NABARD

Azadi Ka Amrit Mahotsav

कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए सांकेतिक इकाई लागत : 2022-23

Indicative Unit Cost of Investments in Agriculture and Allied Activities : 2022-23

तमिलनाडु और केंद्र शासित प्रदेश पुडुचेरी

Tamil Nadu & Union Territory of Puducherry

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई

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 : 2022-23

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NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई

TAMIL NADU REGIONAL OFFICE, CHENNAI

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NABARD does not accept any financial liability to anyone using this report for any purpose. The cost and parameters suggested are based on information available with NABARD. All Unit costs are indicative in nature and there may be variations based on field / local conditions. Banks / government agencies may assess the credit requirement, considering the field level situations and keeping in view the technical feasibility, financial viability and also the bank ability of the investments

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FOREWORD

The COVID-19 pandemic has adversely affected almost all aspects of the global and national economy. However, agricultural sector has demonstrated the resilience and has admirably weathered the storm. When all other sectors of Indian economy struggled to grow under impact of COVID, agriculture recorded buoyant growth in the past two years. The sector which is also the largest employer recorded growth of 3.6% in 2020-21 and 3.9% in 2021-22.

Capital investments in agriculture can yield higher output , therefore, long term credit is critical to overhaul the agriculture sector. It may dynamically change farming practices by the introduction of quality seeds, improvised machinery as well as promoting innovative farming technologies and pave the way for transforming Indian agriculture as the largest in the world.

Investment in agriculture and allied activities leads to asset creation which yield benefits over an extended period. While public investment is limited to larger projects, private investment is crucial for bringing about wholesome development of the farmer. Such investment is not possible without timely and adequate credit flow.

Farmers are now open to long term loans as the government is providing incentives by covering long term credit with subsidy, interest subvention, flexibility in repayment and other numerous incentives so as to facilitate increase in ground level flow of agriculture Term loan.

In this direction, NABARD prepares the *Indicative Unit Cost* annually, for various agricultural and related investments, in consultation with all stakeholders viz., banks, concerned Government departments, Commodity boards, progressive farmers, fishermen and other technocrats. The unit costs so prepared are finalised by the State Level Unit Cost Committee (SLUCC) which comprises of the various stake holders.

The unit cost for FY 2022-23 has been prepared following the above process and the same were finalised by the SLUCC meeting held on 15 June 2022. The Unit Costs given in this booklet are indicative in nature and it is obvious that it could vary marginally from region to region even within the state. Hence, the banks may use the unit costs as a guide to finance the activities which are technically feasible and financially viable and may consider the costs with marginal flexibility.

This edition of Indicative Unit Cost includes new activities under Fisheries (Sea cage farming of Cobia and “Seaweed farming”) and Agroforestry (cultivation of Silk cotton, Leucaena) to enable and encourage banks to finance these activities proactively.

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

(T VENKATAKRISHNA)
Chief General Manager

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	2,00,000-3,50,000
2	Tube well in Alluvium formations	dia. 8" depth 300'(100m), Casing and Filter Pipes for entire depth	4,00,000-6,00,000
3	Borewell in hard rock	dia. 9", depth 300'(100m)	1,50,000-2,00,000
4	Dug well	dia. 4.50m, depth 15m, depth of lining 4m	1,50,000-2,50,000
5	Dug cum bore well	dia. 5.0m, depth 15m, depth of lining 4m, boring 150mm x 15m	2,00,000-3,00,000

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

SI. No.	Item of Investment	Unit Cost (Rs.)
	A. PUMPSETS	
	Submersible Pump sets	
1	3 HP	19,102 (stage 15-20)- 40,822 (stage 24-25)
2	5 HP	19,824 (stage 3-5)-44,860 (stage 12-15)
3	7.5HP	23,921 (stage 1-10)-73,864(stage 35-50)
	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	22,589-37,834
2	6.5 HP	36,340
3	7.5 HP	38,000
4	8 HP	29,070-41,450
	Petrol start Kerosene run Pumpsets with accessories & installation charges	
1	2 HP	16,000
2	3.5 HP	20,000
	b. PUMPHOUSE	
1	Pumphouse (2.5 x 2.5 x 2.1m)	Rs.400/- per sq.ft with Brick wall and Door

Repayment Period – 9 years including 11 months Gestation period;
Instalment frequency - Yearly

**Photos are illustrative in nature*

B) Drip Irrigation

SI.No.	Crop	Specifications	Unit Cost for 1 Ha (Rs.)
1	Mango / Chiku / Tamarind	8 m & Above	28,777
2	Coconut	4 m to < 8 m	41,534
3	Guava, Lemon, Orange, Mosambi, Cashew	4 m to < 8 m	41,534
4	Papaya, Arecanut, Drumstick, Custard Apple, Pomegranate, Drumstick	2 m to 4 m	83,085
5	Grape	2 m to 4 m	83,085
6	Banana	2 m to 4 m	83,085
7	Sugarcane	1.2 m to < 2.0 m	1,27,501
8	Cotton, Ginger, Vegetable, Rose	< 1.2m	1,27,501

Repayment Period – 10 to 15 years including 11 months Gestation period;
Instalment frequency – Yearly

C) Spinkler Irrigation System

SI.No.	Item	Unit Size	Unit Cost (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

SI. 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

*Photos are illustrative in nature

E) Solar Pumping System

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

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

Repayment including gestation period : 11 -15 years:
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" Firkas, and technical clearance from the Sate 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.

**Photos are illustrative in nature*

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) Dugwell with pumpset	1.0
b) Borewell with SIP	1.6
c) Shallow Tube wells	2.0
d) Filter Point well	0.4

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

7. Selection and Installation of Pumpsets

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.

**Photos are illustrative in nature*

f) Wherever higher HP pumper 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 to be with a starter and a capacitor matching the motor.

The following KVAR rating for Capacitors are recommended for use :

Below 3 HP - 1 KVAR

3 HP to 5 HP - 2 KVAR

5 HP to 7.5 HP - 3 KVAE

8. After Sales Service

Bank shall ensure that adequate after sales services and repair facilities are provided by the manufacturers / dealers installing the pumpset on 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 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 authorizing the beneficiary to lift water from river / canal and indicating the period upto which such a permission is given, should be obtained and submitted to the bank before processing loan proposal. The bank may also ensure that permission for lifting water is available for a period which will cover atleast 3 years longer than the repayment period of loans.

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

**Photos are illustrative in nature*

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	7,900
2	Farm bunding upto 4% field slope light soil upto 4% field slope medium soil upto 4% field slope heavy soil	 0.75 SqM c/s 200 m/ha 0.75 SqM c/s 200 m/ha 0.75 SqM c/s 200 m/ha	 150 CuM 150 CuM 150 CuM	 13650 14330 15050	 7,500 7,500 7,500
3	Field drainage for wet lands	2.52 SqM c/s 65 m/ha	164 CuM	29570	5,945
4	Farm Pond with berm of 2m Farm Pond in Soft Murrum Farm Pond in Plain Areas Farm Pond in Hilly Areas	30 x 30 x 2m 30 x 30 x 2m 5 m x 5 m x 1.5 m 5 m x 5 m x 1.5 m		163800 196560 5160 6190	1,24,000 1,20,120 20,000 28,000
5	Land leveling & Shaping/ha	(a) Slope : upto :1% (b) Slope : 1-2% (c) Slope : 2-3%	10 Bulldozer hours 20 Bulldozer hours 30 Bulldozer hours	8400 16800 28500	9,700 19,400 29,100
6	Fencing (running mts)	Barbed per running metre		180	1,052*

