

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

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



विज़न

“ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक”

VISION

“Development Bank of the Nation for fostering rural prosperity”

मिशन

“सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन”

MISSION

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

प्राक्कथन

कृषि में पूंजी निर्माण कृषि के विकास के लिए एक अनिवार्य शर्त है और बढ़ती मांग को पूरा करने के लिए इस क्षेत्र के संधारणीय विकास हेतु महत्वपूर्ण है। कृषि और संबद्ध गतिविधियों में निवेश से परिसंपत्ति निर्माण होता है जो लंबे समय तक लाभ प्रदान करता है। जहां सार्वजनिक निवेश बड़ी परियोजनाओं तक सीमित है, वहीं किसान के संपूर्ण विकास के लिए निजी निवेश महत्वपूर्ण है।

नाबार्ड कृषि क्षेत्र के अंतर्गत सभी प्रमुख निवेश ऋण गतिविधियों के संबंध में इकाई लागत तय करने के लिए प्रति वर्ष एक राज्य स्तरीय इकाई लागत समिति (एसएलयूसीसी/SLUCC) की बैठक आयोजित करता है ताकि तकनीकी एवं आर्थिक रूप से व्यवहार्य और बैंक ग्राह्य परियोजनाओं के लिए ऋण के पर्याप्त प्रवाह को सुविधाजनक बनाया जा सके।

एसएलयूसीसी (SLUCC) द्वारा 21 मार्च 2025 को आयोजित बैठक में वैज्ञानिक और परामर्श प्रक्रिया के बाद वित्त वर्ष 2025-26 के लिए इकाई लागतें तैयार की गई हैं। एसएलयूसीसी (SLUCC) द्वारा तय की गई इकाई लागतें निर्देशात्मक प्रकृति की होती हैं और बैंक अपने विवेक से, अपने परिचालन के क्षेत्र में प्रचलित स्थितियों, तकनीकी एवं वित्तीय व्यवहार्यता और परियोजना की बैंक ग्राह्यता के आधार पर संबंधित गतिविधियों के लिए इकाई लागत की गणना कर सकते हैं।

इस वर्ष अनार के लिए अल्ट्रा एचडीपी के लिए इकाई लागत, प्याज भंडारण संरचना, हल्की, मध्यम और उच्च मिट्टी के लिए ग्रेडेड मेंडबंदी, बायो फ्लोक इकाई, मछली कियोस्क, बछड़ा पालन, विभिन्न इकाई आकारों के लिए बकरी पालन - 100+5, 200+10, 300+15, 400+20, 500+25, विभिन्न इकाई आकारों के लिए भेड़ पालन - 100+5, 200+10, 300+15, 400+20, 500+25, 4 सप्ताह तक 1000 चूजों को पालने के लिए मदर यूनिट, प्रतिदिन 500 हैचिंग अंडे प्राप्त करने के लिए 1000 पोल्ट्री पैरेंट स्टॉक, 1000 अंडे की क्षमता वाली ग्रामीण हैचरी, ग्रामीण मुर्गी पालन के लिए 1000 उन्नत प्रजनक मुर्गी (कावेरी) की इकाई लागत, मांस प्रयोजन के लिए 1000 उन्नत मुर्गी (कावेरी) पालन की इकाई लागत, 4+1, 6+1, 10+2 पिगलेट की संस्तुति पहली बार की गई है ताकि बैंकों को सक्रिय रूप से इन गतिविधियों को वित्तपोषित करने में सक्षम बनाया जा सके।

मैं इस अवसर पर महाराष्ट्र सरकार के विभिन्न विभागों, वित्तपोषक संस्थानों, महाराष्ट्र राज्य के कृषि विश्वविद्यालयों और नाबार्ड के तकनीकी अधिकारियों तथा अन्य सभी हितधारकों, जिन्होंने इस पुस्तिका को तैयार करने में योगदान दिया है, द्वारा दी गई सहायता और सहयोग हेतु आभार व्यक्त करती हूं। मुझे विश्वास है कि यह पुस्तिका वित्तपोषक संस्थानों, विभिन्न सरकारी विभागों और विकास एजेंसियों के लिए सहज रूप से उपलब्ध मानक मार्गदर्शिका का कार्य करेगी।

आर. ए. दराद

मुख्य महाप्रबंधक

नाबार्ड, महाराष्ट्र क्षेत्रीय कार्यालय, पुणे

FOREWORD

Capital formation in agriculture is a pre-requisite for the growth of agriculture and is vital for sustained growth of the sector in order to meet the increasing demands. Investment in agriculture and allied activities leads to asset creation which yield benefits over an extended period. While public investment is limited to larger projects, private investment is crucial for bringing about wholesome development of the farmer.

NABARD convenes a State Level Unit Cost Committee (SLUCC) meeting every year for fixing of unit costs in respect of all the major investment credit activities under Farm Sector, so as to facilitate adequate flow of credit to technically feasible, economically viable and bankable projects.

The unit costs for FY 2025-26 have been prepared following a scientific as well as consultative process by the SLUCC in its meeting held on 21 March 2025. The Unit Costs fixed by the SLUCC are indicative in nature and banks may, at their discretion, arrive at the unit cost for respective activities based on the conditions prevailing in their area of operation, technical feasibility, financial viability, and bankability of the project.

This year Unit cost for Ultra HDP for Pomegranate, Onion Storage Structure, Graded bunding for light, medium and high soils, Bio floc unit, Fish Kiosk, Calf Rearing, Goat Rearing for unit sizes - 100+5, 200+10, 300+15, 400+20, 500+25, Sheep Rearing for unit sizes - 100+5, 200+10, 300+15, 400+20, 500+25, Mother Unit for Brooding 1000 Chicks up to 4 weeks, 1000 Poultry Parent Stock to Get 500 Hatching Egg Per Day, Rural hatchery with 1000 eggs capacity, Unit Cost Of 1000 Improved Breeder Chicken (Kaveri) For Rural Poultry Farming, Unit Cost Of 1000 Improved Chicken (Kaveri) Rearing For Meat Purpose, Pig rearing for unit sizes -4+1, 6+1, 10+2 piglets have been introduced to enable banks to finance the activities proactively.

I take this opportunity to acknowledge the support and cooperation extended by the various Departments of Government of Maharashtra, Financing Institutions, Agriculture Universities of Maharashtra State and technical officers of NABARD and all other stakeholders who have contributed to bringing out this Handbook. I am sure that the booklet will serve as a ready reckoner to the Financing Institutions, various Government Departments, and development agencies.

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Date of approval of the unit cost:

21 March 2025

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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.

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1. Water Resources



Dug Wells

S. No	Item of Investment	Specifications	Unit Cost for FY 2025-26
1	Dug-well in Sandstone and Metamorphic formation in Vidarbha region (applicable to Gadchiroli, Chandrapur, Bhandara districts and part of Nagpur district)	dia 3m, depth 18m, depth of lining 8m	2,36,394.00
2	Dug-cum-borewell in alluvial formation of Tapi & Purna basins in Vidarbha Region Akola, Amravati, Buldhana & Dhule districts.	dia 3m, 20m depth, RCC lining of 0.45m thickness, 20m height Boring-150mm dia, 20m depth	2,00,026.00
3	Dug well in Konkan region (Thane, Raigad, Ratnagiri and Sindhudurg districts)	dia 4.5m, 10m depth of lining 3m	1,80,338.00
4	Dug well in Pune region (Pune, Sangli, Satara, Solapur and Kolhapur districts)	dia 4.5m, 15m depth of lining 4m	2,36,394.00
5	Dug well in Amravati region (Amravati, Akola, Washim, Yavatmal and Buldana districts)	dia 4.5m, 15m depth of lining 4m	1,81,842.00
6	Dug well in Nagpur region (Chandrapur, Nagpur, Gadchiroli, Wardha, Bhandara & Gondia districts)	dia 4.5m, 15m depth of lining 4m	1,81,842.00

S. No	Item of Investment	Specifications	Unit Cost for FY 2025-26
7	Dugwell in Aurangabad region (Aurangabad, Beed, Osmanabad, Parbhani, Hingoli, Nanded, Latur & Jalna districts)	dia 6.0m, depth 15m, depth of lining 4m	1,99,602.00
8	Dugwell in Nasik (East) region (Ahmednagar, Nasik, Dhule & Nandurbar districts)	dia 5.0m, depth 15m, depth of lining 4m, boring 150mmx15m	2,13,217.00
9	Dug well in Nasik (West) region (Akkalkuwa & Akrani in Nandurbar district, Akole in A'Nagar dist. and Surgana, Peint, Igatpuri & Kalwan in Nasik dist.	dia 5.0m, 10m depth of lining 4m	1,81,842.00

Bore Wells

S.No	Item of Investment	Unit Cost for FY 2025-26
10	Bore well in Sandstone & Metamorphic formation in Vidarbha Region (applicable to Gadcholi, Gondia, Chandrapur, Bhandara districts & part of Nagpur district, Dhadgaon and Akkalkua tehsils of Nandurbar district and Dharani and Chikaldara of Amravati district) 150 mm dia. Well drilling, PVC casing pipe of 180 mm dia, bore well yield testing, survey charges	75,335.00
11	Tube-cum-borewell in alluvial formation of Tapi & Purna basins in Vidarbha Region Akola, Amravati, Buldhana, Dhule & Jalgaon dists.	3,56,875.00
12	Bore well in Lateritic formation (generally in Konkan Region i.e., Thane, Raigad, Ratnagiri & Sindhudurg districts Bore well drilling 150 mm dia, MS casing 150 mm dia, bore well yield testing, survey charges	86,629.00
13	Bore well in Deccan Trap formation i.e Pune Region (Pune, Sangli, Satara, Solapur & Kolhapur districts), Nasik (East) Region (Ahmednagar, Nasik, Dhule & Nandurbar districts), Nasik (West) Region (Akkalkuwa & Akrani in Nandurbar district, Akole in Ahilyanagar district & Surgana, Peint, Igatpuri & Kalwan in Nasik dist. Aurangabad Region (Aurangabad, Beed, Osmanabad, Parbhani, Hingoli, Nanded, Latur & Jalna districts), etc 150 mm dia. Well drilling, PVC casing pipe of 180 mm dia, bore well yield testing, survey charges	74,620.00

Pumping System

S. No	Item of Investment	Unit Cost 2025-26 (Rs.)
A	PUMPSETS	
i	Submersible Pump sets	
1	3 HP	44,000.00
2	5 HP	60,500.00
ii	Electric Pump sets with accessories and installation charges	
1	2 HP	15,000
2	3 HP	20,000
3	5 HP	30,000
4	7.5 HP	35,000
iii	Diesel Pump sets with accessories & installation charges	
1	5 HP	35,000.00
2	7.5 HP	40,000.00
iv	Petrol start Kerosene run pump sets with accessories & installation charges	
1	2 HP	15,000.00
2	3.5 HP	20,000.00
v	Solar Pump sets**	
1	1HP (Without USPC*)	96,877.00
2	2HP (Without USPC)	1,23,691.00
3	3HP (Without USPC)	1,66,299.00
4	3HP (With USPC)	1,99,540.00
5	5HP (Without USPC)	2,34,618.00
6	5HP (With USPC)	2,81,542.00
7	7.5HP (Without USPC)	3,26,079.00
8	7.5HP (With USPC)	3,74,931.00
9	10HP (Without USPC)	4,07,897.00
10	10 HP (With USPC)	4,69,054.00
B	PUMPHOUSE	
1	Pump house (2.50 mx 2.50 mx 2.10 m)	25,000.00

*Universal solar pump controller (USPC)

**As per Benchmark Cost for Standalone Solar Pumps by MNRE

The indicative unit cost includes cost of solar pump as per MNRE specifications including remote monitoring.

Drip Irrigation Systems with Drippers for various Plantation and Horticulture Crops and Floriculture

S.No	Crop	Specifications	Unit Cost for 2025-26 (Rs. Per Ha)
i	Mango/Sapota/Tamarind	10 m x 10 m	30,000.00
ii	Coconut	8 m x 8 m	41,000.00
		7 m x 7 m	34,000.00
iii	Guava, Lemon, Orange, Mosambi, Cashew	6 m x 6 m	40,000.00
iv	Custard Apple, Pomegranate, Ber, Fig, Drumstick	5 m x 5 m	45,000.00
v	Papaya, Arecanut, Tondali, Drumstick	3 m x 3 m	58,000.00
vi	Grape	3 m x 1.50 m	60,000.00
vii	Grape (HDP)	1.80 m x 1.20 m	1,00,000.00
viii	Banana	2.50 m x 2.50 m	78,000.00
ix	Banana (HDP)	1.50 m x 1.50 m	1,11,000.00
x	Sugarcane	1.40 m x 0.60 m x 0.30 m	1,25,000.00
xi	Cotton pair row, Sugarcane	2.30 m x 0.75 m x 1.50 m	60,000.00
xii	Cotton, Ginger	1.00 m x 1.00 m	1,00,000.00
xiii	Vegetable, Rose	0.75 m x 0.75 m	1,00,000.00
xiv	Strawberry	0.75 m x 0.60 m x 0.30 m	1,00,000.00
xv	Other Flowers (Tuberose, Gladioli and Chrysanthemum)	0.20 m x 0.30 m	1,00,000.00
xvi	Mulberry	1.50 m x 0.90 m x 0.60 m	60,000.00

Portable Sprinkler Irrigation System and Rain Gun

S.No	Particulars	Unit Cost for 2025-26 (Rs. Per Ha)
i	Sprinkler 63 mm HDPE pipes (25 Pipes)	25,000.00
ii	Sprinkler 75 mm HDPE pipes (25 Pipes)	30,000.00

** Rates as per Operational guidelines of Per Drop More Crop 2024

Pipeline or Distribution System

Model	Area in Ha/ Acre	Size of the Pipe	Unit Cost for 2025-26 (Rs.)*	
			PVC 6kg/cm ²	HDPE
Model I	0.40 ha / 1.00 Acre	Length - 100 m Dia - 63 mm	Rs. 9670 with accessories @ Rs. 80/m	Rs. 11800 with accessories @Rs. 95/m
Model II	1.00 Ha / 2.50 Acres	Length - 150 m Dia - 63 mm	Rs. 14500 with accessories @ Rs. 80/m	Rs. 18500 with accessories @Rs. 95/m

*Rates as per market analysis

Low lift irrigation points (Small Scale lift irrigation)

Model	Area in Ha/Acre	HP of Pump set	Pipe requirement in mts	Unit Cost for 2025-26 (Rs.)*	
				Pump Set + PVC 6kg/ cm ²	Pump Set + HDPE
Model I	0.40 ha / 1.00 Acre	3.00 hp	Length - 100 m Dia - 63 mm	Rs. 29500 + Rs. 9100	Rs. 29500 + Rs. 11500
Model II	1.00 Ha / 2.50 Acres	3.00 hp	Length - 200 m Dia - 63 mm	Rs. 29500 + Rs. 13900	Rs. 29500 + Rs. 16800

