



कृषि और सम्बंधित गतिविधियाँ में निवेश के लिए
सांकेतिक इकाई लागत : 2023-24

Indicative unit cost of Investments in
Agriculture and Allied Activities : 2023-24

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

बिहार क्षेत्रीय कार्यालय, पटना

BIHAR REGIONAL OFFICE, PATNA



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity.

Mission

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



Unit Costs for Investment Activities in Agriculture and Allied Sectors in Bihar 2023-24

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development
बिहार क्षेत्रीय कार्यालय, पटना
Bihar Regional Office, Patna**



प्राक्कथन

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) पिछले 40 वर्षों से ग्रामीण समृद्धि को बढ़ावा देने के लिए राष्ट्र का विकास बैंक रहा है। कृषि और उससे संबद्ध क्षेत्रों में पूंजी निर्माण में वृद्धि के लिए नाबार्ड बैंकों के पूंजी निवेश को बढ़ावा देता रहा है एवं इसके साथ ही कृषि क्षेत्र में सतत विकास के लिए विभिन्न योजनाएं कार्यान्वित करता है तथा बैंकों को पुनर्वित्त सहायता भी देता रहा है।

बिहार के 75% से अधिक कार्यबल को संलग्न करने की जिम्मेदारी के साथ, कृषि, राज्य के विकास के लिए बेहद महत्वपूर्ण है और इसलिए यह आवश्यक है कि हम कम मूल्य वाले अनाज आधारित कृषि प्रणाली को बदलकर उच्च मूल्य वाले फल और सब्जी युक्त कृषि प्रणाली अपनाएं। इसके लिए कृषि बाजारों, भंडारण और प्रसंस्करण सुविधाओं के विकास की आवश्यकता को ध्यान में रखते हुए इस वर्ष की इकाई लागत पुस्तिका में इन्हें समाहित किया गया है। इंटीग्रेटेड फ़ार्मिंग सिस्टम (IFS) की फसल और संबद्ध उद्यमों के परस्पर संबंध के आधार पर प्रति यूनिट क्षेत्र एवं प्रति यूनिट समय में आर्थिक उपज बढ़ाने की क्षमता, आय सुरक्षा उपलब्ध करने की क्षमता और बिहार के खंडित भूमि जोत कृषि के लिए इसकी उपयोगिता को ध्यान में रखते हुए इसे भी हमारी इकाई लागत पुस्तिका में शामिल किया गया है।

कृषि में निवेश ऋण एक महत्वपूर्ण घटक है जो सिंचाई, कृषि यंत्रीकरण, डेयरी विकास, मत्स्य पालन, गोदाम आदि जैसे क्षेत्रों में पूंजी निर्माण की सुविधा प्रदान करता है। राज्य के विभिन्न बैंकों द्वारा कृषि एवं संबंधित क्षेत्रों की गतिविधियों में पर्याप्त ऋण प्रवाह की आवश्यकता को ध्यान में रखकर नाबार्ड द्वारा वर्ष 2023-24 के लिए इकाई लागत (Unit Cost) का निर्धारण किया गया है। इकाई लागत विभिन्न सरकारी विभागों, बैंकों, कृषि विश्वविद्यालयों, अनुसंधान संस्थाओं तथा नाबार्ड के तकनीकी अधिकारियों के परामर्श के उपरांत राज्य स्तरीय इकाई लागत समिति (SLUCC) की बैठक में तय की गई है। समिति द्वारा अनुमोदित इकाई लागत सांकेतिक है और वित्तीय संस्थान लागतों को स्थानीय परीस्थितियों, तकनीकी व्यवहार्यता, वित्तीय संभाव्यता और निवेश की बैंक साध्यता को ध्यान में रखते हुए इसे परिष्कृत कर सकते हैं।

मैं सभी संबन्धित विभागों, राज्य स्तरीय बैंकर्स समिति (SLBC), बैंकों, कृषक समुदाय और अन्य सभी हितधारकों द्वारा दिये गए सहयोग और समर्पण के लिए आभार व्यक्त करता हूँ। मुझे आशा है कि यह दस्तावेज़ सरकारी विभागों, वित्तीय संस्थानों और सभी हितधारकों के लिए दिशानिर्देशिका बनेगा। साथ ही राज्य कृषि सावधिक ऋण (ATL) में वृद्धि को प्रोत्साहित करेगा।

(डॉ सुनील कुमार)
मुख्य महाप्रबंधक
नाबार्ड, पटना

Disclaimer

The unit costs and parameters suggested are based on the information available with NABARD. All Units costs are indicative in nature and Banks/ Govt. agencies at their discretion, may arrive at the unit costs for respective activities based on the conditions prevailing in their area of operation, technical feasibility, financial viability and bankability of the project. NABARD does not accept any financial liability to anyone using this report for any purpose. Financing Bank has to do necessary exercise to assess the financial viability and bankability of the investment.

The norms and guidelines for financing various investment activities as issued/prescribed by Government of India, State Government, Pollution Control Board, RBI, NABARD, Corporate Office of respective Banks, and other regulators need to be sincerely adhered to. NABARD does not accept any liability whatsoever to anyone using this report for any purpose.

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**INDICATIVE UNIT COST FOR DIFFERENT INVESTMENT ACTIVITIES IN
BIHAR FOR 2023-24**

I. MINOR IRRIGATION

A. Wells			
Sl. No.	Items of Investment	Specifications	Unit Cost(Rs.)
1.	Dug Well	3mx12m	2,80,000
2.	Farm Pond (FP)	10m x7m x2m	21,000
3.	Irrigation Well	3mx12m	2,80,000
4.	Irrigation Well	4.5m x 12m	5,80,000
5.	Cavity Boring (PVC pipe)	100mm x20m	29,000
6.	Shallow Tube well (MS/PVC Pipe)	100mm x30m	1,24,000/94,000
7.	Shallow Tube well (MS/PVC Pipe)	100mm x 45m	1,67,000/1,25,000
8.	Shallow Tube well (MS/PVC Pipe)	100mmx70m	2,67,000/2,03,000
9.	Tube well in hard rock area	100mm x 45m	2,05,000
10.	Tube well in hard rock area	100mm x55m	2,56,000
11.	Tube well in hard rock area	100mmx70m	3,24,000
12.	Medium Tube well in hard rock area	100mm x90m	4,32,000
13.	Pump house	2.5m x2.5mx2.1m	2,79,000
14.	Delivery chamber	Lump sum	56,000

