



**कृषि क्षेत्र की गतिविधियों के लिए इकाई लागत  
2026-27**

**UNIT COST FOR FARM SECTOR ACTIVITIES  
2026-27**

**पंजाब क्षेत्रीय कार्यालय, चण्डीगढ़  
Punjab Regional Office, Chandigarh**

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

**पंजाब क्षेत्रीय कार्यालय, चण्डीगढ़  
Punjab Regional Office, Chandigarh**



## 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

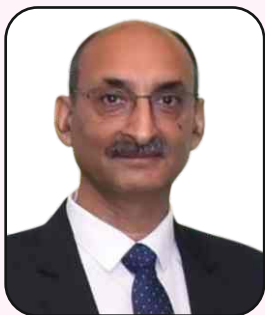
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■ ***Disclaimer*** ■

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## प्राक्कथन

पंजाब में सतत आर्थिक विकास के लिए कृषि में उच्च सार्वजनिक और निजी पूंजी निवेश पर अत्यधिक देना जरूरी है। वित्त वर्ष 2024-25 (आर्थिक सर्वेक्षण पंजाब 2024-25) के अग्रिम अनुमानों में राज्य के कृषि और संबद्ध क्षेत्रों से सकल राज्य मूल्य वर्धन (जीएसवीए) लगभग 24.53% आंका गया है।

नाबार्ड कृषि और संबद्ध गतिविधियों के लिए पुनर्वित्त ऋण के माध्यम से पूंजी निवेश को सुसाध्य बना रहा है। वित्त वर्ष 2024-25 के दौरान, नाबार्ड ने ग्रामीण बुनियादी ढांचे के विकास के लिए पंजाब सरकार को रुपये 742.14 करोड़ की राशि की मंजूरी दी, जिससे राज्य के कृषि पारिस्थितिकी तंत्र को मजबूती मिली। वर्तमान वित्त वर्ष 2025-26 के लिए पंजाब में कृषि क्षेत्र के लिए रुपये 1,20,399 करोड़ की ऋण क्षमता का आकलन किया गया है, जो पूंजी निर्माण को बढ़ावा देने में संस्थागत ऋण की महत्वपूर्ण भूमिका को रेखांकित करती है।

वित्तीय सहायता के अतिरिक्त, नाबार्ड कृषि मूल्य श्रृंखला में हितधारकों के क्षमता निर्माण और मार्गदर्शन के माध्यम से कृषि में पूंजी निर्माण की सुविधा प्रदान कर रहा है। इस दिशा में विभिन्न संबंधित विभागों के विशेषज्ञों के परामर्श से कृषि निवेश गतिविधियों के लिए इकाई लागत तय करने के लिए यह नाबार्ड द्वारा की गई वार्षिक प्रक्रिया है। इस उद्देश्य के लिए गठित राज्य स्तरीय इकाई लागत समिति कृषि क्षेत्र में प्रमुख निवेश गतिविधियों की सांकेतिक लागतों की समीक्षा और अद्यतन करने के लिए उत्तरदायी है। यहां यह कहने की आवश्यकता नहीं है कि किसी भी निवेश गतिविधि की आर्थिक व्यवहार्यता न केवल समय पर ऋण की मांग करती है, बल्कि पर्याप्त मात्रा में ऋण की उपलब्धता और इसके कुशल उपयोग की भी मांग करती है।

वित्त वर्ष 2026-27 के लिए इकाई लागतें समिति के सदस्यों जैसे बैंकों, राज्य सरकार के विभागों, विकास संस्थानों, कृषि विश्वविद्यालयों, शोधकर्ताओं, किसानों और नाबार्ड के जिला विकास प्रबंधकों के इनपुट की बदौलत तैयार की गई है। ये लागतें सांकेतिक प्रकृति की हैं जिन्हें परियोजनाओं की वास्तविक आवश्यकताओं के अनुरूप वित्तीय संस्थाओं द्वारा संशोधित किया जा सकता है।

मैं आशा करता हूँ कि वित्त वर्ष 2026-27 के लिए तैयार की गई यह इकाई लागत की पुस्तिका बैंकों, सरकारी विभागों और विकास एजेंसियों के लिए महत्वपूर्ण दस्तावेज के रूप में काम करेगी।

विनोद आर्य  
(मुख्य महाप्रबंधक)



## Foreword

Increased focus on higher public and private capital investment in agriculture is pivotal to sustainable economic growth in Punjab. The advance estimates for the FY 2024-25 (Economic Survey Punjab 2024-25) has pegged Gross State Value Added (GSVA) from agriculture and allied sectors of the State at approx. 24.53%.

NABARD continues to facilitate capital investment by refinancing credit for agriculture and allied activities. During FY 2024-25, NABARD sanctioned Rs. 742.14 crore to the Government of Punjab towards development of rural infrastructure, thereby strengthening the agricultural ecosystem of the state. The estimated credit potential for the agriculture sector in Punjab for the current financial year 2025-26 stands at Rs. 1,20,399 crore, underlining the critical role of institutional credit in supporting capital formation.

Apart from the financial support, NABARD has been facilitating capital formation in agriculture through capacity building and guidance of stakeholders across the agriculture value chain. An important initiative in this direction is the annual exercise undertaken by NABARD for fixing of Unit Costs for agriculture investment activities through a consultative process. The State Level Unit Cost Committee, constituted for this purpose, is responsible for reviewing and updating the indicative costs of major investment activities in the farm sector. Needless to emphasize here, the economic viability of an investment activity not only demands timely credit but also credit in adequate quantum and its efficient use.

The Unit Costs for FY 2026-27 have now been prepared by the Committee with inputs from bankers, state government departments, development institutions, agricultural universities, researchers, farmers, and NABARD's District Development Managers. The costs are indicative in nature to be calibrated by the financial institutions in conformity with the actual requirements of the projects.

I hope that this Compendium of Unit Costs for FY 2026-27 will serve as a reference and guiding document of significance alike for banks, government departments, and development agencies.