Repayment Period - 9 years including 24 months ; Installment Frequency - Yearly

(* 6 line and Diagonal 2 line) Using Cut Stone Pillar for 1 Metre length




*Photos are illustrative in nature

3A. FARM MECHANIZATION

SI.No.	Activity	Final Unit Cost
	Farm Mechanisation	**(Amt. in Rs.)**
1	Multi crop Thresher (High Capacity)	3,10,000 - 6,00,000
2	Power weeder with attachment (Self propelled)	22,000 - 1,80,000
3	Power Thresher	1,83,680 - 3,15,000
4	Paddy Transplanter (4 row-walk behind)	2,34,200 - 3,03,000
5	Power Tiller more than 8 hp and above with attachments	1,75,000 - 2,22,000
6	Rotovator	1,01,600 - 1,69,935
7	Laser leveler	4,31,200
8	Zero till Seed drill	81,000

Other Machineries

SI.No.	Activity	Final Unit Cost
9	Seed cum Fertiliser drill	57,456 - 95,000
10	Cultivator (Seven tyre) right type & Spring type	20,000 - 32,000
11	Cultivator (Five tyre) right type & Spring type	30,000 - 46,000
12	Cultivator (Nine tyre) right type & Spring type	33,275 - 48,749

Repayment Period - 5 to 7 years including 03 months gestation period;
Installment Frequency - Quarterly / Half Yearly

B. MACHINERIES & TRACTORS

SI.No.	Activity	Final Unit Cost(Rs. in lakhs)
1	Small Tractor (18-25 hp)	4.23 - 6.38
2	Tractor - 25-30 HP	4.91 - 7.01
3	Tractor - 30-45 HP	5.76 - 10.01
4	Tractor - more than 45 HP	7.06-12.55

*Photos are illustrative in nature

SI.No.	Activity	Final Unit Cost(Rs. in lakhs)
5	Tractor drawn land leveler	0.20-0.25
6	M.B.plough	1.15-2.17
7	Disc Plough	0.72-1.57
8	Disc harrow	0.80-0.90
9	Paddy harrow / Puddler	1.74
10	Seed-cum-fertiliser drill with planter attachment	0.92
11	Power tiller operated sweep tyne cultivator	0.15-0.25
12	Self Propelled (Mat type) rice transplanter	2.34-3.65
13	6 row transplanter (19-21 HP) - ridger type	12.19-14.65
14	8 row transplanter (21 HP) - ridger type	19.05
15	Conoweeder	0.024
16	Self-propelled riding type vertical conveyor reaper	1.31-1.50
17	Axial-flow paddy thresher	2.71
18	Groundnut digger shaker / harvester	1.74
19	Groundnut thresher	3.10
20	Maize De-husker-cum-sheller	3.15
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	80.12-89.08
26	Power tiller operated orchard sprayer	0.10-0.35
27	Tractor operated sprayer	1.65-5.80

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

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

**Photos are illustrative in nature*

4. PLANTATION & HORTICULTURE

4.1 Arecanut

Indicative Unit Cost for Cultivation of Arecanut

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

(Amount in Rupees)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	13200	1320	-	-	-	-
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	**28625**	**14105**	**13285**	**13785**	**24069**	**24069**
B	Operation and Labour	46250	20500	15250	15250	18250	23250
C	Miscellaneous	107	167	167	167	135	135
	Total	**75000**	**34800**	**28700**	**29200**	**42500**	**47500**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 10 Years

Indicative Unit Cost Rs. 2,10,200
Inclusive of Grace Period : 6 Years

4.2 Aonla

Indicative Unit Cost for Cultivation of Aonla

Cost : Amla
Spacing : 5 x 5 M
Variety : Banarasi, NA - 7, Chakia, BSR - 1
Area : 1 hectare

(Amount in Rupees)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	12000	1200	-	-	-	-
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	**19420**	**9440**	**10860**	**13480**	**16100**	**17720**
B	Operation and Labour	20500	8250	8250	8750	10000	10750
C	Intercrop	3000					
D	Miscellaneous	169	138	157	126	145	114
	Total	**43100**	**17800**	**19300**	**22400**	**26200**	**28600**

Unit Cost Capitalised upto Fourth Year
Repayment Period : 8 Years

Indicative Unit Cost Rs. 1,02,600
Inclusive of Grace Period : 5 Years

*Photos are illustrative in nature

4.3 Cashewnut

Indicative Unit Cost for Cultivation of Cashewnut

Cost : Cashew
Spacing : 7 x 7 metres
Variety : VRI-1, VRI-2, VRI-3
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)	6000	600	-	-	-	-
2	Farm yard manure	1000	2000	2000	3000	5000	5000
3	Fertilisers	869	1737	2606	3474	4724	4724
4	Plant Protection Chemicals	500	750	1000	1500	2000	200
5	Irrigation cost	1500	1500	1500	1500	1500	1500
6	Fencing material cost (live fencing)	2000					
	Sub Total	**11869**	**6587**	**7106**	**9474**	**13224**	**11424**
B	Operation and Labour	28000	9250	9000	10000	11500	12250
C	Intercrop	3000					
D	Miscellaneous	170	140	161	181	170	170
	Total	**43000**	**16000**	**16300**	**19700**	**24900**	**23800**

Unit Cost Capitalised upto Fifth Year
Maintanance cost from Sixth Year Rs.23,800
Repayment Period : 11 Years

Indicative Unit Cost Rs. 1,19,900

Inclusive of Grace Period : 6 Years

4.4 Coconut Plantation

Indicative Unit Cost for Cultivation of Coconut - Tall Variety

Cost : Coconut
Spacing : 7.5 m x 7.5 m
Variety : East Coast Tail, West Coast Tall
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)	13125	13125	-	-	-	-	-	-
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	**17508**	**18353**	**7123**	**8768**	**9975**	**11233**	**11233**	**11233**
B	Operation and Labour	30580	10340	9240	9680	9020	9460	10120	11440
C	Intercrop	2000							
D	Miscellaneous	104	96	114	81	86	141	141	141
	Total	**50200**	**28800**	**16500**	**18500**	**19100**	**20800**	**21500**	**22800**

Unit Cost Capitalised upto Seventh Year
Maintanance cost from 8th Year Rs.22,800
Repayment Period : 13 Years

Indicative Unit Cost Rs. 1,75,400

Inclusive of Grace Period : 7 Years

*Photos are illustrative in nature

4.5 Cocunut Plantation - T & D Variety

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

Cost : Coconut
Spacing : 7.5 m x 7.5 m
Variety : T & D Hybrids
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)	17500	1750	-	-	-	-
2	Farm yard manure	875	1313	1750	2188	2625	3500
3	Fertilisers	1610	3220	4830	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)						
7	Fencing(live fencing)	2000				875	1100
	Sub Total	**23485**	**7783**	**8330**	**10378**	**13300**	**16060**
B	Operation and Labour	38000	12250	14000	15750	18750	20000
C	Intercrop	3000					
D	Miscellaneous	165	167	119	121	150	138
	Total	**64700**	**20200**	**22400**	**26200**	**32200**	**36200**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 11 Years

Indicative Unit Cost Rs. 1,65,700
Inclusive of Grace Period : 5 Years

4.6 Coffee

Indicative Unit Cost for Cultivation of Coffee

Cost : Coffee(Arabica)
Spacing : 2.1 x 2.1 m
Variety : S-795, S-9, S-5 B, Chandragiri
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	62500	34000	31250	33750	36250
C	Intercrop					
D	Miscellaneous	84	108	68	68	68
	Total	**100700**	**50000**	**46800**	**49800**	**52300**

Unit Cost Capitalised upto Fourth Year
Repayment Period : 10 Years

Indicative Unit Cost Rs. 2,47,300
Inclusive of Grace Period : 5 Years

*Photos are illustrative in nature

4.7 Curry Leaf

Indicative Unit Cost for Cultivation of Curry Leaf

Cost : Curry Leaf Variety : Local (Senkaambu, Patchai Kaambu)
Spacing : 1.8 m x 1.8 m Unit Size : 0.4 ha

(Amount in Rupees)

SI.No.	Particulars	Years	
		1	2
A	**Material Cost**		
1	Planting material (incl. 10% for gap filling)	6600	-
2	Manures	6000	6000
3	Fertilisers	3600	3600
4	Fuel for irrigation	4860	4860
5	Plant protection	1500	1500
	Sub Total	**22560**	**15960**
II	Operation and Labour	35250	36250
III	Miscellaneous	240	240
	Total	**58100**	**52500**

