NABARD

कृषि और संबंधित क्षेत्र निवेशों की इकाई लागत
2025-26

Unit Cost of Investments in Agriculture and Allied Activities
2025-26

राज्य - कर्नाटक
State - Karnataka

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

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KARNATAKA

Unit Costs – 2025-26

National Bank for Agriculture and Rural Development
Karnataka Regional Office
Bengaluru

NABARD

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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.

VISION

Development Bank of the Nation for fostering rural prosperity

MISSION

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

Disclaimer

NABARD does not accept any financial liability to anyone using this report for any purpose. The costs and parameters suggested are based on information available with NABARD. All unit costs are indicative in nature and there may be variations based on field /local conditions. Banks/Government Agencies may assess the credit requirement, considering the field level situations and keeping in view the technical feasibility, financial viability and also the bankability of the investments.

FOREWORD

Investment credit in agriculture and allied activities leads to creation of assets, increased production and productivity, adoption of modern technology and overall growth and sustainable development.

The adequacy of investment per unit activity is essential for sustainable development of agriculture and allied activities. Adequate unit cost helps to ensure that activity generates adequate cash flow for repayment of the bank loan and sustenance of the activity. The fixation of adequacy of the unit investment also ensures that activity is not underfinanced or overfinanced by the financial institutions.

To facilitate/guide the banks to finance investments in agriculture and allied activities, unit costs for individual activities are fixed by the State Level Unit Cost Committee (SLUCC), convened by NABARD every year, considering its technical feasibility, financial viability and bankability.

Karnataka is one of the agriculturally rich States in the country, having abundant potential for development of agriculture including Plantation and Horticulture and allied activities like Dairy, Animal Husbandry, Fisheries and Aquaculture, Sericulture, etc.

NABARD, Karnataka RO in consultation with all stakeholders viz: - Line Depts. of the Government of Karnataka, SLBC, Public and Private Sector Banks, Cooperative Banks, SAU, KMF, etc. took up the exercise of revision/fixation of unit costs of various investment activities for agriculture and allied activities for the year 2025-26. The details of proposals received from various stakeholders and from the field level inputs gathered by NABARD through various studies or developmental projects being implemented by it were presented and discussed in the SLUCC held on 25 July 2025. The unit costs approved by the SLUCC are indicative in nature and the financing institutions may modify the same as per prevailing rates and market conditions.

We acknowledge the support and cooperation extended by the line depts. of the Government of Karnataka, Banks, research institutions, commodity boards and technical officers of NABARD in finalising the unit costs.

We hope that this booklet will be a useful reference document for bankers and other stakeholders in augmenting the flow of investment credit, resulting increased capital formation in agriculture and allied sector in the State.

We also look forward to more suggestions from all stakeholders for inclusion of new activities and revision of the existing unit cost by the SLUCC in future, for enhancing investment credit in agriculture sector in the State.

(Dr. Surendra Babu)
Chief General Manager

CONTENTS

Water Resources

Chapter 1- Water Resources

Sl. No.	Particulars		Unit Cost (₹)	Repayment Period/ Remarks
1	Bore well (BW) a) 152 mm dia, 200m depth b) 152 mm dia, 300m depth		1,59,000 2,45,000	11 to 15 years with 11 months Grace period (GP)
2	Pump sets		As per prevailing market rates	
3	Renovation/Deepening of Wells		33,000	5 years including 11 months GP
4	Pump house with A.C. Roof (2m x 2m x 2.1m), 3 HP (2.5m x 2.5m x 2.1m), 5 HP (2.7m x 2.7m x 2.4m), 10 HP		22,000 34,000 42,900	9 years including 11 months GP
5	Storage tank (3.5 m x3.5 m x2.5m)		40,000	5 years including 11 months GP
6	Small lift irrigation schemes (command area : 10 - 40 ha)		66,000	7 to 9 years including 11 months GP
7	Rain water harvesting-cum-artificial recharge structures for bore wells		51,000	5 years with 1 year GP
8	Dug well	1.5m dia and 5m depth (RCC Rings)	50,000	Suitable for alluvial formations
		Dia: 5m Depth: 9 m (Steining)	1,55,000	Suitable for hard rock areas

Drip Irrigation system based on spacing norms:

Sl. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment Period/ Remarks
i	12 x 12	28,000	
ii	10 x 10	30,000	

Sl. No.	Spacing (m)	Unit Cost per ha (₹)	Repayment Period/ Remarks
iii	9 x 9	32,000	11-15 years depending on the age of crop/plantation with adequate GP. The cost norms are as per the PMKSY operational guidelines.
iv	8 x 8	36,000	
v	6 x 6	42,000	
vi	5 x 5	45,000	
vii	4 x 4	48,000	
viii	3 x 3	60,000	
ix	2.5 x 2.5	78,000	
x	2 x 2	83,000	
xi	2.5 x 0.6	82,000	
xii	1.8 x 0.6	1,05,000	
xiii	1.5 x 0.6	1,25,000	
xiv	1.2 x 0.6	1,46,000	
xv	1.5 x 1.5	1,11,800	

Sprinkler Irrigation system

Sl. No.	Particulars	Unit Cost per ha (₹)	Repayment Period/ Remarks
1	Field Crops (Vegetables/ Pulses)		
2	63 mm HDPE pipes	31,000	10-15 years and 11 months GP
3	75 mm HDPE pipes	37,000	
4	90 mm HDPE pipes	69,300	

Special Terms and Conditions

1. For Dug wells / Bore wells in over-exploited, critical and semi-critical areas, permission needs to be obtained from the Hydro geologists / Dept. of Mines & Geology and positively with the prior approval of the Karnataka Ground Water Authority.
2. Star rated pump sets may be promoted and additional cost on energy efficient pump sets may be considered as per prevailing market conditions.
3. Minimum spacing to be maintained between Dug wells / Bore wells, Other minor irrigation structures shall be as under.
   a. Between two Dug wells with or without pump set: 180 m
   b. Between two Bore wells with pump sets: 250 m

c. Between Dug wells & Bore wells: 215m.

4. Renovation/ Deepening of Wells (DoW)
   - Only those wells having insufficient water column during summer and need deepening to ensure adequate yield for meeting the water requirement of the crop shall be covered under the programme.
   - The spacing norms between wells may be adhered to under DoW also.
5. Power Supply
   Before approving loan for electric pump sets, the bank shall satisfy itself that the village is electrified, and that timely power supply would be available to the beneficiary for operation of the pump set.

6. Minimum acreage norm

Structure	**Benefiting Area (ha)**
Dug well with Pump set	1.0
Bore well with SIP	1.6

7. Selection and installation of pump sets
   - Bank shall ensure that the pump sets financed under the scheme are selected and installed as per BIS: 10804-1994 or latest editions.
   - Wherever loan is advanced for replacement of existing pump set by new pump set or for replacement of diesel pump set by electric pump set, the bank shall ensure that there is no change in the HP of the pump set and that the new pump set installed is as per BIS 10804-1994, or latest edition.
   - Bank shall ensure that the spacing criteria, as stipulated, are adhered to, for the loans extended for pump sets also.
   - Wherever loans are advanced for standby pump set, the bank may ensure that the standby unit is also selected as per BIS 10804-1994.
   - Where higher HP pump set is required for use other than irrigation, with common prime mover, total HP of the pump set selected for agricultural use shall not exceed 1.5 times the HP required for irrigation purpose, subject to a maximum of 10HP.
   - Capacitors: The electric motor financed should always be provided with a starter and a capacitor matching the motor. The following KVAR rating capacitors are recommended for use:

     Below 3 HP - 1 KVAR
     3 HP to 5 HP - 2 KVAR
     5 HP to 7.5 HP - 3 KVAR
8. After Sales Services
   The bank shall ensure that adequate after-sales services and repair facilities are provided by the manufacturers / dealers installing the pump set on beneficiaries' wells.

