



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

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

बिहार क्षेत्रीय कार्यालय, पटना

BIHAR REGIONAL OFFICE, PATNA

प्राक्कथन



कृषि के उत्पादन और उत्पादकता को बढ़ाने के लिए पूंजी निर्माण आवश्यक है। कृषि के लिए निवेश ऋण, पूंजी निर्माण में महत्वपूर्ण भूमिका निभाता है। बैंकों को अपना निवेश ऋण बढ़ाने में मदद करने के लिए, नाबार्ड की कृषि और संबद्ध क्षेत्रों में निवेश गतिविधियों के लिए इकाई लागत के निर्धारण में बड़ी भूमिका रही है।

विभिन्न कृषि क्षेत्र निवेश गतिविधियों के लिए इकाई लागत को अंतिम रूप देने की जिम्मेदारी राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी) की है। नाबार्ड प्रत्येक वर्ष राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी) की बैठक आयोजित करता है जिसमें सरकारी विभाग, अनुसंधान एजेंसियां / संस्थान और प्रमुख बैंक, सदस्य के रूप में भाग लेते हैं। राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी) राज्य में मौजूदा परिस्थितियों के आधार पर निवेश गतिविधियों की तकनीकी एवं वित्तीय व्यवहार्यता और बैंक योग्यता को ध्यान में रखते हुए इकाई लागत को अंतिम रूप देता है। इकाई लागत, वित्तपोषण एजेंसियों के लिए एक सांकेतिक बेंचमार्क के रूप में कार्य करती है और पूंजी निर्माण के लिए ऋण के प्रवाह की सुविधा प्रदान करती है। बैंकों को जमीनी स्तर पर शर्तों के आधार पर अनुशासित इकाई लागत से उचित सीमा तक विचलन करने की स्वतंत्रता है। इकाई लागत का ज्ञान, उधारकर्ताओं को इष्टतम वित्तपोषण प्राप्त करने और बैंकों को अधिक वित्तपोषण से बचाने में मदद करता है।

समिति द्वारा अनुमोदित इकाई लागत सांकेतिक है और सरकारी विभाग, वित्तीय संस्थान, गैर सरकारी विभाग, वित्तीय सहायता प्रदान करते समय स्थानीय परिस्थितियों, तकनीकी व्यवहार्यता, वित्तीय संभाव्यता को ध्यान में रखते हुए वित्तीय लागत का निर्धारण कर सकते हैं।

18 जुलाई 2025 को बिहार क्षेत्रीय कार्यालय में आयोजित बैठक में राज्य स्तरीय इकाई लागत समिति द्वारा वर्ष 2025-26 के लिए अनुमोदित विभिन्न निवेश गतिविधियों की इकाई लागत वाली इस पुस्तिका को प्रस्तुत करते हुए मुझे खुशी हो रही है। मैं समिति के सभी सदस्यों को उनकी सक्रिय भागीदारी और विभिन्न निवेश गतिविधियों के लिए इकाई लागत के निर्धारण में मूल्यवान सुझावों के लिए आभार व्यक्त करता हूँ। मुझे आशा है कि यह दस्तावेज़ सरकारी विभागों, वित्तीय संस्थानों और सभी हितधारकों के लिए दिशानिर्देशिका बनेगा। साथ ही राज्य के कृषि सावधिक ऋण (ATL) में वृद्धि को प्रोत्साहित करेगा।

(गौतम कुमार सिंह)

मुख्य महाप्रबंधक

DISCLAIMER

The unit cost and parameters in respect of activities suggested in the unit cost booklet are based on the information collected by NABARD and discussion made with stakeholders in State Level Unit Cost Committee (SLUCC) meeting.

The Unit cost indicated against the activity(s) are directive in nature and Government Departments, Financial Institutions and other Stakeholders may do necessary exercise to assess the technical feasibility, financial viability and/or economic viability at the time of providing financial assistance to the respective activities based on the conditions prevailing around the area of operations.

The norms and guidelines for financing various activities and/or providing capital subsidy and/or interest subvention issued and/or prescribed by Government of India, Government of Bihar, Reserve Bank of India, NABARD, Government Departments, Corporate/ Head Offices of Financial Institutions etc. need to be sincerely adhered to.

NABARD doesn't accept any liability whatsoever to anyone using this report for any purpose.

