



कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए  
सांकेतिक इकाई लागत : 2024-25

**Indicative Unit Cost of Investments in  
Agriculture and Allied Activities : 2024-25**

तमिलनाडु और केंद्र शासित प्रदेश पुडुचेरी  
Tamil Nadu & Union Territory of Puducherry

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

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नै  
TAMIL NADU REGIONAL OFFICE, CHENNAI



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का 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 participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

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NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई  
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## FOREWORD

Institutional credit from banks is one of the main source of capital formation in Indian agriculture which plays a crucial role in ensuring sustainable agriculture, adopting advanced technology, and making the sector commercially profitable. In this direction, National Bank for Agriculture and Rural Development (NABARD) has been facilitating Banks to channelise credit to Agriculture, allied activities and other segments in priority sector space, not only through augmenting financial resources but also through various support services which includes developing model projects and unit costs which provides the banks the ready reckoner of technically feasible and financially viable activities in priority sector with focus on agriculture and allied activities.

This unit cost booklet for the financial year 2024-25 has been prepared based on consultation with concerned line departments of Government and technical experts and finalised in the meeting of State Level Unit Cost Committee (SLUCC) held on 26 June 2024 wherein various technical experts/Heads of line departments participated.

The costs of various investment activities given in the booklet are indicative in nature and serves as a guide for banks to identify potential activities in their area of operation and finance hassle free.

I acknowledge the contribution made by all stakeholders in finalising this unit cost booklet and I am sure that the banks would find it useful to channelise credit in the target segments with much ease of financing.

**R Anand**  
**Chief General Manager**





## 1. MINOR IRRIGATION

### A) New Wells

Sl. No.	Item of Investment	Specifications	Unit Cost (₹)
1	Dug-well	dia. 4.50m, depth 15m, depth of lining 4m	4,71,000
2	Dug-well in Sandstone and Metamorphic	dia. 3m, depth 18m, depth of lining 8m	5,12,000
3	Dug cum bore well	dia. 5.0m, depth 15m, depth of lining 4m, boring 150mm x 15m	5,83,000
4	Borewell in hard rock	dia. 9", depth 100m dia. 6", depth 330m	1,15,000 2,60,000
5	Tube well in Alluvium formations	dia. 8", depth 300'(100m), Casing and Filter Pipes for entire depth	5,10,000

Rates may vary according to site with respect to lead.  
Repayment period including gestation period - 11-15 years  
Gestation period : 23 months; Instalment frequency : yearly

Sl. No.	Item of Investment	Unit Cost (₹)	
1	<b>A. PUMPSETS</b> <b>Submersible Pumpsets</b> (only for electric pumpsets) 3 HP	21,926 - 28,792 (stage 3-15)	
		21,767-22,027 (stage 15-19)	
		22,094-31,709 (stage 23-31)	
2	5 HP	27,730-41,735 (stage 4-10) 29,249-45,402 (stage 11-25) 30,004-35,636 (stage 25-37) 34,672-44,650 (stage 44-50)	
3	7.5 HP	34,394-42,494 (stage 6-8) 32,266-50,540 (stage-12) 36,580-48,791(stage-15) 37,660-54,708 (stage 16-24) 73,235 (stage-35) 51,810 (stage-60)	
1	<b>Electric Pumpsets with accessories and installation charges</b>		
			2 HP
			3 HP
			5 HP
4	7.5 HP	84,500 98,300 1,33,200 1,58,000	
1	<b>Diesel Pumpsets with accessories &amp; installation charges</b>		
			5 HP
			6.5 HP
			7.5 HP
4	8 HP	24,850-41,620 39,980 41,800 31,980-45,600	

Repayment period : 9 years including 11 months Gestation period; Instalment frequency - yearly

Note : Based on the field conditions, the make and model of the pumpsets may be decided and banks may finance as per the prevailing market rates.

**B) Drip Irrigation**

SI.No.	Crop	Specifications	Unit Cost per Ha (₹)
1	Mango / Chiku / Tamarind	8 m & Above	32,230
2	Coconut	4 m to < 8 m	46,518
3	Guava, Lemon, Orange, Mosambi, Cashew	4 m to < 8 m	46,518
4	Papaya, Arecanut, Custard Apple, Pomegranate, Drumstick	2 m to 4 m	90,914
5	Grape	2 m to 4 m	90,914
6	Banana	2 m to 4 m	90,914
7	Sugarcane	1.2 m to < 2.0 m	1,35,855
8	Cotton, Ginger, Vegetable, Rose	< 1.2m	1,35,855

Repayment period – 10 to 15 years including 11 months gestation period;  
Instalment frequency – yearly

**C) Spinkler Irrigation System**

SI.No.	Item	Unit Size	Unit Cost (₹)
1	HDPE Pipes 63 mm	1 ha	22,524
2	HDPE Pipes 75 mm	1 ha	25,131

Repayment period : 10-15 years with 1 year grace period

**D) Other Investments**

SI. No.	Item	Unit Size / Specification	Unit Cost (₹)
1	Underground Pipeline for distribution system PVC 4 kg / cm <sup>2</sup> (square)	75 mm 90 mm 100 mm	117/ metre 168/ metre 264/ metre





**E) Solar Pumping System**

SI. No.	Category / Model	Total cost per system	Unit Cost (₹ per Wp)
<b>A</b>	<b>Submersible Pumps with Normal Controller (water filled motor)</b>		
1.	5 HP AC (4800 Wp)	3,14,088	65
2.	5 HP DC (4800 Wp)	3,14,088	65
3.	7.5 HP AC (6750 Wp)	4,42,113	65
4.	7.5 HP DC (6750 Wp)	4,42,113	65
5.	10 HP AC (9000 Wp)	5,41,347	60
6.	10 HP DC (9000 Wp)	5,41,347	60
7.	12.5 HP AC (11250 Wp)	6,79,955	60
8.	12.5 HP DC (11250 Wp)	6,79,955	60
9.	15 HP AC (13500 Wp)	8,19,132	61
10.	15 HP DC (13500 Wp)	8,19,132	61
<b>B</b>	<b>Submersible Pumps with Normal Controller</b>		
1.	3 HP AC (2700 Wp)	2,15,537	80
2.	3 HP DC (2700 Wp)	2,15,537	80
3.	5 HP AC (4800 Wp)	3,12,381	65
4.	5 HP DC (4800 Wp)	3,12,381	65
5.	7.5 HP AC (6750 Wp)	4,39,154	65
6.	7.5 HP DC (6750 Wp)	4,39,154	65



Note: Unit cost per Wp is inclusive of supply, installation, transportation, taxes, 5 years comprehensive maintenance and insurance. The cost is indicated as per the norms of Ministry of New and Renewable Energy (MNRE), GoI.

Repayment including gestation period : 11 -15 years ; Instalment frequency : Yearly

### **SPECIAL TERMS AND CONDITIONS - MINOR IRRIGATION SCHEMES**

#### **A. DW / BW / PP / TW / DOW / PUMPSET, etc**

**1. Ground Water Development :** Bank shall ensure that the ground water development programmes are implemented in "Safe" and "Semi Critical" Blocks, and technical clearance from the State Government Department is obtained before extending the credit facility.

**2. Spacing :** The minimum spacing to be maintained between dugwells, other minor irrigation structures shall be as indicated below :

- |  |           |
|--|-----------|
| (a) Between two Dugwells with or without pumpset                       | : 150 m   |
| (b) Between two Shallow Tubewells / Filter Points with pumpsets        | : 175 m   |
| (c) Between a Dugwell with pumpset and Shallow Tubewell / Filter Point | : 162.5 m |

The spacing criteria is also applicable to single purpose investments such as energisation of wells with oil engine or electric motor as also to deepening of existing wells.

### 3. Renovation / Deepening of wells

- Only those wells having insufficient water column in summer and need deepening to ensure adequate yield for meeting the water requirement of crop command should be covered under the programme.
- An officer of the implementing bank shall check atleast 20% of the programme financed for development of wells and submit a report to bank giving quantitative values of depth, rates and cost of deepening / desilting / lining works carried out.
- The spacing norms (as per 2 above) between wells may be adhered to under ROW/DOW.



- 4. Electric Supply :** Before approving loan for electric pumpsets, 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 pumpset.

### 5. Minimum acreage and sale of water

It is necessary that the beneficiary has the following minimum area of land to be brought under irrigation to ensure viability of investments and repayment of loans in the prescribed period.

### 6. Type of Structure

### [Benefitting Area (ha)]

- |                         |     |
|-------------------------|-----|
| a) Dugwell with pumpset | 1.0 |
| b) Borewell with SIP    | 1.6 |
| c) Shallow tube wells   | 2.0 |
| d) Filter point well    | 0.4 |

If the beneficiary's own irrigated area is less than the area which can be irrigated by well/ borewell, the beneficiary can sell surplus water to the neighbouring farms. The income from sale of water, if guaranteed, may also be reckoned for the purpose of viability of investments upto a maximum of 50% of loan repayment instalment.

### 7. Selection and Installation of Pumpsets

- The bank shall ensure that the pumpsets financed are BIS certified.
- In case of second hand pumpsets financed under the scheme, if any, the bank shall obtain a certificate from its technical officer that the useful balance serviceable life of the second hand pumpset is adequate to cover the repayment period of the loan for pumpset.
- Wherever loan is advanced for replacement of existing pumpset by new pumpset, or for replacement of diesel pumpset by electric pumpset in critical and over exploited blocks the bank shall ensure that there is no change in the HP of the pumpset and that the new pumpset installed also confirms to BIS norms.
- Bank shall ensure that the spacing criteria as stipulated in para 2 above are adhered to while financing for pumpsets as well.
- Wherever loans are advanced for standby pumpset bank shall ensure that the standby unit is also selected as per the BIS norms and the loans, both for existing pumpset and the standby unit are recovered together within the normal recommended repayment period.



- f) Capacitors: The electric motor to be financed with a starter and a capacitor matching the motor.

The following KVAR rating for 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 Service

Bank shall ensure that adequate after sales services and repair facilities are provided by the manufacturers / dealers installing the pumpset on beneficiaries well and that such service is provided free of charge during the first year of installation.

9. Before advancing loans for underground pipelines system, bank shall verify the invoice order in regard to the quantity of pipes required by the farmer and shall also ensure that entire length of pipelines for which loans advanced, are actually laid down.

10. Wherever subsidy is available under any programme of the State / Central Government or any other subsidy scheme, the bank shall avail refinance net of subsidy.

### 11. Water Lifting Permission

Where financing pumpset for lifting water from rivers / canals is envisaged, a letter from competent authority in the concerned Department of the State Government authorizing the beneficiary to lift water from river / canal and indicating the period upto which such a permission is given, should be obtained and submitted to the bank before processing loan proposal. The bank may also ensure that permission for lifting water is available for a period which will cover atleast 3 years longer than the repayment period of loans.



## B. SPRINKLER IRRIGATION SYSTEM

1. The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location.
2. Design of the system for a given cropping pattern should be done by a technically competent person / agency 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 and efficient system at the farm level.
3. A plan of the area showing field layout and cost estimate of the system should be prepared by the implementing agency and appraised by the financing bank.
4. The components of the system including pipes should conform to BIS Specifications. Any change in technical design or cost during implementation of the scheme should have adequate justifications and prior approval of the financing bank.
5. The implementing agency / manufacturers should offer performance guarantee of the system for a reasonably longer period against any defect either manufacturing/ working or installation. The firm should extend regular after sales / service for maintenance.
6. The sprinkler, pipes, accessories, motor, etc., should be safeguarded against theft, fire, burglary, etc.
7. The bank should conduct periodic monitoring to assess the working performance of the system and take corrective steps wherever required.



## C. DRIP IRRIGATION SYSTEM

1. The bank should ensure that only a technically competent and approved person or firm designs and installs the system at the field level.
2. Availability of adequate water of suitable quality (chemical and physical) on a long term basis should be ensured for smooth operation of the system. The system design and cost estimates may be done taking into consideration the optimum water requirement of each plant, benefiting area, cropping pattern, plant spacing, soil characteristics, pan evaporation, design discharge, operation pressure of the emitters etc.
3. The installing agency should prepare a plan and field layout of the system and suggest efficient design of the system along with the cost of each item.
4. The installing agency should furnish performance guarantee for the efficient operation for the system as also ensure timely and adequate after sales service for trouble free working of the system.
5. Bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.
6. The pipes (main and lateral), drippers / emitters, other accessories should be safeguarded against theft, robbery, fire, etc.
7. The system components should conform to BIS specification.



## 2. LAND DEVELOPMENT

Sl. No.	Item of Investment	Specifications	Quantity	Approved Cost using Machinery (₹)
1	Graded bunding	0.75 SqM cross section, 210 m length per ha	158 CuM	8,270
2	Farm bunding upto 4% field slope light soil upto 4% field slope medium soil upto 4% field slope heavy soil	0.75 SqM c/s 200 m/ha	150 CuM	7,850
		0.75 SqM c/s 200 m/ha	150 CuM	7,850
		0.75 SqM c/s 200 m/ha	150 CuM	7,850
3	Field drainage for wet lands	2.52 SqM c/s 65 m/ha	164 CuM	6,200
4	Farm Pond with berm of 2m	30 x 30 x 2m		1,45,000
	Farm Pond in Plain Areas	5 m x 5 m x 1.5 m		20,000
	Farm Pond in Hilly Areas	5 m x 5 m x 1.5 m		28,000
5	Land leveling & Shaping/ha	(a) Slope : upto 1%	10 Bulldozer hours	12,300
		(b) Slope : 1-2%	20 Bulldozer hours	24,600
		(c) Slope : 2-3%	30 Bulldozer hours	36,900
6	Fencing (running metres)*	Barbed per running metre	1 running metre	1,176*

\*Approved cost utilizing labour for barbed wire fencing (6 straight and 2 diagonal line) using cut stone pillar for 1 Metre length.