*Rates as per market analysis

2. Farm Mechanization



S.No	Activities	Unit Cost for 2025-26 (Rs.)
1	Tractor, Trailer, Reaper, Combine harvester, Power tiller, Thresher, Potato Planter, Potato Harvester, MB/ Disc/ Reversible/ Chisel Plough, 3 Disc Harrow, Seed/fertilizer drill/ Raised bed planter, Laser Land Leveler, Mulch laying machine, Shredder, Cleaner cum grader, Specific gravity separator, Oil expeller, Pneumatic planter, Happy seeder, Power Chaff cutter, Rotavator -24/36/42 blades, Sugarcane Transplanter, Sugarcane Harvester, Sugarcane infelder, Paddy transplanter, Paddy cleaner, Cotton mobile shredder, Power weeder, Aero blast sprayer, Power sprayer, Agriculture Spraying drones and other farm implements	As per quotations
2	Conventional carts	
a	Capacity 5 qtl.	16,000.00
b	Capacity 8 qtl.	20,000.00
3	MAIDC tyre carts	
a	Capacity 2 T	26,620.00
b	Capacity 3 T	28,380.00
c	Locally fabricated	21,780.00

S.No	Activities	Unit Cost for 2025-26 (Rs.)
4	MAIDC Steel carts	
a	1 MT	36,300.00
b	2 MT	37,400.00
c	3 MT	38,500.00
d	Locally fabricated 3.5 MT	40,700.00

Solar Rooftop (Grid Connected System)

S. No	Components	1kWp	10kWp	50kWp	100kWp	500kWp
1	Solar Modules	32000.00	30000.00	29000.00	27000.00	27000.00
2	Mounting Structure	6000.00	6000.00	5000.00	5000.00	5000.00
3	Inverters	18000.00	13000.00	10000.00	8000.00	7000.00
4	Electrical Components	13000.00	12000.00	10000.00	8000.00	6000.00
5	Miscellaneous	5000.00	4000.00	3000.00	3000.00	3000.00
6	Installation and Commissioning	5000.00	5000.00	4000.00	3000.00	3000.00
Cost per kWp		79000.00	70000.00	61000.00	54000.00	51000.00
Unit Cost FY 2025-26		79,000.00	7,00,000.00	30,50,000.00	54,00,000.00	2,55,00,000.00

- As per Project Costing and Financial Analysis by MNRE Knowledge Centre for PM Surya Ghar Muft Bijli Yojana
- The indicative unit costs may vary based on slope, superstructure, interconnection voltage, inverter type, distance between array and inverter, net meter, etc

3. Plantation & Horticulture



S. No	Crops	Spacing	Unit Cost for 2025-26 (Rs. Per Ha) without drip Integration	Unit Cost for 2025-26 (Rs. Per Ha) with drip Integration
1	Mango	8m x 8m	1,63,500.00	1,92,250.00
	Mango (Alphonso)	10m x 10m	2,34,500.00	2,60,750.00
	Mango (HDP)	5m x 5m	2,30,000.00	2,69,250.00
2	Guava	5m x 5m	1,67,600.00	2,07,000.00
	Guava (HDP)	2.5m x 2.5m	2,25,800.00	3,95,750.00
3	Grapes	2.7m x 1.5m	10,92,000.00	11,74,900.00
4	Pomegranate (UHDP)	3m x 2m	5,06,500.00	5,74,700.00
	Pomegranate	4.5m x 4.5m	2,16,800.00	2,58,800.00
5	Citrus Species (Mandarin orange, Sweet orange Acid lime)	6m x 6m	2,05,000.00	2,40,000.00
6	Aonla	6m x 6m	1,38,300.00	1,64,300.00
7	Sapota	10m x 10m	1,73,800.00	2,00,000.00
8	Custard apple	2.5m x 2.5m	3,48,500.00	3,86,800.00
9	Cashew nut	7m x 7m	1,75,000.00	2,10,000.00
10	Fig	4m x 4m	1,36,000.00	1,77,300.00
11	Bamboo	3m x 3m	75,000.00	1,22,000.00
12	Drumstick	3m x 3m	1,00,000.00	1,47,600.00
13	Champaca	1.8m x 1.8m	2,56,300.00	3,53,300.00
14	Geranium	0.4m x 0.4m	1,79,000.00	3,05,000.00
15	Dragon Fruit	3m x 2.5m	12,83,381.00	13,51,600.00

**Banks in Konkan area may need to consider suitable/need based revision in unit cost wherever necessary

Material & Cost Norm for Grape Plastic Cover for 1 Acre Area

#Banks may finance the Grape plastic protection cover based on need and the same is exclusive of Unit cost proposed above

S. No	Items details	Unit	Maximum Permissible Unit Cost of Item in Rs. (Excluding GST)	Maximum Permissible Quantity of Material	Item wise Cost of Material
1	MS Angle (30x30x5) mm. OR (40x40x5) mm (can also be considered) (Minimum 5ft Length from the beginning of Y-Angle)	Kg	84.00	769.00	64,596.00
2	UV Stabilized Polymer based Caps for MS - Angles (For protection of Fabric/Plastic)	No	20.00	250.00	5,000.00
3	UV Stabilised Polyethylene Wire for Central & Sides, 5mm thick, 5 year life	Meter	9.00	3,200.00	28,800.00
4	UV Stabilised Plastic S-Hook for tying Plastic with Poly wire	No	7.00	6,080.00	42,560.00
5	UV Stabilised Elastic Cord, 4mm Dia, 5 years Life for tying Plastic with Poly wire OR Elastic Cord, 5mm Dia can also be considered	Mtr	17.00	2,000.00	34,000.00
6	Nut Bolt, 50 mm length, 10mm diameter	Kg	120.00	24.00	2,880.00
7	GI Wire, 4 mm thick, Double Line	Kg	110.00	150.00	16,500.00
8	UV Stabilized, 100% Virgin Polyethylene Woven Laminated Fabric of Minimum 140GSM (Optional properties like 160 GSM Anti-Sulphur, Anti-Dust, Anti-Thermic can also be considered)	Sq.m	57.00	4,200.00	2,39,400.00
	Total Cost of Material				4,33,736.00
9	Transportation Cost of Material	3.00%	13,013.00	1.00	13,013.00
	Cost with Transp [ortation				4,46,749.00
10	Labour Cost for Angle and Plastic Cover Installation	Per Acre	30,750.00	1.00	30,750.00
11	Fabrication Charges for M.S Angle	Kg	5.00	769.00	3,845.00
Cost Norm Grape Plastic Cover for 1 Acre					4,81,344.00

Protected Cultivation



Protected Cultivation of High value Horticulture Crops

S.No	Crops	Area	Unit Cost for 2025-26
1	Gerbera	1000 Sqm	12,31,004.00
2	Cucumber	4000 Sqm	40,09,157.00
3	Tomato	4000 Sqm	40,02,583.00
4	Capsicum	4000 Sqm	40,17,783.00

Shade net for Flowers and Vegetables

S.No	Activity	Unit Cost for 2025-26
1	10 R Shade net House	3,63,100.00
2	20 R Shade net House	6,27,400.00
3	40 R Shade net House	11,28,600.00

Specifications for Naturally Ventilated Polyhouse

S.No	Particulars	Specifications
1.	Gutter Height	4.0 to 4.5 mtrs
2.	Ridge Height/Centre height	6.0 to 6.5 mtrs
3.	Foundation pipe	60 mm OD 1200 to 1300 mm length 3 mm thick, weight 4.20 kgs/mtrs.
4.	Column	76 mm OD, 2mm thick, weight 3.74 kg/mtrs
5.	Top Purlin	48 mm OD/2.0 mm thick, weight 2.30 kg/mtrs.
6.	Gutter Purlin	42 mm OD 2mm thick, weight 2.10k g/mtrs.
7.	Top Arch	42 mm OD 2mm thick, weight 2.10kg/mtrs.
8.	Bottom cord of the Truss	60 mm OD/2.0 mm thick, weight 2.85kg/mtrs.
9.	Internal Bracing pipe & Cross Bracing	33 mm OD 2mm thick, weight 1.60 kg/mtrs
10.	Balcony pipe	60 mm OD 2mm thick, 2.85kg/mtrs.
11.	Curtain runner	42 mm OD 2mm thick, weight 2.10 kg/mtrs
12.	Curtain shaft	27 mm OD 2mm thick, weight 1.30 kg/mtrs
13.	Hockey support	33 mm OD 2mm thick, weight 1.60 kg/mtrs.
14.	Flap control pipe	21 mm OD 2mm thick, weight 1.08 kg/mtrs.
15.	Poly film	UV stabilized 200 microns
16.	Fasteners	M6 to M10 Nut bolts 50- 150 mm long

Specifications for Shade net house

S.No	Particulars	Specifications
1.	Height of structure	4.0 meter
2.	Foundation pipe	1.20 mtrs length 2 mm thick
3.	Column	60 mm OD, 2mm thick, weight 2.85 kg/mtrs
4.	Purlin	42 mm OD 2 mm thick weight 2.0/2.10 kg/mtrs
5.	Balcony pipe	48 mm OD 2 mm thick 2.3 kg/mtrs
6.	Top Net (shade net/Insect net)	UV stabilized 30% to 75% shade of any colour
7.	Nut bolts	Size 3/8"
8.	Civil work/Foundation	40 cm x 90 cm length
9.	Corner/Four way/Five way/ Angle –L	48 mm OD 2mm thick length 0.15 mtrs
10.	Extra items, if any	a) Sliding Net b) Trellis system

Low-Cost Onion Storage Structure



S. No.	Capacity (MT)	Particulars	Unit Cost (Rs.)*
1	5	Single tier structure having 3.75 mt length and 1.5 mt width 2 cubicles of 1.88 X 1.5 X 1.5 mt size	35000.00
2	10	Single tier structure having 7.5 mt length and 1.5 mt width 4 cubicles of 1.88 X 1.5 X 1.5 mt size.	70000.00
3	15	Single row structure having 11.25 mt length and 1.5 mt width, with 6 cubicles of 1.88 X 1.5 X 1.5 mt	105000.00
4	25	Two row structures, cubicles arranged in 2 rows with 1.2 mt wide passage between 2 rows	175000.00

(*as per Maharashtra State Board for Horticulture and Medicinal Plants)

Apiculture (Beekeeping)



Beekeeping (Units of Teakwood hives – *Apis mellifera*)

S.No	Particulars	Rate (Rs.)	Qty	Total (Rs.)
1.	Teakwood beehive (8 frames)	3700.00	10	37000.00
2.	Bee colonies	2700.00	10	27000.00
3.	S.S Honey extractor (6 frames)	6200.00	1	6200.00
4.	Hive Stand	590.00	10	5900.00
5.	Nucleus beehive (4 frames)	1700.00	3	5100.00
6.	Migration gate	56.00	10	560.00
7.	Ant well and feeding well (set of 5)	389.00	10 set	3890.00
8.	Food grade container (28 to 30 kg)	2200.00	2	4400.00
9.	Pollen trap	392.00	10	3920.00
10.	Swarm net	252.00	1	252.00
11.	Bee veil	252.00	1	252.00
12.	Knife	106.00	1	106.00
13.	Hive tool (Iron)	118.00	1	118.00
14.	Smoker (G.I.)	383.00	1	383.00
15.	Bee breeding kit	1200.00	1	1200.00
	Total capital cost			96281.00
1.	Sugar @2kg/colony @Rs. 15/kg	15	20	300.00
2.	Packing and transport	20000	LS	20000.00
	Total operational cost			20300.00
	Unit Cost for FY 2025-26			116581.00

										Amt in Rs
	Operational Cost	Amo-unt in Rs.	Qty	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Sugar @ 2kg/colony during offseason @15/kg i.e. 20 kg for 10 colonies	15	20	300	315	331	347	365	383	402
2	Packing and transport	20000	LS	20000	21000	22050	23153	24310	25526	26802
	Total Recurring cost			20300	21315	22381	23500	24675	25909	27204
	Total expenditure			116581	21315	22381	23500	24675	25909	27204

								Amt in Rs
	Yield and Income parameters	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
a	Total Income @ Rs. 200/kg (30-40 kg/box = 300kg-400kg for 10 boxes/annum)	60000	60000	63000	66150	69458	72930	76577
b	Total expenditure	116581	21315	22381	23500	24675	25909	27204
	Net Income	-56581	38685	40619	42650	44783	47022	49373

Economics

								Amt in Rs
S. No.	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr
i	Costs	116581	21315	22381	23500	24675	25909	27204
ii	Income	60000	60000	63000	66150	69458	72930	76577
iii	Net Income	-56581	38685	40619	42650	44783	47022	49373
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	101375	16117	14716	13436	12268	11201	10227
vi	Discounted Income	52174	45369	41424	37821	34533	31530	28788
	Internal Rate of Return (IRR)	69.51%						
	Benefit Cost Ratio (BCR)	1.51						
	Net Present Value (NPV)	Rs. 92,298.66						

Loan Details		
S.No.	Particulars	Amt (Rs)
a	Unit Cost	116581
b	Margin Money (10%)	11658
c	Bank Loan (90%)	104923
d	Rate of Interest	12.0%

Repayment Schedule								Amt in Rs
Year	Bank Loan	Loan O/s Begin-ning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					In-te-rest	Prin-ci-pal		
Year 1	104923	104923	104923	0	12591	0	12591	-12591
Year 2		104923	91648	38685	12591	13275	25866	12819
Year 3		91648	78373	40619	10998	13275	24273	16346
Year 4		78373	65097	42650	9405	13275	22680	19970
Year 5		65097	51822	44783	7812	13275	21087	23696
Year 6		51822	38547	47022	6219	13275	19494	27528
Year 7		38547	25272	49373	4626	13275	17901	31472
Total	104923			166737	53396	79651	106496	60241
					DSCR =	1.57		

Beekeeping (Units of Teakwood hives – *Apis cerana indica*)

S.No	Particulars	Rate (Rs.)	Qty	Total (Rs.)
1.	Teakwood beehive (8 frames)	3700.00	10	37000.00
2.	S.S Honey extractor (6 frames)	6200.00	1	6200.00
3.	Smoker (G.I.)	383.00	1	383.00
4.	Hive tool (Iron)	118.00	1	118.00
5.	Knife	106.00	1	106.00
6.	Bee veil	252.00	1	252.00
7.	Swarm net	252.00	1	252.00
8.	Hive Stand	590.00	10	5900.00
9.	Ant well and feeding well (set of 5)	389.00	10 set	3890.00
10.	Food grade container (28 to 30 kg)	2200.00	2	4400.00
11.	Bee colonies	3000.00	10	30000.00
	Unit Cost for FY 2025-26			88501.00

										Amt in Rs
	Operational Cost	Amount in Rs.	Qty	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Sugar @ 2kg/ colony during offseason @15/kg i.e. 20 kg for 10 colonies	15	20	300	315	331	347	365	383	402
2	Packing and transport	4000	LS	4000	4200	4410	4631	4862	5105	5360
	Total Recurring cost			4300	4515	4741	4978	5227	5488	5762
	Total expenditure			92801	4515	4741	4978	5227	5488	5762

								Amt in Rs
	Yield and Income parameters	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
a	Total Income @ Rs. 500/kg (7-10 kg/ box = 70kg-100kg for 10 boxes / annum)	35000	35000	36750	38588	40517	42543	44670
b	Total expenditure	92801	4515	4741	4978	5227	5488	5762
	Net Income	-57801	30485	32009	33610	35290	37055	38907