9. Water Lifting Permission

Wherever financing pump sets for lifting water from river/ canal is involved, a letter from the competent authority of the Department/ Agency concerned of the State Govt. permitting the beneficiary to lift water from river/ canal and indicating the period up to which such permission is provided should be obtained and furnished to the financing bank before sanctioning the loan.

10. Micro Irrigation Systems

(a) **Drip Irrigation**

- The bank should ensure that only a technically competent and approved firm or person designs and installs the system at the field level.
- The installing agency should assess the water requirement of each plant, optimum crop geometry, etc. and design the efficient system accordingly. The bank should insist for a field layout map showing the benefiting area and item-wise cost estimate.
- Availability of design discharge of suitable chemical and physical quality on a long-term basis should be ensured for smooth operation of the system.
- The installing agency should furnish performance guarantee for the efficient operation of the system for a minimum of 3 years' period as also ensure timely and adequate post sales-service for trouble-free working of the system.
- The bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.
- Bank should ensure to safeguard the pipes (main and lateral drips), emitters, etc., against theft, robbery, fire, etc.
- The system components to be installed should conform to the BIS specification.

(b) **Sprinkler Irrigation**

- The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location.
- The design of sprinkler system for the proposed cropping pattern should be done by a technically competent agency /person taking into consideration the source and availability of water, wind velocity in different seasons, soil conditions, agro-climatic situations, etc. to ensure installation of most economical system at the farm level.
- The components of the system including pipes should conform to BIS standards.

- The implementing agency / manufacturers should offer performance guarantee for the operation of the system for a reasonably longer period against any defect either manufacturing/ working or installation.
- The firm should extend regular post sales service for maintenance.
- The bank should conduct periodic monitoring visits to assess the performance of the system and take corrective steps, wherever required.

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Land Development

Chapter 2- Land Development

Contour Bunding

Sl. No.	Slope	Per ha length (m)	No. of stone outlets required	Unit Cost per ha (₹)	Repayment Period
1	2%	200	2	20,800	5 – 7 years with 1-year GP
2	3%	222	3	25,500	
3	4%	333	3	27,500	
4	5%	400	4	36,600	
5	6%	483	4	41,600	

On Farm Development (OFD) Works

Sl. No.	Slope	Specifications	Unit Cost per ha (₹)	Repayment Period
1	2% - 4%	Bunding, levelling, deep ploughing, pebble picking, farmyard manure (FYM) application	86,000	5 – 7 years with 1 year GP
2	4% - 6%	Bunding, levelling, deep ploughing, FYM application	89,000	

Farm Ponds

Without stone pitching

Sl. No.	Size of the Farm Pond (length x breadth x width in m)	Unit Cost for Black soils (₹)	Unit Cost for Red soils (₹)	Repayment Period
1	10 x 10 x 3	30,000	28,000	5 – 7 years with 1-year GP
2	12 x 12 x 3	43,500	40,200	5 – 7 years with 1-year GP
3	15 x 15 x 3	59,200	54,500	5 – 7 years with 1-year GP
4	21 x 21 x 3	1,26,400	1,14,200	5 – 7 years with 1-year GP

5	29 x 29 x 3	2,60,000	2,32,700	5 – 7 years with 1-year GP

With stone pitching

Sl. No.	Size of the Farm Pond (length x breadth x width in m)	Unit Cost for Red Soil	Unit Cost for Black Soil	Repayment Period
1	10 X 10 X 3	1,08,000	1,10,000	5 – 7 years with 1-year GP
2	12 X 12 X 3	1,45,000	1,49,000	5 – 7 years with 1-year GP
3	15 X 15 X 3	1,95,000	2,00,000	5 – 7 years with 1-year GP
4	21 X 21 X 3	3,25,000	3,38,000	5 – 7 years with 1-year GP
5	29 X 29 X 3	5,38,000	5,66,000	5 – 7 years with 1-year GP

Composting & Vermi-compost Unit

Sl. No.	Specifications	Unit Cost (₹)	Repayment Period
1	Composting	11,000 – 22,000*	7 years with 1 year GP
2	Vermicompost -3 m x 1.2 m x 1 m (1.27 cu.m)	14,000	3 – 5 years with 1 year GP

*Unit Cost varies depending on the type of land and the number of tanks.

Gully Plugs

Sl. No.	Type	Length	Specifications	Unit Cost (₹)	Repayment Period
1	Stone Gully Plugs (SGP)	1 m	Height- 0.75 m, Bottom width- 2.7 m,	11,000	5 – 7 years with 1 year GP

			Top width- 0.45 m, Foundation depth- 0.3 m		
2	Stone Gully Plugs (SGP)	1 m	Height- 1.0 m, Bottom width- 3.45 m, Top width- 0.45 m, Foundation depth- 0.3 m	16,000	
3	Earthen Gully Plugs (EGP)	6 m	Height- 1.0 m, Bottom width- 3.60 m, Top width- 0.60 m, Foundation depth- 0.15 m	1,500	

Other activities

Sl. No.	Activity	Unit Cost per ha (₹)	Repayment Period
1	Tank silt application	36,000	3 years with 1 year GP
2	Reclamation of alkali/saline soils – Application of Gypsum+Lime application+green manuring	30,000 – 35,000	
3	Plastic mulching	24,000 – 32,000	
4	Fencing (Barbed wire with stone posts/cement pillars/steel poles- 5 rows)	280/m	

Azolla & Vermi hatchery

Sl. No.	Activity	Unit Cost (₹)	Repayment Period
1	Azolla (1 TPA- 2 pits)	1,56,000	5 years with one year GP
2	Vermi hatchery (320 TPA)	4,75,000	5 years with no GP

Special Terms and Conditions

- Banks may finance land development activities as per the cost norms indicated in the relevant Central Scheme. Physical norms for land development works (to be decided as per local rates, DSR/SOR of State Govt.)
- The bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government

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Farm Mechanization

Chapter 3 - Farm Mechanization

Sl. No.	Machinery/Implement	Unit Cost (₹ in lakh)	Repayment Period	Remarks
1	Tractor with accessories – 15 to 25 HP	2.55 - 4.50	7 to 9 years with 1 year GP	15HP (Escorts Steelrac, Mahindra 215Nxt, Swaraj 717, Captain 200 DI) 25HP (Swaraj 724XM, Mahindra Jivo 306 DI)
2	25 to 35 HP	4.50 – 6.50		Powertrac 434RDX, Mahindra 265DI plus
3	35 to 45 HP	6.50-7.80		Swaraj 742NXT, Kubota MU4501
4	45 to 55 HP	7.80-8.50		Swaraj 855, Kubota MU5501, John Deere 5310
5	55 to 60 HP	8.50- 10.00		Swaraj 963FE, John Deere 5601
6	Trolley – two wheel hydraulic	1.00 - 1.50		
7	Power tiller 8 to 12 HP	1.00 - 2.30	5 – 7 years with 1 year GP	Models VST Shakti 95 DI Ignito 8 HP Kamco Super DI (240 PTO HP)
8	Seed cum Fertilizer Drill	0.55-1.00	5 – 7 years with 1 year	Swami Agro Seed drill 4

	(Power tiller/ Tractor operated)		GP	Tyne Orchid Annigeri 4T SS
9	Paddy Transplanter (4, 6 & 8 rows)	1.50 - 3.00	5 – 7 years with 1 year GP	MP461 3.9HP Petrol 4 rows
10	Power weeder (self-propelled/tractor drawn) Min 6HP	0.55-0.65	3-5 years	FAI 650N, Maijo WM1100
11	M. B. Plough (2 / 3 furrows- non hydraulic)	0.25 – 0.80		Sonalika SLMBP2; SLMBP3
12	Reversible M. B. Plough (2 / 3 furrows- fixed/hydraulic)	1.03 – 2.50	Tractor with minimum 2-3 implements are required to be purchased	Krishna 001, 002 Osaw GRP3
13	Tractor drawn Disc Plough (3 Disc, Reversible)	0.90-1.50		New Vikas, URDP H 40
14	Tractor drawn 3 Disc Harrow Min 35HP	0.90-1.20		Ekra DP 03, SLDP 3
15	Cultivator (cost will vary depending on rigid or spring loaded)	0.53-0.80		JAYA 7TN Rigid, RICO R19C
16	Rotavator (540 and 1000 rpm PTO speed)	0.85-1.40		
17	Thresher (upto 10 HP-Tractor/Engine Operated)	1.20-2.00		
18	Groundnut decorticator (manual, cost depends on capacity)	0.25-0.30		200-300 kg/hr
19	Groundnut decorticator (powered, cost depends on capacity)	0.55-1.50		3 – 5 HP decorticator
20	Combine Harvesters	As per make HP	7 - 9 years with one year GP	
21	Carbon fibre telescopic harvester 8oft 7oft 6oft	 0.85 0.74 0.60	3 years with No GP	Easylife, TSS, HiTech