Repayment period - 9 years including 2 year grace period ; Instalment frequency : Yearly



### 3 A. FARM MECHANISATION

Sl.No.	Activity	Unit Cost (₹)
1	Tractor 2WD ( 8 to 20 PTO HP)	3,40,001 - 4,65,816
2	Tractor 4WD ( 8 to 20 PTO HP)	3,88,496 - 6,17,200
3	Tractor 2WD ( 20 to 40 PTO HP)	4,86,983 - 8,39,142
4	Tractor 4WD ( 20 to 40 PTO HP)	5,22,100 - 9,55,900
5	Tractor 2WD ( 40 to 70 PTO HP)	7,57,499 - 13,55,000
6	Tractor 4WD ( 40 to 70 PTO HP)	8,53,640 - 13,55,000
7	Combine Harvester (Track type, 6-8 feet cutter bar)	23,49,647 - 31,57,000
8	Combine Harvester (Wheel type self-propelled, upto 14 feet cutter bar)	27,53,751 - 37,50,000
9	Maize Combine Harvester	28,68,000 - 31,05,000
10	Power Tiller more than 8 hp and above with attachments	1,59,000 - 2,33,000
11	Drone	6,70,000 - 8,79,840
12	Paddy Transplanter (4 row-walk behind)	2,52,300 - 3,12,843
13	Paddy Transplanter (Above 4 - 8 rows) -walk behind	3,24,300 - 3,83,000
14	Paddy Transplanter - (Above 4 - 8 rows) Riding type	12,19,000 - 20,00,000
15	Power Weeder (engine operated below 2 bhp) - Self propelled	45,177 - 79,999
16	Power Weeder (engine operated above 2 bhp) - Self propelled	28,159 - 1,13,456
17	Power Weeder (engine operated above 5 bhp) - Self propelled	45,458 - 1,98,411
18	Electric Weeder	53,753
19	Rotavator ( upto 5 feet )	70,000 - 86,500
20	Rotavator ( 5 feet )	1,11,257 - 1,46,648
21	Rotavator ( 6 feet )	1,14,000 - 1,73,300
22	Rotavator ( 7 feet )	1,18,408 - 1,70,000
23	Rotopuddler	1,85,574
24	Seed-cum-Fertilizer drill	45,864 - 87,181
25	Zero till seed drill	90,001
26	Manuallyoperated Seeddrill	6,500
27	Cultivator (Five tyne) rigid & Spring type	30,000 - 48,300
28	Cultivator (Nine tyne) rigid & Spring type	37,800 - 51,000
29	Brush Cutter	16,000 - 60,001
30	Ground nut digger	1,82,517
31	Balers (Round) (16-25 kg per bale)	3,13,600 - 4,00,000
32	Balers (Rectangular) (18-20 kg per bale)	12,96,505 - 13,12,499
33	Shredder / Coconut Frond Chopper	85,000 - 2,36,824
34	Multi Crop Thresher (above 4 tone/hr capacity)	3,80,000 - 6,11,100
35	Multi Crop Thresher (upto 4 tone/hr capacity)	3,75,001
36	Chaff Cutter	20,370 - 42,200
37	Tipping Trailer	2,27,100 - 2,85,000
38	Bund Former	59,851 - 62,700
39	Ridge Moulder / Ridge Plaster	3,24,800 - 3,65,000
40	Mulcher/ Shredder/ Sugarcane Trash Cutter	1,49,999 - 2,19,500
41	Infielder	7,87,248
42	Mould Board Plough (Reversible Hydraulic Plough)	1,06,000 - 2,88,320
43	Tractor front mounted reaper	1,79,220

Sl.No.	Activity	Final Unit Cost (₹)
44	Pneumatic Planter	5,30,251 – 5,67,800
45	Power Harrow	1,83,550
46	Fertilizer Spreader	44,800
47	Direct Paddy Seeder	5,700
48	Sugarcane De-trasher	1,68,000
49	Multipurpose Tool bar self-propelled ride on type	2,65,000
50	Post hole Digger / Earth auger	32,000 – 33,000
51	Solar Insect light Trap	8,500
52	Battery operated sprayer (Manual)	3,900 - 5,500
53	Power operated sprayer	8,820 - 10,799
54	Tractor operated sprayer	1,75,000 – 5,55,001
55	Laser Leveller	3,35,001
56	Sugarcane harvester	95,00,000 – 96,00,000



## B) Solar Dryer

Solar dryer for Vegetables and fruits including the cost of poly carbonate sheets, kadappa stone flooring, equipment for temperature and humidity control and erection charges

Sl.No.	Solar drying unit floor area (in sq. ft)	Approved Rate per sq. ft ( )	Total cost of unit ( )
1	400	765	3,06,000
2	601	739	4,44,139
3	801	714	5,71,914
4	1000	714	7,14,000

## C) Solar Fencing

Sl.No.	Description of Work	No of Lines	Total Cost of the Unit (₹)
<b>1. Normal Type of Solar Fencing Unit</b>			
1	Total cost for supply and	5	2,08,296
2	Installation of solar fencing unit	7	2,26,263
3	(inclusive of all)	10	2,52,879
<b>2. Hanging Type of Fencing Unit</b>			
4	Total cost for supply and	5	2,63,472
5	Installation of solar fencing unit	7	2,81,716
6	(inclusive of all)	10	3,08,932



**Note :-** Unit costs have been recommended in range, as there are many suppliers and manufacturers for Agriculture machineries. However, banks may finance all items as per the quotation for the specific make & model. Rates prescribed are indicative. The approved rates are inclusive of design, supply, installation.

## 4. PLANTATION & HORTICULTURE

### 4.1 ARECANUT

#### Indicative Unit Cost for Cultivation of Arecanut



Cost : Arecanut  
Spacing : 2.75 m x 2.75 m

Variety : Mangala, Sumangala, Subamangala  
Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	29,040	-	-	-	-	-
2	Farm yard manure	4,950	4,950	4,950	4,950	9,900	9,900
3	Fertilisers	7,720	7,720	7,720	7,720	15,438	15,438
4	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
5	Shade material	2,640	-	-	-	-	-
6	Plant protection chemicals	2,000	2,000	3,000	3,000	3,000	3,000
	<b>Sub Total</b>	<b>48,350</b>	<b>16,670</b>	<b>17,670</b>	<b>17,670</b>	<b>30,338</b>	<b>30,338</b>
B	Operation and labour	55,500	24,600	18,300	18,300	21,900	27,900
C	Miscellaneous	107	167	167	167	135	135
	<b>Total</b>	<b>1,04,000</b>	<b>41,400</b>	<b>36,100</b>	<b>36,100</b>	<b>52,400</b>	<b>58,400</b>

Unit cost capitalised upto fifth year  
Repayment period : 11 years

Indicative unit cost ₹ 2,70,000  
Inclusive of grace period : 6 Years



### 4.2 AONLA

#### Indicative Unit Cost for Cultivation of Aonla

Cost : Aonla  
Spacing : 5 x 5 m

Variety : Banarasi, NA - 7, Chakia, BSR - 1  
Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	22,000	-	-	-	-	-
2	Farm yard manure	2,000	3,000	4,000	5,000	6,000	6,000
3	Fertilisers	2,104	4,208	6,313	8,417	10,521	12,625
4	PGR	0	0	0	0	0	0
5	Plant protection chemicals	1,000	1,000	1,000	1,000	1,000	1,000
6	Fencing (live hedge)	1,000	-	-	-	-	-
7	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000
8	Staking material	800	-	-	-	-	-
	<b>Sub Total</b>	<b>29,904</b>	<b>9,208</b>	<b>12,313</b>	<b>15,417</b>	<b>18,521</b>	<b>20,625</b>
B	Operation and labour	24,600	9,900	9,900	10,500	12,000	12,900
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	169	138	157	126	145	114
	<b>Total</b>	<b>57,700</b>	<b>19,200</b>	<b>22,400</b>	<b>26,000</b>	<b>30,700</b>	<b>33,600</b>

Unit cost capitalised upto fourth year  
Repayment period : 8 Years

Indicative unit cost ₹ 1,25,300  
Inclusive of grace period : 4 Years



**4.3 CASHEWNUT****Indicative Unit Cost for Cultivation of Cashewnut**

Cost : Cashew  
Spacing : 7 x 7 m

Variety : VRI-1, VRI-2, VRI-3, VRI-4  
Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	9,000	-	-	-	-	-
2	Farm yard manure	1,000	2,000	2,000	3,000	5,000	5,000
3	Fertilisers	1,249	2,498	3,747	4,997	6,595	6,595
4	Plant protection chemicals	500	750	1,000	1,500	2,000	200
5	Irrigation cost	1,500	1,500	1,500	1,500	1,500	1,500
6	Fencing material cost (live fencing)	2,000					
	<b>Sub Total</b>	<b>15,249</b>	<b>6,748</b>	<b>8,247</b>	<b>10,997</b>	<b>15,095</b>	<b>13,295</b>
B	Operation and Labour	33,600	11,100	10,800	12,000	13,800	14,700
C	Intercrop	3,000					
D	Miscellaneous	170	140	161	181	170	170
	<b>Total</b>	<b>52,000</b>	<b>18,000</b>	<b>19,200</b>	<b>23,200</b>	<b>29,100</b>	<b>28,200</b>

Unit cost capitalised upto fifth year

Indicative unit cost ₹ 1,41,500

Maintenance cost from sixth year ₹ 28,200

Inclusive of grace period : 6 years

Repayment period : 10 years

**4.4 COCONUT CULTIVATION****Indicative Unit Cost for Cultivation of Coconut - Tall Variety**

Cost : Coconut  
Spacing : 7.5 m x 7.5 m

Variety : East Coast Tall, West Coast Tall  
Area : 1 Hectare

(Amount in ₹)



SI.No.	Particulars	Years							
		1	2	3	4	5	6	7	8
<b>A</b>	<b>Material Cost</b>								
1	Planting material (incl. 10% extra)	10,680	-	-	-	-	-	-	-
2	Farm yard manure	891	1,336	1,780	2,225	2,225	2,225	2,225	2,225
3	Fertilisers	2,007	4,015	6,022	8,029	10,037	12,044	12,044	12,044
4	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
5	Plant protection chemicals	500	500	750	750	750	800	800	800
6	Fencing (live hedge)	800	-	-	-	-	-	-	-
	<b>Sub Total</b>	<b>15,878</b>	<b>6,850</b>	<b>9,552</b>	<b>12,005</b>	<b>14,012</b>	<b>16,069</b>	<b>16,069</b>	<b>16,069</b>
B	Operation and labour	41,700	14,100	12,600	13,200	12,300	12,900	13,800	15,600
C	Intercrop	2,000	-	-	-	-	-	-	-
D	Miscellaneous	104	96	114	81	86	141	141	141
	<b>Total</b>	<b>59,700</b>	<b>21,000</b>	<b>22,300</b>	<b>25,300</b>	<b>26,400</b>	<b>29,100</b>	<b>30,000</b>	<b>31,800</b>

Unit cost capitalised upto Seventh year

Indicative unit cost ₹ 2,13,800

Maintenance cost from 8th year ₹ 31,800

Inclusive of grace period : 7 years

Repayment period : 12 years



### 4.5 COCONUT PLANTATION - T & D VARIETY

#### Indicative Unit Cost for Cultivation of Coconut - T & D Hybrids

Cost : Coconut Variety : T & D Hybrids  
Spacing : 7.5 m x 7.5 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	11,550	-	-	-	-	-
2	Farm yard manure	875	1,313	1,750	2,188	2,625	3,500
3	Fertilisers	2,631	5,263	7,894	10,525	13,157	15,788
4	Irrigation	1,000	1,000	1,000	1,000	1,000	1,000
5	Plant protection chemicals	500	500	750	750	750	800
6	Tying of bunches with rope(upto 10th yr)	-	-	-	-	875	1,100
7	Fencing(live fencing)	2,000	-	-	-	-	-
	<b>Sub Total</b>	<b>18,556</b>	<b>8,075</b>	<b>11,394</b>	<b>14,463</b>	<b>18,407</b>	<b>22,188</b>
B	Operation and labour	45,600	14,700	16,800	18,900	22,500	24,000
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	165	167	119	121	148	138
	<b>Total</b>	<b>67,300</b>	<b>22,900</b>	<b>28,300</b>	<b>33,500</b>	<b>41,100</b>	<b>46,300</b>

Unit cost capitalised upto fifth year  
Maintenance cost from 6th year ₹ 46,300

Indicative unit cost ₹ 1,93,100  
Inclusive of grace period : 5 years  
Repayment period : 10 years



### 4.6 COFFEE

#### Indicative Unit Cost for Cultivation of Coffee

Cost : Coffee(Arabica) Variety : S-795, S-9, S-5 B, Chandragiri  
Spacing : 2.1 x 2.1 m Area : 1 Hectare

(Amount in ₹)

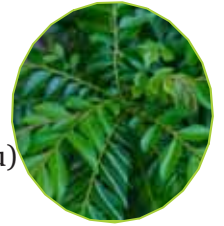
SI.No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Planting material (incl. 10% extra)	24,200	860	-	-	-
2	Shade plants	2,590	2,200	2,200	2,200	2,200
3	Fertilisers	5,908	11,816	11,816	11,816	11,816
4	Plant protection chemicals	1,000	1,000	1,500	2,000	2,000
5	Staking material	4,400	-	-	-	-
	<b>Sub Total</b>	<b>38,098</b>	<b>15,876</b>	<b>15,516</b>	<b>16,016</b>	<b>16,016</b>
B	Operation and labour	62,500	34,000	31,250	33,750	36,250
C	Intercrop	-	-	-	-	-
D	Miscellaneous	84	108	68	68	68
	<b>Total</b>	<b>1,00,700</b>	<b>50,000</b>	<b>46,800</b>	<b>49,800</b>	<b>52,300</b>

Unit cost capitalised upto fourth year  
Repayment period : 10 years

Indicative unit cost ₹ 2,47,300  
Inclusive of grace period : 5 years

## 4.7 CURRY LEAF

## Indicative Unit Cost for Cultivation of Curry Leaf



Cost : Curry leaf Variety : Local (Senkaambu, Patchaikaambu)  
Spacing : 1.8 m x 1.8 m Unit Size : Acre

(Amount in ₹)

Sl.No.	Particulars	Years	
		1	2
<b>A</b>	<b>Material Cost</b>		
1	Planting material@₹ 10.00/seedling (incl. 10% for gap filling)	13,200	0
2	FYM @ 10kg/plant @ ₹ 1000/t	12,000	12,000
3	Fertilisers : NPK complex fertilizers(17:17:17) @50gm per plant & applied after every harvest (4 harvests per year at quarterly intervals-cost of fertilizer ₹ 29/kg)	6,960	6,960
4	Cost of irrigation - lumpsum	6,000	6,000
5	Plant protection cost	2,000	2,000
	<b>Total material cost ..... (A)</b>	<b>40,160</b>	<b>26,960</b>
<b>B</b>	<b>Operation (Labour Mandays)</b>		
1	Land preparation including formation of irrigation channels	10	0
2	Digging of pits	10	0
3	Filling of pits and planting	15	0
4	Application of manures and fertilizers	8	10
5	Application of PP chemicals	6	6
6	Irrigation	18	18
7	Weeding (8 weedings @ 8 male labourers / weeding)	64	96
8	Harvesting	10	15
	<b>Total labour man days</b>	<b>141</b>	<b>145</b>
	<b>Cost of labour (₹ / man day)</b>	<b>350</b>	
	Total labour cost	<b>49,350</b>	<b>50,750</b>
<b>C</b>	<b>Miscellaneous</b>	240	240
	<b>Total</b>	<b>89,800</b>	<b>78,000</b>