**Chief General Manager**

## 1. Water Resources

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>A Tube Wells with Pumpsets</b>					
1	61 meter (200') deep with standard material	with 5 HP EPS	3,65,000	5 years	06-12 months
2	92 meter (300') deep with standard material	with 10-15 HP EPS	5,10,000	7 years	06-12 months
3	120 meter (400') deep with standard material	with 20-30 HP	6,85,000	7 years	06-12 months
4	Pumpsets (Replacement)	5 HP	78,000	5 years	06-12 months
<b>B Drip Irrigation- Spacing (mxm)</b>					
1	12 x 12	1 Ha	36,500	3 years	06-12 months
2	10 x 10	1 Ha	37,000	3 years	06-12 months
3	9 x 9	1 Ha	41,000	3 years	06-12 months
4	8 x 8	1 Ha	43,000	3 years	06-12 months
5	6 x 6	1 Ha	51,000	3 years	06-12 months
6	5 x 5	1 Ha	58,000	3 years	06-12 months
7	4 x 4	1 Ha	63,500	3 years	06-12 months
8	3 x 3	1 Ha	80,000	3 years	06-12 months
9	2.5 x 2.5	1 Ha	93,500	3 years	06-12 months
10	2 x 2	1 Ha	1,13,000	3 years	06-12 months
11	1.5 x 1.5	1 Ha	1,32,500	3 years	06-12 months
12	2.5 x 0.6	1 Ha	84,000	3 years	06-12 months
13	1.8 x 0.6	1 Ha	1,05,000	3 years	06-12 months
14	1.2 x 0.6	1 Ha	1,45,000	3 years	06-12 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
C    Sprinkler Irrigation- Spacing (mxm)					
1	Mini Sprinkler Irrigation	0.4 Ha (10 x 10)	49,500	3 years	06-12 months
		0.4 Ha (8 x 8)	60,000	3 years	06-12 months
		1 Ha (10 x 10)	1,04,000	3 years	06-12 months
		1 Ha (8 x 8)	1,31,500	3 years	06-12 months
2	Mini Sprinkler Irrigation	0.4 Ha (5 x 5)	48,500	3 years	06-12 months
		0.4 Ha (3 x 3)	77,500	3 years	06-12 months
		1 Ha (5 x 5)	1,04,500	3 years	06-12 months
		1 Ha (3 x 3)	1,87,000	3 years	06-12 months
D    Under Ground Pipe Line (UGPL)					
1		110 mm	27,500	3 years	06-12 months
		160 mm	53,000	3 years	06-12 months
		180 mm	67,500	3 years	06-12 months
		200 mm	84,500	3 years	06-12 months
		250 mm	1,26,500	3 years	06-12 months
		280 mm	1,62,500	3 years	06-12 months
		315 mm	2,01,500	3 years	06-12 months
		355 mm	2,72,000	3 years	06-12 months
		400 mm	3,44,500	5 years	06-12 months
		450 mm	4,81,500	5 years	06-12 months
		500 mm	5,95,500	7 years	06-12 months
		560 mm	7,61,500	7 years	06-12 months
2	UGPL per Ha (HDPE)	110 mm.	40,000	3 years	06-12 months
		125 mm.	52,500	3 years	06-12 months
		140 mm.	65,500	3 years	06-12 months
		160 mm.	84,500	3 years	06-12 months

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
		180 mm.	1,05,500	3 years	06-12 months
		200 mm.	1,29,500	3 years	06-12 months
		250 mm.	1,89,000	3 years	06-12 months
		280 mm.	2,37,500	06-07 years	06-09 months
		315 mm.	2,92,500	5 years	06-12 months
		355 mm.	3,64,000	5 years	06-12 months
		400 mm.	4,65,500	5 years	06-12 months
		450 mm.	5,97,500	7 years	06-12 months
		500 mm.	7,36,000	7 years	06-12 months
		560 mm.	9,24,000	7 years	06-12 months
3	Reinforced Concrete (RCC) Pipes	200mm	76,500	3 years	06-12 months
		225mm	80,500	3 years	06-12 months
		250mm	87,000	3 years	06-12 months
		300mm	1,10,500	3 years	06-12 months
		350mm	1,30,000	3 years	06-12 months
		400mm	1,55,000	3 years	06-12 months
		450mm	1,83,000	3 years	06-12 months
		500mm	2,13,000	5 years	06-12 months
		600mm	2,61,500	5 years	06-12 months
E	Solar Photovoltaic water pumping system (AC/DC)	2 HP	1,74,000	5 years	06-12 months
		3 HP	2,16,000	5 years	06-12 months
		5 HP	3,55,000	5 years	06-12 months
		7.5 HP	4,50,000	5 years	06-12 months
		10 HP	6,30,000	7 years	06-12 months



## Special Notes

- A. Spacing of Wells: Minimum spacing to be observed between wells as under:
- Between two dug wells in high range region (Hilly tract): 75 mts.
  - Between two shallow tube wells/bore wells: 200 mts.
- B. Water Lifting Permission (LI Scheme): For lifting water from river/ canals if envisaged, a letter from Competent Authority to lift water must be obtained. It may be ensured that the permission for lifting water is available for a period, which will cover at least 3 years longer than the entire period of loans.
- C. Selection of Pumping Units: Farm holding, expected discharge, aquifer characteristics, total lift, pump efficiency and the type of power available must be analyzed. Pumping system and its accessories must conform to BIS Standard.

## Schemes of State and Central Government

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
1.	Promotion of Micro Irrigation (Drip & Sprinklers)	Drip and Sprinkler Irrigation systems are being promoted for increasing on-farm irrigation water use efficiency. It is a tested and proven technique across the world for increasing irrigation water use efficiency resulting in water saving up to 70%.	<ul style="list-style-type: none"> <li>Subsidy @80% is being provided to farmers opting for this system of irrigation.</li> <li>Additional 10% is being provided to Small, Marginal, SC and Women farmers of the state. Out of this, 50-60% subsidy is provided by state from its own resources.</li> </ul>
2.	Promotion of Underground Pipeline System for Irrigation	Underground Pipeline System (UGPS) is promoted for judicious use of irrigation water in canal and tube well commands. The aim is to enhance irrigation water conveyance efficiency by up to 20% and saving of land wasted on account of construction of open channels besides minimizing labour costs.	<ul style="list-style-type: none"> <li>Financial assistance @ 90% is provided on Community pipeline projects involving a group of 7 or more farmers under Rastriya Krishi Vikas Yojana, Rural Infrastructure Development Fund etc.</li> <li>Financial assistance @ 50% is provided to Individual farmers mainly in tube well commands areas.</li> </ul>

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
3.	Per Drop More Crop (PDMC) under Rashtriya Krishi Vikas Yojana (RKVY) for Micro Irrigation	<p>Implemented by the Department of Agriculture, Cooperation &amp; Farmers Welfare, this scheme is a part of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). The aim of the Scheme is:</p> <ul style="list-style-type: none"> <li>To promote efficient water use in agriculture through micro-irrigation technologies.</li> <li>To increase crop productivity and farmers' income.</li> </ul> <p>Key Components:</p> <p>a) Micro Irrigation Systems:</p> <ul style="list-style-type: none"> <li>Drip irrigation</li> <li>Sprinkler irrigation</li> </ul> <p>b) Other Interventions:</p> <ul style="list-style-type: none"> <li>Construction of water harvesting structure</li> <li>Secondary storage facilities</li> <li>Water lifting devices</li> <li>Extension activities</li> </ul>	<ul style="list-style-type: none"> <li>Up to 55% of the cost for small and marginal farmers</li> <li>Up to 45% for other farmers</li> </ul>