Custom Hiring Centre

Sl. No.	Machinery	Unit Cost (₹)	Repayment Period
1	Tractor –35 to 45 HP	Costs will vary depending	
2	Tractor –15 to 25 HP		

Sl. No.	Machinery	Unit Cost (₹)	Repayment Period
3	MB plough	on the combination, capacity, make, etc.	7-9 years with 03 months to 1 year GP based on the seasonality of agricultural operations in the project area and the projected cash flows
4	Disc Plough		
5	Levelers		
6	Cultivators		
7	Seed cum fertilizer drill		
8	Laser Guided Land Leveler		
9	Thresher		
10	Sprayer		
11	Drone		
12	Shed and office premises		
13	Servicing tools		

Special Terms and Conditions

- The costs are indicative, and banks may finance the activities based on the prices quoted by dealers comprising discounts and accessories.
- The banks may also refer to the Department of Agriculture, GoK guidelines on the rate norms, empaneled vendors list and scheme guidelines for availing subsidy for Farm Mechanization.
- Selection of the machinery will depend upon the area, major crops, availability of skilled and unskilled labour, soil type, etc.
- While financing tractors/power tillers & farm equipments the banks may ensure the respective BIS standards are adhered.
- Banks may finance FM activities as per the crops grown, presence of other CHCs & concentration of farm machinery in the area.

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Plantation & Horticulture

Unit Cost 2025-26

Sl. No	Crop	Spacing (m)	Plants / Acre	Year					Unit Cost per acre (₹)	Repayment Period
				I	II	III	IV	V		
1	Citrus (Lemon/ Orange)	6x6	110	43173	18771	12127	15562	15867	1,05,500	9 years including 5 years Grace Period
2	Grape-Seedless varieties	3 x 1.8	740	331850	177150				5,09,000	7 years including 2 years GP
3	Grape-Bangalore Blue	3.3 x 3.3	360	272067	133933				4,06,000	7 years including 2 years GP
4	Mango	9 x 9	50	52982	14516	12732	13952	14818	1,09,000	10 years including 5 years GP
5	Mango (High Density Planting)	5 x 5	160	77840	34690	39995	46972	48503	2,48,000	10 years including 5 years GP
6	Pomegranate	3.5 x 3.5	326	130655	124345				2,55,000	9 years including 2 years GP
7	Sapota	9 x 9	50	51000	9000	12000	14000	14000	1,00,000	10 years including 5 years GP
8	Guava	8 x 8	60	44000	15750	15750	9500		85,000	8 years including 4 years GP
9	Guava (High Density)	2.5 x 2.5	640	74025	48070	35927	34328		1,92,350	8 years including 4 years GP

10	Custard Apple	2.5 x 5	320	75000	18000	16000			1,09,000	7 years including 3 years GP
11	Drumstick	3.5 x 3.5	326	25200	15800				41,000	5 years including 2 years GP
12	Ber	5 x 5	160	44272	10380	9470	7878		72,000	9 years including 4 years GP
13	Dragon fruit	2.5 x 2.5 (1 pole, 4 plants)	400 poles	676252	38748				7,15,000	9 years including 2 years GP
14	Aonla	6 x 6	110	32583	10092	9792	8233		60,700	10 years including 4 years GP
15	Jamun	8 x 8	62	37500	21600	10900			70,000	8 years including 3 years GP
16	Papaya	3 x 3	444	59400	21600	18000			99,000	5 years including 2 years GP
17	Jackfruit	10 x 10	40	27500	11000	5500			44,000	11 years including 3 years GP
18	Avocado	7.5 x7.5	71	84396	26927	30927			1,42,250	7 years including 3 years GP

Plantation Crops

Sl. No.	Crop	Spacing (m)	Plants/ acre	Year						Unit Cost per acre (₹)	Repayment Period
				I	II	III	IV	V	VI		
1	Coconut	8 x 8	60	45993	10282	7882	11087	11882	13882	1,01,000	12 years including 7 years GP
2	Oil Palm	9 x 9	50	37776	20600	29044	29580			1,17,000	12 years including 4 years GP
3	Coffee (Robusta)	3 x 3	444	53006	19488	19378	27945	21995		1,41,800	10 years including 5 years GP
4	Coffee (Arabica)	1.5 x 1.5	1780	85796	30899	31856	32817	34527		2,15,900	10 years including 5 years GP
5	Cashew	7 x 7	81	41563	14214	11777	14549	19897		1,02,000	10 years including 5 years GP

Spices

Sl. No.	Crop	Spacing (m)	Plants/acre	I	II	III	IV	Unit Cost per acre (₹)	Repayment Period
1	Pepper (intercrop with Arecanut)	3x 3	444	57800	26000	28200	32000	1,44,000	8 years including 4 years GP
2	Pepper (intercrop with Coffee)	6 x 6	111	32000	16000	13000	12000	73,000	8 years including 4 years GP
3	Cardamom	1.8 x 1.8	1230	80000	74000			1,54,000	8 years including 2 years GP
4	Curry leaf	3 x 1.5	880	25000	15000			40,000	7 years including 2 years GP

Sl. No.	Crop	Spacing (m)	Plants/acre	Unit Cost per acre (₹)	Repayment Period
1	Jasmine	1.5 x 1.5	1780	77,000	4 years including 1 year GP
2	Rose	0.75 x 0.75	7100	1,63,000	5 years with 1 year GP

Apiary (*Apis mellifera, Apis cerana indica*):

Sl. No	Activity	Unit Size	Unit Cost (₹)	Repayment Period
I	**Beehive box @ Rs.2000/-**	10 Nos.	20,000	4 years with 1 year GP
ii	Bee colonies	10 Nos.	20,000	
iii	Beehive stand	10 Nos.	5,000	
iv	Honey extractor	1 No.	4,500	
v	Smoker	1 No.	250	
vi	Bee veil	1 No.	150	
vii	Hive tools	1 No.	100	
viii	Bee wax sheet @ Rs.70/- per sheet	40 Nos.	2,800	
	Sub Total		52,800	
	One year cycle of operating expenses (Sugar, medicine, cloth to cover box etc.)		10,000	
	Total		**62,800**	

Vegetable Nursery

Sl. No.	Activities	Unit Cost (₹)
1	Vegetable nursery (shade net) –0.5 acre model	8,05,000

Protected Cultivation

Sl. No.	Crop	Cost Estimates (₹/sq. m)				Repayment Period
		> 2080 sq.m to 4000 sq.m	> 1056 sq.m to 2080 sq.m	>560 sq.m to 1056 sq.m	Upto 560 sq.m	
1	Naturally Ventillated Poly House (NVPH) with 2 side corridor and 1.6mm gutter connected	900	935	995	1135	10 years with one year Grace Period
2	NVPH (2 side corridor and 0.5 mm gutter connected)	800	855	905	1125	10 years with one year GP
3	Shade net house (2-side corridor)	440	--	---	---	10 years with one year GP
		Disclaimer: The above cost estimates are indicative and are recommended based on MIDH guidelines. Hence, costs may vary based on the adopted technologies.				

