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NABARD

कृषि और संबद्ध गतिविधियों में निवेश के लिए इकाई लागत 2025-26

Unit cost for Investment Activities in Agriculture and Allied Sectors 2025-26



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

हरियाणा क्षेत्रीय कार्यालय, चंडीगढ़

Haryana Regional Office, Chandigarh

विज़न

“ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक”

VISION

“Development Bank of the Nation for fostering rural prosperity”

मिशन

“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”

MISSION

“Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity”

Foreword

It gives me immense pleasure to present the Unit Cost Booklet for the State of Haryana for the year 2025-26, a vital reference document that underpins NABARD's commitment to fostering sustainable and inclusive agricultural development. This booklet serves as a guiding framework for banks, financial institutions, and stakeholders engaged in agricultural lending, ensuring that investment activities are appropriately costed and aligned with the evolving dynamics of the sector.

Haryana, with its robust agricultural base and progressive farming community, continues to be a leader in adopting innovative practices and technologies. In this context, the accurate estimation of unit costs for various agricultural and allied activities becomes crucial for facilitating credit flow and enabling farmers to make informed investment decisions. The unit costs outlined in this booklet have been meticulously compiled in consultation with experts, field-level data, and stakeholder feedback, reflecting the current market realities and technological advancements.

NABARD remains steadfast in its role as a development bank, supporting the rural economy through policy advocacy, financial support, and capacity building. The Unit Cost Booklet is a testament to our collaborative approach with the State Government, banks, and other partners in promoting viable and bankable agricultural projects.

I extend my sincere appreciation to all those who contributed to the preparation of this booklet, particularly the officers of NABARD Haryana Regional Office, whose dedication and diligence have ensured the relevance and accuracy of this publication.

I am confident that this booklet will serve as a valuable tool for all stakeholders in enhancing the quality and reach of agricultural credit in Haryana.

(Nivedita Tiwari)

Chief General Manager

NABARD, Haryana Regional Office

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Disclaimer

The cost and parameters suggested are based on the information available to NABARD and are indicative in nature. User discretion is strongly advised. NABARD is not responsible in any way whatsoever, for any act/s of commission or omission on the part of the user/s, relaying on or referring to the unit costs mentioned in NABARD's communication/publication.

1. Water Resources

1.1 Minor Irrigation



Water resources represent the most crucial natural assets influencing both agriculture and the economy of the State. Haryana, lacking any perennial surface water sources and relying on its share from various inter-state agreements, has effectively managed its surface water resources, establishing itself as a significant contributor to the national food grain supply. According to the 'Report on Dynamic Ground Water Resources- 2024', of the total 143 assessed blocks in Haryana, 88 are classified as 'Over-exploited', 11 as 'Critical', 8 as 'Semi Critical', and 36 as 'Safe'. The declining ground water levels present a serious concern, necessitating the promotion of water management, on-farm development, and water conservation initiatives. A fund known as the Micro Irrigation Fund (MIF), with a total corpus of ₹10,000 crore, has been established with NABARD ending on 31st March 2026, to support the State Government's efforts in advancing micro irrigation.

For the year 2025-26, a credit projection of ₹1,869 crore has been allocated for this sector.

Sl. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
1	Tubewells with Pumpsets	No.	200 ft. Depth TW with 5 HP EPS	4,20,000	11-15	11
2	Tubewells with Pumpsets	No.	300 ft. Depth TW with 10 HP EPS	6,75,000	11-15	11
3	Tubewells with Pumpsets	No.	300 ft. Depth TW with 15 HP EPS	7,50,000	11-15	11
4	Tubewells with Pumpsets	No.	500 ft. Depth TW with 20 HP submersible pump set	7,35,000	11-15	11
5	Tubewells with Pumpsets	No.	500 ft. Depth TW with 30 HP submersible pump set	8,10,000	11-15	11
6	Pumpsets (replacement)/ Diesel Engine	No.	5 HP	92,000	9	11

1.1.1. Ground Water Structures

Construction of Tubewells/ Bore wells and deepening of Dug Wells



a. Terms and conditions

- i. Availability of ground water should be assessed block-wise. This data should be collected from the State Ground Water Department or Central Ground Water Board.
- ii. The installation of tube wells is permissible in blocks, which fall in “Safe” category (Stage of development of ground water, where exploitation of ground water is less than 70% of the total utilisable ground water resources for irrigation)
- iii. Spacing of wells: The following minimum spacing to be observed between wells while implementing the scheme:
 - a) Between two dug wells in high range region (Hilly tract): 75 m
 - b) Between two shallow tube wells/bore wells: 200 m
 - c) DTW – 500 m
 - d) Electric Power supply: Before issuing loans for electrical pump set, the bank shall satisfy itself that timely power supply would be available to the beneficiary for operation of the pump set.

b. Water lifting permission while financing pump sets (Lift Irrigation Schemes)

In order to lift water from rivers or canals, if such action is anticipated, it is necessary to obtain a letter from the appropriate authority of relevant department of the State Government. This letter should authorize the beneficiary to extract water from the river or canal and specify the duration for which this permission is granted, prior to the processing of the loan proposal. Furthermore, the bank should verify that the permission to lift water is valid for a duration that extends at least three years beyond the loan repayment period.

c. Selection and installation of pumping units

The bank should ensure that pump sets are selected and installed as per extant guidelines.

The banks ought to make all possible efforts to guide the beneficiaries in choosing an appropriate pumping unit. Consideration should be given to the farm holding, anticipated discharge, aquifer characteristics, total lift, pump efficiency, and the type of power that is accessible. The pumping system must comply with BIS Standards. The subsequent guidelines should be considered when selecting the type and quality of the pumping unit to ensure that operational costs are kept to a minimum.

d. Selection of Horizontal Centrifugal pumps

- i. The pumps should have BIS Certification marks.
- ii. The pumps should be selected so as to have maximum efficiency at operating head during a major part of the operational period.
- iii. For site conditions of discharge and head, the pump should have the following minimum efficiency:

Sr. No.	HP of Pump	Minimum Pump Efficiency (%)
1	Less than 2	50
2	2 to 4	55
3	4 to 10	60

- iv. Between different makes, the pump with maximum efficiency should be selected. The pump should operate efficiently during majority of its usage period to minimize operational costs.

e. Selection of Diesel Engine

- i. The diesel engines should have BIS certification marks.
- ii. The specific fuel consumption (SFC) should be as low as possible, and it should not exceed 188 g per BHP per hour for diesel engines in RPM range of 1000 to 2000 and 210 g per BHP per hour for diesel engines in RPM range above 2000.
- iii. The lubricating oil consumption of the engine should be less than or up to one percent by volume of diesel oil consumed. Engines having low lubricating oil consumption should be preferred.
- iv. The BHP of the engine should be 20% more than the BHP of the pump.
- v. For same HP engine, the one, which has lowest SFC, should be selected.

f. Selection of Electric Motors

- i. The motor should have BIS Certification mark.
- ii. The motors, which have the maximum efficiency for a given BHP, should be selected from a group of BIS marked motors.
- iii. The BHP of the motor should be 20% more than the BHP of the pump.
- iv. The efficiency of the motor should not be less than the value given under:

Sr. No.	HP of Motor	Minimum Pump Efficiency (%)
1	3	74
2	5 and above	80

g. Selection of Suction and Delivery pipes

- The pipe should have BIS Certification mark.
- The diameter of the suction and delivery pipes should be equal and should be selected in relation to the well discharge. The general guidelines for selection of pipe diameter for different discharges based on optimal velocity of water are given below:

Sr. No.	Discharge (LPS)	Pipe Diameter (mm) (Both suction and delivery)	
		GI pipe (C 140) (outside dia.)	PVC pipe (C 150) (Outside dia.)
1	3	60	50
2	4	60	63
3	5 & 6	76	63
4	7 to 9	76	75
5	10	89	75
6	12 to 14	89	90
7	16	114	90
8	18 to 28	114	110

1.1.2 Drip and Sprinkler Irrigation Systems



Banks should make all possible efforts to help beneficiaries choose the most suitable pumping unit. Key factors to consider include farm size, expected discharge, total lift, aquifer characteristics, pump efficiency, and the type of available power. The pumping system must comply with BIS standards. The goal is to ensure that the system is efficient, cost-effective, and meets operational needs with minimum costs: -

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
1. Drip Irrigation	a) Wide Spaced	ha	10 X 10 m ²	40,000	7	11
	b) Medium Spaced	ha	2.5 X 2.5 m ²	84,000	7	11
	c) Close Spaced	ha	1.2 X 0.6 m ²	1,45,000	7	11
2.	a) Mini Sprinkler (PVC)	ha	1 Set (0.4 ha) 10 X 10 m ²	53,000	7	11
	b) Mini Sprinkler (HDPE)	ha	1 Set (0.4 ha) 10 X 10 m ²	52,000	7	11

**1.1.2.1 Estimation of Cost of a Drip irrigation unit
Medium Spaced in 1 ha Area (2.5 X 2.5 m²)**

Sr. No.	Components	Unit	Qty.	Rate (in ₹)	Amount (in ₹)
1	Screen Filter 130 Micron 30 M ³ /hr, 2.5" (plastic)	No.	1	5,000	5,000
2	BIS Marked Ventury (3/4")	No.	1	2,000	2,000
3	Air Release Valve (1")	No.	1	500	500
4	Non return Valve (2")	No.	1	1,800	1,800
5	By-pass assembly (2"X1.5")	No.	1	4,000	4,000
6	PVC Pipe 75 mm OD - 4.0 kg/cm ²	m	55	150	8,250
7	PVC Pipe 63 mm OD - 4.0 kg/cm ²	m	102	75	7,650
8	PVC Pipe 50 mm OD - 6.0 kg/cm ²	m	0	115	-
9	16mm Azud Plain Lateral Class-II	m	3800	10	38,000
10	16mm 40 CM, 4 LPH-CLASS-II	m	0	12.5	-
11	Dripper 8/4 LPH	No.	2700	4	10,200
12	PP Ball Valve 75 mm, PLAIN	No.	1	1,100	1100
13	PP Ball Valve 63 mm, PLAIN	No.	0	1,000	-
14	PP Ball Valve 50 mm, PLAIN	No.	1	500	500
15	PVC Flush Valve 63 mm	No.	1	100	100
16	PVC Flush Valve 50 mm	No.	0	95	-
17	Throttle Valve (2")	No.	1	3,000	3,000
18	Fitting and Accessories				500
	Total				84,200
	Say				84,000

**1.1.2.2 Estimation of Cost of a Drip irrigation unit
Closed Spaced for 1 ha Area (Spacing 1.2 x 0.6 m²)**

Sr. No.	Components	Unit	Qty.	Rate (in ₹)	Amount (in ₹)
1	Screen Filter 130micron 30 M ³ /hr, 2.5" (plastic)	Nos.	1	5,000	5,000
2	Disc Filter 50 M ³ /hr, 3"	Nos.	0	7,500	-
3	BIS Marked Ventury 3/4"	Nos.	1	2,000	2,000
4	PVC Pipe 75 mm OD - 4.0 kg/cm ²	m	60	150	9,000
5	PVC Pipe 63 mm OD - 4.0 kg/cm ²	m	120	75	9,000
6	PP Ball Valve 90 mm, PLAIN	Nos.	0	1,250	-
7	PP Ball Valve 75 mm, PLAIN	Nos.	0	1,100	-
8	PP Ball Valve 63 mm, PLAIN	Nos.	3	1,000	3,000
9	PVC Flush Valve 75 mm	Nos.	0	110	-
10	PVC Flush Valve 63 mm	Nos.	2	100	200
11	16mm 40 CM, 4 LPH- CLASS-II	m	8400	13	1,09,200
12	16mm Azud Plain Lateral Class-II	m	0	13.5	-
13	Dripper 8/4 LPH	Nos.	0	4	-
	Sub Total				1,37,400
14	Fittings & Accessories (5% of Sub total)				7,000
15	Total				1,44,400
16	Say				1,45,000