B. Pump sets			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Pump set - Petrol start/ kerosene run	1.5 HP	25,000
2.	Pump set - Petrol start/ kerosene run	3HP	37,000
3.	Diesel Pump set	5 HP	43,000
4.	Diesel Pump set	10 HP	63,000
5.	Electric Pump set	2HP	21,000
6.	Electric Pump set	5 HP	32,000
7.	Electric Pump set	10 HP	57,000

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
8.	Low lift irrigated diesel pump set for 10 Acre command area	8 HP	61,000
9.	Low lift irrigated diesel Pump set for 20 Acre command area	10 HP	73,000
10.	Tube well with Treadle Pump set	40mm x20m	10,000

C. Drip Irrigation, Sprinkler Irrigation, and Agri Drone			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Drip Irrigation (Mango, Chiku, Tamarind)	10m x 10m	28,000
2.	Drip Irrigation (Guava, Lemon, Orange, Mosambi)	6m x 6m	44,000
3.	Drip Irrigation (Papaya, Tondali, Drumstick)	3m x 3m	64,000
4.	Drip Irrigation (Banana)	1.5m x 1.5m	93,000
5.	Drip Irrigation (Cotton, Ginger)	1m x 1m	1,10,000
6.	Drip Irrigation (Vegetable, Rose)	0.75m x 0.75m	1,10,000
7.	Sprinkler Irrigation	63mm HDPE Pipes	28,000
8.	Sprinkler Irrigation	75mm HDPE Pipes	33,000
9.	Water Harvesting Tank	30m x20m x 3m	2,15,000
10.	Water Harvesting Tank	45m x 30m x 3m	4,70,000
11.	Agri Drone (Including Charging Hub, Insurance and Broadcasting Unit)	Per Unit	9,05,000
Repayment Period : 5- 9 years, Grace Period: 12-18months			



Drip Irrigation



Sprinkler Irrigation

Terms and conditions for sanction:

- Groundwater Structures are to be erected/existing as required to install the proposed investment activities.
- Bank has to ensure that the proposed irrigation structures comply the norms and specifications as indicated in the Block-wise assessment of groundwater, if any.
- Bank shall furnish block-wise details along with the refinance claims indicating that the construction of dug well, bore wells, tube wells, etc. in the areas of “safe category”.
- Bank has to gather information regarding the minimum acreage of land to be brought under irrigation, scope for sale of water, and other sources of income,
- Sale of water - if the beneficiary’s own land is lesser than the area to be irrigated by dug well/ shallow tube well, then the borrowing farmer can sell water from well/ offer the pump set on rent.
- Bank has to ensure Selection & installation of pumps as per guidelines in BIS: 14220:2018 (Submersible pump set) and 9079:2018 (Mono set Agri pump)

Disclaimer: Notwithstanding the terms and conditions suggested above, banks may lay down specific Terms and Conditions as deemed fit.

II. FARM MECHANISATION

A. Tractors			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Mini tractor	12-15 HP	1,80,000- 2,30,000
2.	Mini Tractor with Trailer	12-15 HP	2,40,000-2,70,000
3.	Tractor only	35 HP	5,70,000-6,00,000
4.	Tractor including trailer	45 HP	9,00,000
5.	Tractor including trailer	50 HP	9,40,000
6.	Tractor including trailer	65 HP	13,50,000



B. Accessories			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Thresher Single purpose	Tractor Mounted	1,70,000-2,00,000
2.	Thresher Multi crop	Tractor Mounted	1,80,000-2,10,000
3.	Laser Land Leveler	Tractor Mounted	3,75,000
4.	Leveler with Spring	Tractor Mounted	21,000-24,000
5.	Leveler without spring	Tractor Mounted	17,500-19,000
6.	Rotavator	Per unit	90,000-1,30,000
7.	Disc Harrow	Per unit	42,000-55,000
8.	Power Weeder	Per unit	64,000-1,28,000
9.	Paddy trans planter	4 Row	2,60,000
10.	Combine Harvester	Per unit	7,00,000-25,00,000

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
11.	Reaper combine	Per unit	300,000
12.	Zero Tillage/ Seed-cum-Fertilizer drill/ Multi crop planter	Per unit	55,000-1,20,000
13.	Roto Cultivator	Per unit	90,000-1,30,000
14.	Happy Seeder	9-11 Tyne	180,000-2,45,000
15.	Straw Baler	Round	3,25,000-4,50,000
16.	Straw Reaper	1-2 Acre/Hour	3,20,000-3,80,000
17.	Potato Planter/Digger	35 HP	1,00,000 – 1,50,000
18.	Paddy Trans planter	13 Rows	12,00,000 – 13,00,000
19.	Super Seeder	7 Feet	2,50,000 – 2,70,000
20.	Straw Bailer wheat	Square	12,00,000 – 13,00,000
21.	Reaper cum Combiner	4 wheel	5,20,000 – 5,40,000
22.	Reaper cum Combiner	3 wheel	3,75,000 – 3,90,000
23.	Reaper cum Combiner	Tractor mounted	2,40,000 – 2,80,000
Repayment Period:5-7 years; Grace Period: 6-12months			

Terms and conditions:

- The cost of equipment are indicative and may vary depending upon the make, quality and size. The bank shall satisfy itself regarding cost of machine, cost of implement, etc. by verification of quotations, invoice and bills.
- The machinery along with accessories shall be insured against accident risk, risk against fire and theft, covering entire loan period and relevant policy shall be assigned in bank's favor and assignment duly registered with insured company.
- The bank may satisfy itself with the selection of capacity of machinery and type of implements, based on estimated operational area of machinery, land holding of borrower, cropping pattern in the area, type of soils, etc.
- The bank may satisfy itself that infrastructural facilities such as services and repair centers, supply of spare parts, fuel and lubricants on the operation of machinery and implements.
- The financing bank may assess the financial viability and bankability of the assets financed on the basis of the probable cost flow and income flow from own use and custom hire services.
- The bank has to adhere guidelines of Govt. of India, State Govt., RBI, NABARD, Corporate office of concerned bank regarding subsidy, security, margin money, etc.

Disclaimer: Notwithstanding the terms and conditions suggested above, banks may lay down specific terms and conditions as deemed fit.

