



**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**

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 2024-25

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

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प्राक्कथन

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) अपने स्थापना वर्ष 1982 से ग्रामीण समृद्धि को बढ़ावा देने के लिए कृतसंकल्प है। ग्रामीण अर्थव्यवस्था के विभिन्न क्षेत्रों के विकास की संभावनाओं को अंतर्दृष्टि प्रदान करने और ग्रामीण क्षेत्रों के विकास विशेष रूप से कृषि और उससे संबद्ध क्षेत्रों में पूंजी निर्माण में वृद्धि के लिए नाबार्ड वित्तीय संस्थाओं के माध्यम से मध्यम और दीर्घ कालीन ऋण निवेश को बढ़ावा देता रहा है, साथ ही वित्तीय संस्थाओं, सहकारी संस्थाओं, सहकारी बैंकों को पुनर्वित्त के रूप में वित्तीय सहायता प्रदान करता रहा है।

राज्य में कृषि और उससे संबद्ध क्षेत्र, समावेशी विकास, ग्रामीणों की आय में वृद्धि और खाद्य सुरक्षा का केंद्र बिंदु है। गहन कृषि और फसल विविधीकरण के साथ नवीनतम कृषि तकनीकी का उपयोग कर उत्पादकता और उत्पादन बढ़ाने के लिए, एक समय सीमा के अंदर तीव्र फसल वृद्धि, फसलों की कटाई के उपरान्त खाद्यान्न सुरक्षा हेतु भंडारण और कृषि उत्पादों के मूल्य संवर्धन, लघु एवं सीमांत किसानों तथा खेतिहर मजदूरों को स्वरोजगार प्रदान करने एवं उनकी आय में वृद्धि के लिए पशुपालन एवं मत्स्यपालन आवश्यक है। वर्तमान समय में, किसान मुख्य रूप से केवल फसल उत्पादन पर ध्यान केन्द्रित करते हैं, जिससे उनकी आय और रोजगार में अनिश्चितता बनी रहती है। इस संबंध में कृषि से जुड़े विभिन्न उद्यमों के समन्वय से न केवल किसानों की आय में वृद्धि होगी बल्कि उनके और उनके परिवार में रोजगार के नए अवसर भी सृजित होंगे।

संस्थागत ऋण आर्थिक विकास का मुख्य आधार है तथा इसका प्रवाह भारत सरकार, बिहार सरकार और भारतीय रिजर्व बैंक की मुख्य प्राथमिकताओं में से एक है। वित्तीय संस्थाएं कृषि, पशुपालन और मत्स्यपालन के लिए अल्पावधि ऋण निर्धारित वित्तमान के आधार पर किसान क्रेडिट कार्ड के माध्यम से सुगमता पूर्वक कर रहे हैं। कृषि और उससे संबद्ध क्षेत्रों में मध्यम और दीर्घ कालीन ऋण प्रवाह की सुगमता को ध्यान में रखकर वित्तीय वर्ष 2024-25 के लिए इकाई लागत का निर्धारण सरकारी विभागों, कृषि विश्वविद्यालयों, राज्य स्तरीय बैंकर्स समिति, वित्तीय संस्थाओं तथा नाबार्ड के तकनीकी (कृषि और उससे संबद्ध क्षेत्रों के) अधिकारियों और जिला विकास प्रबन्धकों के परामर्श के उपरान्त राज्य स्तरीय इकाई लागत समिति की बैठक में किया गया है।

इकाई लागत पुस्तिका में विभिन्न गतिविधियों के सामने प्रदर्शित इकाई लागत सांकेतिक है और सरकारी विभाग, वित्तीय संस्थान, गैर सरकारी विभाग वित्तीय सहायता प्रदान करते समय स्थानीय स्थितियों तथा गतिविधियों के तकनीकी, वित्तीय औरध्या आर्थिक व्यवहार्यता को ध्यान में रखकर वित्तीय लागत का निर्धारण कर सकते हैं।