Economics								Amt in Rs
S. No.	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr
i	Costs	92801	4515	4741	4978	5227	5488	5762
ii	Income	35000	35000	36750	38588	40517	42543	44670
iii	Net Income	-57801	30485	32009	33610	35290	37055	38907
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	80697	3414	3117	2846	2599	2373	2166
vi	Discounted Income	30435	26465	24164	22063	20144	18392	16793
	Internal Rate of Return (IRR)	52.01%						
	Benefit Cost Ratio (BCR)	1.63						
	Net Present Value (NPV)	Rs. 61,244.35						

Loan Details

S. No.	Particulars	Amt (Rs)
a	Unit Cost	92801
b	Margin Money (20%)	18560
c	Bank Loan (90%)	74241
d	Rate of Interest	12.0%

Repayment Schedule								Amt in Rs
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	74241	74241	74241	0	8909	0	8909	-8909
Year 2		74241	61867	30485	8909	12374	21282	9203
Year 3		61867	49494	32009	7424	12374	19798	12212
Year 4		49494	37120	33610	5939	12374	18313	15297
Year 5		37120	24747	35290	4454	12374	16828	18462
Year 6		24747	12373	37055	2970	12374	15343	21712
Year 7		12373	-0	38907	1485	12374	13858	25049
Total	74241			131394	35636	74241	85130	46265
					DSCR =	1.54		

Sericulture (Silkworm rearing)



S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Mulberry Garden Establishment (1 acre)	89,515.00
2	Rearing equipment	75,000.00
3	Rearing shed (1000 sqft)	4,50,000.00
4	Disinfectants, Chawki, Recurring cost for 1 st year	38,000.00
A	Total Financial Outlay/Capital Cost	6,52,515.00
B	Margin (10%)	65,252.00
C	Bank Loan (90%)	5,87,264.00

Amt in Rs

S. No.	Particulars	Units	Qty.	Rate (Rs.)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Labour Cost										
h	Land Preparation	Hr	4	1000	4000	-	-	-	-	-	-
a	FYM application	Man days	8	297	2376	2376	2376	2376	2376	2376	2376
b	Preparation on ridge/furrow/pit making	Man days	20	297	5940	-	-	-	-	-	-
c	Planting of saplings	Man days	10	297	2970	-	-	-	-	-	-
d	Ploughing for intercultural operation (two times/year)	Man days	4	297	1188	1188	1188	1188	1188	1188	1188
e	Weeding - 4 times/year	Man days	16	297	4752	4752	4752	4752	4752	4752	4752
f	Fertilizer application - 3 times/year	Man days	3	297	891	891	891	891	891	891	891
2	Material Cost										
a	Mulberry Saplings	No.	6000	3.00	18000	-	-	-	-	-	-
b	Farm Yard Manure	MT	8	1270	10160	10160	10668	11201	11761	12350	12967
c	Fertilizers @120:48:48 kg NPK/acre after (7 bags of 15:15:15 @Rs. 1470/bag and 3 bags of Urea @Rs. 266/bag)	LS (Rs.)	All together	11088	11088	11088	11642	12225	12836	13478	14151
d	Vermicompost/Bio & liquid fertilizers	LS (Rs.)		2000	2000	2000	2100	2205	2315	2431	2553
e	Tools and implements	LS (Rs.)		1150	1150	-	-	-	-	-	-
f	Drip irrigation system	LS (Rs.)		25000	25000						
	Subtotal				89515	32455	33617	34838	36119	37465	38878
3	Rearing Shed and Equipment Cost										
a	Rearing Shed (50' x 20')	Square Feet	1000 sft.		450000	-	-	-	-	-	-
b	Rearing Equipment		All together		75000	-	-	-	-	-	-
c	Disinfectants (5 Batches/year @ Rs.1500/Batch)	LS (Rs.)	2 Batches in 1st year and 5 Batches in succeeding years	1500	3000	7500	7875	8269	8682	9116	9572
d	Chawki (5 Batches/year @Rs.7500/Batch)	250 DFL	2 Batches in 1st year and 5 Batches in succeeding years	7500	15000	37500	39375	41344	43411	45581	47861

e	Labour cost (Mulberry leaf harvesting, Leaf feeding, Cleaning of beds, laying of netrikas, harvesting of Cocoons, Shed disinfection etc.,)	LS (Rs.)	2 Batches in 1st year and 5 Batches in succeeding years	10000	20000	50000	52500	55125	57881	60775	63814
	Subtotal				563000	95000	99750	104738	109974	115473	121247
	Total Expenditure				652515	127455	133367	139575	146094	152938	160125
4	Yield and Income parameters										
	Total Income	Yield of 170-180 Kg Cocoons/ Batch of 250 DFLs	2 Batches in 1st year and 5 Batches in succeeding years	450/kg of Cocoons	153000	382500	401625	421706	442792	464931	488178
	Total expenditure				652515	127455	133367	139575	146094	152938	160125
	Net Income				-499515	255045	268258	282131	296698	311993	328053

C : Economics		Amt in Rs									
S.No.	Particulars	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year			
i	Costs	652515	127455	133367	139575	146094	152938	160125			
ii	Income	153000	382500	401625	421706	442792	464931	488178			
iii	Net Income	-499515	255045	268258	282131	296698	311993	328053			
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38			
v	Discounted Costs	567404	96374	87691	79803	72634	66119	60197			
vi	Discounted Income	133043	289225	264075	241112	220146	201003	183524			
	Internal Rate of Return (IRR)	50.22%									
	Benefit Cost Ratio (BCR)	1.49									
	Net Present Value (NPV)	Rs. 5,01,904.36									

D. Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	652515
b	Margin Money (10%)	65252
c	Bank Loan (90%)	587264
d	Rate of Interest	12.0%

E. Repayment Schedule**Amt in Rs**

Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	587264	587264	587264	115000	70472	0	70472	44528
Year 2		587264	489386	255045	70472	97877	168349	86696
Year 3		489386	391509	268258	58726	97877	156604	111654
Year 4		391509	293632	282131	46981	97877	144858	137273
Year 5		293632	195755	296698	35236	97877	133113	163585
Year 6		195755	97877	311993	23491	97877	121368	190625
Year 7		97877	0	328053	11745	97877	109623	218430
Total	587264			1857177	317122	587264	904386	952791
					DSCR =	2.05		

Note: Each CRC should cater to 70-100 farmers depending up on brushing capacity of farmer

Chawki Rearing Centre



S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Mulberry Garden Establishment (2 acre)	1,79,030.00
2	Rearing equipment	17,16,000.00
3	Rearing shed (1000 sq ft)	4,50,000.00
A	Total Financial Outlay/Capital Cost	23,45,030.00
B	Margin (10%)	2,34,503.00
C	Bank Loan (90%)	21,10,527.00

S. No.	Particulars	Unit-its	Qty.	Rate (Rs.)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Amt in Rs
1	Labour Cost										
h	Land Preparation	Hr	8	1000	8000	-	-	-	-	-	-
a	FYM application	Man days	16	297	4752	4752	4752	4752	4752	4752	4752
b	Preparation on ridge/furrow/pit making	Man days	40	297	11880	-	-	-	-	-	-
c	Planting of saplings	Man days	20	297	5940	-	-	-	-	-	-
d	Ploughing for intercultural operation (times/year)	Man days	8	297	2376	2376	2376	2376	2376	2376	2376
f	Weeding - 4 times/year/acre	Man days	32	297	9504	9504	9504	9504	9504	9504	9504
g	Fertilizer application - 3 times/year/acre	Man days	6	297	1782	1782	1782	1782	1782	1782	1782
2	Material Cost										
a	Mulberry Saplings	No.	12000	3.00	36000	-	-	-	-	-	-
b	Farm Yard Manure	MT	16	1270	20320	22352	24587	27046	29751	32726	35998
c	Fertilizers @120:48:48 kg NPK/acre (7 bags of 15:15:15 @Rs. 1470/bag and 3 bags of Urea @Rs. 266/bag)	LS (Rs.)	All together	11088/acre	22176	23285	24449	25671	26955	28303	29718
d	Vermicompost/Bio & liquid fertilizers	LS (Rs.)		2000/acre	4000	4200	4410	4631	4862	5105	5360
e	Tools and implements	LS (Rs.)		1150/acre	2300	-	-	-	-	-	-
f	Drip irrigation system	LS (Rs.)		25000/acre	50000	-	-	-	-	-	-
	Subtotal				179030	68251	71860	75762	79982	84548	89490
3	Rearing Shed										
a	Rearing Shed (50'x20'x15')	Feet	50'x20' x15'		450000	-	-	-	-	-	-
4	Rearing Equipment										
a	DFLs (5000 DFLs per batch Avg of @Rs. 1000/100 DFLs i.e. Rs. 50000 / batch of 5000 DFLs)	LS (Rs.)	12 Batches (60,000 DFLs) in 1st year and 24 Batches in succeeding years	50000	600000	1200000	1260000	1323000	1389150	1458607	153537

C : Economics							Amt in Rs	
S. No.	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr
i	Costs	2345030	2024251	2125660	2232252	2344296	2462078	2585897
ii	Income	1500000	3000000	3060000	3213000	3373650	3542333	3719449
iii	Net Income	-845030	975749	934340	980748	1029354	1080255	1133552
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	2039157	1530624	1397656	1276297	1165529	1064424	972135
vi	Discounted Income	1304348	2268431	2012000	1837043	1677300	1531448	1398279
	Internal Rate of Return (IRR)	114.00%						
	Benefit Cost Ratio (BCR)	1.27						
	Net Present Value (NPV)	Rs. 2,583,026.26						

D. Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	2345030
b	Margin Money (10%)	234503
c	Bank Loan (90%)	2110527
d	Rate of Interest	12.0%

E. Repayment Schedule

							Amt in Rs	
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	2110527	2110527	2110527	0	253263	0	253263	-253263
Year 2		2110527	1758773	825749	253263	351755	605018	220731
Year 3		1758773	1407018	781340	211053	351755	562807	218533
Year 4		1407018	1055264	820098	168842	351755	520597	299501
Year 5		1055264	703509	860671	126632	351755	478386	382285
Year 6		703509	351755	903138	84421	351755	436176	466963
Year 7		351755	0	947579	42211	351755	393965	553614
Total	2110527			5138576	1139685	2110527	3250212	1888364
					DSCR =	1.58		

Note: Each CRC should cater to 70-100 farmers depending up on brushing capacity of farmer

4. Land Development



S. No	Particulars	Specifications		Unit Cost for FY 2025-26 (Rs)			
				Labour cost for Hilly area	Labour cost for Other than hilly area	Machine cost for Hilly area	Machine cost for Other than hilly area
1	Graded bunding						
a	Light	0.80 SqM c/s	200 m/ha	20908.80	NA	11072.16	NA
b	Medium	1.00 SqM c/s	200 m/ha	32670.00	NA	14405.60	NA
c	High	1.20 SqM c/s	200 m/ha	49003.68	NA	19480.56	NA
2	Farm Bunding						
a	Light	0.80 SqM c/s	200 m/ha	20908.80	19360.00	15305.79	13914.35
b	Medium	1.00 SqM c/s	200 m/ha	32670.00	28408.60	22125.71	20114.29
c	High	1.20 SqM c/s	200 m/ha	49003.68	39204.00	30108.67	27371.52
3	Field drainage for wetlands	2.52 SqM c/s	65 m/ha				32560.00

4	Water Harvesting Structures for Community – Construction of on farm community tank, pond /reservoirs with use of plastic/RCC lining	10000 m ³ (Rs. 80 per cubic metre in general areas)	800000.00
5	Land levelling & shaping/ ha	(a) Slope: up to 1%	8470.00
		(b) Slope: 1-2%	12870.00
		(c) Slope: 2-3%	17050.00
6	Fencing (running mts)	Barbed (1.8 mt)	300.00

Sub-surface drainage system for reclamation of saline soils (Per Hectare)

S.No.	Particulars	Unit Cost for 2025-26 (Rs.)
1	Pipe and pipe fittings	74618.4
2	Excavation, pipe laying and road crossings	35668.8
3	Outlets	10706.4
4	Pipeline repairs and compensations	3730.8
	Sub Total-A	124724.4
5	Survey and Supervision charges (10% of A)	12472.8
	Sub Total-B	137197.2
6	Contingencies (5% of B)	6860.4
	Total Unit Cost/Ha	144056.4

Cost rounded off to Rs. 1,44,000/ Ha

Cost rounded off to Rs. 58,000/ Acre

Vermicomposting



3 Tonne per annum

S.No	Particulars	Amount in Rs.
A.	Land and Building	
1.	Levelling and earth filling for vermicompost sheds	5900.00
2.	Fencing and gate	10500.00
3.	Open Shed with brick lined bed bottom & platform with RCC / MS pipe post & truss and thatch /HDPE /locally available roof (@ 1000/m ²) for: Vermicompost beds (10 m*1.5 m*2 no's = 30 m ² + 5 m ² pathways/utility = 35 m ²)	35000.00
	Sub total	51400.00
B.	Implements and machinery	
1	Shovels, spades, crowbars, iron baskets, dung fork, buckets, bamboo baskets, trowel, (considered only required items)	1250.00
2	Plumbing and fitting tools	900.00
3	Weighing scale (100 kg capacity)	2500.00
	Sub total	4650.00
C.	Water provision	1500.00
D.	Electrical installation	1000.00
E.	Earthworms (@ 2 Kg per bed @` 300/Kg, total utilized bed 2 No)	600.00
	Total Unit Cost for FY 2025-26	59150.00

							Amt in Rs	
	Yield and Income parameters	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
a	Total Income @ Rs. 10/kg (3 TPA)	15000	30000	31500	33075	34729	36465	38288
b	Total expenditure	59150	0	0	0	0	0	0
	Net Income	-44150	30000	31500	33075	34729	36465	38288

Economics

							Amt in Rs	
S. No.	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr
i	Costs	59150	0	0	0	0	0	0
ii	Income	15000	30000	31500	33075	34729	36465	38288
iii	Net Income	-44150	30000	31500	33075	34729	36465	38288
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	51435	0	0	0	0	0	0
vi	Discounted Income	13043	22684	20712	18911	17266	15765	14394
	Internal Rate of Return (IRR)	69.05%						
	Benefit Cost Ratio (BCR)	2.39						
	Net Present Value (NPV)	Rs. 71,340.78						

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	59150
b	Margin Money (10%)	5915
c	Bank Loan (90%)	53235
d	Rate of Interest	12.0%

Repayment Schedule

							Amt in Rs	
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	53235	53235	53235	0	6388	0	6388	-6388
Year 2		53235	40264	30000	6388	12971	19360	10641
Year 3		40264	27292	31500	4832	12971	17803	13697
Year 4		27292	14321	33075	3275	12971	16246	16829
Year 5		14321	1350	34729	1719	12971	14690	20039
Total	53235			129304	22602	51885	74487	54817
					DSCR =	1.74		