1.1.2.3 Estimation of Cost**Mini Sprinkler (10m X 10m) HDPE Pipes 90 mm 2.5 kg/ cm² (Coupled) 0.4 ha**

Sr. No.	Components	Unit	Qty.	Unit Rate	Amt (in ₹)
1	HDPE Coupled Pipe 90mm-2.5kg/cm ²	No.	16	800	12,800
2	32mm LLDPE plain laterals, 2.5kg/cm ² -ClassII	m	400	40	16,000
3	Mini Sprinkler Head/Nozzle	No.	45	185	8,325
4	MS Riser Rod & assembly	No.	42	75	3,150
5	Control Valve 90mm	No.	1	950	950
6	Control Valve 32mm	No.	7	150	1,050
7	Flush Valve 90mm	No.	1	100	100
8	Air release Valve-1"	No.	1	270	270
9	Non-Return Valve -2.5"	No.	1	1,100	1,100
10	Throttle Valve-3" /Control Valve-90mm	No.	1	1,000	1,000
11	Screen filter 30 m ³ / hr	No.	1	2,600	2,600
12	By-pass Assembly-2"x1.5" /Reducing Socket	No.	1	200	200
13	Venturi & manifold-2"	No.	1	2,700	2,700
14	Labour Charges				2,700
	Total				51,955
	Say				52,000

1.1.2.4 Estimation of Cost**Mini Sprinkler- 10M X 10M- On PVC Pipes 90 mm-4 kg/cm² - 0.4 ha.**

Sr. No.	Components	Unit	Qty.	Unit Rate	Unit	Amount (in ₹)
1	PVC Pipe 90mm-4kg/cm ²	m	16	1,020	No.	16,320
2	32mm LLDPE Plain Laterals, 2.5kg/cm ² -Class II	No.	400	34	Mtr.	13,600
3	Mini Sprinkler Head/Nozzle	No.	42	185	No.	7,770
4	MS Riser Rod & assembly	No.	42	75	No.	3,150
5	Control Valve 90mm	No.	1	920	No.	920
6	Control Valve 32mm	No.	7	150	No.	1,050
7	Flush Valve 90mm	No.	1	100	No.	100
8	Air release Valve-1"	No.	1	270	No.	270
9	Non-Return Valve -2.5"	No.	1	1,100	No.	1,100
10	Throttle Valve-3" /Control Valve-90mm	No.	1	920	No.	920
11	Screen filter 30 m ³ / hr	No.	1	2,600	No.	2,600
12	By-pass Assembly-2"x1.5" /Reducing Socket	No.	1	150	No.	150
13	Venturi & manifold-2"	No.	1	2,650	No.	2,650
14	Labour Charges					2,500
	Total					53,000
	Say					53,000

1.1.2.5 Under Ground Pipeline (UGPL)

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
i	UGPL	ha	75-200 mm (PVC)	25,000-90,000	7	11
ii	UGPL	ha	75-200 mm (HDPE)	30,000-1,05,000	7	11

1.1.2.6 Rainwater Harvesting Storage Tank



Sr. No.	Sector/ Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
i	Rainwater Harvesting storage Tank (Kutcha) - 50000 l	No.	Top - 7m X 7 m ; Bottom - 3m X 3m ; Depth - 1.86m	25,000	7-9	11
ii	Rainwater Harvesting storage Tank (Brick) - 50,000 l	No.	Top - 7m X 7m ; Bottom - 3m X 3m ; Depth - 1.86m	1,60,000	7-9	11
iii	Rainwater Harvesting storage Tank (Kutcha) - 100000 l	No.	Top - 9m X 9m ; Bottom - 3m X 3m ; Depth - 1.96m	46,000	7-9	11
iv	Rainwater Harvesting storage Tank (Brick) 100000 l	No.	Top - 9m X 9m ; Bottom - 3m X 3m ; Depth - 1.96m	2,82,000	7-9	11

Terms and conditions

- Layout and technical specifications for the system should be prepared by technical expert.
- If the systems are to be installed on dug wells, assistance should be made available to those, who are having their own well with sufficient discharge.
- If the systems are to be installed on surface water body, water lifting permission should be obtained from the Irrigation Department of the State.
- Water should be free from pollution and suspended particle to avoid choking in the sprinkler nozzle and drippers.
- Same spacing norm as stipulated for the dug wells and tube wells/bore wells on which sprinkler or drip system is installed should be followed.

2. Land Development

Land development activities involve various initiatives focused on improving soil health. These initiatives consist of setting up a state-of-the-art soil testing laboratory, land levelling, bunding, terracing, reclaiming problematic soils, creating farm ponds, and producing agricultural inputs. Although funding for numerous activities in this sector is limited due to budget constraints, investing in this area is vital for sustaining a higher level of productivity, which depends on the health of our land resources. To enhance the flow of credit into the land development sector, unit costs for various activities have been determined. This approach aims to facilitate financial assistance and ensure that resources are accessible for these critical activities.

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
i	Reclamation of Soils (Alkaline) - ₹6500 per ton gypsum (5-8 tonne per ha on the basis of soil testing)	ha	Per ha	30,000-55,000	5	11
ii	Reclamation of Saline Soils/ Waterlogged soil with subsurface drainage technology	ha	Per ha	1,50,000-1,60,000	7-9	11
iii	Reclamation of saline soils/ waterlogged soil through vertical drainage technology	ha	Per ha	45,000-60,000	7-9	11
iv	Land Levelling- Mild Slope	ha	0.5-1.5% slope	38,500-55,000	7-9	11
v	Land Levelling- High Slope	ha	1.5-2.5% slope	49,500-82,500	7-9	11
vi	Vermi Compost (80 TPA)	No.	80 TPA	5,88,500	5	6
vii	Vermi Culture (Small bed) – Concrete Brick Wall	No.	4'x10'x2.5'	20,000	3	6
viii	Vermi Culture (Small bed) – Plastic Bed	No.	12'x4'x2'	24,000	3	6

Terms and conditions

- Necessary technical guidance and supervision must be provided by the banks staff and wherever possible the technical guidance may be made available from the State Soil Conservation Department.
- The bank should ensure that the contour bunds (as in watersheds) are constructed as per the specification prescribed by the State Soil Conservation Department.
- The cost approved is for the average slope and loan amount for soil conservation/land development works should be with reference to actual slope of the land.
- The bank should maintain the details regarding the type of land development work(s) proposed along with cost estimates in individual cases financed under the scheme.
- While financing for reclamation of marshy and waterlogged lands, care may be taken to ensure that their end use is strictly for agricultural purposes.

3. Farm Mechanisation



The mechanization of agricultural operations is essential for modern farming practices for attaining enhanced productivity. Mechanization not only facilitates timely sowing and improved farming operations, but it also lowers production costs and alleviates human drudgery. Haryana has reached a point of saturation regarding the availability and utilization of traditional agricultural machinery. The current emphasis in Haryana on farm mechanization is on Resource Conservation Technologies (RCT) through precision equipment such as laser land levellers, zero tillage machines, happy seeders, ridge and bed planters, inter-crop planters, pneumatic precision planters, sugarcane harvesters, cotton pickers, tractor-operated pond excavation machinery, and drip and sprinkler irrigation systems. The scarcity and high cost of labour have heightened the significance of farm mechanization, which is not only efficient but also cost-effective.

Moreover, the types of agricultural equipment employed in the State are designed to support the paddy-wheat cropping system. With the evolving landscape of crop diversification, there will be a demand for specialized equipment. New opportunities, like internet of things (IOTs) and Kisan Drones, must be explored by all stakeholders for specialized machinery in diversified sectors such as horticulture, crop residue management, land development and precision farming.

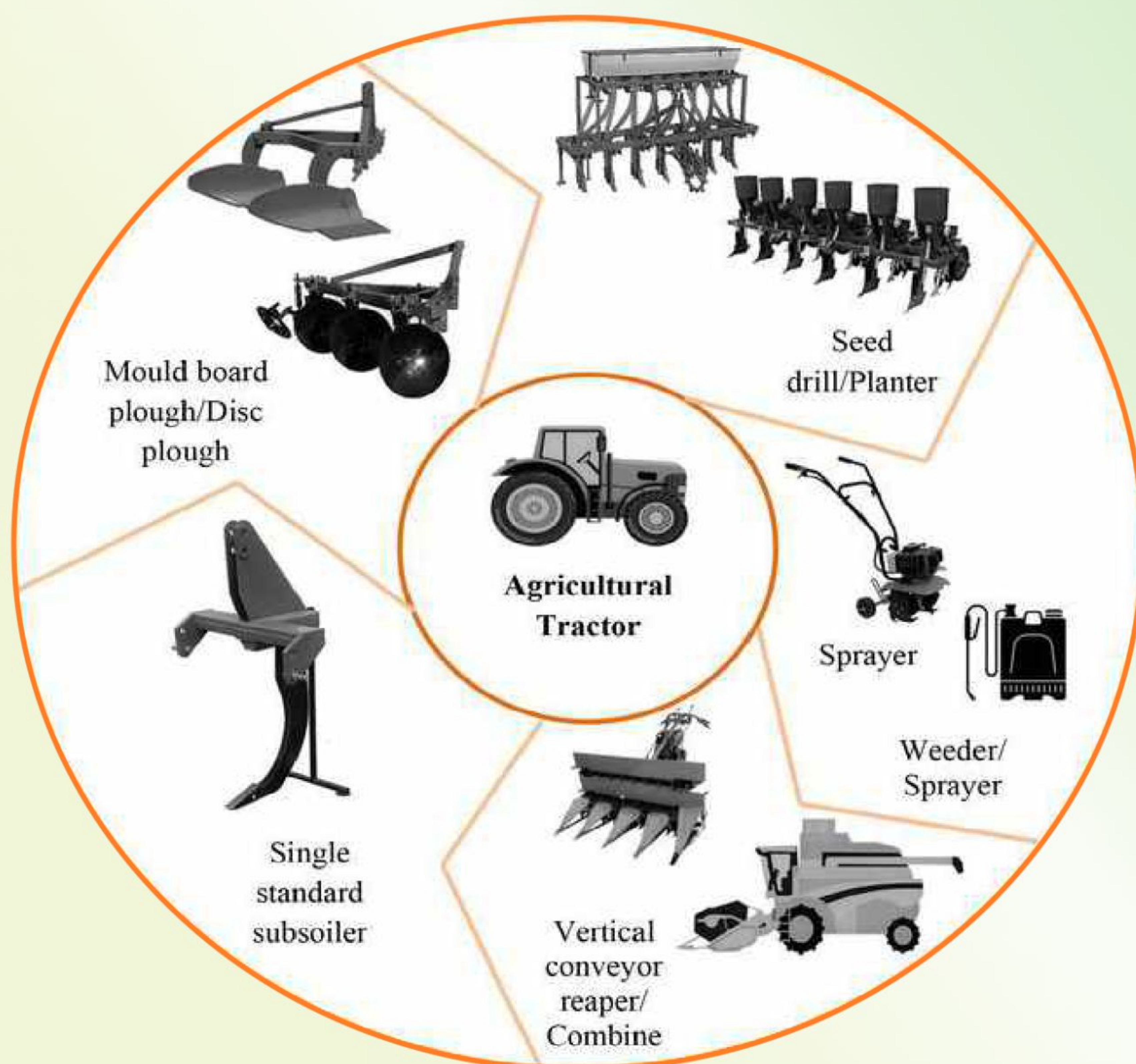
Custom hiring is emerging as a viable business opportunity for entrepreneurs, and this trend should be promoted. In the dairy industry as well, mechanization presents significant potential at various stages of production. A credit potential of ₹4,072 crore has been projected for the Farm Mechanization sector for the financial year 2025-26.