III. LAND DEVELOPMENT

A. Land Development			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Land Leveler	Per unit	28,000
2.	On Farm Development	Per Hectare	44,000
3.	Reclamation	Per Hectare	43,000
4.	Dry Land Farming	Per Hectare	35,000
5.	Farm Fencing	Per Hectare	1,01,000
6.	Composting	Per Hectare	42,000
Repayment Period:4-5 years; Grace Period: 6-12months			

Terms and conditions:

- Banks should ensure that land development activities like contour bunds, etc. are constructed as per specification prescribed by the State Soil Conservation Department.
- The cost approved for average slope and loan amount for soil conservation/ land development works should be restricted with reference to the actual slope of the land.
- The proposed land development/soil conservation works should be completed before planting of seedling.
- Financing bank may monitor the utilization of loans in order to ascertain the works have been carried out as per specifications of the loan proposal.

Disclaimer: Notwithstanding the terms and conditions suggested above, banks may lay down specific Terms and Conditions as deemed fit.

IV. ANIMAL HUSBANDRY

A. CB and Indigenous Cow, and Heifer			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	CB cows without shed	2 cows*	1,52,000
2.	CB cows with Straw Bamboo Shed	2 cows with shed*	2,00,000
3.	CB cows with Straw Bamboo Shed	4 cows*	3,50,000
4.	Indigenous Cows (Sahiwal, Gir, Tharparkar)	(2cows)Avg.milk yield 9-10 liters	1,50,000
5.	Heifer Rearing	10 cross bred with shed	2,93,000
* Avg.Milk yield 10 liters/ day			



B. Graded Murrah Buffaloes (GMB)			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Graded Murrah Buffaloes (GMB) without shed	2 GMBs*	1,42,000
2.	Graded Murrah buffaloes with Straw Bamboo Shed	2 GMBs*	1,88,000
3.	Graded Murrah buffaloes with Straw Bamboo Shed	4 GMBs*	3,37,000
* Avg. Milk yield 12-15 liters/day			



C. Mini Dairy			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Mini Dairy with shed	5 GMB	3,97,000
2.	Mini Dairy with shed, machinery/equipment, milking machine+1 month working capital	5 cross breed cows	4,67,000
3.	Mini Dairy with construction of pucca shed, machinery/ equipment +1 month working capital	10 cross breedcows	11,36,000
4.	Mini Dairy with construction of pucca shed,machinery/ equipment, milking machine+ 1 month working capital	10 cross breedcows	12,36,000
Repayment Period : 5 - 7 years; Grace Period : 3 – 6 months			



Terms and conditions:

- The financing bank must ensure that the borrower procures good quality cross breeds of cows / Graded Murrah Buffaloes yielding on an average of 12-15 liters of (cows)/ 7-8 liters (buffaloes) per day, respectively.
- The animals need to be purchased in two batches (may be more for commercial dairy units). A gap of 6 months between purchases of two batches of animals has to be maintained in order to maintain continuity of milk production in the unit.
- Animals purchased may be tagged by ear with maintaining the record about the animal.
- The milch animals to be purchased may be in first or second lactation so that the animals have at least 5 years of economic life.
- Animals need to be vaccinated regularly against diseases like Rinderpest, Hemorrhagic Septicemia, and Foot and Mouth Diseases, etc. depending on their prevalence in the locality and as per the advice of State Animal Husbandry Department.
- The animals financed need to be insured immediately after the purchase for full value and the insurance document normally shall be assigned with the financing bank. The bank may preferably cover all animals under the same by a long-term master policy.
- Financing bank shall satisfy that the borrower has adequate arrangements for green, dry, and concentrate feed.
- The financing bank has to ensure that the animals get adequate shelter shed. If the loan component does not include a shed, then the borrower has to construct good quality shed before purchase of the animals.
- The financing bank has to satisfy itself that there exists adequate market for milk and other produce, and the farmers gets adequate return to serve the loan.
- The financing bank shall satisfy itself that adequate veterinary services are available in the vicinity of the unit.
- The bank may advice the borrower to maintain detailed records of income, expenditure, insurance, vaccination, etc. regarding Heifer Calf rearing.

D. Goat Rearing			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Breeding cum Goat RearingUnit	10+1 stall fed	1,18,000
2.	Breeding cum Goat Rearing unit	10+1 Non stall fed	95,000
3.	Breeding cum Goat RearingUnit	20+1 Non stall fed	1,70,000
4.	Breeding cum Goat Rearing unit with shed	20+1 Non stall fed	2,22,000



E. Sheep and Pig Rearing			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Sheep Rearing	20 Ewes+1 Ram	1,37,000
2.	Rearing of Local Breed Pigs	3+1 unit	62,000
3.	Rearing of Cross Breed Pigs	3+1 unit	88,000
4.	Rearing of Cross Breed Pigs	10+1unit	2,26,000

Terms and Conditions:

- The bank must finance good quality animals of 6-12 months old by age.
- Animals purchased may be tagged by ear with maintaining the record about the animal.
- The animals financed need to be insured immediately after the purchase for full value and the insurance document normally shall be assigned with the financing bank. The bank may preferably cover all animals under the same by a long-term master policy.
- Animals need to be vaccinated regularly against diseases with the help of Animal Husbandry Department.

- Animals may be stall-fed, especially in commercial units. Proper combination of green, dry and concentrate may be maintained in consultation with the veterinary practitioner /animal husbandry department.
- The financing bank shall satisfy itself that adequate veterinary services are available in the vicinity of the unit.
- The bank may advice the borrower to maintain detailed records of income, expenditure, insurance, vaccination, etc.
- The financing bank has to ensure that the animals get adequate shelter shed. Bank may finance for shed. If the loan component does not include a shed, then the borrower has to construct good quality shed before purchase of the animal

F. Poultry Development (Broiler and Hybrid Layer)			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Broiler Unit	200 birds	1,14,000
2.	Broiler Unit (once in once out)	400 birds	2,28,000
3.	Broiler Unit	1000*birds	5,25,000
4.	Broiler Unit	2000* birds	10,77,000
5.	Broiler Unit	5000* birds	23,63,000
6.	Unit of Low input SHG/ JLG Mode	200 birds	2,02,000
7.	Unit of Low input -SHG/ JLG Mode	500 birds	5,05,000
8.	Hybrid Layer	1000birds	9,25,000
9.	Hybrid Layer	2000 birds	19,89,000
10.	Hybrid Layer	5000 birds	51,80,000
11.	Small scale poultry farming model - cage system	250 birds	1,60,000
Repayment Period : 5 - 10 years; Grace Period : 6 - 18 months *Commercial (Once in Once out)			



Terms and Conditions:

- The bank shall satisfy itself that arrangements are made by beneficiary for getting regular supply of quality chicks, medicines, vaccines, feed, market of produce, subscriptions of insurance, etc.
- The financing bank shall satisfy itself that adequate veterinary services are available in the vicinity of the unit.
- The bank has follow the designs, specifications for shed, feeding practices, health and hygienic practices, etc. prescribed by the Animal Husbandry Department.
- The financing bank may make regular monitoring visit to assess the progress and performance of the unit. Loan instalments may be released according to the progress of construction/establishment of the unit. However, the financing bank has to ensure that inadequate and delayed release of funds does not become an obstacle to completion of construction / operationalize the unit.

