000	2,000	2,000
	Sub Total	**22,202**	**22,202**	**44,404**	**44,404**
	Total	**51,900**	**53,900**	**1,03,800**	**1,07,200**

Considerations:

- Intensive system of rearing by cage or deep litter system is considered.
- Working capital is given only for 20 weeks (pre-laying - 8 weeks, laying 12 weeks).
- Additional or subsequent working capital requirements can be met through KCC
- In cage system, cages and equipment may be replaced after 3 years.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

Photos are illustrative in nature

Quail Rearing - Broiler

SL No	Particulars	250 birds		500 birds	
		Cage system	Deep litter	Cage system	Deep litter
A	**Fixed Cost**	2,250	2,250	4,500	4,500
1	Cost of chick	0	500	0	500
2	Cost of litter material	9,000	0	18,000	0
3	Cost of cages	16,450	26,900	32,900	53,800
4	Cost of shed @ ₹ 350-400/sq. ft.	2,500	2,500	5,000	5,000
	Cost of equipment	30,200	32,150	60,400	63,800
B	**Working capital**				
5	Insurance cost	4,250	4,250	8,500	8,500
6	Feed cost	500	500	1,000	1,000
7	Cost of medicines	100	100	200	200
8	Electricity cost	500	500	1,000	1,000
9	Miscellaneous cost	5,350	5,350	10,700	10,700
	Total	**35,600**	**37,500**	**71,100**	**74,500**

Considerations:

- Intensive system of rearing by cage or deep litter system is considered.
- Working capital is given for 4 weeks period
- Additional or subsequent working capital requirements can be met through KCC
- In cage system, cages and equipment may be replaced after 3 years.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost

E. Rabbit Rearing

Investment	Unit Size	Unit Cost (₹)
Rearing unit	10+2	1,15,000
Rearing unit	20+4	2,20,000

Unit cost: Rabbit Rearing

SL No	Particulars	10+1 unit	20+4 unit
A	**Fixed cost**		
	Cost of does (6-12 months old)	10,000	20,000
	Cost of bucks (1 year old)	2,400	4,800
	Cost of shed (cage rearing within the shed)	20,000	30,000
	Cages for buck and does Rs.1000/adult	12,000	24,000
	Cages for bunnies ₹1500/pen	15,000	30,000
	Equipment - buck and does @ ₹ 75/animal	900	1,800
	Equipment - young ones @ ₹ 250/pen	2,500	5,000
	Insurance	0	0
	Sub Total	62,800	1,15,600
B	**Working capital (4 months)**		
	Feed cost		
	Concentrate @ ₹ 30/kg- adult	8,640	17,280
	Roughages - adult	576	1152
	Concentrate @ ₹ 30/kg- young ones after weaning	18,900	37,800
	Roughages - young ones	840	1,680
	Electricity & water	1,000	1,400
	Medicines and other expenses @ ₹ 50 per adult animal	600	1,200
	Medicines and other expenses @ ₹ 25 per young animal	1,750	3,500
	Labour	20,000	40,000
	Misc	1,000	2,000
	Sub Total	**52,306**	**1,04,012**
	Total	**1,15,000**	**2,20,000**
	Unit cost (excluding shed cost)	**68,000**	**1,36,000**
	Unit cost (including shed cost)	**1,15,000**	**2,20,000**

Considerations:

- Cost proposed is for cage system of rearing with covered shed area.
- Cage and equipment may be replaced after 3 years.
- Considering gestation period of 1 month and slaughter age of 3 months, working capital is given for 4 months.
- Additional or subsequent working capital requirements can be met through KCC
- With loan tenor of 5 years and moratorium of 6 months, the project is financially viable and bankable.
- Banks at their discretion, based on the nature of infrastructure proposed in the project and the estimates/ quotes obtained, may arrive at the eligible project cost.

Photos are illustrative in nature

Photos are illustrative in nature

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 Years (Amount in ₹)				
						0	1	2	3	Total
A.	**Cost of Planting**									
1	Cost of initial ploughing	Hrs	4	800	3,200	3,200	0	0	0	3,200
2	Alignment, Digging of pits and Channel formation (1.5m x 1.5m)	Nos	4500	10	45,000	45,000	0	0	0	45,000
3	Cost of Casuarina clones	Nos	4500	5	22,500	22,500	0	0	0	22,500
4	Casualty replacement (seedlings)10 percent	Nos	5	450	2,250	2,250	0	0	0	2,250
5	Basal Application	-	4500	5	22,500	22,500	0	0	0	22,500
6	Installation of drip irrigation system	-	1	65000	65,000	65,000	0	0	0	65,000
	Sub-Total					**1,60,450**	**0**	**0**	**0**	**1,60,450**
B.	**Cost of Maintenance**									
1	Irrigation and general maintenance	MD	50	450	-	22,500	22,500	22,500	22,500	90,000
2	Plant protection chemical and application	-	-	1000	-	-	1,000	1,000	1,000	3,000
3	Manuring and fertilizer application	LS	5	1000	-	-	4,000	4,000	4,000	12,000
4	Harvesting Cost (₹ 1900 for pulpwood and ₹ 1500 for poles)								2,65,000	2,65,000
	Sub- Total				**0**	**22,500**	**27,500**	**27,500**	**2,92,500**	**3,70,000**
	Total (A+B)					**1,82,950**	**27,500**	**27,500**	**2,92,500**	**5,30,450**

Yield and Income

SL No	Particular	Yield (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

Photos are illustrative in nature

B) MALABAR NEEM *(Melia dubia)*

Particulars	Cost of Cultivation of Melia dubia - Ply wood - 4 x 4 m											
	Unit	Qty.	Projection of Expenditure Years (Amount in ₹)									
			Unit Rate (₹)	Cost per Ha (₹)	0	1	2	3	4	5	6	Total
A. Establishment Cost												
Cost of initial ploughing	Hrs	4	800	3,200	3,200	0	0	0	0	0	0	3,200
Alignment and Digging of pits @Rs. 10.00 per pit	Nos	625	10	6,250	6,250	0	0	0	0	0	0	6,250
Cost of Manure and Application	LS	1		6,000	6,000	0	0	0	0	0	0	6,000
Cost of Melia dubia seedlings @Rs.10 per plant	Nos	625	10	6,250	6,250	0	0	0	0	0	0	6,250
Planting and Channel formation	Nos	625	10	6,250	6,250	0	0	0	0	0	0	6,250
Casualty replacement	Nos	125	10	1,250	1,250	0	0	0	0	0	0	1,250
Installation of Drip Irrigation system		1	85,000	85,000	85,000	0	0	0	0	0	0	85,000
Sub-Total					**1,14,200**							**1,14,200**
B. Maintenance Cost												
Irrigation and maintenance	MD	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	49500	3,19,500
Soil working /Ploughing	Hrs	3	800	2,400	0	2,400	2,400	2,400	24,00	2,400	2640	14,640
Manure and fertilizer aoolication	No	625	10	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6875	44,375
Sub-Total					**51250**	**53650**	**53,650**	**53,650**	**53,650**	**53,650**	**59,015**	**3,78,515**
Total (A+B)					**165450**	**53650**	**53,650**	**53,650**	**53,650**	**53,650**	**59,015**	**492715**