Unit Cost Capitalised upto One Year
Repayment Period : 5 Years

Indicative Unit Cost Rs. 58,100
Inclusive of Grace Period : 2 Years

4.8 Jasmine

Indicative Unit Cost for Cultivation of Jasmine

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

(Amount in Rupees)

SI.No.	Particulars	Years			
		1	2	3	4
A	**Material Cost**				
1	Planting material (incl. 10% extra)	22200	2220	-	-
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	**92092**	**70112**	**67892**	**67892**
B	Operation and Labour (excl.labour on harvesting)	66750	34000	32750	32750
C	Harvesting charges	18750	37500	62500	87500
D	Miscellaneous	109	179	179	179
	Total	**177701**	**141791**	**163321**	**188321**

Unit Cost Capitalised upto One Year
Repayment Period : 5 Years

Indicative Unit Cost Rs. 1,77,700
Inclusive of Grace Period : 2 Years

*Photos are illustrative in nature

4.9 Rose

Indicative Unit Cost for Cultivation of Rose

Cost : Rose Variety : Edward Rose, Andhra Redrose
Spacing : 2 m x 2 m Area : 1 hectare

(Amount in Rupees)

SI.No.	Particulars	Years			
		1	2	3	4
A	**Material Cost**				
1	Planting material (incl. 10% extra)	50800	5080	-	-
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	**90853**	**43133**	**38053**	**38053**
B	Operation and Labour **(excl.labour on harvesting)**	83000	96250	98500	98000
C	Harvesting charges @ **Rs.5/kg of flower**	13500	45000	45000	45000
D	Miscellaneous	500	300	200	200
	Total	**187853**	**184683**	**181753**	**181253**

Unit Cost Capitalised upto One Year
Repayment Period : 6 Years

Indicative Unit Cost Rs. 1,87,900
Inclusive of Grace Period : 1 Years

4.10 Seedless Grape

Indicative Unit Cost for Cultivation of Seedless Grape

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

(Amount in Rupees)

SI.No.	Particulars	Years			
		1	2	2	3
A	**Material Cost**		**I Half**	**II Half**	
1	Planting material (incl. 10% extra)	2640	264	-	-
2	Stakes	660	-	-	-
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	**174965**	**23108**	**22844**	**43988**
B	Operation and Labour	128750	87250	96500	183250
C	Miscellaneous	95	121	81	62
	Total	**303810**	**110479**	**119425**	**227300**

Unit Cost Capitalised upto Two Year
Repayment Period : 11 Years

Indicative Unit Cost Rs. 4,14,300
Inclusive of Grace Period : 3 Years

*Photos are illustrative in nature

4.11 Guava

Indicative Unit Cost for Cultivation of Guava

Cost : Guava
Spacing : 6 x 6 m
Variety : Lucknow 49, Allahabad Safeda
Area : 1 hectare

(Amount in Rupees)

SI. No.	Particulars	Years				
		1	2	3	4	5
A	**Material Cost**					
1	Planting material (incl. 10% extra)	5500	550	-	-	-
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	**13542**	**7775**	**9457**	**11190**	**12562**
B	Operation and Labour	26750	6000	4750	7500	8500
C	Intercrop	3000				
D	Miscellaneous	103	106	115	124	100
	Total	**43395**	**13881**	**14322**	**18814**	**21162**

Unit Cost Capitalised upto Fourth Year
Repayment Period : 7 Years

Indicative Unit Cost Rs. 90,400
Inclusive of Grace Period : 4 Years

4.12 Sapota

Indicative Unit Cost for Cultivation of Sapota

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

(Amount in Rupees)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	10920	1092	-	-	-	-
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	**18590**	**11833**	**15111**	**18981**	**23352**	**23352**
B	Operation and Labour	26750	7750	9250	9500	12750	14000
C	Intercrop	2000					
D	Miscellaneous	111	142	113	184	155	155
	Total	**47500**	**19700**	**24500**	**28700**	**36300**	**37500**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 11 Years

Indicative Unit Cost Rs. 1,56,700
Inclusive of Grace Period : 5 Years

*Photos are illustrative in nature

4.13 Lime

Indicative Unit Cost for Cultivation of Lime

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

(Amount in Rupees)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	6000	600	-	-	-	-
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	**13419**	**9366**	**11924**	**14331**	**17489**	**19467**
B	Operation and Labour	30750	10250	11750	12250	16750	18000
C	Intercrop	3000					
D	Miscellaneous	103	155	171	137	153	174
	Total	**47272**	**19771**	**23845**	**26718**	**34392**	**37641**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 9 Years

Indicative Unit Cost Rs. 1,52,000
Inclusive of Grace Period : 6 Years

4.14 Mango

Indicative Unit Cost for Cultivation of Mango

Cost : Mango Variety : Banganapalli, Alphonso, Imam Pasand
Spacing : 7 x 7 m Area : 1 hectare

(Amount in Rupees)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	16000	1600	-	-	-	-
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	**23862**	**14524**	**18386**	**23348**	**29010**	**27410**
B	Operation and Labour	26500	7500	8500	8750	9000	15000
C	Intercrop	3000					
D	Miscellaneous	132	114	96	128	110	110
	Total	**53494**	**22138**	**26982**	**32226**	**38120**	**42520**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 10 Years

Indicative Unit Cost Rs. 1,73,000
Inclusive of Grace Period : 6 Years

*Photos are illustrative in nature

4.15 Oil Palm

Indicative Unit Cost for Cultivation of Oil Palm

Cost : Oil Palm
Spacing : 9 x 9 m
Variety : Tenera
Area : L1 hectare

(Amount in Rupees)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	10725	1073	-	-	-	-
2	Farm yard manure	536	1073	1073	1073	1073	1073
3	Fertilisers	9023	13535	16509	22021	21021	21021
4	Plant Protection Chemicals	1000	1000	1500	1500	2000	2000
5	Fencing (live hedge)	0					
6	Irrigation	3375	3375	3375	3375	3375	3375
7	Staking material	286					
	Sub Total	**24946**	**20055**	**22457**	**26969**	**27469**	**27469**
B	Operation and Labour	30500	17000	20750	21250	23750	23750
C	Intercrop	3000					
	Total	**58400**	**37100**	**43200**	**48200**	**51200**	**51200**

Unit Cost Capitalised upto Fourth Year
Repayment Period : 14 Years

Indicative Unit Cost Rs. 1,86,900
Inclusive of Grace Period : 7 Years

4.16 Pomegranate

Indicative Unit Cost for Cultivation of Pomegranate

Cost : Pomegranate
Spacing : 4 x 4 m
Variety : Ganesh, Yercaud-1
Area : 1 hectare

(Amount in Rupees)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
A	**Material Cost**						
1	Planting material (incl. 10% extra)	18750	1875	-	-	-	-
2	Farm yard manure	2344	4688	7031	9375	11718.75	14062.50
3	Fertilisers	9859	9859	11844	11844	11844	16195
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	**38703**	**27922**	**35875**	**43219**	**45563**	**52258**
B	Operation and Labour	29000	18250	23000	27000	28750	28750
C	Intercrop	30000					
D	Miscellaneous	245	210	263	213	263	212
	Total	**97900**	**46400**	**59100**	**70400**	**74600**	**81200**

Unit Cost Capitalised upto Third Year
Repayment Period : 5 Years

Indicative Unit Cost Rs. 2,03,400
Inclusive of Grace Period : 2 Years

*Photos are illustrative in nature

4.17 Palmarosa

Indicative Unit Cost for Cultivation of Palmarosa

Cost : Palmarosa
Spacing : 60 cm x 30 cm
Variety : Trishna, PRC I
Area : 0.40 hectare

(Amount in Rupees)

