National Bank for Agriculture and Rural Development
Tamil Nadu Regional Office,
Chennai.

FOREWORD

National Bank for Agriculture and Rural Development (NABARD) is mandated to facilitate credit flow for promotion of agriculture and rural development through its credit, promotional, institution, development and supervisory functions.

NABARD promotes investment credit under various agriculture and allied activities like dairy poultry, fisheries, horticulture crops, forestry etc. so as to enhance the capital formation and attain sustainable growth in various agriculture & allied sectors.This would help for doubling of farmers' income by 2022 as envisaged by Government of India. NABARD also extends medium and long term refinance to Cooperative Banks, Regional Rural Banks,Commercial Banks, ADFCs, Scheduled Primary Urban Cooperative Banks, Land Development Banks & NBFCs/NBFC-mFIs in order to facilitate financial institutions to extend credit to these areas.

GOI has fixed a target of Rs.11.00 lakh crore for Agriculture lending (increase of 10% over the previous year target). The total bank credit around 35% has to be invested for financing term loan especially for agriculture and allied activities. As per the State Credit Plan Rs. 1,29,047 Cr is fixed for the State of Tamil Nadu,of which 15.3 % is for term lending.

NABARD has been bringing out a booklet on ''Unit Costs of Investments in Agriculture and Allied Activities" for the State of Tamil Nadu and the Union Territory of Puducherry. For revising the Unit Cost, NABARD adopts a Consultative process by involving all stakeholders viz State Government/Line Department/Bankers /Research Institutes/Regional Technical Advising Group in NABARD and discussion with the Progressive farmers etc. The revision in unit costs were finalized in the State Level Unit Cost Committee (SLUCC) meeting held on 07 March 2018.

The main objective of fixing unit cost is to ensure that there is no under-financing or over-financing for the activity. It may be noted that the Unit Costs fixed by the SLUCC are indicative in nature and the banks may at their discretion and to ensure adequacy in financing arrive at the unit cost for respective activities keeping these as benchmark and based on the conditions prevailing in their area of operation, technical feasibility, financial viability and bankability of the project.

I am sure that the booklet will be helpful to the financing banks, various Government Departments, development agencies, etc. in identifying new areas of investment and formation of Area Development Schemes leading to increased ground level credit flow in the State of Tamil Nadu and Union Territory of Puducherry to agriculture and allied activities and thereby contribute to higher gross capital formation in rural areas.

Smt. Padma Raghunathan
Chief General Manager

CONTENTS

1. MINOR IRRIGATION

A) New Wells

Sl. No.	Item of Investment	Specifications	Unit Cost (Rs.)
1	Dug-well in Sandstone and Metamorphic	dia. 3m, depth 18m, depth of lining 8m	1,60,600
2	Bore well in Alluvium formations	dia. 8" depth 300' (100 m), Casing and Filter Pipes for entire depth	75,000
3	Dug well	dia. 4.50m, depth 15m, depth of lining 4m	1,15,500
3	Dug well	dia. 5.0m, depth 15m, depth of lining 4m, boring 150mm x 15m	1,23,200

Repayment Period including Gestation Period : 11-15 Years
Gestation Period : 23 Months
Instalment Frequency : Yearly Repayment

Sl. No.	Item of Investment	Unit Cost (Rs.)
	a. PUMPSETS	
	Submersible Pumpsets	
1	3 HP	60,000
2	5 HP	70,000
3	7.5HP	73,000
	Electric Pumpsets with accessories and installation charges	
1	2 HP	28,700
2	3 HP	33,000
3	5 HP	42,500
4	7.5 HP	44,000
	Diesel Pumpsets with accessories & installation charges	
1	5 HP	35,000
2	7.5 HP	38,000
	Petrol start Kerosene run pumpsets with accessories & installation charges	
1	2 HP	16,000
2	3.5 HP	20,000
	b. PUMPHOUSE	
	Pumphouse (2.5 x 2.5 x 2.1 m)	Rs.180/- per sq.f.t.

Repayment Period including Gestation Period : 9 Years
Gestation Period : 11 Months
Instalment Frequency : Yearly Repayment

B) Drip Irrigation

Sl. No.	Crop	Unit Cost for 1 Ha (Rs.)	Specifications
1	Mango / Chiku / Tamarind	25,850	8 m & Above
2	Coconut	37,300	4 m to < 8 m
3	Guava, Lemon, Orange, Mosambi, Cashew	37,300	4 m to < 8 m
4	Papaya, Arecanut, Drumstick, Custard Apple, Pomegranate, Drumstick	64,250	2 m to 4 m
5	Grape	64,250	2 m to 4 m
6	Banana	64,250	2 m to 4 m
7	Sugarcane	93,950	1.2 m to < 2.0 m
8	Cotton, Ginger, Vegetable, Rose	1,10,500	< 1.2 m

Repayment Period including Gestation Period : 10-15 Years
Gestation Period : 11 Months
Instalment Frequency : Yearly Repayment

C) Spinkler Irrigation System

Sl. No.	Item	Unit Size	Unit Cost (Rs.)
1	HDPE Pipes 63 mm	1 ha	31,900
2	HDPE Pipes 75 mm	1 ha	38,500

Repayment Period : 10-15 Years with 1 Year grace

D) Other Investments

Sl. No.	Item	Unit Size / Specification	Unit Cost (Rs.)
1	Underground pipeline for distribution system PVC 4 kg / cm^2(square)	75 mm 90 mm 100 mm	180/metre 230/metre 240/metre

E) Solar Pumping System

Sl. No.	Item	Unit Size / Specification	Unit Cost (Rs.)
1	With DC / BLDC Motor Pump sets	Watt Peak	Rs. 190.00 per wp.
2	With AC Motor Pump sets	Watt Peak	Rs. 80.00 per wp.

Repayment Period including Gestation Period : 11-15 Years
Gestation Period : 23 Months
Instalment Frequency : Yearly Repayment

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 dugwells, other minor irrigation structures shall be as indicated below :

   (a) Between two Dugwells with or without pumpset : 150 m

   (b) Between two shallow Tubewells / Filter Points with pumpsets : 175 m

   (c) Between a Dugwell with pumpset and Shallow Tubewell / Filter Point : 162.5 m

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

3. **Renovation / Deepening of wells**

   (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 on each well inspected. The Bank shall submit to the ROs of NABARD, details of such inspection reports.

   (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 acrage and sale of water**

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

6. **Type of Structure**	**[Benefitting Area (ha.)]**
(a) Dugwell with pumpset	1.0
(b) Borewell with SIP	1.6
(c) Shallow Tube wells	2.0
(d) Filter Point well	0.4

If the beneficiary's own irrigated area is less than the area which can be irrigated by well / borwell, 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 under the scheme are selected and installed as per BIS 10804-1994 and a certificate to that effect shall be furnished to NABARD while availing refinance.