V. FISHERIES

A. Inland Fisheries			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	New Pond construction (Mechanical/Tractor), 5 feet deep	Per Hectare	7,00,000
2.	Construction of nursery pond of 0.5 Acre (5' excavation)	0.5 Acre	1,87,000
3.	Renovation of existing ponds (4 feet excavation)	Per Hectare	45,000 - 50,000
4.	Rearing Pond Construction (Mechanical/Tractor), 4 feet deep	Per Hectare	7,00,000
5.	Rearing tank Renovation (Tank & seed rearing)	Per Hectare	95,000
6.	Cage Establishment	6m*4m*4m	30,000
7.	Fish culture in existing ponds (without excavation/input)	Per Hectare	1,76,000
8.	Tube well and Pump set (5HP)	Per unit	1,20,000
9.	Aerator (4 Paddle wheel)	2 HP	50,000
10.	Soil and Water Testing Kit	Per unit	50,000
11.	Solar Pump set (3HP)	Per unit	3,50,000

B. Drag, Cast and Gill Net			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Drag Net	450ft * 30ft (1.6")	55,000
2.	Drag Net	200ft * 27ft (1.6")	37,000
3.	Drag Net	200ft * 20ft (1.6")	33,000
4.	Cast Net	H-18ft *C-36ft, (2")	7,000
5.	Cast Net	H-11ft *C-21ft, (1.25")	6,000
6.	Gill net	Per Unit	47,000

C. Hatchery Development			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Carp Fish Hatchery Renovation	Per Unit	5,00,000
2.	Carp Fish Hatchery Construction	Per Unit	25,00,000
3.	Minor carp Hatchery	10 lakh fry/year	13,20,000

D.	Fish and Prawn Culture		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Minor carp culture	Per hectare	4,70,000
2.	Input Cost for Pangasius Culture	Per hectare	4,00,000
3.	Input Cost for Tilapia	Per hectare	4,00,000
4.	Fresh water prawn culture	Per hectare	5,50,000

E.	Bio-flock and Recirculatory Aquaculture System		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Bio-flock Pond Construction	0.1 Hectare	14,00,000
2.	Re-circulatory Aquaculture System (RAS – 7 tank)	15000 Liter/Tank	7,50,000

F.	Vehicle for Fish Marketing		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Two Wheeler	Per unit	75,000
2.	Three Wheeler	Per unit	3,25,000
3.	Four Wheeler	Per unit	6,25,000

G.	Fish Processing		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Ready to eat and Ready to cook fish (Fish Processing Plant)	Per unit	1,00,00,000
2.	Fish waste to wealth (Fish silage, Fish scales, Isinglass)	Per unit	25,00,000

H.	Development of Ornamental and Recreational Fisheries		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Backyard rearing unit (Freshwater Ornamental Fish)	Per Unit	4,81,000
2.	Medium Scale Rearing Unit (FW)	Per Hectare	12,14,000
3.	Backyard Ornamental Aquatic Plant Unit	Per Hectare	2,80,000
4.	Aquarium fabrication cum retail unit	Per unit	5,47,000

I.	Fish Feed Mill		
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Fish Feed mill	1-5 quintal per day	12,24,000
2.	Fish Feed mill	2 tons per day	30,00,000
Repayment Period : 5 - 9 years; Grace Period : 6 - 18 months			

Terms and conditions:

- The pond area shall be inspected for its suitability/ lay out plan may be prepared by the fisheries department or by a subject expert, keeping the specifications and technical guidelines prescribed by the Fisheries department in view.
- The borrower has to use good quality fingerlings as recommended by Fisheries Department.
- The borrower has to maintain water level (between 1.0 and 1.5 meter), water pH level, arrangements for desilting, deepening and strengthening of peripheral bunds, etc. The borrower has to ensure that proper flood water or rain water run off does not enter pond.
- Financing bank has to satisfy itself that there is adequate market for the produce, the borrower can get fair price for the produce at farm gate, and there no distress sale.
- Necessary insurance must be done.



Catla Fish



Rohu Fish



Common Carp



Mrigal Fish



Silver Carp



Grass Carp

VI. PLANTATION & HORTICULTURE

A. Crop / Investment			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Mango (with fencing)	Per Hectare Spacing 7.5m. X 7.5m.	1,74,000
2.	Litchi (with fencing)	Per Hectare	1,60,000
3.	Guava (with fencing)	Per Hectare	1,60,000
4.	Citrus Fruits, Amla, etc. (with fencing)	Per Hectare	1,60,000
5.	Kagji Lime	Per Hectare	1,93,000
6.	Papaya with fencing	Per Hectare	1,29,000
7.	Papaya Taiwan with fencing	Per Hectare	1,53,000
8.	Pineapple	Per Hectare	2,15,000
9.	Betelvine	Per Hectare	1,62,000
10.	Coconut	Per Hectare	1,62,000
11.	Jack fruit	Per Hectare	96,000
12.	Banana with staking	Per Hectare	1,36,000
13.	Banana without integration	Per Hectare	1,69,000
14.	Banana (Sucker)	Per Hectare	2,24,000
15.	Tissue culture banana with staking	Per Hectare	2,62,000
16.	Strawberry	Per Hectare	3,16,000
17.	Highdensity orchard-Mango, Litchi& Guava (60:20:20)	Per Hectare	1,25,000
18.	Green House	100 Sq.Meter	1,22,000
19.	Shed Net (Tubular Structure)	100 Sq. Meter	90,000
20.	Walk in Tunnel	100 Sq. Meter	72,000
21.	Plastic Tunnel	100 Sq. Meter	71,000
22.	Stevia (under protected cultivation)	Per Hectare	6,91,000
23.	Makhana Cultivation in chaur land pond without lease	Per Hectare	1,63,000
24.	Makhana Cultivation in chaur land with lease	Per Hectare	1,90,000
25.	Makhana Cultivation in renovated pond without lease	Per Hectare	1,14,000
26.	Makhana Cultivation in renovated pond with lease	Per Hectare	1,34,000