Unit cost capitalised upto one year  
Repayment period : 5 years

Indicative unit cost ₹ 89,800  
Inclusive of grace period : 2 years

**4.8 JASMINE****Indicative Unit Cost for Cultivation of Jasmine**

Cost : Jasmine Variety : *J.sambac, J.auriculatum, J.grandiflorum*  
Spacing : 1.5 m x 1.5 m Area : 1 Hectare

(Amount in ₹)

SI.No.	Particulars	Years			
		1	2	3	4
<b>A</b>	<b>Material Cost</b>				
1	Planting material (incl. 10% extra)	58,608	-	-	-
2	Farm yard manure	22,200	22,200	22,200	22,200
3	Fertilisers	60,336	60,336	60,336	60,336
4	Irrigation	2,000	2,000	2,000	2,000
5	Plant protection chemicals	2,000	2,000	2,000	2,000
6	Fencing (live hedge)	2,000	-	-	-
	<b>Sub Total</b>	<b>1,47,144</b>	<b>86,536</b>	<b>86,536</b>	<b>86,536</b>
B	Operation and labour (excl.labour on harvesting)	80,100	40,800	39,300	39,300
C	Harvesting charges@ ₹ 10/kg of flower	18,750	37,500	62,500	87,500
D	Miscellaneous	109	179	179	179
	<b>Total</b>	<b>2,45,103</b>	<b>1,65,015</b>	<b>1,88,515</b>	<b>2,13,515</b>
Unit cost capitalised upto one year Repayment period : 5 years		Indicative unit cost ₹ 2,46,100 Inclusive of grace period : 2 years			

**4.9 ROSE****Indicative Unit Cost for Cultivation of Rose**

Cost : Rose Variety : *Edward rose, Andhra red rose*  
Spacing : 2 m x 2 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years			
		1	2	3	4
<b>A</b>	<b>Material Cost</b>				
1	Planting material (incl. 10% extra)	50,800	5,080	-	-
2	Farm yard manure	15,900	15,900	15,900	15,900
3	Fertilisers	13,153	13,153	13,153	13,153
4	Irrigation	5,000	5,000	5,000	5,000
5	Plant protection chemicals	4,000	4,000	4,000	4,000
6	Fencing (live hedge)	2,000	-	-	-
	<b>Sub Total</b>	<b>90,853</b>	<b>43,133</b>	<b>38,053</b>	<b>38,053</b>
B	Operation and labour (excl.labour on harvesting)	83,000	96,250	98,500	98,000
C	Harvesting charges @ ₹ 5/kg of flower	13,500	45,000	45,000	45,000
D	Miscellaneous	500	300	200	200
	<b>Total</b>	<b>1,87,853</b>	<b>1,84,683</b>	<b>1,81,753</b>	<b>1,81,253</b>
Unit cost capitalised upto one year Repayment period : 6 years		Indicative unit cost ₹ 1,87,900 Inclusive of grace period : 1 years			

**4.10 SEEDLESS GRAPE****Indicative Unit Cost for Cultivation of Seedless Grape**

Cost : Grape Variety : Seedless  
Spacing : 4 x 3 m Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years			
		1	2	3	4
<b>A</b>	<b>Material Cost</b>		<b>I Half</b>	<b>II Half</b>	
1	Planting material (incl. 10% extra)	7,260	860	-	-
2	Stakes	660	-	-	-
	Manures	-	-	-	-
	Green leaf manure	17,500	-	-	-
	FYM	8,250	4,125	4,125	8,250
	Ground nut cake	6,930	3,465	3,465	6,930
	Neem cake	2,228	1,114	1,114	2,228
3	Fertilisers	9,393	9,755	9,755	19,510
	Cost of pandal	-	-	-	-
	Stone pillars	60,000	-	-	-
	Support pillars	7,500	-	-	-
	GI wire(kg)	80,000	-	-	-
4	Packing materials	0	2,500	2,500	1,800
5	Plant protection chemicals	3,500	5,000	5,000	10,000
6	Plant growth regulators	0	2,500	2,500	4,000
7	Irrigation	600	300	300	600
	<b>Sub Total</b>	<b>2,03,820</b>	<b>29,619</b>	<b>28,759</b>	<b>53,318</b>
B	Operation and labour	1,54,500	1,04,700	1,15,800	2,19,900
C	Intercrop	-	-	-	-
D	Miscellaneous	95	121	81	62
	<b>Total</b>	<b>3,58,415</b>	<b>1,34,440</b>	<b>1,44,640</b>	<b>2,73,280</b>

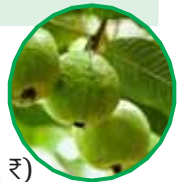
Unit cost capitalised upto two year  
Repayment period : 10 years

Indicative unit cost ₹ 4,92,900  
Inclusive of grace period : 2 years

**4.11 GUAVA (6 x 6 m)****Indicative Unit Cost for Cultivation of Guava**

Cost : Guava Variety : Lucknow 49, Allahabad safeda  
Spacing : 6 x 6 m Area : 1 Hectare

(Amount in ₹)



Sl. No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Planting material (incl. 10% extra)	12,220	-	-	-	-
2	Staking material	550	-	-	-	-
3	Farm yard manure	1,375	2,063	2,750	3,438	3,438
4	Fertilisers	2,437	3,935	5,432	6,930	7,869
	Micronutrient & urea	0	0	0	0	300
5	Irrigation	1,500	1,500	1,500	1,500	1,500
6	Plant protection chemicals	1,000	1,000	1,500	1,500	2,000
7	Fencing (live hedge)	2,000	-	-	-	-
	<b>Sub Total</b>	<b>21,062</b>	<b>8,497</b>	<b>11,182</b>	<b>13,367</b>	<b>15,107</b>
B	Operation and labour	32,100	7,200	5,700	9,000	10,200
C	Intercrop	3,000	-	-	-	-
D	Miscellaneous	103	106	115	124	100
	<b>Total</b>	<b>56,265</b>	<b>15,803</b>	<b>16,997</b>	<b>22,491</b>	<b>25,407</b>

Unit cost capitalised upto fourth year  
Repayment period : 6 years

Indicative unit cost ₹ 1,11,600  
Inclusive of grace period : 2 years

**4.12 GUAVA (5 x 2.5 m)****Indicative Unit Cost for Cultivation of Guava**

Cost : Guava                      Variety : Allahabad safeda, Lalith, others  
Spacing : 5 x 2.5 m              Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Labour</b>						
1	Land clearing & development	3,000	0	0	0	0	0
2	Layout and digging of pits	18,000	600	0	0	0	0
3	Filling of pits	7,500	600	0	0	0	0
4	Planting & plant support (staking)	1,500	600	0	0	0	0
5	FYM & fertilizers application	1,500	1,500	1,800	2,400	2,400	2,400
6	Plant protection	600	600	900	900	1,500	1,500
7	Irrigation	600	600	600	-	-	600
8	Weeding, Earthing up & other intercultural operations	3,000	3,000	3,000	3,000	3,600	3,600
9	Pruning and training	900	900	900	1,800	1,800	1,800
10	Harvesting, carriage & packaging cost	0	0	600	1,200	3,000	3,000
	<b>Sub Total</b>	<b>36,600</b>	<b>8,400</b>	<b>7,800</b>	<b>9,300</b>	<b>12,300</b>	<b>12,900</b>
<b>B</b>	<b>Material</b>						
1	Planting material (including transportation)-seedling/rootstock	11,200	1,120	0	0	0	0
2	Farm yard manure	1,600	1,600	1,600	1,600	1,600	1,600
3	Vermicomposting	0	0	0	0	0	0
4	Other concentrated manures (Bonemeal, fish, meal etc.)	-	-	-	-	-	-
5	N	438	876	1,314	1,752	2,190	2,190
6	P	2,726	1,357	2,035	2,035	2,714	3,392
7	K	832	1,664	2,496	3,328	4,160	4,160
8	Irrigation (diesel/electricity/lumpsum requirements)	800	1,000	1,200	1,500	1,500	1,500
9	Plant protection	320	300	400	400	600	600
10	Fencing	1,000	0	0	0	0	0
11	Others if any (specify)	23,000	0	0	0	0	0
	<b>Sub Total</b>	<b>41,916</b>	<b>7,917</b>	<b>9,045</b>	<b>10,616</b>	<b>12,764</b>	<b>13,442</b>
	<b>Total</b>	<b>78,516</b>	<b>16,317</b>	<b>16,845</b>	<b>19,916</b>	<b>25,064</b>	<b>26,342</b>
<b>C</b>	<b>Total cost</b>	<b>78,516</b>	<b>16,317</b>	<b>16,845</b>	<b>19,916</b>	<b>25,064</b>	<b>28,977</b>
<b>D</b>	<b>Number of years capitalisation (Years)</b>	<b>3</b>					
<b>E</b>	<b>Cost reckoned for unit cost</b>	<b>1,11,679</b>					
<b>F</b>	<b>Capitalised intercropping cost</b>	<b>0</b>					
<b>G</b>	<b>Unit cost</b>	<b>1,11,700</b>					

Repayment period : 8 years

Inclusive of grace period : 3 years

## 4.13 SAPOTA

## Indicative Unit Cost for Cultivation of Sapota



Cost : Sapota Variety : Cricket Ball, Oval, Co-1, Co-2, PKM 1,2,3  
Spacing : 8 x 8 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	5,160	-	-	-	-	-
2	Farm yard manure	780	1,560	2,340	3,120	3,900	3,900
3	Fertilisers	4,599	9,198	13,797	18,396	22,995	22,995
4	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
5	Plant protection chemicals	1,000	1,000	1,500	1,500	2,000	2,000
6	Fencing (live hedge)	800	-	-	-	-	-
	<b>Sub Total</b>	<b>14,339</b>	<b>13,758</b>	<b>19,637</b>	<b>25,016</b>	<b>30,895</b>	<b>30,895</b>
B	Operation and labour	32,100	9,300	11,100	11,400	15,300	16,800
C	Intercrop	2,000	-	-	-	-	-
D	Miscellaneous	111	142	113	184	155	155
	<b>Total</b>	<b>48,500</b>	<b>23,200</b>	<b>30,800</b>	<b>36,600</b>	<b>46,300</b>	<b>47,800</b>

Unit cost capitalised upto fifth year  
Repayment period : 10 years

Indicative unit cost ₹ 1,85,400  
Inclusive of grace period : 5 years

## 4.14 LIME

## Indicative Unit Cost for Cultivation of Lime



Cost : Lime Variety : PKM -1  
Spacing : 5 x 5 m Area : 1 Hectare

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	11,000	-	-	-	-	-
2	Farm yard manure	2,000	2,000	3,000	4,000	5,000	6,000
3	Fertilisers	3,922	4,602	6,139	7,676	9,213	10,242
4	Micronutrients	0	500	500	750	750	1,000
5	Plant protection chemicals	1,000	1,500	2,000	2,000	2,500	2,500
6	Irrigation	1,500	1,500	2,000	2,000	2,500	2,500
	<b>Sub Total</b>	<b>19,422</b>	<b>10,102</b>	<b>13,639</b>	<b>16,426</b>	<b>19,963</b>	<b>22,242</b>
B	Operation and labour	36,900	12,300	14,100	14,700	20,100	21,600
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	103	155	171	137	153	174
	<b>Total</b>	<b>59,425</b>	<b>22,557</b>	<b>27,910</b>	<b>31,263</b>	<b>40,216</b>	<b>44,016</b>

Unit cost capitalised upto fifth year  
Repayment period : 8 years

Indicative unit cost ₹ 1,81,400  
Inclusive of grace period : 4 years

## 4.15 MANGO

## Indicative Unit Cost for Cultivation of Mango

Cost : Mango Variety : Banganapalli, Alphonso, Imam pasand  
Spacing : 7 x 7 metre Area : 1 Hectare



(Amount in ₹)

Sl. No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	15,400	-	-	-	-	-
2	Farm yard manure	1,000	2,000	3,000	4,000	5,000	5,000
3	Fertilisers	5,896	11,792	17,688	23,584	29,480	29,480
4	Plant growth regulator	0	0	0	0	200	400
5	Plant protection chemicals	500	1,000	1,500	1,500	2,000	200
6	Irrigation	2,000	2,000	2,000	2,000	2,000	2,000
7	Staking material	400	-	-	-	-	-
	<b>Sub Total</b>	<b>25,196</b>	<b>16,792</b>	<b>24,188</b>	<b>31,084</b>	<b>38,680</b>	<b>37,080</b>
B	Operation and labour	31,800	9,000	10,200	10,500	10,800	18,000
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	132	114	96	128	110	110
	<b>Total</b>	<b>60,128</b>	<b>25,906</b>	<b>34,484</b>	<b>41,712</b>	<b>49,590</b>	<b>55,190</b>

Unit cost capitalised upto fifth year  
Repayment period : 10 years

Indicative unit cost ₹ 2,11,800  
Inclusive of grace period : 6 years



## 4.16 POMEGRANATE

## Indicative Unit Cost for Cultivation of Pomegranate

Cost : Pomegranate Variety : Bhagwa  
Spacing : 3 x 3 m Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Planting material (incl. 10% extra)	14,535	-	-	-	-
2	Farm yard manure	1,650	3,300	4,950	6,600	8,250
3	Fertilisers	10,306	10,306	11,588	11,588	11,588
4	Plant protection chemicals	5,000	10,000	15,000	20,000	20,000
5	Fencing (live hedge)	0	0	-	-	-
6	Irrigation	1,500	1,500	2,000	2,000	2,000
7	Staking material	880	-	-	-	-
	<b>Sub Total</b>	<b>33,871</b>	<b>25,106</b>	<b>33,538</b>	<b>40,188</b>	<b>41,838</b>
B	Operation and labour	34,800	21,900	27,600	32,400	34,500
C	Intercrop	30,000	-	-	-	-
D	Miscellaneous	245	210	263	213	263
	<b>Total</b>	<b>98,900</b>	<b>47,200</b>	<b>61,400</b>	<b>72,800</b>	<b>76,600</b>