(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 10804 – 1994.

(d) Bank shall ensure that the spacing criteria as stipulated in 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 10804 – 1994 and the loans, both for existing pumpset and the standby unit are recovered together within the normal recommended repayment period.

(f) Wherever higher HP pump is required for use other than irrigation with common prime mover, total HP of pumpset selected shall not exceed 105 times the HP required for irrigation purpose, subject to a maximum of 10 HP.

(g) Capacitors : The electric motor financed should always be provided with a starter and a capacitor matching the motor.

The following KVAR rating capacitors are recommended for use :

Below 3 HP	1 KVAR
3HP 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 beneficiary's well and that such service is provided free of charge during the first year of installation.

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

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

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

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

12. Water Lifting Permission

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

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, agroclimatic situations etc. to ensure installation of most economical and efficient system at the farm level.
3. A plan of the area showing field layout and cost estimate of the system should be prepared by the implementing agency and appraised by the financing bank.
4. The components of the system including pipes should conform to BIS specifications. Any change in technical design or cost during implementation of the scheme should have adequate justifications and prior approval of the financing bank and NABARD.
5. The implementing agency / manufacturers should offer performance guarantee of the system for a reasonably longer period against any defect either manufacturing / working or installation. The firm should extend regular after sales-service for maintenance.
6. The sprinkler, pipes, accessories, motor, etc., should be safeguarded against theft, fire, burglary, etc.,
7. The bank should conduct periodic monitoring to assess the working performance of the system and take corrective steps wherever required.

C. DRIP-IRRIGATION SYSTEM

1. The bank should ensure that only a technically competent and approved person or firm designs and installs the system at the field level.
2. Availability of adequate water of suitable quality (chemical and physical) on a long term basis should be ensured for smooth operation of the system. The system design and cost estimates may by 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	Approved Cost using Labour Rs.	Approved Cost using Machinery Rs.
1	Graded bunding	0.75 SqM cross section, 210 m length per ha	158 CuM	14330	7272
2	Farm bunding upto 4% field slope light soil	0.75 SqM c/s 200 m/ha	150 CuM	13650	6905
	upto 4% field slope medium soil	0.75 SqM c/s 200 m/ha	150 CuM	14330	6905
	upto 4% field slope heavy soil	0.75 SqM c/s 200 m/ha	150 CuM	15050	6905
3	Field drainage for wet lands	2.52 SqM c/s 65 m/ha	164 CuM	29570	6654
4	Farm Pond with berm of 2 m	30 x 30 x 2 m		163800	1,00,100
	Farm Pond in soft murrum	30 x 30 x 2 m		196560	1,20,120
	Farm Pond in Plain Areas	5 m x 5 m x 1.5 m		5160	2280
	Farm Pond in Hilly Areas	5 m x 5 m x 1.5 m		6190	3190
5	Land levelling & shaping/ha	(a) Slope : upto : 1%	10 Bull dozer hours	8400	8400
		(b) Slope : 1-2%	20 Bull dozer hours	16800	16800
		(c) Slope : 2-3%	30 Bull dozer hours	28500	25200
6	Fencing (running mts)	Barbed per running metre		180	180 2200* (*Only for Project)

Repayment Period including Gestation Period : 9 Years
Gestation Period : 24 Months
Instalment Frequency : Yearly Repayment

3A. FARM MECHANIZATION

Sl. No.	Activity	Final Unit Cost
	Farm Mechanisation	**(Amt. in Rs.)**
1	Multi crop Thresher (High capacity)	326000 - 445000
2	Power weeder with attachment (Self propelled)	32000 - 112000
3	Power Thresher	140000 - 200000
4	Paddy Transplanter (4 row-walk behind)	220000 - 256000
5	Power Tiller more than 8 hp and above with attachments	129000 - 176000
6	Rotovator	74000 - 124000
7	Laser leveler	365000 - 370000
8	Zero till Seed drill	37000 - 60000

Other Machinaries

Sl. No.	Activity	Final Unit Cost
1	Seed cum Fertiliser drill	38000 - 61000
2	Cultivator (Seven tyre) right type & Spring type	20000 - 32000

Repayment Period including Gestation Period : 5-7 Years
Gestation Period : 3 Months
Instalment Frequency : Quarterly or Half Yearly Repayment

B. MACHINERIES & TRACTORS

Sl. No.	Activity	Final Unit Cost (Rs. in lakhs)
1	Small Tractor (18-25 hp)	2.50 - 5.50
2	Tractor- 25-30 HP	4.00 - 5.00
3	Tractor- 30-45 HP	5.50 - 7.00
4	Tractor-more than 45 HP	5.77 - 11.18
5	Tractor drawn land leveler	0.20 - 0.25
6	M.B plough	0.30 - 0.60
7	Disc plough	0.40 - 0.60
8	Disc harrow	0.80 - 0.90
9	Paddy harrow / Puddler	0.20 - 0.30
10	Seed-cum-fertiliser drill with planter attachment	0.65 - 0.75
11	Power tiller operated sweep tyne cultivator	0.15 - 0.25
12	Self Propelled (Mat type) rice transplanter	2.00 - 3.00
13	6 row tansplanter (19-21 HP)- ridger type	10.00 - 12.75
14	8 row tansplanter (21 HP)- ridger type	16.00 - 17.00
15	Conoweeder	0.01 - 0.02
16	Self-propelled riding type vertical conveyor reaper	2.40 - 3.60
17	Axial-flow paddy thresher	1.50 - 2.00
18	Groundnut digger shaker/harvester	1.30 - 1.55
19	Groundnut thresher	2.60
20	Maize De-husker –cum-sheller	1.05 - 1.75
21	Turmeric harvester / Digger	0.10
22	Tapioca Harvester	0.20 - 0.25
23	Power operated sugarcane sett cutting machine	0.30
24	Sugarcane cutter planter	1.00
25	Sugarcane harvester	85.00 - 95.00
26	Power tiller operated orchard sprayer	0.10 - 0.35
27	Solar Dryer for Vegetables and Fruits (including the cost of Poly Carbonate sheets, Kadappa stone flooring, equipment for temperature and humidity control and erection charges, etc.)	6.00 lakhs for 600 sq.ft inclusive of trays and trolleys.

Note:- Unit cost have been recommended in range, as there are plenty of suppliers and manufacturers for Agriculturemachineries. However bank may finance all items as per the quotation for the specific make & Model. Rates prescribed are indicative.