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
27.	Oyster Mushroom	30 beds	43,000
28.	Bee Keeping - Italian bees	5 Colonies	35 900
29.	Bee Keeping - Italian bees	10 Colonies	58,000
30.	Cut Flower Cultivation	Per Hectare	1,22,000
31.	Button Mushroom Cultivation (Controlled temperature)	250 Trays	2,00,000
Repayment Period : 3 - 13 years; Grace Period : 18-24 months			



B. Vegetable, Sericulture, Floriculture & MAP			
Sl. No.	Items of Investment	Specifications	Unit Cost Rs.
1.	Mulberry plantation & rearing of silk worm under irrigated condition	Per Hectare	2,55,000
2.	Tasarchawki rearing (both commercial & seed rearing)	Per Hectare	2,38,000
3.	Tasar composite sericulture (Terminal plantation)+Silkworm	Per Hectare	52,000
4.	Vegetable cultivation (with handpump)	Per Hectare	1,16,000
5.	Gladiolus (under protected cultivation)	Per Hectare	17,56,000
6.	Rose (hybrid) (under protected cultivation)	Per Hectare	6,17,000
7.	Tuberose	Per Hectare	3,20,000
8.	Jasmine (Bela)	Per Hectare	1,24,000
9.	Citronella/Geranium/Palmarosa/Lemon Grass/French Basil	Per Hectare	1,06,000
10.	Genda Flower (Marigold)	Per Hectare	1,53,000
11.	Mentha	Per Hectare	56,000-71,000
12.	Mentha Distillation Plant	1000 Liter/day	13,75,000
Repayment Period : 4 - 9 years; Grace Period : 12 - 36 months			

Terms and conditions:

- Bank has to satisfy that adequate irrigation and water supply is available to the proposed farm for plantation & horticulture activity, shortage of irrigation does not damage the crop.
- Bank shall satisfy itself that the borrower is procuring adequate and good quality planting materials from reliable sources such as nurseries of agricultural universities or state government, or approved by the concerned department of State Government.
- Loans may be issued in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to bearing stage may be capitalized. In case the borrower does not avail of the maintenance expenses as capitalized in the unit cost, the bank has to satisfy itself that the borrower has adequate own sources for meeting the necessary maintenance expenses of the plantations till the fruit bearing stage. In subsequent years, bank may consider providing credit under KCC for meeting the maintenance expenses as per KCC guidelines.
- The bank may ensure that the borrower adheres to technical norms and specifications indicated by the Horticulture Department for size of pits, spacing norms, age of planting materials, manuring and fertilizing, plant protection measures, tweaking, trimming and pruning, etc.
- The borrower may take up suitable intercrops and mixed cropping wherever possible.
- The bank has to apply for subsidy and strictly adhere the guidelines of the scheme, if any.

VII. FORESTRY

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Eucalyptus	Per Hectare	72,000
2.	Farm Forestry per ha	Per Hectare	4,17,000
3.	Plantation (Farm Forestry/ Social Forestry) Plant Spacing 3m x 3m	Per Hectare	2,66,000
4.	Agro Forestry on Farm Bunds	Per Hectare	1,62,000
5.	Bamboo	Per Hectare	1,62,000
6.	Acacia Auriculformis	Per Hectare	66,000
7.	Casuarina	Per Hectare	84,000
8.	Teak	Per Hectare	1,07,000
9.	Subabool	Per Hectare	78,000
10.	Pongamia	Per Hectare	42,000
Grace Period : 4 - 5 Years; Bullet repayment at the end of 5-6 years			



Terms and conditions:

- Bank has to satisfy that adequate irrigation and water supply is available to the proposed plantation activity, if it is done in rain fed areas, and shortage of watering does not cause high mortality of plantations.
- Bank shall satisfy itself that the borrower is procuring adequate and good quality planting materials from reliable sources such as nurseries of Forest Department.
- The bank may ensure that the borrower adheres to technical norms and specifications indicated by the forest department, agriculture university, etc. for size of pits, spacing norms, age of planting materials, manuring and fertilizing, plant protection measures, tweeking, trimming and pruning, etc.
- The borrower may take up suitable intercrops and mixed cropping wherever possible.
- The bank has to apply for subsidy and strictly adhere the guidelines of the scheme, if any.

VIII. COLD STORAGE AND GODOWNS

A. Cold Storage			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Cold Storage Type 1	Basic mezzanine structure with large chamber (of >250MT) type with single temperature zone.	6800/MT -8000/MT
2.	Cold Storage Type 2	PEB structure for multiple temperature and product use, more than 6 chambers (of <250MT) and basic material handling equipment.	8500/MT - 10000/MT
3.	Cold Storage Type 3	Type 2 With add on technology for Controlled Atmosphere	18500/MT – 20000/MT

B. Rural Godowns			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Rural Godown	(<1000 MT)	5400/MT
2.	Rural Godown	(>1000 MT)	5000/MT
Repayment Period : 7 years; Grace Period : 18 - 24 months			

Terms and conditions:

- Financing Bank has to ensure that the construction of the asset financed must comply with all the norms, specifications issued by Warehousing Development and Regulatory Authority (WDRA), Mission for Integrated Development of Horticulture (MIDH), National Horticulture Board.
- Bank shall satisfy itself that the borrower is procuring adequate and good quality materials from reliable sources for construction.
- The bank has to apply for subsidy and strictly adhere the guidelines of the scheme, if any.