Sl.No.	Particulars	Years	
		1	2
A	**Material Cost**		
1	Land Preparation - Lumpsum	3000	-
2	Nursery expenses		
	Cost of Seed	1250	-
	Labour Charges nursery maintenance	9000	-
3	Planting	3150	-
4	Manures	2000	2000
5	Fertilizer - a) Basal application	2848	2848
	b) Top Dressing	2344	3515
6	Labour cost for fertilizer application	2500	2500
7	Intercultural Operations/wedding	7500	2000
8	Irrigation charges	6250	6250
9	Harvesting	15000	22500
10	Distillation charges	8000	15000
11	Miscellaneous exp.	159	189
	Total	**63000**	**56800**

Unit Cost Capitalised upto One Year
Repayment Period : 4 Years

Indicative Unit Cost Rs. 63,000
Inclusive of Grace Period : 1 Years

4.18 Plum

Indicative Unit Cost for Cultivation of Plum

Cost : Plum
Spacing : 6 x 6 m
Variety : Rubino, Apricot Hale (Green gage), Gaviota, Abundance, etc.,
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	550	-	-	-	-
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	**15505**	**13107**	**16072**	**19761**	**28908**	**30444**
B	Operation and Labour	30750	10250	11750	12250	16750	18000
C	Intercrop	3000					
D	Miscellaneous	70	57	121	110	78	141
	Total	**49300**	**23400**	**27900**	**32100**	**45700**	**48600**

Unit Cost Capitalised upto Fifth Year
Repayment Period : 10 Years

Indicative Unit Cost Rs. 1,78,400
Inclusive of Grace Period : 5 Years

*Photos are illustrative in nature

4.19 Cardamom

Indicative Unit Cost for Cultivation of Cardamom

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

(Amount in Rupees)

Sl. No.	Particulars	Years				
		1	2	3	4	5
A	**Material Cost**					
1	Planting material (incl. 10% extra)	27750	2775	-	-	-
2	Shade Plants	1090	2775	2775	2775	2775
3	Fertilisers	12158	18066	18066	18066	18066
4	Plant Protection Chemicals	1000	2000	3000	3000	3000
5	Staking Material	2220				
	Sub Total	**44218**	**25616**	**23841**	**23841**	**23841**
B	Operation and Labour	78250	39000	45000	47500	47500
	Total	**122500**	**64600**	**68800**	**71300**	**71300**

Unit Cost Capitalised upto Two Year
Repayment Period : 6 Years

Indicative Unit Cost Rs. 1,87,100
Inclusive of Grace Period : 2 Years

4.20 Rubber

Indicative Unit Cost for Cultivation of Rubber

Cost : Rubber
Spacing : 4.5 m x 4.5 m
Variety : RRII
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 & Fertilizers (Dosage NPK and FYM)										
a	FYM										
b	NPK	17000									
3	Plant Protection Chemicals	8000	8000	7000	4000	750	1000				
4	Others	3000	3000	3500	2700	4500	3500				
	Sub Total	**60500**	**12800**	**10500**	**6700**	**5250**	**4500**				
B	Operation and Labour	76000	34000	28000	26800	25600	23600	72000	80000	84000	84000
	Total	**136500**	**46800**	**38500**	**33500**	**31000**	**28100**	**72000**	**80000**	**84000**	**84000**

Unit Cost Capitalised upto Sixth Year

Indicative Unit Cost Rs. 3,14,400

*Photos are illustrative in nature

4.21 Mushroom

Indicative Unit Cost for Cultivation of Mushroom

Capacity : 300 kg/cycle

A	Fixed Costs	(Amount Rs.)
1.	Temporary Sheds :	30000
	Shed of 30' x 10' x 7' (300 sq.ft)	
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 Chargers	5500
	Fuel / Power cost Lumpsum	4000
	Sub-total	**20400**
C	**Total Cost (A + B)**	**64400**
	Indicative Unit Cost	**64400**

Repayment Period : 6 Years

4.22 Bee Keeping

Indicative Unit Cost for Cultivation of Bee Keeping

Size : 25 Bee Colonies

A	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 (A + B)	**41500**
	Indicative Unit Cost	**41500**

*Photos are illustrative in nature

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 1000 sq. ft	400000
3	Rearing Appliances	70000
4	Rearing cost of first crop	18000
	Total Investment Cost	**5,08,000**

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 75 Kgs / 100 DFLs for 1500 DFLs	1125 Kgs
3	Average Cocoon Rate Rs.460/kg for 1125 Kgs	Rs.5,17,500
4	Annual Gross Income	Rs.5,17,550
5	Less Expenditure 1/3 rd	Rs.1,72,500
6	**Net Income**	**Rs.3,45,000**

PLANTATION / HORTICULTURE: TERMS AND CONDITIONS – SPECIAL

1. While selecting villages/areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or commodity boards etc., as the case may be.
2. Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall ensure that adequate loan is given for the activities that the farmer intends to undertake.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government etc.

5. The bank shall ensure that the beneficiary observes the following technical norms:
    a. The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Tamil Nadu Agricultural University.
    b. The pits will be filled with top soil, farm yard manure and fertilizers before planting is done.
    c. The bank to ensure that vegetative propagated planting materials used for raising orchard crops.

*Photos are illustrative in nature

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 for rainfed conditions.
g. The recommended fertilization and plant protection schedules of Commodity Boards / TNAU shall be followed.
h. Mixed cropping will be done wherever possible as in the case of coffee, arecanut and coconut.The beneficiaries under the scheme will raise inter crops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
i. Adequate shade may be developed for protection of crops like coffee, coconut, cardamom and a minimum number of shade trees will have to be retained per acre. Quick growing trees likedadops (Eruthrinasp) and subabul etc. may also be planted wherever necessary. Proper and adequate soil conservation and drainage arrangements shall be ensured.
j. Installation of processing equipment, civil engineering works shall be carried out according to approved plants and designs.

6. The Bank'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.

4.23 SERICULTURE: TERMS AND CONDITIONS – SPECIAL

1. While selection village/areas for financing sericulture, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc. as the case may be.

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

3. Loans shall be issued in respect of investment for raising plants in first and maintenance in subsequent years till the plant comes to bearing stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of garden in the subsequent years.

*Photos are illustrative in nature

4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government etc.,

5. The bank shall ensure that the beneficiary observes the following technical norms.
   a. The pits dug will be of standard size and with recommended spacing and number of plants as per the recommendations of Central Sericulture Research Institute.
   b. The pits will be filled with top soil, farm yard manure and fertilizer before planting is done.
   c. Only high yielding recommended varieties shall be planted in place of traditional varieties.
   d. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
   e. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.

   f. Watering of plants shall be done during dry months of first 2 to 3 seasons in respect of plants to be raised under rain fed conditions.
   g. The recommended fertilization and plant protection schedules of Commodity Board / TNAU/ Department of Horticulture shall be followed.
   h. The components like fertilizers, chemicals etc, shall disbursed only in kind.
   I. Proper and adequate soil conservation and drainage arrangements shall be ensured.

6. The Bank'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 completedbefore layout and digging for planting are taken up.

8. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan through sale proceeds payable by beneficiaries and for this purpose bank shall enter into arrangements with the beneficiaries also wherever possible.

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

10. The technical officers of the implementing branches shall be trained at CSRTI Mysore, before commencing financing under the scheme.

11. After identification of the beneficiaries, the bank shall first finance them for plantation of mulberry. Thereafter they may be sponsored for training at the nearest CSRTI extension centre. The loan for rearing house and equipment's shall be released only after beneficiaries are trained.