Sr. No.	Sector / Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace period (Months)
1	Tractor (varies with rated HP as per CTR, model, make and specifications as indicated by the dealer/ manufacturer in the invoice/ quotation)	No.	30 HP to 50 HP	4,50,000-9,00,000	9	11
		No.	51 HP to 60 HP	7,50,000-15,00,000	9	11
		No.	165 HP to 210 HP	1,12,00,000	9	11
		No.	AC Cabin 60 HP	16,00,000-20,00,000	9	11
		No.	AC Cabin 90 HP	26,00,000-30,00,000	9	11
2	Trolley (varies with model, make of the manufacturer and tractor HP requirement of coupling)	No.	Hydraulic Tripping type for ease of loading and unloading	1,50,000-3,00,000	9	11
3	Power Tiller (varies with rated HP as per CTR, model, make and specifications as indicated by the dealer/ manufacturer in the invoice/ quotation)	No.	12.5 HP- 15HP	2,00,000-2,50,000	9	11
4	Laser land leveller	No.	Per Unit	4,50,000-5,00,000	5	11
5	Low Capacity Multi Crop Thresher	No.	15-20 HP	1,00,000-1,20,000	9	11
6	Straw Reaper	No.	One	3,50,000-4,00,000	9	11
7	Vegetable Washer	No.	One	1,20,000	9	11
8	Tractor Operated Multi Crop Thresher	No.	25-35 HP	2,25,000 - 3,00,000	9	11
9	Combine Harvester with SMS	No.	Self-Propelled	20,00,000-30,00,000	9	11
10	Combine Harvester (including tractor)	No.	Tractor Mounted	16,00,000-20,00,000	9	11
11	Tractor Mounted Sprayer	No.	1000 Lt.	74,000	5	11
12	Garden Tractor	No.	15-20 HP	4,00,000	7	11
13	Potato Digger	No.	Per Unit	1,50,000	7	11
14	Potato Planter	No.	Per Unit	1,50,000	7	11
15	Zero Tiller Machine (7/9/11/13/15 tine)	No.	Per Unit	70,000 – 90,000	9	11
16	Direct Seedling of Rice (DSR) machine	No.	Per Unit	90,000-1,10,000	9	11
17	Straw Baler – Square	No.	Per Unit	16,50,000	5	11
18	Straw Baler – Round	No.	Per Unit	25,30,000	5	11

Sr. No.	Sector / Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace period (Months)
19	Heavy duty baler (to be used with heavy duty tractor of 140 HP or above)	No.	Upto 20 Ton/ Hr	1,25,00,000	5	11
20	Hay Raking machine	No.	Per Unit	3,00,000-3,50,000	5	6
21	Shrub Master	No.	Per Unit	60,000	3	6
22	Disk Harrow – simple	No.	Per Unit	80,000-1,00,000	5	6
23	Super Straw Management System (Super SMS) to be attached with Combine Harvester.	No.	Per Unit	1,20,000-1,50,000	9	11
24	Happy Seeder	No.	09 Tyne	1,65,000	5	6
		No.	10 Tyne	1,70,000	5	6
		No.	11 Tyne	1,81,000	5	6
		No.	12 Tyne	1,70,000-1,85,000	5	6
25	Super Seeder	No.	12 Tyne	2,50,000	5	6
26	Paddy Straw Chopper/ Shredder/ Mulcher					
a)	Mounted type (Straw Chopper & Mulcher)		5 ft.	1,65,000	5	6
			6 ft.	1,76,000	5	6
			7 ft.	1,81,000	5	6
			8 ft.	1,92,000	5	6
b)	Trailer type	No.	Per Unit	3,00,000	5	6
c)	Combo type	No.	Per Unit	3,25,000	5	6
27	Shrub Master/ Cutter cum Spreader	No.	Per Unit	50,000	5	6
28	Kisan Drone	Capa city	10 kg	10,00,000	9	11
29	Hydraulic Reversible M. B. Plough	No.	Two Bottom	1,70,000-2,00,000	5	6
		No.	Three Bottom	2,00,000-2,50,000	5	6
30	Rotary Slasher	No.	Per Unit	60,000	3	6
31	Zero till Seed cum Fertilizer Drill	No.	09 tine	55,000	5	6
		No.	11 Tine	60,000	5	6
		No.	13 Tine	65,000	5	6
		No.	15 Tine	70,000	5	6
32	Rotavator	No.	5 ft.	1,00,000	5	6
		No.	6 ft.	1,20,000	5	6
		No.	7 ft.	1,40,000	5	6
		No.	8 ft.	1,46,000	5	6

Terms and conditions

- i. The bank shall satisfy itself regarding cost of machine, cost of implements etc. by verification of quotations, invoice and bills.
- ii. The machinery along with accessories shall be insured against accident risk, fire and theft risk covering entire loan period and relevant policy shall be assigned in bank's favour and assignment duly registered with insurance company.
- iii. The bank may satisfy itself with the selection of capacity of machinery and type of implements, based on estimated operational area of machinery, land holding of borrower, cropping pattern in the area, type of soil etc.
- iv. The bank may satisfy itself that infrastructural facilities such as service and repair centres, supply of spare parts, fuel and lubricants are adequate in the area.
- v. The bank shall ensure that its supervisory staff undertakes visits at periodical intervals and keep a record of their observations on the operation of machinery and implements.



4. Plantation and Horticulture



Horticultural crops encompass a diverse range of fruits, vegetables, tuber crops, mushrooms, floriculture, medicinal and aromatic plants, spices, food processing, and beekeeping. Haryana is emerging as a prominent state in the horticulture sector. The Government of Haryana has formulated a “Horticulture Vision” aimed at increasing the area dedicated to horticulture from 13 % to 17 % and tripling the horticulture production in the state by the year 2030. The significance of horticulture development has grown in recent years, as this sector has been recognized as profitable for diversifying land use, which in turn offers greater employment opportunities and improved returns per unit area, while also addressing nutritional security. However, several challenges impact this sector, including infrastructure limitations, a lack of quality seeds and authentic planting materials, insufficient post-harvest management, and inadequate processing facilities. It is essential to develop value chains and enhance post-harvest management and agro processing to advance this sector. Implementing a cluster approach, leveraging export potential, adopting protected cultivation for high-value crops, and promoting food and agro-processing facilities are strategies that could result in increased credit uptake and sector development. Farmer Producer Organizations can significantly contribute to the growth of this sector. A credit projection of ₹2,166 Crore has been assessed for this sector for 2025-26.

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace Period
1	Mango	ha	10m x 10m	55,000	9	5 Years
2	Mango	ha	6m x 6m	1,39,000	9	5 Years
3	Citrus	ha	6m x 6m	1,39,500	8	4 Years
4	Citrus	Ha	6m x 3m	1,45,000	8	4 Years

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace Period
5	Ber	ha	6m x 6 m	1,21,000	9	4 Years
6	Guava	ha	5m x 2.5m	3,46,500	8	4 Years
7	Guava	ha	6m x 6 m	1,73,000	8	4 Years
8	Aonla	ha	6m x 6m	1,15,000	9	5 Years
9	Fig	ha	6m x 6m	2,89,000	8	4 Years
10	Peach	ha	6m x 7m	1,88,000	8	4 Years
11	Peach	ha	6m x 6m	2,89,000	8	4 Years
12	Plum	ha	6m x 7m	1,88,000	8	4 Years
13	Plum	ha	6m x 6m	2,89,000	8	4 Years
14	Pear	ha	6m x 7m	1,88,000	8	4 Years
15	Pear	ha	6m x 6m	2,89,000	8	4 Years
16	Bael	ha	6m x 7m	1,88,000	8	4 Years
17	Litchi	ha	6m x 6m	2,89,000	8	4 Years
18	Litchi	ha	10m x 10m	1,38,500	8	4 Years
19	Sapota	ha	8m x 9m	1,38,500	8	4 Years
20	Sapota	ha	5m x 5m	1,56,000	8	4 Years
21	Pomegranate	ha	6m x 6m	2,89,000	8	4 Years
22	Mushroom	No.	250 Trays	2,93,500	7	6 Months
23	Bee Keeping (non-migratory)	No.	50 Colony Unit	4,56,000	5	12 Months
24	Bee Keeping (migratory)	No.	100 Colony Unit	11,55,000	5	12 Months
25	Bee Keeping (migratory)	No.	250 Colony Unit	29,10,500	5	12 Months
26	Aloe Vera	ha	25,000 Plants	1,80,000	3	3 months
27	Gladiolus open cultivation	ha	0.4 ha	2,56,000	3	3 months
28	Marigold in open (Autumn Crop)	ha	0.4 ha	1,15,000	3	3 months
29	Hi-tech Nursery	ha	4 ha	75,00,000	9	2 Years
(a)	Large nursery	ha	01-02 ha	60,00,000	7	1 Year
(b)	Small nursery	ha	0.4-01 ha	20,00,000	7	1 Year

Terms and conditions

- Loans may be given to those beneficiaries, who have assured water supply facilities to irrigate the orchards in areas where rain-fed cultivation is not possible.
- Loans may 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 orchard 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 or 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 dug pits will be of standard size and with recommended spacing and number of plants as indicated by Agricultural/ Horticulture University.
 - (ii) The pits will be filled with topsoil, cattle manure and fertilizers before planting is done.
 - (iii) Only high yielding recommended varieties should be planted.
 - (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 plantations is done during dry months of first 2 to 3 seasons in respect of new plants.
 - (vii) The recommended fertiliser application and plant protection schedules as recommended by the Agriculture University is followed.
 - (viii) Financing for development of the proposed plantation is invariably combined with development of suitable intercrops.
 - (ix) The beneficiaries under the scheme raise intercrops preferably vegetables and leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
 - (x) Proper and adequate soil conservation and drainage arrangements are ensured.
 - (xi) Installation of processing equipment and civil engineering works is carried out according to approved plans and designs.
 - (xii) In case of Hi-Tech farming, relevant technology suitable for the project area /proposed crop is available and the borrower has the capacity to manage the unit.
6. The Bank's technical staff may provide all 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 Agriculture/ Horticulture Universities etc.
7. The bank shall grant loans to individual beneficiaries based on a case-by-case appraisal and assessment of the repayment capacity of the borrowers.
8. Working Capital may be issued through KCC as per the revised guidelines of KCC.