1.80 Tonne per annum

S.No	Particulars	Amount in Rs.
A.	Land and Building	
1.	Levelling and earth filling for vermicompost sheds	3500.00
2.	Fencing and gate	6500.00
3.	Open Shed with brick lined bed bottom & platform with RCC / MS pipe post & truss and thatch /HDPE /locally available roof (@ 1000/ m ²) for: Vermicompost beds (10 m*1.5 m*1 no's = 15 m ² + 5 m ² pathways/utility = 20 m ²)	20000.00
	Sub total	30000.00
B.	Implements and machinery	
1	Shovels, spades, crowbars, iron baskets, dung fork, buckets, bamboo baskets, trowel, (considered only required items)	750.00
2	Plumbing and fitting tools	500.00
3	Weighing scale (100 kg capacity)	2500.00
	Sub total	3750.00
C.	Water provision	750.00
D.	Electrical installation	500.00
E.	Earthworms (@ 2 Kg per bed @ `300/Kg, total utilized bed 1 No)	300.00
	Total Unit Cost for FY 2025-26	35300.00

								Amt in Rs
	Yield and Income parameters	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
a	Total Income @ Rs. 10/ kg (1.8 TPA)	9000	18000	18900	19845	20837	21879	22973
b	Total expenditure	35300	0	0	0	0	0	0
	Net Income	-26300	18000	18900	19845	20837	21879	22973

Economics

Amt in Rs

S. No	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr
i	Costs	35300	0	0	0	0	0	0
ii	Income	9000	18000	18900	19845	20837	21879	22973
iii	Net Income	-26300	18000	18900	19845	20837	21879	22973
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	30696	0	0	0	0	0	0
vi	Discounted Income	7826	13611	12427	11346	10360	9459	8636
	Internal Rate of Return (IRR)	69.59%						
	Benefit Cost Ratio (BCR)	2.40						
	Net Present Value (NPV)	Rs. 42,969.69						

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	35300
b	Margin Money (10%)	3530
c	Bank Loan (90%)	31770
d	Rate of Interest	12.0%

Repayment Schedule

Amt in Rs

Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	31770	31770	31770	0	3812	0	3812	-3812
Year 2		31770	23828	18000	3812	7943	11755	6245
Year 3		23828	15885	18900	2859	7943	10802	8098
Year 4		15885	7943	19845	1906	7943	9849	9996
Year 5		7943	0	20837	953	7943	8896	11942
Total	31770			77582	13343	31770	45113	32469
					DSCR =	1.72		

5. Fisheries



S. No	Activity	Unit Size	Unit Cost for 2025-26 (Rs.)
Fisheries: Freshwater/ Brackish water/Coastal Aquaculture			
1	Semi-intensive fish culture (IMC, GIFT, Pangasius etc. (Construction of New fresh-water ponds and inputs)	1 Ha	10,88,000.00
2	Inputs for freshwater Aquaculture including Composite fish culture, IMC, Pangasius, Tilapia etc. *	1Ha	4,00,000.00
3	Renovation old fishpond*	1 Ha	3,50,000.00
4	Backyard ornamental fish farming*		3,00,000.00
5	Medium Ornamental fish farming*		8,00,000.00
6	Large ornamental fish farming*		25,00,000.00
7	Shrimp farming (pond+ input) *	1 Ha	14,00,000.00
8	Cage cultivation in reservoirs, rivers, brackish water, lakes and estuaries (96 cubic meter volume) *	1 No	3,00,000.00
9	Biofloc unit	1 unit of 5-7 tanks of 120 to 160 m3	7,50,000.00
10	Fish Kiosk/retail shop of 200 sq. ft. Area	1	8,95,000.00

Fisheries: Mariculture			
1	Establishment of Open Sea cages (100-120 cubic meter volume)*	1 No	5,00,000.00
Fishing crafts			
1	Non-mechanized fishing craft (including fishing net) *	Traditional boat	5,00,000.00
2	Motorized fishing craft	Traditional boat with outward motor	1,70,000.00
3	Mechanized craft	Offshore fishing boat with steel hull-20 m OAL	83,22,000.00
4	Setting up of cold storage/ice plant unit	10 ton	40,00,000.00
5	Modernization/Renovation of Cold Storage / Ice Plant	10 ton	20,00,000.00

(*Unit cost as per the guidelines of PMMSY)

6. Animal Husbandry and Poultry



1. Unit Cost of 2 Crossbred Holstein Friesian Cows

S. No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay/Capital Cost	1,97,840.00
2	Margin (15%)	29,676.00
3	Bank Loan (85%)	1,68,164.00

S.No	Particulars	Unit Cost 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 HF Cross bred with Avg milk yield of 12 lit. per day (@ 85,000/- each animal)	1,70,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,72,000.00
B	Working Capital	
1	Concentrate Feeding cost (for one month) 189 kgs @ Rs. 30/kg	11,340.00
2	Greenfodder cost (450 kg) @5 /kg	4,500.00
3	Insurance (@ 5% animal cost)	7,000.00
	Sub Total	25,840.00
C	Total Outlay	1,97,840.00
D	Margin (15%)	29,676.00
E	Bank Loan (85%)	1,68,164.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. The average cost of animal may increase by Rs. 4,000/- to Rs. 5,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost. The animals should be free from TB, JD & Brucellosis.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

2. Unit Cost of 2 Graded Murrah and Jaffarabadi Buffaloes

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay/Capital cost	1,88,300.00
2	Margin	28,245.00
3	Bank Loan	1,60,055.00

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 Murrah/Surti Jaffarabadi with Avg. milk yield of 8 lit. per day (@ 80,000/- each animal)	1,60,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,62,000.00
B	Working Capital	
1	Concentrate Feeding cost (for one month) 180 Kg @ Rs. 30/kg	10,800.00
2	Insurance (@ 5% animal cost)	8,000.00
3	Green fodder cost (for one month) 350 kg @5/kg	3,500.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	26,300.00
C	Total Outlay	1,88,300.00
D	Margin (15%)	28,240.00
E	Bank Loan (85%)	1,60,055.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. The average cost of animal may increase by Rs.7,000/- to Rs.10,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost. The animals should be free from TB, JD & Brucellosis.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

3. Unit Cost of Pandharpuri Buffaloes

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay/Capital cost	1,67,400.00
2	Margin	25,110.00
3	Bank Loan	1,42,290.00

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 animals @ 70,000/- each animal	140,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	142,000.00
B	B. Working Capital	
1	Concentrate Feeding cost (for one month) 150 kg @ Rs. 30/kg	9,900.00
2	Insurance (@ 5% animal cost)	7,000.00
3	Green fodder cost (for one month) 350 kg @5/kg	4,500.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	25,400.00
C	Total Outlay	1,67,400.00
D	Margin	25,110.00
E	Bank Loan	1,42,290.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. The average cost of animal may increase by Rs.7,000/- to Rs.10,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost. The animals should be free from TB, JD & Brucellosis.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

4. Unit Cost of 2 Crossbred Jersey Cows

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	1,65,400.00
2	Margin Money (15%)	24,810.00
3	Bank Loan (85%)	1,40,590.00

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 Jersey Cross bred with Avg milk yield of 12 lit. per day (@ 70,000/- each animal)	1,40,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,42,000.00
B	Working Capital	
1	Concentrate Feeding cost (for one month) 170 Kg @ Rs. 30/kg	9,900.00
2	Insurance (@ 5% animal cost)	6,500.00
3	Green fodder cost (for one month) 300 kg @5/kg	3,000.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	23,400.00
C	Total Outlay	1,65,400.00
D	Margin (15%)	24,810.00
E	Bank Loan (85%)	1,40,590.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. The average cost of animal may increase by Rs. 4,000/- to Rs. 5,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost. The animals should be free from TB, JD & Brucellosis.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

5. Unit Cost of 2 Desi/Indigenous (Gir) Cows

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	2,09,400.00
2	Margin Money (15%)	31,410.00
3	Bank Loan (85%)	1,77,990.00

S.No	Particulars	Unit Cost 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 Desi cow (Gir Breed) with Avg milk yield of 10 lit. per day (@ 90,000/- each animal)	1,80,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,82,000.00
B	Working Capital	
1	Concentrate Feeding cost (for one month) 165 kgs @ Rs. 30/kg	9,900.00
2	Insurance (@ 5% animal cost)	9,000.00
3	Green fodder cost (for one month) 450 kg @5/kg	4,500.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	27,400.00
C	Total Outlay	2,09,400.00
D	Margin (15%)	31,410.00
E	Bank Loan (85%)	1,77,990.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. Purity of the breed should be certified by the Competent Lab/University/ State/National Agencies like NDDB, MLDB etc. The animals should be free from TB, JD & Brucellosis. The average cost of animal may increase by Rs.5,000/- to Rs.8,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

6. Unit Cost of 2 Desi/Indigenous (Tharparkar) Cows

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	1,86,960.00
2	Margin Money (15%)	28,044.00
3	Bank Loan (85%)	1,58,856.00

S.No	Particulars	Unit Cost 2025-26 (Rs.)
A	Capital Cost	
1	Cost of 2 Desi cow (Tharparkar Breed) with Avg milk yield of 8 lit. per day (@ 80,000/- each animal)	1,60,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,62,000.00
B	Working Capital	
1	Concentrate Feeding cost (for one month) 141 kgs @ Rs. 30/kg	8,460.00
2	Insurance (@ 5% animal cost)	8,000.00
3	Green fodder cost (for one month) 450 kg @5/kg	4,500.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	24,960.00
C	Total Outlay	1,86,960.00
D	Margin (15%)	28,044.00
E	Bank Loan (85%)	1,58,856.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. Purity of the breed should be certified by the Competent Lab/University/ State/National Agencies like NDDB, MLDB etc. The animals should be free from TB, JD & Brucellosis. The average cost of animal may increase by Rs.5,000/- to Rs.8,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

7. Unit Cost of 2 Desi/Indigenous (Haryana/Rathi) Cows

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	1,63,020.00
2	Margin Money (15%)	24,453.00
3	Bank Loan (85%)	1,38,567.00

S.No	Particulars	Unit Cost 2025-26 (Rs.)
A	A. Capital Cost	
1	Cost of 2 Desi cow (Haryana/Rathi Breed) with Avg milk yield of 6 lit. per day (@ 70,000/- each animal)	1,40,000.00
2	Equipment cost @ 1000 per animal	2,000.00
	Sub Total	1,42,000.00
B	B. Working Capital	
1	Concentrate Feeding cost (for one month) 117 kgs @ Rs. 30/kg	7,020.00
2	Insurance (@ 5% animal cost)	7,000.00
3	Green fodder cost (for one month) 300 kg @5/kg	3,000.00
4	Veterinary aid/animal/ year (Rs.2000/animal)	4,000.00
	Sub Total	21,020.00
C	Total Outlay	1,63,020.00
D	Margin (15%)	24,453.00
E	Bank Loan (85%)	1,38,567.00

The price of the animal varies according to age, stage of calving, milk yield, percentage of bloodline of purebred and other local factors. Purity of the breed should be certified by the Competent Lab/University/ State/National Agencies like NDDB, MLDB etc. The animals should be free from TB, JD & Brucellosis. The average cost of animal may increase by Rs.5,000/- to Rs.8,000/- for every one litre increase in yield. Further, transportation charges may also add to the total cost.

In addition to the above, the cost of shed construction may be financed shed @ Rs. 200 Per sq. ft. (Requirement of 120 sq. ft. for 2 Cattle Unit)

Banks may take the above factors into consideration while financing under dairy sector.

8. Calf Rearing - Rearing of female calf (CB Cows)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	3,28,440.00
2	Margin Money (15%)	49,266.00
3	Bank Loan (85%)	2,79,174.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)			
		Year 1	Year 2	Year 3	Year 4
1	Cost of 5 heifer calves - Crossbred Jersey/HF @ ₹8,000 per animal	40000	-	-	-
2	Cost of equipment – lump sum	3000	-	-	-
3	Cost of shed (40 sq. ft per calf)	43000	-	-	-
4	Transport and insurance @ 1200/calf	6000	-	-	-
4	Concentrate feed for 28 months – 1600 kg per calf @ ₹25 per kg	25000	40000	60000	75000
5	Fodder cultivation cost for 28 months	6000	8500	10000	12940
6	Cost of breeding medicines, vaccines, and miscellaneous charges	5000	-	-	-
	Total Cost	1,28,000.00	48,500.00	70,000.00	87,940.00
A	Total Financial Outlay	3,34,440.00			
B	Margin Money (15%)	50,166.00			
C	Bank Loan (85%)	2,84,274.00			

Goat and Sheep Rearing

1. Unit Cost of Goat Rearing for 2025-26 (Osmanabadi / Sangamneri / Konkan / Kanyal / Berari)

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
1	Total Financial Outlay	1,51,525.00	12,26,875.00	24,53,750.00	36,80,625.00	49,07,500.00	61,34,375.00
2	Margin Money (15%)	22,728.00	1,84,031.00	3,68,062.00	5,52,093.00	7,36,125.00	9,20,156.00
3	Bank Loan (85%)	1,28,797.00	1,042,844.00	20,85,688.00	31,28,532.00	41,71,375.00	52,14,219.00

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
A	Capital expenditure						
1	Cost of Does (10 animals @ Rs.8000 each)	80,000	8,00,000	16,00,000	24,00,000	32,00,000	40,00,000
2	Cost of Buck (1 animal @ Rs 10,000)	10,000	50,000	1,00,000	1,50,000	2,00,000	2,50,000
3	Cost of low cost shed/night shelter (Area required-20 sq.ft/Buck; 10 sq.ft/Doe, 4 sqft/kid, Cost-Rs200/sq.ft)	45,000	2,20,000	4,40,000	6,60,000	8,80,000	11,00,000
4	Equipment including water facility (feeder, water dispenser etc.) @Rs.100/animal	1210	11550	23100	34650	46200	57750
	Total Capital expenditure	1,36,210.0	10,81,550.00	21,63,100.00	32,44,650.00	43,26,200.00	54,07,750.00
B	Recurring expenditure (for one time only)						
1	Insurance cost for the adults (5% cost of adults)	4,500	42500	85,000	1,27,500	1,70,000	2,12,500
2	Veterinary aid including vaccination @Rs.300/animal/year for 11 animals	3300	31500	63000	94500	126000	157500
3	Concentrate feeding (@ 7.5 kg/Doe/month for 3 months, 8.5 kg/Buck/month for 3 months, Concentrate cost Rs. 30/kg)	7,515	71,325	1,42,650	2,13,975	2,85,300	3,56,625
	Total Recurring expenditure	15,315.00	1,45,325.00	2,90,650.00	4,35,975.00	5,81,300.00	7,26,625.00
C	Total Financial Outlay	1,51,525.00	12,26,875.00	24,53,750.00	36,80,625.00	49,07,500.00	61,34,375.00
D	Margin Money (15%)	22,728.00	1,84,031.00	3,68,062.00	5,52,093.00	7,36,125.00	9,20,156.00
E	Bank Loan (85%)	1,28,797.00	1,042,844.00	20,85,688.00	31,28,532.00	41,71,375.00	52,14,219.00

2. Unit Cost of Goat Rearing for 2025-26 (Non-descript)

S. No	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
1	Total Financial Outlay	1,28,425.00	10,06,375.00	20,12,750.00	30,19,125.00	40,25,500.00	50,31,875.00
2	Margin Money (15%)	19,263.00	1,50,956.00	3,01,912.00	4,52,868.00	6,03,825.00	7,54,781.00
3	Bank Loan (85%)	1,09,162.00	8,55,419.00	17,11,088.00	25,66,277.00	34,21,675.00	42,77,094.00