## 2. Farm Mechanization

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Tractor (varies with rated hp as per CTR, model, make and specifications as indicated)	30 to 50 HP	5,00,000-11,00,000	7 years	6 months
		51 to 60 HP	9,00,000-18,00,000	7 years	6 months
		61 HP to 80 HP	12,00,000- 25,00,000	7 years	6 months
		81 HP to 100 HP	18,00,000-35,00,000	7 years	6 months
		100 HP to 165 HP	25,00,000-70,00,000	7 years	6 months
		165 HP to 210 HP	70,00,000-1,25,00,000	7 years	6 months
2	Trolley (varies with model, make of the manufacturer and tractor HP requirement for coupling)	Hydraulic tripping type for ease of loading and unloading	1,20,000-6,00,000	5-7 years	6 months
3	Power Tiller (varies with rated hp as per CTR, model, make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	12.5-15 HP	2,00,000-3,00,000	5-7 years	6 months
4	Rotavator (Tractor Drawn)	5ft	92,000-1,60,000	5-7 years	6 months
		6 ft	1,02,000-1,60,000	5-7 years	6 months
		7ft	1,12,000-1,70,000	5-7 years	6 months
		8 ft	1,22,000-1,80,000	5-7 years	6 months
		9 ft	1,35,000-1,90,000	5-7 years	6 months
5	Seed Drill (tractor drawn)	9-15 tyne	55,000-1,00,000	5-7 years	6 months
6	Paddy Nursery Raising Machine	Automatic (No.)	3,00,000 - 4,50,000	5-7 years	6 months
7	DSR Drill cum Planter	Roto Seed Drill	1,10,000-1,45,000	5-7 years	6 months
8	Paddy Transplanter	2-wheeled walk behind type with floats	3,50,000-4,50,000	5-7 years	6 months
		4-wheeled, riding type with cage wheels and floats	14,50,000-21,00,000	5-7 years	6 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
9	Power Operated Spray Pumps	No.	8,000-25,000	5-7 years	6 months
10	Battery Powerd Sprayers	Battery Operated	4,000-10,000	5-7 years	6 months
11	Tractor operated	400 ltr	90,000-1,25,000	5-7 years	6 months
	Hydraulic Sprayers	600 ltr	1,10,000-1,50,000	5-7 years	6 months
12	Raised bed Planter/ridge-planter/multi-crop planter	varies with model and make	80,000 - 1,80,000	5-7 years	6 months
13	Multi-crop thresher/maize thresher	tractor operated	2,50,000 - 3,50,000	5-7 years	6 months
14	Maize sheller	tractor operated	1,10,000-1,50,000	5-7 years	6 months
15	Power Weeder	Diesel Engine/Petrol Engine Operated Rotary Tiller cum Power Weeder	85,000-2,75,000	5-7 years	6 months
16	Combine Harvester	Self propelled with attachment of Super SMS (Straw Management System)	19,50,000-30,00,000	6-7 years	6 months
		Self propelled-multicrop with air-conditioned driver's control cabin	22,50,000-35,00,000	6-7 years	6 months
		Tractor mounted	16,00,000-17,00,000	6-7 years	6 months
17	Laser Land Leveller	No.	2,50,000-4,50,000	7 years	6 months
18	Happy Seeder (Turbo)	9/10/11 row planter	1,55,000 - 2,15,000	5-7 years	6 months
19	Straw Reaper	Tractor Operated- Combo Model for paddy and wheat crop	3,00,000-4,50,000	5-7 years	6 months
20	Gyro Rake	Tractor Drawn	3,00,000-4,00,000	5-7 years	6 months
21	Baler (Square)	18-20 kg per bale	15,00,000- 20,00,000	7 years	6 months
		above 200 kg per bale with variable chamber	25,00,000- 1,50,00,000	7 years	6 months
22	Baler (Round)	upto 16 kg per bale	5,00,000-12,00,000	5-7 years	6 months
		16-25 kg per bale	5,00,000-15,00,000	5-7 years	6 months

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
		180-200 kg per bale	20,00,000-40,00,000	5-7 years	6 months
		above 200 kg per bale with variable chamber	25,00,000-50,00,000	5-7 years	6 months
23	Reversible Plough	2 / 3 Bottom MB Plough	1,65,000 - 3,00,000	5-7 years	6 months
		4 Bottom MB plough	3,50,000-4,35,000	5-7 years	6 months
24	Paddy Straw Chopper - Shredder/Mulcher	5ft to8 ft-mounted type	1,60,000-4,00,000	5-7 years	6 months
25	Super Straw Management System on Combine Harvesters (Super SMS)	Per Unit	1,10,000 - 1,60,000	5-7 years	6 months
26	Mulching machine	Tractor PTO operated	1,60,000-1,65,000	5-7 years	6 months
27	Chopper -cutter-cum-spreader	Per Unit	56,000 - 80,000	5-7 years	6 months
28	Zero Tillage - Seed-cum-Fertilizer Drill	9 tyne/11 tyne/13 tyne/15 tyne	55,000-1,25,000	5-7 years	6 months
29	Cotton Ball Pluckers	Hand held and battery operated	12,000-20,000	5-7 years	6 months
30	Cotton Planter/ Multiple planter		65,000-1,50,000	5-7 years	6 months
31	Super Seeder	"9 tyne/11 tyne/13 tyne/15 tyne"	2,30,000-3,50,000	7 years	6 months
32	Boom Sprayer (Self Propelled)	No.	13,00,000-27,00,000	7 years	6 months
33	Sugarcane Harvesters	No.	90,00,000-1,10,00,000	7 years	6 months
34	Pneumatic Planter	No.	4,50,000-7,50,000	5-7 years	6 months
35	Maize Harvester	No.	45,00,000-2,00,00,000	5-7 years	6 months
36	PTO operated bund former	No.	2,00,000-3,50,000	5-7 years	6 months
37	Drones	No.	7,00,000-10,00,000	5-7 years	6 months
38	Tractor	Second Hand Tractor	5,00,000-7,00,000	5-7 years	6 months
39	Potato Harvester- Potato Digger	No.	85,000	5-7 years	6 months
40	Paddy straw chopper/shredder/mulcher (5 to 8ft)	No.	3,30,000-3,60,000	5-7 years	6 months

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
41	Tractor AC Cabin	57-90 HP	11,50,000-27,10,000	7 years	6 months
42	Smart Seeder	No.	2,35,000	7 years	6 months
43	Surface seeder	No.	1,20,000	7 years	6 months
44	Lucky seeder (Direct Seeding of Rice)	No.	1,35,000	7 years	6 months
45	Maize Cutter	No.	7,00,000-8,00,000	7 years	6 months
46	Tractor operated nursery seeder	Mat Type (No.)	3,60,000	7 years	6 months
47	Sugarcane Planter	No.	6,00,000-7,00,000	7 years	6 months



### Special Notes

- Capacity of machinery and type of implements may be selected on the basis of estimated operational area of machinery, land holding of borrower, cropping pattern in the area, type of soil, etc.
- The machinery along with accessories may be insured against accident risk, risk against fire and theft, covering entire loan period and relevant policy shall be assigned in bank's favor and assignment duly registered with insurance company.
- Due care to be given to availability of adequate service and repair centers, supply of spare parts, fuel, and lubricants, etc. in the area.