मैं सभी संबन्धित सरकारी विभागों, कृषि विश्वविद्यालयों, राज्य स्तरीय बैंकर्स समिति, वित्तीय संस्थाओं और अन्य सभी हितधारकों द्वारा दिए गए सहयोग और समर्पण के लिए आभार व्यक्त करता हूँ। मुझे आशा है कि इकाई लागत पुस्तिका सरकारी विभागों, वित्तीय संस्थाओं और अन्य सभी हितधारकों के लिए दिशानिर्देशिका बनेगी तथा कृषि और उससे संबद्ध क्षेत्रों में मध्यम और दीर्घकालीन संस्थागत ऋण में आपेक्षिक वृद्धि होगी।

(बिनय कुमार सिन्हा)

मुख्य महाप्रबंधक, नाबार्ड, पटना

DISCLAIMER

The unit cost and parameters in respect of activities suggested in the unit cost booklets are based on the information collected by NABARD and discussion made with stakeholders in State Level Unit Cost Committee (SLUCC) meeting.

The unit cost indicated against the activity(s) are indicative in nature and Government Departments, Financial Institutions and other Stakeholders may do necessary exercise to assess the technical feasibility, financial viability and/or economic viability at the time of providing financial assistance to the respected activities based on the conditions prevailing around the area of operation.

The norms and guidelines for financing various activities and/or providing capital subsidy and /or interest subvention issued and/or prescribed by Government of India, Government of Bihar, Reserve Bank of India, NABARD, Government Departments, Corporate/Head Offices of Financial Institutions etc. need to be sincerely adhered to.

NABARD doesn't accept any liability whatsoever to anyone using this report for any purpose.

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Unit cost for different investment activities in BIHAR for 2024-25

I. Water Resources

| A. Irrigation Structure | | | | |
|--------------------------------|--------------------------------|---------------------|-----------------|-------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Construction of Pond | 30m x 30m x 3m | - | 2,95,900.00 |
| 2 | Construction of Pond | 20m x 20m x 3m | - | 1,39,400.00 |
| 3 | Construction of Pond | 15m x 15m x 3m | - | 88,100.00 |
| 4 | Renovation of Pond (Desilting) | 30m x 30m x 1.5m | - | 1,46,250.00 |
| 5 | Renovation of Pond (Desilting) | 30m x 15m x 1.5m | - | 54,700.00 |
| 6 | Renovation of Pond (Desilting) | 18m x 18m x 1.5m | - | 58,100.00 |
| 7 | Dug Well | 3m x 12m | 2,80,000.00 | 93,900.00 |
| 8 | Cavity Boring (PVC pipe) | 100mm x 20m | 29,000.00 | 29,000.00 |
| 9 | Tube well (PVC Pipe) | 100mm x 30m | 94,000.00 | 94,000.00 |
| 10 | Tube well (PVC Pipe) | 100mm x 45m | 1,25,000.00 | 1,25,000.00 |
| 11 | Tube well (PVC Pipe) | 100mm x 70m | 2,03,000.00 | 2,03,000.00 |
| 12 | Bore well with Pump House | 210' depth & 6" dia | - | 2,62,400.00 |

| | |
|------------------|--|
| Gestation Period | : 6 months |
| Repayment period | : 5-8 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

| B. Pump set | | | | |
|--------------------|-----------------------|------------------|-----------------|-----------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Petrol Pump set | 1.5 HP/ 3000 RPM | 25,000.00 | 17,300.00 |
| 2 | Petrol Pump set | 3 HP/ 3600 RPM | 37,000.00 | 20,200.00 |
| 3 | Diesel Pump set | 5 HP/ 3600 RPM | 43,000.00 | 43,000.00 |
| 4 | Diesel Pump set | 7 HP/ 2200 RPM | - | 48,000.00 |
| 5 | Diesel Pump set | 10 HP/ 3600 RPM | 63,000.00 | 65,500.00 |
| 6 | Electric Pump set | 2 HP | 21,000.00 | 21,000.00 |
| 7 | Electric Pump set | 5 HP | 32,000.00 | 32,000.00 |
| 8 | Electric Pump set | 10 HP | 57,000.00 | 53,000.00 |
| 9 | Submersible Pump Cost | 1.5 HP | - | 18,000.00 |
| 10 | Submersible Pump Cost | 2 HP | - | 25,000.00 |
| 11 | Submersible Pump Cost | 5 HP | - | 40,000.00 |
| 12 | Submersible Pump Cost | 6 HP | - | 49,000.00 |

| | |
|------------------|--|
| Gestation Period | : 6 months |
| Repayment period | : 5-8 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

| C. Micro Irrigation System (1 ha area) | | | | |
|---|--------------------------------------|--|------------------------|----------------|
| S.N. | Items of Investment | Specifications (Spacing/ Pipe Diameter) | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Drip Irrigation System | 12m x 12m | - | 29,900.00 |
| 2 | Drip Irrigation System | 10m x 10m | 28,000.00 | 31,800.00 |
| 3 | Drip Irrigation System | 9m x 9m | - | 33,200.00 |
| 4 | Drip Irrigation System | 8m x 8m | - | 35,000.00 |
| 5 | Drip Irrigation System | 6m x 6m | 44,000.00 | 42,200.00 |
| 6 | Drip Irrigation System | 5m x 5m | - | 47,800.00 |
| 7 | Drip Irrigation System | 4m x 4m | - | 50,500.00 |
| 8 | Drip Irrigation System | 3m x 3m | 64,000.00 | 58,000.00 |
| 9 | Drip Irrigation System | 2.5m x 2.5m | - | 82,900.00 |
| 10 | Drip Irrigation System | 2m x 2m | - | 1,00,930.00 |
| 11 | Drip Irrigation System | 1.5m x 1.5m | 93,000.00 | 1,18,100.00 |
| 12 | Drip Irrigation System | 2.5m x 0.6m | - | 87,100.00 |
| 13 | Drip Irrigation System | 1.8m x 0.6m | - | 1,11,200.00 |
| 14 | Drip Irrigation System | 1.2m x 0.6m / lower spacing | - | 1,55,000.00 |
| 15 | Portable Sprinkler Irrigation System | 63 mm (dia) | 28,000.00 | 27,000.00 |
| 16 | Portable Sprinkler Irrigation System | 75 mm (dia) | 33,000.00 | 30,000.00 |
| 17 | Micro Sprinkler Irrigation System | 5m x 5m | - | 81,300.00 |
| 18 | Micro Sprinkler Irrigation System | 3m x 3m | - | 92,800.00 |
| 19 | Mini Sprinkler Irrigation System | 10m x 10m | - | 1,17,600.00 |
| 20 | Mini Sprinkler Irrigation System | 8m x 8m | - | 1,29,800.00 |
| 21 | Semi-permanent Sprinkler system | - | - | 50,500.00 |
| 22 | Large volume sprinklers (Rain Gun) | 63 mm (dia) | - | 39,600.00 |
| 23 | Large volume sprinklers (Rain Gun) | 75 mm (dia) | - | 47,600.00 |



Drip Irrigation System



Sprinkler Irrigation System

Terms and Conditions:

- Minor irrigation structures i.e. wells, tube wells, shallow tube wells may be constructed in “safe” and “semi-critical” areas as indicated in block-wise assessment of groundwater.
- Financial institutions may gather information regarding the minimum acreage of land to be brought under irrigation, scope for sale of water for irrigation purpose and other sources of income.
- Based on the field conditions, availability of after sale services, repair and maintenance facility, the make and model may be decided by farmers.
- Financial institutions may finance unit as per the prevailing market rates including applicable GST (if any).
- Sale of water - if the beneficiary's own land is lesser than the area to be irrigated by dug well, shallow tube well etc. then the borrowing farmer can sell water and/or offer the pump set on rent for irrigation purpose to other farmers to generate additional source of income that will augment cash flow generation.
- The following minimum spacing is to be considered between wells while implementing the activities by farmers:
 - a. Between two dug wells with or without pump set : 180 m
 - b. Between two borewells with pump set : 250 m
 - c. Between dug well and bore well : 215 m