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
A	Capital expenditure						
1	Cost of Does (10 animals @ Rs.6000 each)	60,000	6,00,000	12,00,000	18,00,000	24,00,000	30,00,000
2	Cost of Buck (1 animal @ Rs 8,000)	8,000	40,000	80,000	1,20,000	1,60,000	2,00,000
3	Cost of low cost shed/ night shelter (Area required-20 sq.ft/Buck; 10 sq.ft/Doe, 4 sqft/kid, Cost-Rs200/sq.ft)	45,000	2,20,000	4,40,000	6,60,000	8,80,000	11,00,000
4	Equipment including water facility (feeder, water dispenser etc.) @ Rs.100/animal	1,210.00	11550	23100	34650	46200	57750
	Total Capital expenditure	1,14,210	8,71,550	17,43,100	26,14,650	34,86,200	43,57,750
B	Recurring expenditure (for one time only)						
1	Insurance cost for the adults (5% cost of adults)	3,400	32,000	64,000	96,000	1,28,000	1,60,000
2	Veterinary aid including vaccination @Rs.300/animal/year for 11 animals	3300	31500	63000	94500	126000	157500
3	Concentrate feeding (@7.5 kg/Doe/month for 3 months, 8.5 kg/Buck/month for 3 months, Concentrate cost Rs. 30/kg)	7,515	71,325	1,42,650	2,13,975	2,85,300	3,56,625
	Total Recurring expenditure	14,215.00	1,34,825.00	2,69,650.00	4,04,475.00	5,39,300.00	6,74,125.00
C	Total Financial Outlay	1,51,525.00	12,26,875.00	24,53,750.00	36,80,625.00	49,07,500.00	61,34,375.00
D	Margin Money (15%)	19,263.00	1,50,956.00	3,01,912.00	4,52,868.00	6,03,825.00	7,54,781.00
E	Bank Loan (85%)	1,09,162.00	8,55,419.00	17,11,088.00	25,66,277.00	34,21,675.00	42,77,094.00

3. Unit Cost of Sheep Rearing - Madgyal Breed

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
1	Total Financial Outlay	1,74,625.00	14,47,375.00	28,94,750.00	43,42,125.00	57,89,500.00	72,36,875.00
2	Margin Money (15%)	26,196.00	2,17,106.00	4,34,212.00	6,51,318.00	8,68,425.00	10,85,531.00
3	Bank Loan (85%)	1,48,429.00	12,30,269.00	24,60,538.00	36,90,807.00	49,21,075.00	61,51,344.00

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
A	Capital expenditure						
1	Cost of Does (10 animals @ Rs.8000 each)	1,00,000	10,00,000	20,00,000	30,00,000	40,00,000	50,00,000
2	Cost of Buck (1 animal @ Rs 10,000)	12,000	60,000	1,20,000	1,80,000	2,40,000	3,00,000
3	Cost of low cost shed/night shelter (Area required-20 sq.ft/Buck; 10 sq.ft/Doe, 4 sqft/kid, Cost-Rs200/sq.ft)	45,000	2,20,000	4,40,000	6,60,000	8,80,000	11,00,000
4	Equipment including water facility (feeder, water dispenser etc.) @Rs.100/animal	1210	11550	23100	34650	46200	57750
	Total Capital expenditure	1,58,210.00	12,91,550.00	25,83,100.00	38,74,650.00	51,66,200.00	64,57,750.00
B	Recurring expenditure (for one time only)						
1	Insurance cost for the adults (5% cost of adults)	5,600	53,000	1,06,000	1,59,000	2,12,000	2,65,000
2	Veterinary aid including vaccination @Rs.300/animal/year for 11 animals	3,300	31500	63000	94500	126000	157500
3	Concentrate feeding (@ 7.5 kg/Doe/month for 3 months, 8.5 kg/Buck/month for 3 months, Concentrate cost Rs. 30/kg)	7,515	71,325	1,42,650	2,13,975	2,85,300	3,56,625
	Total Recurring expenditure	16,415.00	1,55,825.00	3,11,650.00	4,67,475.00	6,23,300.00	7,79,125.00
C	Total Financial Outlay	1,74,625.00	14,47,375.00	28,94,750.00	43,42,125.00	57,89,500.00	72,36,875.00
D	Margin Money (15%)	26,196.00	2,17,106.00	4,34,212.00	6,51,318.00	8,68,425.00	10,85,531.00
E	Bank Loan (85%)	1,48,429.00	12,30,269.00	24,60,538.00	36,90,807.00	49,21,075.00	61,51,344.00

4. Unit Cost of Sheep Rearing - Deccani/Other local breeds

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
1	Total Financial Outlay	1,51,525.00	12,26,875.00	24,53,750.00	36,80,625.00	49,07,500.00	61,34,375.00
2	Margin Money (15%)	22,728.00	1,84,031.00	3,68,062.00	5,52,093.00	7,36,125.00	9,20,156.00
3	Bank Loan (85%)	1,28,797.00	1,042,844.00	20,85,688.00	31,28,532.00	41,71,375.00	52,14,219.00

	Particulars	10+1	100+5	200+10	300+15	400+20	500+25
A	Capital expenditure						
1	Cost of Does (10 animals @ Rs.8000 each)	80,000	8,00,000	16,00,000	24,00,000.00	32,00,000.00	40,00,000.00
2	Cost of Buck (1 animal @ Rs 10,000)	10,000.00	50,000.00	1,00,000.00	1,50,000.00	2,00,000.00	2,50,000.00
3	Cost of low cost shed/night shelter (Area required-20 sq.ft/Buck; 10 sq.ft/Doe, 4 sqft/kid, Cost-Rs200/sq.ft)	45,000.00	2,20,000	4,40,000	6,60,000	8,80,000	11,00,000
4	Equipment including water facility (feeder, water dispenser etc.) @ Rs.100/animal	1,210.00	11550	23100	34650	46200	57750
	Total Capital expenditure	1,36,210.0	10,81,550.00	21,63,100.00	32,44,650.00	43,26,200.00	54,07,750.00
B	Recurring expenditure (for one time only)						
1	Insurance cost for the adults (5% cost of adults)	4,500.00	42500.00	85,000.00	1,27,500.00	1,70,000.00	2,12,500.00
2	Veterinary aid including vaccination @Rs.300/animal/year for 11 animals	3300	31500	63000	94500	126000	157500
3	Concentrate feeding (@ 7.5 kg/Doe/month for 3 months, 8.5 kg/Buck/month for 3 months, Concentrate cost Rs. 30/kg)	7,515	71,325	1,42,650	2,13,975	2,85,300	3,56,625
	Total Recurring expenditure	15,315.00	1,45,325.00	2,90,650.00	4,35,975.00	5,81,300.00	7,26,625.00
C	Total Financial Outlay	1,51,525.00	12,26,875.00	24,53,750.00	36,80,625.00	49,07,500.00	61,34,375.00
D	Margin Money (15%)	22,728.00	1,84,031.00	3,68,062.00	5,52,093.00	7,36,125.00	9,20,156.00
E	Bank Loan (85%)	1,28,797.00	1,042,844.00	20,85,688.00	31,28,532.00	41,71,375.00	52,14,219.00

Poultry

1. Unit cost for Poultry Layer Farm (1000 Birds)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	10,27,000.00
2	Margin Money (15%)	1,54,050.00
3	Bank Loan (85%)	8,72,950.00

S.No	Particulars	Unit Cost 2025-26 (Rs.)
A	Capital expenditure	
1	Poultry shed 1000 sqft @Rs.250/sqft	2,50,000.00
2	Cage system (@Rs. 120/per bird)	1,20,000.00
	Sub Total	3,70,000.00
B	Recurring expenditure (for one time only)	
1	Cost of birds @Rs.260/ bird (15 weeks old)	2,60,000.00
2	Insurance cost @Rs.5/bird cost	5,000.00
3	Feed Cost (For initial 3 months)	2,52,000.00
4	Labour Cost (For initial 3 months)	15,000.00
5	Veterinary aid including vaccination @Rs.25/bird/year	25,000.00
6	Miscellaneous Cost @ 100/bird	1,00,000.00
	Sub Total	6,57,000.00
C	Total Outlay (Unit cost)	10,27,000.00
D	Margin Money	1,54,050.00
E	Bank Loan	8,72,950.00

2. Unit Cost of Contract Farming - 5000 broilers

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	14,63,800.00
2	Margin Money (15%)	2,56,165.00
3	Bank Loan (85%)	12,07,635.00

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
A	Capital expenditure	
1	Cost of shed@ 1 sqft/bird @ Rs. 250/sq. ft.	12,50,000.00
2	Cost of equipment@ Rs. 30/bird	1,50,000.00
3	Electricity & water supply	30,000.00
	Sub Total	14,30,000.00
B	Recurring expenditure (for one time only)	
1	Cost of Day-Old Chicks	Provided by company
2	Feed & Medicine	Provided by company
3	Labour charges for 2 laborers' @ Rs. 5000 pm	24,000.00
4	Electricity & Water@Rs.2000 pm	4,800.00
5	Miscellaneous (Insurance) @ Rs 1/bird	5,000.00
	Sub Total	33,800.00
C	Total Financial Outlay	14,63,800.00
D	Margin Money (17.50%)	2,56,165.00
E	Bank Loan (82.50%)	12,07,635.00

3. Unit Cost of 5000 broilers farming

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	23,02,055.00
2	Margin Money (15%)	4,02,859.00
3	Bank Loan (85%)	18,99,196.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)
A	Capital expenditure	
1	Cost of shed@ 1 sqft/bird @ Rs. 250/sq. ft.	12,50,000.00
2	Cost of equipment@ Rs. 30/bird	1,50,000.00
3	Electricity & water supply	30,000.00
	Sub Total	14,30,000.00
B	Recurring expenditure (for one time only)	
1	Cost of Day-Old Chicks @Rs.40/ chick, 5000+5% chicks - 2% extra birds from hatchery i.e., 5150 birds/batch	2,06,000.00
2	Feed @ 3.5 Kg/bird @Rs. 35/kg per batch	6,12,500.00
3	Labour charges @ Rs.5000pm, 2 laborer's	24,000.00
4	Electricity & Water@Rs.2000 pm	4,800.00
5	Miscellaneous - Medicine/ Vaccine/ Insurance/Other Misc. @ Rs. 5 per bird per batch	25,000.00
	Sub Total	8,72,055.00
C	Total Financial Outlay	23,02,055.00
D	Margin Money (17.50%)	4,02,859.00
E	Bank Loan (82.50%)	18,99,196.00

4. Mother Unit for Brooding 1000 Chicks up to 4 weeks

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	15,85,524.00
2	Margin Money (15%)	2,37,828.00
3	Bank Loan (85%)	13,47,696.00

S.No	Particulars	Unit	Unit Cost for 2025-26 (Rs)
A	Capital expenditure		
1	Construction of shed (20 ft X 50 ft) X 4 nos. for 8000 DOC. @Rs.250/sq. ft	4000 sq.ft	10,00,000.00
2	Electric Brooder (1000 DOC/Brooder) @60,000/-	6 no.	3,60,000.00
3	Chick Feeder (one feeder Rs.80/50 Chicks)	160 no.	12,800.00
4	Chick Drinker (one drinker @Rs.80/50 Chicks)	160 no.	12,800.00
	Sub total		13,85,600.00
B	Recurring expenditure (for one time only)		
1	Cost of DOC (@Rs.40/chick) 2% extra birds from hatchery i.e., 1020 birds/batch	1020 birds	40,800.00
2	Insurance cost @Rs.5/bird cost	5000	2,040.00
3	Feed requirement upto 4 weeks (kg per bird) 1.2/bird. Starter mash @Rs.16/kg	1020 birds	19,584.00
5	Labour Cost (For 1 months) @10,000/m	1	10,000.00
6	Veterinary aid including vaccination @ Rs.25/bird/year	1020 birds	25,500.00
7	Miscellaneous Cost @ 100/bird	1021 birds	1,02,000.00
	Sub total		1,99,924.00
C	Total Financial Outlay		15,85,524.00
D	Margin Money (15%)		2,37,828.00
E	Bank Loan (85%)		13,47,696.00

5. 1000 Poultry Parent Stock to Get 500 Hatching Egg Per Day

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	23,06,020.00
2	Margin Money (15%)	3,45,903.00
3	Bank Loan (85%)	19,60,117.00

S.No	Particulars	Unit	Unit Cost for 2025-26 (Rs)
A	Capital expenditure		
1	Construction of shed (30 ft * 100 ft) @ Rs. 250/sq. ft	3000 sq.ft	7,50,000.00
2	Electric Brooder (1000 DOC/Brooder) @60,000/-	2 no.	1,20,000.00
3	Chick Feeder (one feeder Rs.80/60 Chicks)	18 no.	1,440.00
4	Chick Drinker (one drinker @Rs.80/60 Chicks)	18 no.	1,440.00
5	Adult Feeder (one feeder@Rs.140/60 Adult birds)	18 no.	2,520.00
6	Adult Drinker (one drinker@140/60 Adult birds)	18 no.	2,520.00
	Sub total		8,77,920.00
B	Recurring expenditure (for one time only)		
1	Cost of 1100 Parents Stock (1000 F + 100 M)	1100 nos.	2,86,000.00
2	Insurance cost @Rs.5/bird cost	5000	14,300.00
3	Feed requirement upto laying, i.e. 20 weeks (kg per bird) 8.5	1100	1,68,300.00
5	Feed requirement during laying (kg per bird) - 52 weeks laying, 40 Kg/bird	1100	7,92,000.00
6	Labour Cost (For initial 3 months) @10,000/m		30,000.00
7	Veterinary aid including vaccination @Rs.25/bird/year	1100 nos.	27,500.00
	Sub total		14,28,100.00
C	Total Financial Outlay		23,06,020.00
D	Margin Money (15%)		3,45,903.00
E	Bank Loan (85%)		19,60,117.00

6. Rural hatchery with 1000 eggs capacity

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	9,44,500.00
2	Margin Money (15%)	1,41,675.00
3	Bank Loan (85%)	8,02,825.00

S.No	Particulars	Unit	Unit Cost for 2025-26 (Rs)
A	Capital expenditure		
1	Construction of shed (30 ft x 100 ft) @ Rs. 250/sq. ft.	3000 sq.ft	7,50,000.00
2	1000 Eggs capacity Setter cum hatcher	1.00	1,60,000.00
3	Generator Set (15 KVA)	1.00	20,000.00
4	Maintenance and Repairs (Per Month)	-	1000.00
5	Miscellaneous Items (Candling Light, Cleaning Supplies)	5	3,000.00
6	Monthly Salary for 1 Operator (Per Month)	1.00	10,000.00
7	Water and Sanitation (Per Month)	1	500.00
B	Total Financial Outlay		9,44,500.00
C	Margin Money (15%)		1,41,675.00
D	Bank Loan (85%)		8,02,825.00

7. Unit Cost Of 1000 Improved Breeder Chicken (Kaveri) For Rural Poultry Farming

S No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	32,42,500.00
2	Margin Money (15%)	4,86,375.00
3	Bank Loan (85%)	27,56,125.00