4.1 Cost of Mango cultivation in one hectare



Sr.No	Particulars	Remarks
1	Spacing	6m X 6m
2	Plant Population (per ha)	277
3	Labour (₹/ mandays) (minimum wages for unskilled labour in agriculture)	400
4	Planting material (₹/ plant)	50
5	FYM (₹/ Kg)	1.5
6	Urea (₹ /Kg)	6
7	Single Super Phosphate (₹ /Kg)	10
8	Muriate of Potash (₹ /Kg)	19
9	Plant Protection material (₹ /Litre)	500

Sr.No	ACTIVITY	YR-1	YR-2	YR-3	YR-4	YR-5	TOTAL
1	Land Preparation	5,000					5,000
2	Digging and Filling up of Pits	6,000	600				6,600
3	Planting Material	18,000	1,800				19,800
4	Planting and Staking	9,200	920				10,120
5	Manures & Fertilizers	5,000	5,000	5,500	5,500	5,500	26,500
6	Manures & Fertilizers application	3,000	3,000	2,500	2,500	2,500	13,500
7	Plant Protection Measures	2,500	2,500	2,500	3,000	3,000	13,500
8	Appl. of Plant protection	1,300	1,300	1,300	1,400	1,600	6,900
9	Irrigation	2,500	2,000	2,000	2,000	2,000	10,500
10	Intercultural operations	2,000	2,000	2,000	2,000	2,000	10,000
11	Harvesting & Packaging	0	0	0	0	10,000	10,000
A	Total						1,32,420
12	Miscellaneous Expenses (5% of cost)						6,621
B	Total Cost (A+12)	57,275	20,091	16,590	17,220	27,930	1,39,041
C	Cost capitalized up to 05 years						1,39,041
D	Rounded off						1,39,000

4.2 Cost of Citrus cultivation in one hectare



Sr.No.	Particulars	Remarks
1	Spacing	6m X 6m
2	Plant Population (per ha)	277
3	Labour (₹/manday) (minimum wages for unskilled labour in agriculture)	400
4	Planting material (₹/plant)	50
5	FYM (₹/Kg)	1.5
6	Urea (₹/Kg)	6
7	Single Super Phosphate (₹/Kg)	10
8	Muriate of Potash (₹/Kg)	19
9	Plant Protection material (₹/Litre)	500

Sr. No.	Activity	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Total (₹)
1	Land Preparation	5,000	-	-	-	-	5,000
2	Digging and Filling up of Pits	10,000	2,000	-	-	-	12,000
3	Planting Material	13,500	2,500	-	-	-	16,000
4	Planting and Staking	7,000	900	-	-	-	7,900
5	Manures & Fertilizers	6,000	6,000	6,500	7,000	7500	33,000
6	Manures & Fertilizers application	2,000	2,000	2,000	2,000	2500	10,500
7	Plant Protection Measures	1,500	1,500	1,500	1,500	2000	8,000
8	Appl. Of Plant protection	1,000	1,000	1,000	1,200	1200	5,400
9	Irrigation	2,500	2,500	2,000	2,000	2000	11,000
10	Intercultural operations	2,000	2,000	2,400	2,800	2800	12,000
11	Harvesting & Packaging	0	0	0	0	12000	12,000
A	Total	44,500	19,900	15,900	16,500	30000	1,32,800
12	Miscellaneous Expenses (5% of total cost)	2,225	995	795	825	1500	6640
B	Total Cost (A+12)	46,725	20,895	16,695	17,325	31500	1,39,440
C	Cost capitalized up to 05 year						1,39,440
D	Rounded off						1,39,500

4.3 Seasonal Cultivation (Button Mushroom)

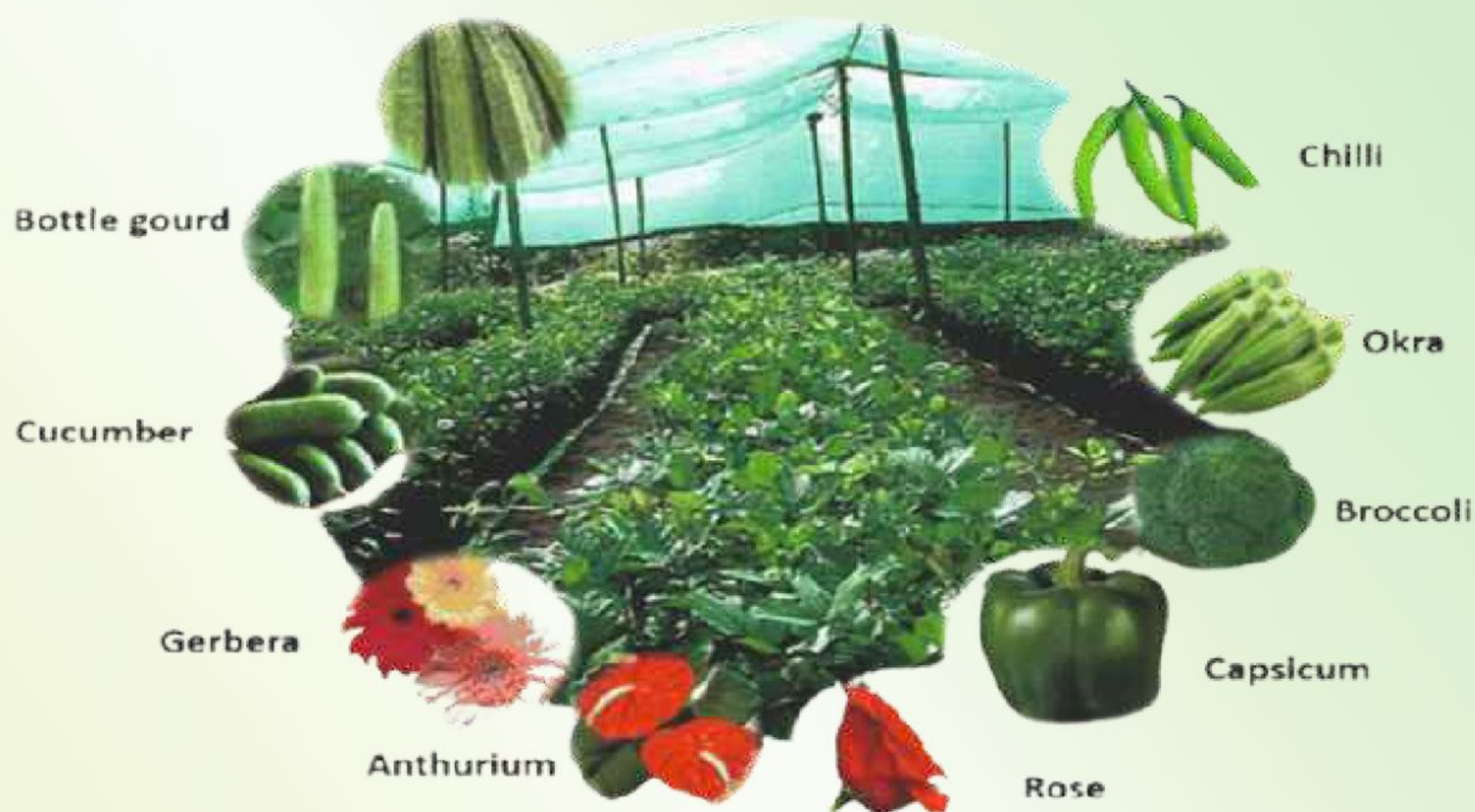


Mushroom cultivation is a thriving agricultural activity in Haryana, with both seasonal and year-round production of various mushroom types. Haryana is a leading mushroom-producing state in India, with Sonapat district being a major contributor. The state utilizes simple and cost-effective methods like thatched huts for mushroom houses, particularly for white button mushrooms.

				(Amount in ₹)				
S.No.	Activity	Qty.	Rate	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5
A	Capital Cost							
i	Construction of Cropping Rooms incl. Packing space	250 sft	850 /- sft	2,12,500	-	-	-	-
ii	Cost of Racks etc.	LS	LS	13,000	-	-	-	-
iii	Electric & Other fittings etc.	LS	LS	14,000	-	-	-	-
iv	Sprayer, weighing balance etc.	LS	LS	5,000	-	-	-	-
	Sub-total			2,44,500	0	0	0	0
B	Recurring Cost							
i	Compost inc. Spawn	400 bags	₹55/bag	22,000	22,000	22,000	22,000	22,000
ii	Cost of power, chemical etc.	LS	LS	7,000	7,000	7,000	7,000	7,000
iii	Labour	LS	LS	20,000	20,000	20,000	20,000	20,000
C	Sub-Total			49,000	49,000	49,000	49,000	49,000
D	Total Cost			2,93,500	49,000	49,000	49,000	49,000
E	Unit Cost							2,93,500

4.4 Protected Cultivation

The practice of protected cultivation in Haryana, encompassing methods such as polyhouses, net houses, and tunnels, is becoming popular for enhancing both crop yields and quality, particularly for vegetables including tomatoes, cucumbers, and capsicums. This approach facilitates controlled growing conditions, which support off-season production and provide improved defence against pests and diseases.

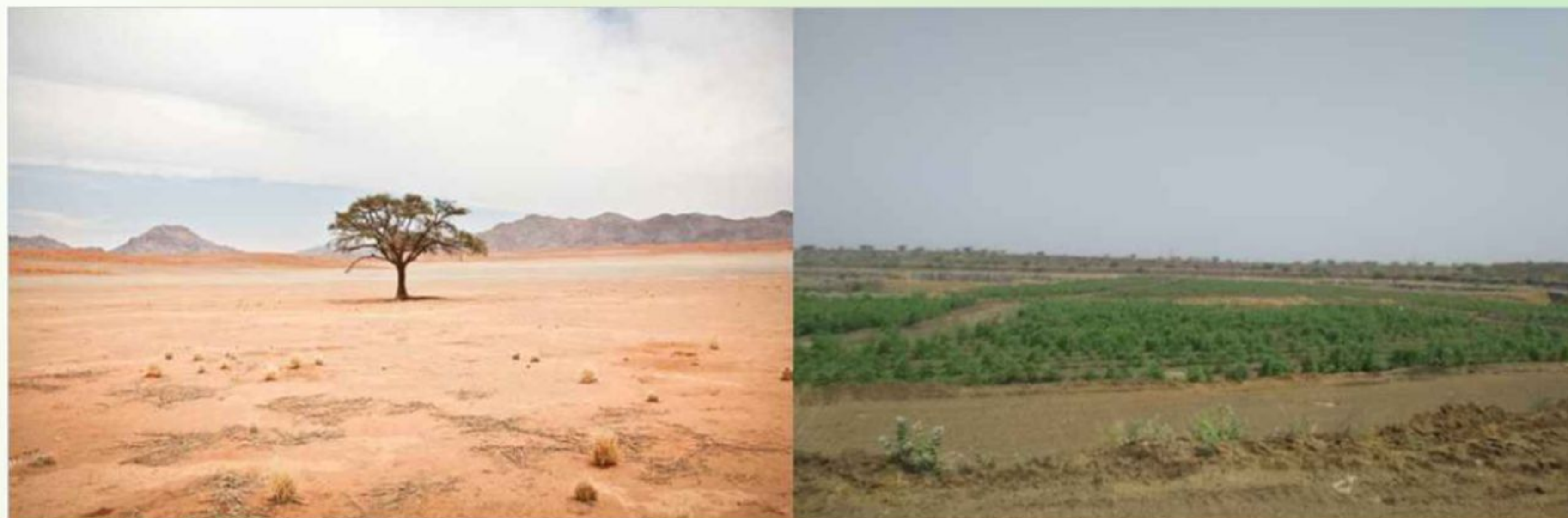


S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace Period
1	Green House Structure					
		Sqm	upto 500 sqm (cost per sqm)	1,980	5	1 Year
a	Fan & Pad system	Sqm	501-1008sqm (cost per sqm)	1,760	5	1 Year
		Sqm	1009-2080sqm (cost per sqm)	1,650	5	1 Year
		Sqm	> 2081 sqm (cost per sqm)	1,650	5	1 Year
2	Naturally Ventilated System					
		Sqm	upto 500 sqm (cost per sqm)	1,210	5	1 Year
a	Tubular structure	Sqm	501-1008 sqm (cost per sqm)	1,100	5	1 Year
		Sqm	1009-2080 sqm (cost per sqm)	1,100	5	1 Year
		Sqm	> 2081 sqm (cost per sqm)	1000	5	1 Year
b	Wooden structure	Sqm	Cost per sqm	650	5	1 Year
c	Bamboo structure	Sqm	Cost per sqm	550	5	1 Year
d		Sqm	upto 500 sqm	1,800	5	1 Year