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

Photos are illustrative in nature

C) *Leucaena leucocephala*

Particulars	Cost of Cultivation of Leucaena (2 x 1 m)								
	Unit	Qty.	Projection of Expenditure Years (Amount in ₹)						
			Unit Rate (₹)	Cost per Ha (₹)	0	1	2	3	Total
A. Establishment Cost									
Cost of initial ploughing	Hrs	4	800	3,200	3,200	0	0	0	3,200
Alignment and Digging of pits@Rs. 3.00 per pit	Nos	5000	5	25,000	25,000	0	0	0	25,000
Cost of Manure and Application	LS	1			6,050	11,000	5,500	0	22,550
Cost of Leucaena seedlings@Rs.3 per plant	Nos	5000	5	25,000	25,000	0	0	0	25,000
Planting and Channel formation@ Rs.2.5 per pit	Nos	5000	3	2,775	2,775	0	0	0	2,775
Casuality replacement	MD	1	425	425	425	0	0	0	425
Seedling cost	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									
Irrigation and Protection expenses	Nos	8 MD	425	3,400	3,400	3,400	3,400	0	10,200
Weeding	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									
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**

Photos are illustrative in nature

D) EUCALYPTUS *(Eucalyptus spp)*

SL No	Particulars	Cost of Cultivation of Eucalyptus - Pulp wood - 3 x 1.35 m (Irrigated condition) for one rotation										
		Unit	Qty.	Projection of Expenditure Years (Amount in ₹)								
				Unit Rate (₹)	Cost per Ha (₹)	0	1	2	3	4	5	Total
A.	**Cost of Establishment**											
1	Cost of initial ploughing	Hrs	4	800	3,200	3,200	0	0	0	0	0	3,200
2	Alignment and Digging of pits @ ₹ 10.00 per pit	-	2200	10	22,000	22,000	0	0	0	0	0	22,000
3	Basal Application	-	2200	10	22,000	22,000	0	0	0	0	0	22,000
4	Cost of Eucalyptus clones	Nos	2200	5	11,000	11,000	0	0	0	0	0	11,000
5	Refilling of pits, planting	MD	2200	10	22,000	22,000	0	0	0	0	0	22,000
6	Casualty replacement	Nos	125	5	625	625	0	0	0	0	0	625
7	Installation of drip irrigation system				65,000	65,000	0	0	0	0	0	65,000
	Sub-Total				**1,45,825**	**1,45,825**	**0**	**0**	**0**	**0**	**0**	**1,45,825**
B.	**Cost of Maintenance**											
1	Ploughing and Soil working	Hrs	3	800	800		2,400	2,400	2,400	2,400	2,400	12,000
2	Manuring and fertilizer application	LS		1000	1,000		4,000	4,500	5,000	5,500	5,500	24,500
3	Irrigation and maintenance	MD	50	450	450	22,500	22,500	22,500	22,500	22,500	22,500	1,35,000
4	Harvesting cost	-	-	1800	1,800	-	-	-	-	3,60,000		3,60,000
	Sub-Total				**4,050**	**22,500**	**28,900**	**29,400**	**29,900**	**3,90,400**	**30,400**	**5,31,500**
	Total Cost (A+B)				**1,49,875**	**1,68,325**	**28,900**	**29,400**	**29,900**	**3,90,400**	**30,400**	**6,77,325**

Tree crop duration: 10 years
Average maintenance cost per year from the period 6th year to 10th year: ₹33,440
Harvesting cost at 7th year: 4,50,000
Harvesting cost at 10th year: 5,40,000

Yield and Income

Sl.No	Particulars	Yield (tonnes)	Price (₹)	Value (₹)
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

Photos are illustrative in nature

E) *Ceiba pentandra*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)				
						1	2	3	4	5
A.	**Cost of Planting**									
1	Cost of initial ploughing	Hrs	4	500	2000	2,000	0	0	0	0
2	Alignment and Digging of pits (8m x 8 m)	-	175	10		1,750	0	0	0	0
3	Cost of planting material	-	175	10		1,750	0	0	0	0
4	Refilling of pits, planting and Channel formation	Nos	175	5		875	0	0	0	0
5	Casuality replacement including seedling cost	MD	20	15		300	0	0	0	0
6	Appln. manure (Incl. cost of manure)	-	175	10		1,750	0	0	0	0
	Sub-Total					**8,425**	**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
2	Irrigation	MD	48	300		14,400	14,400	14,400	14,400	14,400
3	Fertilizer and Protection expenses	MD	6	300		0	0	0	0	0
4	Cost of fertilzer, chemicals and neem cake	LS				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	Collection of pods	MD				0	0	0	2,625	5,250
	Nos of pods per hectare								0	0
	Sub-Total				**0**	**23,400**	**24,900**	**24,900**	**27,525**	**30,150**
	Total (A+B)					**31,825**	**24,900**	**24,900**	**27,525**	**30,150**

Photos are illustrative in nature

F) TEAK *(Tectona grandis)*

Sl. No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)					
						0	1	2	3	4	5
A.	**Cost of Planting**										
1	Cost of initial ploughing	Hrs	3	800	800	2400	0	0	0	0	0
2	Alignment and digging of pits (3m X 3 m)	-	1111	10	10	11110	0	0	0	0	0
3	Cost of planting material	-	1111	15	15	16665	0	0	0	0	0
4	Refilling of pits, planting and Channel formation	-	1111	10	10	11110	0	0	0	0	0
5	Casuality replacement including seedling cost	-	100	15	15	1500	0	0	0	0	0
6	Fertilizer 25 g Urea / pit	Kg	30	10	10	300	0	0	0	0	0
7	Installation of drip irrigation system	-	1	65000	65000	65000					
	Sub-Total					**108085**	**0**	**0**	**0**	**0**	**0**
B.	**Cost of Maintenance**										
1	Cost of annual Ploughing	Hrs	3	800	800	-	2400	2400	2400	2400	2400
2	Irrigation and maintenance	MD	100	450	450	-	36000	36000	36000	36000	36000
3	Fertilizer and Protection expenses	LS	-	-	-	-	1200	1200	1200	1200	1200
4	Harvesting and transportation	-	-	-	-	-	-	-	-	#	-
	Sub-Total						**39,600**	**39,600**	**39,600**	**39,600**	**39,600**
	Total (A+B)					**108085**	**39,600**	**39,600**	**39,600**	**39,600**	**39,600**

No harvesting cost is charged for the farmer at the fourth year of harvest.