Unit cost capitalised upto third year  
Repayment period : 6 years

Indicative unit cost ₹ 2,07,500  
Inclusive of grace period : 2 years



## 4.17 OIL PALM



## Indicative Unit Cost for Cultivation of Oil Palm

Cost : Oil Palm  
Spacing : 9 x 9 m

Variety : Tenera  
Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Land preparation and levelling	5,000	-	-	-	-
2	Internal road formation for transportation	0	-	-	-	-
3	Planting material (incl.10% extra during IInd year)	6,270 4,275	660 6,413	- 6,413	- 6,413	- 6,413
4	Farm yard manure	-	-	-	-	-
5	<b>Fertilisers</b>	578	1,155	1,733	1,733	1,733
a	Urea	3,616	7,232	10,848	10,848	10,848
b	Single super phosphate	1,292	2,584	3,876	4,845	4,845
c	Murate of photash	71	143	285	285	285
d	Micro nutrients-boran (Borax)	64	128	257	257	257
6	Plant protection chemicals	500	500	700	700	700
7	Herbicide cost	500	500	500	500	500
8	Drip irrigation system	25,000	-	-	-	-
	<b>Sub Total</b>	<b>47,166</b>	<b>19,315</b>	<b>24,611</b>	<b>25,580</b>	<b>25,580</b>
B	Operation and Labour	12,000	7,200	7,200	7,800	8,400
C	Pruning, Harvesting charges etc	-	-	-	3,000	6,000
D	Miscellaneous Costs	1,000	1,000	1,000	1,000	1,000
	<b>Total</b>	<b>60,200</b>	<b>27,500</b>	<b>32,800</b>	<b>37,400</b>	<b>40,017</b>

Unit cost capitalised upto fourth year  
Repayment period : 9 years

Indicative unit cost ₹ 1,20,500  
Inclusive of grace period : 4 years

**4.18 PALMAROSA****Indicative Unit Cost for Cultivation of Palmarosa**

Cost : Palmarosa Variety : Trishna, PRC I  
Spacing : 60 cm x 30 cm Area : 1 Acre

(Amount in ₹)

Sl.No.	Particulars	Years	
		1	2
<b>A</b>	<b>Material Cost</b>		
1	Land preparation - Lumpsum	3,000	0
2	Nursery expenses	-	
	Cost of seed - 2.5kg @ ₹ 500/kg	1,250	0
	Labour charges nursery maintenance - 30 md @ ₹ 220/md	9,000	0
3	Planting - 15md/acre @ ₹ 150/md	4,500	0
4	Manures - FYM - 4T /ac @ ₹ 500/Ton	2,000	2,000
5	Fertilizer - a) Basal application	-	-
	Nitrogen - 16kg /acre @ ₹ 11.65/ kg	186.4	186.4
	Phosphorus - 40kg /acre @ ₹ 50.75/ kg	2,030	2,030
	Potassium - 32 kg /acre @ ₹ 56.67/ kg	1,813	1,813
	b) Top dressing	-	-
	N@12kg /harvest-4har.&6harvests during I & II year	559	559
	K@15kg /harvest-4har.&6harvests during I & II year	3,045	3,045
6	Labour cost for fertilizer application-10md/yr @ ₹ 200/md	3,000	3,000
7	Intercultural Operations/wedding(2)-15md/weeding	9,000	9,000
8	Irrigation charges-20md+₹ 250/HP	7,250	7,250
9	Harvesting-15md/acre/har.(1yr-4&IIInd Yr.6)(60&90md during I&II year)	18,000	27,000
10	Distillation charges @ ₹ 2000/ton of herbage	32,000	60,000
11	Miscellaneous expenses	159	189
	<b>Total</b>	<b>96,800</b>	<b>1,16,100</b>

Unit cost capitalised upto one year  
Repayment period : 4 years

Indicative unit cost ₹ 96,800  
Inclusive of grace period : 1 years

**4.19 PLUM****Indicative Unit Cost for Cultivation of Plum**

Cost : Plum Variety : Rubino, Apricot Hale(Green gage),Gaviota, Abundance, etc.  
Spacing : 6 x 6 m Area : 1 Hectare

(Amount in ₹)

Sl.No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Material Cost</b>						
1	Planting material (incl. 10% extra)	22,973	-	-	-	-	-
2	Farm yard manure	1,390	1,390	2,085	2,780	3,475	4,170
3	Fertilisers	9,606	12,755	15,741	18,889	31,158	31,481
4	Micronutrients	0	400	500	600	800	800
5	Plant protection Chemicals	1,000	1,000	1,250	1,500	1,500	2,000
6	Irrigation	1,000	1,000	1,500	2,000	2,000	2,000
	<b>Sub Total</b>	<b>35,969</b>	<b>16,545</b>	<b>21,076</b>	<b>25,769</b>	<b>38,933</b>	<b>40,451</b>
B	Operation and Labour	36,900	12,300	14,100	14,700	20,100	21,600
C	Intercrop	3,000	-	-	-	-	-
D	Miscellaneous	70	57	121	110	78	141
	<b>Total</b>	<b>75,900</b>	<b>28,900</b>	<b>35,300</b>	<b>40,600</b>	<b>59,100</b>	<b>62,200</b>

Unit cost capitalised upto fifth year  
Repayment period : 10 years

Indicative unit cost ₹ 2,39,800  
Inclusive of grace period : 5 years

**4.20 CARDAMOM****Indicative Unit Cost for Cultivation of Cardamom**

Cost : Cardamom Variety : Malabar, Vazhukka  
Spacing : 3 x 3 m Area : 1 Hectare

(Amount in ₹)

Sl. No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Planting material (incl. 10% extra)	73,260	860	-	-	-
2	Shade plants	1,090	2,775	2,775	2,775	2,775
3	Fertilisers	14,760	23,271	23,271	23,271	23,271
4	Plant protection chemicals	1,000	2,000	3,000	3,000	3,000
5	Staking material	2,220	-	-	-	-
	<b>Sub Total</b>	<b>92,330</b>	<b>28,906</b>	<b>29,046</b>	<b>29,046</b>	<b>29,046</b>
<b>B</b>	<b>Operation and labour</b>	93,900	46,800	54,000	57,000	57,000
	<b>Total</b>	<b>1,86,200</b>	<b>75,700</b>	<b>83,000</b>	<b>86,000</b>	<b>86,000</b>

Unit cost capitalised upto two year  
Repayment period : 6 years

Indicative unit cost ₹ 2,61,900  
Inclusive of grace period : 2 years

**4.21 RUBBER****Indicative Unit Cost for Cultivation of Rubber**

Cost : Rubber Variety : RRII  
Spacing : 4.5 m x 4.5 m Area : 1 Hectare



(Amount in ₹)

Sl. No.	Particulars	Years						
		1	2	3	4	5	6	7
<b>A</b>	<b>Material Cost</b>							
1	Planting material (incl. 10% extra) @ ₹ 75/-	32,500	-	-	-	-	-	-
2	Manure & fertilizers (Dosage NPK and FYM)	-	-	-	-	-	-	-
a	FYM	17,000	-	-	-	-	-	-
b	NPK	8,000	8,000	7,000	4,000	750	1,000	-
3	Plant protection chemicals	3,000	4,800	3,500	2,700	4,500	3,500	-
	<b>Sub Total</b>	<b>60,500</b>	<b>12,800</b>	<b>10,500</b>	<b>6,700</b>	<b>5,250</b>	<b>4,500</b>	<b>-</b>
<b>B</b>	<b>Operation and labour</b>	76,000	34,000	28,000	26,800	25,600	23,600	72,000
	<b>Total</b>	<b>1,36,500</b>	<b>46,800</b>	<b>38,500</b>	<b>33,500</b>	<b>31,000</b>	<b>28,100</b>	<b>72,000</b>

Unit cost capitalised upto sixth year

Indicative unit cost ₹ 3,14,400

## 4.22 OIL PALM

## Indicative Unit Cost for Cultivation of Oil Palm



Cost : Oil Palm                      Variety : Tenera Hybrid  
Spacing : 9 x 9 Triangular        Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Material Cost</b>					
1	Land preparation and levelling	5,000	-	-	-	-
2	Internal road formation for transportation	-	-	-	-	-
3	Planting material (incl.10% extra during IInd year)	6,270	660	-	-	-
4	Farm yard manure	4,275	6,413	6,413	6,413	6,413
<b>5</b>	<b>Fertilisers</b>					
a	Urea	578	1,155	1,733	1,733	1,733
b	Single super phosphate	3,616	7,232	10,848	10,848	10,848
c	Murate of photash	1,292	2,584	3,876	4,845	4,845
d	Micro nutrients-magnesium (MgSO <sub>4</sub> )	71	143	285	285	285
f	Micro nutrients-borax (Borax)	64	128	257	257	257
6	Plant Protection Chemicals	500	500	700	700	700
7	Herbicide cost	500	500	500	500	500
8	Drip irrigation system	30,000	-	-	-	-
	<b>Sub Total</b>	<b>52,166</b>	<b>19,315</b>	<b>24,611</b>	<b>25,580</b>	<b>25,580</b>
B	Operation and labour	12,000	7,200	7,200	7,800	8,400
C	Pruning, Harvesting charges etc	-	-	-	3,000	6,000
D	Miscellaneous costs	1,000	1,000	1,000	1,000	1,000
	<b>Total</b>	<b>65,200</b>	<b>27,500</b>	<b>32,800</b>	<b>37,400</b>	<b>40,017</b>

Unit cost capitalised upto fourth year  
Repayment period : 9 years

Indicative unit cost ₹ 1,62,900  
Inclusive of grace period : 4 years

## 4.23 MANGO (3x2)

## Indicative Unit Cost for Cultivation of Mango

Cost : Mango Variety : Banganapalli, Aphonso, Imam  
Spacing : 3 x 2 m Area : 1 Acre



(Amount in ₹)

SI. No.	Particulars	Years				
		1	2	3	4	5
<b>A</b>	<b>Labour</b>					
1	Land clearing & development	3,000	0	0	0	0
2	Layout and digging of pits	9,000	1,500	0	0	0
3	Filling of pits	4,200	1,200	0	0	0
4	Planting & plant support (staking)	4,800	600	0	0	0
5	FYM & fertilizers application	3,000	3,000	3,600	3,600	3,600
6	Plant protection	1,200	1,200	1,800	1,800	2,400
7	Irrigation	3,000	3,000	3,600	3,600	3,600
8	Earthing up, Weeding training & pruning and other intercultural operations	3,600	4,200	4,800	5,400	5,400
9	Harvesting, carriage & packaging cost	0	0	2,400	3,000	3,000
	<b>Sub Total</b>	<b>31,800</b>	<b>14,700</b>	<b>16,200</b>	<b>17,400</b>	<b>18,000</b>
<b>B</b>	<b>Material</b>					
1	Planting material (including transportation)-seedling/rootstock	26,640	2,664	0	0	0
2	Farm yard manure	6,660	9,990	9,990	13,320	13,320
3	Vermicomposting	0	0	0	0	0
4	Other concentrated manures (Bonemeal, Fishmeal etc.,)	-	-	-	-	-
5	N	866	1,732	2,597	3,463	4,329
6	P	14,825	7,060	10,589	14,119	17,649
7	K	1,998	3,996	5,994	7,992	9,990
8	Irrigation (diesel/electricity/lumpsum requirements)	2,000	2,000	2,000	2,000	2,000
9	Plant protection	3,330	3,996	4,662	5,328	29,970
10	Fencing	1,000	0	0	0	0
11	Others	10,000	0	0	0	0
	<b>Sub Total</b>	<b>67,319</b>	<b>31,437</b>	<b>35,833</b>	<b>46,222</b>	<b>77,258</b>
	<b>Total</b>	<b>99,119</b>	<b>46,137</b>	<b>52,033</b>	<b>63,622</b>	<b>95,258</b>
<b>C</b>	<b>Miscellaneous Exp/(10%)</b>	<b>9,912</b>	<b>4,614</b>	<b>5,203</b>	<b>6,362</b>	<b>9,526</b>
<b>D</b>	<b>Total Cost</b>	<b>1,09,031</b>	<b>50,751</b>	<b>57,236</b>	<b>69,985</b>	<b>1,04,784</b>
<b>E</b>	<b>Number of years capitalisation</b>	<b>3</b>				
<b>F</b>	<b>Cost reckoned for unit cost</b>	<b>2,17,018</b>				
<b>G</b>	<b>Capitalised Intercropping Cost</b>	<b>0</b>				
<b>H</b>	<b>Unit cost</b>	<b>2,17,000</b>				

Repayment period : 7 years

Inclusive of grace period : 3 years

**4.24 MANGO (5x5)****Indicative Unit Cost for Cultivation of Mango**

Cost : Mango  
Spacing : 5 x 5 m

Variety : Banganapalli, Mallika, Neelam, Totapuri  
Area : 1 Acre

(Amount in ₹)

SI. No.	Particulars	Years					
		1	2	3	4	5	6
<b>A</b>	<b>Labour</b>						
1	Land clearing & development	3,500	0	0	0	0	0
2	Layout and digging of pits	4,200	700	0	0	0	0
3	Filling of pits	2,100	350	0	0	0	0
4	Planting & plant support (staking)	2,100	350	0	0	0	0
5	FYM & fertilizers application	1,400	1,400	1,400	2,100	2,100	2,100
6	Plant protection	1,050	1,050	1,400	1,050	1,750	1,750
7	Irrigation	2,100	2,100	2,100	2,100	2,100	2,100
8	Earthing up, weeding training & pruning and other intercultural operations	2,100	2,100	2,100	2,100	2,100	2,100
9	Harvesting, carriage & packaging cost	0	0	0	1,400	2,100	2,800
	<b>Sub Total</b>	<b>18,550</b>	<b>8,050</b>	<b>7,000</b>	<b>8,750</b>	<b>10,150</b>	<b>10,850</b>
<b>B</b>	<b>Material</b>						
1	Planting material (including transportation)-seedling/rootstock	6,400	640	0	0	0	0
2	Farm yard manure	1,200	1,200	2,400	3,600	3,600	3,600
3	N	208	416	624	832	1,040	1,040
4	P	848	1,696	2,544	3,392	4,240	4,240
5	K	480	960	1,440	1,920	2,400	2,400
6	Irrigation (diesel/electricity/lumpsum requirements)	0	0	0	0	0	0
7	Plant protection	1,000	1,000	1,200	1,500	1,500	1,500
8	Live fencing	1,000	-	-	-	-	-
9	Cost of drip irrigation system	20,000	0	0	0	0	0
	<b>Sub Total</b>	<b>31,136</b>	<b>5,912</b>	<b>8,208</b>	<b>11,244</b>	<b>12,780</b>	<b>12,780</b>
	<b>Total</b>	<b>49,686</b>	<b>13,962</b>	<b>15,208</b>	<b>19,994</b>	<b>22,930</b>	<b>23,630</b>
<b>C</b>	<b>Miscellaneous Exp/(10%)</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>D</b>	<b>Total Cost</b>	<b>50,686</b>	<b>14,962</b>	<b>16,208</b>	<b>20,994</b>	<b>23,930</b>	<b>24,630</b>
<b>E</b>	<b>Number of years capitalisation</b>	<b>5</b>					
<b>F</b>	<b>Cost reckoned for unit cost</b>	<b>1,26,780</b>					
<b>G</b>	<b>Capitalised intercropping cost</b>	<b>0</b>					
<b>H</b>	<b>Unit cost</b>	<b>1,26,800</b>					