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace Period
	Hi-Tech Green House (HTGH)	Sqm	500-1008 sqm	1,600	5	1 Year
		Sqm	1008 to 2080 sqm	1,500	5	1 Year
		Sqm	2080 sqm to 4000 sqm	1,500	5	1 Year
3	Shade Net House					
a	Tubular structure	Sqm	Cost per sqm	700-800	5	1 Year
b	Wooden structure	Sqm	Cost per sqm	550	5	1 Year
c	Bamboo structure	Sqm	Cost per sqm	450	5	1 Year
	Anti-Insect Net House (AINH) Shade Net House (SNH)	Sqm	upto 500 sqm	700	5	1 Year
		Sqm	500-1008 sqm	700	5	1 Year
		Sqm	1008 to 2080 sqm	700	5	1 Year
		Sqm	2080 sqm to 4000 sqm	700	5	1 Year
4	Plastic Tunnels	Sqm	Cost per sqm	75	5	1 year
f	GI wire semicircle structure connected with wires and covered with plastic sheet or Fiber stick semicircle structure connected with wires and covered with plastic sheet	Sqm	upto 10,000 sqm	29	5	1 year
g	GI wire semicircle structure connected with wires and covered with non-woven fabric or Fiber stick semicircle structure connected with wires and covered with non-woven fabric	Sqm	upto 10,000 sqm	25	5	1 year
5	Walk in Tunnel	Sqm	Cost per sqm	720	5	1 Year
	Poly House (PNH) Net	Sqm	upto 500 sqm	700	5	1 Year
		Sqm	500-1008 sqm	700	5	1 Year
		Sqm	1008 to 2080 sqm	700	5	1 Year
		Sqm	2080 sqm to 4000 sqm	700	5	1 Year

S.No.	Sector /Activity		Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace Period
	Cable Net (CNH)	Purlin House	Sqm	1008 to 2080 sqm	525	5	1 Year
			Sqm	2080 sqm to 4000 sqm	500	5	1 Year
7	Plastic Mulching		sqm	upto 20,000 sqm	3.2	5	1 Year
8	Crop cultivation under Protected Structure						
a	Rose		Sqm	1000 sqm	1125000-1700000	7	1 Year
b	Gerbera		Sqm	1000 sqm	1500000-200000	7	1 Year
c	Carnation		Sqm	1000 sqm	1500000-200000	7	1 Year
9	Pack House			9 m x 6 m	4,85,000	9	1 Year
10	Integrated Pack House with facilities for conveyer belt, sorting grading units, washing and weighing			9 m x 18 m	60,64,000	9	1 Year
11	Pre-Cooling Unit			6 MT	31,00,000	9	1 Year
a	Farm gate packhouse with facilities of size 9m*6m with moveable handling trolley, sorting table and farm gate standalone cold storage				25,00,000	9	1 Year
b	Integrated pack house with facilities of size 18m*22m with conveyor belt sorting, grading, washing, drying, weighing scale, HPT, stacking (crates), dock leveller system, precooling (if required), cold room transit and reefer van.				1,60,00,000	9	1 Year

5. Forestry and Waste Land Development



Haryana faces a significant shortfall in forest areas, with a total forest and tree cover of 3.17 lakh ha. in the state which represents only 7.16% of its total geographical area. The promotion of agroforestry and social forestry in regions affected by waterlogging and salinity or alkalinity is particularly important, as these initiatives can transform unproductive and wasteland into arable land. Forestry crops offer comparable financial returns, and there is a pressing need to enhance their popularity based on the potential identified in various districts. Viable projects may include the adoption of short duration species, sustainable timber and non-timber produce harvesting, promotion of agroforestry and social forestry—which increases biomass and creates carbon sinks—utilizing multiple species.

S.No.	Sector /Activity	Unit	Unit cost (in ₹)	Repayment period (Years)	Grace period (years)
i	Poplar	ha	1,99,000	6	5
ii	Eucalyptus	ha	4,30,000	7	6
iii	Bamboo (<i>Bambusa Balcooa</i>)	ha	94,000	8	4

5.1 Cost of cultivation of Eucalyptus in one hectare wasteland

S.No.	Activity	Cost (in ₹)
1	Plants cost per ha	33,340
2	Planting cost	9,800
3	Manure and Fertilizer cost	14,500
4	Insecticide and pesticide cost	10,000
5	Labour cost @75 days for 3 persons	52,000
6	Power requirements	30,500
7	Tubewell pump cost	74,000
8	Drip irrigation arrangement	1,30,000
9	Agricultural equipment	24,000
10	Soil preparation	12,500
11	Contingency (10 %)	39,064
12	Total	4,29,704

S.No.		Activity	Cost (in ₹)
13		Say	4,30,000
a) Yield and Income			
Year	No. of trees	Sale price of pole (₹)	Total Income (₹)
5	1667	1,900	31,67,300

For working out economics, income only from 7th year harvest has been considered.

Terms & Conditions

- Site Selection:** Bank to identify areas in consultation with the State Government.
- Loan Purpose:** Loans are primarily for planting and first-year maintenance. For subsequent years, the beneficiary must have their own resources.
- Planting Material:** Must be of approved quality and sourced from recognized nurseries.
- Technical Norms to be Followed:**
 - Standard pit size, spacing, and number of plants.
 - Pits to be filled with topsoil, manure, and fertilizer.
 - Saplings to be staked and irrigated; shade cover provided if needed.
 - Proper fencing to protect from cattle and trespassers.
 - Regular watering during dry months for the first 2–3 seasons.
- Additional Practices:**
 - Use recommended fertilization and plant protection methods.
 - Intercropping (e.g., vegetables, legumes) encouraged for 4–5 years.
 - Intercropping with Poplar, Eucalyptus, Bamboo where suitable.
 - Soil conservation and drainage must be ensured.
 - Installation of processing or civil works to follow approved plans.
- Support & Guidance:**
 - Technical guidance to be provided by bank staff or State Department.
- Loan Appraisal:** Based on individual borrower's repayment capacity.
- Working Capital:** May be issued through KCC as per revised norms.
- Regulatory Compliance:** Required clearances from the Forest Department to be obtained; plantation must follow government rules.

6. Animal Husbandry



The livestock sector in Haryana plays a crucial role in providing year-round employment and sustains the livelihoods of small and marginal farmers, including women. It contributes approximately 40% to the GDP of the agricultural sector. As per the 2019 Livestock Census, the total livestock population in the State stands at 69.38 lakh, which includes 20.72 lakh cattle, 43.68 lakh buffaloes, 2.88 lakh sheep, 3.35 lakh goats, 0.43 lakh pigs, and 0.18 lakh horses, ponies, donkeys, and other animals. A comparison of the livestock census data from 2012 and 2019 indicates that while the cattle population has seen an increase, there has been a significant decline in the populations of sheep, goats, and pigs. In the year 2019-20, meat production in the State reached 5,54,000 tonnes, while wool production was 7,30,000 kg.

The state boasts a remarkably high per capita daily milk availability of 1105 g, with the total milk production for the fiscal year 2023-24 projected at 122.20 lakh tonnes, in contrast to the national average of 471 g. Additionally, Haryana is celebrated as the native region of the globally recognized 'Murrah' buffaloes, often dubbed as 'black gold', and the dual-purpose 'Haryana' cattle. Despite having abundant livestock resources that significantly contribute to GDP and play vital roles in rural prosperity and socio-economic development, the immense potential of the livestock sector remains unexploited. To improve infrastructure in the dairy sector, a specialized fund called the Animal Husbandry Infrastructure Development Fund (AHIDF) has been assessed in NABARD. For the fiscal year 2025-26, a credit projection of ₹6,460 Crore has been earmarked for dairy development. In addition, credit potentials of ₹2,507 Crore and ₹839 Crore have been assessed for poultry development and sheep/goat/piggery development, respectively.

6.1. Dairy Development

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
1	C B Cow (HF) - Per Animal	No.	Per Animal	80,000(12-15L) 1,00,000(16-20 L) 1,00,000-1,30,000 (>20L)	5	1-2
2	Graded Murrah Buffalo	No.	Per Animal	96,000(13-15 L) 1,07,000(15-20 L) 1,65,000(>20 L)	5	1-2
3	Indigenous (Sahiwal)	No.	Per Animal	72,000(8-12 L) 87,000(13-15 L) 97,000(>15 L)	5	1-2
4	Indigenous (Haryana/Bela hi)	No.	Per Animal	52,000 (8-10 L) 63,000 (10-12 L) 75,000 (> 12L)	5	1-2
5	Calf Rearing (male)	No.	20 Calves	4,41,000	5	18
6	Heifer Calf Rearing (female)	No.	20 Calves (with Shed)	11,87,000	5	18
7	Mini Dairy (Indigenous cow/ Graded Buffalo)	No.	5	6,22,000	5	1-2
8	Small Dairy (Indigenous cow/ Graded Buffalo)	No.	10 Animals (With Shed)	12,36,000	5	1-2
9	Buffalo Breeding Unit-Mini	No.	20 Animals (With Shed)	22,23,000	5	1-2
10	Commercial Dairy CB Unit	No.	50 Animals (With Shed)	61,72,000	5	1-2
11	Bull	No.	Per Animal	2,20,000	5	3
12	Progeny Tested Murrah Bull	No.	One and Half year Old	2,78,000	5	3
13	Progeny Tested Indigenous Cattle (Bull) - Haryana/ Sahiwal	No.	One and Half year Old	1,65,000	5	3
14	Bulk Milk Cooling with 7.5 KVA Gen Set	No.	500 Ltr.	6,93,000	5	6
15	Bulk Milk Cooling with 20 KVA Gen Set	No.	1,000 Ltr.	9,26,000	5	6

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
16	Bulk Milk Cooling with 20 KVA Gen Set	No.	2,000 Ltr.	11,55,000	5	6
17	Bulk Milk Cooling with 25 KVA Gen Set	No.	5,000 Ltr.	23,10,000	5	6
18	Milking Parlor (Swing over/ hering bone)	No.	for 12 animals	23,10,000	7	12
19	Automatic Milk Collection Centre	No.		1,92,000	5	1-2
20	Refrigerated Tanker Van(Road Tanker) - Double Jacket Steel Tanker	No.	500 Ltr.	6,39,450	5	1-2
21	Refrigerated Tanker Van(Road Tanker) - Double Jacket Steel Tanker	No.	5,000 Ltr.	13,30,000	7	1-2
22	Refrigerated Tanker Van(Road Tanker) - Double Jacket Steel Tanker	No.	8,000 Ltr.	16,20,000	7	1-2
23	Refrigerated Tanker Van(Road Tanker) - Double Jacket Steel Tanker	No.	10,000 Ltr.	18,52,200	7	1-2
24	Refrigerated Tanker Van(Road Tanker) - Double Jacket Steel Tanker	No.	13,000	25,20,000	8	1-2
25	TMR (Total Mixed Ration) wagon	No.	5 cum	12,60,000	5	1-2
26	TMR (Total Mixed Ration) wagon	No.	8 cum	16,17,000	5	1-2