### Schemes of State and Central Government

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
1	Crop Residue Management (CRM) Scheme	<p>The scheme has following objectives:</p> <ul style="list-style-type: none"> <li>• Protecting environment from air pollution and preventing loss of nutrients and soil micro-organisms caused by burning of crop residue;</li> <li>• Promoting management of crop residue by retention/incorporation into the soil and establishing appropriate supply chain for further utilization through the deployment of appropriate mechanization inputs;</li> <li>• Creating awareness among stakeholders through demonstration, capacity building activities and differentiated information, education and communication strategies for effective utilization and management of crop residue.</li> </ul> <p>From the year 2020-21, implements for Ex-situ management of paddy straw (baler, rake and crop reaper) were included in the list of implements being provided on subsidy under the scheme.</p>	<p>Subsidies provided for purchasing machinery like happy seeder, super seeder, zero-till seed drills, mulchers, etc.</p> <ul style="list-style-type: none"> <li>• Individual farmers can receive up to 50% subsidy.</li> <li>• Farmer groups or cooperatives can receive up to 80% subsidy.</li> </ul>



Sr. No.	Name of the Scheme	Particulars	Financial Assistance
2	Sub-mission on Agricultural Mechanization (SMAM) Scheme	<p>Under this scheme advanced agricultural machinery is provided to the farmers on subsidy. These machines, increases the farmer's efficiency by reducing the requisite time taken by various agricultural practices which subsequently increases farmer's income.</p> <p>The objectives of the schemes are:</p> <ul style="list-style-type: none"> <li>• Increasing the reach of farm mechanization to small and marginal farmers and to the regions where availability of farm power is low</li> <li>• Promoting 'Custom Hiring Centres' to offset the adverse economies of scale arising due to small landholding and high cost of individual ownership;</li> <li>• Creating hubs for hi-tech &amp; high value farm equipments;</li> <li>• Creating awareness among stakeholders through demonstration and capacity building activities</li> <li>• Ensuring performance testing and certification at designated testing centers located all over the country.</li> </ul>	Agricultural machinery is being provided to individual farmers and farmers' groups/ cooperative societies / gram panchayats /FPOs on 40% to 50% subsidy.



### 3. Land Development

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Farm ponds Stone/ brick lined with barbed wire fencing	cum	225	5 years	12 months
2	Farm ponds - kaccha tanks, lined with polythene sheets and barbed wire	cum	110	5 years	12 months
3	Reclamation of Soils ( Alkaline)	Ha	45,000-55,000	5 years	12 months
4	Vermicomposting	Unit size 30ft*8ft*2.5ft	70,000-1,00,000	5 years	12 months
5	Repair of field channels/ Drainage Line Treatment/Lining of Water Resources	Ha	13,000	5 years	12 months
6	Wire Fencing (mesh)	Height 6.2 ft, Length 1 Metre	2100	5 years	12 months
7	Land Levelling- Mild Slope (0.5-1.5%)	Ha	38,500-55,000	07-09 years	12 months
8	Land Levelling- High Slope (1.5-2.5%)	Ha	49,500-82,500	07-09 years	12 months
9	Reclamation of Saline Soils/water logged soil with subsurface drainage technology	Ha	1,50,000-1,60,000	07-09 years	12 months
10	Reclamation of Saline Soils/water logged soil with vertical drainage technology	Ha	2,50,000-3,00,000	07-09 years	12 months





## 4. Planation and Horticulture

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
A	<b>Fruit crops</b>				
1	Mango (10 m x 10 m)	Ha	85,000	9 years	60 months
2	Mango (3m x 4m)	Ha	1,50,000	9 years	60 months
3	Kinnow ( 6 m x 6 m)	Ha	1,25,000	8 years	48 months
4	Guava (6 m x 6 m)	Ha	1,25,000	8 years	48 months
5	Peach ( 6.5 m x 6.5 m)	Ha	1,25,000	8 years	60 months
6	Pear (7.5 m x 7.5 m)	Ha	1,25,000	9 years	60 months
7	Litchi (4.5m*4.5m)	Ha	1,25,000	8 years	48 months
8	Dragon Fruit	Acre	6,75,000	8 years	24 months
B	<b>Floriculture</b>				
1	Rose (protected cultivation - includes cost of polyhouse)	Area - 1000 sq.m	20,50,000	7 years	12 months
2	Gerbera (Protected cultivation including the cost of polyhouse)	Area - 1000 sq.m	22,00,000	7 years	12 months
3	Gladiolus (Open field Cultivation)	Area - 1000 sq.m	2,50,000	7 years	12 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>C</b>	<b>Be Keeping</b>				
1	Apis mellifera - Non migratory (Wooden box)	50 Colony unit	3,70,000	5 years	12 months
2	Apis mellifera - Migratory (Wooden box)	100 Colony unit	9,61,000	5 years	12 months
3	Apis mellifera - Migratory (Wooden box)	250 Colony unit	24,59,000	5 years	12 months
<b>D</b>	<b>Nursery</b>				
1	Small Nursery	1 ha	20,00,000	7 years	12 months
2	Hi Tech Nursery (with fan & pad based Polyhouse structure as per MIDH norms of cost)	1 unit (Acre)	60,00,000	9 years	24 months
<b>E</b>	<b><u>Polyhouses (as per MIDH guidelines)</u> <u>Green House structure</u></b>				
E-1	Fan & Pad system				
1	upto 500 sqm	sqm	1,900		
2	501-1008 sqm	sqm	1,750		
3	1009-2080 sqm	sqm	1,750		
4	> 2081	sqm	1,650		
E-2	<b>Naturally ventilated system</b>				
E-2(i)	<b>Tubular structure</b>				
1	upto 500 sqm	sqm	1,200		
2	501-1008 sqm	sqm	1,100		
3	1009-2080 sqm	sqm	1,000		
4	> 2081	sqm	1,000		
E-2(ii)	<b>Wooden structure</b>	sqm	550		
E-2(iii)	<b>Bamboo structure</b>	sqm	450		





S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>E-3</b>	<b><u>Shade Net House</u></b>				
1	Tubular structure	sqm	750		
2	Wooden structure	sqm	500		
3	Bamboo structure	sqm	450		
4	Plastic Tunnels	sqm	80		
5	Walk in tunnels	sqm	720		
<b>F</b>	<b><u>Post Harvest Management</u></b>				
1	Pre-cooling unit	6 MT	30,00,000	9 years	12 months
2	Farm gate packhouse	facilities of size 9m*6m with moveable handling trolley, sorting table and farm gate standalone cold storage	25,00,000	9 years	12 months
3	Integrated pack house	with facilities of size 18m*22m with conveyor belt sorting, grading, washing, drying, weighing scale, HPT, stacking (crates), dock leveler system, precooling (if required), cold room transit and reefer van.	1,60,00,000	9 years	12 months
<b>G</b>	<b><u>Mushrooms</u></b>				
1	Button mushroom unit	250 trays	2,10,000	7 years	6 months
2	Button mushroom unit	20 TPA	20,15,000	7 years	6 months
3	Spawn making unit	50 TPA	33,60,000	7 years	6 months
4	Mushroom Unit	700 TPA	20,00,000	7 years	6 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>H</b>	<b>Others</b>				
1	Indian Gooseberry (7.5m*7.5m)	Ha	1,00,000	7 years	36 months
2	Floriculture (Bulbous)	Ha	2,50,000	5 years	6 months
3	Pomegranate (5m*5m)	Ha	1,25,000	8 years	36 months
4	Grapes (1.2m*1.2m)	Ha	9,75,000	8 years	36 months
5	Ber (7m*7m)	Ha	40,000	7 years	36 months
6	Sweet Orange	Ha	92,000	8 years	36 months
7	Lemon Grass	Ha	82,000	8 years	36 months
8	Stevia	Ha	2,50,000	8 years	36 months
9	Musli	Ha	1,20,000	8 years	36 months
10	Pandals for Vegetable cultivation		5,00,000	8 years	36 months

## Special Notes

- Loans may be in the nature of term loans for raising plants in first year and maintenance in subsequent years.
- Due care may be given to quality of planting material and source reliability.
- Technical Norms with respect to spacing of plants, pit preparation, watering parameters, application of fertilizers, drainage, and soil conservation arrangements, etc., may be followed as recommended by technical institutions.
- Installation of processing equipment, civil engineering works should be carried out according to approved plans and designs.
- In case of Hi-Tech Farming, availability of relevant technology suitable for the project area/proposed crop and the ability of the borrower to manage the unit must be ensured.
- Working Capital may be issued through KCC as per extant guidelines.