4. PLANTATION & HORTICULTURE

4.1 Arecanut

Indicative Unit Cost for cultivation of Arecanut

Crop : Arecanut
Variety : Mangala, Sumangala
Spacing : 2.75m x 2.75 m
Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	14520					
2	Farm yard manure	4950	4950	4950	4950	9900	9900
3	Fertilisers	4835	4835	4835	4835	9669	9669
4	Irrigation	2000	2000	2000	2000	2000	2000
5	Shade material	2640					
6	Plant Protection Chemicals	1000	1000	1500	2000	2500	2500
	Sub Total	**29945**	**12785**	**13285**	**13785**	**24069**	**24069**
B	Operation and Labour	40700	18040	13420	13420	16060	20460
C	Miscellaneous	107	167	167	167	135	135
	TOTAL	**70800**	**31000**	**26900**	**27400**	**40300**	**44700**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,96,400

Repayment Period : 10 Years

Inclusive of grace period : 6 Years

4.2 Aonla

Indicative Unit Cost for cultivation of Aonla

Crop : Amla

Variety : Banarasi, NA - 7, Chakia, BSR - 1

Spacing : 5 x 5 M

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	13200					
2	Farm yard manure	2000	3000	4000	5000	6000	6000
3	Fertilisers	1620	3240	4860	6480	8100	9720
4	PGR	0	0	0	0	0	0
5	Plant Protection Chemicals	1000	1000	1000	1000	1000	1000
6	Fencing (live hedge)	1000					
7	Irrigation	1000	1000	1000	1000	1000	1000
8	Staking material	800					
	Sub Total	**20620**	**8240**	**10800**	**13480**	**16100**	**17720**
B	Operation and Labour	18040	7260	7260	7700	8800	9460
C	Intercrop	3000					
D	Miscellaneous	169	138	157	126	145	114
	TOTAL	**41800**	**15600**	**18300**	**21300**	**25000**	**27300**

Unit cost capitalised upto Fourth Year

Indicative Unit cost Rs. 97,000

Repayment Period : 8 Years

Inclusive of grace period : 5 Years

4.3 Cashewnut

Indicative Unit Cost for cultivation of Cashewnut

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

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	5500					
2	Farm yard manure	1000	2000	2000	3000	5000	5000
3	Fertilizers	869	1737	2606	3474	4724	4724
8	Plant protection chemicals	500	750	1000	1500	2000	200
9	Irrigation cost	1500	1500	1500	1500	1500	1500
10	Fencing material cost (live fencing)	2000					
	Sub Total	**11369**	**5987**	**7106**	**9474**	**13224**	**11424**
B	Operation and Labour	22640	8140	7920	8800	10120	10780
C	Intercrop	3000					
D	Miscellaneous	170	140	161	181	170	170
	TOTAL	**39200**	**14300**	**15200**	**18500**	**23500**	**22400**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,10,700

Maintanance cost from Sixth Year Rs. 22,400

Repayment Period : 11 Years

Inclusive of grace period : 6 Years

4.4 Coconut Plantation

Indicative Unit Cost for cultivation of Coconut - Tall Variety

Crop : Coconut
Variety : East Coast Tall, West Coast Tall
Spacing : 7.5 x 7.5 metres
Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years							
		1	2	3	4	5	6	7	8
A	**Material cost**								
1	Planting material (incl. 10% extra)	6125							
2	Farm yard manure	876	1313	1750	2188	2188	2188	2188	2188
3	Fertilisers	1208	2415	3623	4830	6038	7245	7245	7245
4	Irrigation	1000	1000	1000	1000	1000	1000	1000	1000
5	Plant Protection Chemicals	500	500	750	750	750	800	800	800
6	Fencing (live hedge)	800							
	Sub Total	**10508**	**5228**	**7123**	**8768**	**9975**	**11233**	**11233**	**11233**
B	Operation and Labour	30580	10340	9200	9680	9020	9400	10120	11440
C	Intercrop	2000							
D	Miscellaneous	104	96	114	81	86	141	141	141
	TOTAL	**43200**	**15700**	**16500**	**18500**	**19100**	**20800**	**21500**	**22800**

Unit cost capitalised upto Seventh Year

Indicative Unit cost Rs. 1,55,300

Maintenance Cost from 8th Year Rs. 22,800

Repayment Period : 13 Years

Inclusive of grace period : 7 Years

4.5 Coconut Plantation - T & D Variety

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

Crop : Coconut
Variety : T x D Hybrids
Spacing : 7.5 metres x 7.5 metres
Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	7700					
2	Farm yard manure	875	1313	1750	2188	2625	3500
3	Fertilisers	1610	3220	4330	6440	8050	9660
4	Irrigation	1000	1000	1000	1000	1000	1000
5	Plant Protection Chemicals	500	500	750	750	750	800
6	Tying of bunches with rope (upto 10th yr)					875	1100
7	Fencing (live hedge)	2000					
	Sub Total	**13685**	**6033**	**8330**	**10378**	**13300**	**16060**
B	Operation and Labour	33400	10780	12320	13680	16500	17600
C	Intercrop	3000					
D	Miscellaneous	165	167	119	121	150	138
	TOTAL	**50300**	**17000**	**20800**	**24400**	**29950**	**33800**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,42,450

Repayment Period : 11 Years

Inclusive of grace period : 5 Years

4.6 Coffee

Indicative Unit Cost for cultivation of Coffee

Crop : Coffee (Arabica0

Variety : S-795, S- 9, S-5 B, Chandragiri

Spacing : 2.1 x 2.1

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years				
		1	2	3	4	5
A	**Material cost**					
1	Planting material (incl. 10% extra)	24200	860			
2	Shade plants	2590	2200	2200	2200	2200
3	Fertilisers	5908	11816	11816	11816	11816
4	Plant Protection Chemicals	1000	1000	1500	2000	2000
5	Staking material	4400				
	Sub Total	**38098**	**15876**	**15516**	**16016**	**16016**
B	Operation and Labour	56250	30600	28125	30375	32625
C	Miscellaneous	84	108	68	68	68
	TOTAL	**94400**	**46600**	**43700**	**46500**	**48700**

Unit cost capitalised upto Fourth Year

Indicative Unit cost Rs. 2,31,200

Repayment Period : 10 Years

Inclusive of grace period : 5 Years

4.7 Curry Leaf

Indicative Unit Cost for cultivation of Curry Leaf

Crop : Curry Leaf

Variety : Local (Senkaambu , Patchai kaambu)

Spacing : 1.8 m x 1.8 m

Unit Size : 0.4 ha

(Amount in Rupees)

Sl. No.	Particulars	Cost per Year	
		1	2
I	**Material cost**		
1	Planting material (including 10% for gap filling)	6600	0
2	Manures	6000	6000
3	Fertilizers	3600	3600
4	Fuel for irrigation	4860	4860
5	Plant protection	1500	1500
	Sub Total	**22560**	**15960**
II	**Operation & Labour**	**31020**	**31900**
III	**Micellaneous**	240	240
	TOTAL	**53800**	**48100**

Unit cost capitalised upto One Year

Indicative Unit cost Rs. 53,800

Repayment Period : 5 Years

Inclusive of grace period : 2 Years

4.8 Jasmine

Indicative Unit Cost for cultivation of Jasime

Crop : Jasmine

Variety : Jasminum sambac, J.auriculatum, J.grandifloram

Spacing : 1.5 m x 1.5 m

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years			
		1	2	3	4
A	**Material cost**				
1	Planting material (incl. 10% extra)	24420			
2	Farm yard manure	22200	22200	22200	22200
3	Fertilisers	41692	41692	41692	41692
4	Irrigation	2000	2000	2000	2000
5	Plant Protection Chemicals	2000	2000	2000	2000
6	Fencing (live hedge)	2000			
	Sub Total	**94312**	**67892**	**67892**	**67892**
B	Operation and Labour (excluding labour on harvesting)	53400	29920	28820	28820
C	Harvesting charges @ Rs.10/kg of flower	18750	37500	62500	87500
D	Miscellaneous	109	179	179	179
	TOTAL	**166571**	**135491**	**159391**	**184391**

Unit cost capitalised upto One Year

Indicative Unit cost Rs. 1,66,571

Repayment Period : 5 Years

Inclusive of grace period : 2 Years

4.9 Rose

Indicative Unit Cost for cultivation of Rose

Crop : Rose

Variety : Edward Rose, Andhra Redrose

Spacing : 2 m x 1 m

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years			
		1	2	3	4
A	**Material cost**				
1	Planting material (incl. 10% extra)	55920			
2	Farm yard manure	15900	15900	15900	15900
3	Fertilisers	13153	13153	13153	13153
4	Irrigation	5000	5000	5000	5000
5	Plant Protection Chemicals	4000	4000	4000	4000
6	Fencing (live hedge)	2000			
	Sub Total	**95973**	**38053**	**38053**	**38053**
B	Operation and Labour (excluding labour on harvesting)	73040	84700	86680	86240
C	Harvesting charges @ Rs.5/kg of flower	13500	45000	45000	45000
D	Miscellaneous	500	300	200	200
	TOTAL	**183013**	**168053**	**169933**	**169493**

Unit cost capitalised upto One Year

Indicative Unit cost Rs. 1,83,000

Repayment Period : 6 Years

Inclusive of grace period : 1 Year

4.10 Seedless Grape

Indicative Unit Cost for cultivation of Seedless Grape

Crop : Grape

Variety : Seedless

Spacing : 4 x 3 M

Area : 1 Acre

(Amount in Rupees)

Sl. No.	Particulars	Years			
		1	2 (I Half)	2 (II Half)	3
A	**Material cost**				
1	Planting material (incl. 10% extra)	2904	860		
2	Stakes	660	0	0	0
3	Manures				
	Green Leaf Manure	10500			
	FYM	8250	4125	4125	8250
	Ground nut cake	6930	3465	3465	6930
	Neem cake	2228	1114	1114	2228
4	Fertilisers	5658	5840	5860	11680
5	Cost of pandal				
	Stone Pillars	60000			
	Support pillars	9000			
	GI wire (Kg)	65000			
6	Packing materials	0	1500	1500	1800
7	Plant Protection Chemicals	3500	5000	5000	10000
8	Plant Growth Regulators	0	1500	1500	2500
9	Irrigation	600	300	300	600
	Sub Total	**175229**	**23704**	**22844**	**43988**
B	Operation and Labour	113300	76780	84920	161260
C	Intercrop	0			
D	Miscellaneous	95	121	81	62
	TOTAL	**288624**	**100605**	**107845**	**205310**

Unit cost capitalised upto Two Years

Indicative Unit cost Rs. 3,89,200

Repayment Period : 11 Years

Inclusive of grace period : 3 Years

4.11 Guava

Indicative Unit Cost for cultivation of Guava

Crop : Guava

Variety : Lucknow 49, Allahabad Safeda

Spacing : 6 x 6 metres

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years				
		1	2	3	4	5
A	**Material cost**					
1	Planting material (incl. 10% extra)	6060				
2	Staking material	550				
3	Farm yard manure	1375	2063	2750	3438	3438
4	Fertilisers	1617	2662	3707	4752	5324
	Micronutrient & Urea	0	0	0	0	300
5	Irrigation	1500	1500	1500	1500	1500
6	Plant Protection Chemicals	1000	1000	1500	1500	2000
7	Fencing (live hedge)	2000				
	Sub Total	**14102**	**7225**	**9457**	**11190**	**12562**
B	Operation and Labour	23540	5280	4180	6600	7480
C	Intercrop	3000				
D	Miscellaneous	103	106	115	124	100
	TOTAL	**40745**	**12611**	**13752**	**17914**	**20142**

Unit cost capitalised upto Fourth Year

Indicative Unit cost Rs. 85,000

Repayment Period : 7 Years

Inclusive of grace period : 4 Years

4.12 Sapota

Indicative Unit Cost for cultivation of Sapota

Crop : Sapota

Variety : Cricket Ball, Oval, Co-1, Co-2, PKM 1,2,3

Spacing : 8 m x 8 m

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	5160					
2	Farm yard manure	780	1560	2340	3120	3900	3900
3	Fertilisers	3090	6181	9271	12361	15452	15452
4	Irrigation	2000	2000	2000	2000	2000	2000
5	Plant Protection Chemicals	1000	1000	1500	1500	2000	2000
6	Fencing (live hedge)	800					
	Sub Total	**12830**	**10741**	**15111**	**18981**	**23352**	**23352**
B	Operation and Labour	23500	6820	8140	8360	11220	12320
C	Intercrop	2000					
D	Miscellaneous	111	142	113	184	155	155
	TOTAL	**38500**	**17700**	**23400**	**27500**	**34700**	**35800**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,41,800

Repayment Period : 11 Years

Inclusive of grace period : 5 Years

4.13 Lime

Indicative Unit Cost for cultivation of Lime

Crop : Lime

Variety : PKM-1

Spacing : 5 x 5 metres

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	6600					
2	Farm yard manure	2000	2000	3000	4000	5000	6000
3	Fertilisers	2919	3266	4424	5581	6739	7467
4	Micronutrients	0	500	500	750	750	1000
5	Plant Protection Chemicals	1000	1500	2000	2000	2500	2500
6	Irrigation	1500	1500	2000	2000	2500	2500
	Sub Total	**14019**	**8766**	**11924**	**14331**	**17489**	**19467**
B	Operation and Labour	27060	9020	10340	10780	14740	15840
C	Intercrop	3000					
D	Miscellaneous	103	155	171	137	153	174
	TOTAL	**44182**	**17941**	**22435**	**25248**	**32382**	**35481**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,42,200

Repayment Period : 9 Years

Inclusive of grace period : 6 Years

4.14 Mango

Indicative Unit Cost for cultivation of Mango

Crop : Mango

Variety : Banganapalli, Alphonso, Imam Pasand

Spacing : 7 x 7 M

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	8800					
2	Farm yard manure	1000	2000	3000	4000	5000	5000
3	Fertilisers	3962	7924	11886	15848	19810	19810
4	Plant Growth Regulator	0	0	0	0	200	400
5	Plant Protection Chemicals	500	1000	1500	1500	2000	200
6	Irrigation	2000	2000	2000	2000	2000	2000
7	Staking material	400					
	Sub Total	**16662**	**12924**	**18386**	**23348**	**29010**	**27410**
B	Operation and Labour	23320	6000	7480	7700	7920	13200
C	Intercrop	3000					
D	Miscellaneous	132	114	96	128	110	110
	TOTAL	**43114**	**19638**	**25962**	**31176**	**37040**	**40720**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,56,900

Repayment Period : 10 Years

Inclusive of grace period : 6 Years

4.15 Oil Palm

Indicative Unit Cost for cultivation of Oil Palm

Crop : Oil Palm

Variety : Tenera

Spacing : 9 x 9 M

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	11775					
2	Farm yard manure	536	10723	1073	1073	1073	1073
3	Fertilisers	9023	13535	16509	22021	21021	21021
5	Plant Protection Chemicals	1000	1000	1500	1500	2000	2000
6	Fencing (live hedge)	0					
7	Irrigation	3375	3375	3375	3375	3375	3375
8	Staking material	286					
	Sub Total	**25966**	**18982**	**22457**	**26969**	**27469**	**27469**
B	Operation and Labour	26840	14960	18260	18700	20900	20900
C	Intercrop	3000					
	TOTAL	**55800**	**33900**	**40700**	**45700**	**48400**	**48400**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,76,100

Repayment Period : 14 Years

Inclusive of grace period : 7 Years

4.16 Pomegranate

Indicative Unit Cost for cultivation of Pomegranate

Crop : Pomegranate

Variety : Ganesh, Yercaud-1

Spacing : 4 x 4 M

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	14535					
2	Farm yard manure	1650	3300	4950	6600	8250	9900
3	Fertilisers	6941	6941	8338	8338	8338	11402
4	Plant Protection Chemicals	5000	10000	15000	20000	20000	20000
5	Fencing (live hedge)	0					
6	Irrigation	1500	1500	2000	2000	2000	2000
7	Staking material	880					
	Sub Total	**30506**	**21741**	**30288**	**36938**	**38588**	**43302**
B	Operation and Labour	25520	16060	20240	23760	25300	25300
C	Intercrop	30000					
D	Miscellaneous	245	210	236	213	263	212
	TOTAL	**86300**	**38000**	**50800**	**60900**	**64200**	**68800**

Unit cost capitalised upto Third Year

Indicative Unit cost Rs. 1,75,100

Repayment Period : 5 Years

Inclusive of grace period : 2 Years

4.17 Palmarosa

Indicative Unit Cost for cultivation of Palmarosa

Crop : Palmarosa

Varieties : Trishna, PRC I

Spacing : 60 cm x 30 cm

Area : 0.4 ha

(Amount in Rupees)

Sl. No.	Particulars	Cost per Year	
		I	II
1	Land Preparation - Lumpsum	3000	0
2	Nursery expenses		
	Cost of seed	1250	0
	Labour Chrges nursery maintenance	6000	0
3	Planting	2250	0
4	Manures	2000	2000
5	Fertilizer - a) Basal application	2848	2848
	b) Top Dressing	2344	3515
6	Labour cost for fertilizer application	2200	2200
7	Intercultural operations/weeding	6600	2000
8	Irrigation charges	5650	5650
9	Harvesting	13200	18000
10	Distillation charges	8000	15000
11	Miscellaneous exp.	159	189
	Total	**56100**	**51400**

Unit cost capitalised upto One Year

Indicative Unit cost Rs. 56,100

Repayment Period : 4 Years

Inclusive of grace period : 1 Year

4.18 Plum

Indicative Unit Cost for cultivation of Plum

Crop : Plum

Variety : Rubino, Apricot Hale (Green gage), Gaviota, Abundance, etc.

Spacing : 6 meters x 6 meters

Area : 1 ha

(Amount in Rupees)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material cost**						
1	Planting material (incl. 10% extra)	6060					
2	Farm yard manure	1375	1375	2063	2750	3438	4125
3	Fertilisers	6630	8782	10759	12911	21170	21519
4	Micronutrients	0	400	500	600	800	800
5	Plant protection Chemicals	1000	1000	1250	1500	1500	2000
6	Irrigation	1000	1000	1500	2000	2000	2000
	Sub Total	**16065**	**12557**	**16072**	**19761**	**28907**	**30444**
B	Operation and Labour	27060	9020	10340	10780	14740	15840
C	Intercrop	3000					
D	Micellaneous	70	57	121	110	78	141
	Total	**46200**	**21600**	**26500**	**30700**	**43700**	**46400**

Unit cost capitalised upto Fifth Year

Indicative Unit cost Rs. 1,68,700

Repayment Period : 10 Years

Inclusive of grace period : 5 Years

4.19 Cardamom

Indicative Unit Cost for cultivation of Cardamom

Crop : Cardamom

Variety : Malabar, Vazhukka

Spacing : 3 x 3 metres

Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years				
		1	2	3	4	5
A	**Material cost**					
1	Planting material (incl. 10% extra)	30525	860			
2	Shade Plants	1090	2775	2775	2775	2775
3	Farm yard manure					
4	Fertilisers	1215	18066	18066	18066	18066
5	Irrigation					
6	Plant Protection Chemicals	1000	2000	3000	3000	3000
7	Staking Material	2220				
	Sub Total	**36050**	**23701**	**23841**	**23841**	**23841**
B	Operation and Labour	70425	35100	40500	42750	42750
	TOTAL	**106475**	**58800**	**64300**	**66600**	**66600**

Unit cost capitalised upto Two Years

Indicative Unit cost Rs. 1,65,275

Repayment Period : 6 Years

Inclusive of grace period : 2 Years

4.20 Rubber

Indicative Unit Cost for cultivation of Rubber

Crop : Rubber
Variety : RRII
Spacing : 4.5 metres x 4.5 metres
Area : 1 hectare

(Amount in Rupees)