Yield and Income

Sl. No	Particulars	Unit	4th year	8th year	12th year	20th year
1	No of trees	No	555	277	135	135
2	Yield / tree	Kg	80	200	400	800
3	Total yield	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
Average maintenance cost per year from the period 6th year to 20th year: ₹17,570
Harvesting cost at 8th year : ₹66,480
Harvesting cost at 12th year : ₹81,000
Harvesting cost at 20th year : ₹2,02,500

Photos are illustrative in nature

G. SHISHAM *(Dalbergia sissoo)*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)					
						0	1	2	3	4	5
A.	**Cost of Establishment**										
1	Cost of initial ploughing	Hrs	4	800	800	3200	0	0	0	0	0
2	Alignment and digging of pits	-	625	10	10	6250	0	0	0	0	0
3	Cost of Manure and Application	-	1	156	156	156	0	0	0	0	0
4	Cost of Dalbergia sissoo seedlings	-	625	10	10	6250	0	0	0	0	0
5	Planting and Channel formation	-	625	10	10	6250	0	0	0	0	0
6	Casualty replacement	MD	1	450	450	450	0	0	0	0	0
7	Seedling cost	-	60	10	10	600	0	0	0	0	0
8	Drip Installation			75000	75000	75000	0	0	0	0	0
	Sub-Total					**98156**	**0**	**0**	**0**	**0**	**0**
B.	**Cost of Maintenance**										
1	Irrigation and Maintenance	100	450	45000	45000	-	45000	45000	45000	45000	45000
2	Cost of annual ploughing	-	800	2400	2400	-	2400	2400	2400	2400	2400
3	Manure and fertilizer	LS	-	-	-	-	1375	1375	5500	5500	5500
	Sub-Total						**48775**	**48775**	**52900**	**52900**	**52900**
	Total (A+B)					**98156**	**48775**	**48775**	**52900**	**52900**	**52900**

Tree crop duration: 12 years

Average maintenance cost per year from the period 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	₹	12000
4.	Income	₹	5625000

Photos are illustrative in nature

H. BIG LEAF MAHOGANY *(Swietenia macrophylla)*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)					
						0	1	2	3	4	5
A.	**Cost of Establishment**										
1	Cost of initial ploughing	Hrs	3	800	2400	2400	0	0	0	0	0
2	Alignment and digging of pits (4m X 4 m)	-	625	10	6250	6250	0	0	0	0	0
3	Cost of planting material	-	625	10	6250	6250	0	0	0	0	0
4	Planting and basin formation	-	625	10	6250	6250	0	0	0	0	0
5	Casualty replacement@10 %	-	65	15	975	975	0	0	0	0	0
6	Basal Application	Kg	625	13	8125	8125	0	0	0	0	0
7	Installation of Drip system	-	1	75000	75000	75000	0	0	0	0	0
	Sub-Total					**105250**	**0**	**0**	**0**	**0**	**0**
B.	**Cost of Maintenance**										
1	Cost of annual Ploughing	Hrs	3	800	45000	-	2400	2400	2400	2400	2400
2	Irrigation and maintenance	MD	100	450	2400	-	45000	45000	45000	45000	45000
3	Manure and Fertilizer application	-	-	-		-	1375	5500	5500	5500	5500
4	Harvesting and loading	-	-	1200	-	-	-	-	-	-	-
	Sub-Total						**48,775**	**52,900**	**52,900**	**52,900**	**52,900**
	Total (A+B)					**105250**	**48,775**	**52,900**	**52,900**	**52,900**	**52,900**

Tree crop duration: 12 years

Average maintenance cost per year from the period 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	₹	12000
4.	Income	₹	4500000

Photos are illustrative in nature

I. GMELINA *(Gmelina arborea)*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)					
						0	1	2	3	4	5
A.	**Cost of Establishment**										
1	Cost of initial ploughing	Hrs	4	800	3200	3200	0	0	0	0	0
2	Alignment and digging of pits	Nos	625	10	6250	6250	0	0	0	0	0
3	Cost of Manure and Application	LS			5000	5000	0	0	0	0	0
4	Cost of Gmelina seedlings	Nos	625	10	6250	6250	0	0	0	0	0
5	Planting and basin formation	Nos	625	10	6250	6250	0	0	0	0	0
6	Casualty replacement	MD	65	10	6500	6500	0	0	0	0	0
7	Installation of Drip Irrigation	Nos	1	75000	75000	75000	0	0	0	0	0
	Sub-Total					108450	0	0	0	0	0
B.	**Cost of Maintenance**										
1	Irrigation, and maintenance	MD	100	450	45000	-	45000	45000	45000	45000	45000
2	Soil working / Ploughing	Hrs	3	800	2400	-	2400	2400	2400	2400	2400
3	Manure and fertilizer application	-	-	-	-	-	1000	1500	2200	2750	3000
4	Harvesting cost	-	-	-	-	-	-	-	-		-
	Sub-Total						**48400**	**48900**	**49600**	**50150**	**50400**
	Total (A+B)					**108450**	**48400**	**48900**	**49600**	**50150**	**50400**

Tree crop duration: 8 years

Average maintenance cost per year from the period 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