A	CAPITAL INVESTMENT	Birds	Area or unit per bird	Total area or space	Unit Rate Rs	Amount Rs
a	1000 breeder stock (917 female and 83 males)					
1	Construction of deep litter breeder house	1000	2	2000	250	500,000.00
2	Equipment cum feed storage room (0.1sq.ft/ bird)	1000	0.1	100	250	25,000.00
3	Equipments (drinker, feeder, water tank etc.)	1000		0	30	30,000.00
	Total a					555,000.00
b	Hatchery for 1000 breeders					
1	Construction of hatchery room	1000	0.2	200	250	50,000.00
2	Construction of A/C room for cold storage	1000	0.1	100	250	25,000.00
3	15000 egg capacity 1 setter machine	1000			180000	180,000.00
4	5000 egg capacity 1 hatcher machine	1000			120000	120,000.00
5	Spare parts of incubator (Motors, gear box and controller etc)	1000			40000	40,000.00
6	Generator and air conditioner	1000			150000	150,000.00
	Total b					565,000.00
	Grand Total A (a+b)					1,120,000.00
B	RECURRING INVESTMENT					
1	Cost of day-old breeder chick	1000			140	140,000.00
2	Feed Cost (60kg/bird from 0-70 weeks age)	1000	60	60000	28	1,680,000.00
3	Medicines, vaccine, miscellaneous charges	1000			10	10,000.00
4	Labour charges (1 labour)	1000			180	180,000.00
5	Insurance of birds	1000			0.5	500.00
6	Insurance of sheds and equipment (Rs per 1000 Rs)				10	112,000.00

	Grand Total B						2,122,500.00
	GRAND TOTAL (A+B)						3,242,500.00
	Margin (15%)						486,375.00
	Bank loan (85%)						2,756,125.00

C	FLOCK CHART							
	Years	1 yr	2 yr	3 yr	4 yr	5 yr	6 yr	7 yr
	No. of batches /year	1	1	0	1	1	0	1
	Batches sold	0	1	1	0	1	1	0
D	INCOME -EXPENDI- TURE STATEMENT							
	Years	1	2	3	4	5	6	7
1	Batch Purchase	1,000.00	1,000.00	-	1,000.00	1,000.00	-	1,000.00
2	Batch sale	-	1,000.00	1,000.00	-	1,000.00	1,000.00	-
3	Eggs produced /hen	100.00	100.00	100.00	100.00	100.00	100.00	100.00
4	Total eggs produced p.a.	85,250.00	85,250.00	85,250.00	85,250.00	85,250.00	85,250.00	85,250.00
5	Chicks Hatched (Chicks/ hen)	82.00	82.00	82.00	82.00	82.00	82.00	82.00
6	Total Feed requirement (kg/ year)	38,000.00	38,000.00	38,000.00	38,000.00	38,000.00	38,000.00	38,000.00
	Income							
1	Sale of day-old chicks	1,747,625.00	1,922,387.50	2,114,626.25	2,326,088.88	2,558,697.76	2,558,697.76	2,558,697.76
2	Sale of breeders at the end of cycle by	-	209,250.00	209,250.00	-	209,250.00	209,250.00	-
3	considering 5% mortality							
4	Sale of manure	-	46,500.00	51,150.00	-	56,265.00	61,891.50	-
5	Sale of gunny bags	3,040.00	3,344.00	3,678.40	4,046.24	4,450.86	4,895.95	5,385.55
	Total Income	1,750,665.00	2,181,481.50	2,378,704.65	2,330,135.12	2,828,663.63	2,834,735.21	2,564,083.31
	Expenditure							
1	Cost of breeder chicks	30,000.00	30,000.00		30,000.00	30,000.00		30,000.00
2	Cost of breeder feed	1,064,000.00	1,064,000.00	1,064,000.00	1,064,000.00	1,064,000.00	1,064,000.00	1,064,000.00
3	Cost of medicines & misc. charges	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
4	Labour charges	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00
5	Hatching expenses	170,500.00	170,500.00	170,500.00	170,500.00	170,500.00	170,500.00	170,500.00
6	Insurance of birds	500.00	500.00	500.00	500.00	500.00	500.00	500.00
7	Insurance of sheds and equipment	11,200.00	11,200.00	11,200.00	11,200.00	11,200.00	11,200.00	11,200.00
	Total Expenditure	1,406,200.00	1,406,200.00	1,376,200.00	1,406,200.00	1,406,200.00	1,376,200.00	1,406,200.00
	Surplus (Total income -Total expenditure)	344,465.00	775,281.50	1,002,504.65	923,935.12	1,422,463.63	1,458,535.21	1,157,883.31

E Calculation of NPV, BCR & IRR

	Years	1	2	3	4	5	6	7
1	Capital Cost	1,120,000.00						
2	Recurring Cost	1,406,200.00	1,406,200.00	1,376,200.00	1,406,200.00	1,406,200.00	1,376,200.00	1,406,200.00
3	Total Costs	2,526,200.00	1,406,200.00	1,376,200.00	1,406,200.00	1,406,200.00	1,376,200.00	1,406,200.00
4	Income	1,750,665.00	2,181,481.50	2,378,704.65	2,330,135.12	2,828,663.63	2,834,735.21	2,564,083.31
5	Residual value of flock							209,250.00
6	Residual value of shed							535,693.00
7	Total Benefit	1,750,665.00	2,181,481.50	2,378,704.65	2,330,135.12	2,828,663.63	2,834,735.21	2,564,083.31
8	Net Benefit	-775,535.00	775,281.50	1,002,504.65	923,935.12	1,422,463.63	1,458,535.21	1,157,883.31
9	Disc cost at 15% Discount Factor (NPV) (Rate 15%)	₹ 6,791,599.96						
10	Disc benefit at 15% DF	₹ 8,162,816.95						
	NPW at 15% DF	₹ 1,371,217.00						
	IRR	73%						
	BCR	1.20						

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	3242500
b	Margin Money (15%)	486375
c	Bank Loan (85%)	2756125
d	Rate of Interest	12.0%

Repayment Schedule

Year	Bank Loan	Loan Outstanding	Surplus	Repayment		Total Out-go	Net Surplus
				Interest	Principal		
I	2756125	2756125	344465	330735	0	330735	13730
II		2756125	775281.5	330735	459354	790089	-14808
III		2296771	1002505	275613	459354	734967	267538
IV		1837417	923935	220490	459354	679844	244091
V		1378063	1422464	165368	459354	624722	797742
VI		918708	1458535	110245	459354	569599	888936
VII		459354	1157883	55122	459354	514477	643407
Total	2756125		7085068	1488308	2756125	4244433	2840636
				DSCR =	1.67		

	TECHNO-ECONOMIC PARAMETERS	Unit	Qty or rate
A	Techno-economic parameters for breeders		
1	Number of breeder birds	Nos	1000
2	Sex ratio	Male: female	1:12
3	Breeder males	Nos	83
4	Breeder females	Nos	917
5	Breeder rearing period	Weeks	70
6	Mortality rate	%	7
7	Breeder females by considering 93% livability	Nos	853
8	Breeder males by considering 93% livability	Nos	78
	Total breeder birds (Male + female)	Nos	930
9	Floor space per breeder bird	sq.ft/bird	2
10	Equipment cum feed storage room	sq.ft/bird	0.1
11	Cost of construction of deep litter breeder house	Rs/sq.ft	250
12	Cost of Equipment cum feed storage room	Rs/sq.ft	250
13	Cost of equipment(drinker, feeder, water tank etc.)	Rs/bird	30
14	Feed required per breeder p.a.	Kg per bird	38
15	Breeder feed price	Rs/kg	28
16	Breeder chick price	Rs/chick	30
17	Medicines, vaccines, miscellaneous charges	Rs/bird	10
18	Labour charges	Rs/bird	120
19	Insurance of breeder bird	Rs/bird	0.5
20	Insurance of sheds and equipment	Rs.1,000	10
21	Live weight of breeder bird	Kg per bird	1.5
22	Sale price of breeder at the end of cycle	Rs. per kg	150
23	Sale price of manure	Rs. per kg	2
24	Manure production per breeder bird	Kg per bird	25
25	Sale price of gunny bags	Rs per bag	4
26	Cleaning period of shed	Weeks	2

B	Techno-economic parameters for hatchery		
1	Construction of hatchery room	sq.ft/bird	0.2
2	Construction of A/C room for cold storage	sq.ft/bird	0.1
3	Cost of construction of hatchery room	Rs/sq.ft	250
4	Cost of construction of A/C room for cold storage	Rs/sq.ft	250
5	Cost of 1 setter machine (15000 capacity eggs)	Rs	180000
6	Cost of 1 hatcher machine (5000 capacity eggs)	Rs	120000
7	Cost of spare parts of incubator (Motors, gear box and controller etc)	Rs	40000
8	Cost of generator and air conditioner	Rs	150000
9	Age at hatching egg collection	weeks	20
10	Frequency of egg collection	times per day	5
11	Egg production	p.a.	100
12	Average hatching %	%	82
13	No of chicks per breeder per annum	p.a.	82
14	Hatching expenses per egg	per egg	2
15	Sale price of chicks at the hatchery	Rs/chick	25
16	Margin	%	15
17	Interest on bank loan	% p.a	12

8. Unit Cost Of 1000 Improved Chicken (Kaveri) Rearing for Meat purpose

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	4,12,075.00
2	Margin Money (15%)	61,811.25
3	Bank Loan (85%)	3,50,263.75

A	CAPITAL INVESTMENT	Birds	Area or unit	Total area	Unit Rate Rs	Amount Rs
			per bird	or space		
1	Construction of deep litter house	1000	1	1000	250	250,000.00
2	Equipments (drinker, feeder, water tank etc.)	1000			30	30,000.00
	Total A					280,000.00
B	RECURRING INVESTMENT	Birds	Per bird requirement	Total requirement	Unit Rate Rs	Amount Rs
1	Cost of day-old breeder chick	1050			25	26,250.00
2	Feed Cost	1025	3	3075	30	92,250.00
3	Medicines, vaccine, miscellaneous charges	1025			10	10,250.00
5	Insurance of birds	1050			0.5	525.00
6	Insurance of sheds and equipment			280	10	2,800.00
	Total B					132,075.00
	GRAND TOTAL (A+B)					412,075.00
	Margin (15%)					61,811.25
	Bank loan (85%)					350,263.75

C	FLOCK CHART		
	Years	1st Year	2nd to 7th year
1	No. of batches	3	4
2	Rearing weeks	42	52
3	Batches sold	3	4

D	INCOME-EXPENDITURE STATEMENT					
S. No	Years	Birds	Rate	Days	1st Year	2nd to 7th year
	Batches/year				3	4
	Income					
1	Sale of birds	1000	1.2	150	540,000.00	720,000.00
2	Sale of manure	1000	1	2	6,000.00	8,000.00
	Total				546,000.00	728,000.00
	Expenditure					
1	Cost of chicks	1050	25		105,000.00	105,000.00
2	Cost of feed	1025	3	30	276,750.00	369,000.00
3	Cost of medicines & misc. charges	1025	10		30,750.00	41,000.00
4	Insurance of birds	1025	0.5		3,587.50	2,050.00
5	Insurance of sheds and equipment				2,800.00	2,800.00
	Total				418,887.50	519,850.00
	Surplus (Total income -Total expenditure)				127,850.50	209,134.00

E	CALCULATION OF NPV, BCR & IRR							
	Years	1	2	3	4	5	6	7
1	Capital Cost	280,000.00						
2	Recurring Cost	418,887.50	519,850.00	519,850.00	519,850.00	519,850.00	519,850.00	519,850.00
3	Total Costs	698,887.50	519,850.00	519,850.00	519,850.00	519,850.00	519,850.00	519,850.00
4	Income	546,738.00	728,984.00	728,984.00	728,984.00	728,984.00	728,984.00	728,984.00
5	Residual value of shed							133,923.00
6	Total Benefit	546,738.00	728,984.00	728,984.00	728,984.00	728,984.00	728,984.00	862,907.00
7	Net Benefit	-152,149.50	209,134.00	209,134.00	209,134.00	209,134.00	209,134.00	343,057.00
8	Disc cost at 15% Discount Factor	₹ 2,318,478.98						
9	Disc benefit at 15% DF	₹ 2,924,751.30						
	NPW at 15% DF	₹ 606,272.32						
	IRR	137.36%						
	BCR	1.26						

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	412,075.00
b	Margin Money (15%)	61,811.25
c	Bank Loan (85%)	350,263.75
d	Rate of Interest	12.0%

Repayment Schedule

Year	Bank Loan	Loan Outstanding	Surplus	Repayment		Total Outgo	Net Surplus
				Interest	Principal		
I	350264	350264	127851	42032	0	42032	85819
II		350264	127851	42032	58377	100409	27442
III		291886	209134	35026	58377	93404	115730
IV		233509	209134	28021	58377	86398	122736
V		175132	209134	21016	58377	79393	129741
VI		116755	209134	14011	58377	72388	136746
VII		58377	209134	7005	58377	65383	143751
Total	350264		1301371	189142	350264	539406	761965
				DSCR =	2.41		

S.No	TECHNOECONOMIC PARAMETERS	Unit	Qty or Rate
1	Number of birds	Nos	1000
2	Batch strength	Nos	1000
3	Birds purchased per batch (by considering 5% mortality bc final aim is to sale 1000 birds)	Nos	1050
4	Birds considered for recurring expenditure (There will be initial mortality and meanwhile the progression of batch. Hence minimum 2.5% mortality is considered)	Nos	1025
5	Standard mortality	%	5
6	Birds considered for selling	Nos	1000
7	Floor space per bird	sq.ft/bird	1
8	Cost of construction of shed	Rs./sq.ft	250
9	Cost of equipment	Rs./bird	30
10	Cost of day-old chick	Rs./bird	25
11	Feed requirement per bird	kg/bird	3
12	Cost of feed	Rs/kg	30
13	Medicines, vaccines, labour and misc. charges	Rs./bird	10
14	Insurance per bird (Rs. per bird)	Rs./bird	0.5
15	Insurance of sheds and equipment	Rs.1,000	10
16	Live weight of bird	kg/bird	1.2
17	Sale price	Rs/kg	150
18	Value of manure per bird sold	Rs./kg	2
19	Manure production	kg/bird	1
20	Sale price of gunny bags	Rs/bag	4
21	Margin	%	15
22	Bank Loan	%	85
23	Interest on bank loan	% p.a.	12
24	Rearing period	weeks	12
25	Cleaning period of shed	weeks	2

9. Unit Cost for 15,000 Environmentally Controlled Broiler farm (Contract farming)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	62,07,000.00
2	Margin Money (15%)	12,41,400.00
3	Bank Loan (85%)	49,65,600.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)
a.	Capital Expenditure	Amount in Rs.
1	Cost of shed @ 0.85 sqft/bird @ Rs. 240/sq. ft.	30,60,000.00
2	Cost of equipment @ Rs160/bird	24,00,000.00
3	Diesel generator	4,50,000.00
4	Electricity connection	1,50,000.00
5	Total Capital Expenditure	60,60,000.00
b.	Recurring Expenditure for 1 cycle	
1	Cost of Day Old Chicks	Provided by company
2	Food & regular medicine	Provided by company
3	Vetrinary cost	Provided by company
4	Labour charges	40,000.00
5	Litter cost	27,000.00
6	Brooder running cost	15,000.00
7	Electricity cost	20,000.00
8	Medicine & Vaccine cost (@Rs.2/bird)	30,000.00
9	Miscellaneous (Insurance) @ Rs 1/bird	15,000.00
	Total Recurring Expenditure	1,47,000.00
	Total Project Cost	62,07,000.00
	Margin @ 20%	12,41,400.00
	Bank Loan @ 80%	49,65,600.00