In addition to the above Investment Cost of Protected Cultivation, the average Cost of Production for 1st year for the following crops are as under-

(a) Flowers - ₹ 370/sq.m

(b) Vegetables - ₹ 120 /sq.m

Note: The above cost estimates may vary depending on the type of crop and variety.

Special Terms and Conditions

- The financing bank may consult the State Department of Horticulture or the concerned Commodity Board to ensure technical feasibility of the crop.
- The bank shall satisfy itself that planting material of required quantity and quality, procured by the borrowers are from reliable sources such as nurseries of Agricultural Universities or State Government or any other recognized private nursery.
- Loan shall be issued in respect of investments for raising plants during the first year and for subsequent maintenance, till the plant attains economic bearing stage, or as indicated in the Unit Cost. However, where loans are proposed to be availed only for the first-year planting, it should be ensured that the borrowers have their own resources to meet subsequent expenditure.
- Suitable inter crops may be taken up during the gestation period of the main crop, wherever feasible.
- Mixed cropping shall be encouraged, wherever possible, as in the case of coffee, arecanut, coconut, etc.
- Suitable tie-up arrangement can be tried with the marketing agency concerned for recovering the loan installments with the concurrence of the borrowers.
- Protected cultivation- The Unit Costs does not include subsidy component. Banks may ensure convergence of credit with ongoing subsidy schemes & Banks need to evaluate the financial viability of the project based on the prevailing market conditions. Unit Cost has been calculated for top ventilated type GI Structure, gutter connected, 200-micron UV Stabilized poly sheet including shade net.

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Sericulture

Chapter 5 – Sericulture

1. Shoot Rearing System- Cocoon formation stage

Sl. No.	Item/Activity	Unit Size	Amount (₹)
1	Mulberry garden establishment	1 acre	70,000
2	Rearing equipment	300 DFLs per batch	80,000
3	Rearing shed – RCC (50ft x 20ft x 15 ft.)	1000 sq. ft.	10,00,000
4	Rearing cost for first batch	300 DFLs	32,000
	Total Cost		**11,82,000**
	The Repayment Period is 4 years with one year GP		

Chawki Rearing Centre:

Sl. No.	Details	Unit size	Unit Cost (₹)
1	Mulberry garden establishment	2 acres	1,40,000
2	Rearing equipment	5000 DFLs per batch	6,65,000
3	Rearing house - RCC (45ft x 30ft x 15 ft.)	1350 sq. ft.	13,50,000
4	Disinfection tank	40 ft	24,000
4	Rearing cost (capitalized for 3 batches)		2,13,000
	Total cost		**23,92,000**

Reeling Unit:

Sl. No.	Details	Unit size	Unit Cost (₹)
1	Multi end reeling unit	1 No.	1,30,38,600
2	Automatic reeling machine unit - 400 ends	1 No.	6,87,37,100
3	Automatic reeling machine unit - 200 ends	1 No.	1,32,40,100
4	Twisting unit	1 No.	28,13,300

Special Terms and Conditions

The terms and conditions indicated below are for Area Based Sericulture Development Program:

- The borrowers may be identified in consultation with the State Department of Sericulture/Central Silk Board, especially in non-traditional zones/districts.
- While financing for seed cocoon production, ensure that the scheme area is a notified seed area.
- Ensure that the borrowers selected have adequate source of irrigation while financing for mulberry cultivation under irrigated conditions. If necessary, water saving irrigation systems like Drip and Sprinkler may be suggested, wherever feasible, and the required credit assistance extended.
- Improved High Yielding varieties of mulberry and silkworm races may be insisted upon under irrigated conditions.
- Supply of planting material of specified mulberry variety may be ensured through Government Seed Farm or reputed private sources.
- The financing bank may ensure that there is adequate supply of Quality Disease Free Silkworm Layings (DFLs).
- The borrowers should be included under the ongoing tripartite arrangement to ensure proper recovery of loan.
- The financing bank may ensure that a sound/competitive marketing infrastructure is available in the scheme area and the farmers are not required to carry their cocoons to a far-off market.

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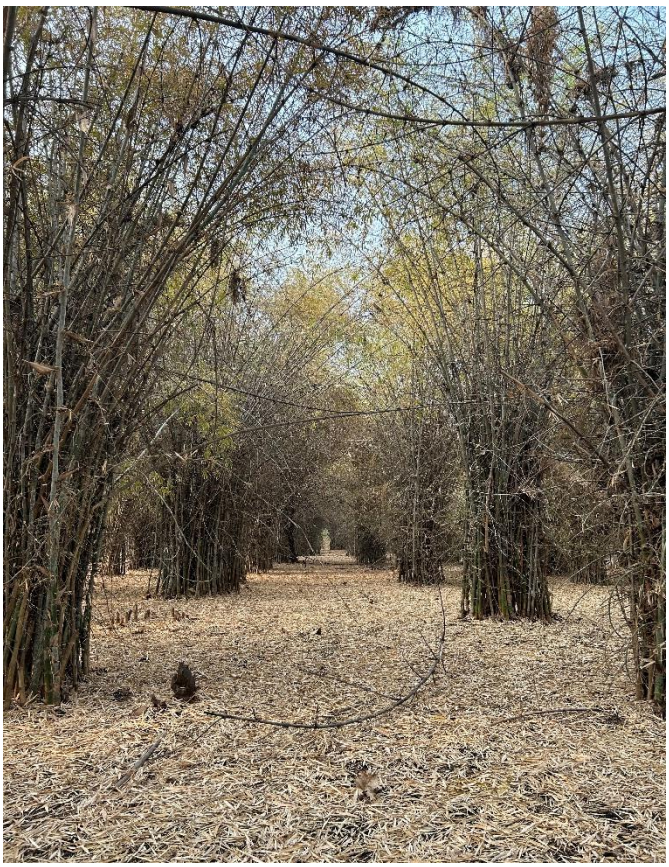
Forestry



Chapter 6- Forestry

Sl. No.	Crop	Spacing (m)	No. of plants/ha	Unit cost (₹)	Repayment Period
1	Sandalwood	4.47 x 4.47	500	2,28,000	15 years including 14 years grace period
2	*Melia dubia*	3 x 3	1111	1,44,000	7 years including 6 years grace period
3	Bamboo	5 x 5	400	77,000	8 years including 5 years grace period
4	Bamboo (Tissue culture)	5 x 5	400	86,000	8 years including 5 years grace period
5	Teak	2 x 2	2500	2,22,000	13 years including 7 years grace period
6	Mahogany	4.57 x 4.57	478	1,12,000	10 years including 9 years grace period
7	Silver oak	3 x 3	1111	1,44,000	7 years including 6 years grace period

- Teak cultivation should be taken up preferably along with the Agriculture/Horticulture crops as these species have longer gestation period compared to other fast-growing species.
- While arriving at the cultivation cost of Sandalwood, the cost of following intercrops/host plants are taken into consideration. 1.Intercropping plant (Ist stage) - 500 No. of plants/ha - Toor dal plants 2. Intermediate plants (Medium term) - 500 No. of plants/ha - Drumstick/Curry leaf/Mulberry/Guava, etc. 3. Host (Long term) - 500 No. of plants/ha – Grafted Mango/Jamun/Jackfruit/Chikkoo/Aonla/Custard apple, etc. •
- Host/Intercrops can be selected in different regions based on different Agro-Climatic conditions.
- Further, the Unit Cost may vary for different agro climatic regions and on the location specific requirement/conditions.
- Farmers should be encouraged to take up agroforestry activities particularly in the initial years to ensure steady flow of cash.

