

# **Unit Cost for Investment in Agriculture and Allied Sector for the year 2025-26**



National Bank for Agriculture and Rural Development  
Sikkim Regional Office, Gangtok

## **Vision**

“Development Bank of the Nation  
for fostering rural prosperity”

## **Mission**

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

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## ***Disclaimer***

The unit costs and parameters suggested are based on the information available with NABARD. All Unit costs are indicative in nature and Banks/Govt. agencies may, at their discretion, arrive at the unit costs for respective activities based on the conditions prevailing in their area of operation, technical feasibility, financial viability and bankability of the project. NABARD does not accept any financial liability to anyone using this report for any purpose.

## Contents

Sr. No.	Sectors	Page No.
	Foreword	3
1.	Water Resources	4 - 5
2.	Land Development	5
3.	Farm Mechanization	6 - 7
4.	Plantation and Horticulture	7 - 9
5.	Forestry and Wasteland Development	10 - 11
6.	Animal Husbandry – Dairy Development	11 - 13
7.	Animal Husbandry – Poultry Development	13
8.	Animal Husbandry - Others	14 - 15
9.	Fisheries Development	15 - 17
10.	Storage Godown/Market Yard	17
11.	Farm Credit: Other Work	17 - 18
12.	Food – Agro Processing	18



## Foreword

With a view to giving fillip to investment credit under agriculture sector in the State, NABARD has been fixing unit costs for major agriculture & activities allied to agriculture through a consultation process. The basic objective of the exercise is to make available benchmark costs under various investment activities to financial institutions and line departments and thereby help these agencies in deciding appropriate levels of financing for each activity, which in turn can help obviate “under” or “over” financing.

The process of annual revision in unit costs for FY 2025-26 is carried out through a consultative process that involves various stakeholders which includes banks, government departments, KVKs, National Horticulture Board and a panel of Technical Officers/members of the Regional Technical Advisory Group identified in NABARD and DDM/DDMs(R) in the district.

Further, the economics for various activities are also worked out to ensure that investments made under such activities with suggested unit costs, are financially/economically viable.

It is reiterated that the unit cost finalized / fixed by the State Level Unit Cost Committee is only indicative / illustrative, serving more as a pointer, for bankers and government agencies engaged in supporting term lending under agriculture and allied activities.

I thankfully acknowledge the support and cooperation extended by all the concerned stakeholders through their active participation and valuable inputs in fixation of the Unit cost prices for a wide range of farm sector investment activities for the state of Sikkim. I am sure that the financing banks and their branches and also the related departments of the State Government will not only find this booklet quite handy and useful in facilitating investment credit for agriculture/allied sector activities but also in ensuring vital gains in capital formation in agriculture in the state of Sikkim.

I welcome continued support and feedback from all stakeholders in further refining the unit costs.

**(Ajay Kumar Sinha)**  
General Manager/ Officer-in-charge

## 1. Water Resources

Sr.No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1.	Sprinkler	Mini sprinkler system, ha (8m x 8m)	1,36,500/-	5 years with 11 months gestation period
2.	Drip irrigation system	Spacing: 1.2m x 0.6m, ha	1,66,950/-	5 years with 11 months gestation period
3.	Drip irrigation system	0.6m x 0.6m for field crop, ha	2,62,500/-	5 years with 11 months gestation period
4.	Tank irrigation (Water harvesting structure)	20 cu.m. with distribution pipe, No.	2,36,250/-	7 years with 11 months gestation period
5.	Low cost water harvesting structure (Polyethylene 120 GSM)	5m x 4m x 1.5m, No.	46,200/-	5 years with 11 months gestation period

### Terms and Conditions

- The financing bank may ensure that only a technically competent and approved firm or person designs and installs the system at the field level.
- The components of the system including pipes should conform to BIS standards.
- The cost norms of Central & State sponsored schemes to be adopted wherever such schemes are in operation.
- A plan of the area showing field layout and cost estimate of the system should be prepared by the implementing agency and appraised by the bank.
- The installing agency should assess the water requirement of each plant optimum crop geometry, etc. and design the efficient system accordingly. The bank may insist for a field layout map showing the benefiting area and item wise cost estimate.
- Availability of design discharge of suitable chemical and physical quality on a long-term basis should be ensured for smooth operation of the system. Water should be free from pollution and suspended particle to avoid choking in the drips/ emitter nozzles.

- g) Bank may ensure to safeguard the pipes (main and lateral drips), emitters, etc., against theft, robbery, fire, etc.
- h) The bank may carry out periodic monitoring of the implementation and assess the performance of the system at the field level.

## 2. Land Development

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1	Soil Erosion-Bench Terracing: Taking into consideration 10 Nos of 147.20 cu.m. of Hand packed wall for averaging planting of soil binding species and seed sowing on terraces			
a	Low altitude area	Ha.	2,17,139/-	5 years
b	High altitude area	Ha.	2,60,556/-	5 years
2	Farm Ponds/Water Harvesting Structures	20 cu.m. capacity (Drought Pond) (RCC), No.	5,00,000/-	9 years
3	Vermi-compost	12ft. x 4ft. x 2ft., No.	25,000/-	5 years

### Terms and Conditions

- a) Necessary technical guidance and supervision have to be provided by the banks staff and wherever possible the technical guidance may be made available from the state Soil Conservation Department.
- b) Banks/Department may enthuse farmers to take up agronomical measures on the engineering structures so as to increase their life.
- c) Details such as contour map, estimate, designs, of structures etc. may be insisted, while financing land development, soil conservation activities in a contiguous area.



### 3. Farm Mechanization

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1.	Power Tiller with all attachments	3-5 HP, No.	1,50,000/-	5 years
2.	Power Weeder	3-5 HP, No.	90,000/-	5 years
3.	Power Operated Maize Sheller	Single phase, No.	22,000/-	5 years
4.	Power Spray	Knapsack, engine operated, No.	40,000/-	5 years
5.	Thresher	Power operated (1 HP), wire loop type, No.	17,000/-	5 years
6.	Bush cutter	No.	40,000/-	5 years
	Mini Rice mill	1 HP Motor, No.	60,000/-	5 years
7.	Portable Oil Expeller	4kg to 6kg/hour, No.	20,000/-	5 years
8.	Milking Machine	Single Bucket, No.	55,000/-	5 years
9.	Milking Machine	Double/Twin Bucket, No.	90,000/-	5 years

#### Terms and Conditions

- a) The bank may satisfy itself regarding cost of machine, cost of implements etc. by verification of quotations, invoice and bills.



- b) The machinery along with accessories shall be insured against accident risk, risk against fire and theft, covering entire loan period and relevant policy shall be assigned in bank's favour and assignment duly registered with insurance company.



- c) 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.
- d) The bank may satisfy itself that infrastructural facilities such as service and repair centers, supply of spare parts, fuel and lubricants are adequate in the area.
- e) The bank shall ensure that its supervisory staff undertake visits at periodical intervals and keep a record of their observations on the operation of machinery and implements.


## 4. Plantation & Horticulture

Sr. No.	Activity	Specifications	Unit Cost (₹/ ha)	Repayment Period
1.	Banana (with tissue culture)	Tissue culture plants, spacing: 2.5m x 2.5m	1,40,000/-	3 years with 18 months grace
2.	Guava	Spacing: 6m x 6m, 278 plants/ ha	57,000/-	8 years with 3 years grace
3.	Kiwi	Spacing: 6m x 6m, 278 plants/ ha	7,10,000/-	10 years with 3 years grace
4.	Large Cardamom	Spacing: 1.5m x 1.5m, 4,400 plants/ ha	3,00,000/-	8 years with 3 Years grace
5.	Mandarin	Spacing: 6m x 6m, 278 plants/ ha	1,35,000/-	8 years with 3 years grace
6.	Oyster Mushroom	400 sq. ft., 1000Kg/cycle	80,000/-	5 years with 11 months grace
7.	Bee Keeping	10 boxes, No.	84,000/-	3 years
8.	Orchids	500 plants, sq.m.	2,40,000/-	5 years

Sr. No.	Activity	Specifications	Unit Cost (₹/ ha)	Repayment Period
9.	Floriculture	Gladiolus, ha	2,42,000/-	5 years
10.	Floriculture	Tuberose (Rajnigandha), ha	61,000/-	5 years
11.	Floriculture	Anthurium, ha	2,42,000/-	5 years
12.	Exotic Fruits (Avocado)	8m x 8m, ha	60,000/-	8 years with 3 years grace
13.	Polyhouse (non-automated)	50m x 20m, No.	10,00,000/-	3 years

### Terms and Conditions

- a. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc.
- b) Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rain-fed cultivation is not possible.
- c) Loans shall be issued in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to bearing stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of garden in the subsequent years. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities or State Government or any other nurseries approved by the concerned department of the State Government etc.
- d) The bank shall ensure that the beneficiary observes the following technical norms:
  - The pit dug will be of standard size and with recommended spacing and number of plants as indicated by ICAR / Department of Horticulture/ KVK.
  - The pits will be filled with top soil, cattle manure and organic manure before planting is done.
  - Only high yielding recommended varieties should be planted in place of traditional varieties.
  - The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
  - Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.

- Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
  - The recommended manuring and plant protection schedules of Commodity Boards / Department of Horticulture/ ICAR shall be followed.
  - Mixed cropping will be done wherever possible especially in the initial years of planting.
  - Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
  - The beneficiaries under the scheme will raise intercrops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
  - Adequate shade may be developed for protection of crops like cardamom etc., and a minimum number of shade trees will have to be retained per unit area. Planting of fast growing trees may also be taken up wherever necessary.
  - Proper and adequate soil conservation and drainage arrangements shall be ensured.
  - Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
  - The Bank's 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 Commodity Board etc.
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- e) The suggested soil conservation measures such as contour bunding, etc., should be completed before the layout and digging for planting are taken up.
  - f) Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with the beneficiaries also wherever possible.
  - g) The bank shall grant loans to individual beneficiaries based on a case by case appraisal and assessment of the repayment capacity of the borrowers.
  - h) Working Capital may be issued through KCC as per the revised guidelines of KCC.

## 5. Forestry & Wasteland Development

Sr. No.	Activity	Specifications	Unit Cost (₹/ ha)	Repayment Period
1	Bamboo cultivation	4m x 4 m, 625 plants/ ha	1,10,000/-	8 years with 1 year grace

### Terms and Conditions

- a) While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government.
- b) Loans shall be issued in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to bearing stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of plantation in the subsequent years.
- c) 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 Govt or any other nurseries approved by the concerned department of the State Govt etc.
- d) The bank shall ensure that the beneficiary observes the following norms:
  - The pit dug will be of standard size and with recommended spacing and number of plants as indicated by ICAR/Department of Horticulture/KVK.
  - The pits will be filled with top soil, cattle manure and organic manure before planting is done.
  - Only high yielding varieties should be planted in place of traditional varieties.
  - Adequate fencing arrangements will have to be provided as per local practices with a view to protect the plantation from cattle and trespassers.
  - The recommended plant protection schedules of State forest department shall be followed.





- Mixed cropping will be done wherever possible in the initial years of planting.
  - Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
  - Proper and adequate soil conservation and drainage arrangements shall be ensured.
  - Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
  - The Bank's 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.
  - The suggested soil conservation measures such as contour bunding etc., should be completed before the layout and digging for planting are taken up.
- e) Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with the beneficiaries also wherever possible.
- f) The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.
- g) Bank may ensure that necessary clearances are available from Forest Department and also that Plantations are raised as per prevailing rules and regulations of the Forest Dept.

## 6. Animal Husbandry: Dairy Development

Sr. No.	Activity	Specifications	Unit Cost (₹/ ha)	Repayment Period
1.	Chaff cutter	Manual, No.	15,000/-	5 years
2.	Chaff cutter	Power operated, No.	35,000/-	5 years
3.	CB cows	Unit of 02 cows, yielding: 8 liter / day/ cow, No.	1,50,000/-	5 years with 6 months grace period
4.	Calf rearing	Unit of 05 calves, No.	75,000/-	5 years with 6 months grace period

Sr. No.	Activity	Specifications	Unit Cost (₹/ ha)	Repayment Period
5.	CB Cows	Unit of 10 cows, No.	7,50,000/-	5 years with 6 months grace period

### Terms and Conditions

- The bank shall select villages keeping in view compactness of the area to facilitate supervision and nearness of village to veterinary dispensaries animal breeding centres and milk marketing facilities.
- The bank shall ensure that a unit of 2 milch animals is financed, each animal is purchased with an interval of about 6-8 months to ensure continuity in milk production.
- Animals shall be purchased by a committee comprising a representative of the bank, a qualified Veterinary Surgeon and the beneficiary.
- The bank shall finance under the scheme only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 7-8 litres of milk per day.
- 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.
- Whenever loans for cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that beneficiary has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed from out of his own resources.
- The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either be in the nature of organised marketing through milk collection centres or satisfactory outlet for direct sale of milk at remunerative prices.
- 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 pedigreed bulls is available at the artificial insemination centres in the scheme area.
- 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.