Sl. No.	Particulars	Years									
		1	2	3	4	5	6	7	8	9	10
A	**Material cost**										
1	Planting material (incl. 10% extra) @ Rs. 75/-	32500									
2	Manure &s Fertilizers (Dosage NPK and FYM)										
a	FYM	17000									
b	NPK	8000	8000	7000	4000	750	1000				
3	Plant Protection Chemicals	3000	4800	3500	2700	4500	3500				
4	Others										
	Sub Total	**60500**	**12800**	**10500**	**6700**	**5250**	**4500**				
B	**Operation and Labour**	76000	34000	28000	26800	25600	23600	72000	80000	84000	84000
	Grand Total (Expenditure)	**136500**	**46800**	**38500**	**33500**	**31000**	**28100**	**72000**	**80000**	**84000**	**84000**

Unit cost capitalised upto Sixth Year

Indicative Unit cost Rs. 3,14,400

4.21 Mushroom

Indicative Unit Cost for cultivation of Oyster Mushroom

Capacity - 300 kg/cycle

A	Fixed Costs	(Amount Rs.)
1	Temporary Sheds : Shed of 30' x 10' x 7' (300 sq. ft.)	 30000
2.	Equipment's	
a.	Sprinklers	12000
b.	Tools, rope, sand etc.	2000
	Sub-total	**44000**
B	**Operational cost (per cycle)**	
	Paddy Straw	3150
	Cost of bags	750
	Cost of Bavistin & Formaldehyde	1000
	Spawn cost	6000
	Labour Charges	4840
	Fuel / Power cost Lumpsum	4000
	Sub-total	**19740**
C	Total Cost (A + B)	**63740**
	Indicative Unit Cost	**63740**
Repayment Period : 6 Years		

4.22 Bee Keeping

Indicative Unit Cost for Bee Keeping

Size - 25 Bee Colonies

S.No.	Particulars	(Amount Rs.)
1	Bee Box @ Rs. 650/- per Box	16250
2	Bee Colony @ Rs. 800/- per Box	20000
3	Smoker	300
4	Extractor Machine	1000
5	Other Equipment like Swarm Net, Hive Tool, Feeder, Queen Gate, Bee Viel, Hand Gloves, etc.	2450
	Sub-total	**40000**
6	Sugar feeding during dearth period 10 Kgs for 25 colonies for 3 months	1200
7	C F Sheet	300
	Sub-total	**1500**
	Total Cost	**41500**
	Indidcative Unit Cost	**41500**

4.23 Sericulture

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

S.No.	Particulars	(Amount Rs.)
1	Mulberry Cultivation / Per acre	20000
2	Rearing Shed 1500 sq.ft	300000
3	Rearing Appliances	70000
4	Rearing cost of first crop	7500
	Total Investment Cost	**397500**
	Repayment Period : 5 Years **Inclusive of grace period : 1 Year**	

Economics per Annum

1	Silk worm Rearing 300 DFLs/crop for 5 crops/year	1500 DFLs
2	Cocoon yield 70 Kgs/100 DFLs for 1500 DFLs	1050 Kgs
3	Average Cocoon Rate Rs. 300/Kg for 1050 Kgs	Rs. 3,15,000
4	Annual Gross Income	Rs. 3,15,000
5	Less Expenditure 1/3 rd	Rs. 1,05,000
6	**Net Income**	**Rs. 2,10,000**

PLANTATION / HORTICULTURE
TERMS AND CONDITIONS – SPECIAL

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 of Commodity Boards etc. as the case may be.

Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.

Loans shall be issued in respect of investment for raising plants in first year 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.

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.

The bank shall ensure that the beneficiary observes the following technical norms :

1. The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Tamil Nadu Agricultural University.
2. The pits will be filled with top soil, farm yard manure and fertilizers before planting is done.
3. The bank shall ensure that only vegetatively propagated planting materials are used for raising orchard crops.
4. Only high yielding recommended varieties shall be planted in place of traditional varieties.
5. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
6. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
7. Watering of plants shall be done during dry months of first 2 to 3 seasons in respect of plants to be raised under rainfed conditions.
8. The recommended fertilization and plant protection schedules of Commodity Boards / TNAU shall be followed.
9. 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 so as to improve returns from main investments.
10. Adequate shade may be developed for protection of crops like coffee, tea, coconut, cardamom etc., and a minimum number of shade trees will have to be retained per acre. Quick growing trees like dadops, subabul etc., may also be planted wherever necessary. Proper and adequate soil conservation and drainage arrangements shall be ensured.
11. Installation of processing equipment, civil engineering works shall be carried out according to approved plants and designs.
12. 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.
13. The suggested soil conservation measures such as contour bunding etc. should be completed before the layout and digging for planting are taken up.
14. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices.
15. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan installments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with beneficiaries also wherever possible.
16. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.

4.23 SERICULURE

TERMS AND CONDITIONS – SPECIAL

1. While selection villages/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 of Commodity Boards etc. as the case may be.
2. Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall be issued in respect of investment for raising plants in first year 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
   i. The pits dug will be of standard size and with recommended spacing and number of plants as per the recommendations of Central Sericulture Research Institute.
   ii. The pits will be filled with top soil, farm yard manure and fertilizer before planting is done.
   iii. Only high yielding recommended varieties shall be planted in place of traditional varieties.
   iv. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
   v. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
   vi. 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.
   vii. The recommended fertilization and plant protection schedules of Commodity Board / TNAU / Department of Horticulture shall be followed. The components like fertilizers, chemicals etc, shall disbursed only in kind
   viii. Proper and adequate soil conservation and drainage arrangements shall be ensured.
6. The Bank's staff may provide necessary technical guidance and supervision. If this is not possible the bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government or Commodity Board etc.
7. The suggested soil conservation measures such as contour bunding etc, should be completed before layout and digging for planting are taken up.
8. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencles for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary arrangements with the beneficiaries also wherever possible.
9. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.
10. The technical officers of the implementing branches shall be trained at CSRTI Mysore, before commencing financing under the scheme.
11. After identification of the beneficiaries, the bank shall first finance them for plantation of mulberry. Thereafter they may be sponsored for training at the nearest CSRTI extension centre. The loan for rearing house and equipments shall be released only after beneficiaries are trained.