Prepared by:

DEPARTMENT OF REFINANCE

Bihar Regional Office

National Bank for Agriculture and Rural Development

Maurya Lok Complex, Dak Bungalow Road

Patna-800001 (Bihar)

Contact : Telephone No: 0612-2790152 Email : dor.patna@nabard.org

CONTENTS

S. No.	Particulars	Page
I	Water Resources	
A	Irrigation Structure	2
B	Pump-set	2
C	Micro Irrigation System	3
D	Agri Drones	4
II	Farm Mechanization	
A	Tractor	5
B	Power Tiller and Paddy Transplanter	6
C	Accessories	6
III	Land Development	
A	On farm development and Compost Production	8
IV	Animal Husbandry	
A	Dairy Development	9
B	Graded Murrah Buffaloes (GMB)	10
C	Mini Dairy unit	10
D	Goat Rearing	11
E	Sheep and Pig Rearing	12
F	Poultry Rearing	12
V	Fisheries	
A	Inland Fisheries	14
B	Hatchery Development	14
C	Fish and Prawn Culture	14
D	Bio-Flock and Recirculatory Aquaculture System	14
E	Vehicle for Fish Marketing	15
VI	Plantation and Horticulture	
A	Plantation and Horticulture	16
B	Vegetable, Sericulture, Floriculture & MAP	18
VII	Forestry	19
VIII	Cold Storage and Godowns	
A	Cold Storage	20
B	Dry Storage (Godown)	21
IX	Renewable Energy	
A	Grid Connected Rooftop Solar Power Plants	21
X	Food Processing	22
XI	Integrated Farming System (IFS)	22



I. Water Resources

A. Irrigation Structure			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Construction of Pond	30m x 30m x 3m	3,56,500.00
2	Construction of Pond	20m x 20m x 3m	1,58,400.00
3	Construction of Pond	15m x 15m x 3m	89,000.00
4	Renovation of Pond (Desilting)	30m x 30m x 1.5m	1,78,200.00
5	Renovation of Pond (Desilting)	30m x 15m x 1.5m	89,100.00
6	Renovation of Pond (Desilting)	18m x 18m x 1.5m	64,100.00
7	Tube well (PVC Pipe)	100mm x30m	94,800.00
8	Tube well (PVC Pipe)	100mm x 45m	1,42,200.00
9	Tube well (PVC Pipe)	100 mm x 70m	2,21,200.00
10	Bore well with Pump House	210' depth & 6" dia	2,88,600.00

Gestation Period : 6 months
 Repayment period : 5-8 years
 Installment : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop

B. Pump set			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Petrol Pump set	1.5 HP/ 3000 RPM	17,300.00
2	Petrol Pump set	3HP/ 3600 RPM	20,200.00
3	Diesel Pump set	5 HP/ 3600 RPM	43,000.00
4	Diesel Pump set	7 HP/ 2200 RPM	48,000.00
5	Diesel Pump set	10 HP/ 3600 RPM	65,500.00
6	Electric Pump set	2HP	21,000.00
7	Electric Pump set	5 HP	32,000.00
8	Electric Pump set	10 HP	53,000.00
9	Submersible Pump Cost	1.5 HP	18,000.00
10	Submersible Pump Cost	2 HP	25,000.00
11	Submersible Pump Cost	5 HP	40,000.00
12	Submersible Pump Cost	6 HP	49,000.00

Gestation Period : 6 months
 Repayment period : 5-8 years
 Installment : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop

C.	Micro Irrigation System (1 ha area)		
S.N.	Items of Investment	Specifications (Spacing/ Pipe Diameter)	Unit Cost (Rs.)
			2025-26
1	Drip Irrigation System	12m x 12m	31,000.00
2	Drip Irrigation System	10m x 10m	34,000.00
3	Drip Irrigation System	9m x 9m	35,000.00
4	Drip Irrigation System	8m x 8m	37,000.00
5	Drip Irrigation System	6m x 6m	44,000.00
6	Drip Irrigation System	5m x 5m	50,000.00
7	Drip Irrigation System	4m x 4m	53,000.00
8	Drip Irrigation System	3m x 3m	61,000.00
9	Drip Irrigation System	2.5m x 2.5m	87,000.00
10	Drip Irrigation System	2m x 2m	1,06,000.00
11	Drip Irrigation System	1.5m x 1.5m	1,24,000.00
12	Drip Irrigation System	2.5m x 0.6m	92,000.00
13	Drip Irrigation System	1.8m x 0.6m	1,17,000.00
14	Drip Irrigation System	1.2m x 0.6m / lower spacing	1,63,000.00
15	Portable Sprinkler Irrigation System	63 mm (dia)	28,000.00
16	Portable Sprinkler Irrigation System	75 mm (dia)	31,000.00
17	Micro Sprinkler Irrigation System	5m x 5m	85,000.00
18	Micro Sprinkler Irrigation System	3m x 3m	97,000.00
19	Mini Sprinkler Irrigation System	10m x 10m	1,23,000.00
20	Mini Sprinkler Irrigation System	8m x 8m	1,37,000.00
21	Semi-permanent Sprinkler system	-	53,000.00
22	Large volume sprinklers (Rain Gun)	63 mm (dia)	42,000.00
23	Large volume sprinklers (Rain Gun)	75 mm (dia)	50,000.00



Drip Irrigation System



Pump Set

Terms and Conditions:

- Minor irrigation structures i.e. wells, tube wells, shallow tube wells may be constructed in “safe” and “semi-critical” areas as indicated in block-wise assessment of groundwater.
- Financial institutions may gather information regarding the minimum acreage of land to be brought under irrigation, scope for sale of water for irrigation purpose and other sources of income.
- Based on the field conditions, availability of after sale services, repair and maintenance facility, the make and model may be decided by farmers.
- Financial institutions may finance unit as per the prevailing market rates including applicable GST (if any).
- Sale of water - if the beneficiary's own land is lesser than the area to be irrigated by dug well, shallow tube well etc. then the borrowing farmer can sell water and/or offer the pump set on rent for irrigation purpose to other farmers to generate additional source of income that will augment cash flow generation.
- The following minimum spacing is to be considered between wells while implementing the activities by farmers:
 - a. Between two dug wells with or without pump set : 180 m
 - b. Between two borewells with pump set : 250 m
 - c. Between dugwell and bore well : 215 m

D. Agri Drones			
S.N.	Items of Investment	Units	Unit Cost (Rs.)
			2025-26
1	Agribot Drone	1	7,43,000.00
2	Frame and Box for Bike	1	80,000.00
3	Extra Batteries	10	2,60,000.00
4	Charging hub	2	30,000.00
5	Drone pilot training	1	65,000.00
6	Insurance	1	37,000.00
7	Broadcasting unit	1	95,000.00

Gestation Period	: 12-18 months
Repayment period	: 5-8 years
Installment	: Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop

II. Farm Mechanization

A. Tractor			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Tractor with accessories	12-15 HP	3,00,000.00-4,00,000.00
2	Tractor with accessories	30-35 HP	6,00,000.00-7,50,000.00
3	Tractor with accessories	35-40 HP	8,00,000.00-9,00,000.00
4	Tractor with accessories	40-45 HP	9,00,000.00-10,00,000.00
5	Trailer	-	1,00,000.00-1,50,000.00

Gestation Period : 6 months

Repayment period : 9-10 years

Installment : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop



B	Power Tiller & Paddy Transplanter		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Power Tiller with hatch, straight - blade, cage wheel and rotavator	Self-Propelled	1,80,000.00- 2,30,000.00
2	Paddy Transplanter	Self-Propelled	2,60,000.00

Gestation Period	: 6 months
Repayment period	: 6-7 years
Installment	: Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop

C	Accessories		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Thresher Single purpose	Tractor Mounted/ Operated	2,10,000.00 - 2,40,000.00
2	Thresher Multi crop	Tractor Mounted/ Operated	2,40,000.00 - 2,90,000.00
3	Laser Land Leveler	Tractor Mounted/ Operated	3,15,000.00 - 5,20,000.00
4	Leveler	Tractor Mounted/ Operated	19,500.00 - 24,000.00
5	Rotavator	Tractor Mounted/ Operated	70,000.00 - 2,00,000.00
6	Disc Harrow	Tractor Mounted/ Operated	60,000.00 - 90,000.00
7	Power Weeder	Tractor Mounted/ Operated	80,000.00 - 1,50,000.00
8	Seed-cum-fertilizer drill	Tractor Mounted/ Operated	80,000.00 - 1,30,000.00
9	Happy Seeder	Tractor Mounted/ Operated	1,70,000.00 - 2,80,000.00
10	Straw Baler	Tractor Mounted/ Operated	3,60,000.00 - 4,30,000.00
11	Straw Reaper	Tractor Mounted/ Operated	3,50,000.00 - 4,50,000.00
12	Potato Planter/Digger	Tractor Mounted/ Operated	1,10,000.00 - 2,07,000.00
13	Super Seeder	Tractor Mounted/ Operated	2,40,000.00 - 3,80,000.00
14	Reaper cum Binder	Tractor Mounted/ Operated	2,85,000.00 - 3,90,000.00
15	Combine Harvester	Self-Propelled	26,20,000.00
16	Combine Harvester	Tractor Mounted/ Operated	10,70,000.00
17	Reach Telescopic Pole Saw	-	12,600.00
18	High Pressure Garden Washer	-	23,700.00
19	Electric Garden Pruner (With Plug-In Battery)	-	14,000.00

20	Electric Grass Trimmer	-	11,600.00
21	Multi Angular Long Reach Pruner	-	5,000.00
22	Falcon Leaf Blower	-	37,700.00
23	Pruning Pole Saw	-	3,000.00
24	Hedge Trimmer	-	18,000.00
25	Rotary Lawn Mower	-	50,000.00
26	Bio Shredder	-	1,08,000.00
27	Long Reach Shear/Pole Saw	-	40,000.00
28	Agriculture Portable Sprayer	-	23,000.00
29	Back Pack Brush/Weed Cutter	-	37,700.00
30	Agricultural Combination Trimmer	-	20,200.00
31	Chain Saw	-	41,200.00
32	Hand Soil Tiller with Weeding Blade (With Steel Handle & Grip)	-	2,000.00
33	Mango Harvester (With telescoping long handle)	-	2,100.00
34	Earth Auger (With drill)	-	18,100.00
35	2X Gear Bypasslooping shear	-	2,000.00
36	Garden Tool 11 pcs set	-	5400.00

Gestation Period : 6 months

Repayment period : 4-5 years

Installment : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop



Terms and conditions:

- Tractor is defined as vehicle not meant for carrying passenger. Agriculture tractor is mechanically propelled four-wheel vehicle designed to work with suitable implements for various field operations and/or trailer to transport agricultural material (Central Motor Vehicle rule (CMVR), 1989).
- Financial institutions and farmers may satisfy themselves 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.
- Based on the field condition, land holding, custom hiring scope and after sales services, repair and maintenance facility, the make and model may be decided by farmer.
- Financial institutions may assess the technical feasibility, financial viability and bankability of the assets financed on the basis of the probable cost flow and income flow from own use and custom hire services.
- Tractor may be financed with minimum three implements including a trailer unless these implements are already owned at the time of purchase. The implements may be of good quality preferably of BIS standard and matching with HP of tractor.
- Tractor shall be registered with District Transport Authority and hypothecation charge may be recorded.

III. Land Development

A.	On Farm Development and Compost Production		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Reclamation	01 ha	56,000.00
2	Dry Land Farming	01 ha	49,000.00
3	Farm Fencing	01 ha	1,21,000.00
4	Mesh wire fencing	01 acre	2,42,000.00
5	NADEP Compost	3m x 2m x 1m	21,000.00
6	Vermi-compost	3m x 2m x 1m	26,000.00
7	Vermi-compost maker bed	12ft x 4ft x 2ft (450 GSM)	5,200.00
8	Vermi-compost maker bed	12ft x 4ft x 2ft (350 GSM)	4,700.00

Gestation Period : 3-6 months

Repayment period : 4-5 years

Installment : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop

Terms and conditions:

- Financial institutions may finance farm development activities as per specification prescribed by the State Soil Conservation Department.
- The cost approved for average slope and loan amount for soil conservation/ land development works may be restricted with reference to the actual slope of the land.
- The proposed land development/soil conservation works may be completed before planting of seedling.
- Financial institutions may enthruse farmers to take up agronomical measures on the structure to increase their life

IV. Animal Husbandry

A. Dairy Development- Cross bread cow, Indigenous cow and Heifer			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	CB cows without shed	2 milch animal	1,60,000.00
2	CB cows with Straw Bamboo Shed	2 milch animal	1,90,000.00
3	CB cows with Straw Bamboo Shed	4 milch animal	3,65,000.00
4	Indigenous Cows (Sahiwal, Gir etc.)	2 milch animal	2,20,000.00
5	Heifer Rearing	10 CBanimal	2,25,000.00

Note: Average milk yield from cross bread cow may be 8-10 LPD and indigenous cows may be 9-10 LPD. Animal costs include insurance cost and one month feed cost. The cost of bamboo shed for 2 milch animals has been considered Rs.30,000.00.

Gestation Period : 1-2 months
 Repayment period : 6-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



B. Graded Murrah Buffaloes (GMB)			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	GMB without shed	2 animals	1,80,000.00
2	GMB with Straw Bamboo Shed	2 animals	2,10,000.00
3	GMB with Straw Bamboo Shed	4 animals	4,05,000.00

Note: Average milk yield from GMB may be 12-15 LPD. Cost of bamboo shed for 2 milch animals has been considered Rs.30,000.00.

Gestation Period	: 1-2 months
Repayment period	: 6-7 years
Working capital	: Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



C. Mini Dairy unit with shed, machinery/equipment, milking machine etc.			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Graded Murrah Buffaloes	5 animals	5,50,000.00
2	Cross Breed Cows	5 animals	5,00,000.00
3	Cross Breed Cows	10 animals	12,85,000.00

Gestation Period : 3-6 months
 Repayment period : 6-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



D. Goat Rearing			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Breeding cum Goat Rearing Unit	10+1unit	1,45,000.00
2	Breeding cum Goat Rearing unit (non-stall fed)	10+1 unit	1,15,000.00
3	Breeding cum Goat Rearing Unit (non-stall fed)	20+1 unit	2,08,000.00
4	Breeding cum Goat Rearing unit (with shed) (non-stall fed)	20+1 unit	2,75,000.00

Gestation Period : 12-18 months
 Repayment period : 5-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



E. Sheep and Pig Rearing			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Sheep Rearing	20+1 unit	1,65,000.00
2	Cross Breed Pigs	3+1 unit	70,480.00
3	Cross Breed Pigs	10+1unit	1,88,000.00

Gestation Period : 12-18 months
Repayment period : 5-7 years
Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan

F. Poultry Rearing			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Broiler Unit (once in once out)	200 birds	1,29,000.00
2	Broiler Unit (once in once out)	400 birds	2,59,000.00
3	Broiler Unit (once in once out)	1000birds	5,88,000.00
4	Broiler Unit (once in once out)	2000 birds	12,06,000.00
5	Broiler Unit (once in once out)	5000 birds	26,70,000.00
6	Hybrid Layer	1000birds	10,55,000.00
7	Hybrid Layer	2000 birds	22,27,000.00
8	Hybrid Layer	5000 birds	59,57,000.00

Gestation Period : 6-12 months
Repayment period : 5-7 years
Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



Terms and conditions:

DAIRY

- The Financial institutions may ensure that the borrower procures good quality cross breeds of cows and graded murrah buffaloes yielding on an average of 8-10LPD and 12-15 liters LPD, respectively.
- The animal needs to be purchased in two batches (may be more for commercial dairy units). A gap of 6 months between purchases of two batches of animals may be maintained in order to maintain continuity of milk production in the unit.
- Animals purchased may be tagged by ear with maintaining the record about the animal and coverage of insurance.
- Animals need to be vaccinated regularly against diseases like Rinderpest, Hemorrhagic Septicemia, Foot and Mouth Diseases, etc. depending on their prevalence in the locality and as per the advice of State Animal Husbandry Department.
- Farmers may make adequate arrangements for green, dry, and concentrate feed. Financial institutions can finance additional short-term credit under KCC for the same.

Goat, Sheep and Pig

- Financial institutions may finance good quality animals of 6-12 months old by age.
- Animals purchased may be tagged by ear with maintaining the record about the animal and coverage of insurance.
- The animals financed need to be insured immediately after the purchase for full value and the insurance document normally shall be assigned with the financing financial institutions.
- Animals need to be vaccinated regularly against diseases with the help of Animal Husbandry Department.
- Animals may be stall-fed, especially in commercial units. Proper combination of green, dry and concentrate may be maintained in consultation with the veterinary practitioner /animal husbandry department.

Poultry:

- Farmers may make adequate arrangements for regular supply of quality chicks, medicines, vaccines, feed, market of produce, subscriptions of insurance etc.
- Financial institutions can finance additional short-term credit under KCC for the same.
- Birds need to be vaccinated against diseases with the help of Animal Husbandry Department

V. Fisheries



A.	Inland Fisheries		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Construction of fish rearing pond	01 ha/ 5 ft depth	7,00,000.00
2	Construction of nursery pond	1 ha	7,00,000.00
3	Renovation of existing ponds	01 ha/ 4 ft excavation	50,000.00 - 60,000.00
4	Renovation of rearing tank	01 ha	1,10,000.00
5	Input Cost for Cage/Unit	6m x 4m x 4m	1,50,000.00
6	Fish culture in existing ponds	01 ha	2,00,000.00
7	Aerator (4 Paddle wheel)	2 HP	62,000.00
8	Cast Net and Accessories	-	16,700.00

B.	Hatchery Development		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Carp Fish Hatchery Construction	40-50 Million fry/year	8,00,000.00
2	Minor carp Hatchery	10 lakh fry/year	13,12,000.00

C.	Fish and Prawn Culture		
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Minor carp culture	01 ha	5,00,000.00
2	Input Cost for Pangasius Culture	01 ha	6,75,000.00
3	Input Cost for Tilapia	01 ha	4,00,000.00
4	Input Cost for Cat Fishes	01 ha	3,50,000.00
5	Fresh water prawn culture	01 ha	8,70,000.00

D.	Bio-Flock and Recirculatory Aquaculture System		
S. N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Bio-flock Pond based Fish Farming	0.1 ha	4,00,000.00
2	RAS (RAS – 6 tank)	750 m ³	7,50,000.00

E. Vehicle for Fish Marketing			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2024-25
1	Two-Wheeler	01 unit	84,000.00
2	Three-Wheeler	01 unit	3,65,000.00
3	Four-Wheeler	01 unit	7,05,000.00

Gestation Period : 6-18 months

Repayment period : 5-9 years

Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



Catla Fish



Rohu Fish



Common Carp



Mrigal Fish



Silver Carp



Grass Carp

Terms and conditions:

- The pond area shall be inspected for its suitability/ lay out plan may be prepared by the fisheries department or by a subject expert, keeping in view the specifications and technical guidelines prescribed by the Fisheries department.
- Farmer has to maintain water level (1.0-1.5 meter), water pH level, arrangements for desilting, deepening and strengthening of peripheral bunds, etc. The borrower has to ensure that proper flood water or rainwater run off does not enter pond.
- Financial institutions may satisfy that there is adequate market for the produce, the borrower can get fair price for the produce at farm gate, and there no distress sale.
- Necessary insurance may be done by farmers with the help of Fishery Department and/or Financial Institution.

VI. Plantation & Horticulture



A. Plantation and Horticulture			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Mango	01 ha	1,94,000.00
2	Litchi	01 ha	1,78,000.00
3	Guava (with fencing)	01 ha	1,78,000.00
4	Citrus Fruits, Amla (with fencing)	01 ha	1,78,000.00
5	Kagji Lime	01 ha	2,15,000.00
6	Papaya with fencing	01 ha	1,45,000.00
7	Papaya Taiwan with fencing	01 ha	1,70,000.00
8	Pineapple	01 ha	2,36,000.00

9	Betel vine	01 ha	1,78,000.00
10	Coconut	01 ha	1,78,000.00
11	Jack fruit	01 ha	1,05,000.00
12	Banana with staking	01 ha	1,50,000.00
13	Banana without integration	01 ha	1,85,000.00
14	Banana (Sucker)	01 ha	2,45,000.00
15	Tissue culture banana with staking	01 ha	2,85,000.00
16	Strawberry	01 ha	3,53,000.00
17	Highdensity orchard-Mango, Litchi& Guava (60:20:20)	01 ha	1,37,000.00
18	Green House	100 Sq.Meter	1,35,000.00
19	Shed Net (Tubular Structure)	100 Sq. Meter	1,00,000.00
20	Walk in Tunnel	100 Sq. Meter	80,000.00
21	Plastic Tunnel	100 Sq. Meter	80,000.00
22	Makhana Cultivation in chaur land pond without lease	01 ha	1,80,000.00
23	Makhana Cultivation in chaur land with lease	01 ha	2,10,000.00
24	Makhana Cultivation in renovated pond without lease	01 ha	1,26,000.00
25	Makhana Cultivation in renovated pond with lease	01 ha	1,50,000.00
26	Oyster Mushroom	30 beds	48,000.00
27	Bee Keeping - Italian bees	5 Colonies	40,000.00
28	Bee Keeping - Italian bees	10Colonies	65,000.00
29	Cut Flower Cultivation	01 ha	1,35,000.00
30	Button Mushroom Cultivation (Controlled temperature)	250 Trays	2,20,000.00
31	Dragon Fruit	01 ha	7,50,000.00
32	Tea	01 ha	4,94,000.00

Gestation Period : 6-18 months

Repayment period : 5-9 years





B. Vegetable, Sericulture, Floriculture and MAP			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Mulberry plantation & rearing of silkworm under irrigated condition	01 ha	2,78,000.00
2	Tasarchawki rearing (both commercial & seed rearing)	01 ha	2,60,000.00
3	Tasar composite sericulture (Terminal plantation) +Silkworm	01 ha	58,000.00
4	Vegetable cultivation (with hand pump)	01 ha	1,27,000.00
5	Gladiolus (under protected cultivation)	01 ha	18,95,000.00
6	Rose (hybrid) (under protected cultivation)	01 ha	6,70,000.00
7	Tuberose	01 ha	3,45,000.00
8	Jasmine (Bela)	01 ha	1,38,000.00
9	Citronella/Geranium/Palmarosa/Lemon Grass/French Basil	01 ha	1,18,000.00
10	Genda Flower (Marigold)	01 ha	1,68,000.00
11	Mentha	01 ha	80,000.00
12	Mentha Distillation Plant	1000 LPD	15,00,000.00

Gestation Period	: 12-36 months
Repayment period	: 5-9 years

Terms and conditions:

- Financial institutions may ensure that adequate irrigation and water supply is available to the proposed farm for plantation & horticulture activity.
- Financial institution shall ensure that the borrower is procuring adequate and good quality planting materials from reliable sources such as nurseries of agricultural universities or state government or approved by the concerned department of State Government.
- Financial institutions may sanction in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to bearing stage may be capitalized. In subsequent years, financial institutions may consider proving credit under KCC for meeting the maintenance expenses as per KCC guidelines.
- Financial institution may ensure that the borrower adheres to technical norms and specifications indicated by the Horticulture Department for size of pits, spacing norms, age of planting materials, manuring and fertilizing, plant protection measures, tweaking, trimming and pruning, etc.
- Farmer may take up suitable intercrops and mixed cropping wherever possible.

VII. Forestry

S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Eucalyptus	01 ha	72,000.00
2	Farm Forestry/ Social Forestry	01 ha	2,66,000.00
3	Agro Forestry on Farm Bunds	01 ha	1,62,000.00
4	Bamboo	01 ha	1,62,000.00
5	Acacia Auriculformis	01 ha	66,000.00
6	Casuarina	01 ha	84,000.00
7	Teak	01 ha	1,07,000.00
8	Subabool	01 ha	78,000.00
9	Pongamia	01 ha	42,000.00

Gestation Period : 12-36 months

Repayment period : 5-9 years



Terms and conditions:

- Financial institutions may ensure that adequate irrigation and water supply is available to the proposed plantation activity, if it is done in rain fed areas.
- Financial institutions shall ensure that the borrower is procuring adequate and good quality planting materials from reliable sources such as nurseries of Forest Department.
- The Financial institution may ensure that the borrower adheres to technical norms and specifications indicated by the forest department, agriculture university, etc. for size of pits, spacing norms, age of planting materials, manuring and fertilizing, plant protection measures, tweaking, trimming and pruning, etc.
- The borrower may take up suitable intercrops and mixed cropping wherever possible.

VIII. Cold Storage and Godowns

A Cold Storage			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	ColdStorage	Basic mezzanine structure with large chamber (of >250MT)with single temperaturezone	9,600.00 /MT
2	ColdStorage	PEB structure for multiple temperature and product use, more than 6 chambers (of <250MT) andbasicmaterial handlingequipment	12,000.00 /MT
3	Cold Room (Staging)	30 MT	52,00,000.00
4	Ripening chamber	1 MT	1,00,000.00
5	Low-cost onion storage structure	25 MT	1,75,000.00
6	Zero energy cool chamber	100 kg	4000.00

7	Evaporative/ low energy cool chamber	8 MT	5,00,000.00
8	Pre-cooling	6 MT	25,00,000.00
9	Integrated pack house with facilities for conveyor belt, sorting, grading, washing, drying and weighing	9m x 18m	1,60,00,000.00

B Dry Storage(Godown)			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Dry Storage (Godown)	<1000 MT	7,000.00/MT
2	Dry Storage (Godown)	>1000 MT	6,000.00/MT

Gestation Period	: 18-24 months
Repayment period	: 7-9 years

Terms and conditions:

- Financial institutions may ensure that the construction of the asset financed may comply with all the norms, specifications issued by Warehousing Development and Regulatory Authority (WDRA), Mission for Integrated Development of Horticulture (MIDH), National Horticulture Board.

IX. Renewable Energy

A Grid Connected Rooftop Solar Power Plants			
S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Capacity: 01 kWp to 05kWp	Per kWp	51,000.00-61,000.00
2	Capacity: 06kWp to 10 kWp	Per kWp	49,000.00-55,000.00
3	Capacity: 11 kWp to 100 kWp	Per kWp	48,000.00-44,500.00
4	Capacity: 101 kWp to 500 kWp	Per kWp	43,500.00

Note: With remote monitoring system and comprehensive maintenance of 05 years

X. Food Processing

S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2025-26
1	Maize Flour Mill	200-300 kg/hour	10,82,000.00
2	Honey Processing Unit	10 Tons/day	56,22,000.00
3	Wheat/Paddy Processing Unit	2 Tons/hours	9,22,000.00
4	Potato Chips Processing Unit	500 kg/hours	28,75,000.00
5	Makhana Grader (Hand Operated)	4-6 no. grades	15,000.00-20,000.00
6	Makhana Popping Machine	100-500 kg/hour	6,00,000.00-10,00,000.00
7	Seed Grader	1-2 Tons/hour	2,00,000.00-10,00,000.00

Gestation Period : 06 months

Repayment period : 4-8 years

XI. Integrated Farming System (IFS)

S.N.	Items of Investment	Specifications	Unit Cost (Rs.)
			2024-25
1	Vegetable based IFS Model (Crop + Goat + Poultry)	01 Acre	3,15,250.00 +1,96,000.00
2	IFS Model (Crop+ Livestock (2 no.) + Fishery + Duckery)	02 Acre	3,82,000.00 +2,12,000.00

Note: Unit cost includes establishment cost and annual recurring expenditure

ANNEXURES

National Agriculture Infra Financing Facility

The Department of Agriculture & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India.

Objective of the Scheme: To mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

Size of the financing facility – ₹ 1 lakh Crore.

Credit Guarantee for loans up to ₹ 2 Crore.

Interest subvention of 3% p.a., limited to a maximum period of 7 years and ₹ 2 crore per project in one location. Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.

Who Can Apply	Eligible Products	Main Features
Agricultural Produce Market Committee (APMC) Agri-Entrepreneur Central sponsored Public- Private Partnership Project Farmer Farmer Producers Organization and their Federations Organisations Joint Liability Groups Marketing Cooperative Society Multipurpose Cooperative Society Primary Agricultural Credit Society Self Help Group and their federations Start-Up State Agencies	Organic inputs production Bio stimulant production units Nursery Tissue culture Seed Processing Custom Hiring Center Infrastructure for smart and precision agriculture Farm/Harvest Automation Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications. Logistics facilities - Reefer Van & Insulated vehicles Assaying Units Supply chain services including e-marketing platforms Warehouse & Silos Cold Stores and Cold Chain Packaging Units Primary Processing activities	Convergence with all schemes of central or state government. Online single window facility in collaboration with participating lending institutions. Project Management Unit to provide handholding support for projects including project preparation. Multiple lending institutions including Commercial Banks, Cooperative Banks, RRBs, Small Finance Banks, NCDC, NBFCs etc. One eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto □ 2 crore. For a private sector entity, such as farmer, agri entrepreneur, start- up there will be a limit of maximum of 25 such projects. Limitation of 25 projects will not be applicable to state agencies, national and state federations of cooperatives, federations of FPOs and federation of SHGs. APMCs will be eligible for multiple projects (of different infrastructure types) within their designated market area. Disbursement will complete in six years from 2020-21 Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme

The Department of Agriculture & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India.

Objective of the Scheme: To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses through free training, start-up loans, subsidy, mentoring and refresher programs.