**Photos are illustrative in nature*

5. ANIMAL HUSBANDRY

A) Dairy

Investment	Unit Size	Cost (Rs.)
Crossbred cows	1+1	1,32,000
Graded Murrah Buffaloes	1+1	1,43,000
Mini Dairy	5+5	10,11,000
Calf rearing (heifer calves)	10	4,35,000
Calf rearing (heifer calves)	20	9,70,000
Vermi Compost with milch animal	1	25,200
Calf rearing (Buffalo male calves)	10	2,50,000
Bulk milk cooling unit	50	12,00,000
Dairy Processing equipments Indigenour milk Products	5000 liters	20,00,000
Dairy product transporation & Gold chain		13,20,000
Cold storage facilities for milk and milk products		26,50,000
dairy Marketing outlet / parlour		33,00,000
Private Veterinary Clinic - Stationary		3,00,000
Private Veterinary Clinic - Mobile Clinic + two wheeler		2,00,000
		2,60,000





**Photos are illustrative in nature*

B) Goat / Sheep

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

C) Pig Farming

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

D) Poultry Development

Investment	Unit Size	Cost (Rs.)	Remarks
Broiler farming	5000	15,00,000	Under Contract farming
Broiler farming	5000	21,98,000	-do-
Layer farming	50000	3,25,00,000	-do-
Breeding farms		30,00,000	For low input technology birds like turkey, ducks, emu, etc.,
Central Grower Units		40,00,000	Upto 16000 layer chicks per batch
Hybrid layer (chicken) units - 5000 Birds		20,00,000	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	-

**Photos are illustrative in nature*

6. Forestry & Wasteland Development

A) Casuarina

SI.No.	Particulars	Casuarina clonal plantation (MTP-2)for one rotation								
						Projection of Expenditure				
		Unit	Qty.	Unit Rate (Rs.)	Cost per Ha	0th year	1st year	2nd year	3rd year	Total
A	**Cost of Planting**									
1	Cost of initial ploughing	Hrs	4	500	2000	2000	0	0	0	2000
2	Alignment, Digging of pits and Channe1 formation (1.5m x 1.5m)	Nos	4500	5	22,500	22,500	0	0	0	22,500
3	Cost of Casuarina clones	Nos	4500	5	22,500	22,500	0	0	0	22,500
4	Casuality replacement	MD	2	425	850	850	0	0	0	850
	Total				**47850**	**47850**	**0**	**0**	**0**	**47850**
B	**Cost of Maintenance**									
1	Irrigation expenses (4 Mondays / Month) @ Rs.425/Monday	MD	48	425	0	0	20,400	8500	4250	33,150
2	Plant protection chemical and application	Rs.	-	1000	0	0	1000	1000	0	2000
3	Appln. manure (Incl. cost of manure)	LS	5	1000	0	0	5000	5000	5000	15,000
4	Soil working and weeding	MD	40	425	0	0	17,000	12,750	4250	34,000
	Total				**0**	**0**	**43400**	**27250**	**13500**	**84150**
	Sub - Total (A+B)				**0**	**47850**	**43400**	**27250**	**13500**	**1,32,000**

B) *Melia dubia*

Particulars	Cost of Cultivation of Melia dubia - Ply wood - 4 x 4 m											
					Projection of Expenditure							
	Unit	Qty.	Unit Rate (Rs.)	Cost per Ha	0	1st	2nd	3rd	4th	5th	6th	Total
A.Establishment Cost												
Cost of initial ploughing	Hrs	4	800	3200	3200	0	0	0	0	0	0	3200
Alignment, Digging of pits and	Nos	625	10	6250	6250	0	0	0	0	0	0	6250
@ Rs.10.00 per pit												
Cost of Manure and Application	LS	1		6000	6000	2000	2500	5000	6000	6000	0	27500
Cost of Meliadubiaseedlings @ Rs.10 per plant	Nos	625	10	6250	6250		0	0	0	0	0	6250
Planting and Channel formation @ Rs.5 per pit	Nos	625	5	3125	3125		0	0	0	0	0	3125
Casuality replacement 20%	MD	2	425	850	850	850	0	0	0	0	0	850
Seeding cost	Nos	125	10	1250	1250	1250	0	0	0	0	0	1250
Total					**24825**	**4100**	**2500**	**5000**	**6000**	**6000**	**0**	**48425**
B.Maintenace Cost		8 MD X										
Irrigation and Protection expenses	Months	9	3400	30600	30600	30600	30600	30600	30600	15300	15300	183600
Soil working / Ploughing	Hrs	3	800	2400	0	9600	9600	9600	9600	4800	0	43200
Weeding	No	625	2	1250	0	5000	5000	5000	5000	2500	0	22500
Total					**30600**	**45200**	**45200**	**45200**	**45200**	**22600**	**15300**	**249300**
Sub-Total (A+B)					**55425**	**49300**	**47700**	**50200**	**51200**	**28600**	**15300**	**297725**
Harvesting Cost					0	0	0	0	0	0	135000	
Loading and Transportation costs											90000	
Total					**55425**	**49300**	**47700**	**50200**	**51200**	**28600**	**24030**	**522725**

C) *Leucaena leucocephala*

Particulars	Cost of Cultivation of Leucocephala								
					Projection of Expenditure				
	Unit	Qty.	Unit Rate (Rs.)	Cost per Ha	0th year	1st year	2nd year	3rd year	Total
A. Establishment Cost									
Cost of initial ploughing	Hrs	4	800	3200	3200	0	0	0	3200
Alignment, Digging of pits @ Rs.3.00 per pit	Nos	5000	5	25000	25000	0	0	0	25000
Cost of Manure and Application	LS	1			6050	11000	5500	0	22550
Cost of Leucaenaseedlings @ Rs.3 per plant	Nos	5000	5	25000	25000	0	0	0	25000
Planting and Channel formation @ Rs.2.5 per pit	Nos	5000	3	2775	2775	0	0	0	2775
Casuality replacement	MD	1	425	425	425	0	0	0	425
Seedling cost	Nos	250	5	1250	0	1250	0	0	1250
Total Establishment Cost (A)					**62450**	**12250**	**5500**	**0**	**47850**
B. Maintenance Cost									
Irrigation and Protection expenses	Nos	8MD	425	3400	3400	3400	3400	0	10200
Weeding	No	4 MD	425	1700	0	1700	1700	0	3400
Total					**3400**	**5100**	**5100**	**0**	**13600**
Sub-Total (A+B)					**65850**	**17350**	**10600**	**0**	**93800**
C.Harvesting Cost					0	0	0	180000	
Harvesting Cost									
Total Cost (A+B+C)					**65850**	**17350**	**10600**	**180000**	**273800**

D) *Eucalyptus*

Cost of Cultivation of Eucalyptus - Pulp wood - 3x1.35m (Irrigated condition) for one rotation											
Particulars	Projection of Expenditure										
	Unit	**Qty.**	**Unit Rate (Rs.)**	**Cost per Ha**	**0**	**1st**	**2nd**	**3rd**	**4th**	**5th**	**Total**
A.Cost of Planting											
Cost of Initial Ploughing	Hrs	4	800	3200	3200	0	0	0	0	0	3200
Alignment, Digging of pits and	MD	2470	3	7410	7410	0	0	0	0	0	7410
@ Rs.3.00 per pit											
Appln.Manure (Incl.cost of manure)	LS			0	0	3000	5500	5500	8200	3000	25200
Cost of Eucalyptus clones	Nos	2470	5	12350	12350	0	0	0	0	0	12350
Refilling of pits,planting	MD	2470	5	12350	12350	0	0	0	0	0	12350
Casuality replacement	MD	4	425	1700	1700	600	0	0	0	0	2300
Seedling cost	Nos	125	5	625	625	375	0	0	0	0	1000
Total				**37635**	**37635**	**3975**	**5500**	**5500**	**8200**	**3000**	**63810**
B.Cost of Maintenance											
Ploughing and Soil working	Hrs	3	800	2400	0	2400	2400	2400	2400	0	9600
Miscellaneous			1000	2500	2500	2500	2500	2500	2500	2500	15000
Irrigation	MD	40	425			17000	17000	17000	17000	17000	85000
Total					**2500**	**19500**	**19500**	**19500**	**19500**	**19500**	**100000**
Sub-Total (A+B)					**40135**	**23475**	**25000**	**25000**	**27700**	**22500**	**163810**
C.Felling, Billeting, Debarking loading and transportation (Rs.1750 per tonne)										350000	
Total					**40135**	**23475**	**25000**	**25000**	**27700**	**372500**	**513810**