5. Animal Husbandry

A. Dairy

Investment	Unit Size	Cost (Rs.)	Remarks
Crossbred cows	1+1	100000	
Graded Murrah Buffaloes	1+1	120000	
Mini Dairy	5+5	600000	
Calf rearing (heifer calves)	10	265000	
Calf rearing (heifer calves)	20	530000	
Vermi Compost with milch animal	1	22000	
Calf rearing (Buffalo male calves)	10	95700	
Calf rearing (Buffalo male calves)	50	478500	
Bulk milk cooling unit	5000 liters	2000000	
Dairy processing equipments		1320000	Indigenous milk Products
Dairy product transportation & Cold chain		2650000	
Cold storage facilities for milk and milk products		3300000	
Dairy marketing outlet / parlour		100000	
Private Veterinary Clinic - Stationary		200000	
Private Veterinary Clinic - Mobile		260000	Clinic + two wheeler

B. Goat / Sheep

Investment	Unit Size	Cost (Rs.)
Rearing unit	10+1	50000
Breeding unit	100+5	1000000

C. Pig Farming

Investment	Unit Size	Cost (Rs.)
Pig breeding farms	20+4	8,00,000
Pig rearing & fattening units	3+1	1,00,000
Retail outlets		2,00,000

D. Poultry Development

Investment	Unit Size	Cost (Rs.)	Remarks
Broiler farming	1000	2,24,000	Under Contract farming
Broiler farming	5000	11,20,000	- do -
Layer farming	5000	20,00,000	
Breeding farms		30,00,000	For low input technology birds like turkey, ducks, emu, etc.
Central Grower Units		40,00,000	Up to 16000 layer chicks per batch
Hybrid layer (chicken) units - 5000 Birds		20,00,000	Subsidy shall be restricted on a prorata basis depending on the unit size. (should not exceed 20000 birds)
Hybrid broiler (chicken) units - 5000 Birds		11,20,000	Subsidy shall be restricted on a prorata basis depending on the unit size. (should not exceed 20000 birds)
Rearing other species of poultry		20,00,000	Varies with the species and unit size.
Feed mixing units, Disease Investigation Lab		16,00,000	
Transport vehicles		8,00,000	
Refrigerated Transport vehicles		15,00,000	
Retail outlets (Dressing Units)		10,00,000	
Retail outlets (Marketing Units)		15,00,000	
Mobile marketing units		10,00,000	
Cold storage for poultry products		20,00,000	
Egg broiler carts		15,000	

6. Forestry & Wasteland Development

Variety of crop	Unit	Cost (Amt. in Rs.)
Casuarina	Ha.	112000
Eucalyptus -clonal	Ha	105000
Teak	Ha.	150700
Subabul	Ha.	91000
Bamboo Plantation	Ha.	90000

7. Fisheries

Fisheries Development	Unit	Cost (Amt. in Rs.)
Inland Fish Culture	Ha.	600000
FW prawn culture	Ha.	750000
Mechanised Boats	No.	2750000
Conversion of trawlers into Tuna Longliners	No.	200000
Tuna vessels	No.	3500000
FRP Boats	No.	210000
Out Board Engine	No	75000
Working Capital	Trip	80000
Working capital for farm	No	315000
Fish seed rearing unit	Ha	982400
Ornamental Fish Culture		
Small Unit	No	300000
Medium Unit	No	750000
Large Unit	No	2500000
Coastal Aqua/Mari culture		
Mud crab culture (ha.)	No	472600
Mud crab culture in cages	No	60000
Sea Weed Culture-Bamboo raft-SHG model	No	1000000
Shrimp farming	No	993000
Marine Capture fisheries		
Catamaran with OBM	No	100000
FRP Vallam/Plank built vallam Plus OBM+net	No	500000
Plank built vallam plus OBM+Net	No	625000
Mechanized Fishing Vessel Nets	No	5199000
Trawl nets, Gill nets etc	No	
Mechanised Fishing vessels		1000000
FRP Vallam		400000
Mechanised Boats	No	4199000
Conversion of Trawlers into Tuna Long liners	No	2067000
Tuna Vessels	No.	6000000
FRP Boats	No.	300000
Out Board Engine	No.	135000
Working Capital (trip)	Trip	
Daily Fishing		100000
Deep Sea Fishing		322000

8. Renewable Source of Energy and Waste management

Renewable Source of Energy & Waste Management	Unit	Deenabandhu Model (Amount in Rs.)	KVIC Model (Amount in Rs.)
Biogas 2 Cum	Nos.	26000	25000
Biogas 3 Cum	Nos.	35000	35000
Biogas 4 Cum	Nos.	45000	40000
Biogas 4 Cum	Nos.	60000	60000
Solar Pumpsets			
DSWHS 100 Lpd	Nos.	30000	
NDSWHS 1000 Lpd	Nos.	250000	
Photo Voltaic and Thermal and Decentralised applications	Nos.	30000	

Other Activities	Unit	Cost (Amount in Rs.)
Pair of Bullocks	Pair	70000
Bullock cart	No.	60000

DISTRICT DEVELOPMENT MANAGERS ADDRESS LIST

Coimbatore/Nilgiris District

Shri. S.S. Vaseeharan, DDM
NABARD, G-5, 'Malligai', PGP Village
Chellandi Amman Nagar, Singanallur
Coimbatore - 641 005.
Phone : 0422-2971655
Mobile : 94432 02093
e-mail : coimbatore@nabard.org

Cuddalore District

Shri. V. Ravishankar, DDM
House No. 1- B
No. 43, Bashyam Reddy Street,
Manjakuppam, Cuddalore - 607 001.
Phone : 04142 - 221175
Mobile : 96000 32580
e-mail : cuddalore@nabard.org

Dharmapuri District

Shri. T. K. Parthasarathy, DDM
NABARD, Mangala Bhawan, No. 1,1st Street,
Appavu Nagar, Dharmapuri - 636 701.
Phone : 04342 - 261196
Mobile : 96770 00196
e-mail : tk.parthasarathy@nabard.org
dharmapuri@nabard.org

Dindigul District

Dr. P.S. Harikrishnaraj, DDM (Addl. Charge)
NABARD, No.26/32,
Muncipal Colony, Nehruji Nagar,
Dindigul - 624 001.
Phone : 0451 - 2431024
e-mail : dindigul@nabard.org

Erode District

Shri. C.R. Abuvarajan, DDM
NABARD, JAYA ENCLAVE, Flat No. S-2,
Pannai Nagar 1st Street, Perundurai Road,
Palayapalayam, Erode -638 012.
Mobile : 90419 18829
e-mail : erode@nabard.org

Kancheepuram District

Shri. G. Subburaj, DDM
NABARD, Tamil Nadu Regional Office,
No. 48, M G Road, Nungambakkam,
Chennai - 600 034. Phone : 044 - 2830 4511
Mobile : 94444 54743
e-mail : kancheepuram@nabard.org

Kanyakumari District

Shri. Sailesh P Sadasivan, DDM
NABARD, 59, Pipewell Street,
Off. Chithambaranathan Street,
North Sarguna Veethi, Nagercoil - 629 001.
(Kanyakumari Dt) Phone : 04652 - 222134
Mobile : 86019 60498
e-mail : kanyakumari@nabard.org