Cost – Economics for EC PoultryGeorgia

Expenditure (in Rs)

Particulars	1st year	2nd year	3rd year	4th year	5th year	6th year	7th year
Capital Expenditure (incl. 1 cycle Recurring expenditure)	6,207,000.00	-	-	-		-	-
Recurring Expenditure							
Labour cost	200,000.00	280,000.00	280,000.00	280,000.00	280,000.00	280,000.00	280,000.00
Litter cost	135,000.00	189,000.00	189,000.00	189,000.00	189,000.00	189,000.00	189,000.00
Brooder cost	75,000.00	105,000.00	105,000.00	105,000.00	105,000.00	105,000.00	105,000.00
Electricity cost	100,000.00	140,000.00	140,000.00	140,000.00	140,000.00	140,000.00	140,000.00
Medicine & Vaccine cost	150,000.00	210,000.00	210,000.00	210,000.00	210,000.00	210,000.00	210,000.00
Miscellaneous	75,000.00	105,000.00	105,000.00	105,000.00	105,000.00	105,000.00	105,000.00
Total Recurring Expenditure	735,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00
Total Expenditure	6,942,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00	1,029,000.00

Income (in Rs)

Particulars	1st year	2nd year	3rd year	4th year	5th year	6th year	7th year
Income from sale of birds	2,137,500.00	2,493,750.00	2,493,750.00	2,493,750.00	2,493,750.00	2,493,750.00	2,493,750.00
Misc income -litter sale	162,000.00	189,000.00	189,000.00	189,000.00	189,000.00	189,000.00	189,000.00
Misc income -sale of empty bags	27,000.00	31,500.00	31,500.00	31,500.00	31,500.00	31,500.00	31,500.00

Gross Income	2,326,500.00	2,714,250.00	2,714,250.00	2,714,250.00	2,714,250.00	2,714,250.00	2,714,250.00	2,714,250.00
Net Income (Gross Income- Total Expenditure)	-4,615,500.00	1,685,250.00	1,685,250.00	1,685,250.00	1,685,250.00	1,685,250.00	1,685,250.00	1,685,250.00
Discount Factor 15%	0.87	0.76	0.66	0.57	0.50	0.43		
Discounted Costs	7,983,300.00	1,360,852.50	1,564,980.38	1,799,727.43	2,069,686.55	2,380,139.53	17,158,686.38	
Discounted Benefits	2,675,475.00	3,589,595.63	4,128,034.97	4,747,240.21	5,459,326.25	6,278,225.18	26,877,897.24	
BCR	1.57							
NPV (DF 15%)	898,886.42							
DSCR (Sum cash flow/ Sum repayment)	1.50							
IRR (IRR of net cash flow)	24%							

Repayment Schedule									
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus	
Year 1	4965600	4965600	4965600	0	Interest	Principal	595872	0	0
Year 2		4965600	4138000	1685250	595872	827600	1423472	261778	
Year 3		4138000	3310400	1685250	496560	827600	1324160	361090	
Year 4		3310400	2482800	1685250	397248	827600	1224848	460402	
Year 5		2482800	1655200	1685250	297936	827600	1125536	559714	
Year 6		1655200	827600	1685250	198624	827600	1026224	659026	
Year 7		827600	0	1685250	99312	827600	926912	758338	
Total	4965600			10111500	2681424	4965600	7647024	3060348	
								DSCR =	1.50

Piggery

1. Pig rearing/Breeding unit (4+1 piglets)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	98,942.00
2	Margin Money (15%)	14,841.00
3	Bank Loan (85%)	84,101.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)
1	Piglets – 4 Sows + 1 Boar (4 months old & 40 Kg) @ Rs. 6600/sow and Rs. 11000/boar	37,400.00
2	Pig fattener shed 20*4 sq.ft. @ Rs.200/sq.ft	16,000.00
3	Farrowing pen at 80 sq. ft per sow for 1 sows at Rs. 165 per sq. ft (considering always 40% of pigs in farrowing)	13,200.00
4	Feeding cost	
4.a	Concentrate feed – for 6 months @ Rs.25/Kg (0.9 Kg/day/animal)	20,250.00
4.b	Kitchen/Vegetable Waste Feed - for 6 months @ Rs.1.5/Kg (6 Kg/day/animal)	8,100.00
5	Insurance @8%	2,992.00
6	Medicine & Misc. @ Rs.200/Piglet	1000.00
	Total Financial outlay	98,942.00
	Margin Money (15%)	14,841.00
	Bank Loan (85%)	84,101.00

2. Pig rearing/Breeding unit (6+1 piglets)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	1,50,138.00
2	Margin Money (15%)	22,520.00
3	Bank Loan (85%)	1,27,618.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)
1	Piglets – 6 Sows + 1 Boars (4 months old & 40 Kg) @ Rs. 6600/sow and Rs. 11000/boar	50,600.00
2	Pig fattener shed 20*7 sq.ft. @ Rs.200/sq.ft	28,000.00
3	Farrowing pen at 80 sq. ft per sow for 2 sows at Rs. 165 per sq. ft (considering always 40% of pigs in farrowing)	26,400.00
4	Feeding cost	
4.a	Concentrate feed – for 6 months @ Rs.25/Kg (0.9 Kg/day/animal)	28350.00
4.b	Kitchen/Vegetable Waste Feed - for 6 months @ Rs.1.5/Kg (6 Kg/day/animal)	11,340.00
5	Insurance @8%	4,048.00
6	Medicine & Misc. @ Rs.200/Piglet	1400.00
	Total Financial Outlay	1,50,138.00
	Margin Money (15%)	22,520.00
	Bank Loan (85%)	1,27,618.00

3. Pig rearing/Breeding unit (10+2 piglets)

S.No	Particulars	Unit Cost for 2025-26 (Rs.)
1	Total Financial Outlay	2,99,280.00
2	Margin Money (15%)	44,892.00
3	Bank Loan (85%)	2,54,388.00

S.No	Particulars	Unit Cost for 2025-26 (Rs)
1	Piglets – 10 Sows + 2 Boars (4 months old & 40 Kg) @ Rs. 6600/sow and Rs. 11000/boar	88,000.00
2	Pig fattener shed 20*12 sq.ft. @ Rs.200/sq.ft.	48,000.00
3	Farrowing pen at 80 sq. ft per sow for 4 sows at Rs. 165 per sq. ft. (considering always 40% of pigs in farrowing)	52,800.00
4	Feeding cost	
4.a	Concentrate feed – for 6 months @ Rs.25/Kg (0.9 Kg/day/animal)	48,600.00
4.b	Kitchen/Vegetable Waste Feed - for 6 months @ Rs.1.5/Kg (6 Kg/day/animal)	19,440.00
5	Labour Cost @ Rs. 5500/month for 6 months	33,000.00
6	Insurance @8%	7,040.00
7	Medicine & Misc. @ Rs.200/Piglet	2,400.00
	Total Financial Outlay	2,99,280.00
	Margin Money (15%)	44,892.00
	Bank Loan (85%)	2,54,388.00

7. Integrated Farming System (IFS) – Models suggested by 04 Agriculture Universities (AUs)



Based on data/information received from AUs viz; Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar, Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth (BSKKV), Dapoli, Vasantrao Naik Marathwada Krishi Vidyapeeth (VNMKV), Parbhani and Dr. Panjabrao Deshmukh Krishi Vidyapeeth (PDKV), Akola, Unit Cost for Integrated Farming Model has been worked out. The salient features of Models in brief are as under:

i) Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar – Irrigated

S.No	Component	Unit Cost 2025-26
1	Crop Loan (72%)	0
2	Horticulture (23.60%)	190070
3	Animal Husbandry (4.40%)	349126
	Total Outlay	539196
	Margin (10%)	53920
	Bank Loan (90%)	485276

Area (In Hectare)	Components	Total Income (1st Year)	Expenditure (in Rs.)		Total Expenditure (1st Year)
			Recurring	Fixed	
Crop Component (72%) Kharif/Rabi/Summer				0	57597 (To be met through KCC)
0.30	Soyabean/Wheat/Leafy Vegetable	58993	19613		
0.20	Maize/Onion/Green Gram	84152	19782		
0.10	Pearlmillet/Chickpea/Cowpea	16120	5420		
0.10	Lucerne	29861	12782		
0.02	Hy.Napier				
0.72	Total	189126	57597	0	57597
Horticulture Component (23.60%)					
0.20	Orchard - 8o Plants (Mango (Kes-har) -5m x5m)	0	25000	10000	35000
0.036	Shadenet : 1st and 3rd Year -Tomato – Cucurbits 2nd and 4th Year- Cap-sicum - Cucurbits Shadenet : 1st and 3rd Year -Tomato – Cucurbits 2nd and 4th Year- Capsicum - Cu-curbits	109060	50070	105000	155070
0.24	Total	109060	75070	115000	190070
Animal component (4.4%)					
0.044	Milch Cow - 2 Cross Breed Cow (Phule Triveni), Vermicompost unit – 4 beds Poultry-100 birds RIR reared in 5 lots (500 birds / year),	255706	153126	Rs 196000 [Cows-130000 Vermibeds Rs 8000 (Tetra -Rs 2000 NA-DEP-Rs 6000) Poultry shed-Rs 50000]	349126
0.044	Total	255706	153126	196000	349126
1.00	GRAND TOTAL	364766	228196	311000	539196

Economics

Amt in Rs

S. No.	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
i	Costs (1st year Recurring + Fixed)	539196	251016	276117	303729	334102	367512	404263	444689	489158	538074
ii	Income	364766	401243	441367	485504	534054	587459	646205	710826	781908	860099
iii	Net Income	-174430	150227	165250	181775	199952	219947	241942	266136	292750	322025
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.28	0.25
v	Discounted Costs	468866	189804	181552	173658	166108	158886	151977	145370	139049	133004
vi	Discounted Income	317188	303397	290206	277588	265519	253975	242932	232370	222267	212603
	Internal Rate of Return (IRR)	95.64 %									
	Benefit Cost Ratio (BCR)	1.37									

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost (Total outflow)	539196
b	Margin Money (10%)	53920
c	Bank Loan (90%)	485276
d	Rate of Interest	12.0%

Repayment Schedule

Amt in Rs

Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	485276	485276	485276	136570	58233	0	58233	78337
Year 2		485276	485276	150227	58233	0	58233	91994
Year 3		485276	485276	165250	58233	0	58233	107017
Year 4		485276	415951	181775	58233	69325	127558	54216
Year 5		415951	346626	199952	49914	69325	119239	80713
Year 6		346626	277301	219947	41595	69325	110920	109027
Year 7		277301	207976	241942	33276	69325	102601	139341
Year 8		207976	138650	266136	24957	69325	94282	171854
Year 9		138650	69325	292750	16638	69325	85963	206787
Year 10		69325	0	322025	8319	69325	77644	244381
Total	485276			1295663	357718	485276	635019	660644
					DSCR =	2.04		

NOTE- The expenditure includes capital expenditure and the recurring expenditure for first year.

ii) Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar - Dryland

S. No	Component	Unit Cost 2025-26
1	Crop Loan (50%)	0
2	Horticulture (40%)	19333
3	Animal Husbandry (5%)	274360
	Total Outlay	293693
	Margin (10%)	29369
	Bank Loan (90%)	264324

Area (In Hect-are)	Components	Total Income (1st Year)	Expenditure (in Rs.)		Total Expen- diture (1st Year)
			Recurring	Fixed	
Crop Component (50%) (Kharif/Rabi/Summer)					
0.30	Cowpea/Sorghum/Fallow	20500	12363	0	12363 (To be met through KCC)
0.10	Maize fodder/Sorghum fodder/Fallow				
0.10	Fallow/Chickpea/Fallow				
0.50	Total	20500	12363	0	12363
Horticulture Component 40%)					
0.40	Aonla orchard with inter crop of (Pearl millet + Pigeon pea 2:1)	0	9333	10000	19333
0.40	Total	0	9333	10000	19333
Animal component (5%)					
0.05	Milk animal-1 buffalo, Poultry-30 birds in 5 lots/year (Breed-Giriraja) and Goat rearing 10 female + 1 male (Breed-Osmanabadi)	115240	54360	Buffalo-Rs 60,000, Poultry Shed Rs 70,000, 10 Does+1 Buck Rs 90,000	274360
0.05	Total	115240	54360	220000	274360
Farm Pond (5%)					
0.05	Farm pond size 15X15X03 mtr	-	-	-	-
1.00	GRAND TOTAL	115240	63693	230000	293693

Economics

Amt in Rs

S. No	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
i	Costs (1st year Recurring + Fixed)	293693	70062	77069	84775	93253	102578	112836	124120	136532	150185
ii	Income	115240	126764	152117	182540	219048	240953	265048	291553	320708	352779
iii	Net Income	-178453	56702	75048	97765	125795	138375	152212	167434	184177	202595
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.28	0.25
v	Discounted Costs	255385	52977	50674	48471	46363	44347	42419	40575	38811	37123
vi	Discounted Income	100209	95852	100019	104368	108906	104171	99641	95309	91165	87202
	Internal Rate of Return (IRR)	50.09%									
	Benefit Cost Ratio (BCR)	1.50									
	Net Present Value (NPV)	Rs. 329,696									

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	293693
b	Margin Money (10%)	29369
c	Bank Loan (90%)	264324
d	Rate of Interest	12.0%

Repayment Schedule							Amt in Rs	
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	264324	264324	264324	51547	31719	0	31719	19828
Year 2		264324	264324	56702	31719	0	31719	24983
Year 3		264324	264324	75048	31719	0	31719	43329
Year 4		264324	226563	97765	31719	37761	69479	28285
Year 5		226563	188803	125795	27188	37761	64948	60847
Year 6		188803	151042	138375	22656	37761	60417	77958
Year 7		151042	113282	152212	18125	37761	55886	96327
Year 8		113282	75521	167434	13594	37761	51354	116079
Year 9		75521	37761	184177	9063	37761	46823	137354
Year 10		37761	0	202595	4531	37761	42292	160303
Total	264324			697444	194844	264324	345886	351558
					DSCR =	2.02		

NOTE- The expenditure includes capital expenditure and the recurring expenditure for first year.

iii) Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth (BSKKV), Dapoli

S. No	Component	Unit Cost 2025-26
1	Crop Loan (50%)	0
2	Horticulture (40%)	68133
3	Animal Husbandry (1%)	446343
4	Vermicomposting (9%)	67200
	Total Outlay	581676
	Margin (10%)	58168
	Bank Loan (90%)	523508