## Schemes of State and Central Government

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
1.	Mission for Integrated Development of Horticulture (MIDH)	<p>The primary aim of MIDH is to promote holistic growth of the horticulture sector through area-based regionally differentiated strategies. It seeks to enhance horticulture production, improve nutritional security, and provide income support to farmers. Key objectives of the scheme are:</p> <ul style="list-style-type: none"> <li>• Promote holistic development of horticulture sector.</li> <li>• Enhance horticulture production and productivity.</li> <li>• Improve post-harvest management and marketing.</li> <li>• Promote crop diversification.</li> <li>• Generate employment opportunities.</li> </ul> <p>Key Components Covered:</p> <ul style="list-style-type: none"> <li>• Nurseries and tissue culture units</li> <li>• Area expansion under various horticultural crops</li> <li>• Rejuvenation of old orchards</li> <li>• Protected cultivation (greenhouses, shade nets, etc.)</li> <li>• Integrated post-harvest management.</li> <li>• Creation of water resources</li> <li>• Pollination support through beekeeping</li> <li>• Horticulture mechanization</li> <li>• Capacity building and training</li> </ul> <p>Eligible Beneficiaries:</p> <p>Farmers (individual), Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), Registered Societies / Trusts, Private Companies, State and Central Government Organizations, Cooperatives and Local bodies</p>	<ul style="list-style-type: none"> <li>• 40% of the cost for small &amp; marginal farmers for Punjab</li> <li>• 25% of the cost for other farmers for Punjab</li> </ul>

## 5. Forestry

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Poplar (5 m x 4 m)	per Ha	2,12,000	7 years	60 months
2	Eucalyptus (Clonal) (2 m x 4 m)	per Ha	4,95,000	8 years	36 months
3	Bamboo (Bambusa balcooa) (5 m x 4 m)	per Ha	1,90,000	8 years	48 months

### Special Notes

- Loans may be in the nature of term loan for raising plants in first year and maintenance cost thereafter.
- Due care may be given to quality of planting material and source reliability.
- Technical Norms with respect to spacing of plants, pit preparation, watering parameters, application of fertilizers, drainage, and soil conservation arrangements, etc., may be followed as recommended by technical institutions.
- In case of Hi-Tech Farming, availability of relevant technology suitable for the project area/proposed crop and the ability of the borrower to manage the unit must be ensured.
- Working Capital may be issued through KCC as per extant guidelines.
- Adherence to Local Rules and Regulations, if any, must be ensured.





## 6. Animal Husbandry

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Graded Buffalo (Murrah)	12-15 ltr/ day	80,000-1,00,000	5 years	10 months
2	Graded Buffalo (Murrah)	15-22ltr/ day	1,00,000-1,25,000	5 years	10 months
3	Graded Buffalo (Murrah)	22-30ltr/ day	1,25,000-1,45,000	5 years	10 months
4	Graded Buffalo (Murrah)	30-36ltr/ day	1,45,000-1,55,000	5 years	10 months
5	Graded Buffalo (Murrah)	36-40ltr/ day	1,55,000-1,65,000	5 years	10 months
6	Cross Bred Cows (HF, Jersey)	18-22 ltr/ day	90,000-1,00,000	5 years	9 months
7	Cross Bred Cows (HF, Jersey)	23-30 ltr/ day	1,25,000-1,40,000	5 years	9 months
8	Cross Bred Cows (HF, Jersey)	30-35ltr/ day	1,40,000-1,55,000	5 years	9 months
9	Cross Bred Cows (HF, Jersey)	35-40 ltr/ day	1,55,000-1,70,000	5 years	9 months
10	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi)	12-15 ltr/ day	60,000-80,000	5 years	9 months
11	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi)	15-22 ltr/ day	80,000-1,00,000	5 years	9 months
12	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi)	22-30 ltr/ day	1,00,000-1,20,000	5 years	9 months
13	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi)	30-36 ltr/ day	1,20,000-1,40,000	5 years	9 months
14	Indigenous Mixed breeds (Sahiwal, Rathi, Tharparkar, Gir, Haryana, Red Sindhi)	36-40ltr/ day	1,40,000-1,60,000	5 years	9 months
15	Rearing of heifer calves (with shed)	20 animals	12,00,000	5 years	30 months
16	50 animal unit (without shed)	50 animals	63,00,000	5 years	10 months
17	100 animal unit (without shed)	100 animals	1,20,00,000	5 years	10 months
18	Cattle Shed (10 buffaloes)	40' x 60' (covered area 1400 sq.ft)	5,00,000	5 years	10 months
19	Cattle Shed (20 cows)	60' x 70' (covered area 2520 sft)	7,50,000	5 years	9 months
20	Indigenous Cattle Faming	(1+1)	2,50,000	5 years	12 months
21	Crossbred Cattle Farming	5 Animals (3+2)	5,00,000	5 years	10 months
22	Buffalo Farming	6 Animals (4+2)	5,00,000	5 years	10 months
23	Indigenous Cattle Faming	10 animals (5+5)	12,50,000	5 years	10 months
24	Buffalo Farming	10 animals (5+5)	12,50,000	5 years	10 months
25	Breed Multiplication Farm	Buffalo Breeding unit (20 animals)	20,00,000	5 years	10 months