| D. Agri Drones | | | | |
|-----------------------|----------------------------|--------------|------------------------|----------------|
| S.N. | Items of Investment | Units | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Agribot Drone | 1 | - | 7,43,000.00 |
| 2 | Frame and Box for Bike | 1 | - | 80,000.00 |
| 3 | Extra Batteries | 10 | - | 2,60,000.00 |
| 4 | Charging hub | 2 | - | 30,000.00 |
| 5 | Drone pilot training | 1 | - | 65,000.00 |
| 6 | Insurance | 1 | - | 37,000.00 |
| 7 | Broadcasting unit | 1 | - | 95,000.00 |

| | |
|------------------|--|
| Gestation Period | : 12-18 months |
| Repayment period | : 5-8 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

II. Farm Mechanization

| A. Tractor | | | | |
|-------------------|--------------------------|----------------|-----------------------------|------------------------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Tractor with accessories | 12-15 HP | 2,40,000.00- 2,70,000.00 | 3,00,000.00- 4,00,000.00 |
| 2 | Tractor with accessories | 30-35 HP | 5,70,000.00- 6,00,000.00 | 6,00,000.00- 7,50,000.00 |
| 3 | Tractor with accessories | 35-40 HP | - | 8,00,000.00- 9,00,000.00 |
| 4 | Tractor with accessories | 40-45 HP | 9,00,000.00 | 9,00,000.00- 10,00,000.00 |
| 5 | Trailer | - | - | 1,00,000.00 |

| | |
|------------------|--|
| Gestation Period | : 6 months |
| Repayment period | : 9-10 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

| B Power Tiller & Paddy Transplanter | | | | |
|--|---|----------------|-----------------|-----------------------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Power Tiller with hatch, straight blade, cage wheel and rotavator | Self-Propelled | - | 1,70,000.00- 2,00,000.00 |
| 2 | Paddy Transplanter | Self-Propelled | 2,60,000.00 | 2,60,000.00 |

| | |
|------------------|--|
| Gestation Period | : 6 months |
| Repayment period | : 6-7 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

| C Accessories | | | | |
|----------------------|----------------------------|------------------------------|-------------------------------|--------------------------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Thresher Single purpose | Tractor Mounted/ Operated | 1,70,000.00 - 2,00,000.00 | 2,10,000.00 - 2,40,000.00 |
| 2 | Thresher Multi crop | Tractor Mounted/ Operated | 1,80,000.00 - 2,10,000.00 | 2,40,000.00 - 2,90,000.00 |
| 3 | Laser Land Leveler | Tractor Mounted/ Operated | 3,75,000.00 | 3,15,000.00 - 5,20,000.00 |
| 4 | Leveler with Spring | Tractor Mounted/ Operated | 21,000.00 - 24,000.00 | 19,500.00 - 24,000.00 |
| 5 | Leveler without spring | Tractor Mounted/ Operated | 17,500.00 - 19,000.00 | 17,500.00 - 19,000.00 |
| 6 | Rotavator | Tractor Mounted/ Operated | 90,000.00 - 1,30,000.00 | 70,000.00 - 1,30,000.00 |
| 7 | Disc Harrow | Tractor Mounted/ Operated | 42,000.00 - 55,000.00 | 42,000.00 - 55,000.00 |
| 8 | Power Weeder | Tractor Mounted/ Operated | 64,000.00 - 1,28,000.00 | 72,000.00 - 1,50,000.00 |
| 9 | Seed-cum-fertilizer drill | Tractor Mounted/ Operated | 55,000.00 - 1,20,000.00 | 75,000.00 - 1,20,000.00 |
| 10 | Happy Seeder | Tractor Mounted/ Operated | 1,80,000.00 - 2,45,000.00 | 1,60,000.00 - 2,80,000.00 |
| 11 | Straw Baler | Tractor Mounted/ Operated | 3,25,000.00 - 4,50,000.00 | 3,25,000.00 - 3,60,000.00 |
| 12 | Straw Reaper | Tractor Mounted/ Operated | 3,20,000.00 - 3,80,000.00 | 3,25,000.00 - 4,50,000.00 |
| 13 | Potato Planter/Digger | Tractor Mounted/ Operated | 1,00,000.00 - 1,50,000.00 | 1,20,000.00 - 2,07,000.00 |
| 14 | Super Seeder | Tractor Mounted/ Operated | 2,50,000.00 - 2,70,000.00 | 2,40,000.00 - 3,60,000.00 |
| 15 | Reaper cum Binder | Tractor Mounted/ Operated | 3,75,000.00 - 3,90,000.00 | 2,85,000.00 - 3,90,000.00 |
| 16 | Combine Harvester | Self-Propelled | 7,00,000.00 - 25,00,000.00 | 25,00,000.00 - 30,50,000.00 |
| 17 | Combine Harvester | Tractor Mounted/ Operated | - | 5,95,000.00- 12,50,000.00 |