Repayment period : 9 years

Inclusive of grace period : 5 years

## 4.25 TISSUE CULTURE BANANA

## Indicative Unit Cost for Cultivation of TC Banana

Cost : TC Banana Variety : Grand Naine  
Spacing : 1.65 x 1.65 m Area : 1 Acre



(Amount in ₹)

SI. No.	Particulars	Years		
		1	2	3
<b>A</b>	<b>Labour</b>			
1	Land clearing & development	2,100	0	0
2	Layout and digging of pits	14,400	400	400
3	Filling of pits	3,000	200	200
4	Planting & plant support (staking)	3,600	200	200
5	FYM & fertilizers application	1,500	1,500	1,500
6	Plant protection	1,500	1,500	1,500
7	Irrigation	600	600	600
8	Earthing up, weeding training & pruning and other intercultural operations	2,400	2,400	2,400
9	Harvesting, carriage & packaging cost	3,500	3,500	3,500
	<b>Sub Total</b>	<b>32,600</b>	<b>10,300</b>	<b>10,300</b>
<b>B</b>	<b>Material</b>			
1	Planting material (including transportation)-seedling/rootstock	20,580	2,058	2,058
2	Farm yard manure	17,640	17,640	17,640
3	Vermicomposting	0	0	0
4	Other concentrated manures (Bonemeal, Fishmeal etc.,)	-	-	-
5	N	3,622	3,622	3,622
6	P	7,791	7,791	7,791
7	K	9,555	9,555	9,555
8	Irrigation (diesel/electricity/lumpsum requirements)	1,000	1,000	2,000
9	Plant protection	300	300	300
10	Fencing	-	-	-
11	Staking / propping			
	Bamboo poles (@2 poles per plant)-₹ 10/- per pole	22,500	-	-
	Labour for fixing poles including rope, etc.	2,500	-	-
	<b>Sub Total</b>	<b>85,488</b>	<b>41,966</b>	<b>42,966</b>
	<b>Total</b>	<b>1,18,088</b>	<b>52,266</b>	<b>53,266</b>
<b>C</b>	<b>Miscellaneous exp/(10%)</b>	<b>700</b>		
<b>D</b>	<b>Total Cost</b>	<b>1,18,788</b>	<b>52,266</b>	<b>53,266</b>
<b>E</b>	<b>Number of years capitalisation</b>	<b>1</b>		
<b>F</b>	<b>Cost reckoned for unit cost</b>	<b>1,18,788</b>		
<b>G</b>	<b>Unit cost</b>	<b>1,18,800</b>	<b>95,700</b>	<b>23,100</b>
Repayment period : 3 years		Inclusive of grace period : Nil		

**4.26 DRAGON FRUIT****Indicative Unit Cost for Cultivation of Dragon Fruit**

Cost : Dragon Fruit

No. of Plants : 1600



(Amount in ₹)

SI. No.	Particulars	Years	
		1	2
<b>A</b>	<b>Material</b>		
1	Planting material (including transportation)-seedling/rootstock	2,56,000	0
2	Farm yard manure	8,000	0
3	Vermicomposting	0	0
4	Other concentrated manures (Bonemeal,Fishmeal etc.,)	-	-
5	N	1,313	1,641
6	P	11,089	6,161
7	K	3,433	2,452
8	Irrigation (diesel/electricity/lumpsum requirements)	25,000	2,000
9	Plant protection	3,000	5,000
10	Fencing	0	0
11	Erection of stones / CC pillars of 10' height at 2.5x2.5m spacing @ ₹ 350 per pillar	2,24,000	0
12	Planting @ plant support (staking)/steel framing & erection	64,000	17,254
	<b>Sub Total</b>	<b>5,95,835</b>	<b>17,254</b>
<b>B</b>	<b>Labour</b>	<b>30,040</b>	<b>18,400</b>
	<b>Total</b>	<b>6,25,875</b>	<b>35,654</b>
	<b>Rounded Off</b>	<b>6,25,900</b>	<b>35,600</b>
Unit cost capitalised upto second year		<b>6,61,500</b>	

**Yield and income parameters :**

Yield & Price-Assumption	1 Year	2 Year	3 Year	4 Year
Yield per tree(Kg)	0	0.9	1.25	1.8
Yield per unit (Kg/Acre)	0	2,304	3,200	4,608
Sale Price (₹ /Kg)	100			
Income (₹ per acre)	0	2,30,400	3,20,000	4,60,800

**Financial viability and repayment :**

- Financial viability : IRR>50%, BCR 1.59:1.00
- Repayment : 6 years including three years grace period



### 4.27 MUSHROOM

#### Indicative Unit Cost for Cultivation of Oyster Mushroom

Capacity : 300 kg/cycle



A	Fixed Costs	(Amount ₹)
1.	Temporary sheds : Shed of 30' x 10' x 7' (300 sq.ft)	30,000
2.	Equipments	-
a.	Sprinklers	12,000
b.	Tools, rope, sand etc.	2,000
	<b>Sub Total</b>	<b>44,000</b>
B	<b>Operational cost (per cycle)</b>	
	Paddy straw	3,150
	Cost of bags	750
	Cost of Bavistin & Formaldehyde	1,000
	Spawn cost	6,000
	Labour chargers	5,500
	Fuel / Power cost Lumpsum	4,000
	<b>Sub-total</b>	<b>20,400</b>
C	<b>Total Cost</b>	<b>64,400</b>
	<b>Unit cost</b>	<b>64,400</b>

**Repayment period : 6 years**



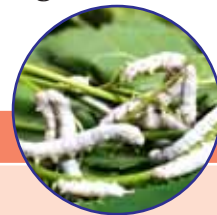
### 4.28 BEE KEEPING

#### Indicative Unit Cost for Cultivation of Bee Keeping

Size : 25 Bee colonies

A	Particulars	(Amount ₹)
1	Bee box @ ₹ 650/- per Box	16,250
2	Bee colony @ ₹ 800/- per Box	20,000
3	Smoker	300
4	Extractor machine	1,000
5	Other equipment like Swarm net, Hive tool, Feeder, Queen gate, Bee viel, Hand gloves, etc.	2,450
	<b>Sub Total</b>	<b>40,000</b>
6	Sugar feeding during dearth period 10 Kgs for 25 colonies for 3 months	1,200
7	C F sheet	300
	<b>Sub-total</b>	<b>1,500</b>
	<b>Total Cost</b>	<b>41,500</b>
	<b>Unit cost</b>	<b>41,500</b>

## 4.29 SERICULTURE



S.No	Item	(Amount ₹)
1	Mulberry Cultivation/Per ha	55,000
2	Rearing Shed 1000 sq.ft	5,00,000
3	Rearing Appliances	75,000
4	Rearing cost of first crop	20,000
	<b>Total</b>	<b>6,50,000</b>

**300 DFLs per crop × 2 crops during first year and 5 crops from second year onwards**

S.No	Particulars	(Amount ₹)
1	Silk - worm Rearing 225 DFLs/crop for 5 crops / year	1125 DFLs
2	Cocoon yield 80 Kgs/100 DFLs for 1125 DFLs	900 Kgs
3	Average Cocoon Rate Rs. 495 / Kg for 900 Kgs	4,45,500
4	Annual Gross Income	4,45,500
5	Less : 1/3 <sup>rd</sup> Expenditure	1,48,500
	<b>Net Income</b>	<b>2,97,000</b>

S.No	Item	Quantity per Farmer	Cost per Unit	Total Cost
1	Power Tiller *	1	28,890	28,890
2	Polymer Mountage	99	85	8,415
3	Power Sprayer	1	7,294	7,294
4	Secateurs Big (Gear)	1	495	495
5	Secateurs Small	1	342	342
6	Shoot Harvest Pruner	1	6,390	6,390
7	Total (Rounded Off)	-	-	52,500
8	Installation of Shoot Rearing Rack	-	-	20,000
	<b>Net Income</b>			<b>72,500</b>

Note : Purchase of Mini type power tiller of 5.2 kw.

## 4.30 PANDAL BASED VEGETABLE CULTIVATION

S.No	Item of the Investment	Amount(₹)	Remarks
1	Cost of construction of pandal		
a	Poles (200/acre)	70,000	₹ 200 per acre-350 poles stone pillars
b	Cost of GI wire	1,12,500	15 q per acre @ ₹ 7500/q
	<b>Total material cost</b>	<b>1,82,500</b>	
c	Labour cost	36,500	20% of material cost
	<b>Total Cost</b>	<b>2,20,000</b>	Rounded off
d	Capitalized cost of cultivation	30,000	per acre
	<b>Total Unit cost</b>	<b>2,50,000</b>	

### PLANTATION / HORTICULTURE: TERMS AND CONDITIONS

1. While selecting villages/areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or commodity boards etc., as the case may be.
2. Loans may be given to those farmers who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall ensure that adequate loan is given for the activities that the farmer intends to undertake.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government.
5. The bank shall ensure that the beneficiary observes the following technical norms:
  - a. The pit dug will be of standard size and with recommended spacing and number of plants.
  - b. The pits will be filled with top soil, farm yard manure and fertilizers before planting is done.
  - c. The bank to ensure that vegetatively propagated planting materials are used for raising orchard crops.
  - d. The young saplings will be staked immediately after planting and shade cover to be provided wherever necessary and irrigated.
  - e. Adequate fencing arrangements have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
  - f. Watering of plants shall be done during dry months of first 2 to 3 seasons for rainfed conditions.
  - g. The recommended fertilization and plant protection schedules of shall be followed.
  - h. Mixed cropping will be done wherever possible as in the case of coffee, arecanut and coconut. The beneficiaries under the scheme will raise inter crops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
  - I. Adequate shade may be developed for protection of crops like coffee, coconut, cardamom and a minimum number of shade trees will have to be retained per acre. Quick growing trees like Eruthrina sp. and subabul etc. may also be planted wherever necessary. Proper and adequate soil conservation and drainage arrangements shall be ensured.
  - j. Installation of processing equipment, civil engineering works shall be carried out according to approved plants and designs.
6. The Bank staff may provide all necessary technical guidance and supervision or otherwise shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government or Commodity Board etc.,
7. The suggested soil conservation measures such as contour bunding etc. should be completed before the layout and digging for planting are taken up.
8. Necessary arrangements should be made for marketing so that the beneficiaries get fair prices.



9. Bank shall explore possibilities of necessary tie up arrangements with the concerned marketing agencies for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with beneficiaries also wherever possible.
10. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.

### SERICULTURE: TERMS AND CONDITIONS

1. While selection village/areas for financing sericulture, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc. as the case may be.
2. Loans shall be given to those farmers who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
3. Loans shall be issued in respect of investment for raising plants in first and maintenance in subsequent years till the plant comes to bearing stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of garden in the subsequent years.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities of State Government or any other nurseries approved by the concerned department of the State Government etc.,
5. The bank shall ensure that the beneficiary observes the following technical norms.
  - a. The pit dug will be of standard size with recommended spacing and number of plants as per the recommendations of Central Sericulture Research & Training Institute (CSRTI).
  - b. The pits will be filled with top soil, farm yard manure and fertilizer before planting is done.
  - c. Only high yielding recommended varieties shall be planted in place of traditional varieties.
  - d. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
  - e. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
  - f. Watering of plants shall be done during dry months of first 2 to 3 seasons in respect of plants to be raised under rainfed conditions.



- g. The recommended fertilization and plant protection schedules of Commodity Board / TNAU/ Department of Horticulture etc shall be followed.
  - h. Proper and adequate soil conservation and drainage arrangements shall be ensured.
6. The Bank staff may provide necessary technical guidance and supervision. If this is not possible the bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government or Commodity Board etc.
  7. The suggested soil conservation measures such as contour bunding etc, should be completed before layout and digging for planting are taken up.
  8. Necessary arrangements should be in place for marketing of the produce so that the farmers get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan through sale proceeds payable by farmers and for this purpose bank shall enter into arrangements with the beneficiaries also wherever possible.
  9. The bank shall grant loans to individual farmers based on a case appraisal and assessment of the repayment capacity of the borrowers.



## 5. ANIMAL HUSBANDRY

### A) Dairy

Investment	Unit Size	Cost (₹)
Crossbred cows	1+1	1,53,000
Graded Murrah Buffaloes	1+1	1,70,000
Graded Murrah Buffaloes	5+5	14,80,000
Crossbred cows	5+5	13,60,000
Mini Dairy	5+5	11,00,000
Calf rearing (heifer calves)	10	4,35,000
Calf rearing (heifer calves)	20	9,70,000
Vermi Compost with milch animal unit	1	25,200
Calf rearing (Buffalo male calves)	10	2,50,000
Calf rearing (Buffalo male calves)	50	12,00,000
Bulk milk cooling unit	5000 litres	20,00,000
Dairy Processing equipments Indigenour milk Products		13,20,000
Dairy product transporation & Cold chain		26,50,000
Cold storage facilities for milk and milk products		33,00,000
Dairy Marketing outlet / parlour		3,00,000
Private Veterinary Clinic - Stationery		2,00,000
Private Veterinary Clinic - Mobile Clinic + two wheeler		2,60,000



**B) Goat / Sheep**

Investment	Unit Size	Cost (₹)
Rearing Unit	10+1	1,08,000
Breeding Unit	100+5	21,00,000

**C) Pig Farming**

Investment	Unit Size	Cost (₹)
Pig breeding farms	20+4	11,45,000
Pig rearing & fattening units	3+1	2,90,000
Retail outlets	-	2,00,000

**D) Poultry Development**

Investment	Unit Size	Cost (₹)	Remarks
Broiler farming	5,000	21,98,000	Under Contract farming
Layer farming	50,000	3,25,00,000	
Breeding farms		30,00,000	For low input technology birds like turkey, duck, emu, etc.,
Central Grower Units		40,00,000	Upto 16,000 layer chicks per batch
Hybrid layer (chicken) units - 5000 Birds		20,00,000	
Hybrid broiler (chicken) units - 5000 Birds		11,20,000	
Rearing other species of poultry		20,00,000	Varies with the species and unit size
Feed mixing units, Disease Investigation Lab		16,00,000	-
Transport vehicles		8,00,000	-
Refrigerated Transport vehicles		15,00,000	-
Retail outlets (Dressing Units)		10,00,000	-
Retail outlets (Marketing Units)		15,00,000	-
Mobile marketing units		10,00,000	-
Cold storage for poultry products		20,00,000	-
Egg broiler carts		15,000	-

## 6. FORESTRY & WASTELAND DEVELOPMENT

### A) CASUARINA (*Casuarina spp.*)

Sl.No.	Particulars	Casuarina clonal plantation (MTP-2) for one rotation									
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	Projection of Expenditure Years (Amount in ₹)			Total		
						0	1	2		3	
<b>A</b>	<b>Cost of Planting</b>										
1	Cost of initial ploughing	Hrs.	4	800	3,200	0	0	0	0	0	3,200
2	Alignment, Digging of pits and channel formation (1.5m x 1.5m)	Nos.	4,500	10	45,000	0	0	0	0	0	45,000
3	Cost of casuarina clones	Nos.	4,500	5	22,500	0	0	0	0	0	22,500
4	Casuality replacement(seedlings)10 percent	Nos.	5	450	2,250	0	0	0	0	0	2,250
5	Basal Application	-	4,500	5	22,500	0	0	0	0	0	22,500
6	Installation of drip irrigation system	-	1	65,000	65,000	0	0	0	0	0	65,000
	<b>Sub-Total</b>				<b>1,60,450</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,60,450</b>
<b>B</b>	<b>Cost of Maintenance</b>										
1	Irrigation and general maintenance	MD	50	450	0	22,500	22,500	22,500	22,500	22,500	90,000
2	Plant protection chemical and application	-	-	1,000	0	-	1,000	1,000	1,000	1,000	3,000
3	Manuring and fertilizer application	LS	5	1,000	0	-	4,000	4,000	4,000	4,000	12,000
4	Harvesting cost (₹1900 for pulpwood and ₹ 1500 for poles)	-	-	-	0	-	-	-	-	-	2,65,000
	<b>Sub - Total</b>				<b>0</b>	<b>22,500</b>	<b>27,500</b>	<b>27,500</b>	<b>27,500</b>	<b>2,92,500</b>	<b>3,70,000</b>
	<b>Total (A+B)</b>				<b>0</b>	<b>1,82,950</b>	<b>27,500</b>	<b>27,500</b>	<b>27,500</b>	<b>2,92,500</b>	<b>5,30,450</b>



Sl.No	Particulars	Quantity(in tonnes)	Price (₹)	Income (₹)
1.	Yield-pulp wood	100	5,575	5,57,500
2.	Yield-poles	50	8,000	4,00,000
	<b>Total</b>			<b>9,57,500</b>

**B) MALABAR NEEM (*Melia dubia*)**

Cost of Cultivation of Meliadubia - Plywood - 4 x 4 m																				
Particulars	Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	Projection of Expenditure Years (Amount in ₹)															
					0	1	2	3	4	5	6	Total								
<b>A.Establishment Cost</b>																				
Cost of initial ploughing	Hrs.	4	800	3,200	3,200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,200
Alignment,Digging of pits and@₹10.00 per pit	Nos.	625	10	6,250	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Cost of manure and application	LS	1		6,000	6,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,000
Cost of Melia dubia seedlings @₹10 per plant	Nos.	625	10	6,250	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Planting and channel formation	Nos.	625	10	6,250	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,250
Casualty replacement	Nos.	125	10	1,250	1,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,250
Installation of drip irrigation system		1	85,000	85,000	85,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,000
<b>Sub-Total</b>					<b>1,14,200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,14,200</b>
<b>B.Maintenance Cost</b>																				
Irrigation and maintenance	MD	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	31,9500
Soil working / ploughing	Hrs	3	800	2,400	0	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	14,640
Manure and fertilizer applicaiton	No	625	10	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	44,375
<b>Sub-Total</b>					<b>51,250</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>3,78,515</b>
<b>Total</b>					<b>1,65,450</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>53,650</b>	<b>4,92,715</b>

Tree crop duration : 9 years ; Average maintenance cost per year from 7<sup>th</sup> year to 9<sup>th</sup> year is ₹ 59,015 ; Harvesting cost at 9<sup>th</sup> year: ₹ 6,00,000

**C) LEUCAENA LEUCOCEPHALA**

Particulars	Cost of Cultivation of Leucaena (2 x 1 m)									
	Projection of Expenditure Years (Amount in ₹)									
	Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2	3	Total	
<b>A. Establishment Cost</b>										
Cost of initial ploughing	Hrs.	4	800	3,200	3,200	0	0	0	3,200	
Alignment, Digging of pits @ ₹3.00 per pit	Nos.	5,000	5	25,000	25,000	0	0	0	25,000	
Cost of Manure and Application	LS	1	-	-	6,050	11,000	5,500	0	22,550	
Cost of Leucaena seedlings @ ₹3.00 per plant	Nos.	5,000	5	25,000	25,000	0	0	0	25,000	
Planting and Channel formation @ ₹2.5 per pit	Nos.	5,000	3	2,775	2,775	0	0	0	2,775	
Casualty replacement	MD	1	425	425	425	0	0	0	425	
Seedling cost	Nos.	250	5	1,250	0	1,250	0	0	1,250	
<b>Total Establishment Cost</b>					<b>62,450</b>	<b>12,250</b>	<b>5,500</b>	<b>0</b>	<b>80,200</b>	
<b>B. Maintenance Cost</b>										
Irrigation and Protection expenses	Nos.	8MD	425	3,400	3,400	3,400	3,400	0	10,200	
Weeding	Nos.	4 MD	425	1,700	0	1,700	1,700	0	3,400	
<b>Total Maintenance Cost</b>					<b>3,400</b>	<b>5,100</b>	<b>5,100</b>	<b>0</b>	<b>13,600</b>	
<b>Sub-Total</b>					<b>65,850</b>	<b>17,350</b>	<b>10,600</b>	<b>0</b>	<b>93,800</b>	
<b>C. Harvesting Cost</b>										
Harvesting Cost					0	0	0	1,80,000		
<b>Total Cost</b>					<b>65,850</b>	<b>17,350</b>	<b>10,600</b>	<b>1,80,000</b>	<b>2,73,800</b>	

**D) Eucalyptus (*Eucalyptus spp*)****Cost of Cultivation of Eucalyptus - Pulp wood - 3x1.35m (Irrigated condition) for one rotation**

Particulars	Projection of Expenditure Years (Amount in ₹)										
	Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2	3	4	5th	Total
<b>A. Cost of Establishment</b>											
Cost of Initial Ploughing	Hrs.	4	800	3,200	32,000	0	0	0	0	0	3,200
Alignment, Digging of pits and @ ₹ 10.00 per pit	-	2,200	10	22,000	22,000	0	0	0	0	0	22,000
Basal Application	-	2,200	10	22,000	22,000	0	0	0	0	0	22,000
Cost of Eucalyptus clones	Nos.	2,200	5	11,000	11,000	0	0	0	0	0	11,000
Refilling of pits, planting	MD	2,200	10	22,000	22,000	0	0	0	0	0	22,000
Casualty replacement	Nos.	125	5	625	625	0	0	0	0	0	625
Installation of drip irrigation system				65,000	65,000	0	0	0	0	0	65,000
<b>Sub - Total</b>				<b>1,45,825</b>	<b>1,45,825</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,45,825</b>
<b>B. Cost of Maintenance</b>											
Ploughing and Soil working	Hrs.	3	800	800	-	2,400	2,400	2,400	2,400	2,400	12,000
Manuring and fertilizer application	LS	-	1,000	1,000	-	4,000	4,500	5,000	5,500	5,500	24,500
Irrigation and maintenance	MD	50	450	450	22,500	22,500	22,500	22,500	22,500	22,500	1,35,000
Harvesting cost	-	-	1,800	1,800	-	-	-	-	3,60,000	-	3,60,000
<b>Sub - Total</b>				<b>4,050</b>	<b>22,500</b>	<b>28,900</b>	<b>29,400</b>	<b>29,900</b>	<b>3,90,400</b>	<b>30,400</b>	<b>5,31,500</b>
<b>Total Cost</b>				<b>1,49,875</b>	<b>1,68,325</b>	<b>28,900</b>	<b>29,400</b>	<b>29,900</b>	<b>3,90,400</b>	<b>30,400</b>	<b>6,77,325</b>

Tree crop duration : 10 years

Average maintenance cost per year from 6<sup>th</sup> year to 10<sup>th</sup> year: ₹ 33,440Harvesting cost at 7<sup>th</sup> year: ₹ 4,50,000Harvesting cost at 10<sup>th</sup> year: ₹ 5,40,000

Sl.No	Particulars	Yield (in tonnes)	Price (₹)	Income (₹)
1.	At 4th Year	200	5,000	10,00,000
2.	1st coppice @ 7th Year	250	5,000	12,50,000
3.	2nd coppice @ 10th Year	300	5,000	15,00,000

**E) CEIBA PENTANDRA**

Sl.No.	Particulars	Projection of Expenditure Years (Amount in ₹)									
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	1	2	3	4	5	
<b>A.Cost of Planting</b>											
1	Cost of initial ploughing	Hrs.	4	500	2,000	2,000	0	0	0	0	0
2	Alignment, Digging of pits (8mx8m)	-	175	10	-	1,750	0	0	0	0	0
3	Cost of planting material	-	175	10	-	1,750	0	0	0	0	0
4	Refilling of pits, planting and channel formation	Nos.	175	5	-	875	0	0	0	0	0
5	Casualty replacement including seedling cost	MD	20	15	-	300	0	0	0	0	0
6	Application of manure (Incl. cost of manure)	-	175	10	-	1,750	0	0	0	0	0
<b>Sub-Total</b>						<b>8,425</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>											
1	Cost of annual ploughing	Hrs.	3	500	0	1,500	1,500	1,500	1,500	1,500	1,500
2	Irrigation	MD	48	300	14,400	14,400	14,400	14,400	14,400	14,400	14,400
3	Fertilizer and protection expenses	MD	6	300	0	0	0	0	0	0	0
4	Cost of Fertilizer, chemicals and neem cake	LS	-	-	3,000	3,000	3,000	3,000	3,000	3,000	3,000
5	Soil working and weeding (2 times per annum)	MD	600	10	6,000	6,000	6,000	6,000	6,000	6,000	6,000
6	Collection of pods	MD	-	-	0	0	0	0	2,625	5,250	5,250
7	No. of pods per hectare	-	-	-	-	-	-	-	0	0	0
<b>Sub-Total</b>						<b>23,400</b>	<b>24,900</b>	<b>24,900</b>	<b>27,525</b>	<b>30,150</b>	<b>30,150</b>
<b>Total (A+B)</b>						<b>31,825</b>	<b>24,900</b>	<b>24,900</b>	<b>27,525</b>	<b>30,150</b>	<b>30,150</b>



**Unit Cost 2024 - 25**  
**F) TEAK (*Tectona grandis*)**

Tamil Nadu Regional Office

Sl.No.	Particulars	Projection of Expenditure Year										Amount in(₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2	3	4	5		
<b>A.Cost of Planting</b>													
1	Cost of initial ploughing	Hrs	3	800	800	2,400	0	0	0	0	0	0	0
2	Alignment, Digging of pits (3mx3m)	-	1,111	10	10	11,110	0	0	0	0	0	0	0
3	Cost of planting material	-	1,111	15	15	16,665	0	0	0	0	0	0	0
4	Refilling of pits, planting and channel formation	-	1,111	10	10	11,110	0	0	0	0	0	0	0
5	Casualty replacement including seedling cost	-	100	15	15	1,500	0	0	0	0	0	0	0
6	Fertilizer 25g urea/pit	Kg	30	10	10	300	0	0	0	0	0	0	0
7	Installation of drip irrigation system	-	1	65,000	65,000	65,000	0	0	0	0	0	0	0
	<b>Sub-Total</b>					<b>1,08,085</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>													
1	Cost of annual ploughing	Hrs	3	800	800		2,400	2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	MD	100	450	450		36,000	36,000	36,000	36,000	36,000	36,000	36,000
3	Fertilizer and protection expenses	LS					1,200	1,200	1,200	1,200	1,200	1,200	1,200
4	Harvesting and transportation	-					-	-	-	-	-	-	-
	<b>Sub-Total</b>						<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>
	<b>Total (A+B)</b>						<b>1,08,085</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>

No harvesting cost is charged for the farmer at the 4th year of harvest

Sl.No	Particulars	Unit	4th Year	8th Year	12th Year	20th Year
1.	No. of trees	No.	555	277	135	135
2.	Yield/tree	Kg	80	200	400	800
3.	Total yield	Tonnes	44.4	55.4	54	108
4.	Price/ tonne	₹	5,000	8,000	15,000	25,000
5.	Income	₹	<b>2,22,000</b>	<b>4,43,200</b>	<b>8,10,000</b>	<b>27,00,000</b>

Tree crop duration : 20 years

Average maintenance cost per year from the period 6<sup>th</sup> year to 20<sup>th</sup> year: ₹ 17,570

Harvesting cost at 8<sup>th</sup> year: ₹ 66,480 ; Harvesting cost at 12<sup>th</sup> year: ₹ 81,000

Harvesting cost at 20<sup>th</sup> year: ₹ 2,02,500

**G) SHISHAM (*Dalbergia sissoo*)**

Sl.No.	Particulars	Projection of Expenditure Years							Amount in(₹)				
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2		3	4	5	
<b>A.Cost of Planting</b>													
1	Cost of initial ploughing	Hrs	4	800	800	3,200	0	0	0	0	0	0	0
2	Alignment, Digging of pits	Nos	625	10	10	6,250	0	0	0	0	0	0	0
3	Cost of manure and application	LS	1	156	156	156	0	0	0	0	0	0	0
4	Cost of <i>Dalbergia sissoo</i> seedlings	Nos	625	10	10	6,250	0	0	0	0	0	0	0
5	Planting and channel formation	Nos	625	10	10	6,250	0	0	0	0	0	0	0
6	Casualty replacement	MD	1	450	450	450	0	0	0	0	0	0	0
7	Seedling cost	Nos	60	10	10	600	0	0	0	0	0	0	0
8	Drip installation	-	-	75,000	75,000	75,000	0	0	0	0	0	0	0
	<b>Sub-Total</b>					<b>98,156</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>													
1	Irrigation and maintenance	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
2	Cost of annual Ploughing	3	800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
3	Manure and fertilizer	LS	-	-	-	-	1,375	1,375	1,375	1,375	1,375	1,375	1,375
	<b>Sub-Total</b>						<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>
	<b>Total</b>					<b>98,156</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>	<b>48,775</b>