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
26	Indigenous Cattle Faming	Cow unit- (10+10)	25,00,000	5 years	10 months
27	Commercial dairy 5 animals	No.	6,00,000	5 years	10 months
28	Buffalo Farming	Buffalo/Cow unit 30 Animals	37,50,000	5 years	10 months
29	Dairy Cow and Heifer rearing	50 Animals	57,50,000	5 years	10 months
30	Milking Machines	Single teat cup	60,000	5 years	9 months
		Double teat cup	75,000	5 years	9 months
		Line milking (6-8 animals)	8,00,000 - 10,00,000	5 years	9 months
31	Bulk Milk Coolers (DG Set - 7.5 KVA)	500 ltr	6,50,000	5 years	9 months
	Bulk Milk Coolers (DG Set - 20 KVA)	1000 ltr	8,00,000	5 years	9 months
	Bulk Milk Coolers (DG Set - 20 KVA)	2000 ltr	10,00,000	5 years	9 months
	Bulk Milk Coolers (DG Set - 20 KVA)	3000 ltr	13,50,000	5 years	9 months
	Bulk Milk Coolers (DG Set - 25 KVA)	5000 ltr	20,00,000	5 years	9 months
32	Milko Tester	No.	66,000	5 years	9 months
33	Milking Parlour (swing over/ hering bone)	for 12 animals	25,00,000	5 years	9 months
34	Automatic Milk Collection Centre		1,65,000	5 years	9 months
35	Refrigerated Tanker van (Road Tanker) - Double Jacket steel tanker	500 ltr	6,00,000 - 8,00,000	7 years	9 months
	Refrigerated Tanker van (Road Tanker) - Double Jacket steel tanker	5000 ltr	12,00,000 - 25,00,000	7 years	9 months
	Refrigerated Tanker van (Road Tanker) - Double Jacket steel tanker	8000-11000 ltr	40,00,000 - 42,00,000	7 years	9 months
	Refrigerated Tanker van (Road Tanker) - Double Jacket steel tanker	13000 ltr	50,00,000	7 years	9 months
36	Fodder Harvester	Single row	2,50,000	5 years	9 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
37	Self Propelled Forage Cutter/Harvester	2 wheel	2,00,000	5 years	9 months
		3 wheel	3,50,000	5 years	9 months
		4 wheel	4,25,000	5 years	9 months
38	Automatic Silage Baler & Wrapper Machine		10,00,000	5 years	9 months
39	Feed & Fodder store	20' x 20'	1,50,000-2,00,000	5 years	9 months
40	Electric Chaff cutter (with hopper)		80,000	5 years	9 months
41	TMR (Total Mixed Ration) Wagon	05 cum	6,00,000	5 years	9 months
42	TMR (Total Mixed Ration) Wagon	08 cum	9,00,000	5 years	9 months
43	Mobile Milk Vending Machine (with BMC 500 ltr + genset + vehicle)		10,00,000	5 years	9 months
44	Milk Processing Unit	500 Ltr/Hr	16,20,000	5 years	9 months
45	Dairy Marketing outlet/ dairy parlour		3,00,000	5 years	9 months
46	Integrated dairy farming-cum-Vermicomposting	10 dairy animal with cattle shed (40'x60' with a total covered area of 1400 sq.ft.) + Vermicompost unit of 100 TPA	15,00,000	5 years	9 months
47	Silage Making Unit	Construction of Shed and Godown, Bailing Unit 120-150 MT, Harvester, Power operated Chaff Cutter, Installation Cost and Shed for Machinery Storage	55,00,000	5 years	3 months

### Special Notes

- A minimum unit of 2 milch animals must be financed, each animal to be purchased with an interval of about 6-8 months to ensure continuity in milk production.
- Insurance of animals may be ensured.
- Due care may be given on selection and purchase of animals, suitable arrangements for identification of animals by ear tagging, periodic vaccination, breeding facilities.
- Whenever loans for cattle shed are not given, availability of sheds may be ensured.
- Timely and suitable arrangements for marketing of milk must be ensured.

## 7. Animal Husbandry-Poultry

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Commercial Layer	5000 birds	26,30,000	9 years	5 months
2	Commercial Broiler	1000 birds	4,20,000	9 years	1.5 months
3	Backyard Poultry	400 LIT	1,06,000	9 years	1.5 to 5 months
4	Backyard Poultry (Kadaknath)	400 LIT	1,60,000	9 years	5 months
5	Feed Mixing Unit ( Mash feed)	one ton/hr	20,50,000	9 years	1.5 to 5 months
6	Transport Vehicle-open cage		8,40,000	9 years	1.5 to 5 months
7	Transport Vehicle-Refrigerated		15,75,000	9 years	1.5 to 5 months
8	Breeder Unit	Low Input Cost Bird (100 Birds)	35,00,000	9 years	6 months
9	Commercial Broiler Farming	2000	5,38,000	9 years	1.5 months
10	Commercial Layer Farming	1000 Birds	5,00,000	9 years	5 months
11	Commercial Broiler Farming	Commercial Broiler Unit 600 Unit 4 batches	1,60,000	9 years	5 months
12	Cold Storage for poultry products (Egg grading packaging cold store)	No.	1,15,00,000	9 years	1.5 months
13	Poultry Hatchery	7500 birds	80,000	9 years	5 months
14	Retail Poultry dressing/products outlet	No.	10,00,000	9 years	6 months



### Special Notes

- Firm arrangements for supply of quality chicks as per schedule from the reputed hatchery, duly protected with prophylactic vaccinations may be ensured.
- Standard specifications in designing the poultry sheds must be ensured.
- Loan component in case of chicks, feed etc. shall be disbursed in kind and directly to the suppliers.



## 8. Animal Husbandry-Sheep, Goat and Piggery Development

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
1	Goat Rearing/Breeding Unit	10+2	2,50,000-3,20,000	5 years	8-15 months
2	Goat Rearing/Breeding Unit	20+2	5,00,000-6,30,000	5 years	8-15 months
3	Goat Rearing/Breeding Unit	40+2	10,00,000 - 12,50,000	5 years	8-15 months
4	Pig Commercial Rearing Unit (as per NLM guidelines 2021)	3+1	2,10,000 - 2,60,000	5-6 years	11 months
5	Pig Breeding Unit	10+2	6,00,000	5-6 years	7 months
6	Piggery Breeding farm (as per NLM guidelines 2016)	20+4	9,65,000	5-6 years	7 months
7	Piggery fattening unit	50 animal	6,65,000	5-6 years	11 months
8	Retail meat unit- Retail Market outlet for Meat	No.	7,20,000	5 years	8-15 months
9	Sheep - Rearing Unit	20+1	2,50,000	5 years	8-15 months

### Special Notes

- The Bank shall finance only good quality animals of about 6 months to 1 year old.
- Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of District Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (color, birth marks etc.) may be maintained.
- The animal financed to be insured immediately after the purchase for full value and the insurance documents shall be assigned in favor of the bank. The bank may preferably cover all the animals under the scheme by a Master Policy of long term.
- Certificate regarding age and health of animals financed should be obtained from a qualified Veterinary doctor.
- Animals shall be got vaccinated against diseases.
- The animals should be stall-fed. Hence the Bank should satisfy itself that beneficiaries have fodder trees/ Grasses in the farm to meet the green fodder requirements.
- Bank to satisfy itself that adequate facilities for veterinary aid are available to the beneficiary in the vicinity of scheme area.
- The implementing agency may be advised to release instalments for veterinary aid, cost of feed etc. only on actual purchase of animal.
- Bank shall also finance for construction of Shed (area @ 10 sqft/animal for does and 20 sqft per animal for buck @ Rs.650/- per sqft over and above the unit cost.
- The unit shall be insured immediately after the purchase of piglets and the documents assigned in favor of the Bank.