Project Cost Ceiling: Ceiling of project cost for subsidy is Rs.20 lakh for an individual project (Rs. 25 lakhs in case of extremely successful individual projects) and to Rs.100 lakh for a group project (established by a group comprising at least five trained persons under the Scheme, out of which one could be from Management background). At least 10% value of the Total Financial Outlay of the project should be in capital form.

Subsidy Pattern: Back-ended composite subsidy with 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill States and 36% of project for all others.

Who Can Apply	Eligible Products
<p>Graduates in agriculture and allied subjects from State Agriculture Universities (SAUs)/Central Agricultural Universities/Universities recognised by ICAR/UGC.</p> <p>Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.</p> <p>Biological Science Graduates with Post Graduation in Agriculture & allied subjects</p> <p>Degree courses recognised by UGC having more than 60 percent of the course content in Agriculture and allied subjects</p> <p>Diploma/Post Graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognised colleges and universities.</p> <p>Agriculture related courses at Intermediate, with at least 55% marks.</p>	<p>Extension consultancy services</p> <p>Soil and water quality cum inputs testing laboratories</p> <p>Crop protection services, including pest surveillance, diagnostic and control services (with culture rooms, autoclaves, microscopes, ELISA Kits etc .for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests)</p> <p>Micro-propagation including plant tissue culture labs and hardening units;</p> <p>Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems;</p> <p>Seed production and processing units;</p> <p>Vermiculture units;</p> <p>Production of bio-fertilizers, bio-pesticides & other bio-control agents;</p> <p>Apiaries (bee-keeping) and honey & bee products' processing units;</p> <p>Agricultural insurance services;</p> <p>Agri tourism</p> <p>Agri journalism – film production, farm publications and exhibitions;</p> <p>Poultry and fishery hatcheries;</p> <p>Livestock health cover, veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply and artificial insemination;</p> <p>Information technology kiosks;</p> <p>Feed production, marketing and testing units;</p> <p>Value addition centres;</p> <p>Cool chain including cold storage units.</p> <p>Post harvest management centres for sorting, grading, standardization, storage and packaging;</p> <p>Metallic and non-metallic storage structures.</p> <p>Horticulture clinic, nursery, landscaping, floriculture</p> <p>Sericulture;</p> <p>Vegetable production and marketing;</p> <p>Retail marketing outlets for processed agri-products;</p> <p>Production and marketing of farm inputs & outputs;</p> <p>Contract farming;</p> <p>Crop production and demonstration;</p> <p>Mushroom production;</p> <p>Production, processing and marketing of medicinal and aromatic plants;</p> <p>Production units like dairy, poultry, piggery, fisheries, sheep rearing, goat rearing, emu rearing, rabbit rearing etc.</p>

“World’s Largest Grain Storage Plan in Cooperative Sector”

Ministry of Co-operation, Govt. of India.

The Ministry of Cooperation has launched the scheme for “World’s Largest Grain Storage Plan in Cooperative Sector” by convergence of various schemes of the Ministry of Agriculture and Farmers Welfare, Ministry of Consumer Affairs, Food and Public Distribution and Ministry of Food Processing Industries. In its pilot phase the project is being implemented in at least 10 selected Districts of different States/ UTs in the country and the valuable insights and learnings from which will be suitably incorporated for the country-wide implementation of the Plan.

Implementation

The Plan would be implemented by utilizing the available outlays provided under the identified schemes of the respective Ministries. Following schemes have been identified for convergence under the Plan:

Ministry of Agriculture and Farmers Welfare	Ministry of Agriculture and Farmers Welfare	Ministry of Consumer Affairs, Food and Public Distribution
i. Agriculture Infrastructure Fund (AIF), ii. Agricultural Marketing Infrastructure Scheme (AMI), iii. Mission for Integrated Development of Horticulture (MIDH), iv. Sub Mission on Agricultural Mechanization (SMAAM)	i. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), ii. Pradhan Mantri Kisan Sampada Yojana (PMKSY)	i. Allocation of food grains under the National Food Security Act, ii. Procurement operations at Minimum Support Price

Benefits of the Plan

- The plan is multi-pronged – it aims to address not just the shortage of agricultural storage infrastructure in the country by facilitating establishment of godowns at the level of PACS, but would also enable PACS to undertake various other activities, viz:
 - Functioning as Procurement centers for State Agencies/ Food Corporation of India (FCI);
 - Serving as Fair Price Shops (FPS);
 - Setting up custom hiring centers;
 - Setting up common processing units, including assaying, sorting, grading units for agricultural produce, etc.
- Further, creation of decentralized storage capacity at the local level would reduce food grain wastage and strengthening food security of the country.
- By providing various options to the farmers, it would prevent distress sale of crops, thus enabling the farmers to realize better prices for their produce.
- It would hugely reduce the cost incurred in transportation of food grains to procurement centres and again transporting the stocks back from warehouses to FPS.
- Through 'whole-of-Government' approach, the Plan would strengthen PACS by enabling them to diversify their business activities, thus enhancing the incomes of the farmer members as well.