Tree crop duration : 12 years ; Average maintenance cost per year from 6<sup>th</sup> year to 12<sup>th</sup> year: ₹ 42,150 ;  
Harvesting cost at 12<sup>th</sup> year: ₹ 5,62,500

**Yield and Income**

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	750
2.	Yield / ha	Tonnes	468.75
3.	Price per tonne	₹	12,000
4.	Income	₹	56,25,000

**H) BIG LEAF MAHOGANY (*Swietenia macrophylla*)**

Sl.No.	Particulars	Projection of Expenditure Years							Amount in(₹)				
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2		3	4	5	
<b>A.Cost of Planting</b>													
1	Cost of initial ploughing	Hrs	3	800	2,400	2,400	0	0	0	0	0	0	0
2	Alignment, Digging of pits (4mx4m)	-	625	10	6,250	6,250	0	0	0	0	0	0	0
3	Cost of planting material	-	625	10	6,250	6,250	0	0	0	0	0	0	0
4	Planting and basin formation	-	625	10	6,250	6,250	0	0	0	0	0	0	0
5	Casualty replacement @ 10%	-	65	15	975	975	0	0	0	0	0	0	0
6	Basal application	Kg	625	13	8,125	8,125	0	0	0	0	0	0	0
7	Installation of drip system	-	1	75,000	75,000	75,000	0	0	0	0	0	0	0
	<b>Sub-Total</b>					<b>1,05,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>													
1	Cost of annual ploughing	Hrs	3	800	45,000	45,000	2,400	2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	MD	100	450	2,400	2,400	45,000	45,000	45,000	45,000	45,000	45,000	45,000
3	Manure and fertilizer application	-	-	-	-	-	1,375	5,500	5,500	5,500	5,500	5,500	5,500
4	Harvesting and loading	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Sub-Total</b>						<b>48,775</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>
	<b>Total</b>						<b>1,05,250</b>	<b>48,775</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>	<b>52,900</b>

Tree crop duration : 12 years ; Average maintenance cost per year from 6<sup>th</sup> year to 12<sup>th</sup> year: ₹ 51,080 ;  
Harvesting cost at 12<sup>th</sup> year: ₹ 4,50,000

**Yield and Income**

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	600
2.	Yield / ha	Tonnes	375
3.	Price per tonne	₹	12,000
4.	Income	₹	45,00,000



Unit Cost 2024 - 25

Tamil Nadu Regional Office

I) GMELINA (*Gmelina arborea*)

Sl.No.	Particulars	Projection of Expenditure Years										Amount in (₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2	3	4	5		
<b>A. Cost of Planting</b>													
1	Cost of initial ploughing	Hrs	4	800	3,200	0	0	0	0	0	0	0	0
2	Alignment, Digging of pits	Nos	625	10	6,250	0	0	0	0	0	0	0	0
3	Cost of manure and application	LS	-	-	5,000	0	0	0	0	0	0	0	0
4	Cost of gmelina seedlings	Nos	625	10	6,250	0	0	0	0	0	0	0	0
5	Planting and basin formation	Nos	625	10	6,250	0	0	0	0	0	0	0	0
6	Casualty replacement	MD	65	10	6,500	0	0	0	0	0	0	0	0
7	Installation of drip irrigation	Nos	1	75,000	75,000	0	0	0	0	0	0	0	0
	<b>Sub-Total</b>				<b>1,08,450</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B. Cost of Maintenance</b>													
1	Irrigation and maintenance	MD	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
2	Soil working / Ploughing	Hrs	3	800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
3	Manure and fertilizer application	-	-	-	-	1,000	1,500	2,200	2,200	2,200	2,750	3,000	-
4	Harvesting cost	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Sub-Total</b>					<b>48,400</b>	<b>48,900</b>	<b>49,600</b>	<b>49,600</b>	<b>50,150</b>	<b>50,150</b>	<b>50,400</b>	<b>50,400</b>
	<b>Total</b>					<b>1,08,450</b>	<b>48,400</b>	<b>48,900</b>	<b>49,600</b>	<b>50,150</b>	<b>50,150</b>	<b>50,400</b>	<b>50,400</b>

Tree crop duration : 8 years ; Average maintenance cost per year from 6<sup>th</sup> year to 8<sup>th</sup> year: ₹ 55,140 ;  
Harvesting cost at 8<sup>th</sup> year: ₹ 7,50,000

**Yield and Income**

Sl.No	Particulars	Unit	Value
1.	Yield/tree	Kg	600
2.	Yield / ha	Tonnes	375
3.	Price per tonne	₹	10,000
4.	Income	₹	37,50,000



Unit Cost 2024 - 25

J) SANDALWOOD (*Santalum album*)



Tamil Nadu Regional Office

Sl.No.	Particulars	Projection of Expenditure Years										Amount in(₹)	
		Unit	Qty.	Unit Rate (₹)	Cost per ha (₹)	0	1	2	3	4	5		
<b>A.Cost of Establishment</b>													
1	Cost of initial ploughing	Hrs	3	800	2,400	2,400	0	0	0	0	0	0	0
2	Alignment and digging of pits (3mx3m)	-	1,111	10	11,111	11,111	0	0	0	0	0	0	0
3	Cost of planting material	-	1,111	50	55,556	55,556	0	0	0	0	0	0	0
4	Cost of host plant	-	1,111	10	11,110	11,110	0	0	0	0	0	0	0
5	Planting of host plant	-	1,111	5	5,555	5,555	0	0	0	0	0	0	0
6	Planting and basin information	-	1,111	10	11,111	11,111	0	0	0	0	0	0	0
7	Casualty replacement	-	111	50	5,556	5,556	0	0	0	0	0	0	0
8	Basal application	-	1,111	35	38,885	38,885	0	0	0	0	0	0	0
9	Installation of drip irrigation system	-	1	75,000	75,000	75,000	0	0	0	0	0	0	0
	<b>Sub-Total</b>					<b>2,16,284</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>													
1	Cost of annual ploughing	MD	3	800	-	-	2,400	2,400	2,400	2,400	2,400	2,400	2,400
2	Irrigation and maintenance	Hrs	100	450	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
3	Manuring and host plant / tree managemnet	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000
	<b>Sub-Total</b>				<b>45,000</b>	<b>45,000</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>
	<b>Total</b>					<b>2,16,284</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>	<b>57,400</b>

Tree crop duration : 25 years ; Average maintenance cost per year from 6<sup>th</sup> year to 25<sup>th</sup> year: ₹ 74,050

**Yield and Income**

Sl.No	Particulars	Unit	Value
1.	Yield/tree - Heart wood (80% of the tree)	kg	100
2.	Yield / tree - sap wood	kg	150
3.	Price - Heart wood per kg	₹	2,500
4.	Price - Sap Wood per kg	₹	100
5.	Income	₹	23,55,55,556

**K) SPINY BAMBOO - (*Bambusa bambos*)**

Sl.No.	Particulars	Projection of Expenditure Years										Amount in(₹)	
		Unit Qty.	Unit Rate (₹)	0	1	2	3	4	5	6-10			
<b>A.Cost of Establishment</b>													
1	Cost of initial ploughing	Hrs	3	800	2,400	0	0	0	0	0	0	0	0
2	Alignment and Digging of pits (4m X 4m), 5 feet depth	-	625	20	12,500	0	0	0	0	0	0	0	0
3	Cost of planting material	-	625	10	6,250	0	0	0	0	0	0	0	0
4	Refilling of pits, planting and channel formation	-	625	5	3,125	0	0	0	0	0	0	0	0
5	Casualty replacement	-	65	25	1,625	0	0	0	0	0	0	0	0
6	Fertilizer application (50 g DAP / pit, 25 Kg / pit, 5 Kg fym / pit and 50 g VAM / pit)	-	31	22	7,250	0	0	0	0	0	0	0	0
<b>Sub-Total</b>					<b>33,150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>B.Cost of Maintenance</b>													
1	Cost of annual ploughing	Hrs	3	800		2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,640
2	Irrigation and maintenance	MD	50	450		22,500	22,500	22,500	22,500	22,500	22,500	22,500	24,750
3	Fertilizer and protection expenses	-	-	-		2,400	3,280	3,280	3,280	3,280	3,280	3,280	3,608
4	Soil working	-	625	-		12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,875
<b>Sub-Total</b>					<b>33,150</b>	<b>39,800</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>43,873</b>
<b>Total</b>						<b>39,800</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>40,680</b>	<b>43,873</b>

Tree crop duration : 40 years ; Average maintenance cost per year from 11<sup>th</sup> year to 40<sup>th</sup> year: ₹ 58,150

Harvesting cost has been calculated separately and is given in the table below:

(Amount in ₹)

SI.No	Year of harvest	Harvesting cost
1.	4	90,000
2.	7	1,20,000
3.	10	1,20,000
4.	13	1,20,000
5.	16	1,20,000
6.	19	1,20,000
7.	22	1,20,000
8.	25	1,20,000
9.	28	1,20,000
10.	31	1,20,000
11.	34	1,20,000
12.	37	1,20,000
13.	40	1,20,000



## 7. FISHERIES

### Fisheries : Inland

Activities	Unit Size	Cost(₹)	Repayment Period
Composite Fish Culture ( <i>Catla</i> , <i>Rohu</i> , <i>Mrigal</i> )	1 Ha.	11,00,000	7 years Gestation period : 10 months Repayment : Annually
Fresh water Prawn Culture ( <i>M rosenbergii</i> )	1 Ha.	11,00,000	7 years Gestation period : 10 months Repayment : Annually
Fish Seed Rearing Unit	1 Ha.	7,00,000	6 years Gestation period : 5 months Repayment : Monthly or Quarterly

### Costal Aquaculture and Mariculture

Activities	Unit Size	Cost(₹)	Repayment Period
GIFT Tilapia culture	1 Ha.	11,00,000	7 years Gestation period : 6 months Repayment : Half Yearly



## Coastal Aquaculture and Mariculture

### Shrimp farming per ha (SPF *L.vannamei*)

(Assumptions : 120 days crop; 60/sq.m stocking, 70% survival and 1.5 FCR)

S.No	Particulars	Unit	Cost (₹)
<b>A</b>	<b>Investment</b>	-	-
1	Pond Construction	LS	7,00,000
2	Water Pumps 7.5 HP	1 No.	40,000
3	Diesel pump / Generator	1 No.	40,000
4	Aerators 2HP	5 Nos.	1,50,000
5	Pump house/Farm shed	1 No.	1,00,000
6	Civil work-Inlet / Outlet Sluices	LS	80,000
7	Pipes, wiring etc	LS	50,000
8	Interest payments and Miscellaneous	LS	50,000
	<b>Total Fixed Costs</b>		<b>12,10,000</b>
<b>B</b>	<b>Operational Expenses</b>		
1	Pond preparation including liming		40,000
2	Repairing and renovation of electrical and water supply		20,000
3	Land lease value for 4 months		50,000
4	Seed (6,00,000 no. stocking per ha @ ₹ 0.30 per seed)		1,80,000
5	Feed (1.5 FCR and ₹ 95/kg)		10,00,000
6	Other inputs(Chemicals and fertilizers, Disease control)		2,10,000
7	Electricity (₹ 8 per unit for 12000+ units)		1,00,000
8	Labour		80,000
9	Minor items Nets		15,000
10	Lab/Technician charges		1,50,000
11	Harvest charges		30,000
12	Diesel/fuel		30,000
13	Interest payments and Miscellaneous		50,000
	<b>Total Variable costs</b>		<b>19,55,000</b>
	<b>Total Cost</b>		<b>31,65,000</b>
<b>C</b>	<b>Output and Income (one cycle)</b>		
1	Harvest		7,500
2	Price		325
3	Gross return		24,37,500
4	Net return over variable expenses		4,82,500

Repayment period : 7 years, Gestation period : 6 months, Repayment : Half yearly

## Ornamental Fisheries

Activities	Unit Size / Specifications	Cost(₹)
Ornamental Fish - Medium scale unit	300 sq mts Area	8,00,000

### Freshwater Backyard Ornamental Fish rearing unit (4-9 cycles/ year)

Sl.No	Item	Description (Backyard Unit - 30 m <sup>2</sup> )	Amount (₹)
1.	Cement Tanks	Cement tanks including storage tanks Minimum 6 Nos. – each 3000 litre	1,10,000
2.	Shed Cost	Structure with cemented, brick wall, asbestos/ metal/RCC and plastic green house with roll up slides, heat and ventilation in hilly areas	
3.	Live feed facility and feed maker	Cement tanks / FRP tanks, glass tanks for stock culture	
4.	Glass tanks	Aquarium tanks including stand (minimum 6 Nos. –each 150 litres)	40,000
5.	Water supply items	Water line pipes, motor and pumps, hose and its fitting	25,000
6.	Electrical items	Wiring material, lightning and its fixtures, submersible heaters, etc.	35,000
7.	Water treatment equipment	Biological filters, carbon filters, RO units, etc.	10,000
8.	Life saving equipments	Oxygen cylinders, aerator, compressor /Airblower, shade nets, netting for each tank, hand nets, packing machine, etc.	30,000
		<b>Total Capital Cost</b>	<b>2,50,000</b>
9.	Brood stock fish		10,000
10.	Feed		6,000
11.	Labour Cost		20,000
12.	Power and fuel		5,000
13.	Packing and Transport		5,000
14.	Miscellaneous		4,000
		<b>Total Operational Cost</b>	<b>50,000</b>
		<b>Total cost involvement</b>	<b>3,00,000</b>

### Sea Cage Farming

Sl.No	Particulars	Amount (₹)
A.	<b>Capital Expenditure</b>	
1.	Sea Cage Unit - Circular (3m radius, 4m depth) made of HDPE including mooring materials and nets	3,52,000
	<b>Sub Total</b>	<b>3,52,000</b>
B	<b>Operational Expenditure for one crop (8 months)</b>	-
1	Cost of 900 nos. of fish seed @ ₹ 40/seed	40,500
2	Cost of 10.80 tonnes of extruded pellet feed @ FCR 1:5 @ INR 40,000/tonne	4,62,000
3	Transportation, harvesting charges, unloading etc.	40,000
4	Labour Charges	60,000
5	Maintenance & Miscellaneous Expenses	17,500
	<b>Sub-total</b>	<b>6,20,000</b>
	<b>Grand Total</b>	<b>9,70,000</b>