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Animal Husbandry
Dairy

Chapter 7 – Animal Husbandry

Dairy- Two Animal unit

(Amt ₹)

Sl. No.	Particulars	2 Cross Bred Cows (₹)		2 Buffaloes (₹)		Repayment Period
		HF	**Jersey**	**Graded Murrah**	**Dharwad, Surti**	
1	Cost of animals-cross bred Jersey/HF	1,70,000	1,50,000	1,70,000	1,10,000	
2	Cost of shed for 2 animals @65sqft/animal	32,500	32,500	32,500	32,500	
3	Recurring cost-for 1st batch					
i	Insurance @6% on cost of animals	10,200	9,000	10,200	6,600	
ii	Concentrates for 30 days @ ₹ 30/kg per animal	9,360	7,200	9,000	7,560	5 years
iii	Cost of green fodder	4,320	3,564	5,940	4,320	
iv	Cost of dry fodder	1,080	950	1,530	1,360	
v	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	1,800	1,800	1,800	1,800	
	Total (rounded off)	**2,29,000**	**2,05,000**	**2,31,000**	**1,64,000**	

Dairy- Ten Animal unit

(Amt ₹)

Sl. No.	Particulars	10 Cross Bred Cows		10 Buffaloes		Repayment Period
		HF	**Jersey**	**Graded Murrah**	**Dharwad, Surti**	
1	Cost of animals- cross bred Jersey/HF	8,50,000	7,50,000	8,50,000	5,50,000	
2	Cost of shed for 10 animals @65sqft/animal	1,62,500	1,62,500	1,62,500	1,62,500	
3	Cost of shed for 10 calves@45sq. ft./animal	90,000	90,000	90,000	90,000	
4	Cost of borewell	1,15,000	1,15,000	1,15,000	1,15,000	
5	Cost of Store room, Chaff cutter, Milking machine	1,11,000	1,11,000	1,11,000	1,11,000	5 years
6	Recurring cost- for 1st batch					
i	Insurance @6% on cost of animals	51,000	45,000	51,000	33,000	
ii	Concentrates for 30 days @ ₹ 30/kg per animal	46,800	36,000	45,000	37,800	
iii	Cost of green fodder	21,600	17,820	29,700	21,600	
iv	Cost of dry fodder	5,400	4,750	7,650	6,800	

v	Labour Charges	11,000	11,000	11,000	11,000	
vi	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	9,000	9,000	9,000	9,000	
	Total (rounded off)	**14,73,000**	**13,52,000**	**14,82,000**	**11,48,000**	

Dairy- Indigenous Breeds (Gir, Sahiwal and Tharparkar)

(Amt ₹)

Sl. No.	Particulars	2 animal unit	10 animal unit	Repayment Period
1	Cost of animals	1,30,000	6,50,000	5 years
2	Cost of shed @65sqft/animal	32,500	1,62,500	
3	Cost of shed for calves@45sqft/animal	18,000	90,000	
4	Cost of borewell		1,15,000	
5	Cost of Store room, Chaff cutter, Milking machine		1,00,000	
6	Recurring cost- for 1st batch			
i	Insurance @6% on cost of animals	7,800	39,000	
ii	Cost of Concentrates	8,100	40,500	
iii	Cost of green fodder	4752	23,760	
iv	Cost of dry fodder	1,500	7,500	
v	Labour charges		11,000	
vi	Miscellaneous cost @ ₹ 30/- per day/animal for 30 days	1,800	9,000	
	Total (rounded off)	**2,04,500**	**12,48,000**	

Other expenditure and techno-economic parameters

(Amt ₹)

Particulars	Cost	Repayment Period
a. Cattle/buffalo shed (130 sq.ft.) 1. Shed @ ₹ 250 per sq.ft.	32,500	Cattle shed, storeroom should be an integral part of Dairy scheme and should not be financed separately
2. AC roof shed @ ₹ 300 per sq.ft.	39,000	
b. Construction of storeroom ₹ 250/sq.ft. Requirement of storage space upto 5 animals- 50 sq.ft. 6-10 animals -100 sq.ft. 11-15 animals- 150 sq.ft. 16-20 animals- 200 sq.ft.	 12,500 25,000 37,500 50,000	
c. Feed &Fodder Cost Feed: 30 days feed @ ₹ 30 per kg Feed requirement will vary depending on yield and breed of animal Fodder: ₹ 5000 per animal towards cost of fodder cultivation.	30 5,000	Loan to be recovered along with the loan disbursed for purchase of animal.
d. Cost of milking machine (for 5 to 10 animal unit)	30,000-40,000	
e. Cost of cross bred milch cows	75,000-85,000	

Calf-rearing - rearing of female calf (CB Cows)

(Amt ₹)

Sl. No.	Particulars	5 heifer calves Unit	Repayment Period
1.	Cost of 5 heifer calves - Cross bred Jersey/HF for 5 heifer calves @ ₹ 8000 per animal	40,000	Loan to be repaid immediately if sold as breeding animal, otherwise Grace Period of 3 years & 3 months.
2.	Cost of equipment – lumpsum	3,000	
3.	Cost of shed (45 sq. ft per calf)	45,000	
4.	Concentrate feed for 28 months – 1600 kg per calf @	2,40,000	

	₹ 30 per kg		
5.	Fodder cultivation cost for 28 months	37,440	
6.	Cost of breeding medicines, vaccines and misc. charges	5,000	
7.	Total (rounded-off)	**3,70,000**	

Male calf rearing

(Amt ₹)

Sl. No.	Particulars	Unit Cost	Remarks
1.	Male calf rearing (indigenous animals Deoni, Hallikar, Amrit Mahal) 10 male calves.	3,81,000	Grace Period- 3 years. Entire Repayment Period to be completed by 5th year
2.	Male calf rearing (indigenous animalsDeoni, Hallikar, Amrit Mahal) 20 male calves.	7,62,000	Grace Period- 3 years. Entire Repayment Period to be completed by 5th year

Hydroponic unit for Fodder cultivation

(Amt ₹)

Activity	Unit Cost	Repayment Period
Hydroponic unit for production of green fodder (for 2 cattle)	60,000	3 Years with no GP

The unit may be considered for finance only in areas, where there is severe shortage of green fodder & also to be integrated with modern dairy farm.

Special Terms and Conditions

1. The bank shall select villages keeping in view the compactness of the area to facilitate supervision and nearness of villages to veterinary dispensaries, animal breeding centers and milk marketing facilities.

2. The bank shall ensure that a unit of 2/3 milch animals is financed and that animals are purchased with an interval of about 4-6 months to ensure continuity in milk

production.

3. The bank shall finance only good quality animals viz. Graded Murrah buffaloes / cross bred cows, preferably freshly calved animals in second or third lactation.

4. (a) Immediately after purchase, suitable arrangements for identification of animals by tattooing or ear tagging shall be made with the help of State Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks, etc.) shall be maintained. (b) Certificate regarding age, milk production and health of animals financed shall be obtained from qualified Veterinary Assistant Surgeon.

5. Animals should be vaccinated with the help of the Animal Husbandry Department, against diseases such as Lumpy Skin Disease, Brucellosis, Haemorrhagic Septicemia and Foot & Mouth disease depending upon prevalence of particular disease in the area and as per the advice of the State Animal Husbandry Department.

6. Adequate insurance cover is to be obtained for all animals purchased under the scheme.

7. The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder and concentrate feed. The bank shall wherever possible, encourage the beneficiary to take up green fodder cultivation on his/her own.

8. The bank shall satisfy itself that adequate facilities for veterinary aid and breeding are available from the Government Department / Milk Union concerned to the beneficiary in the vicinity of the scheme area.

9. In cases, where cross bred / indigenous cows are financed, the bank shall satisfy itself that breeding service, with high quality semen of exotic / cross bred pedigree bulls, is available at the artificial insemination centres in the scheme area.

10. Wherever loans for construction of cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that the beneficiary either has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed out of his own sources.

11. The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements could either be in the nature of organised marketing through milk collection centres or outlet for direct sale of milk at a remunerative price.

12. Wherever an arrangement is made to market milk through organised system, the bank may make arrangements with the milk collection agencies for loan recoveries out of sale proceeds.