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
27	Silage Making Unit for entrepreneurs (Construction of Shed and Godown, Baler Unit 120-150 MT, Harvester, Power operated Chaff Cutter, Installation Cost of Shed for Machinery Storage)	No.	Production Capacity 2000-2400 MT per annum	55,12,000	5	1-2
28	Fodder block making unit	No.	30 MT per day	93,45,000	5	3
29	Milk Processing - Value Addition	No.	1,000 LPD	17,36,000	8	12
30	Milking Machine Single Bucket	No.	Per Unit	60,000	5	6
31	Milking Machine Double Bucket	No.	Per Unit	88,000	5	6
32	Milk Chilling Plant	No.	20,000 LPD	60,20,000	8	12

Terms and conditions

1. While financing a unit of 2 milch animals, the bank shall ensure that each animal is purchased with an interval of about 6-8 months in order to ensure continuity in milk production.
2. Animals shall be purchased preferably by a committee comprising a representative of the bank, a qualified Veterinary Surgeon and the beneficiary.
3. The bank shall finance under the scheme only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 12-15 litres of milk per day.
4. Immediately after purchase, suitable arrangements for identification of animals by branding, tattooing or ear tagging shall be made. In addition to this, the record of particulars of the animal identification (colour, birthmarks etc.) shall be maintained.
5. Animals shall be got vaccinated with the help of Veterinary Department against diseases such as Rinderpest, Haemorrhagic Septicaemia and Foot and Mouth disease depending upon prevalence of a particular disease in the area and as per advice of Animal Husbandry Department.

6. The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder/concentrate feed.
7. The bank shall satisfy itself that adequate facilities for veterinary aid and breeding facilities are available from Government Department to beneficiary in the vicinity of scheme area.
8. Whenever loans for cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that beneficiary has cattle shed or facilities to provide shelter or will be able to provide cattle shed out of his own resources.
9. The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either in the nature of organised marketing through milk collection centres or satisfactory outlet for direct sale of milk at remunerative prices.
10. In cases, where cross bred /indigenous cows are financed, the bank shall satisfy itself that breeding service with high quality semen of exotic/cross bred pedigree bulls is available at the artificial insemination centres in the scheme area.
11. The animals financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank. The bank may preferably cover all animals under the same by a long-term master policy.
12. Beneficiaries shall be advised to maintain basic records.
13. For two-cow unit and 5-cow unit, biogas plant is optional.

6.1.1 Indicative Model Scheme for Small Dairy Unit (Indigenous Cow/ Graded Buffalo)

Sr.No	Particulars	Unit	Remarks		
1	Unit Size	10	Animals		
2	No. of Animals	5+5	In two batches at 6 months interval		
3	Average milk Yield/Animal/Day	15	Litres		
4	Milk Price (₹)	50.00	Per Litre		

Sr. No.	Particulars	Unit	Specifications	Unit Cost	Total (in ₹)
A	Capital Cost				
1	Cost of shed including space requirement for followers				
a)	Shed for 10 animals	50	Sq. ft./animal	300	1,50,000
b)	Shed for 10 calves	20	Sq. ft./calf	300	60,000
2	Cost of Animal (including transport)	10	CB Cow	96000	9,60,000
3	Equipment (milking parlours, chains etc.)	10	CB Cow	300	3,000
B	Working Capital Cost				
1	Labour cost & wages	1	Per Month	3000	3,000
2	Fodder cultivation/Fodder purchase	1	acre. (irrigated)	5000	5,000
3	Conc. Feed for 1st Batch @ 5 kg/day/animal for 1 month	875	Kg	35	30,625
4	Insurance for 1st batch of animal for 1 year	5	CB Cow (of Cost)	5.00%	24,000
C	TOTAL CAPITAL COST				12,35,625
D	UNIT COST				12,36,000

6.1.2 Indicative Model Scheme for Dairy Unit – (50 Cross Bred Cows)

Sr.No	Particulars	Unit	Remarks
1	Unit Size	50	Animals
2	No. of Animals	25+25	In two batches at 6 months interval
3	Average milk Yield/Animal/Day	15	Litres
4	Milk Price (₹)	50.00	Per Litre

Sr.No	Particulars	Unit	Specifications	Unit Cost	Total (in ₹)
I	Capital Costs				
1	Cost of shed including space requirement for followers				
	a) Shed for 50 animals	50	Sq. ft./animal	300	7,50,000
	b) Shed for 50 calves	20	Sq. ft./calf	300	3,00,000
2	Cost of Animal (inc transport)	50	CB Cow	96,000	48,00,000
3	Equipment (milking parlours, chains etc)	50	CB Cow	300	15,000
II	Recurring Cost (Capitalised)				
1	Labor cost & wages	3		3,000	9,000
2	Fodder cultivation/Fodder purchase	5	acre. (irrigated)	5,000	25,000
3	Conc. Feed for 1st Batch @ 5 kg/day for 1 month	4,375	Kg	35	1,53,125
4	Insurance for 1st batch of animals for 1 year	25	CB Cow	5.00%	1,20,000
III	TOTAL CAPITAL COST				61,72,125
IV	SAY				61,72,000

6.2 Animal Husbandry- Poultry Development



The poultry industry flourishes through both independent commercial endeavors and subsistence family poultry systems, effectively addressing livelihood challenges. In particular, poultry farming is increasingly adopted as an additional income source, especially in the districts of Panchkula, Karnal, Jind, Panipat, Sonapat, and Gurugram within the state. According to the 20th Livestock Census conducted in 2019, the poultry population in the state was recorded at 463 lakh, reflecting an 8% increase from 2012 to 2019. Poultry farming predominantly operates as a private enterprise. The State Government is actively offering

extension and techno-advisory services to promote poultry development throughout the state. In the year 2019-20, egg production reached 775 crore units, while meat production touched 641,000 tonnes in the state.

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
1	Poultry Hatchery and Brooding Unit	No.	Per 1000 parent stock, hatchery for 3000 eggs and brooding for 2000 chicks	38,19,000	9	6
2	Broiler	No.	Cost Per Bird	440-550	9	3
3	Layer	No.	Cost Per Bird	900-1200	9	6
4	Breeding (Layer) Farm- Central Growing Unit upto 16000 layers batch x 3 batches	No.	16000 Birds	60,64,000	9	6
5	Hybrid Layer (Chicken) units	No.	5000 Birds	30,31,000	9	6
6	Hybrid Broiler (Chicken) units	No.	1000 Birds	6,97,000	9	3
7	Feed Unit	No.	1 Tonne/Hr	19,06,000	6	6
8	Egg & Broiler Carts	No.	1 Unit	29,000	5	6

Terms and conditions

- The Bank shall ensure that beneficiaries have tie-ups with reputed hatcheries for regular supply of vaccinated chicks.
- The Bank shall satisfy itself that the beneficiaries observe among others, the following specifications in designing the poultry sheds: -
 - The end walls of shed shall face east west direction.
 - The floor level shall be about one foot above ground level.
 - A minimum overhead of 3-5 feet be given to the roof to avoid entry of rainwater inside the shed.
 - The shed shall be made rat proof using wire nets.
 - Feeding space of 4" and watering space of 2" per bird shall be ensured. Preferably 'A' type design may be explained to the borrowers.
 - The Bank shall disburse loans after satisfying itself that there are adequate facilities for veterinary aid and marketing of broiler.
- During periodical inspection, the bank shall satisfy itself about the following requirements:
 - Utmost cleanliness and hygienic conditions are maintained in the poultry farm. The houses are cleaned and disinfected before housing new flock.
 - Fresh, clean and dry litter material such as saw dust, paddy husk, groundnut husk is placed on the floor of the poultry house before poultry birds are introduced in the shed. In case deep litter system, litter is kept clean and dry by turning it at least once a week.
 - Balanced concentrated feed is always available to the birds.
 - Fresh and clean water is always available, and water is cleaned at least twice daily.
- Loan component in case of chicks, feed etc. shall be disbursed in kind and direct payment shall be made to the suppliers.

5. Loan for construction of sheds shall be made in two instalments and within three months after disbursement of each instalment, utilization shall be verified invariably in all cases.
6. Before disbursement of loan, beneficiaries shall be exposed to a short course of elements of broiler rearing. This could be arranged by the Department of Animal Husbandry.
7. Every unit shall exhibit a small board indicating the financing bank to avoid double financing.
8. Beneficiaries shall be asked to maintain basic records.
9. Repayment period of loan will depend on the nature of activity and will vary between 5-9 years including grace period from 6 months to 1 year.
10. Wherever possible, the beneficiaries shall be helped to get their sheds/birds insured. The option for insurance of poultry birds (layer or broiler) could, however, be left to the borrower.
11. In respect of Micro Cage, Commercial Layer birds available in market may be used.
12. Feed utilized in respect of Micro Cage Layer should meet specifications mentioned by the strain developer.

6.3 Animal Husbandry – Sheep, Goat and Piggery Development



The rearing of sheep and goats remains predominantly in the hands of the most impoverished individuals, who rely on time-honoured, traditional practices of animal husbandry and breeding knowledge that has been transmitted through generations. Recently, there has been a rise in small-scale organized pig farming within the State; however, this practice is largely confined to backyard rearing.

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Months)
1	Sheep	No.	40+2	4,50,000	7	1
2	Goat	No.	40+2	4,50,000	5	1
3	Goat and Goat breeding	No.	500+25 (The Project for 500 female + 25 male)	1,14,65,000	5	1

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace period (Months)
	and rearing with shed		may be revised. Cost of one female @ ₹8000, cost of one male @ ₹13000, shed cost to house parent stock, kid shed, transportation cost, fodder cultivation cost, equipment, insurance etc)			
4	Rabbit Rearing for Meat purpose	No.	10+2	49,000	5	1
5	Pig Breeding Farm	No.	20+4	9,24,000	5-6	1
6	Pig Fattening (10 Piglets)	No.	10 Piglets	10,40,000	5-6	1
7	Pig Breeding and Fattening	No.	3+1	1,33,000	5-6	1
8	Pig Breeding Farm (with shed, Cost of Piglets etc.)	No.	100+10	55,32,000	5-6	1

Terms and conditions – Sheep and goat

1. The Bank shall finance only good quality animals of about 6 months to 1 year old.
2. Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks etc.) shall be maintained.
3. The animal financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank.
4. Certificate regarding age and health of animals financed shall be obtained from a qualified Veterinary Surgeon.
5. Animals shall be got vaccinated against diseases with the help of Veterinary Department.
6. The Animal Husbandry officer should periodically inspect sheep/ goat units to monitor animal care and verify maintenance records.

7. The animals should be stall-fed. Hence, the Bank should satisfy itself that beneficiaries have fodder trees/ grasses in the farm to meet the green fodder requirements.
8. Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in their vicinity.
9. The Bank should release instalments for veterinary aid, cost of feed etc., only on actual purchase of animal.
10. Beneficiaries shall be asked to maintain basic records.

a) Terms and conditions – Piggery

1. The Bank shall finance under the scheme, the purchase of only good quality piglets of exotic breeds like Large White Yorkshire etc. in the age group of 2 months from reputed farms.
2. Biogas plant should be insisted upon with piggery units.
3. Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of Animal Husbandry Department. In addition to this, the record of particulars of the animal identification shall be maintained.
4. The unit shall be insured immediately after the purchase of piglets and the documents assigned in favour of the Bank.
5. Certificate regarding age and health of piglets financed shall be obtained from a qualified Veterinary Surgeon.
6. Animals shall be got vaccinated against diseases like swine fever etc. with the help of Veterinary Department/ Agricultural Department.
7. The units may be periodically visited by the Animal Husbandry officer who should maintain a follow up register on maintenance of animals given and young ones produced.
8. The Bank shall satisfy itself that adequate facilities are available for transporting the garbage from the farm site on regular basis.
9. Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in their vicinity.
10. The Bank shall satisfy itself that adequate marketing arrangements are available for selling the fattened pigs at a remunerative price.
11. The Bank shall satisfy itself that the sources for procurement of waste for feeding the pigs are already identified by the beneficiaries.
12. The Bank may be advised to release the loan only after construction of the shed.
13. Bank shall also finance, over and above the unit cost, for construction of Bio-gas plant (according to the size of farm) for the proper waste disposal from the piggery farm.
14. During periodical inspection, the bank shall satisfy itself that utmost cleanliness and hygienic conditions are maintained in the piggery farm.
15. Beneficiaries shall be asked to maintain basic records.

7. Fisheries Development



Fisheries has been increasingly recognized in the State as both a primary and a secondary occupation. Although fisheries are considered a non-traditional activity in the state, fish culture is practised in various water resources. In a relatively short period of less than thirty years, fish farming in the state has attained significant importance.

The successful cultivation and growth of White shrimp farming in the State has transformed the fisheries landscape. Presently, an area of 18,960 ha is dedicated to fish culture. The State Government has implemented numerous initiatives, including an increased budget allocation for the advancement of fisheries in the state. Various strategies, such as promoting integrated fish farming among small landholders, utilizing saline-affected lands by introducing Pacific White Shrimp, fostering collectivization through Fish Producer Organizations, establishing a centre of excellence for fisheries, and formulating an insurance policy for shrimp farming, are expected to enhance the flow of credit to this sector.

The development of saline-affected soil for shrimp farming has been prioritized by the State. NABARD has facilitated the formation and support of 02 Fish Farmer Producer Companies in Sirsa and Rohtak districts. The Fisheries Department provides subsidies for various activities within the fisheries sector. A credit potential of ₹361 crore has been projected for fisheries development in the state for the fiscal year 2025-26.

Sr. No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repayment period (Years)	Grace period (Years)
A)	Fresh Water Aquaculture					
i	Fish Farming in Newly constructed ponds including cost of inputs	ha	1 ha	11,42,400	7	1
ii	Semi – Intensive Fish Farming in Newly constructed ponds including cost of inputs	ha	1 a	15,09,600	7	1
iii	Renovation of Existing Ponds/Tanks for fish	ha	1 ha	5,50,000	6	1

Sr. No.	Sector /Activity	Unit	Specifica tions	Unit cost (in ₹)	Repayme nt period (Years)	Grace period (Years)
	farming including cost of inputs					
B)	Fish Seed Hatchery					
i	Integrated carp fish seed hatchery including nursery, rearing and stocking ponds – 15 million fry per unit or 60 million spawn per unit	ha	Minimu m 0.50 ha.	25,00,000	8	1
C)	Productive utilization of Inland Saline/Brackish Waters for Aquaculture					
i	Brackish/Saline water aquaculture(fish/prawn) including cost of inputs	ha	1 ha	16,00,000	8	1
ii	Brackish/ Saline Water aquaculture (fish/prawn) including cost of polythene lining for sandy soils, including cost of inputs for the Ist crop cycle	ha	1 ha	22,00,000	8	1
iii	Pangasius Fish Culture - Fresh water	ha	1 ha	12,00,000	New Activity	
D)	Integrated Fish Farming					
i	Integrated fish farming with dairy (5 animals)	ha	1 ha	8,00,000	5	1
E)	Establishment of Re-circulatory Aquaculture System (RAS)					
i	Establishment of large RAS (8 Tanks, Minimum 90 M ³ per tank, with production of 40 tonne per ha.)	sq m	1000 sqm	50,00,000	8	1
ii	Establishment of medium RAS (6 Tanks, minimum 30 M ³ per tank with production of 10 ton per ha.)	cu m	90 cum	25,00,000	6	1
F)	Ornamental Fish Breeding and Rearing Unit					
i	Backyard ornamental Fish Rearing Unit	Sqft	Minimu m 300 Sqft	3,00,000	5	1
ii	Ornamental Fish Rearing Unit-Medium Scale	Sq m	Minimu m 150 Sqm	8,00,000	5	1
iii	Integrated ornamental Fish Breeding and Rearing unit	Sq m	Minimu m 500 Sqm	25,00,000	8	1
G)	Cold Storage and Feed Mill					
i)	Cold Storage	Uni t	50 Ton Capacity	1,50,00,000	8	1
		Uni t	8 Ton Capacity	1,00,00,000	8	1
ii)	Feed Mill	Uni t	20 Ton Capacity	2,00,00,000	8	1
		Uni t	100 Ton Capacity	6,50,00,000	8	1

7.1 Indicative Model Scheme: - Farming of Indian Major Carps in Newly constructed ponds including cost of inputs Unit Size: 1 ha

Sr.No.	Particulars	Unit	Quantity	Rate (in ₹)	Total (in ₹)
A	Capital Costs				
1	Land Own/Lease				
2	Site development	LS	30,000		30,000
3	Construction of pond including digging, bund construction and compaction and consolidation				2,00,000
4	Diesel pump set (3HP) + tube well + electric installations	LS			3,00,000
5	Storeroom/watch man shed	Sq. Ft	200	400	80,000
6	Inlet/Outlet sluices	Ls			25,000
7	Aerator + electric installations	unit	1	70,000	70,000
8	Nets and other implements	Ls			12,000
9	Contingencies/Miscellaneous				5,600
	TOTAL(A)				7,24,600
B	Working Capital (One Production Cycle 7-8 months)				
1	Drying, desilting, ploughing and watering	LS			5,000
2	Lime	Kg	500	20	10,000
3	Single super phosphate	kg	200	20	4,000
4	Urea	Kg	100	10	1,000
5	Cow dung	Ton	10	1500	15,000
6	Fingerlings (catla, rohu and mrigal) size of about 100 g)		10,500	7.5	78,750
7	Fish feed (formulated feed+ farm made supplementary feed)	Kg	7,000	25	1,75,000
8	Fuel/electricity				68,000
9	Watch & ward	8	1	6,000	48,000
10	Harvesting expenses	LS			10,000
11	Miscellaneous				3,050
	TOTAL (B)				4,17,800
	TOTAL (A+B)				11,42,400

Production norms

Total No. of Fingerlings	10,500
Survival	80 %
Farm gate price	₹ 100/kg
Operational expenditure	₹ 4,00,000
Number of crops per year	1
	Ist year From second year
Average weight at harvest	0.75 Kg0.85 kg
Production (Kg)	6,3007,140
Gross income (₹)	6,30,0007,14,000
Net income (₹)	2,30,0003,14,000

Repayment 7 years with one year grace

7.1.1 Indicative Model Scheme: - Estimated cost for culture of Pangasius culture in 1 ha area

Sr.No.	Particulars	Units	Quantity	Rate (in ₹)	Total (in ₹)
A	Capital Cost				
1	Site Clearance	LS	1	20,000	20,000
2	Construction of pond including digging, bund	LS			2,00,000

Sr.No	Particulars	Units	Quantity	Rate (in ₹)	Total (in ₹)
	construction and compaction and consolidation				
3	Diesel Pump Set with tube well	3HP	1	3,00,000	3,00,000
4	Aerators	No.	1	60,000	60,000
5	Inlet/outlet sluices	LS			25,000
6	Nets and lab equipment	LS			12,000
7	Store /watchman shed				80,000
8	Miscellaneous		1		3,000
	Total "A"				7,00,000
B	Operational cost for one crop (8 months)				
1	Drying desilting, ploughing and watering	LS			5,000
2	Lime	Kgs.	1,000	20	20,000
3	Pangassius fish seed	Nos.	16,000	5.5	88,000
4	Fish Feed Oil cake & Rice bran + formulated feed	Kgs.	12,000	24	2,88,000
5	Watch & Ward/ harvesting				48,000
6	Pumping charges (electricity / diesel)				40,000
7	Misc including harvesting			11,000	11,000
	Total "B"				5,00,000
	Total A+B				12,00,000
C	Production Norms:	Fish			
1	Stocking density	No.			16,000
1	Survival (%)	80			
2	Average weight at harvest	Kg.	1,100		
	Total weight at harvest	Kg.			12,800
3	Number of crops per annum	1			
	Farm gate price	₹/Kg	85		
	Total Income (₹)				10,88,000
	Net income (₹)				5,88,000

*Note: On capital cost the farmers can avail subsidy under PMMSY.

Repayment 7 years with one year grace

7.1.2 Indicative Model Scheme: - Estimated cost for culture of White Shrimp L. Vannamei culture in Saline water in 1 ha area

S.No.	Particulars	Units	Quantity	Rate (in ₹)	Total (in ₹)
A	Capital Cost				
1	Earthwork for construction of pond by machinery			2,00,000	2,00,000
2	Diesel Pump Set with tube well	3HP	1	3,00,000	3,00,000
3	Aerators		3	60,000	1,80,000
4	Outlet sluices		1	20,000	20,000
5	Store shed				80,000
6	Bird scare/net	LS			20,000
7	Miscellaneous	LS	1	6,000	6,000

S.No.	Particulars	Units	Quantity	Rate (in ₹)	Total (in ₹)
	Total "A"				8,00,000
<i>B</i>	Operational cost for one crop (7 months)				
<i>1</i>	Chemicals and manures including Minerals mix, pro-biotics, potash, electricity				1,10,000
<i>2</i>	Shrimp Seed per seed	Nos	2,50,000	0.50	1,25,000
<i>3</i>	Fish Feed (FCR 1:1.4) Readymade feed)	Kgs	9,000	55	4,95,000
<i>4</i>	Watch & Ward/ harvesting		2		52,000
<i>5</i>	Misc.			18,000	18,000
	Total "B"				8,00,000
	Total A+B				16,00,000
<i>C</i>	Production Norms:				
<i>1</i>	Survival (%)		85		
<i>2</i>	Total weight at harvest (gms)	6.5 MT			
<i>3</i>	Number of crops per annum (one crop is of 3- 4-month duration. Two crops are also possible with timely first crop)	1			
<i>4</i>	Total Income from one crop (2.5 MT @ ₹180/kg and 4.0 MT @ ₹300/kg)				16,50,000
<i>5</i>	Net income from one crop (₹)				8,50,000

Repayment: 5 years with one year grace.