### Assumption/unit cage

Sl.No	Particulars	Amount / Quantity
1	Stocking Density	900 Nos
2	Survival	80%
3	Weight at Harvesting	3kg
4	Feed Conversion Ratio	1 : 5
5	Total Harvest	2160 kg
6	Sale price of the Produce	450 kg (₹ per kg)
7	Gross Income from the harvest	9,72,000
8	Gross Profit (Gross income - Operational expenses)	3,52,000

## Seaweed Farming

**Model I : Cluster of 3 beneficiaries with 135 bamboo rafts  
(@45 rafts / beneficiary)**



### A. Parameters

Sl.No	Particulars	Amount / Quantity
1	No.of beneficiaries per cluster	3
2	No.of rafts per beneficiary	45
3	Total no.of rafts/cluster	135
4	Crop duration per cycle	45 days
5	No.of crop cycles in a year	4
6	Total seaweed harvested from one raft(kg)	200
7	Total Seed stock required for re-plantation of one raft(kg)	50
8	Net produce from one raft after deducting seed stock (kg)	150
9	Annual seaweed production from 135 rafts (after retaining 50 kg seed stock / raft for next crop (wet weight in kg)	81,000
10	Total dried seaweed production @ 10% of wet weight) (dry weight in kg)	8,100
11	Price of dried seaweed (₹ per kg)	90

### B.Estimated Project Costs & Returns :

Sl.No	Particulars	Amount (₹)
1	Capital Cost (for 135 rafts) @ ₹ 2000/- per raft	2,70,000
2	Recurring Cost for 1st Cycle (for 135 rafts, including seed stock cost) @ ₹ 500 per raft	67,500
3	Total capital cost	3,37,500
4	Recurring Cost from 2nd to 5th Cycle (for 135 rafts, excluding seed stock cost) @ ₹ 250/Raft/cycle)	1,01,250
5	Total Cost for first year (SI. No. 1+2+4)	4,38,750
6	Gross Revenue (Table A, SI.No.10x11)	7,29,000
7	Recurring cost from 2nd year onwards (@₹ 250/- per raft for 135 rafts for 4 cycles)	1,35,000
8	Net Revenue from 2nd year onwards (SI.No.6-7)	5,94,000
9	Net Income per person/month in a cluster(2nd year onwards) (₹ 2,36,250/ in 12 months for 3 persons)	16,500



**Model II : Cluster of 3 beneficiaries with 45 monoline units  
(@ 15 units of monoline/beneficiary)**

**A. Parameters :**

Sl.No	Particulars	Amount (₹)/ Quantity
1	No.of beneficiaries per cluster	3
2	No.of monoline per beneficiary	15
3	Total no.of monoline/cluster	45
4	Crop duration per cycle	45 days
5	No.of crop cycles in a year	4
6	Total seaweed harvested from one monoline (kg)	1,500
7	Total Seed stock required for re-plantation of one monoline (kg)	375
8	Net produce from one raft after deducting seed stock (kg)	1125
9	Annual seaweed production from 45 monolines (after retaining 375 kg) seed stock / monoline for next crop (wet weight in kg)(for 4 crops)	2,02,500
10	Total dried seaweed production (@ 10% of wet weight) (dry weight in kg)	20,250
11	Price of dried seaweed (₹ per kg)	90

**B.Estimated Project Costs & Returns :**

Sl.No	Particulars	Amount (₹)
1	Capital Cost (for 45 monolines) @ ₹ 8000/- per monoline	3,60,000
2	Recurring Cost for 1st Cycle (for 45 monolines, including seed stock cost)@ 2,875 per monoline	1,29,375
3	Total capital cost	4,89,375
4	Recurring Cost from 2nd to 4th Cycle (for 45 monolines, excluding seed stock cost)@ 1000/monoline	2,53,125
5	Total recurring cost for first year (2+4)	3,82,500
6	Total cost for one year (SI. No 3+4)	7,42,500
7	Gross Revenue (Table A, SI.No.10x11)	18,22,500
8	Recurring cost for 2nd year onwards (@ ₹ 1000/monoline for 45 monolines for 5 crops)	1,80,000
9	Net Revenue from 2nd year onwards (SI.No.7-8)	16,42,500
10	Net Income per person/month in a cluster(2nd year onwards) (₹ 6,30,000 in 12 months for 3 persons)	45,625

## Fishing Crafts & Gears

Item of Investment	Unit / Rate	Cost(₹)
Fibre Reinforced Plastic (FRP) Catamaran	Size: 18 ft.	1,00,000
Fibre Reinforced Plastic (FRP) Catamaran	Size: 28 ft. 7 years Gestation period: 10 months. Repayment: Annually	2,00,000
Plank Built Boat (Vallam)	Size: upto 30 ft.	2,20,000
Out Board Motor (OBM) for Catamaran	6 HP	65,000
Out Board Motor for Vallam	9.9 HP	1,35,000
<b>Fishing Gears-cost includes cost of webbing, ropes, floats, sinkers, etc.</b>		
Gill net - Kavala valai	120 kg @ ₹ 740 / kg	88,800
Gill net - Thattakavalavalai	120 kg @ ₹ 680 / kg	81,600
Gill net - Pannu valai	120 kg @ ₹ 580 / kg	69,800
FRP Catamaran (Size: 18 ft.) with OBM of 6 HP and Fishing Gears	Cost of FRP Catamaran, OBM, Gears (2 nos.), running cost, crew expenses (3 persons) for first month	3,50,000
FRP Catamaran (Size: 28 ft.) with OBM of 6 HP and Fishing Gears	Cost of FRP Catamaran, OBM, Gears (2 nos.), running cost, crew expenses (4 persons) for first month	5,50,000
Vallam with OBM of 9.9 HP and Fishing Gears	Cost of FRP Catamaran, OBM, Gears (2 nos.), running cost, crew expenses (5 persons) for first month	6,50,000

## 8. RENEWABLE SOURCE OF ENERGY AND WASTE MANAGEMENT

(Amount in ₹)

Renewable Source of Energy & Waste Management	Unit	Deenabandhu Model	KVIC Model
Biogas 2 Cum	Nos.	26,000	25,000
Biogas 3 Cum	Nos.	35,000	35,000
Biogas 4 Cum	Nos.	45,000	40,000
Biogas 4 Cum	Nos.	60,000	60,000
<b>Solar Pumpsets</b>			
DSWHS 100 Lpd	Nos.	30,000	
NDSWHS 1000 Lpd	Nos.	2,50,000	
Photo Voltaic and Thermal and Decentralised applications	Nos.	30,000	

Other Activities	Unit	Cost (Amount in ₹)
Pair of Bullocks	Pair	70,000
Bullock cart	No.	60,000



## 9. INTEGRATED FARMING SYSTEM (IFS)

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

### A. Wetland based Integrated farming system (1.0 acre)

Crop + Fish + Cow + Poultry/duck + Mushroom + Kitchen garden + Fruit trees(Border) + Vermicompost

Component	Unit Size	Cost (Amt. in ₹)
Crop	Rice, Maize, Pulses, banana, green manure, vegetables etc.,	
Cow	One milch cow along with one calf	45,000
Goat	5 female + 1 male	55,000
Fish pond construction	5 cents (20 x 10 x 1.5 m <sup>3</sup> size )	60,000
Poultry	15 Nos. desi birds / layers	5,000 (Cage cost)
Duck	25 Nos.	15,000 (Shed cost)
Mushroom	Production : 2kg/day	10,000 (Shed cost)
Kitchen garden	Around fish pond (seasonal vegetables)	-
Fruit trees	Coconut, banana etc.,	-
Inputs	Seeds, fingerlings, concentrated feed, birds, spawn, saplings etc.,	18,000
Vermicompost	Silpaulin / compost pit	2,500

Cost may vary according to selection of enterprise



**B. Gardenland based Integrated farming system (1.0 acre)**

Crop + Horticulture (Fruit trees) + Cow + Goat / Poultry + Kitchen garden + Border Planting + Vermicompost (1.0 acre)

Component	Unit Size	Cost (Amt. in ₹)
Crop(Cereals, pulses, oil seeds, Commercial crops, green manure)	Cropping including fodder (C.N. grass + Desmanthus)	-
Cow	One milch cow along with one calf	45,000
Goat	5 female + 1 male	55,000
Poultry (Backyard)	15 Nos. desi birds / layers	5,200 (shed cost)
Horticulture	Fruit trees in border / 10 cents area (Coconut, sapota, guava, amla, banana, papaya etc., based on soil type)	5,300
Border Planting	Agathi, Annual moring, curry leaf etc.,	2,800
Kitchen garden	Vegetables and greens (1 cent)	
Inputs	Seeds, fingerlings, concentrated feed, birds, saplings etc.,	18,000
Vermicompost	Silpaulin/ Compost pit	2,500

\* Cost may vary according to selection of enterprises

**C. Dryland based Integrated farming system (1.0 acre)**

Crop + Horticulture (Fruit trees) + Agroforestry + Goat/sheep + Farm pond + Vermicompost (1.0 acre)

Component	Unit Size	Cost (Amt. in ₹)
Crop(Cereals, pulses, oil seeds, Commercial crops)	90% area may be allocated for cropping including fodder ( <i>Cenchrus ciliaris</i> , <i>desmanthus</i> , tree fodder along border)	-
Cow	One milch cow along with Calf	45,000
Goat (Tellichery / local)	5 female + 1 male	55,000
Sheep (Mecheri/local breed)	10 female + 1 male	95,000
Horticulture	Arid Fruit crops (Amla, Ber, Sapota)	5,000
Agroforestry	Timber and fodder trees	15,000
Farm pond	30 x 10 x 1.5 m <sup>3</sup>	80,000
Inputs	Seeds, concentrated feed, tree saplings etc.,	10,000
Vermicompost (depending upon water availability)	Silpaulin / compost pit	2,500

Cost may vary according to selection of enterprises

Sr No	Name of the Cluster office	Name of the Districts covered	Name of the Officer posted in Cluster Office	Designation	Mobile No.	E-mail
1	2	3	4	5	6	7
1	Chennai Metro	Chennai	Divya K	MGR	7358282206	chennaimetro.cluster@nabard.org
		Chengelpattu				
		Tiruvallur				
		Ranipet	Shyampriya R	AGM	9489603301	
		Vellore	M Vijay Neehar	AGM	9009305215	
		Kancheepuram				
Tiruvannamalai						
2	Pondicherry	UTP	R V Sidharthan	AGM	7299790400	pondicherry.cluster@nabard.org
		Cuddalore				
		Villupuram	Senthilvel B	MGR	9962256223	
		Kallakurichi				
3	Salem	Salem	K.K.Narmadha	MGR	6382286435	salem.cluster@nabard.org
		Krishnagiri	S. Ramesh	MGR	9952863594	
		Namakkal				
		Dharmapuri	Shebha Sangeetha S	AGM	8754575865	
		Tirupathur				
4	Tiruchirappalli	Tiruchirappalli	Mohan Karthik N M	AGM	9790235550	tiruchirappalli.cluster@nabard.org
		Karur				
		Ariyalur	Prabaharan B	AGM	9791137922	
		Perambalur				
5	Pudukkottai	Pudukkottai	Deepak Kumar R	MGR	8848596797	pudukkottai.cluster@nabard.org
		Mayiladuthurai	Anish Kumar G S	MGR	9789597761	
		Thanjavur				
		Tiruvarur	Viswanth Kanna S	AGM	7558129622	
		Nagapattinam				
6	Madurai	Madurai	Sakthi Balan A S	AGM	9003619210	madurai.cluster@nabard.org
		Theni				
		Dindigul	Harish V	MGR	9940189717	
7	Tirunelveli	Thoothukudi	Suresh Ramalingam RK	AGM	8691999873	tirunelveli.cluster@nabard.org
		Kanyakumari				
		Tirunelveli	Sashi Kumar B	MGR	8291050808	
		Tenkasi				
8	Coimbatore	Coimbatore	Thirumala Rao C	AGM	8108703105	coimbatore@nabard.org
		Nilgiris - Tagged				
9	Erode	Erode	Ashok Kumar T	AGM	8667329206	erdoe@nabard.org
		Tirupur - Tagged				
10	Virudhunagar	Virudhunagar	Rajasureshwaran B	AGM	9994665692	virudhunagar@nabard.org
11	Ramanathapuram	Ramanathapuram Sivagangai	Arun Kumar K	MGR	9324863269	ramanathapuram@nabard.org



## NABVENTURES Limited

A wholly owned Subsidiary of NABARD

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

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

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

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

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

As on 31st March 2022:

▶ **Corpus raised:** INR 598 crore

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

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

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



## NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

### FOCUS SEGMENTS

Green Finance & Wellness (Renewable Energy, Electric Vehicle, Healthcare, WASH) Fabrics & textiles, Handicrafts

### OTHER SEGMENTS

› Small Business  
› Microfinance  
› Transport  
› Housing  
› Education  
› Allied Agriculture  
› Agri/Food processing

### Corporate Office:

NABARD, Gr. Floor, D Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051  
Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

### Registered Office:

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

🌐 www.nabsamruddhi.in



## NABFOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The 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



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

✉ e-mail:nabfoundation@nabard.org ☎ Phone: 91-22-2653 9404/9054 🌐 www.nabfoundation.in



## NABKISAN FINANCE Limited

A Subsidiary of NABARD

- › Largest lender in FPO space
- › Present in 20+ States
- › 1400+ FPOs credit linked
- › Collateral free lending at affordable rates
- › 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

🌐 www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal:krishimanach.co.in



## NABARD Consultancy Services Private Limited [NABCONS]

A wholly owned Subsidiary of NABARD

ISO-9001:2015 COMPANY

### OFFERS

#### CONSULTANCY AND ADVISORY SERVICES

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

NABARD, Plot No. C-24, G Block, BKC, Bandra (East) Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoffice@nabcons.in

### Corporate Office

NABARD Tower, 7th floor Rajendra Place, New Delhi -110125 Ph: 011-25745103/07

🌐 www.nabcons.com



## NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country
- › 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

🌐 www.nabfins.org



## NABSanrakshan Trustee Private Limited, A wholly owned Subsidiary of NABARD

Building Trust for Rural Prosperity

- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
  - ▶▶ FPO Financing
  - ▶▶ Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme

### Corporate Office

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