Photos are illustrative in nature

J. SANDALWOOD *(Santalum album)*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Cost per Ha (₹)	Projection of Expenditure Years (Amount in ₹)					
						0	1	2	3	4	5
A.	**Cost of Establishment**										
1	Cost of initial ploughing	Hrs	3	800	2400	2400	0	0	0	0	0
2	Alignment and digging of pits (3m X 3 m)	-	1111	10	11111	11111	0	0	0	0	0
3	Cost of planting material	-	1111	50	55556	55556	0	0	0	0	0
4	Cost of host plant	-	1111	10	11110	11110	0	0	0	0	0
5	Planting of host plant	-	1111	5	5555	5555	0	0	0	0	0
6	Planting and basin formation	-	1111	10	11111	11111	0	0	0	0	0
7	Casualty replacement	-	111	50	5556	5556	0	0	0	0	0
8	Basal application	-	1111	35	38885	38885	-	-	-	-	-
9	Installation of drip irrigation system	-	1	75000	75000	75000	-	-	-	-	-
	Sub-Total					**216284**	**0**	**0**	**0**	**0**	**0**
B.	**Cost of Maintenance**										
1	Cost of annual Ploughing	MD	3	800	-	-	2400	2400	2400	2400	2400
2	Irrigation and maintenance	Hrs	100	450	45000	-	45000	45000	45000	45000	45000
3	Manuring and host plant/ tree management	-	-	-	-	-	10000	10000	10000	10000	10000
	Sub-Total	**-**	**-**	**-**	**45000**	**-**	**57400**	**57400**	**57400**	**57400**	**57400**
	Total (A+B)	**-**	**-**	**-**	**-**	**216284**	**57400**	**57400**	**57400**	**57400**	**57400**

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

Yield and Income

Sl.No	Particulars	Unit	Value
1.	Yield / tree – Heart wood (80% of the trees)	kg	100
2.	Yield / tree – sap wood	kg	150
2.	Price – Heart wood per kg	₹	2500
3.	Price – Sap Wood per kg	₹	100
4.	Income	₹	235555556

Photos are illustrative in nature

K. SPINY BAMBOO *(Bambusa bambos)*

Sl.No.	Particulars	Unit	Qty.	Unit Rate (₹)	Projection of Expenditure Years (Amount in ₹)						
					0	1	2	3	4	5	6-10
A.	**Cost of Establishment**										
1	Cost of initial ploughing	Hrs	3	800	2400	0	0	0	0	0	0
2	Alignment and Digging of pits (4m X 4m), 5 feet depth	-	625	20	12500	0	0	0	0	0	0
3	Cost of planting material	-	625	10	6250	0	0	0	0	0	0
4	Refilling of pits, planting and Channel formation	-	625	5	3125	0	0	0	0	0	0
5	Casualty replacement	-	65	25	1625	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	7250	0	0	0	0	0	0
	Sub-Total				**33150**	**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	2,640
2	Irrigation and maintenance	MD	50	450	-	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	3,608
4	Soil working	-	625	-	-	12,500	12,500	12,500	12,500	12,500	12,875
	Sub-Total	**-**	**-**	**-**	**-**	**39,800**	**40,680**	**40,680**	**40,680**	**40,680**	**43,873**
	Total (A+B)	**-**	**-**	**-**	**33150**	**39,800**	**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.

Sl.No	Year of harvest	Harvesting cost (Amount in ₹)
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






Photos are illustrative in nature

Photos are illustrative in nature

L. Pink Cedar/ Malankonnai *(Acrocarpus fraxinifolius)*

SL No	Particulars	Cost of cultivation of Pink Cedar (Acrocarpus fraxinifolius) (4*4m)										
		Unit	Qty.	Projection of expenditure in years							Amount (₹)	
				Unit Rate (₹)	0	1	2	3	4	5	6	Total
A	**Estabilshment Cost**											
1	Cost of initial ploughing	HRS	3	800	2400	0	0	0	0	0	0	2400
2	Alignment and Digging of pits (4m X 4 m)	-	625	10	6250	0	0	0	0	0	0	6250
3	Cost of planting material	-	625	10	6250	0	0	0	0	0	0	6250
4	Refilling of pits, planting and Channel formation	-	625	10	6250	-	-	-	-		-	
5	Casualty replacement	-	65	10	650	0	0	0	0	0	0	650
6	Basal application	-	625	12	7500	0	0	0	0	0	0	7500
7	Installation of drip irrigation	-	1	75000	75000	0	0	0	0	0	0	75000
	Total Estabilshment Cost	-	-	-	104300	0	0	0	0	0	0	104300
B	**Mainteninance cost**											
1	Cost of annual ploughing	Hrs	3	800	-	2400	2400	2400	2400	2400	2400	14400
2	Irrigation and maintenance	MD	90	450	-	40500	40500	40500	40500	40500	40500	243000
3	Fertilizer and Protection expenses	-	-	-	-	220	1320	640	1440	3600	3960	11180
	Total Mainteninance Cost	-	-	-	-	43120	44220	43540	44340	46500	46860	268580
C	**Harvesting cost**											
1	Harvesting and transportation	-	1000	-	-	0	0	0	0	0	1,56,250	156250
	Total Cost				104300	43100	44200	43500	44300	46500	203100	529100
	Total cost without harvesting charges											372850

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	250
2	Yield in tonnes	tonne	156.25
3	Price per tonne	₹	6500
4	Income	₹	1015625

Photos are illustrative in nature

M. Khaya *(Khaya senegalensis)*

Particulars	Unit	Qty.	Unit Rate (₹)	Cost of cultivation of Khaya (Khaya senegalensis) (4*4m) Projection of Expenditure in Years (Amount in ₹)											
				0	1	2	3	4	5	6	7	8	9	10	Total
Estabilshment Cost															
Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	0	0	0	0	2,400
Alignment and Digging of pits (4m X 4 m)	-	625	10	6,250	0	0	0	0	0	0	0	0	0	0	6,250
Cost of planting material	-	625	20	12,500	0	0	0	0	0	0	0	0	0	0	12,500
Refilling of pits, planting and Channel formation	-	625	10	6,250	0	0	0	0	0	0	0	0	0	0	6250
Casuality replacement@10 % including seedling cost	-	65	10	650	0	0	0	0	0	0	0	0	0	0	650
Fertilizer 25 g Urea / pit	Kg	16	10	156	0	0	0	0	0	0	0	0	0	0	156
Drip Installation			1,00,000	1,00,000	0	0	0	0	0	0	0	0	0	0	1,00,000
Total Estabilshment Cost				1,28,206	0	0	0	0	0	0	0	0	0	0	1,28,206
Mainteninance Cost															
Cost of annual Ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,400	0	0	0	0	14,400
Irrigation	MD	100	450		45,000	45,000	45,000	45,000	45,000	49,500	49,500	49,500	49,500	49,500	4,72,500
Fertilizer and Protection expenses	LS				1,375	1,375	5,500	5,500	5,500	2,000	2,750	2,750	4,125	4,125	35,000
Total Mainteninance Cost					48,775	48,775	52,900	52,900	52,900	53,900	52,250	52,250	53,625	53,625	5,21,900
Harvesting Cost															
Harvesting and transportation	-	1,000	-	-	0	0	0	0	0	0	0	0	0	8,43,750	8,43,750
Total cost	-	-	-	1,28,200	48,800	48,800	52,900	52,900	52,900	53,900	52,300	52,300	53,600	8,97,400	14,93,900
Total cost without harvesting charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,50,150