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Poultry

2. AH- Poultry

a. Commercial Layer unit-5000 layers (Cage system)

Sl. No.	Particulars	Cost (₹)	Repayment Period
1	Civil structures	11,25,000	5 years including one year GP
2	Electrical installations @ 4% of civil costs	45,000	
3	MI structures	90,000	
4	Equipment	8,50,000	
5	Working Capital	12,87,500	
	Total (rounded off)	**33,98,000**	

b. Commercial broiler unit

S. No.	Particulars	Unit Cost (₹)	Repayment Period
1	1000 birds per batch	**3,12,600**	5 years including 1 year GP

c. Backyard poultry-50 females+ 10 males

Sl. No	Particulars	Unit Cost (₹)	Repayment Period
1	Land	Own	3 years including 6 months GP
2	Night shelter – 6 numbers (6ft.X6ft.X2.5ft. with locally available material) @ ₹ 600 per unit	4,500	
3	Capitalised expenditure	15,500	
	Total Cost (rounded off)	**20,000**	

d. Commercial Broiler Unit under integration – 2000 birds (Deep litter system)

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Land	Own	

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
2	Civil Structures - Shed for Broilers (1.0 sq.ft. per broiler; 2000 broilers; ₹ 150 per sq.ft.)	3,00,000	5 years including 6 months GP
3	Minor Irrigation structures	10,000	
4	Equipment - Broiler equipment (2000 chicks; ₹36.75 per bird)	70,000	
5	Working capital* – Rice Husk, Electricity, Labour charges & Miscellaneous @ ₹11 per bird	76,000	
	Total	**4,56,000**	

* Other items like chicks, feed, etc. are provided by the integrators and hence not required to be financed.

e. Broiler under Integration -5000 birds

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Broiler unit under integration -5000 birds	11,40,000	5 years including 6 months GP

f. Poultry marketing outlet

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Poultry Marketing outlet -300 birds per day	10,00,000	5 years including 6 months GP

g. Duck rearing unit -200 ducks

Sl. No	Particulars	Unit Cost (₹)	Repayment Period
1	Cost of duckling (DoCs) @ ₹ 30 per duckling	6,000	5 years including 1 year GP
2	Cost of enclosure/shed with open space -250 sq.ft. @ ₹ 50 per sq.ft.	12,500	
3	Cost of feed upto 8 weeks – 150 gram per day - 6.5 kg per bird @ ₹ 20 per kg	26,000	
4	Cost of equipment- feeding, watering	3,000	

5	Veterinary Aid @ ₹ 10 per duck	2,000	
6	Misc. expenses including insurance- LS	2,000	
	Total (Rounding off)	**51,500**	

Special Terms and Conditions

Poultry Farming (Commercial Layers/Broilers)

- The new poultry farms may be one kilometer away from the existing farms/ complexes**.**
- Farms having more than 50,000 layers should have preferably separate facilities for brooding and growing.
- The bank shall ensure that the beneficiaries make firm arrangements for getting supply of high quality chicks from a reputed hatchery.
- The bank shall ensure that there are firm arrangements for marketing of eggs/ culled birds.
- The bank shall ensure that periodical check-up of poultry flock by a competent veterinarian, preferably at least once in a month, is carried out.
- A regular vaccination schedule, prescribed by hatchery/competent person, should be followed immediately after purchase of the chicks.
- Periodical debeaking and deworming of birds should be done.
- Utmost cleanliness and hygienic conditions should be maintained in the poultry sheds, farm and in the management of the poultry flock. The houses should be properly disinfected / sprayed with insecticide sprays before housing the new flock.
- Fresh, clean and dry litter material should be placed on the floor of poultry house in case of deep litter house before the birds are introduced in the shed.
- Fresh and clean water should always be available, and waterers are to be cleaned regularly.
- The bank should ensure that firm arrangements are made for getting balanced concentrate feed and its availability to the birds. In case of commercial projects (more than 10,000 birds), bank may advise the borrower to have a feed mixing plant (mixer and grinder) in the project for mixing feed for captive consumption.
- Beneficiary should keep records of feed consumption, mortality, vaccination, egg production, number of birds culled, etc.

- The bank should ensure that the sheds and equipment are insured during the period of loan. In lieu of poultry insurance for birds, the banks may consider creation of risk/ mortality fund.

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Sheep, Goat, Piggery & Others

AH – Sheep, Goat, Piggery & Others

1. Sheep Breeding Unit (100+5) Deccani, Hassan, Bannur breeds

(₹)

Sl. No.	Particulars	Deccani, Hassan	Bannur	Repayment Period
1	Cost of animals			5 years including 6 months GP
a	Rams (5 rams)	50,000	70,000	
b	Ewes(100 ewes)	9,00,000	13,00,000	
c	Cost of construction of sheds for Ewes & Rams(10 sq.ft./animal)	1,05,000	1,05,000	
d	Cost of construction of sheds for Lambs (05 sq.ft./animal)	50,000	50,000	
2	Borewell and water supply	1,00,000	1,00,000	
3	Miscellaneous (chaff cutter and others)	40,000	40,000	
	Fixed cost	**12,45,000**	**16,65,000**	
4	Recurring cost			
a	Feeding for one cycle- rams	9,600	9,600	
b	Feeding for one cycle- ewes	1,44,000	1,44,000	
c	Feeding for one cycle- lambs	27,000	27,000	
d	Veterinary aid (@ Rs 30/animal/year)	3,150	3,150	
e	Insurance cost for the adults (@5% cost of adults)	47,500	68,500	
f	Miscellaneous expenditure	5,000	5,000	
g	Labour cost	64,000	64,000	
	Recurring cost	**3,00,250**	**3,21,250**	
	Total Financial Outlay (rounded off)/Unit Cost	**15,45,000**	**19,86,000**	

2. Sheep Rearing Units

(₹)

Sl. No.	Particulars	Bannur (10+1)	Local breed (10+1)	Bannur (20+1)	Local breed (20+1)	Remarks
1	Cost of animals:					
a	Rams	9,000	7,000	9,000	7,000	5 years including 6 months Grace Period
b	Ewes	60,000	50,000	1,20,000	1,00,000	
2	shed / pen	11,000	11,000	22,000	22,000	
	Sub Total	**80,000**	**68,000**	**1,51,000**	**1,29,000**	
3	Recurring cost for one year					
a	Grazing charges @ ₹ 150 per animal per year	1,650	1,650	3,150	3,150	
b	Feeding for one cycle	25,295	25,295	45,845	45,845	
c	Veterinary aid (@ ₹ 30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3,450	2,850	6,450	5,350	
e	Shearing cost (@ ₹ 25 per animal per year)	275	275	525	525	
	Sub Total	**31,000**	**30,400**	**56,600**	**55,645**	
	Total Cost (rounded off)	**1,11,000**	**98,000**	**2,08,000**	**1,84,000**	

3. Sheep Fattening Units (100)

₹

Sl. No.	Particulars	Deccani, Hassan	Repayment period
1	Cost of animals	4,50,000	Loan to be repaid immediately after selling otherwise 5 years with 6 months Grace Period
2	shed / pen	1,00,000	
3	Borewell and watersupply	1,00,000	
4	Miscellaneous (chaff cutter and others)	37,000	
	Sub Total	**6,87,000**	
	Recurring cost for one year		
a	Grazing charges @ ₹ 150 per animal	15,000	
b	Feeding for one cycle	1,44,000	
c	Veterinary aid (@ ₹ 30 per animal)	3,000	
d	Insurance cost for the adults (@ 5% cost of adults)	22,500	
	Sub total	**1,84,500**	
	Total	**8,71,000**	

4. Goat Breeding Unit (500+25)

(₹)

Sl. No.	Particulars	Local breed	Improved breed	Repayment period
1	**Cost of animals:**			
a	Buck	1,62,500	2,00,000	
b	Does	27,50,000	35,00,000	
2	Transportation charges for animals	42,000	42,000	
3	Cement shed with asbestos sheets (10 sq. ft per animal @ ₹ 200 per sq ft)	10,50,000	10,50,000	
	Sub Total	**40,04,000**	**47,92,000**	
4	**Recurring cost for one year**			5 years Repayment Period including 1 year GP
a	Grazing charges @ ₹ 120 per animal per year	63,000	63,000	
b	Feeding for one cycle- bucks	11,250	11,250	
c	Feeding for one cycle- does	2,02,500	2,02,500	
d	Feeding for one cycle- kids	25,440	25,440	