- Suitable arrangements for identification of animals by ear tagging, periodic vaccination, other veterinary aid, to be ensured.
- Adequate facilities may be ensured for transporting the garbage to the farm site on regular basis. Finance for construction of Bio-gas plant (according to the size of farm), over and above the unit cost, for the proper waste disposal from the piggery farm.
- Adequate marketing arrangements must be ensured.
- Construction of Shed (15 sqft per animal @Rs.600/sq.ft. in case of fattener unit) or pig sty (315 sqft. @ Rs.700/sq ft. for a 9+1 breeder unit) over and above the unit cost may also be financed.

### Schemes of State and Central Government

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
1.	<b>National Livestock Mission (NLM)</b>	<p><b>Purpose:</b></p> <ul style="list-style-type: none"> <li>• To achieve sustainable development of the livestock sector</li> <li>• To improve livestock productivity</li> <li>• To enhance capacity building of all stakeholders</li> </ul> <p><b>Key Sub-missions:</b></p> <p><b>a) Livestock Development:</b></p> <ul style="list-style-type: none"> <li>• Cattle and Buffalo Development</li> <li>• Poultry Development</li> <li>• Sheep and Goat Development</li> <li>• Piggery Development</li> <li>• Pack Animal Development</li> </ul> <p><b>b) Fodder and Feed Development:</b></p> <ul style="list-style-type: none"> <li>• Fodder Production</li> <li>• Fodder Seed Production and Distribution</li> <li>• Conservation of Fodder through Post Harvest Technologies</li> </ul> <p><b>c) Skill Development, Technology Transfer and Extension</b></p> <p><b>Beneficiaries:</b> Individual farmers, Self Help Groups (SHGs), Joint Liability Groups (JLGs), Farmer Producer Organizations (FPOs), Section 8 companies and State Government Departments</p>	<ul style="list-style-type: none"> <li>• Up to 50% of the project cost for general category</li> <li>• Up to 75% for SC/ST farmers, women, and North Eastern States</li> <li>• 100% funding for government agencies for some components</li> </ul>





## 9. Fisheries

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>A. Fisheries Projects Related to Production and Productivity</b>					
1	Construction of new ponds/ tanks for Fin Fish Culture	Ha	7,00,000	8 years	12 months
2	Construction of new ponds/ tanks for Shrimp Culture	Ha	8,00,000	5 years	12 months
3	Renovation of existing pond (Fish/Shrimp)	Ha	3,50,000	6 years	12 months
4	Establishment of Fish Seed Hatchery for Indian Major Carps and other cultivable Fin Fish	15 million fry/year/unit or 6 crore spawn/year/unit	25,00,000	8 years	12 months
5	Construction of New Rearing Ponds (Nursery/ Seed rearing ponds)	Ha	7,00,000	5 years	12 months
6	Inputs cost for Freshwater Fish Culture (Fin Fish Culture)	Ha	4,00,000	8 years	6 months
7	Inputs cost for Freshwater Shrimp Culture (Litopenaeus vannamei)	Ha	6,00,000	5 years	7 months



S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
<b>B.</b>	<b>Projects for Development of Ornamental and Recreational Fisheries</b>				
1	Backyard Hatchery for Ornamental Fish	minimum 300 sq.ft	3,00,000	5 years	12 months
2	Medium Scale Ornamental Fish Rearing Unit (Breeding, rearing and culture tanks)	minimum 150 sq.m	8,00,000	5 years	12 months
3	Integrated Ornamental Fishery Unit (Breeding and Rearing of Fresh Water Fish)	minimum 500 sq.m, 1 lakh fry/year	25,00,000	8 years	12 months
<b>C.</b>	<b>Technology Infusion and Adaption Projects in Aquaculture</b>				
1	Establishment of large Re-circulatory Aquaculture Unit	8 Tanks of minimum capacity 40 ton/crop, each tank having size of 90 m <sup>3</sup>	50,00,000	8 years	12 months
2	Establishment of Medium Scale Re-circulatory Aquaculture Unit	6 tanks of minimum 30 m <sup>3</sup> /tank capacity 10 ton/ crop	25,00,000	6 years	12 months
3	Establishment of small Re-circulatory Aquaculture Unit	with 1 tank of 100 m <sup>3</sup> capacity	7,50,000	5 years	12 months
4	Establishment of large Bio-floc Aquaculture Unit	50 tanks of 4m dia and 1.5 m high	50,00,000	5 years	12 months
5	Establishment of Medium Bio-floc Aquaculture Unit	25 tanks of 4m dia and 1.5 m high	25,00,000	5 years	12 months
6	Establishment of Small Bio-floc Aquaculture Unit	07 tanks of 4m dia and 1.5 m high	7,50,000	5 years	12 months
<b>D.</b>	<b>Infrastructure and Post Harvest Projects</b>				
1	Fish Feed Plants of production Capacity of atleast 100 ton/Day	100 ton/day	6,50,00,000	5 years	12 months
2	Establishment of Large Fish Feed Mill	Large formulated pellet feed plant of min capacity 20 tonne/ day	2,00,00,000	5 years	12 months
3	Establishment of Medium Fish Feed Mill	08 tonne/day or more	1,00,00,000	5 years	12 months
4	Establishment of Small/ Mini Fish Feed Mill	1 no.	30,00,000	5 years	12 months
5	Refrigerated Vehicles	1 no.	25,00,000	5 years	12 months
6	Insulated Vehicles	1 no.	20,00,000	5 years	12 months
7	Motorcycles with Icebox	1 no.	75,000	5 years	12 months
8	Auto rickshaws with Icebox	1 no.	3,00,000	5 years	12 months
9	Cold storage of minimum 10 tonne capacity	10 tonne	40,00,000	5 years	12 months
10	Cold storage of minimum 20 tonne capacity	1 no.	80,00,000	5 years	12 months
11	Cold storage of minimum 30 tonne capacity	1 no.	1,20,00,000	5 years	12 months
12	Cold storage of minimum 50 tonne capacity	1 no.	1,50,00,000	5 years	12 months

S. No.	Particulars	Specifications	Unit Cost (Rs.)	Repayment Period (Year)	Moratorium Period (Months)
13	Live Fish Vending centres	1 no.	20,00,000	5 years	12 months
14	Construction of fish retail markets including ornamental fish/ aquarium market	As per DPR	1,00,00,000	5 years	12 months
15	Construction of fish kiosks of aquarium/ ornamental fish	1 no.	10,00,000	5 years	12 months
16	Disease diagnostic and quality testing mobile labs/ clinics	1 no.	35,00,000	5 years	12 months
17	Extension and support service (Matsya Seva Kendra)	1 no.	25,00,000	5 years	12 months
18	Aquafarm equipments	aerators/Harvesting Nets	70,000	5 years	12 months
19	Integrated Pisciculture	Semi Integrated Units (per acre)	11,00,000	5 years	12 months

### Special Notes

- Suitability report on lay out plan must be obtained before sanction of loans.
- Variety of prawn /fish fingerlings as recommended by Fisheries Department must be ensured.
- All technical guideline of from Fisheries Department must be followed with respect to pond preparation, application of fertilizer, feed, etc.