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	750
2	Yield in tonnes	tonne	468.75
3	Price per tonne	₹	12,000
4	Income	₹	56,25,000

Photos are illustrative in nature

N. Bogipoma *(Chukrasia tabularis)*

SL No	Particulars	Cost of cultivation of Bogipoma (Chukrasia tabularis) (4*4m)										
		Unit	Qty.	Projection of expenditure in years Amount (₹)								
				Unit Rate (₹)	0	1	2	3	4	5	6	Total
A	**Estabilshment Cost**											
1	Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	2,400
2	Alignment and digging of pits (4m X4m)	-	625	10	6,250	0	0	0	0	0	0	6,250
3	Cost of planting material	-	625	10	6,250	0	0	0	0	0	0	6,250
4	Refilling of pits, planting and Channel formation	-	625	10	6,250	0	0	0	0	0	0	6,250
5	Casualty replacement	-	65	10	650	0	0	0	0	0	0	650
6	Fertilizer50 g Dap /pit	-	125	22	2,750	0	0	0	0	0	0	2,750
7	Fertilizer 5 50 g Neem Cake/pit	-	125	10	1,250	0	0	0	0	0	0	1,250
8	Installation of drip irrigation system	-	1	65,000	65,000	0	0	0	0	0	0	65,000
	Total Estabilshment Cost				**90,800**	**0**	**0**	**0**	**0**	**0**	**0**	**90,800**
B	**Mainteninance cost**											
1	Cost of annual ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,400	14,400
2	Irrigation and maintenance	MD	75	450		33,750	33,750	33,750	33,750	33,750	33,750	2,02,500
3	Fertilizer and Protection expenses	-				2,000	2,000	2,000	2,500	2,500	2,500	13,500
	Total Mainteninance Cost					**38,150**	**38,150**	**38,150**	**38,650**	**38,650**	**38,650**	**2,30,400**
C	**Harvesting cost**											
1	Harvesting and transportation	-	1,000	-	-	0	0	0	0	0	2,25,000	2,25,000
	Total Cost	**-**	**-**	**-**	**90,800**	**38,200**	**38,200**	**38,200**	**38,700**	**38,700**	**2,63,700**	**5,46,200**
	Total cost without harvesting charges	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,21,200**

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	300
2	Yield in tonnes	tonne	187.5
3	Price per tonne	₹	7,000
4	Income	₹	13,12,500

Photos are illustrative in nature

O. Heaven *(Ailanthus excelsa)*

Particulars	Cost of cultivation of Heaven (Ailanthus excelsa) (4*4m)												
	Unit	Qty.	Projection of expenditure in years Amount ₹)										
			Unit Rate (₹)	0	1	2	3	4	5	6	7	8	Total
A Estabilshment Cost													
Estabilshment Cost													
Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	0	0	2400
Alignment and Digging of pits	Nos	625	10	6,250	0	0	0	0	0	0	0	0	6250
Cost of Manure and Application	LS	625	10	6,250	0	0	0	0	0	0	0	0	6250
Cost of Ailanthus seedlings	Nos	625	10	6,250									6,250
Planting and Channel formation	Nos	625	5	3,125	0	0	0	0	0	0	0	0	3125
Casualty replacement - Seedling cost	Nos	40	10	400	0	0	0	0	0	0	0	0	400
Installation of Drip Irrigation	-	1	85	50,000	0	0	0	0	0	0	0	0	50000
Total Estabilshment Cost				**74,675**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**74675**
Mainteninance cost													
Irrigation and maintenance	MD	50	450	22,500	22,500	22,500	22,500	22,500	22,500	24,750	24,750	24,750	1,86,750
Pest and disease Management	LS	1	2,000		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	16,000
Manure and fertilizer					1,500	1,500	2,500	2,500	3,000	3,000	3,000	3,000	20,000
Annual Ploughing and Soil working	Hrs	4	800		3,200	3,200	3,200	3,200	3,200	0	0	0	16,000
Total Mainteninance Cost					**29,200**	**29,200**	**30,200**	**30,200**	**30,700**	**29,750**	**29,750**	**29,750**	**2,38,750**
Harvesting cost													
Harvesting and transportation	-	1,000			0	0	0	0	0	0	0	2,50,000	2,50,000
Total Cost				**74,700**	**29,200**	**29,200**	**30,200**	**30,200**	**30,700**	**29,800**	**29,800**	**2,79,800**	**5,63,400**
Total cost without harvesting charges													**2,97,400**

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	400
2	Yield in tonnes	tonne	250
3	Price per tonne	₹	6000
4	Income	₹	1500000

Photos are illustrative in nature

P. Pink Cedar *(Acrocarpus fraxinifolius)*

SL No	Particulars	Cost of cultivation of Pink Cedar (Acrocarpus fraxinifolius) (4*4m)										
		Unit	Qty.	Projection of expenditure in years							Amount (₹)	
				Unit Rate (₹)	0	1	2	3	4	5	6	Total
A	**Estabilshment Cost**											
1	Cost of initial ploughing	HRS	3	800	2,400	0	0	0	0	0	0	2,400
2	Alignment and Digging of pits (4m X 4 m)	-	625	10	6,250	0	0	0	0	0	0	6,250
3	Cost of planting material	-	625	10	6,250	0	0	0	0	0	0	6,250
4	Refilling of pits, planting and Channel formation	-	625	10	6,250	0	0	0	0	0	0	6,250
5	Casualty replacement	-	65	10	650	0	0	0	0	0	0	650
6	Basal application	-	625	12	7,500	0	0	0	0	0	0	7,500
7	Installation of drip irrigation	-	1	75,000	75,000	0	0	0	0	0	0	75,000
	Total Estabilshment Cost				**1,04,300**	**0**	**0**	**0**	**0**	**0**	**0**	**1,04,300**
B	**Mainteninance cost**											
1	Cost of annual ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,400	14,400
2	Irrigation and maintenance	MD	90	450		40,500	40,500	40,500	40,500	40,500	40,500	2,43,000
3	Fertilizer and Protection expenses					220	1,320	640	1,440	3,600	3,960	11,180
	Total Mainteninance Cost					**43,120**	**44,220**	**43,540**	**44,340**	**46,500**	**46,860**	**2,68,580**
C	**Harvesting cost**											
1	Harvesting and transportation	₹	1000			0	0	0	0	0	1,56,250	1,56,250
	Total Cost				**1,04,300**	**43,100**	**44,200**	**43,500**	**44,300**	**46,500**	**2,03,100**	**5,29,100**
	Total cost without harvesting charges											**3,72,850**