Unit Cost 2025-26

Sl. No.	Particulars	Local breed	Improved breed	Repayment period
e	Veterinary aid (@ ₹ 30 per animal per year)	15,750	15,750	
f	Insurance cost for the adults (@ 4% of cost of adults)	1,16,500	1,48,000	
g	Miscellaneous expenditure	1,030	5,000	
h	Labour cost	16,000	16,000	
	Sub Total	**4,51,470**	**4,86,940**	
	Total Cost (rounded off)	**44,56,000**	**52,79,000**	

5. Goat Breeding Unit (100+5)

Sl. No.	Particulars	Local breed	Improved breed	Repayment Period
1	**Cost of animals:**			
a	Buck	32,500	40,000	
b	Does	5,50,000	7,00,000	
2	Transportation charges for animals	8,400	8,400	
3	Cement shed with asbestos sheets (10 sq. ft per animal @ ₹ 200 per sq ft)	2,10,000	2,10,000	
	Sub Total	**8,00,900**	**9,58,400**	
4	**Recurring cost for one year**			5 years Repayment Period including 1 year GP
a	Grazing charges @ ₹ 120 per animal per year	12,600	12,600	
b	Feeding for one cycle- bucks	2,250	2,250	
c	Feeding for one cycle- does	40,500	40,500	
d	Feeding for one cycle- kids	5,088	5,088	
e	Veterinary aid (@ ₹ 30 per animal per year)	3,150	3,150	
f	Insurance cost for the adults (@ 4% of cost of adults)	23,300	29,600	
g	Miscellaneous expenditure	1,030	5,000	

Unit Cost 2025-26

Sl. No.	Particulars	Local breed	Improved breed	Repayment Period
h	Labour cost	16,000	16,000	
	Sub Total	**1,03,918**	**1,14,188**	
	Total Cost (rounded off)	**9,05,000**	**10,73,000**	

6. Goat Rearing unit

(₹)

Sl. No.	Particulars	Local breed (10+1)	Improved breed (10+1)	Local breed (20+1)	Improved breed (20+1)	Repayment Period
1	Cost of animals:					
a	Bucks	6,500	8,500	6,500	8,500	
b	Does	55,000	70,000	1,10,000	1,40,000	
2	shed / pen	11,000	11,000	22,000	22,000	
	Sub Total	**72,500**	**89,500**	**1,38,500**	**1,70,500**	5 years including 6 months GP
3	Recurring cost for one year					
a	Grazing charges @ ₹ 150 per animal per year	1,650	1,650	3,150	3,150	
b	Feeding for one cycle	17,500	17,500	32,500	32,500	
c	Veterinary aid (@ ₹ 30 per animal per year)	330	330	630	630	
d	Insurance cost for the adults (@ 5% cost of adults)	3,075	3,925	5,825	7,425	
	Sub Total	**22,555**	**23,405**	**42,105**	**43,705**	

	Total Cost (rounded off)	**95,000**	**1,13,000**	**1,81,000**	**2,14,000**	

Special Terms and Conditions- Sheep/Goat

- The bank shall select villages keeping in view the compactness of the area to facilitate supervision, nearness of villages (within 5 to 10 km distance) to veterinary dispensaries, grazing facility and adequate marketing facilities of wool/meat.
- While selecting beneficiaries, preference may be given to persons belonging to traditional shepherd's community having better experience of management of sheep/goat.
- Only sheep/goat of 12 to 18 months old, certified as healthy by a qualified Veterinary Assistant Surgeon of Department of Animal Husbandry, preferably Deccani, Hassan, Bannur breeds of sheep and Osmanabadi / local breeds of goat shall be financed under the scheme.
- All animals financed shall be tattooed or ear tagged for proper identification.
- Arrangements may be made to vaccinate animals purchased against all infectious diseases including Enterotoxaemia, Blue Tongue, Haemorrhagic Septicemia as per the advice of Department of Animal Husbandry. Sheep/Goat shall be dewormed at least once in three months with the help of State Animal Husbandry Department.
- The bank shall ensure that animals are adequately insured.
- The bank shall ensure that no animal is disposed off or sold by the beneficiary, without its prior permission in writing, till the loan is fully repaid.
- Transportation costs extra, on need basis

7. Pig breeding Unit (20 sows + 2 boars)

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	**Buildings**	--	5 years including 1 year Grace Period
a	**Pig styes**		
i	Sow @ 20 sq. ft. per sow at ₹ 180 per sq. ft. for 20 sows	72,000	
ii	Boar @ 70 sq. ft. per boar for 2 boars at ₹ 150 per sq. ft.	21,000	
iii	Farrowing pen at 80 sq. ft. per sow for 8 sows at ₹ 160 per sq. ft. (considering always 40% of pigs in farrowing)	1,02,400	
iv	Piglets @ 10 sq. ft. per piglet for 200 piglets at ₹ 100 per sq. ft.	2,00,000	

Unit Cost 2025-26

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
v	Store room 200 sq. ft. at ₹ 150 per sq. ft.	30,000	
	Sub Total	**4,25,400**	
2	**Pigs for breeding**		
i	Cost of 20, four month old gilt weighing about 50 kg @ ₹ 90 per kg live weight	90,000	
ii	Cost of 2 six month old boar weighing about 50 kg @ ₹ 90 per kg	9,000	
	Sub Total	**99,000**	
3	**Feed**		
i	Feed - concentrate feed per adult up to breeding stage - 900 g concentrate per adult per day for 6 months @ ₹ 27 per kg	96,228	
ii	Feed - kitchen waste feed per adult up to breeding stage @ 1.5 kg	8,910	
iii	Feed - concentrate feed per piglet up to marketable stage - 2200 g kitchen waste per adult per day for 6 months - 525 g concentrate per piglet per day for 6 months	6,29,100	
	Sub Total	**7,34,238**	
4	**Equipment**		
i	Equipment @ ₹ 200 per adult animal	4,400	
ii	Equipment @ ₹ 20 per 200 piglets	4,000	
	Sub Total	**8,400**	
5	Medicine and vaccines @ ₹ 100 per animal	2,200	
6	Insurance charges @ 5% of cost of breeding stock	4,950	
7	One labour @ ₹ 7500 per month	45,000	
8	Cost of 3 wheeler for garbage collection	1,50,000	
	Total (rounded off)	**14,69,000**	

8. Pig rearing cum fattening unit (3 sows +1 boar)

Sl. No.	Particulars	Unit Cost (₹)	Repayment period
1	**Fixed Cost**		5 Years including 6 months GP
a.	Cost of 3 Sows @ ₹ 5000/- per sow and 1 boar @ ₹ 6000/-(4 to 5 months old)	21,000	
b.	Cost of shed -280 sq. ft. @ ₹ 200 per sq. ft.	56,000	
c.	Water supply (Borewell, electric motor pumpset 1 HP) & equipment- LS	25,000	
	Sub-Total	**1,02,000**	
2	**Recurring Cost**		
a	Insurance @ 5% of cost of animals	1,050	
b	Cost of feed for 9 months	58,650	
c	Veterinary aid @ ₹ 200 per animal	800	
d	Miscellaneous @ ₹ 500 per animal	2,000	
	Sub-Total	**62,500**	
	Grand Total (Rounded-off)	**1,64,000**	

Techno-economic aspect of feeding for Pigs

- Feed required for adult @ 3kg/day, out of which 40% concentrated feed @ Unit Cost of ₹ 27 per kg, 30% waste @ Unit Cost of ₹ 1.5 per kg
- Fattener @ 1.75 kg per fattener. Out of which 40% concentrate feed @ Unit Cost of ₹ 27 per kg 30 % waste @ Unit Cost of ₹ 1.5 per kg

9. Retail pork outlet with facility for chilling

Sl. No.	Particulars	Unit Cost (₹)	Repayment Period
1	Retail pork outlet with facility for chilling	12,00,000	5 years including one year Grace Period

Others

10. Rabbit Farming

S No.	Particulars	Unit Cost (₹)	Repayment Period
1	Rabbit rearing (10+3)	3,00,000	5 years including 6 months Grace Period

11. Integrated Farming Models

Activity*	Total Cost (₹)	Repayment Period
Cereal-Maize (1.5 acre) +cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow)	1,75,000	5 years including 6 months Grace Period
Cereal-Maize (1.5 acre) +cowpea (1.5 acre) + sheep rearing (20 ewes +1 ram)	1,93,000	
Mango (1 acre) + cows (4 LPD/cow) + Brinjal (1 acre)	1,50,000	
Farm pond (various sizes)/Dairy (2 animals)/Sheep & goat (10+1)/poultry (50 Giriraja)/ apiary	Varies with the combination of enterprises	

*The Unit Costs may vary depending upon the enterprise proposed in the integrated model.