### Schemes of State and Central Government

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
1.	<b>Pradhan Mantri Matsya Sampada Yojana (PMMSY)</b>	<p>A flagship scheme launched by the Government of India in 2020. It is a comprehensive initiative aimed to bring about the Blue Revolution through sustainable development of the fisheries sector in India.</p> <p><b>Focus areas:</b></p> <ol style="list-style-type: none"> <li>Enhancing fish production and productivity</li> <li>Modernizing and strengthening the value chain</li> <li>Improving post-harvest management and quality control</li> <li>Doubling fishers' and fish farmers' incomes</li> <li>Generating employment opportunities</li> <li>Enhancing contribution to agricultural GVA and exports</li> </ol>	<p>a) <b>General category</b></p> <ul style="list-style-type: none"> <li>Up to 40% of the project cost for general states</li> <li>Up to 60% for North-Eastern &amp; Himalayan States</li> </ul> <p>b) <b>SC/ST/Women:</b></p> <ul style="list-style-type: none"> <li>Up to 60% of the project cost for general states</li> <li>Up to 90% for North-Eastern &amp; Himalayan States</li> </ul>

Sr. No.	Name of the Scheme	Particulars	Financial Assistance
		<b>Key areas for subsidy:</b> <ul style="list-style-type: none"> <li>a) Construction of new ponds and tanks</li> <li>b) Renovation of existing ponds and tanks</li> <li>c) Establishment of hatcheries and rearing</li> </ul>	
		<ul style="list-style-type: none"> <li>units</li> <li>d) Establishment of feed mills</li> <li>e) Cage culture in reservoirs</li> <li>f) Mariculture activities</li> <li>g) Seaweed cultivation</li> <li>h) Integrated farming systems</li> </ul>	





Sr. No.	Main district	Tagged district	Name of Officer	Address	Mobile Number
1	Amritsar	Tarn Taran	Sh. Manjeet Singh	House No. 115, Sector 4 Ranjit Avenue, Amritsar	9518064142
2	Gurdaspur	Pathankot	Sh. Mohit Antil	House No. 198/8, Improvement Trust Scheme No. 5, Near Ravidas Chowk, Gurdaspur	9466947990
3	Bathinda		Sh. Satish Kumar	House No. 670-A (First Floor), Divine Model Town, Phase III, Bhatinda	9418231545
4	Mansa		Sh. Vivek Gupta	First Floor at H.No. 86, Arvind Nagar, N.M. College Road, Mansa	9730405432
5	Fazilka		Sh. Prashant Baloda	House No. 144, Royal City Fazilka	8930739806
6	Faridkot	Sri Muktsar Sahib	Sh. Suresh Kumar	H.No. B-54 (Ground Floor), Chahal Road, Royal City, Faridkot	9872822019
7	Jalandhar		Ms. Savita Singh	flat/house no. is 302-H, 3rd floor, Jalandhar Heights 2, Jalandhar	9417286405
8	Kapurthala		Sh. J S Bindra	57, Urban Estate Kapurthala- 144601	9876515423
9	Hoshiarpur		Sh. Rajat Chhabra	B-116/115/1, Mahajan House, Mall Road, Krishna Nagar, Hoshiarpur	9999409968
10	Moga		Sh. Rasheed Lekhi	H.NO 34, Gali No. 1 Sodhi Nagar, Zira Road Moga	8837854875
11	Ferozepur		Sh. Rohit Kashyap	House no. 21 Professor Colony, Ferozepur City, 152002.	8619865010
12	Ludhiana		Sh. Sanjeev Kumar	House No. 304, BX (First Floor), Model Town Extension, Ludhiana	9463188638
13	Fatehgarh Sahib	SAS Nagar	Ms. Anchal Sharma	House No. 419-A, 1st and 2nd floor, Modern Valley, Fatehgarh Sahib.	9816943674
14	Rupnagar	SBS Nagar	Ms. Simran Sethi	H.No. 319, First Floor Giani Zail Singh Nagar Rupnagar	8400247241
15	Patiala		Ms. Parvinder Kaur Nagra	106-C, Ranjit Nagar, Bhadson Road, Patiala	7658004287
16	Sangrur		Sh. Manish Gupta	91, Mansahia Nagar, Sunam Road, Sangrur-148001	8239332943
17	Barnala	Malerkotla	Sh. Gurpreet Singh	Ground Floor, House No. 211, Om City, Barnala	8284860013



## Notes

## Notes



## NABVENTURES Limited

Wholly owned subsidiary of NABARD

### Investment Focus

- › Sector Focus – Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- › Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- › Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
- › Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- › The fund takes significant minority / minority positions.

**Registered Office:** NABARD, 2nd Floor A Wing,  
Plot No. C-24, G Block, BKC, Bandra (East), Mumbai 400051. India  
✉ e-mail : nabventure@nabard.org ☎ Phone: 91-22-26539357



## NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to individuals and legal entities in the off farm sector, microfinance, MSME and for the promotion, expansion, commercialization and modernization of agriculture and allied activities."

- › **MSME**
- › **Microfinance**
- › **Small Business**
- › **Transportation**
- › **Housing**
- › **Education**
- › **Livelihoods**
- › **Agriculture**

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Ph: 022- 26539486/9693  
✉ e-mail: nabsamruddhi@nabard.org

**Registered Office:**  
NABARD, Regional Office  
1-1-61, RTC 'X' Road, P.B. No. 1863  
Hyderabad- 500020, Telangana  
Ph: 040- 23241155  
🌐 Website: www.nabsamruddhi.in



## NABFOUNDATION

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The young organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### 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

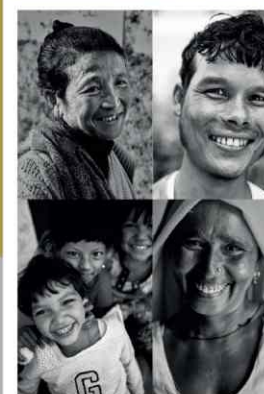
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.



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✉ e-mail: nabfoundation@nabard.org ☎ Phone: (+91)-22-2653 9404/9054/9204





## NABKISAN Finance Limited

A subsidiary of NABARD

- › Largest lender in FPO space.
- › Present in 20+ States.
- › 700+ FPOs credit linked.
- › Collateral free lending at affordable rates.
- › Need Based Grant support.
- › Financing FPOs through.
  - Working Capital
  - Term loan
  - Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs.
- › Soft loans for Agri Startups.

### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

### Registered Office

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☎ Phone:044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



## NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

### OFFERS

**CONSULTANCY  
AND  
ADVISORY  
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Pan India

Presence with  
offices in 31  
States/UTs

### AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

### Registered Office

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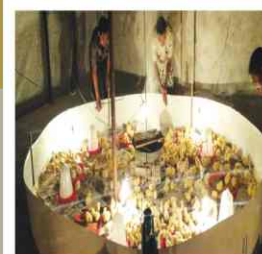
### Corporate Office

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Ph: 011- 25745101

🌐 Website: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.
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- › 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

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Trustee Private Limited

### Corporate Office

NABARD C-24,

G Block, BKC, Bandra East,

Mumbai-400051

Ph:022-26539410/26537039

› Established to manage various credit guarantee funds of Government of India, State Government etc.

› NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.

› The Eligible Lending Institutions will extend formal credit to the borrowers and

NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

› NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

e-mail:ho@nabsanrakshan.org