E) *Ceiba pentandra*

Sl.No.	Particulars	Projection of Expenditure								
		Unit	Qty.	Unit Rate (Rs.)	Cost per Ha	1st	2nd	3rd	4th	5th
	A.Cost of Planting									
1	Cost of Initial Ploughing	Hrs	4	500	2000	2000	0	0	0	0
2	Alignment, Digging of pits (8mx8m)	Rs	175	10		1750	0	0	0	0
3	Cost of Planting material	Rs	175	10		1750	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)	Rs	175	10		1750	0	0	0	0
	Total					**8425**	**0**	**0**	**0**	**0**
	B.Cost of Maintenance									
1	Cont.of annual Ploughing	Hrs	3	500		0	1500	1500	1500	1500
2	Irrigation	MD	48	300		14400	14400	14400	14400	14400
3	Fertilizer and Protection expenses	MD	6	300		0	0	0	0	0
4	Cost of Fertilizer, chemicals and neem cake	LS				3000	3000	3000	3000	3000
5	Soil working and weeding (2 times per annum)	MD	600	10		6000	6000	6000	6000	6000
6	Collection of pods	MD	-			0	0	0	2625	5250
	Nos of pods per hectare	-	-	-		-	-	-	0	0
	Total					**23,400**	**24,900**	**24,900**	**27,525**	**30,150**
	Sub-Total (A+B)					**23,400**	**24,900**	**24,900**	**27,525**	**30,150**

Variety of crop	Unit	Cost (Amt.in Rs.)
Teak	Ha.	175700
Subabul	Ha.	95900
Bamboo Plantation	Ha.	95300

*Photos are illustrative in nature

7. FISHERIES

Fisheries : Inland

Activities	Unit Size	Cost(Rs.)	Repayment Period
Composite Fish Culture (Catla, Rohu, Mrigal)	1 Ha.	850000	7 years Gestation period : 10 months Repayment : Annually
Fw Prawn Culture (M rosenbergii)	1 Ha.	1000000	7 years Gestation period : 10 months Repayment : Annually
Fish Seed Rearing Unit	1 Ha.	982400	6 years Gestation period : 5 months Repayment : Monthyly or Quarterly

Costal Aquaculture and Mariculture

Activities	Unit Size	Cost(Rs.)	Repayment Period
GiFT tilapia culture (Proposed to be included)	1 Ha.	1066500	7 years Gestation period : 6 months Repayment : Half Yearly
Shrimp Farming (SPF *L.vannamei*)	1 Ha.	3129000	6 years Gestation period : 5 months Repayment : Half Yearly
Shrimp Culture *(P.monodon)* (Proposed to be included)	1 Ha.	1847000	6 years Gestation period : 6 months Repayment : Half Yearly

Ornamental Fisheries

Activities	Unit Size / Specifications	Cost(Rs.)	Remarks
Ornamental Fish - backyard hatchery	200-250 sft Area	100000	**Models as per NFDB norms**
Ornamental Fish - Medium scale unit	300 sq mts Area	800000	**Models as per NFDB norms**

Note : Cost is indicative only; actual cost would be based on quotation

**Photos are illustrative in nature*

Sea Cage Farming of Cobia

Sl.No	Particulars	Amount (Rs.lakh)
A.	**Capital Expenditure**	5.00
1.	Sea Cage Unit - Circular (6m x 4m depth = 113 m3) made of HDPE including mooring materials and nets	
	Sub Total	**5.00**
B	**Operational Expenditure for one crop (8 months)**	-
1	Cost of 900 nos. of fish seed @ Rs.40/seed	0.36
2	Cost of 3.80 tonnes of extruded pellet feed @ FCR 1:1.6 @ INR 1,00,000/tonne	3.80
3	Transportation, harvesting charges, unloading etc.	0.30
4	Labour Charges	0.50
5	Maintenance & Miscellaneous Expenses	0.18
	Sub-total	**5.14**
	Grand Total	**10.14**

Assumption/unit cage

Sl.No	Particulars	Amount (Rs.lakh)
1	Stocking Density	900
2	Survival	90%
3	Weight at Harvesting	3kg
4	Feed Conversion Ratio	1 : 1.6
5	Total Harvest	2400 kg
6	Sale price of the Produce	Rs.350 per Kg
7	Gross Income from the harvest	Rs.8.40 Lakh
8	Gross Profit (Gross income - Operational expenses)	Rs.3.26 Lakh

**Photos are illustrative in nature*

Seaweed Farming

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

A.Unit Cost :

Sl.No	Components	Amount (Rs.)
1	Cost of one Bamboo Raft (3 m x 3m) or Tube-Net, and Inputs Costs	1500
2	Seed Material, labour charge etc for one crop	500
3	No. of Bamboo Rafts	45 nos
4	Total no. of rafts per cluster (3 beneficiaries)	135 nos
5	Unit cost (135 x 2000)	270000

B.Estimated Output :

Sl.No	Particulars	Amount (Rs.)/ 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	6
6	Total seaweed harvested from one raft(kg)	260
7	Total Seed stock required for re-plantation of one raft(kg)	60
8	Net produce from one raft after deducting seed stock (kg)	200
9	Annual seaweed production from 135 rafts (after retaining 60 kg seed stock / raft for next crop (wet weight in kg)	1,62,000
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	1,62,000
11	Price of dried seaweed (Rs. per kg)	35
12	Gross Revenue (Rs.)	5,67,000

*Photos are illustrative in nature

C.Estimated Project Costs & Returns :

Sl.No	Particulars	Amount (Rs.)
1	Capital Cost (for 135 rafts) @ Rs.1500/- per raft	2,02,500
2	Recurring Cost for 1st Cycle (for 135 rafts, including seed stock cost) @ Rs.500 per raft	67,500
3	Total capital cost	2,70,000
4	Recurring Cost from 2nd to 6th Cycle (for 135 rafts, excluding seed stock cost) @ Rs.250/Raft/cycle)	1,68,750
5	Total Cost for first year (SI. No. 1+2+4)	4,38,750
6	Gross Revenue (Table B, SI.No.12)	5,67,000
7	Net Revenue in 1st year (SI. No. 6-5)	1,28,250
8	Recurring cost from 2nd year onwards (@Rs. 250/- per raft for 135 rafts for 6 cycles)	2,02,500
9	Net Revenue from 2nd year onwards (SI.No.6-8)	3,64,500
10	Net Income per person/month in a cluster(2nd year onwards) (Rs,364500 in 12 months for 3 persons)	10,125

Model II : Cluster of 3 beneficiaries with 270 bamboo rafts (@90 rafts / beneficiary)

A.Unit Cost :

Sl.No	Components	Amount (Rs.)
1	Cost of one Bamboo Raft (3 m x 3m) or Tube-Net, and Inputs Costs	1500
2	Seed Material, labour charge etc for one crop	500
3	No. of Bamboo Rafts	90 nos
4	Total no. of rafts per cluster (3 beneficiaries)	270 nos
5	Unit cost (270 x 2000)	5,40,000

**Photos are illustrative in nature*

B.Estimated Output :

Sl.No	Particulars	Amount (Rs.)/ Quantity
1	No.of beneficiaries per cluster	3
2	No.of rafts per beneficiary	90
3	Total no.of rafts/cluster	2701
4	Crop duration per cycle	45 days
5	No.of crop cycles in a year	6
6	Total seaweed harvested from one raft(kg)	260
7	Total Seed stock required for re-plantation of one raft(kg)	60
8	Net produce from one raft after deducting seed stock (kg)	200
9	Annual seaweed production from 270 rafts (after retaining 60 kg seed stock / raft for next crop (wet weight in kg)	3,24,000
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	32,400
11	Price of dried seaweed (Rs. per kg)	35
12	Gross Revenue (Rs.)	11,34,000

C.Estimated Project Costs & Returns :