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Fisheries

Chapter 8 – Fisheries

Fisheries: Inland Aquaculture				
Sl. No.	**Activity**	**Unit Size**	**Unit cost (₹)**	**Repayment Period**
1	Freshwater fish culture in new ponds-Composite fish culture of Indian major carps viz., Catla, Rohu, Mrigal and other major carps such as Silver Carp, Grass Carp and Common Carp	1 ha	8,29,000	7 years with 1 year grace period
2	Freshwater Prawn culture-*Macrobrachium rosenbergii*	1 ha	5,35,000	7 years with 1 year grace period
3	Culture of freshwater catfish-*Pangasius sutchi*	1 ha	5,68,000	7 years with 1 year grace period
4	Breeding and rearing of ornamental fishes (small unit)	200-250 sq. ft. area	1,50,000	7 years with 6 months grace period
5	Biofloc ponds construction with input cost of ₹ 4 lakh*	0.1 ha	14,00,000	7 years with 6 months grace period
Fisheries: Brackishwater/Coastal Aquaculture				
Sl. No.	**Activity**	**Unit Size**	**Unit cost (₹)**	**Repayment Period**
1	Shrimp farming-White leg shrimp-*Litopenaeus vannamei*	1 ha	35,10,000	7 years with 6 months grace period
2	Biofloc ponds (Brackish water/Inland saline areas) construction with input cost of ₹ 8 lakh*	0.1 ha	18,00,000	7 years with 6 months grace period
3	Bivalve cultivation (mussels, clams, pearl, etc.)*	3mX3m	20,000	2 years with 6 months grace period

Fisheries: Mariculture				
Sl. No.	**Activity**	**Unit Size**	**Unit cost (₹)**	**Repayment Period**
1	Establishment of Open Sea cages (100-200 cubic meter volume)	1 No	5,00,000	5 years with one year grace period

Fishing crafts				
Sl. No.	**Type of craft**	**Name of craft**	**Unit cost (₹)**	**Repayment Period**
1	Motorisation of fishing craft	Fitting of Traditional boat with motor	1,70,000	7 years with 10 months Grace Period (GP)
2	Motorised fishing craft	Traditional wooden/FRP boat with OBM	5,00,000	7 years with 10 months GP
3	Mechanised craft	Offshore fishing boat with steel hull-20 m OAL	83,22,000	7 years with no GP
* Cost norms as per PMMSY Operational Guidelines 2020				

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Storage Structures

Chapter 9- Storage Structures

Sl. No.	Particulars		Unit Cost (₹ per MT)	Remarks/ Repayment Period
1	Onion Storage Structure * (25 – 500 MT capacity)		7,000	Proper aeration and ventilation may be provided. Repayment Period period may be decided by banks based on the economics of the unit.
2	Cold Storage Structure Type -1 (CS-1) – Single Product Storage	For Civil Construction of capacity Min 500 MT, Max upto 5000 MT capacity.	9,600	Construction in civil including PUF/PIR panels, Ante-rooms, Refrigeration Units, Electrical Installation, Administrative block, Safety/Fire Safety and Hazard control and basic mazzenine structure. Repayment Period period may be decided by banks based on the economics of the unit.
3		For PEB Construction of capacity upto 5000 MT capacity	12,000	Construction in combination of civil & PEB including PUF/PIR panels, Ante-rooms, Refrigeration Units, Electrical Installation, Administrative block, Safety/Fire Safety and Hazard control and basic mezzanine structure. Repayment Period period may be decided by banks based on the economics of the unit.
4	Cold Storage Type –II (CS-2)	For PEB Construction of capacity Min 500 MT,	12,000	Construction in combination of civil & PEB including PUF/PIR panels, Ante-

	- Multi Product Storage	Max upto 5000 MT capacity		rooms, Refrigeration Units, Electrical Installation, Administrative block, Safety/Fire Safety and Hazard control and basic mezzanine structure. Repayment Period period may be decided by banks based on the economics of the unit.

1. Onion Storage Structure:

Cost recommended by NHB for Low-Cost Onion Storage structures under Integrated Scheme for Horticulture Development. Back-ended subsidy assistance @ 50 % for a unit as per MIDH guidelines.

The following physical provisions with the costs are considered for an onion storage structure.

- Site development including levelling, fencing, drainage, etc.,
- Construction of onion storage shed as per the principles indicated above,
- Provision of wooden beams for the floor and bamboo sticks for sides and floors,
- Provision of polyethylene sheets/ gunny bags for preventing sunlight or rain falling on onion.

2. Cold Storage Structures:

- Cost estimate worked out as per NHB and NCCD norms.
- Credit linked back-ended subsidy assistance @ 35% in General areas.
- Components to be implemented in accordance with NCCD guidelines.
- Actual cost varies by location, type of produce, load pattern, and backup systems.

*Higher capacities benefit from economies of scale.

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Renewable Sources of Energy

Chapter 10 - Renewable Sources of Energy

Sl. No.	Renewable Source	Particulars	Capital Cost (₹)
1	Solar Pump (per HP)	AC/DC surface	92,400
		AC/DC Submersible	1,03,700
2	Solar Light	Solar Study Lamp*	395 per system
		Solar street lights (with lithium batteries) **	19400 per system
3	Solar PV systems (off-grid)	Upto 10 kW with 6 hrs battery backup	94 /Wp
		Upto 10 kW with 3 hrs battery backup	74/ Wp
		Upto 10 kW with 1 hr battery backup	62/ Wp
		Upto 25 kW with 6 hrs battery backup	84/Wp
		Upto 25 kW with 3 hrs battery backup	66/Wp
		Upto 25 kW with 1 hr battery backup	55/Wp
4	*** Solar Panel rooftop system (Grid connected)	System capacities of >10 kW upto 100 kW	46/Wp#
		System capacities of >3 kW upto 10 kW	49/Wp#
		System capacities of >2 kW upto 3 kW	50/Wp
		System capacities of >1 kW upto 2 kW	51.5 / Wp
		System capacities of upto 1 kW	56/Wp#

*Includes 2.5 W solar panel, 1 W LED luminaire & 3.2 V - 2000 mAh Li battery

**Includes 75 W solar panel, 12 W LED luminaire & 12.8 V – 30 mAh Li battery

*** Includes cost of solar PV panels (with domestic cell and modules), inverter (single/3 phase wherever applicable), balance of system e.g., cable, switches/ circuit breaker/ connectors/ junction box, mounting structure, earthing, lightening arrester, and civil works, installation & commissioning, CMC for 5 years, transportation, insurance, applicable taxes, etc.

Note:

1.Unit cost for wind, small hydro, solar grid connected & co-generation varies from region to region & on project basis)

2. Unit cost for Solar PV systems (Off-grid) is based on MNRE notification for benchmark costing of Solar PV (off-grid)

3. Unit cost for Solar PV rooftop system (grid connected) is based on MNRE notification for benchmark costing with average revision of cost.

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- Non conventional sources of energy.
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