IX. RENEWABLE ENERGY

A. Solar Pumps			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Pump Capacity: without USPC	1HPAC/DC (Surface)	97,000
2.	Pump Capacity: without USPC	2HPAC/DC(Surface)	1,24,000
3.	Pump Capacity: without USPC	3 HP AC/DC (Surface)	1,82,000
4.	Pump Capacity: with USPC	3 HP AC/DC (Surface)	2,18,000
5.	Pump Capacity: without USPC	5 HP AC/DC(Surface/Submersible)	2,56,000
6.	Pump Capacity: with USPC	5 HP AC/DC(Surface/Submersible)	3,07,000
7.	Pump Capacity: without USPC	7.5 HP AC/DC(Surface/Submersible)	3,56,000
8.	Pump Capacity: with USPC	7.5 HP AC/DC (Surface/Submersible)	4,09,000
9.	Pump Capacity:without USPC	10HP DC (Surface/Submersible)	4,45,000
10.	Pump Capacity:with USPC	10HP DC (Surface/Submersible)	5,11,000
	Cost of Solar Pump without GST as per MNRE specifications including remote monitoring		

B. Standalone Solar Power Plants/Pack Benchmark Costs *			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Capacity: 02 kWp-10 kWp**	(Rs/kWp)	130
2.	Capacity: 11 kWp to 100 kWp**	(Rs/kWp)	125
	*with remote monitoring system, net metering system and comprehensive maintenance of 05 years ** Benchmark Cost with 13.8% GST		

C. Grid Connected Rooftop Solar Power Plants*			
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Capacity: 01 kWp to 03 kWp	(Rs/kWp)	71,000
2.	Capacity: 03 kWp to 10 kWp	(Rs/kWp)	67,000
3.	Capacity: 11 kWp to 100 kWp	(Rs/kWp)	58,000
4.	Capacity: 101 kWp to 500 kWp	(Rs/kWp)	51,000
	* with remote monitoring system and comprehensive maintenance of 05 years		

X. Flour Mill and Processing Units

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)
1.	Maize Flour Mill	200-300 kg/hour	10,82,000
2.	Honey Processing Unit	10 Tons/day	56,22,000
3.	Wheat and Paddy Processing Unit	2 Tons/hours	9,22,000
4.	Potato Chips Processing Unit	500 kg/hours	28,75,000
Repayment Period: 4-8 Years ; Grace Period: 6 Months			

XI. Integrated Farming System (IFS) Models and Small Farm Implements

Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)	Recurring Cost (Rs.)
A. Integrated Farming System (IFS) Models				
1.	IFS Model (Crop+ Goat+ Poultry +Mushroom + Vermicomposting)	One acre (Establishment cost+ Annual Expenditure)	2,47,000	1,44,000
2.	IFS Model (Crop+ Livestock (2 no.) + Fishery + Duckery+Composting+ Vermicomposting)	Two acre (Establishment cost+ Annual Expenditure)	3,73,000	1,68,000
<p>Terms and Conditions:</p> <ul style="list-style-type: none"> • Can be best adopted for small fragmented land/waste land. • Waste land can be made productive. • Requirement of Low establishment cost and minimum technical knowledge. 				

B. Small Farm Implements				
Sl. No.	Items of Investment	Specifications	Unit Cost (Rs.)	
1.	Seed Grader	1-2 Tons/hour	2,00,000-10,00,000	
2.	Hand Operated Makhana Grader	4-6 no. grades	15,000-20,000	
3.	Makhana Popping Machine	100-500 kg/hour	6,00,000-10,00,000	



Annexures

Integrated Fish Farming with Dairy in Bihar

Financial Analysis & Repayment Schedule - Integrated Fish Farming with Dairy (Unit Size: One ha & 5 CBC) Year wise								
Particulars	I	II	III	IV	V	VI	Discounting factor	15.00%
Capital Cost	6.53	0	0	0	0	0	NPW of cost at 15% DF	12.75
Operational Cost	1.87	1.87	1.87	1.87	1.87	1.87	NPW of benefit at 15% DF	26.42
Total Cost	8.40	1.87	1.87	1.87	1.87	1.87	NPW at 15% DF	13.67
Total Benefit	6.50	7.12	7.12	7.12	7.12	7.12	BCR	2.07
Net Benefit (Total benefit - Total cost)	-1.90	5.25	5.25	5.25	5.25	5.25	IRR	>15%

Repayment Schedule						Means of Finance	
Year	Net Income	Interest @ 12 % pa	Repayment		Bank loan outstanding at the end of year	Net Surplus	Total Financial Outlay(TFO)
			Principal Repayment	Total Outgo			Margin Money (25%)
1		0.75	0.00	0.75	6.30		Bank Loan
2	5.26	0.75	1.26	2.02	5.04	3.23	Repayment Period
3	5.26	0.60	1.26	1.86	3.78	3.39	6 years with 1 year grace period
4	5.26	0.45	1.26	1.71	2.52	3.54	
5	5.26	0.30	1.26	1.56	1.26	3.69	
6	5.26	0.15	1.26	1.41	0.00	3.84	Rate of interest
							8.40
							2.10
							6.30
							12.00 %

National Agriculture Infra Financing Facility

The Department of Agriculture & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India.

Objective of the Scheme: To mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

Size of the financing facility – ₹ 1 lakh Crore.

Credit Guarantee for loans up to ₹ 2 Crore.

Interest subvention of 3% p.a., limited to a maximum period of 7 years and ₹ 2 crore per project in one location. Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.

Who Can Apply	Eligible Products	Main Features
Agricultural Produce Market Committee (APMC) Agri-Entrepreneur Central sponsored Public-Private Partnership Project Farmer Farmer Producers Organization and their Federations Organisations Joint Liability Groups Marketing Cooperative Society Multipurpose Cooperative Society Primary Agricultural Credit Society Self Help Group and their federations Start-Up State Agencies	Organic inputs production Bio stimulant production units Nursery Tissue culture Seed Processing Custom Hiring Center Infrastructure for smart and precision agriculture Farm/Harvest Automation Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications. Logistics facilities - Reefer Van & Insulated vehicles Assaying Units Supply chain services including e-marketing platforms Warehouse & Silos Cold Stores and Cold Chain Packaging Units Primary Processing activities	Convergence with all schemes of central or state government. Online single window facility in collaboration with participating lending institutions. Project Management Unit to provide handholding support for projects including project preparation. Multiple lending institutions including Commercial Banks, Cooperative Banks, RRBs, Small Finance Banks, NCDC, NBFCs etc. One eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto 2 crore. For a private sector entity, such as farmer, agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. Limitation of 25 projects will not be applicable to state agencies, national and state federations of cooperatives, federations of FPOs and federation of SHGs. APMCs will be eligible for multiple projects (of different infrastructure types) within their designated market area. Disbursement will complete in six years from 2020-21 Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme

The Department of Agriculture & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India.