Sl.No	Particulars	Amount (Rs.)
1	Capital Cost (for 270 rafts) @ Rs.1500/- per raft	4,05,000
2	Recurring Cost for 1st Cycle (for 270 rafts, including seed stock cost) @ Rs.500 per raft	1,35,000
3	Total capital cost	5,40,000
4	Recurring Cost from 2nd to 6th Cycle (for 270 rafts, excluding seed stock cost)	3,37,500
5	Total Cost for first year (SI. No. 1+2+4)	8,77,500
6	Gross Revenue (Table B, SI.No.12)	11,34,000
7	Net Revenue in 1st year (SI. No. 6-5)	2,56,500
8	Recurring cost from 2nd year onwards (@Rs. 250/- per raft for 270 rafts for 6 cycles)	4,05,000
9	Net Revenue from 2nd year onwards (SI.No.6-8)	7,29,000
10	Net Income per person/month in a cluster(2nd year onwards) (Rs.729000 in 12 months for 3 persons)	20,250

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

A.Unit Cost :

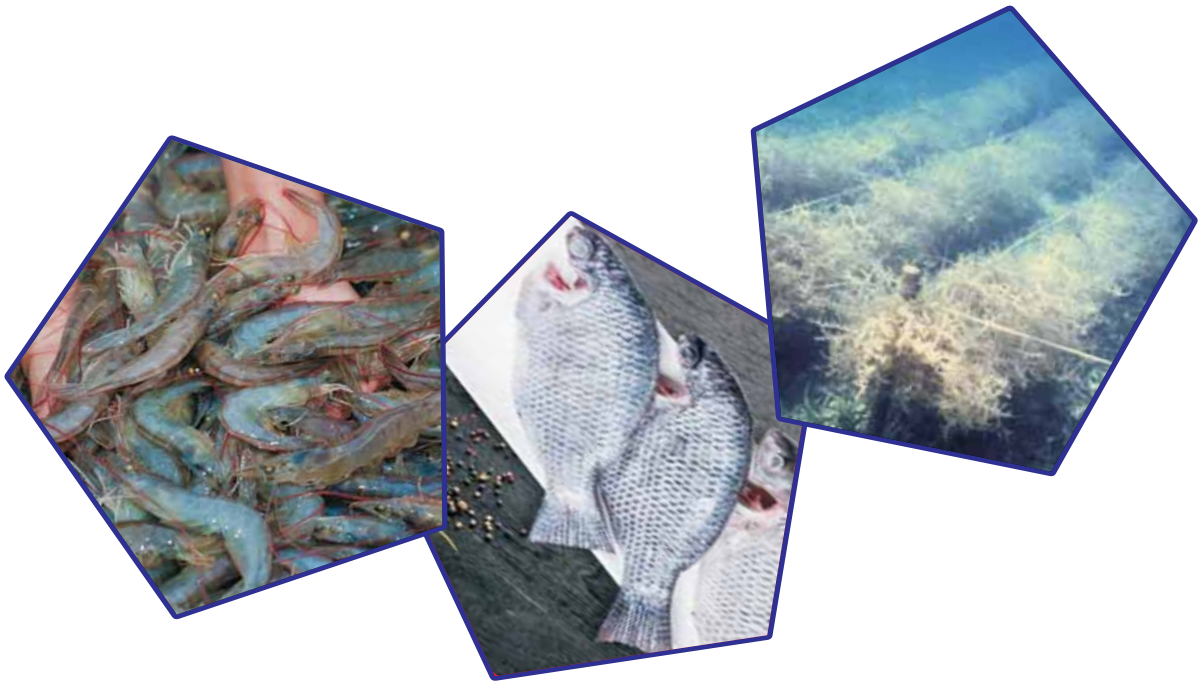
Sl.No	Components	Amount (Rs.)
1	Cost of one monoline unit (15 x 25 m)	8000
2	Seed Material, labour charge etc for one crop	2500
3	No. of monoline Units	15 nos.
4	Total no. of monoline units per cluster (3 beneficiaries)	45 nos.
5	Unit cost (45 x 10500)	472500

B.Estimated Output :

Sl.No	Particulars	Amount (Rs.)/ 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	6
6	Total seaweed harvested from one monoline(kg)	1500
7	Total Seed stock required for re-plantation of one monoline(kg)	375
8	Net produce from one monoline after deducting seed stock (kg)	1125
9	Annual seaweed production from 45 monoline (after retaining 375 kg seed stock / monoline for next crop (wet weight in kg)(for 6 crops)	3,03,750
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	30,375
11	Price of dried seaweed (Rs. per kg)	35
12	Gross Revenue (Rs.)	10,63,125

C.Estimated Project Costs & Returns :

SI. No	Particulars	Amount (Rs.)
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) @ Rs.2875 per monoline	1,29,375
3	Total capital cost	4,89,375
4	Recurring Cost from 2nd to 6th Cycle (for 45 monolines, excluding seed stock cost) @ Rs.1000/monoline	2,25,000
5	Total recurring cost for 1st year (2+4)	3,54,375
6	Total Cost for one year (SI. No. 3+4)	7,14,375
7	Gross Revenue (Table B, SI.No.12)	10,63,125
8	Net Revenue in 1st year (SI. No. 7-6)	3,48,750
9	Recurring cost from 2nd year onwards (@Rs. 1000/- per monoline for 45 monolines for 6 crops)	2,70,000
10	Net Revenue from 2nd year onwards (SI.No.7-9)	7,93,125
11	Net Income per person/month in a cluster(2nd year onwards) (Rs.793125 in 12 months for 3 persons)	22,031



**Photos are illustrative in nature*

Fishing Crafts & Gears

Item of Investment	Unit / Rate	Cost(Rs.)	Repayment
Wooden Catamaran	Size : upto 23 ft	30000	3 Years
Wooden Catamaran	Size : upto 23 ft	40000	5 Years
Fiber Reinforced Plastic (FRP) Catamaran	Size : 18 ft	48000	5 Years
Fiber Reinforced Plastic (FRP) Catamaran	Size : 28 ft. 7 years Gestation period : 10 months Repayment : Annually	70000	5 Years
Plank Built Boat (Vallam)	Size : upto 30 ft	130000	5 Years
Out Board Motor (OBM) for Catamaran	6 HP	75000	5 Years
Out Board Motor for Vallam	9.9 HP	125000	5 Years
Out Board Motor for Vallam	15 HP	137000	5 Years
Fishing Gears - cost includes cost of Webbing, ropes, floats, sinkers etc.			
For Wooden Catamaran of upto 23 ft. size / FRP Catamaran of 18 ft.size	60 kg @ Rs.410/kg	24600	3 Years
For Wooden Catamaran of above 23 ft. size / FRP Catamaran of 28 ft.size	80 kg @ Rs.410/kg	32800	3 Years
Vallam	120 kg @ Rs.410/kg	49200	5 Years
Gill net	120 kg @ Rs.410/kg	49200	5 Years
Small Wooden Catamaran (upto 23 ft. size) with OBM of 6 HP & Fishing Gears	Cost of Catamaran, OBM, Gears(2 nos), running cost, crew expenses (2 persons) for first month	180000	5 Years
Wooden Catamaran (Size above 23 ft.) with OBM of 6 HP & Fishing Gears	Cost of Catamaran, OBM, Gears(2 nos), running cost, crew expenses (3 persons) for first month	210000	5 Years
FRP Catamaran (Size 18 ft.) with OBM of 6 HP & Fishing Gears	Cost of FRP Catamaran, OBM, Gears(2 nos), running cost, crew expenses (3 persons) for first month	210000	5 Years
FRP Catamaran (Size 28 ft.) with OBM of 6 HP & Fishing Gears	Cost of FRP Catamaran, OBM, Gears(2 nos), running cost, crew expenses (4 persons) for first month	260000	5 Years
Vallam with OBM of 9.9 HP and Fishing Gears	Cost of Vallam, OBM, Gears(2 nos), running cost, crew expenses (5 persons) for first month	410000	7 Years