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	250
2	Yield in tonnes	tonne	156.25
3	Price per tonne	₹	6,500
4	Income	₹	10,15,625

Photos are illustrative in nature

Q. Kadam *(Neolamarckia cadamba)*

SL No	Particulars	Cost of cultivation of Kadam (Neolamarckia cadamba) (4*4m)										
		Unit	Qty.	Projection of expenditure in years							Amount (₹)	
				Unit Rate (₹)	0	1	2	3	4	5	6	Total
A	**Estabilshment Cost**											
1	Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	2,400
2	Alignment and digging of pits (4m X 4m)	-	625	10	6,250	0	0	0	0	0	0	6,250
3	Cost of planting material	-	625	10	6,250	0	0	0	0	0	0	6,250
	Refilling of pits, planting and Channel formation	-	625	10	6,250	0	0	0	0	0	0	6,250
4	Casualty replacement@10 % including seedling cost	-	65	60	650	0	0	0	0	0	0	650
5	Fertilizer 50 g DAP/pit	-	125	5.5	688	0	0	0	0	0	0	688
6	Manure and fertilizer	LS	2,500		2,500	0	0	0	0	0	0	2,500
7	Installation of drip irrigation	1		50,000	50,000	0	0	0	0	0	0	50,000
	Total Estabilshment Cost				**74,988**	**0**	**0**	**0**	**0**	**0**	**0**	**74,988**
B	**Mainteninance cost**											
1	Cost of annual ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,400	14,400
2	Irrigation and maintenance	MD	75	450		33,750	33,750	33,750	33,750	33,750	33,750	2,02,500
3	Fertilizer and Protection expenses	-				3,500	4,000	4,500	4,500	5,000	5,500	27,000
	Total Mainteninance Cost					**39,650**	**40,150**	**40,650**	**40,650**	**41,150**	**41,650**	**2,43,900**
C	**Harvesting cost**											
1	Harvesting and transportation					0	0	0	0	0	1,80,000	1,80,000
	Total Cost				**75,000**	**39,700**	**40,200**	**40,700**	**40,700**	**41,200**	**2,21,700**	**4,98,900**
	Total cost without harvesting charges											**3,18,900**

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield in tonnes	tonne	150
2	Price per tonne	₹	6,500
3	Income	₹	9,75,000

Photos are illustrative in nature

R. Toon *(Toona ciliata)*

SL No	Particulars	Cost of cultivation of Toon (Toona ciliata) (4*4m)										
		Unit	Qty.	Projection of expenditure in years							Amount (₹)	
				Unit Rate (₹)	0	1	2	3	4	5	6	Total
A	**Estabilshment Cost**											
1	Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	2,400
2	Cost of Planting	-	625	10	6,250	0	0	0	0	0	0	6,250
3	Alignment and digging of pits (4m X4m)	-	625	10	6,250	0	0	0	0	0	0	6,250
4	Refilling of pits, planting and Channel formation	-	625	10	6,250	0	0	0	0	0	0	6,250
5	Casualty replacement	-	65	10	650	0	0	0	0	0	0	650
6	Basal application	-	625	12	7,500	0	0	0	0	0	0	7,500
7	Installation of Drip System	-	1	75,000	75,000	0	0	0	0	0	0	75,000
	Total Estabilshment Cost				**1,04,300**	**0**	**0**	**0**	**0**	**0**	**0**	**1,04,300**
B	**Mainteninance cost**											
1	Cost of annual ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,640	14,640
2	Irrigation and maintenance	MD	100	450		45,000	45,000	45,000	45,000	45,000	49,500	2,74,500
3	Fertilizer and Protection expenses	-	625	7		4,375	4,375	4,375	4,375	4,375	4,813	26,688
	Total Mainteninance Cost					**51,775**	**51,775**	**51,775**	**51,775**	**51,775**	**56,953**	**3,15,828**
C	**Harvesting cost**											
1	Harvesting cost					0	0	0	0	0	3,75,000	3,75,000
	Total Cost				**1,04,300**	**51,800**	**51,800**	**51,800**	**51,800**	**51,800**	**4,32,000**	**7,95,100**
	Total cost without harvesting charges											**4,20,100**

Yield and Income

Sl.No	Particular	Unit	Value
1	Yield / tree	kg	500
2	Yield in tonnes	tonne	312.5
3	Price per tonne	₹	8,000
4	Income	₹	25,00,000

7. FISHERIES

Inland Fisheries

Activities	Unit Size	Cost (₹)	Repayment period
Composite fish culture (Catla, Rohu, Mrigal)	1 Ha	11,00,000	7 years Gestation period: 10 months. Repayment: Annually
FW Prawn Culture (M rosenbergii)	1 Ha	11,00,000	7 years Gestation period: 10 months. Repayment: Annually
Fish seed rearing unit	1 Ha	7,00,000	6 years Gestation period: 5 months. Repayment: Monthly or Quarterly

Coastal Aquaculture and Mariculture

Activities	Unit Size	Cost (₹)	Repayment period
GIF Tilapia culture	1 Ha	11,00,000	7 years Gestation period: 6 months. Repayment : Half yearly

Photos are illustrative in nature

Coastal Aquaculture and Mariculture

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

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

S.No	Item of expense	Unit	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	2,00,000
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		**12,60,000**
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 @ Rs. 0.30 per seed)		1,80,000
5	Feed (1.5 FCR and Rs.95/kg)		10,00,000
6	Other inputs(Chemicals and fertilizers. Disease control)		2,10,000
7	Electricity (Rs 8 per unit for 12000+ units)		1,00,000
8	Labour		80,000
9	Minor items Nets		15,000
10	Lab/Technician charges		1,00,000
11	Harvest charges		30,000
12	Diesel/fuel		30,000
13	Interest payments and Misc		50,000
	Total variable costs		**19,05,000**
	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