Area (In Hectare)	Components	Total Income (1st Year)	Expenditure (in Rs.)		Total Expenditure
			Recurring	Fixed	
Crop Component (50%) Kharif/Rabi		150951	87797	0	87797 (To be met through KCC)
0.20	Rice/Brinjal+Watermelon				
0.05	Finger Millet/ Cowpea				
0.10	Groundnut/Field bean				
0.10	Cucumber/Sweet Corn				
0.05	Napier-Fodder crop				
0.50	Total				
Horticulture Component (40%)					
0.20	Mango-Ratna, Kesar & Alphonso	0	48133	20000	68133
0.05	Aonla (Krishna, Kanchan and Cha-kiya)				
0.05	Sapota (Kalipatti)				
0.05	Coconut +Intercrops (Black pepper/ Cinnamon/Nutmeg)				
0.05	Nursery-Mango/Sapota grafts				
0.40	Total				
Animal component (2%)					
0.004	(i) Dairy Animals 3 cows-2 Crossbred Jersey + 1 Local	112373	67713	150000	217713
0.004	(ii)Goat unit (10 F + 2 M)-Konkan Kanyal	64277	51236	75000	126236
0.004	(iii)Poultry 3 to 4 batches/year (150 to 200 birds/batch)-Giriraj and Kadaknath	69241	52394	50000	102394
0.01	Total	245891	171343	275000	446343
0.09	Complimentary-Vermicompost unit & other uses (8%)	46316	7200	60000	67200
1.00	GRAND TOTAL	292207	226676	355000	581676

Economics											Amt in Rs
	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
i	Costs (1st year Re- curring + Fixed)	581676	249344	274278	301706	331876	365064	401570	441727	485900	534490
ii	Income	292207	321428	369642	425088	488851	562179	646506	711157	782272	860499
iii	Net Income	-289469	72084	95364	123382	156975	197115	244936	269429	296372	326009
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.28	0.25
v	Discounted Costs	505805	188540	180342	172501	165001	157827	150965	144401	138123	132118
vi	Discounted Income	254093	243046	243046	243046	243046	243046	243046	232478	222371	212702
	Internal Rate of Return (IRR)	43.12%									
	Benefit Cost Ratio (BCR)	1.23									
	Net Present Value (NPV)	Rs. 80,584									

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	581676
b	Margin Money (10%)	58168
c	Bank Loan (90%)	523508
d	Rate of Interest	12.0%

Repayment Schedule

								Amt in Rs
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Sur- plus
					Interest	Principal		
Year 1	523508	523508	523508	65531	62821	0	62821	2710
Year 2		523508	523508	72084	62821	0	62821	9263
Year 3		523508	523508	95364	62821	0	62821	32543
Year 4		523508	473508	123382	62821	50000	112821	10561
Year 5		473508	394590	156975	56821	78918	135739	21236
Year 6		394590	315672	156975	47351	78918	126269	30706
Year 7		315672	236754	244936	37881	78918	116799	128137
Year 8		236754	157836	269429	28410	78918	107329	162101
Year 9		157836	78918	296372	18940	78918	97858	198514
Year 10		78918	-0	326009	9470	78918	88388	237621
Total	523508			1807057	450158	523508	973666	833391
					DSCR =	1.86		

NOTE- The expenditure includes capital expenditure and the recurring expenditure for first year.

iv) Vasantrao Naik Marathwada Krishi Vidyapeeth (VNMKV), Parbhani

S. No	Component	Unit Cost 2025-26
1	Crop Loan (50%)	0
2	Horticulture (40%)	16000
3	Animal Husbandry (5%)	487886
4	Boundary Plantation (5%)	2552
5	Vermicomposting	23853
	Total Outlay	530291
	Margin (10%)	53029
	Bank Loan (90%)	477262

Area (In hectare)	Components	Total Income (1st Year)	Expenditure (in Rs.)		Total Expenditure (1st Year)
			Recurring	Fixed	
	Cropping System				
0.10	Soybean - Rabi Sorghum	13809	7663	77414 (67414 to be met through KCC)	
0.10	Bt. Cotton	9690	6120		
0.10	Maize - Gram	22119	10789		
0.16	Greengram - Onion	16029	6644		
0.075	Lucerne	13912	6783		
0.075	Hybrid Napier – (Elephant grass)	23780	9984		
0.20	Kagzi lime with Soybean in Kharif & Cabbage/Cauliflower, Bottle gourd in rabi as a inter-crop	27250	12123	10000	77414 (67414 to be met through KCC)
0.10	Condiments: Turmeric	0	7309		
0.91	Total	126590	67414	10000	67414+10000
	Boundary plantation				
0.05	Drum stick –	0	1815		1815
	Anjan -	1678	737		737
0.05	Total	1678	2552	0	2552
	Dairy component				
0.04	Two Cow – Holdev (Cross bred) (H.F. x Deoni) and shed	121949	67091	165000	232091
	Goat : (5F+1M) and shed	120000	111795	144000	255795
0	Total	241949	178886	309000	487886
	Vermicomposting Unit	23351	11853	12000	23853
1.00	GRAND TOTAL	266979	193291	331000	524291

EconomicsAmt in
Rs.

	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
i	Costs (1st year Recurring + Fixed)	524291	212620	233882	257270	282997	311297	342426	376669	414336	455769
ii	Income	266979	293676	323044	387653	465183	511702	562872	619159	681075	749182
iii	Net Income	-257312	81057	89162	130383	182186	200405	220446	242490	266739	293413
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.28	0.25
v	Discounted Costs	455905	160771	153781	147095	140699	134582	128731	123134	117780	112659
vi	Discounted Income	232155	222062	212407	221642	231278	221223	211604	202404	193604	185186
	Internal Rate of Return (IRR)	48.21%									
	Benefit Cost Ratio (BCR)	1.27									
	Net Present Value (NPV)	Rs. 72,527									

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	524291
b	Margin Money (10%)	52429
c	Bank Loan (90%)	471862
d	Rate of Interest	12.0%

Repayment Schedule

Amt in Rs

Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	471862	471862	471862	73688	56623	0	56623	17064
Year 2		471862	471862	81057	56623	0	56623	24433
Year 3		471862	471862	89162	56623	0	56623	32539
Year 4		471862	403681	130383	56623	68180	124804	5579
Year 5		403681	335501	182186	48442	68180	116622	65564
Year 6		335501	267321	200405	40260	68180	108440	91965
Year 7		267321	199140	220446	32078	68180	100259	120187
Year 8		199140	130960	242490	23897	68180	92077	150413
Year 9		130960	62780	266739	15715	68180	83896	182844
Year 10		62780	-5400	293413	7534	68180	75714	217699
Total	471862			977327	347274	477262	619995	357331
					DSCR =	1.58		

NOTE- The expenditure includes capital expenditure and the recurring expenditure for first year.

v) Panjabrao Deshmukh Krishi Vidyapeeth (PDKV), Akola

S. No	Component	Unit Cost 2025-26
1	Crop Loan (70%)	0
2	Horticulture (25%)	57028
3	Animal Husbandry (3%)	203361
4	Others (2%)	11500
	Total Outlay	271889
	Margin (10%)	27189
	Bank Loan (90%)	244700

Area (In Hec tare)	Components	Total In- come (1st Year)	Expenditure (in Rs.)		Total Expen- diture (1st Year)
			Recurring	Fixed	
Crop Component (70%) Kharif/Rabi/Summer					
0.15	Desi Cotton+Pigeon Pea (5:1) + Geen Gram (1:1)/Cowpea	137281	60802	0	60802 (To be met through KCC)
0.15	Soyabean+Finger millet (1:1)/Chickpea/ Cowpea				
0.15	Maize+Mesta (2:1) and Fenugreek+Corain-der (2:2)/Wheat/Cowpea				
0.05	Sorghum Fodder/Berseem/Cowpea				
0.20	Seasame+Niger+Cluster Bean/Linseed/ Cowpea				
0.70	Total	137281	60802	0	60802
Horticulture Component (25%)					
0.25	Custard Apple+Drumstick (3mx3m)	0	42028	15000	57028
Animal component (3%)					
0.03	Goat + Poultry + PDKV Compost	120000	48361	155000 (Goat Shed - 100000 + Poultry Shed - 50000 + Vermibed - 5000)	203361

Others (2%)

0.02	Kitchen Garden + Boundary Plantation (Glyricidia /Karonda/ Hybrid Napier)	12000	6500	5000	11500
1.00	GRAND TOTAL	132000	96889	175000	271889

Economics

										Amt in Rs	
	Particulars	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	7 Yr	8 Yr	9 Yr	10 Yr
i	Costs (1st year Re-curring + Fixed)	271889	106578	117236	128959	141855	156040.703	171645	188809	207690	228459
ii	Income	132000	145200	174240	217800	261360	287496	316246	347870	382657	420923
iii	Net Income	-139889	38622	57004	88841	119505	131455	144601	159061	174967	192464
iv	Discount Rate 15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.28	0.25
v	Discounted Costs	236425	80588	77084	73733	70527	67461	64528	61722	59039	56472
vi	Discounted Income	114783	109792	114566	124528	129942	124292	118888	113719	108775	104046
	Internal Rate of Return (IRR)	53.41%									
	Benefit Cost Ratio (BCR)	1.37									
	Net Present Value (NPV)	Rs. 47,574									

Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost (Total outflow)	271889
b	Margin Money (10%)	27189
c	Bank Loan (90%)	244700
d	Rate of Interest	12.0%

Repayment Schedule

Repayment Schedule								Amt in Rs
Year	Bank Loan	Loan O/s Beginning of the Year	Loan O/s End of the Year	Surplus	Repayment		Total Outgo	Net Surplus
					Interest	Principal		
Year 1	244700	244700	244700	35111	29364	0	29364	5747
Year 2		244700	244700	38622	29364	0	29364	9258
Year 3		244700	244700	57004	29364	0	29364	27640
Year 4		244700	209743	88841	29364	34957	64321	24520
Year 5		209743	174786	119505	25169	34957	60126	59379
Year 6		174786	139829	131455	20974	34957	55931	75524
Year 7		139829	104872	144601	16779	34957	51736	92864
Year 8		104872	69915	159061	12585	34957	47542	111519
Year 9		69915	34958	174967	8390	34957	43347	131620
Year 10		34958	0	192464	4195	34957	39152	153312
Total	244700			615139	180379	139828	320207	294932
					DSCR =	1.92		

NOTE- The expenditure includes capital expenditure and the recurring expenditure for first year

List of the District Development Managers of Maharashtra

S. No	District	Name of the DDM	Mobile No.	E - mail address
1	Ahmednagar	Shri Vikram B Pathare	7028755522	ahmednagar@nabard.org
2	Akola	Shri Shriram Waghmare	8888882781	akola@nabard.org
3	Amravati	Smt. Rashmita S Panchale	7588682721	amravati@nabard.org
4	Aurangabad	Shri Suresh R Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Shri Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Shri Devendra N Hedao	8104974442	bhandara@nabard.org
7	Buldhana	Shri Rohit Gadhe	7972509844	buldhana@nabard.org
8	Chandrapur	Shri Trunal T Fulzele	9168106384	chandrapur@nabard.org
9	Dhule	Shri Abhijeet B Ranjankar	7276223777	dhule@nabard.org
10	Gadchiroli	Shri N V Paunekar	9405843750	gadchiroli@nabard.org
11	Gondia	Shri Avinash Lad	8208487647	gondia@nabard.org
12	Hingoli	Shri Avinash P Lahane	8329301429	hingoli@nabard.org
13	Jalgaon	Shri Amit Tayade	8431103280	jalgaon@nabard.org
14	Jalna	Shri Tejal Kshirsagar	7709981977	jalna@nabard.org
15	Kolhapur	Shri Ashutosh Jadhav	9414037647	kolhapur@nabard.org
16	Latur	Shri Pramod S Patil	9089851389	latur@nabard.org
17	Nagpur	Shri Sachin M. Sonone	9805070077	nagpur@nabard.org
18	Nanded	Shri Dileep Damayyaware	8779098545	nanded@nabard.org
19	Nandurbar	Shri Raveendra P More	8560949201	nandurbar@nabard.org
20	Nasik	Shri Amol Lohakare	9946932508	nasik@nabard.org
21	Osmanabad	Shri Chaitanya Gokhale	9881494520	osmanabad@nabard.org
22	Parbhani	Shri Sunil K Navsare	9425606076	parbhani@nabard.org
23	Pune	Shri Vineet Bhat	8999574656	ddm.pune@nabard.org
24	Raigad	Shri Pradip S Apsunde	9921504001	raigad@nabard.org
25	Ratnagiri	Shri Mangesh S Kulkarni	9426601865	ratnagiri@nabard.org
26	Sangli	Shri Nilesh D Chaudhari	9769353117	sangli@nabard.org
27	Satara	Smt. Deepali R Katkar	9967852266	satara@nabard.org
28	Sindhudurg	Ms Deepali Mali	7588587597	sindhudurg@nabard.org
29	Solapur	Shri N B Shelke	9906384941	solapur@nabard.org
30	Thane / Palghar	Shri Sudhanshu K Ashwini	9650019511	palghar@nabard.org
31	Wardha	Shri Sushant Patil	7972961846	wardha@nabard.org
32	Washim	Shri Shankar Kokadwar	9423101925	washim@nabard.org
33	Yavatmal	Shri Atul Ingle	7709891754	yeotmal@nabard.org
34	Mumbai Sub.	Shri Hanumantha Raju	9663393953	mumbaisuburban@nabard.org
35	Mumbai City	Shri Rohan R More	9021804727	mumbaicity@nabard.org

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NABVENTURES Limited

A wholly owned Subsidiary of NABARD

NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with

► **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

► **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

Model: asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31st March 2022:

► **Corpus raised:** INR 598 crore

► **Investments made:** INR 148.21 crore in 9 start-ups

Registered Office: NABARD, 2nd Floor, A Wing,
Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 🌐 www.nabventure.in



NABSAMRUDDHI FINANCE Limited

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"The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for the promotion, expansion, commercialisation and modernisation in non-farm & agri allied activities including microfinance, MSME, housing, education, transport, etc."

Corporate Office:

NABARD, Gr. Floor, D Wing,
Plot No. C-24, G Block, BKC, Bandra (East),
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Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

FOCUS SEGMENTS

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Registered Office:

NABARD, Regional Office
1-1-61, RTC 'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



NABFOUNDATION

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What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas

IF YOU ARE A CSR UNIT

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

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✉ e-mail: nabfoundation@nabard.org

☎ Phone: 91-22-2653 9404/9054

🌐 www.nabfoundation.in



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Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



NABARD Consultancy Services Private Limited [NABCONS]

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ISO-9001:2015 COMPANY

OFFERS

CONSULTANCY AND ADVISORY SERVICES

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Presence with

offices in 31

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AREAS OF OPERATION

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- › Forestry
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- › Natural Resource Management
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- › Skills for Livelihood
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- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

NABARD, Plot No. C-24,

G Block, BKC, Bandra (East)

Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoffice@nabcons.in

Corporate Office

NABARD Tower, 7th floor

Rajendra Place, New Delhi -110125

Ph: 011-25745103/07

🌐 www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

Corporate Office

NABARD, Plot No. C-24,

G Block, BKC, Bandra (East)

Mumbai-400051

Ph:022-26539243/26539241

e-mail:ho@nabsanrakshan.org

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- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme