

## प्राक्कथन

कृषि में पूंजी निर्माण कृषि के विकास के लिए नितांत आवश्यक है और बढ़ती मांग को पूरा करने के लिए इस क्षेत्र का संधारणीय विकास महत्वपूर्ण है। कृषि और संबद्ध गतिविधियों में निवेश से परिसंपत्तियों का निर्माण होता है, जो लंबे समय तक लाभ प्रदान करता है। जहाँ सार्वजनिक निवेश प्रायः बड़ी परियोजनाओं तक सीमित है, वहीं कृषि संवर्धन हेतु निजी निवेश एक महत्वपूर्ण कारक है। नाबार्ड कृषि क्षेत्र के अंतर्गत सभी प्रमुख निवेश ऋण गतिविधियों के संबंध में इकाई लागत तय करने के लिए प्रति वर्ष राज्य स्तरीय इकाई लागत समिति की बैठक आयोजित करता है। वित्तीय वर्ष 2025-26 के लिए यह बैठक 30 जून 2025 को नाबार्ड, उत्तराखण्ड क्षेत्रीय कार्यालय, देहरादून में आयोजित की गई। बैठक में राज्य स्तरीय बैंकर्स समिति, राज्य सरकार के विभिन्न विभागों, कृषि विश्वविद्यालय, कृषि विज्ञान केंद्र, नाबार्ड एवं विभिन्न बैंकों के अधिकारियों ने भाग लिया एवं इकाई लागत निर्धारण की प्रक्रिया में सक्रिय सहभागिता की। नाबार्ड इन सभी अधिकारियों के बहुमूल्य योगदान के लिए हार्दिक आभार व्यक्त करता है।



बैठक में विचार-विमर्श के उपरांत वर्ष 2025-26 के लिए इकाई लागतों को अंतिम रूप दिया गया, जिसे संकलित कर एक मार्गदर्शिका के रूप में प्रस्तुत करते हुए हमें हार्दिक प्रसन्नता हो रही है। राज्य में की जाने वाली कृषि एवं कृषि से जुड़ी गतिविधियों में निवेश लागत एवं लाभ स्थानीय परम्पराओं और सामान्य परिस्थितियों पर भी आधारित होते हैं, अतः ये इकाई लागतें औसत एवं सांकेतिक हैं। यह उत्तम होगा कि बैंक किसी भी परियोजना / गतिविधि को वित्तीयन करते समय राज्य के विभिन्न जिलों की भौगोलिक एवं स्थानीय परिस्थितियों / कारकों को भी ध्यान में रखें।

मुझे विश्वास है कि प्रदेश में सभी उपयोगकर्ता संस्थाओं के लिए यह पुस्तिका उपयोगी साबित होगी तथा कृषि क्षेत्र में वित्तीयन को बढ़ाने और त्वरित निर्णय लेने के लिए एक मूल्यवान संदर्भ के रूप में सहायक होगी।

(पंकज यादव)

मुख्य महाप्रबन्धक



उत्तराखण्ड मे विभिन्न कृषि एवं संबंधित क्षेत्र मे गतिविधि ऋण के लिए इकाई लागत  
वित्तीय वर्ष 2025-26

विषय सूची

क्र० सं०	(उपक्षेत्र)	पृष्ठ संख्या
1	जल संसाधन(Water Resources)	
2	भूमि विकास(Land Development)	
3	वृक्षारोपण एवं बागवानी(Plantation and Horticulture)	
4	औषधियाँ तथा सुगंधित पौधे (Medicinal and Aromatic Plants)	
5	रेशम उत्पादन (Sericulture)	
6	मधुमक्खी पालन (Bee keeping)	
7	मशरूम उत्पादन / बटन मशरूम (Mushroom Cultivation)	
8	कृषि यंत्रीकरण(Farm Mechanisation)	
9	मत्स्य पालन (Fisheries)	
10	भंडारण एवं मार्केट यार्ड (Storage and Market Yard)	
11	बायोगैस (Bio gas)	
12	वानिकी और बंजर भूमि विकास (Forestry & Wasteland development)	
13	पशुपालन(Animal Husbandry)	
14	एकीकृत कृषि प्रणाली (Integrated Farming System)	
15	पहाड़ी क्षेत्रों हेतु उपयुक्त परियोजनाएँ	
16	परियोजनाओं का वित्तीय विवरण	



## जल संसाधन (Water Resources)

### 1. Complete pumping system

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	CPS (Electric)	1.5 HP	14000	9	11
ii	CPS (Electric)	3 BHP	25000	9	11
iii	CPS (Diesel)	3-5 BHP	40,000	9	11
iv	CPS (Diesel)	6 BHP	43,000	9	11



### नियम एवं शर्तें:

- Ground Water Structures** (construction of Tubewells/ bore wells and deepening of dug wells)
  - Availability of ground water should be assessed on block-wise basis. This data should be collected from the State Ground Water Department or Central Ground Water Board.
  - 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)
- Spacing of wells:** The following minimum spacing to be observed between wells while implementing the scheme:
  - Between two dug wells in high range region (Hilly tract): 75 m
  - Between two shallow tube wells/bore wells: 200 m
  - DTW – 500 m
  - 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.
- Selection and installation of pumping units**  
The bank should ensure that pump sets are selected and installed as per guidelines.



#### 4. Water lifting Permission while financing pump sets (LI schemes)

For lifting water from river/ canals if envisaged, a letter from competent authority of the concerned department of the State Government authorising the beneficiary to lift water from the river/ canal and indicating the period up to which the permission is given should be obtained before processing loan proposal. The bank may ensure that permission for lifting water is available for a period, which will cover at least 3 years longer than the repayment period of the loan.

#### 5. Selection of pumping units

The banks should make every effort to advise the beneficiaries in selection of a correct pumping unit. They should take into account the farm holding, expected discharge, aquifer characteristics, total lift, pump efficiency and the type of power available. Pumping system should be conforming to BIS Standard. The following guidelines may be kept in view while selecting the type and quality of the pumping unit so that operational expenses are minimum.

##### a) Selection of Horizontal Centrifugal pumps:

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

**Minimum Pumping Efficiency**

S. 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, a pump with maximum efficiency should be selected.

##### b) 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 gm per bhp per hour for diesel engines in RPM range of 1000 to 2000 and 210 gms 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 engines the one which has lowest SFC should be selected.

##### c) Selection of Electric Motors

- (i) The motor should have BIS Certification mark.

(ii) The efficiency of the motor should not be less than the value given under:

**Minimum Pump Efficiency**

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

(iii) The motors which have the maximum efficiency for a given bhp should be selected from a group of BIS marked motors.

(iv) The bhp of the motor should be 20% more than the bhp of the pump.

**d) Selection of Suction and Delivery pipes**

(i) The pipe should have BIS Certification mark.

(ii) 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 on the basis of optimal velocity of water are given below:

**Diameter of suction and delivery pipe**

S. 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



## 2. Shallow Tube well

क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)
i	STW with MS Strainers & DPS	100mm dia x30m deep	90,000	11-15	11
ii	STW with MS Strainers & EPS	100mm dia x30m deep	85,000	11-15	11
iii	STW with MS Cavity & DPS	100mm dia x30m deep	85,000	11-15	11
iv	STW with MS Cavity & EPS	100mm dia x30m deep	80,000	11-15	11
v	STW with PVC Strainers & DPS	100mm dia x30m deep	75,000	11-15	11
vi	STW with PVC Strainers & EPS	100mm dia x30m deep	70,000	11-15	11
vii	STW with PVC Cavity & DPS	100mm dia x30m deep	70,000	11-15	11
viii	STW with PVC Cavity & EPS	100mm dia x30m deep	65,000	11-15	11

## 3. Sprinkler Irrigation System

क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)
i	Micro Sprinkler (for 1 ha) (5mmX5mm/3mmX3mm)	1 Ha	81,377/ 92,823	7	11
ii	Mini Sprinkler (for 1 ha) (10mmX10mm/8mmX8mm)	1 Ha	1,17,667/1,29,841	7	11
iii	Portable Sprinkler (for 1 ha) (63mm/75mm)	1 Ha	26,985/30,242	7	11
iv	Drip Irrigation (for 1 ha/5 ha) *	-	97,245/ 4,70,306	7	11
*The unit cost for Drip irrigation (1 ha) is taken with RCC tank, Motor, Filter, Fertigation tank, Drip line, etc. for vegetable fields and high-density orchards					

#### 4. Solar Water Pumps (Submersible)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)
i	Solar Water Pump	1 HP	1,34,223	9	11
		(AC Submersible)			
		1 HP	1,33,716		
		(DC Submersible)			
ii	Solar Water Pump	2 HP	2,26,800	9	11
		(AC Submersible)			
		2 HP	2,14,000		
		(DC Submersible)			
iii	Solar Water Pump	3 HP	2,99,596	9	11
		(AC Submersible)			
		3 HP	3,19,839		
		(DC Submersible)			
iv	Solar Water Pump	5 HP	3,58,044	9	11
		(AC Submersible)			
		5 HP	3,58,044		
		(DC Submersible)			
v	Solar Water Pump	7.5 HP	5,08,846	9	11
		(AC Submersible)			
		7.5 HP	5,08,846		
		(DC Submersible)			
vi	Solar Water Pump	10 HP	6,08,421	9	11
		(AC Submersible)			
		10 HP	6,08,421		
		(DC Submersible)			







### नियम एवं शर्तें

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



## A. भूमिविकास (Land development)

### 1. भू-समतलीकरण

क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)
i	3% तक ढलान	1 ha	34,969	7-9	24
ii	3 से 5% तक ढलान	1 ha	55,902	7-9	24

### 2. Bench Terracing

क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	5 to 10% slope	1 ha	93,412	7-9	24
ii	10 to 20% slope	1 ha	1,20,032	7-9	24
iii	20 to 30% slope	1 ha	5,33,610	7-9	24

### 3. Rejuvenation of old terraces

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i	5 to 10% slope	1 ha	86,394	7-9	24
ii	10 to 20% slope	1 ha	1,08,900	7-9	24
iii	20 to 30% slope	1 ha	3,38,800	7-9	24

## नियम एवं शर्तें

1. 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.
2. The bank should ensure that the contour bunds (as in watersheds) are constructed as per the specification prescribed by the State Soil Conservation Department.
3. 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.
4. 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.
5. While financing for reclamation of marshy and waterlogged lands, care may be taken to ensure its end use strictly for agricultural purposes.
6. On farm development/systematic land development works on the irrigated commands may be considered on the outlet/source basis. In the case of contiguous area, separate estimates for the earth works, irrigation/drainage channels, drips etc. may be insisted upon.





#### 4. कम्पोस्ट निर्माण ईकाई

क्रं सं०	गतिविधि	ईकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय ईकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित ईकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	वर्मीकम्पोस्ट निर्माण ईकाई	Pit Size 10'x8'x2.5'	36,300	3	6
ii	वर्मीकम्पोस्ट निर्माण ईकाई	Pit Size 30'x8'x2.5'	1,10,000	3	6
iii	वर्मी बेड (Vermi Bed)	5m x 1.5m x 1m	5,500	3	6
iv	NADEP कम्पोस्ट	Pit Size 12'x4'x3'	15,000	3	6



## B. वृक्षारोपण और बागवानी (Plantation and Horticulture)

### 1. पॉली हाउस

क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
1	Poly house (fan & pad system)	100-sq.m	1,80,000	5	11
2	Poly house (fan & pad system)	200-sq.m.	3,60,000	5	11
3	Poly house (fan & pad system)	500-sq.m	9,00,000	5	11
4	Poly house (fan & pad system)	1008-sq.m	16,12,800	5	11
5	Poly house (fan & pad system)	2080-sq.m	31,20,000	5	11
6	Poly house (fan & pad system)	100(hill)- per sq. meter	2,07,000	5	11
7	Poly house (fan & pad system)	500(hill)- per sq. meter	10,35,000	5	11
8	Poly house (fan & pad system)	1008(hill)- per sq. meter	18,40,000	5	11
9	Poly house (fan & pad system)	2080(hill)- per sq. meter	35,88,000	5	11
10	Poly house (tubular)	100(hill) - sq.m	1,38,000	5	11
11	Poly house (bamboo structure)	Hills-100- sq.m.	51,750	5	11



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12	Protection Structure-Shadenet housing	Net house (tubular structure)-100-sq.m	81,650	5	11
13	Protection Structure-Shadenet housing	Net house (Bamboo structure)-100-sq.m	51,750	5	11
14	Protection Structure-Shadenet housing	Anti-hail net-100-sq.m.	5,000	5	11



## 2. फील्ड आसवन संयंत्रकी स्थापना

### Field distillation plant installation

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
I	Floriculture-Rose	50 kg Rose oil plant (Field distillation stainless steel 304)	7,00,000	5	11
ii	Medicinal & Aromatic Crops	5 quintal herbs Mild Steel (MS)	6,18,000	5	11
iii	Medicinal & Aromatic Crops	10 quintal herbs Mild Steel (MS)	6,92,000	5	11
iv	Medicinal & Aromatic Crops	15 quintal herbs Mild Steel (MS)	7,70,000	5	11

## 3. फल उत्पादन (Fruit cultivation)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
I	New Orchard - Temperate Fruits-Apple	(3.5x3.5m RS MM 111) - 814 plants/ha)-1-ha	7,68,000	7	36
ii	New Orchard - Temperate Fruits-Apple	Rs.100/plant (2.5 x 2m RS M9) 2000 plants/ha	17,60,000	7	36
iii	New Orchard - Temperate Fruits-Plum	Rs.80/plant (Plum) (plant spacing – 3.5 x 3.5m) -1-ha	61,200	7	36



क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
iv	New Orchard - Temperate Fruits-Plum	Rs.80/plant (plant spacing – 2.5 x 2.5m) - 1600 plants/ha- 1-ha	1,20,000	7	36
v	New Orchard - Temperate Fruits-Peach	Rs.70/plant (plant spacing – 2.5 x 2.5m) - 1600 plants/ha-1 -ha	1,04,000	7	36
vi	New Orchard - Temperate Fruits-Peach	Rs.70/plant (plant spacing – 3.0 x 2.5m)1333 plants/ha-1-ha	86,645	7	36
vii	New Orchard - Temperate Fruits-Apricot	Rs.75/plant (plant spacing – 4.0 x 4.0m)625 plants/ha -1-ha	40,625	7	36
viii	New Orchard - Temperate Fruits-Apricot	Rs.70/plant (plant spacing – 3.5 x 3.5m)816 plants/ha-1-ha	53,040	7	36
ix	New Orchard - Temperate Fruits- Almond	Rs.70/plant (plant spacing – 4.0 x 4.0m) – 625 plants/ha-1- ha	40,625	7	36
x	New Orchard - Temperate Fruits- Almond	(plant spacing – 3.0 x 3.0m) – 1111 plants/ha Rs.65/plant-1-ha	72,215	7	36
xi	New Orchard - Temperate Fruits-walnut	Walnut 6*6mtr; Rs. 250/ plants- ha	69,500	8	48

क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
xii	New Orchard - Tropical/ Sub Tropical Fruits-Mango	(plant spacing – 5.0 x 5.0m) - 400 plants/ha - ha	5,92,000	8	48
xiii	New Orchard - Tropical/ Sub Tropical Fruits-Guava	(plant spacing – 6.0 x 6.0m) –278 plants/ha -ha	3,17,000	8	36
xiv	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon	(plant spacing – 3.0 x 3.0m) -1111 plants/ha Rs.60/plant-1-ha	66,660	8	36
xv	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon	(plant spacing – 4.0 x 4.5m) -555 plants/ha Rs.70/plant-1-ha	33,300	8	36
xvi	New Orchard - Tropical/ Sub Tropical Fruits- Papaya	(plant spacing – 1.8 x 1.8m) – 2777 plants/ha Rs.30/plant-1-ha	69,425	3	11
xvii	New Orchard - Tropical/ Sub Tropical Fruits- Papaya	(plant spacing– 1.5 x 1.5m) – 4444 plants/ha Rs.30/plant-1-ha	1,11,100	3	12
xviii	New Orchard - Tropical/ Sub Tropical Fruits- Kiwi	(plant spacing – 6.0 x 6.0m) –278 plants/ha -ha	13,50,000	8	36



क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
xix	New Orchard - Temperate Fruits-Pear New Orchard - Temperate Fruits-Pear	(plant spacing – 5.0 x 5.0m) - 500 plants/ha Rs.50/plant-1-ha	25,000	7	36
xx	New Orchard - Temperate Fruits-Pear	(plant spacing – 3.0 x 3.0m) – 1111 plants / ha Rs. 60/ plant-1- ha	55,550	7	36
xxi	New Orchard - Tropical/ Sub Tropical Fruits-Litchi	(plant spacing– 6.0 x 6.0m) –278 plants/ha Rs.60/plant-1-ha	3,67,000	8	36
xxii	Dryland Horticulture crops-Indian Goose Berry (Amla)	(plant spacing– 6.0 x 6.0m) –278 plants/ha Rs.60/plant-1-ha	13,900	8	36
xxiii	Dryland Horticulture crops-Indian Goose Berry (Amla)	(plant spacing– 4.0 x 5.0m) - 500 plants/ha Rs.60/plant-1-ha	25,000	8	36
xxiv	New Orchard - Tropical/ Sub Tropical Fruits-Indian Goose Berry (Amla)	(plant spacing– 3.0 x 3.0m) - 1110 plants/ha Rs.60/plant-1-ha	55,500	8	36
xxv	Nursery -Hi Tech Nursery per Ha	0.4-01 ha	20,00,000	7	11

क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
xxvi	Nursery -Hi Tech Nursery per Ha	01-02 ha	30,00,000	7	11

**\*The project cost will include cost of cultivation of Rs. 1.0-2.0 Lakh/ha over and above the planting material cost, depending upon various factors like plant-to-plant distance, staking, irrigation requirement etc.**





## नियम एवं शर्तें

1. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc., as in the case may be.
2. Loans may be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rain-fed cultivation is not possible.
3. Loans may be issued in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to maturity 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 farm 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.
4. The bank shall ensure that the beneficiary observes the following technical norms:
  - (i) The pit dug 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 top soil, cattle manure and fertilizers before planting is done.
  - (iii) Only high yielding recommended varieties should be planted in place of traditional varieties.
  - (iv) The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
  - (v) Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
  - (vi) Watering of plantations should be done during dry months of first 2 to 3 seasons in respect of plants.
  - (vii) The recommended fertilization and plant protection schedules as recommended by AU shall be followed Inter cropping will be done wherever possible.
  - (viii) Proper and adequate soil conservation and drainage arrangements shall be ensured.
  - (ix) Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
  - (x) 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.
5. The bank shall grant loans to individual beneficiaries based on a case-by-case appraisal and assessment of the repayment capacity of the borrowers.
6. Working Capital may be issued through KCC as per the revised guidelines of KCC.

#### 4. पुष्प उत्पादन (Floriculture)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Floriculture-Gladiolus	0.4 ha (Open field)-ha	3,00,000	7	11
ii	Floriculture-Cut Flowers	(Gerbera) (Cut flowers) 1000 sq. m.	19,00,000	7	11
iii	Floriculture-Rose	(Cut flowers) 1000 sq. m.	17,50,000	7	24
iv	Floriculture-Cut Flowers - Liliun	(Hybrid) (Bulbous flowers) 1000 sq. m.	17,00,000	7	11
v	Floriculture-Cut Flowers-Carnation	1000-sq. m	23,73,000	7	11

#### C. औषधियाँ तथा सुगंधित पौधे (Medicinal and Aromatic Plants)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Medicinal & Aromatic Crops-Kuth	0.4ha	65,000	7	11
ii	Medicinal & Aromatic Crops-Kutki	0.4ha	97,500	5	11
iii	Medicinal & Aromatic Crops-Sarpagandha	0.4ha	1,04,000	5	11



क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
iv	Medicinal & Aromatic Crops- Seabckthorn	0.4ha	97,500	7	11
v	Medicinal & Aromatic Crops- Stevia	0.4ha	91,000	5	11
vi	Medicinal & Aromatic Crops- Aloevera	0.4ha	52,000	7	11
vii	Medicinal & Aromatic Crops- Lemon Grass	1 acre	95,000	7	11
viii	Medicinal & Aromatic Crops- Large Cardamom	0.4ha	65,000	5	11
ix	Medicinal & Aromatic Crops- Asparagus	0.4ha	60,000	5	11
x	Medicinal & Aromatic Crops- Damasc rose	1 acre	2,08,000	5	11
xi	Medicinal & Aromatic Crops- Timur	1 acre	1,16,000	5	11
xii	Medicinal & Aromatic Crops	1 acre	1,16,000	7	36





#### D. रेशम उत्पादन(Sericulture)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Sericulture- Mulberry Plantation	Raising of Mulberry plantation (300 plants) +rearing house	1,57,244	7	36

#### E. मधुमक्खी पालन (Bee keeping)

क्रं सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Bee Keeping- Boxes	50 colony-No.	4,20,000	5	11
ii	Bee Keeping- Boxes	100 colony-No.	7,82,000	5	11





#### F. मशरूम उत्पादन / बटनमशरूम (Mushroom Cultivation)

क्र० सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Mushroom Cultivation- Mushroom Spawn Production	1000 Kg. per Cycle	20,00,000	5	11
ii	Mushroom Cultivation- Production Unit	1000 Kg. per Cycle	30,00,000	5	11
iii	Mushroom Cultivation- Compost unit	1000 Kg. per Cycle	30,00,000	5	11
iv	Mushroom Cultivation- Low-cost Mushroom Production Unit	400 sq ft	4,00,000	7	36

#### H. कृषि यंत्रीकरण (Farm Mechanization)

क्र० सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अनुग्रह अवधि (महीने)
1	ट्रैक्टर 35 hp	As per quotation	7,37,000	5	6
2	पावर टिलर 8 - 11 hp with accessories	As per quotation	2,50,000	5	6
3	पावर थ्रेशर (Multi Crop Thresher)	As per quotation	2,25,000	7	6

क्र० सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अनुग्रह अवधि (महीने)
4	कम्बाइन हार्वेस्टर 35 hp	As per quotation	26,00,000	9	6
5	सीड कम फर्टिलाइजर ड्रिल (Tractor driven)	As per quotation	75,000	5-7	6
6	लेजर लैंड लेबलर (ट्रैक्टरचलित)	As per quotation	4,00,000	5-7	6
7	<b>अन्य कृषि उपकरण</b>				
i	एम बी प्लाऊ	As per quotation	45,000	7	6
ii	कलटीवेटर	11 tyne	42,500	7	6
iii	डिस्क हैरो	11 disc	72,000	7	6
iv	सब - सोइलर		25,000	7	6
v	पैड़ी ट्रांसप्लान्टर (हस्त चालित )	As per quotation	19,000	7	6
vi	पैड़ी ट्रांसप्लान्टर (स्वचालित )	As per quotation	4,50,000	7	6
vii	पावर वीडर (Engine operated above 5 BHP)	As per quotation	1,50,000	7	6
viii	पावर वीडर (Engine operated 2-5 BHP)	As per quotation	1,05,000	7	6
ix	रीपर कम बाइंडर	As per quotation	4,07,500	7	6
x	स्ट्रो रीपर (above 35 BHP)	As per quotation	2,57,000	7	6
xi	ब्रश कटर	As per quotation	60,000	5-7	6
xii	रोटावेटर (6 फीट)	As per quotation	92,500	5-7	6
xiii	रोटावेटर (7 फीट)	As per quotation	1,12,500	5-7	6
xiv	रोटावेटर (8 फीट)	As per quotation	1,30,000	5-7	6



क्रं सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अनुग्रह अवधि (महीने)
xv	थ्रेसर/मल्टी क्रोप थ्रेसर (upto 4 Ton)	As per quotation	2,25,000	7	6
xvi	पैड़ी थ्रेसर	As per quotation	76,000	7	6
xvii	थ्रेसर (upto 4 Ton)	As per quotation	1,97,500	7	6
xviii	थ्रेसर (3BHP से कम इंजिन/ इलैक्ट्रिक मोटर द्वारा चालित)	As per quotation	28,500	7	6
xix	थ्रेसर/ पैड़ी थ्रेसर (5BHP से कम इंजिन/ इलैक्ट्रिक मोटर द्वारा चालित)	As per quotation	55,000	7	6
xx	चारा कटर(3BHP से कम इंजिन/ इलैक्ट्रिक मोटर द्वारा चालित)	As per quotation	50,000	7	6
xxi	चारा कटर(3-5 BHP से कम इंजिन/ इलैक्ट्रिक मोटर द्वारा चालित)	As per quotation	56,000	7	6
xxii	हस्तचालित स्प्रेयर	As per quotation	1,750	5-7	6
xxiii	पावर चालित स्प्रेयर (8-12 ltr) (0.75 HP इंजिन)	As per quotation	31,000	5-7	6
xxiv	फार्म मशीनरी बैंक	As per quotation	7,00,000	10	6
xxv	कस्टम हाइरिंग सेंटर	As per quotation	30,00,000	10	6
xxvi	आलू बुवाई यंत्र	As per quotation	40,000	7	6
xxvii	विनोइंग फैन	As per quotation	20,000	7	6
xxviii	ड्रोन लेसर लैंड लेवेलर कृषि कार्य हेतु		10,00,000	8	6





### नियम एवं शर्तें

1. The bank shall satisfy itself regarding cost of machine, cost of implements etc. by verification of quotations, invoice and bills.
2. 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.
3. 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.
4. 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.
5. 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.



## I मत्स्य पालन (Fisheries)

क्रं° सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repaymen t Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
1	Trout Fish Farming including inputs - Construction of Raceways of minimum of 50 cubic meters (size- 15m x 2m x 1.5m)	Acre	5,50,000	5	12
2	Construction of New Ponds for Hilly areas including input cost (1.00 Ha)	Ha	12,40,000	6	12
3	Construction of New Pond for Plains areas including input cost (1.00 Ha)	Ha	11,00,000	6	12
4	Construction of Biofloc ponds for Freshwater areas including inputs (0.10 Ha)	No.	14,00,000	6	12
5	Recirculatory Aquaculture System (RAS) - 01 Tank/unit, minimum 100 cubic meter per tank	No.	7,50,000	5	12
6	Establishment of Medium RAS (with 6 tank of minimum 30m <sup>3</sup> /tank capacity 10 ton /crop)	No.	25,00,000	6	12
7	Establishment of Medium RAS for Cold water Fisheries. (with 4 tank of minimum 50 m <sup>3</sup> /tank capacity and fish production capacity of 4 ton/crop)	No.	20,00,000	6	12
8	Culture based Capture Fisheries Cage Culture in Reservoirs - Size per cage-(6x4x4 cub.Mtr.) - 6 cages	No.	3,00,000	5	12
9	Fish marketing	No.	10,00,000	5	12

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10	Establishment of Trout Fish Hatcheries (Production capacity- minimum capacity of 10 lakh fry/ Year or 15 lakh Eyed ova of trout/year in a minimum area of 0.4 Ha or at least 1 acre)	No.	50,00,000	7	12
11	Establishment of New Freshwater Finfish Hatcheries for Plains areas (a minimum capacity of 15 million fry/year/unit or 6 crores spawn/year/unit with minimum area of 0.50 ha.)	No.	25,00,000	7	12
12	Feed Mills - Mini Mills of production Capacity of 2 ton /Day	No.	30,00,000	7	12







### नियम एवं शर्तें

1. The area shall be inspected/lay out plan prepared by Fisheries Department and their suitability report obtained before sanction of loans.
2. Fast growing commercial variety of fish as recommended by Fisheries Department of Government of Uttarakhand may be cultivated by the beneficiaries.
3. The ponds shall be prepared as per the technical guidelines from Fisheries Department and minimum water level (approximately between 1.0 and 1.5 metres) shall be maintained in ponds.
4. Proper arrangements for de-silting, 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. / GOI guidelines to ensure optimum fish production.

## J. भंडारण एवं मार्केट यार्ड

### 1. ग्रामीण भंडारण (Rural Godowns)

क्रं° सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	ग्रामीण भंडारण	100 MT	8,00,000	5-10	6
ii	ग्रामीण भंडारण	200MT	16,00,000	5-10	6
iii	ग्रामीण भंडारण ( hilly areas)	2000MT	1,60,00,000	5-10	6
iv	ग्रामीण भंडारण (plains)	2000 MT	1,20,00,000	5-10	6





## 2. शीत भंडारण (Cold storages)

क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Multi product use cold storage	Upto 5,000 MT &>6 chambers (of < 250 MT)*	10,000/MT	8-10	11

\* NHB rates.

## 3. Frozen Plant (IQF)

क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Frozen Plant (IQF)	2 MT/hr. (along with 2000MT frozen storage)	4,50,00,000	8-10	11

## K. बायोगैस (Bio gas)

### 1. प्रगतिमॉडल

क्रं सं	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Biogas Plant	2 Cum	36,900	3-5	11
ii		3 Cum	39,600	3-5	11
iii		4 Cum	56,200	3-5	11

## 2. के वी आई सी मॉडल

क्रं° सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Biogas Plant	2 Cum	45,000	3-5	11
ii		3 Cum	55,000	3-5	11
iii		4 Cum	65,000	3-5	11

## 3. दीन बन्धु मॉडल

क्रं° सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Biogas Plant	2Cum	24,000	3-5	11
ii		3Cum	29,600	3-5	11
iii		4 Cum	33,950	3-5	11

## L. वानिकी और बंजर भूमि विकास (Forestry & Wasteland development)

### 1. Standalone Models (1 hectare)

क्रं° सं°	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Poplar (Populus deltoides)	3m x 3m	2,05,000	6	60
ii	Eucalyptus (Eucalyptus teriticornis)	2m x 2m	4,36,000	8	84
iii	Bamboo (Dendrocalamus strictus)	6m x 6m	91,000	6	48



## 2. Agroforestry models (1 hectare)

क्र० सं०	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
i	Poplar Based (Populus deltoides)	8m X 2.5m	1,40,000	6	60
ii	Eucalyptus Based (Eucalyptus teriticornis)	3m x 3m	1,85,000	8	84
iii	Melia Based (Melia composite)	4m x 5m	6,90,000	7	48

### नियम एवं शर्तें

- 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.
- 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 plantation in the subsequent years.
- The repayment and grace period in the popular models will vary as per the species of popular planted.
- 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.
- 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 Agricultural /Horticulture University/ Forest Department.
  - The pits will be filled with topsoil, cattle manure and fertilizers before planting is done.
  - 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 plantation from cattle and trespassers.
  - Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
  - The recommended fertilisation and plant protection schedules of State Forest department / AU shall be followed.
  - Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.



- (viii) Inter- cropping will be done wherever possible as in case of Poplar, eucalyptus, and bamboo in the initial years of planting.
  - (ix) The beneficiaries under the scheme will raise intercrops preferably leguminous crops during the first 4 to 5 years to improve returns from main investments.
  - (x) Proper and adequate soil conservation and drainage arrangements shall be ensured.
  - (xi) Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
5. 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.
  6. The bank may grant loans to individual beneficiaries based on a case-by-case appraisal and assessment of the repayment capacity of the borrowers.
  7. Working Capital may be issued through KCC as per the revised guidelines of KCC.
  8. 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 Department.





### M. पशु पालन (Animal Husbandry)

क्रं. सं.	गतिविधि	इकाई आकार / तकनीकी आर्थिक मानदण्ड	वर्ष 2025-26 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period पुनर्भुगतान की अवधि (वर्ष)	Gestation Period अभिस्थगन अवधि (महीने)
1	संकर गाय (with Shed, equipment's, cost of one working cycle)	2 पशु	1,70,000	5	3-6
2	देशी गाय (Gir, Sahiwal, HYV) (with Shed, equipment's, cost of one working cycle)	2 पशु	1,90,000	5	3-6
3	देशी गाय (बद्री)	2 पशु	50,000	5	3-6
4	संकर गाय (with Shed, equipment's, cost of one working cycle)	10 पशु	9,00,000	5	3-6
5	मुराह /ग्रेडेड मुराह भैंस (with Shed, equipment's, cost of one working cycle)	2 पशु	2,00,000	5	3-6
6	देशी ब्रीडिंग बुल (Cattle / Buffalo)	1 पशु	75,000	5	3-6
7	कटड़ा (भैंस का नर बच्चा) पालन (inclusive of one working cycle)	10 कटडे	2,00,000	5	6
8	हीफर पालन (inclusive of one working cycle)	5 पशु	2,72,000	5	18
9		Milk Chilling & Collection centers			

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i	500 लीटर क्षमता	प्रति इकाई	As per quotation	5	6
ii	1000 लीटर क्षमता	प्रति इकाई	As per quotation	5	6
iii	2000 लीटर क्षमता	प्रति इकाई	As per quotation	5	6
iv	3000 लीटर क्षमता	प्रति इकाई	As per quotation	5	6
v	साइलेज बेलर व रैपर यूनिट	प्रति इकाई	10,00,000	8	11
vi	हाइड्रोपोनिक यूनिट	प्रति इकाई	55,000	5	6





## नियम एवं शर्तें

1. While financing a unit of 2 milch animals, the bank shall ensure that each animal is purchased with an interval of about 6 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 only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 10-15 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.
- Animals shall be vaccinated with the help of Veterinary Department against diseases such as Hemorrhagic Septicaemia and Foot and Mouth disease, Brucellosis, etc. depending upon prevalence of a particular disease in the area and as per advice of State Animal Husbandry Department.
  - The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder/concentrate feed & water.
  - The bank shall satisfy itself that adequate facilities for veterinary aid and breeding facilities are available from Government Department/Private institutions to beneficiary in the vicinity of scheme area.
  - 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.
  - The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either in organized 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.
  - Beneficiaries shall be asked to maintain basic records.



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10	<b>मुर्गी पालन (Poultry)</b>				
i	लेयर (डीप लिटर्सिस्टम) inclusive of shed, equipment, one working cycle)	500 पक्षी	4,50,000	8	5
ii	ब्रॉयलर (inclusive of shed, equipment, one working cycle)	500 पक्षी	3,35,000	5-6	3
iii	Low Input Technology Birds (inclusive of shed, equipment, one working cycle)	500 पक्षी	3,50,000	5	3
iv	लेयर (डीपलिटर) inclusive of shed, equipment, one working cycle	5000 पक्षी	40,20,000	8	6
v	ब्रॉयलर (डीपलिटर) inclusive of shed, equipment, one working cycle	5000 पक्षी	24,90,000	8	6
vi	सेंट्रल ग्रोवर यूनिट	16,000 चिक पर यूनिट	40,00,000	7	11





## नियम एवं शर्तें

1. 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/borrower should enter into tie-up arrangements with the hatcheries in this regard wherever possible for the continuity of supply.
2. The Bank shall satisfy itself that the beneficiaries observe among others, the following specifications in designing the poultry sheds.
  - (i) The end walls of shed shall face east west direction.
  - (ii) The floor level shall be about 1-foot above ground level.
  - (iii) A minimum overhand of 3-5 feet be given to the roof to avoid entry of rainwater inside the shed.
  - (iv) The shed shall be made rat proof using wire nets.
  - (v) Feeding space of 4" and watering space of 2" per bird shall be ensured.
  - (vi) The Bank shall disburse loans after satisfying itself that there are adequate facilities for veterinary aid and marketing.
3. During periodical inspection, the bank shall satisfy itself about the following requirements:
  - (i) Utmost cleanliness and hygienic conditions are maintained in the poultry farm. The houses are cleaned and disinfected before housing new flock.
  - (ii) 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.
  - (iii) Balanced concentrated feed is always available to the birds.
  - (iv) Fresh and clean water is always available.
4. 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 installments and within three months after disbursement of each installment, 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 with 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 3 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.



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11	<b>भेड़ पालन (Sheep rearing)</b>				
i	भेड़ पालन	10+1 पशु	1,85,000	6	11
		20+1 पशु	3,42,000	6	11
		40+2 पशु	6,80,000	6	11
ii	भेड़ प्रजनन	100+5 पशु	17,80,000	6	11
12	<b>सूकर पालन (Piggery)</b>				
i	सूकर प्रजनन	10+3 पशु	5,52,000	5-6	11
ii	सूकर पालन और फेटीनिंग	3+1 पशु	84,000	5-6	11
13	<b>बकरी पालन (Goat farming)</b>				
i	बकरी पालन	10+1 पशु	1,85,000	5	11
		20+1 पशु	3,42,000	5	11
		40+2 पशु	6,80,000	5	11
ii	बकरी प्रजनन	100+5 पशु	17,80,000	5	11





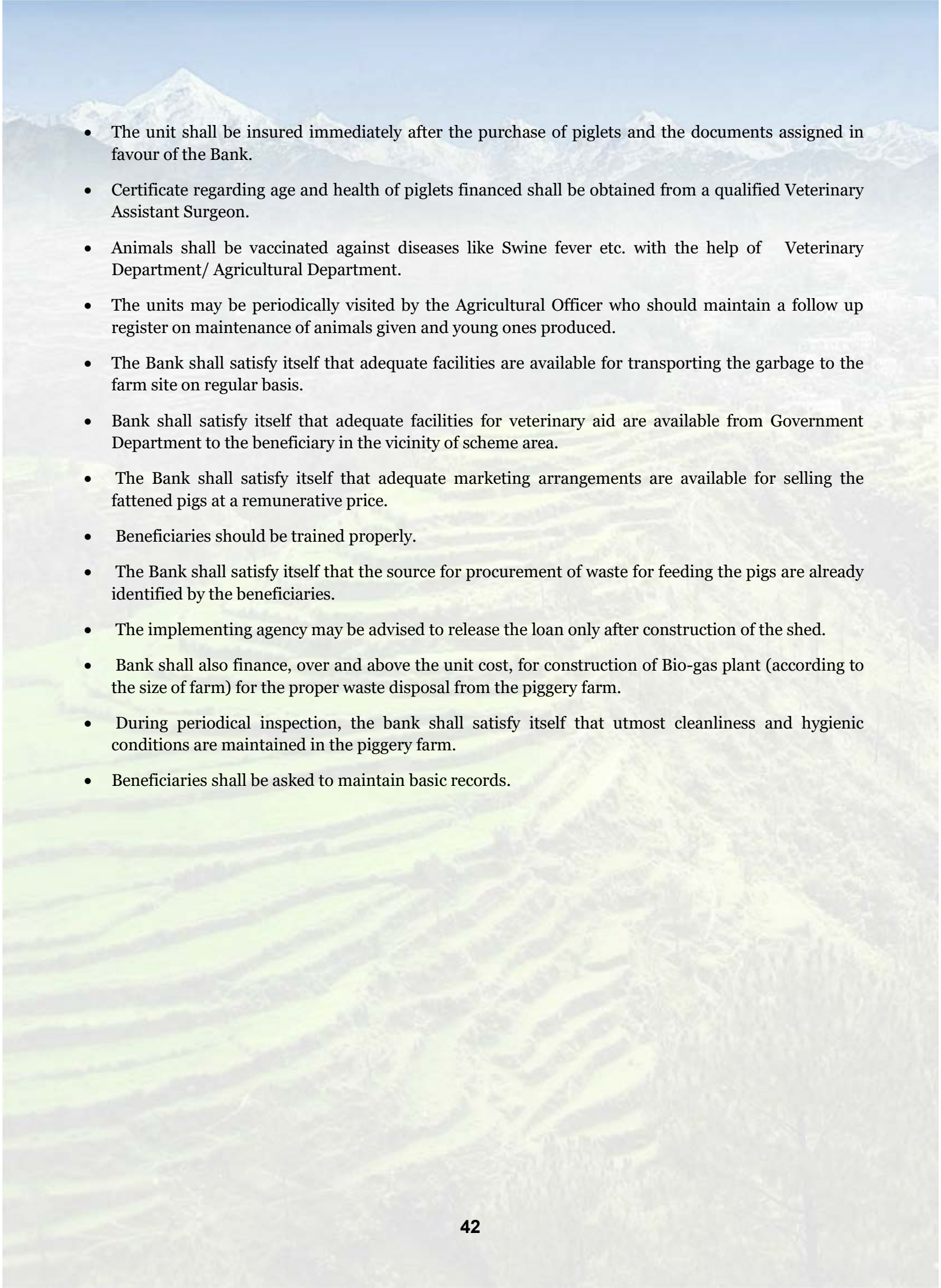
## नियम एवं शर्तें- बकरी व भेड़ पालन

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 District 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 Assistant Surgeon.
5. Animals shall be vaccinated against diseases with the help of Veterinary Department.
6. The units may be periodically visited by the Officer who should maintain a follow up register on maintenance of animals given and young ones produced.
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 the vicinity of scheme area.
9. The implementing agency may be advised to release instalments for veterinary aid, cost of feed etc. only on actual purchase of animal.
10. Beneficiaries shall be asked to maintain basic records.



## नियम एवं शर्तें- Piggery

- The Bank shall finance only good quality piglets of exotic breeds like large white Yorkshire etc. in the age group of 2 months from reputed farms.
- Biogas plant should be insisted upon with piggery units.
- 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 shall be maintained.

- 
- The unit shall be insured immediately after the purchase of piglets and the documents assigned in favour of the Bank.
  - Certificate regarding age and health of piglets financed shall be obtained from a qualified Veterinary Assistant Surgeon.
  - Animals shall be vaccinated against diseases like Swine fever etc. with the help of Veterinary Department/ Agricultural Department.
  - The units may be periodically visited by the Agricultural Officer who should maintain a follow up register on maintenance of animals given and young ones produced.
  - The Bank shall satisfy itself that adequate facilities are available for transporting the garbage to the farm site on regular basis.
  - Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
  - The Bank shall satisfy itself that adequate marketing arrangements are available for selling the fattened pigs at a remunerative price.
  - Beneficiaries should be trained properly.
  - The Bank shall satisfy itself that the source for procurement of waste for feeding the pigs are already identified by the beneficiaries.
  - The implementing agency may be advised to release the loan only after construction of the shed.
  - 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.
  - During periodical inspection, the bank shall satisfy itself that utmost cleanliness and hygienic conditions are maintained in the piggery farm.
  - Beneficiaries shall be asked to maintain basic records.



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14	अंगोरा खरगोश पालन (ऊन हेतु)	8 M+12 F	1,32,000	5	12
15	अन्य पशु				
i	खच्चर	2	2,00,000	4	6
ii	पोनी	1	50,000	4	6
iii	गधा	1	25,000	4	6
iv	हरियाणा बुलक	1	26,000	4	6
v	ब्रीडिंग बुल (High Genetic Merit Bull)	1	2,25,000	5	3
17	हस्तचलित चारा मशीन	1	10,000	2	3
18	विद्युत चालित चारा मशीन				
	2 HP विद्युत मोटर	1	26,000	2	3
	3 HP विद्युत मोटर	1	31,000	2	3

## N. Integrated Farming Systems (IFS)

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

### a) Integrated farming system for hilly regions (1 acre model)

Crop/ enterprise	Area (%)	Production Cost (Rs.)
Paddy/finger Millet/Pulses - potato	74	89,000
Multitier cropping- temperate fruit with vegetables intercropping	20	30,000

HYV Indigenous Dairy Cattle (02 Cows)	5	1,90,000
Fisheries cum poultry (50 birds) in new pond (100 sqm)	1	96,200
Vermicompost	1	16,000
<b>Total</b>	<b>100</b>	<b>4,21,200</b>

**b) Integrated farming system for Tarai / Bhabhar Plains (1 ha model)**

Crop/ enterprise	Area (%)	Production Cost (Rs.)
Paddy- wheat- Green Gram	55	1,18,000
Silvi Horticulture (Poplar, Guava etc.)	22	65,000
Dairy (Cow +cowshed+ equipment's and one Working Cycle)	16	3,43,000
Fisheries cum poultry (200 birds) in existing pond	5	3,00,000
Vermicompost	2	16,000
<b>Total</b>	<b>100</b>	<b>8,42,000</b>

**Economics of the IFS Model: Hilly Region**

S.No	Crop	Yield	Rate (Rs.)	Gross Income
1	Rice (MSP)	9 Qtl	2300/ Qtl	20,700
2	Potato	27 Qtl	10/ Kg	27,000
3	Vegetable			5,000
4	Peach – 50 Trees	300 Kg	25/Kg	7,500
5	Dairy (15 Ltr/day)	2700 Ltr	40/ Ltr	1,08,000
6	Vermicompost			
7	Fishery Cum Poultry			
	Fish Yield First Year	50 Kg	150/ Kg	7,500
	Fish Yield Second Year	90 Kg	150/ Kg	13,500
	Chicken Yield Per Year	350 Kg	200/ Kg	70,000



## Economics of the IFS Model

S.No	Crop	Yield	Rate (Rs.)	Gross Income
1	Rice (MSP)	20 Qtl	2300/ Qtl	46,000
2	Wheat (MSP)	22 Qtl	2425/ Qtl	53,350
3	Green Gram	7 Qtl	8558/ Qtl	59,906
4	Poplar – 200 Trees	64 cum	3500/cum	2,24,000
5	Guava – 100 Trees	8 Qtl	15/ Kg	12,000
6	Dairy (15L/day)	5400 Ltr	40/ Ltr	2,16,000
7	Fishery Cum Poultry			
	Fish Yield First Year	60 Kg	150/ Kg	9,000
	Fish Yield Second Year	100 Kg	150/ Kg	15,000
	Chicken Yield Per Year	600 Kg	200/ Kg	1,20,000



**c) Integrated farming system for Tarai/Bhabar Plains (1 ha model)**

Crop/ enterprise	Area (%)	Production Cost (Rs.)
Rice-Wheat-Green gram	57	1,18,000
Silvi-Horticulture (Poplar, Guava etc.)	22	65,000
Dairy -2+2 (Cow+ cowshed+ equipment's and one working cycle)	16	3,43,000
Fishery cum poultry (200 birds) in existing pond	5	3,00,000
Total	100	8,42,000

**O. HILL CENTRIC INNOVATIVE MODELS**

क्रम सं०	निवेश	इकाई आकार / तकनीकी आर्थिक मानदण्ड	इकाई आकार	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)	वर्ष 2025-26 हेतु प्रस्तावित इकाई लागत (₹)
1	Dragon Fruit (Altitude up to 1200 m)	10ftx10ft; 4 plants/pole; with drip irrigation	1 Acre	5	11	6,60,000
2	Integrated Farming (Altitude up to 3000 m)	Agri-ecotourism - high altitude (HDP Apple +Homestay)	1 Acre	10	12	21,73,000

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## उत्तराखण्ड में नाबार्ड के जिला विकास प्रबन्धकों के संपर्क सूत्र

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