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

*Photos are illustrative in nature

9. INTEGRATED FARMING SYSTEMS (IFS)

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

A.Wetland based Integrated farming system (1.0 acre)

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

Component	Unit Size	Cost (Amt. in Rs.)
Crop	Rice, Maize, Pulses, banana, green manure, vegatables etc.,	
Cow	One milch cow along with one calf	40000
Goat	5 female + 1 male	50000
Fish pond construction	5 cents (20 x 10 x 1.5 m3 size)	55000
Poultry	15 Nos. desi birds / layers	5000 (Cage cost)
Duck	25 Nos.	15000 (Shed cost)
Mushroom	Production : 2kg/day	10000 (Shed cost)
Kitchen garden	Around fish pond (seasonal vegetables)	-
Fruit trees	Coconut, banana etc.,	-
Inputs	Seeds, fingerlings, concentrated feed, birds, spawn, saplings etc.,	15000
Vermicompost	Silpaulin / compost pit	2500

* Cost may vary according to selection of enterprises

*Photos are illustrative in nature

B.Gardenland based Integrated farming system (1.0 acre)

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

Component	Unit Size	Cost (Amt. in Rs.)
Crop(Cereals, pulses, oil seeds, Commercial crops, green manure)	Cropping including fodder (C.N. grass + Desmanthus)	-
Cow	One milch cow along with one calf	40000
Goat	5 female + 1 male	50000
Poultry (Backyard)	15 Nos. desi birds / layers	5000 (shed)
Horticulture	Fruit trees in border / 10 cents area (Coconut,sapota, guava, amla, banana, papaya etc., based on soil type)	5000
Border Planting	Agathi, Annual morings, curry leaf etc.,	2500
Kitchen garden	Vegetables and greens (1 cent)	
Inputs	Seeds, fingerlings, concentrated feed, birds, saplings etc.,	15000
Vermicompost	Silpaulin/ Compost pit	2500

* Cost may vary according to selection of enterprises

C.Dryland based Integrated farming system (1.0 acre)

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

Component	Unit Size	Cost (Amt. in Rs.)
Crop(Cereals, pulses, oil seeds, Commercial crops)	90 per cent area may be allocated for cropping including fodder (Cenchrusciliaris, desmanthus, tree fodder along border)	-
Cow	One milch cow along with Calf	40000
Goat (Tellichery / local)	5 female + 1 male	50000
Sheep (Mecheri/local breed)	10 female + 1 male	90000
Horticulture	Arid Fruit cropes (Amla, Ber, Sapota)	5000
Agroforestry	Timber and fodder trees	10000
Farm pond	30 x 10 x 1.5 m	75000
Inputs	Seeds, concentrated feed, tree saplings etc.,	10000
Vermicompost (depending upon water availability)	Silpaulin / compost pit	2500

* Cost may vary according to selection of enterprises

Sr No	Name of the Cluster office	Name of the Districts covered	Name of the Officer posted in Cluster Office	Desig nation	Mobile No.	E-mail
1	2	3	4	5	6	7
1	Chennai Metro	Chennai	E Raju	AGM	9940341205	chennaimetro.cluster@nabard.org
		Kancheepuram	Vijay Neehar	MGR	9009305215	
		Chengelpattu	E Raju	AGM	9940341205	
		Tiruvallur	E Raju	AGM	9940341205	
		Ranipet	Arun Vijay	AGM	6385784599	
		Vellore	Arun Vijay	AGM	6385784599	
		Tiruvannamalai	Vijay Neehar	MGR	9009305215	
2	Pondicherry	UTP	R V Sidharthan	MGR	7299790400	pondicherry.cluster@nabard.org
		Cuddalore	K Balamurugan	AGM	9600095389	
		Villupuram	R V Sidharthan	MGR	7299790400	
		Kallakurichi	K Balamurugan	AGM	9600095389	
3	Salem	Salem	Jayaprakash	AGM	9841367457	salem.cluster@nabard.org
		Krishnagiri	S. Ramesh	MGR	9952863594	
		Dharmapuri	Praveen Babu	MGR	9597221108	
		Namakkal	S Ramesh	MGR	9952863594	
		Tirupathur	Praveen Babu	MGR	9597221108	
4	Tiruchirappalli	Tiruchirappalli	Mohan Karthik N M	MGR	9790235550	tiruchirapalli.cluster@nabard.org
		Karur	Mohan Karthik N M	MGR	9790235550	
		Ariyalur	Prabaharan B	AGM	9791137922	
		Perambalur	Prabaharan B	AGM	9791137922	
5	Pudukkottai	Pudukkottai	Jayashree S	AGM	9443380619	pudukottai.cluster@nabard.org
		Thanjavur	Anish Kumar G S	MGR	9789597761	
		Tiruvarur	Viswanth Kanna	MGR	7558129622	
		Nagapattinam	Viswanth Kanna	MGR	7558129622	
		Mayiladuthurai	Anish Kumar G S	MGR	9789597761	
6	Madurai	Madurai	Sakthi Balan	MGR	9003619210	madurai.cluster@nabard.org
		Dindigul	Balachandran	AGM	9940615500	
		Theni	Sakthi Balan	MGR	9003619210	
7	Virudhnagar	Virudhunagar	Rajasureshwaran	MGR	9994665692	virudhunagar.cluster@nabard.org
		Sivagangai	Rajasureshwaran	MGR	9994665692	
		Ramanathapuram	Arun Kumar	MGR	9324863269	
8	Tirunelveli	Thoothukudi	Suresh Ramalingam RK	AGM	8691999873	tirunelveli.cluster@nabard.org
		Kanyakumari	Suresh Ramalingam RK	AGM	8691999873	
		Tirunelveli	Sashi Kumar	MGR	8291050808	
		Tenkasi	Sashi Kumar	MGR	8291050808	
Stand Alone DDM with Tagged district						
9	Erode	Erode	Shri Ashok Kumar, Mgr DD	Mgr	8667329206	erdoe@nabard.org
	Tirupur - Tagged	Tirupur - Tagged	Shri Ashok Kumar, Mgr DD	MGR	8667329206	
10	Coimbatore	Coimbatore	Shri Thirumala Rao, AGM DD	AGM	8108703105	coimbatore@nabard.org
	Nilgiris - Tagged	Nilgiris - Tagged	Shri Thirumala Rao, AGM DD	AGM	8108703105	

Notes

NABVENTURES Limited

Wholly owned subsidiary of NABARD

Investment Focus

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

Registered Office: NABARD, 2nd Floor A Wing,
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e-mail : nabventure@nabard.org Phone: 91-22-26539357

NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to individuals and legal entities in the off farm sector, microfinance, MSME and for the promotion, expansion, commercialization and modernization of agriculture and allied activities."

- **MSME**
- **Microfinance**
- **Small Business**
- **Transportation**
- **Housing**
- **Education**
- **Livelihoods**
- **Agriculture**

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NABFOUNDATION

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

What does NABFOUNDATION 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 CIVIL SOCIETY ORGANIZATION/NGO
With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

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

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.

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NABKISAN FINANCE Limited

A subsidiary of NABARD

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

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Website- www.nabkisan.org
Web-portal- krishimanch.nabkisan.org

NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD ISO-9000:2015 & ISO-27001:2013

OFFERS CONSULTANCY AND ADVISORY SERVICES
Pan India Presence with offices in 31 States/UTs

AREAS OF OPERATION

- Agriculture & Allied Activities
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- Socio-economic Development
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- Banking & Finance
- Skills for Livelihood
- International Business
- Value Chain Development
- Infrastructure Monitoring
- Climate Change

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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 households and the unorganised sector.
- [redacted] directly through its branches.
- [redacted] 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

NAB संरक्षण Trustee Private Limited

Corporate Office
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Ph:022-26539410/26537039

- Established to manage various credit guarantee funds of Government of India, State Government etc.
- NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- The Eligible Lending Institutions will extend formal credit to the borrowers and NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.
- NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

e-mail:ho@nabsanrakshan.org