Karur District

Shri. M. Parameshkumar, DDM
NABARD, 8A/1, LGB Nagar (West), First Floor,
(Behind Chennai Silks), Karur - 639 002.
Phone : 04324 - 255877
Mobile : 94458 56486
e-mail : karur@nabard.org

Krishnagiri District

Smt. Nasreen Z Salim, DDM
NABARD, 190/2 Bangalore Road,
Behind Bata Show Room, Krishnagiri-635 001.
Mobile : 94425 43480
e-mail : nabardkrishnagiri@gmail.com
Kishnagiri@nabard.org

Madurai District

Dr. P.S. Harikrishnaraj, DDM
NABARD, B-1/5, Parsn Glen Nestle Apartments,
2 A, L.B. Sastri Road, Behind Income Tax Office
Bibikulam, Madurai - 625 002.
Phone : 0452 - 2538129
Mobile : 7708898666
e-mail : madurai@anabard.org

Nagapattinam District

Shri. B. Prabaharan, DDM
NABARD, 709 Main Road,
South Palpannaicheri(Opp Dt. Sports Complex)
Nagapattinam. - 611 003
Phone: 04365 - 250922 Mobile : 97911 37922
e-mail : nagapattinam@nabard.org

Namakkal District

Shri. S.K. Dhinesh, DDM
NABARD, B 1-9, 5/396, Mullai Nagar
Mohanoor Road, Namakkal - 637 002.
Phone : 04286 - 230644
Mobile : 94895 37749
e-mail : namakkal@nabard.org

Perambalur/Ariyalur District

Shri. L.S. Naveenkumar, DDM
NABARD, 255/19-T, SMS House,
Dolphin Nagar, Vadakku Madhavi Road,
Perambalur-621 212. Phone : 04328 - 278160
Mobile : 75981 54840
e-mail : perambalur@nabard.org

Pudukkottai District

Shri. S. Somasundaram, DDM
NABARD, House No. 32, 1st Floor, Ezhilnagar,
Pudukkottai - 622 005.
Phone : 04322 - 221356
Mobile : 90031 55933
e-mail : pudukkottai@nabard.org

Ramanathapuram District

Shri. S. Mathiazhagan, DDM
NABARD, 1/4 B, Sivagnanapuram
Collectorate Post, Near Kumarayya Koil Bus
Stop, Ramanathapuram - 623 503.
Phone: 04567 - 231462 Mobile : 89396 23092
e-mail : ramanathapuram@nabard.org

Salem District

Smt. A. Bhama Buvaneswari, DDM
NABARD, 23/6 First Floor,
Sriram Nagar, (Near Ram Lakshman Towers)
Reddiyur, Salem - 636 016.
Phone: 0427 - 2449224 Mobile : 94459 67265
e-mail : salem@nabard.org

DISTRICT DEVELOPMENT MANAGERS ADDRESS LIST

Sivaganga District

Shri. A. Arun Vijay, DDM
NABARD, 5/511, Kamaraj Nagar,
Near SP Camp Office, Melur Road,
Sivaganga - 630561. Phone : 04575 - 242184
Mobile : 88957 86049
e-mail : sivagangai@nabard.org

Thanjavur District

Dr. K. Subramanian, DDM
NABARD, No.11, Lakhsminagar,
Opp. New Bus Stand,
Thanjavur - 613 005.
Mobile : 94896 25948
e-mail : thanjavur@nabard.org

Theni District

Shri. T. Venkataramana, DDM
NABARD, New No.47-B/1/Old No.44,
NRT Road, NRT Nagar,
Theni - 625 531. Phone : 04546 264655
Mobile : 94453 78634
e-mail : theni@nabard.org

Thoothukudi District

Shri. K. Vijaypandian, DDM
NABARD, Door No. 22-D, First Floor,
Fifth Street, Tooveepuram,
Thoothukudi - 628 003.
Phone : 0461-2332000 Mobile : 94887 40627
e-mail : thoothukudi@nabard.org

Tiruchirappalli District

Shri. V. Rajaraman, DDM
NABARD, Flat No. 36 / C-1 - F2, Rohini
Garden Enclave, Pattabiraman Street,
Thennur, Trichy - 620 017.
Mobile : 82812 60414, 79077 24659
E-mail : tiruchirapalli@nabard.org

Tirunelveli District

Smt. F. Saleema, DDM
NABARD, Flat No. S-2, NGOB Colony,
Pillaiyar Kovil Main Street,
Tirunelveli - 627 007.
Mobile : 97909 83984
e-mail : tirunelveli@nabard.org

Tirupur District

Shri. E. Raju, DDM
NABARD, 15, F-2, Shreyas Apartments,
K.P. Pudur, Off Kangeyam Road,
Near Velan Hotels, Tiruppur - 641 604.
Phone : 0421 - 2236601 Mobile : 99403 41205
e-mail : tirupur@nabard.org

Tiruvallur District

Smt. Preetha S Babu, DDM
NABARD, Tamil Nadu Regional Office,
No. 48, M.G. Road, Nungambakkam,
Chennai - 600 034.
Phone : 044-2830 4426 Mobile : 98307 12332
e-mail : preetha.babu@nabard.org

Tiruvannamalai District

Shri. Sriram V. Iyer, DDM
NABARD, 1, 10th Street,
Gandhi Nagar,
Tiruvannamalai - 606 602.
Mobile : 96853 63479
e-mail : thiruvannamalai@nabard.org

Tiruvarur District

Shri. Patrick Jasper, DDM
NABARD, Plot No. 25,VIP Nagar,
Opposite Sai Ram School Back Gate,
Ramkey Road, Tiruvarur - 610 001.
Phone : 04366 - 224784 Mobile : 7558129622
e-mail : tiruvarur@nabard.org

Vellore District

Shri. P.B. Subramanian, DDM
NABARD, Tamil Nadu Regional Office,
No. 48, M.G. Road, Nungambakkam,
Chennai - 600 034. Phone : 044 - 2830 4508
Mobile : 97570 55582
e-mail : pb.subramanian@nabard.org

Villupuram District

Shri. V. Ravishankar, DDM
NABARD, 43, Sudhakar Nagar, Salamedu,
(Opp. New Bus Stand), Villupuram - 605 602.
Phone : 04146 - 222029
Mobile : 96000 32580 & 98845 20490
e-mail : villupuram@nabard.org

Virudhunagar District

Shri. V.S. Balasubramanian, DDM
NABARD, 6/701/1D, Avvaiyar Street,
Lakshmi Nagar,
Virudhunagar - 626 001.
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e-mail : virudhunagar@nabard.org

Union Territory of Puducherry

Smt. Uma Gurumurthy, DDM
NABARD, 46, 4th Cross Street, Sathya Nagar,
Puducherry - 605 013.
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Chennai District

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