Activity	Unit Size/ Specifications	Unit 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	Description	Unit Cost
1	Cement Tanks	Cement tanks including storage tanks (Backyard-Minimum 6 Nos – each 3000 l) (Medium-Minimum 20 Nos – each 2400 l) (Integrated-Minimum 36 Nos – each 4600 l)	1,10,000
2	Glass tanks	Aquarium tanks including stand (Backyard-Minimum 6 Nos – each 3000 l) (Medium-Minimum 20 Nos – each 2400 l) (Integrated-Minimum 36 Nos – each 4600 l)	40,000
3	Water supply items	Water line pipes, motor and pumps, hose and its fitting	25,000
4	Electrical items	Wiring material, lightening and its fixtures, submersible heaters, etc.	35,000
5	Water treatment equipment	Biological filters, carbon filters, RO units, etc.	10,000
6	Life saving equipments	Oxygen cylinders, aerator, compressor /Air blower, shade nets, netting for each tank, hand nets, packing machine, etc.	30,000
		Total Capital Cost (A)	**2,50,000**
1	Brood stock fish		10,000
2	Feed		6,000
3	Labour Cost		20,000
4	Power and fuel		5,000
5	Packing and Transport		5,000
6	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 (3 m radius, 4 m depth) made of HDPE including mooring materials and nets	3,50,000
	Sub Total	**3,50,000**
B.	**Operational Expenditure for one crop (8 months)**	
1	Cost of 900 nos. of fish seed @ ₹.40/seed	36,000
2	Cost of 7.2 tonnes of extruded pellet feed @ FCR 1:5 @ ₹40,000/tonne	2,88,000
3	Transportation, harvesting charges, unloading, etc.	40,000
4	Labour Charges	60,000
5	Maintenance & Miscellaneous Expenses	17,500
	Sub Total	**4,41,500**
	Grand Total	**7,91,500**

Assumptions/unit cage

Sl. No	Particulars	Amount (₹)
1	Stocking Density	900 Nos.
2	Survival	80%
3	Weight at harvesting	3 Kg
4	Feed Conversion Ratio	1 : 5
5	Total harvest	1440 kg
6	Sale price of the produce	₹450 per Kg
7	Gross Income from the harvest	₹6,48,000
8	Gross Profit (Gross income – Operational expenses)	₹2,06,500

Mud Crab Fattening

a) Capital Investment cost for one unit

Sl. No.	Particulars	Qty.	Unit	Rate (₹)	Amount (₹)
1	Cost of Garden Fencing Net, fencing area of 200 Sq. m	850	Sq. M	180	153000
2	Bamboos for construction of periphery net fencing and catwalk	700	No's	80	56000
3	Installations and catwalk construction	----	----	----	14000
4	Cost of Cable ties for peripheral fencings	20	PKT	100	2000
5	Cost of Silpaulin Sheet around the Peripheral Pens	850	RM	80	68000
6	Hideouts for grow out area	----	----	5000	5000
7	Miscellaneous items Weighing Balance, Plastic ware items, insulated boxes, torch light etc.,	----	----	7000	7000
8	Labour Cost for fixing the pen	5	No's	2000	10000
Sub Total					**3,15,000**

b) Operational cost per cycle

S.No	Particulars	Area
1.	Pen Size	200 m2
2.	Culture Period	20-45 Days
3.	Stocking Density	1 Crab per m^2
4.	Stocking	60 Kg
5.	Working Capital (Water Crab, Seed, Transportation)	₹ 35,000/-
6.	Production	56 Kg
7.	Survival Rate	80%
8.	Weight Gained	50-100 g
9.	Cycle per year	6-8
10.	Total Income	₹ 56,000/-
11.	Net Profit	₹ 21,000/-Per Cycle
Cost for installation of one unit (Recurring Cost ₹ 3,15,000 + working capital ₹ 35,000/- = 3.50 lakh		₹ 3.50 lakh

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	4
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)	81,000
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	8100
11	Price of dried seaweed (₹. per kg)	90

B. Estimated project cost and 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 4th Cycle (for 135 rafts, excluding seed stock cost) @₹250/Raft/cycle)	1,01,250
5	Total Cost for first year [Sl. No. 1+2+4]	4,38,750
6	Gross Revenue [Table A, Sl. No. 10 × 11]	7,29,000
7	Recurring cost from 2nd year onwards (@ ₹.250/- per raft for 135 rafts for 4 cycles)	1,35,000
8	Net Revenue from 2nd year onwards [Sl. No. 6-7]	5,94,000
9	Net Income per person/month in a cluster (2nd year onwards) [₹2,36,250/- in 12 months for 3 persons	16,500

Photos are illustrative in nature

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 monoline per beneficiary	15
3	Total no. of monoline/cluster	45
4	Crop duration per cycle	45 days
5	No. of crop cycles in a year	4
6	Total seaweed harvested from one monoline (kg)	1500
7	Total seed stock required for re-plantation of one monoline (kg)	200
8	Net produce from one monoline after deducting seed stock (kg)	1300
9	Annual seaweed production from 45 monolines (after retaining 375 kg seed stock/monoline for next crop (wet weight in kg) (for 4 crops)	2,34,000
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	23,400
11	Price of dried seaweed (₹. per kg)	90

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) @ ₹2,875 per monoline	1,29,375
3	Total capital cost	4,89,375
4	Recurring Cost from 2nd to 4th Cycle (for 45 monolines, excluding seed stock cost) @ ₹1000/monoline	2,53,125
5	Total recurring cost for 1st year (2+4)	3,82,500
6	Total Cost for one year [Sl. No. 3+4]	7,42,500
7	Gross Revenue [Table A, Sl. No. 10 × 11]	21,06,000
8	Recurring cost for 2nd year onwards (@ ₹1000/monoline for 45 monolines for 5 crops)	1,80,000
9	Net Revenue from 2nd year onwards [Sl. No. 7-8]	19,26,000
10	Net Income per person/month in a cluster (2nd year onwards) [₹6,30,000/- in 12 months for 3 persons]	53,500

Fishing Crafts & Gears

Item of Investment	Unit / Rate	Unit Cost (₹)
Fibre Reinforced Plastic (FRP) Catamaran	Size: 18 ft.	1,00,000
Fibre Reinforced Plastic (FRP) Catamaran	Size: 28 ft. 7 years Gestation period : 10 months. Repayment: Annually	2,50,000
Out Board Motor (OBM) for Catamaran	6 HP	65,000
Fishing Gears-cost includes cost of webbing, ropes, floats, sinkers, etc.		
Gill net - Kavala valai	120 kg @ ₹740 / kg	88,800
Gill net – Thattakavala valai	120 kg @ ₹680 / kg	81,600
Gill net – Pannu valai	120 kg @ ₹580 /kg	69,800
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	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.	35,000	35,000
Biogas 3 Cum	Nos.	45,000	45,000
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, Thermal and Decentralised applications	Nos.	30,000	