Objective of the Scheme: To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses through free training, start-up loans, subsidy, mentoring and refresher programs.

Project Cost Ceiling: Ceiling of project cost for subsidy is Rs.20 lakh for an individual project (Rs. 25 lakhs in case of extremely successful individual projects) and to Rs.100 lakh for a group project (established by a group comprising at least five trained persons under the Scheme, out of which one could be from Management background). At least 10% value of the Total Financial Outlay of the project should be in capital form.

Subsidy Pattern: Back-ended composite subsidy with 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill States and 36% of project for all others.

Who Can Apply	Eligible Products
<p>Graduates in agriculture and allied subjects from State Agriculture Universities (SAUs)/Central Agricultural Universities/Universities recognised by ICAR/UGC.</p> <p>Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.</p> <p>Biological Science Graduates with Post Graduation in Agriculture & allied subjects</p> <p>Degree courses recognised by UGC having more than 60 percent of the course content in Agriculture and allied subjects</p> <p>Diploma/Post Graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognised colleges and universities.</p> <p>Agriculture related courses at Intermediate, with at least 55% marks.</p>	<p>Extension consultancy services • Soil and water quality cum inputs testing laboratories • Crop protection services, including pest surveillance, diagnostic and control services (with culture rooms, autoclaves, microscopes, ELISA Kits etc. for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests) • Micro-propagation including plant tissue culture labs and hardening units; • Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems; • Seed production and processing units; • Vermiculture units; • Production of bio-fertilizers, bio-pesticides & other bio-control agents; • Apiaries (bee-keeping) and honey & bee products' processing units; • Agricultural insurance services; • Agri tourism • Agri journalism – film production, farm publications and exhibitions; • Poultry and fishery hatcheries; • Livestock health cover, veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply and artificial insemination; • Information technology kiosks; • Feed production, marketing and testing units; • Value addition centres; • Cool chain including cold storage units. • Post harvest management centres for sorting, grading, standardization, storage and packaging; • Metallic and non-metallic storage structures. • Horticulture clinic, nursery, landscaping, floriculture • Sericulture; • Vegetable production and marketing; • Retail marketing outlets for processed agri-products; • Production and marketing of farm inputs & outputs; • Contract farming; • Crop production and demonstration; • Mushroom production; • Production, processing and marketing of medicinal and aromatic plants; • Production units like dairy, poultry, piggery, fisheries, sheep rearing, goat rearing, emu rearing, rabbit rearing etc.</p>

New Agricultural Marketing Infrastructure (AMI) Sub - Scheme of Integrated Scheme for Agricultural Marketing (ISAM)

The Department of Agriculture & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India.

The sub scheme on AMI will be implemented by the Directorate of Marketing & Inspection (DMI), an attached office of Department of Agriculture, Cooperation and farmers welfare and has been approved for continuation up to 31st March 2026.

Objective of the Scheme: To develop marketing infrastructure to effectively handle and manage marketable surpluses of agricultural and allied produce including horticulture livestock, poultry, fishery, bamboo and minor forest produce and to promote innovative and latest technologies in post-harvest and agricultural marketing infrastructure. To develop alternative & competitive marketing channels for agricultural and allied produce through incentivizing private and cooperative sectors to make investments there for. To benefit the farmers individually and collectively through FPOs from farm level processing and marketing of processed produce along with promotion of small size processing units. To promote creation of scientific storage capacity for storing farm produce, processed farm produce and agricultural inputs etc. to reduce post-harvest & handling losses, promote pledge financing and market access. To incentivize developing and upgrading of Gramin Haats as GrAMs to make better farmer-consumer market linkages.

Institutional Lending: Commercial, Cooperative, Regional Rural Banks, Agricultural Development Finance Companies (ADFCs), State Cooperative Banks (SCBs), State Cooperative Agricultural and Rural Development Banks (SCARDBs), Scheduled Urban Cooperative Banks, and other institutions eligible for refinance by National Bank for Agriculture and Rural Development (NABARD) or any other financial institution such as State Financial Corporations (SFCs) approved by DAC&FW. Projects promoted by cooperatives and financed by National Cooperative Development Corporation (NCDC) or cooperative banks recognized by NCDC in accordance with NCDC's eligibility guidelines. State agencies have a choice of investing their own funds rather than going for institutional funding.

Promoters Contribution & Term Loan: Minimum promoter's contribution should be 20% of the project cost. This should also be ensured at the time of actual expenditure on completion of the project. Minimum Term loan (including subsidy) to be sanctioned by the Financial Institution (FI) should be 50% of the project cost. The promoter's contribution may vary from 20-50% of TFO and the term loan may vary from 50-80% of the TFO.

Subsidy Pattern: The sub scheme envisages back-ended capital subsidy for investment in eligible storage, marketing infrastructure projects.

Category	Rate of Subsidy (on capital cost)	Subsidy ceiling
Storage Infrastructure		50- 1000 MT
For Registered FPOs, Panchayats, Women, Scheduled Caste (SC)/ Scheduled Tribe (ST) entrepreneurs or their cooperatives/ Self-help groups	33-33%	1166.55(in Rs./MT)
For all Other categories of beneficiaries	25%	875/-
		1000 - 10,000 MT
		Max ceiling (Rs. Lakh)
		100.00
		75.00

Infrastructure projects other than Storage	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling (Rs. in lakh)
For Registered FPOs, Panchayati Raj Institutions, Women farmers/ entrepreneurs, Scheduled Caste(SC)/ Scheduled Tribe (ST) entrepreneurs and their cooperatives	33-33%	30.00
For all Other categories of beneficiaries	25%	25.00