- j) Beneficiaries shall be asked to maintain basic records.

## 7. Animal Husbandry: Poultry Development

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1	Broilers	250 birds, No.	93,750/-	5 years with 3 months grace period
2	Layers	100 birds, No.	75,000/-	5 years with 9 months grace period

### Terms and Conditions

- The Bank shall satisfy itself that firm arrangements are made by beneficiaries for getting regular supply of quality chicks as per schedule from the reputed hatchery, duly protected with prophylactic vaccinations. The bank should enter into tie-up arrangements with the hatcheries in this regard wherever possible for the continuity of supply.
- 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 1 foot above ground level.
  - A minimum overhand of 3-5 feet be given to the roof to avoid entry of rain water inside the shed.
  - The shed shall be made rat proof using wire nets.
- The Bank shall disburse loans after satisfying itself that there are adequate facilities for veterinary aid and marketing of broiler.
- 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.
- Before disbursement of loan, beneficiaries shall be exposed to a short course of elements of broiler rearing. This could be arranged with Department of Animal Husbandry.





## 8. Animal Husbandry: Others

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1.	Piggery (with locally available shed material)	Rearing unit 4+1, No.	60,000/-	5 years
2.	Piggery (with concrete shed)	Rearing unit 4+1, No.	84,000/-	5 years
3.	Piggery (with locally available shed material)	Fattening unit 10, No.	1,66,666/-	5 years
4.	Piggery (with concrete shed)	Fattening unit 10, No.	2,13,333/-	5 years
5.	Sheep (Existing shed)	Rearing unit 5+1, No.	1,02,000/-	5 years
6.	Goat (Existing shed)	Rearing unit 5+1, No.	96,000/-	5 years

### Terms and Conditions

a) The bank shall finance under the scheme, only good quality animals of about 6 months to 1 year old.

b) Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of District Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks etc.) shall be maintained.



c) 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. The bank may preferably cover all the animals under the scheme by a Master Policy of long term.

d) Certificate regarding age and health of animals financed shall be obtained from a qualified Veterinary Assistant Surgeon.

e) 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.

- f) Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
- g) Animals shall be got vaccinated against diseases like Swine fever etc. with the help of Veterinary Department.
- h) The units may be periodically visited by the Veterinary Officer who should maintain a follow up register on maintenance of animals given and young ones produced.
- i) The Bank shall satisfy itself that the source for procurement of waste for feeding the pigs are already identified by the beneficiaries.
- j) During periodical inspection, the bank shall satisfy itself that utmost cleanliness and hygienic conditions are maintained in the piggery farm.
- k) Beneficiaries shall be asked to maintain basic records.

## 9. Fisheries Development

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1.	Trout Farming	Construction of Raceways (17m x 2m x 1.5m), No.	3,00,000/-	5 years with 12 months grace period
2.	Intensive Fish Farming	Recirculatory Aquaculture System (RAS) (10m x 5m x 1.5m), No.	3,00,000/-	5 years with 12 months grace period
3.	Ornamental Fish Farming	Construction of shed & installation of aquarium tanks, No.	3,00,000/-	5 years with 12 months grace period
4.	Fish Seed Hatchery	Construction of hatchery unit for Trout along with hatching through trays, No.	8,00,000/-	5 years
5.	Homestead Fish Farming	Construction of hatchery unit for Carp along with the breeding & hatching tanks, 2 cents	8,00,000/-	5 years
6.	Mini Fish Feed Mill	200 to 300 kilo/ha	3,00,000/-	5 years
7.	Portable FRP	10 to 20 million fingerlings	5,00,000/-	5 years

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
8.	Fishing gear and equipments	Nylon net, No.	22,000/-	5 years
<b>9. Integrated Fish Farming System - Fish cum Poultry</b>				
A	Capital Expenditure for Fish Rearing Unit:		2,04,000/-	5 years
a	Fish Pond	Construction with Poly Lining - 600 sq. ft.	1,00,000/-	5 years
b	Fish Fingerlings	Stocking density – 3000 nos. @ ₹5/fingerling	15,000/-	5 years
c	Fish Feed	800 kg @ ₹80/kg fingerling with harvesting period 6 to 8 months	64,000/-	5 years
d	Operation	Mechanical filter/Bio filter & Aerator/Pumps, Probiotics, Chemicals	25,000/-	5 years
B	Capital Expenditure for Poultry Unit:		1,60,400/-	5 years
a	Poultry shed	Construction – Bamboo Material	50,000/-	5 years
b	Poultry Chicks	Stocking Density – 200 nos. @ ₹50/- per chicks	10,000/-	5 years
c	Poultry Feed	900 kg @ ₹56/- per kg. Harvesting Period 45 days	50,400/-	5 years
d	Other Miscellaneous	Vaccination, Medicine, Probiotics, Feeding Tray, Water Tray	50,000/-	5 years

### Terms and Conditions

- a) The area shall be inspected by Fisheries Department of Government of Sikkim and their suitability report obtained before sanction of loans.



- b) The bank shall satisfy itself that the arrangements for marketing and processing of fish are satisfactory. Such arrangements shall be reviewed from time to time.

- c) The bank shall satisfy itself that beneficiaries financed under the scheme are conversant with the operation of fishing.

## 10. Storage Godown/Market Yard

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1	Rural Godown	Small, MT, No.	6,40,000/-	5 years with 24 months grace period

### Terms and Conditions

- a) The bank shall satisfy itself that the rural godown is constructed in accordance with CPWD/warehouse authority guidelines.

## 11. Farm Credit: Other Work

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
1.	Drought animals	Bullocks, 90 Units, 2 No.	60,000/-	5 years with 6 months grace period
2.	Drought animals	Pony, 90 Units, 2 No.	35,000/-	5 years with 6 months grace period
3.	Drought animals	Mule, 90 Units, 2 No.	36,000/-	5 years with 6 months grace period
4.	Finance to FPOs/FPCs	Procurement & Marketing, 90 Units, No.	10,00,000/-	5 years

### Terms and Conditions

- The bank shall ensure that drought animals (bullocks, ponies, mules) financed under the scheme are healthy, well-suited for farm operations, and procured through a committee consisting of the beneficiary, a qualified veterinary officer, and a representative of the bank.
- The animals should preferably be purchased from certified markets or government-approved sources to ensure quality and traceability.
- The bank shall satisfy itself that adequate fodder, shelter, and veterinary support facilities are available in the beneficiary's village before sanctioning the loan.
- Immediately after purchase, appropriate identification of animals through branding, or ear-tagging shall be ensured by the beneficiary in the presence of a bank official.

- e) In case of finance to FPOs/FPCs, the bank shall assess the business viability, track record, and governance structure of the FPO/FPC, and ensure that the funds are utilized strictly for the purpose of procurement and marketing as envisaged under the scheme.

## 12. Food – Agro Processing

Sr. No.	Activity	Specifications	Unit Cost (₹)	Repayment Period
5.	Agro Processing Unit	Cardamom Processing, 200 kg drying capacity, No.	62,500/-	3 years
6.	Agro Processing Unit	Cardamom Processing, 400 kg drying	92,500/-	3 years
7.	Bakery & Confectionery Unit	Biscuits, C & Cakes, No.	2,50,000/-	3 years
8.	Spice Processing	Spice Grinding, No.	7,50,000/-	3 years

### Terms and conditions

- The bank shall ensure that the proposed agro-processing unit has the necessary infrastructure including power supply, water, and waste management system, and is located in a cluster or region conducive to raw material availability.
- The entrepreneur/beneficiary must obtain all statutory clearances including FSSAI registration, pollution control clearance (if applicable), and local trade licenses before commencement of operations.
- The bank shall ensure that a detailed project report (DPR) is submitted clearly indicating capacity, processing technology, expected revenue, and marketing strategy for the unit.
- For cardamom processing units, preference shall be given to projects set up in primary producing areas, and drying units must adhere to scientific processing standards to retain quality and aroma.
- For bakery, confectionery, and spice grinding units, the bank shall verify that adequate storage and packaging arrangements are in place and products meet relevant food safety norms.
- The bank shall monitor the utilization of funds periodically and ensure that machinery and equipment are installed as per the sanctioned proposal and within the stipulated repayment timeline.

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