Other Activities	Unit	Unit Cost (₹)
Pair of Bullocks	Pair	1,00,000
Bullock cart	No.	90,000

Photos are illustrative in nature

District Development Managers

Sl. No.	Name of the Districts covered	Name of the officer posted in the district	Designation	Mobile No.	E-mail
1	Chennai	Teresa A	AGM	9497269169	chennaimetro@nabard.org
2	Chengelpattu	Kiruthika T P	AGM	9172707510	chengalpattu@nabard.org
3	Tiruvallur	Rajee Muralidharan,	AGM	8080201814	tiruvallur@nabard.org
4	Kancheepuram	Divya K	MGR	9841622026	kancheepuram@nabard.org
5	Ranipet				
6	Vellore	Sripadhrajan R	AGM	9894649080	vellore@nabard.org
7	Tirupathur				
8	Tiruvannamalai	M Vijay Neehar	AGM	9009305215	tiruvannamalai@nabard.org
9	UTP	R V Sidharthan	AGM	7299790400	puducherry@nabard.org
10	Cuddalore	Sasi Kumar C	AGM	9962745553	cuddalore@nabard.org
11	Villupuram	V Ravishankar	AGM	9600032580	villupuram@nabard.org
12	Kallakurichi	Senthilvel B	MGR	9962256223	kallakurichi@nabard.org
13	Salem	Shebha Sangeetha S	AGM	8754575865	salem@nabard.org
14	Krishnagiri	S. Ramesh	AGM	9952863594	krishnagiri@nabard.org
15	Namakkal	Subash V	MGR	8590698365	namakkal@nabard.org
16	Dharmapuri	K.K.Narmadha	MGR	6382286435	dharmapuri@nabard.org
17	Tiruchirappalli	Mohan Karthik N M	AGM	9790235550	tiruchirapalli@nabard.org
18	Karur	Prabaharan B	AGM	9791137922	karur@nabard.org
19	Ariyalur	T R Vijayalakshmi	AGM	7406044474	perambalur@nabard.org
20	Perambalur				
21	Pudukkottai	Deepakkumar R	MGR	8848596797	pudukkottai@nabard.org
22	Nagapattinam	Viswanth Kanna S	AGM	7558129622	nagapattinam@nabard.org
23	Mayiladuthurai				
24	Thanjavur	Durga Uma Maheswari	AGM	7338882378	thanjavur@nabard.org
25	Tiruvarur	Meshya S	MGR	9566270940	tiruvarur@nabard.org
26	Madurai	Sakthi Balan A S	AGM	9003619210	madurai@nabard.org
27	Theni	Robinson Raja J	MGR	8098426919	theni@nabard.org
28	Dindigul	Harish V	AGM	9940189717	dindigul@nabard.org
29	Thoothukudi	Suresh Ramalingam RK	AGM	8691999873	thoothukudi@nabard.org
30	Kanyakumari	Sharon Herbert	AGM	8681088124	kanyakumari@nabard.org
31	Tirunelveli	Sashi Kumar B	AGM	8291050808	tirunelveli@nabard.org
32	Tenkasi				
33	Coimbatore	Thirumala Rao C	AGM	8108703105	coimbatore@nabard.org
34	Nilgiris - Tagged				
35	Erode	Ashok Kumar T	AGM	8667329206	erode@nabard.org

Notes

Notes

NABKISAN FINANCE Limited

A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 20+ States
- 1400+ FPOs credit linked
- Collateral free lending at affordable rates
- Financing FPOs through
  - Working Capital
  - Term loan
  - Pledge Financing (eNWR)
- Term lending for Corporates/ NBFCs/ MFIs
- Soft loans for Agri Startups

Corporate Office
C/o NABARD, Mumbai
e-mail:corporate@nabkisan.org
Phone:022- 26539620/26539415

Registered Office
C/o NABARD, Tamil Nadu RO, Chennai
e-mail:finance@nabkisan.org
Phone:044- 28270138/28304658

www.nabkisan.org
Web-portal:krishimanch.co.in

NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD ISO-9001:2015 COMPANY

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

Registered Office
NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051, Ph: 022-26539419
e-mail:headoffice@nabcons.in

Corporate Office
NABARD Tower, 7th floor
Rajendra Place, New Delhi -110125
Ph: 011-25745103/07
www.nabcons.com

NABFINS Limited

A Subsidiary of NABARD

- A Non Deposit taking Systemically Important NBFC – MFI with a vison 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 house-holds 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 www.nabfins.org

NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

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

Corporate Office
NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051
Ph:022-26539243/26539241
e-mail:ho@nabsanrakshan.org

NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

- **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus
- **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

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

As on 31st March 2022:

- **Corpus raised:** INR 598 crore
- **Investments made:** INR 148.21 crore in 9 start-ups

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

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

NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

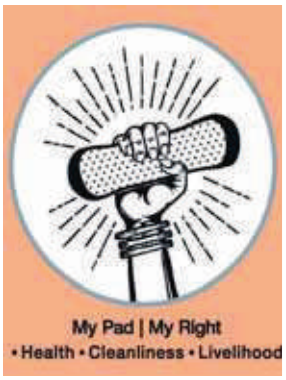
FOCUS SEGMENTS	OTHER SEGMENTS
Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts	› Small Business › Microfinance › Transport › Housing › Education › Allied Agriculture › Agri/Food processing

Corporate Office:
NABARD, Gr. Floor, D Wing,
Plot No. C-24, G Block, BKC, Bandra (East),
Mumbai-400051
Ph: 022-2653 7091/9693
e-mail: nabsamruddhi@nabard.org

Registered Office:
NABARD, Regional Office
1-1-61, RTC'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040-23241155/56
www.nabsamruddhi.in

NABFOUNDATION

Leveraging the power of convergence



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

What does **NAB**FOUNDATION **want from you ?**

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

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/ NGO
With an idea whose time you think has come and have not been able to find willing partners, reach out to us

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

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

e-mail:nabfoundation@nabard.org Phone: 91-22-2653 9404/9054 www.nabfoundation.in