Who Can Apply	Eligible Products	Project Timelines
<p>For creation of storage infrastructure and Non-storage infrastructure: Individuals, Group of farmers / growers, FPOs/FPCs registered under respective companies Act/cooperatives societies Act/ societies registration Act (with minimum 50 members); farmer Partnership/ Proprietary firms, Companies, Corporations; Non-Government Organizations (NGOs), Self Help Groups (SHGs); Cooperative Federations; Marketing Bodies of the Government, Local Bodies, Panchayats; State agencies including State Government Departments and autonomous organization / State owned corporations such as Agricultural Produce Market Committees & Marketing Boards, State Warehousing Corporations, State Civil Supplies Corporations etc.</p>	<p>Storage infrastructure like godowns including stand-alone silos for storage of food grains with necessary ancillary facilities like loading, unloading, bagging facility etc., excluding railway siding are eligible for subsidy. Assistance for storage infrastructure will be available on capital cost of the project including cost of allied facilities like boundary wall, internal road, internal drainage system, weighing, grading, packing, quality testing & certification, firefighting equipment etc., functionally required to operate the project. Capacity of 50-5000 MT for all categories of promoters across the country and Capacity of 50-10000 MT for State agencies. Mobile infrastructure for post-harvest operations viz. grading, packaging, quality testing etc. including reefer vans, or any other refrigerated vans will be permissible for assistance. However, transport vehicles such as trucks, van, etc. will not be permissible for assistance. Infrastructure for direct marketing of agricultural commodities from producers to consumers/processing units/ bulk buyers, etc. and infrastructure for farmer-consumers marketsCommon facilities in the market yards such as platforms for auctioning of the produce, loading, unloading, assembling, drying, cleaning, grading, weighing, mechanical handling and assaying equipment's, etc. cleaning, cutting, de-podding, decortication, dehusking, de-sheller, Grain cleaner, specific gravity separator, mini rice huller, drying equipment's (solar/normal), bleaching, grading, sorting, packing/bag stitching, labelling, Page 6 of 61 waxing, ripening, chilling, pasteurization, homogenization, freezing, refrigeration and other value addition activities etc. Further, Mini Oil expeller for extraction of edible vegetable oil (as per FSSAI but without refining) from indigenous oilseeds (viz. Mustard seed, Sesame seed, Ground nut, Linseed, Mahua, Safflower, Nigerseed Oil, Coconut, Almond and Olive only) and Mini Dal mill for primary processing of pulses, which includes cleaning, grading, sorting, splitting, packaging and labelling for promoting direct marketing, are also eligible.</p>	<p>Time limit for submission of documents for Advance Subsidy Claim: FI, will within 90 days of disbursement of the first instalment of loan, submit to RO, NABARD, through its controlling / nodal office, a brief project profile-cum-claim form for advance subsidy in the prescribed form.</p> <p>Time limit* for submission of documents after completion of project for final subsidy: Within 60 days of the receipt of relevant documents from the promoter, the FI will submit to RO, NABARD and Regional/ Sub-office of DMI, final subsidy claim along with necessary documents, complete in all respects and also request for Joint Inspection of the project.</p> <p>Submission of JMI compliance: If the project is in order, immediately after joint inspection, FI will forward the joint inspection report along with requisite documents to NABARD, RO within 60 days of JMI.</p> <p>Project Completion Period: 18 Months from the date of disbursement of the first instalment of loan. Extension of time limit by 6 months will be allowed subject to penalty of reduction in rate of subsidy by 0.5 % for delay of each month or part</p>

thereof.

“World’s Largest Grain Storage Plan in Cooperative Sector”

Ministry of Co-operation, Govt. of India.

The Ministry of Cooperation has launched the scheme for “World’s Largest Grain Storage Plan in Cooperative Sector” by convergence of various schemes of the Ministry of Agriculture and Farmers Welfare, Ministry of Consumer Affairs, Food and Public Distribution and Ministry of Food Processing Industries. In its pilot phase the project is being implemented in at least 10 selected Districts of different States/ UTs in the country and the valuable insights and learnings from which will be suitably incorporated for the country-wide implementation of the Plan.

Implementation

The Plan would be implemented by utilizing the available outlays provided under the identified schemes of the respective Ministries. Following schemes have been identified for convergence under the Plan:

Ministry of Agriculture and Farmers Welfare	Ministry of Agriculture and Farmers Welfare	Ministry of Consumer Affairs, Food and Public Distribution
i. Agriculture Infrastructure Fund (AIF), ii. Agricultural Marketing Infrastructure Scheme (AMI), iii. Mission for Integrated Development of Horticulture (MIDH), iv. Sub Mission on Agricultural Mechanization (SMAM)	i. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), ii. Pradhan Mantri Kisan Sampada Yojana (PMKSY)	i. Allocation of food grains under the National Food Security Act, ii. Procurement operations at Minimum Support Price

Benefits of the Plan

- The plan is multi-pronged – it aims to address not just the shortage of agricultural storage infrastructure in the country by facilitating establishment of godowns at the level of PACS, but would also enable PACS to undertake various other activities, viz:
 - o Functioning as Procurement centers for State Agencies/ Food Corporation of India (FCI);
 - o Serving as Fair Price Shops (FPS);
 - o Setting up custom hiring centers;
 - o Setting up common processing units, including assaying, sorting, grading units for agricultural produce, etc.
- Further, creation of decentralized storage capacity at the local level would reduce food grain wastage and strengthening food security of the country.
- By providing various options to the farmers, it would prevent distress sale of crops, thus enabling the farmers to realize better prices for their produce.
- It would hugely reduce the cost incurred in transportation of food grains to procurement centres and again transporting the stocks back from warehouses to FPS.
- Through ‘whole-of-Government’ approach, the Plan would strengthen PACS by enabling them to diversify their business activities, thus enhancing the incomes of the farmer members as well.



NABVENTURES Limited

Wholly owned subsidiary of NABARD

Investment Focus

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

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

✉ e-mail : nabventure@nabard.org ☎ Phone: 91-22-26539357
Website:www.nabventures.in



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office:

NABARD, Gr. Floor, D Wing, C-24, G Block, BKC, Bandra East, Mumbai-400051
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- › **MSME**
- › **Microfinance**
- › **Small Business**
- › **Transportation**
- › **Housing**
- › **Education**
- › **Livelihoods**
- › **Agriculture**

Registered Office:

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

🌐 Website: www.nabsamruddhi.in



NABFOUNDATION

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

Registered Office: NABARD, 2nd Floor, B Wing, BKC, Bandra East, Mumbai-400051

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🌐 Website:www.nabfoundation.in



NABKISAN Finance Limited

A subsidiary of NABARD

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

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NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

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

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🌐 Website:www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country.
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector.
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

NABARD C-24,
G Block, BKC, Bandra East,
Mumbai-400051

Ph:022-26539410/26537039

- › Established to manage various credit guarantee funds of Government of India, State Government etc.
- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

e-mail:ho@nabsanrakshan.org

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

- › NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF) and for Financing FPOs.

🌐 Website:www.nabsanrakshan.in