***Note:** On capital cost the farmers may avail subsidy under PMMSY.

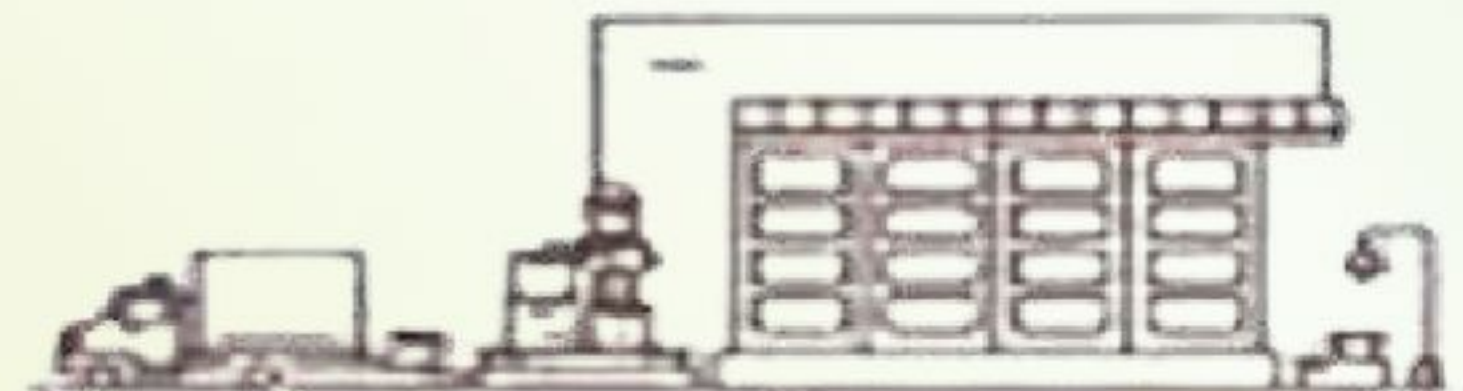
Terms and conditions

1. The area shall be inspected/lay out plan prepared by Fisheries Department and their suitability report obtained before sanction of loans.
2. Only good variety of prawn/fish as recommended by Fisheries Department shall be grown by the beneficiaries.
3. The ponds shall be prepared as per the technical guidelines from Fisheries Department and adequate water level (approximately between 1.0 and 1.5 metres) shall be maintained.
4. Proper arrangements for desilting, deepening of ponds and strengthening of the peripheral bunds shall be made.
5. Application of lime/organic and inorganic fertilizers and supplementary feed shall be as per the recommendations of Fisheries Dept. guidelines to ensure optimum shrimp/fish production.

8. Storage / Market Yard

The management of agricultural and horticultural produce after harvest is one of the most significant challenges that the agriculture sector encounters as there are considerable losses after harvesting. The reasons for these post-harvest losses are mainly linked to the lack of scientific storage facilities and improper transportation, as well as inadequate front-end infrastructure, which includes insufficient warehousing facilities, outdated food processing technology, and farmers' limited access to value-added services. The creation of scientific storage and marketing infrastructure is as essential as production in today's agriculture. The state has a total of 359 cold storages, with capacities ranging from 100 to 80,000 MT. As of August 31, 2020, the total capacity of cold storages in Haryana is 8.19 LMT. The current storage capacity for food grains in Haryana is 142.09 LMT, with around 104.79 LMT of covered storage capacity. Further, as per Ministry of Cooperation (MoC), Govt. of India letter dated 07 May 2025, a storage gap of 41.64 lakh MT has been identified across 19 districts of Haryana by FCI. To address this, MoC plans to create storage infrastructure in PACS under the World's Largest Grain Storage Plan (WLGSP). According to NABARD's assessment, there is potential for the establishment of an additional 20-25 LMT of storage capacity. There is a necessity to encourage the establishment of micro-warehouses and silos in the state. Regarding marketing, the state has a network of 107 Market Committees, 114 Principal Market Yards (Mandis), 171 Sub Yards, 204 Purchase Centres, 33 Fruit & Vegetable Mandis, 25 Fodder Mandis, and 107 Grain Markets. A total of 108 APMCs have been linked with the e-NAM platform, with 68 mandis conducting online business as of September 30, 2021, in the state. A credit potential of ₹5,813 crore has been assessed for the construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/Cold chains) for the fiscal year 2025-26.

S.No.	Sector /Activity	Specifications	Unit cost (in ₹/ PMT)	Repayment period (Years)	Grace period (Months)
1	Rural Godown	Upto 1000 MT	7,000	5	6
2	Rural Godown	1001 to 10000 MT	6,000	5	6
3	Grain Cleaning & Grading Unit	4 TPH	72,82,000	5	6






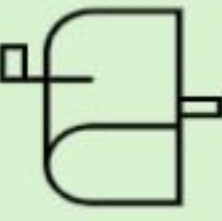
9. Renewable Energy

The challenge of climate change has surfaced as a worldwide danger, and in light of the environmental consequences associated with non-renewable energy sources, transitioning to renewable energy has become a necessity rather than an option. With less emphasis on thermal power resources in future, exploring alternative renewable energy sources such as solar, biomass, and wind present significant opportunities in the State. The Government of Haryana has implemented various policies, including the Haryana Solar Power Policy 2016, the Haryana Bio-energy Policy 2018, and the PM KUSUM Scheme, among others. The total credit potential for the year 2025-26 across various activities in this sector is estimated to be ₹1,515 crore.

S.No.	Sector /Activity	Unit	Specifications	Unit cost (in ₹)	Repay ment period (Years)	Grace period (Months)
1	Biogas (4 cum - Deen Bandhu Model)	Cap	1 Unit	46,000	6	11
2	Bio-mass Gasifier Unit	Cap	5KWe	4,85,000	6	11
3	Bio-mass Briquette Unit	Cap	5 tonne per day	23,10,000	10	11
4	Solar Water Heater	Cap	100 LPD	23,000	5	6
5	Solar off-grid (Photo Voltaic & Thermal) Applications	Cap	200-210 WP	65,000	5	6
6	Solar Inverters	Cap	(800 W)	46,000	5	6
		Cap	(300 W)	21,000	5	6
		Cap	(500 W)	27,000	5	6
7	Solar Pumpsets (3 HP)	No.	1 Unit (DC Surface type)	2,24,000	5	6
8	Solar Pumpsets (3 HP)	No.	1 Unit (DC Submersible)	2,41,000	5	6
9	Solar Pumpsets (3 HP)	No.	1 Unit (AC Submersible)	2,39,000	5	6
10	Solar Pumpsets (5 HP)	No.	1 Unit (DC Submersible)	3,42,000	5	6
11	Solar Pumpsets (5 HP)	No.	1 Unit (AC Submersible)	3,40,000	5	6
12	Solar Pumpsets (7.5 HP)	No.	1 Unit (DC Submersible)	4,71,000	5	6
13	Solar Pumpsets (7.5 HP)	No.	1 Unit (AC Submersible)	4,60,000	5	6
14	Solar Pumpsets (10 HP)	No.	1 Unit (DC Submersible)	5,90,000	5	6
15	Solar Pumpsets (10 HP)	No.	1 Unit (AC Submersible)	5,84,000	5	6

Abbreviations

S. No.	Particulars	Remarks
1	EPS	Electrical Pump Set
2	DTW	Deep Tube Well
3	LI	Lift Irrigation
4	BIS	Bureau of Indian Standard
5	SFC	Specific Fuel Consumption
6	ha	Hectare
7	HP	Horsepower
8	UGPL	Under Ground Pine Line
9	PVC	Polyvinyl Chloride
10	MT	Metric Tonne
11	LPD	Litre Per Day
12	CB	Cross Bred
13	HDPE	High Density Polyethylene
14	TPA	Tonne Per Annum
15	TPH	Tonne Per Hour
16	LPS	Litre Per Second
17	PMT	Per Metric Ton
18	KWe	Kilowatt-electric
19	BHP	Brake Horsepower
20	LMT	Lakh metric ton
21	APMC	Agricultural Produce Market Committee
22	PMMSY	Pradhan Mantri Matsya Sampada Yojana

S.No.	Cluster Office						
	Name	Districts covered	Officers				
1	Gurugram	Gurugram	Vinay K Tripathi	0124-4283559	9872517030	gurugram.cluster@nabard.org	SCO-96, HUDA Market, Sec-10A, Gurugram
		Rewari , Faridabad	Jagdish Parihar		7973543017		
		Palwal, Nuh	Mayank P Singh		7827541675		
2	Hisar	Hisar & Bhiwani	Rakesh Rana	01662-294754	9147359533	hisar.cluster@nabard.org	SCO 9A, Sector 16-17, Hisar 125001
		Sirsa & Fatehabad	Swardeep singh		9872829830		
3	Ambala	Ambala & Panchkula	Pushpendra Kumar	0171-2981364	9967074163	ambala.cluster@nabard.org	2nd Floor, 341/290, Model Town, Old Delhi Road, Ambala City
		Kurukshetra & Yamunanagar	Reetu Verma		8894906615		
4	Karnal	Karnal	Himanshu Khatri	0184-7964325	9167938008	Karnal.cluster@nabard.org	SCF 49, Sector 7, Karnal (Haryana)
		Jind & Kaithal	Jagtar Singh		9464578927		
		Panipat & Sonipat	Ajit Singh		9873755008		
5	Rohtak	Rohtak, Jhajjar	Mohit Yadav	01262-277044	9582293644	Rohtak.cluster@nabard.org	SCO-37, Ground Floor, Sec-2, Rohtak, Haryana-124001
		Mahendragarh, Charkhi Dadri	Ankit Dahiya		9610791741		



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,
Plot No. C-24, G Block, BKC, Bandra (East), Mumbai 400051. India

✉ 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."

Corporate Office:

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Mumbai-400051
Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

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

Registered Office:

NABARD, Regional Office
1-1-61, RTC 'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040- 23241155

🌐 Website: www.nabsamruddhi.in



NABFOUNDATION

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

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 CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

Registered Office: NABARD, 2nd Floor, B Wing, BKC, Bandra East, Mumbai-400051

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



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.

Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 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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- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
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- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

NABARD, C-24, G Block

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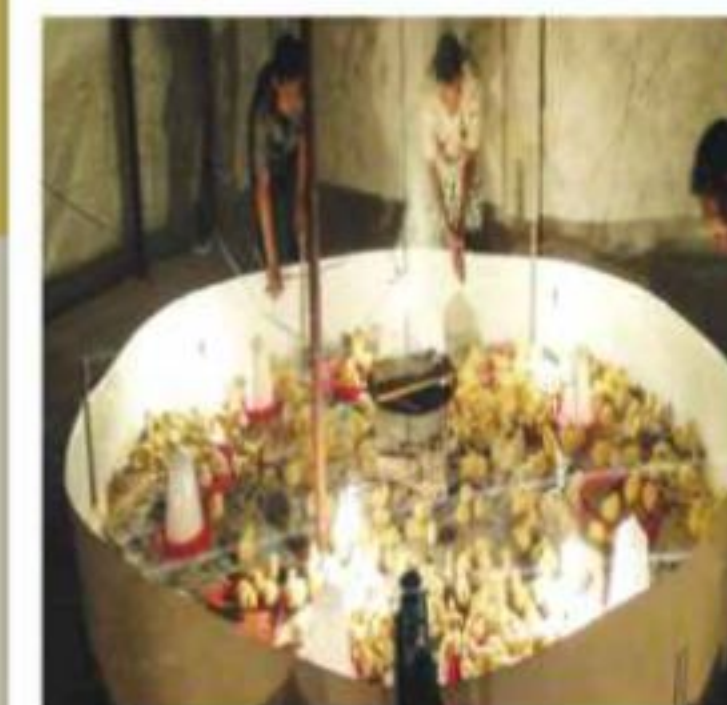
Corporate Office

NABARD Tower, 24 Rajendra Place,

Nabard Building, New Delhi-110125

Ph: 011- 25745101

🌐 Website:www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

NABARD C-24,

G Block, BKC, Bandra East,

Mumbai-400051

Ph:022-26539410/26537039

› Established to manage various credit guarantee funds of Government of India, State Government etc.

› NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.

› The Eligible Lending Institutions will extend formal credit to the borrowers and

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



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

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