| | |
|------------------|--|
| Gestation Period | : 6 months |
| Repayment period | : 4-5 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |



Terms and conditions:

- Tractor is defined as vehicle not meant for carrying passenger. Agriculture tractor is mechanically propelled four-wheel vehicle designed to work with suitable implements for various field operations and/or trailer to transport agricultural material (Central Motor Vehicle rule (CMVR), 1989).
- Financial institutions and farmers may satisfy themselves 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.
- Based on the field condition, landholding, custom hiring scope and after sales services, repair and maintenance facility, the make and model may be decided by farmer.
- Financial institutions may assess the technical feasibility, 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.
- Tractor may be financed with minimum three implements including a trailer unless these implements are already owned at the time of purchase. The implements may be of good quality preferably of BIS standard and matching with HP of tractor.
- Tractor shall be registered with District Transport Authority and hypothecation charge may be recorded.

III. Land Development

| A. On Farm Development and Compost Production | | | | |
|---|-------------------------|----------------------------|-----------------|-------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Reclamation | 01 ha | 53,000.00 | 53,000.00 |
| 2 | Dry Land Farming | 01 ha | 47,000.00 | 47,000.00 |
| 3 | Farm Fencing | 01 ha | 1,15,000.00 | 1,15,000.00 |
| 4 | Mesh wire fencing | 01 acre | - | 2,30,000.00 |
| 5 | NADEP Compost | 3m x 2m x 1m | 20,000.00 | 20,000.00 |
| 6 | Vermi-compost | 3m x 2m x 1m | 25,000.00 | 25,000.00 |
| 7 | Vermi-compost maker bed | 12ft x 4ft x 2ft (450 GSM) | - | 5,000.00 |
| 8 | Vermi-compost maker bed | 12ft x 4ft x 2ft (350 GSM) | - | 4,500.00 |

| | |
|------------------|--|
| Gestation Period | : 3-6 months |
| Repayment period | : 4-5 years |
| Installment | : Half-yearly/ Quarterly installment may be linked with harvesting and marketing of crop |

Terms and conditions:

- Financial institutions may finance farm development activities 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 may be restricted with reference to the actual slope of the land.
- The proposed land development/soil conservation works may be completed before planting of seedling.
- Financial institutions may enthruse farmers to take up agronomical measures on the structure to increase their life

IV. Animal Husbandry

| A. Dairy Development- Cross bread cow, Indigenous cow and Heifer | | | | |
|--|-------------------------------------|----------------|-----------------|-------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | CB cows without shed | 2 milch animal | 1,52,000.00 | 1,60,000.00 |
| 2 | CB cows with Straw Bamboo Shed | 2 milch animal | 2,00,000.00 | 1,90,000.00 |
| 3 | CB cows with Straw Bamboo Shed | 4 milch animal | 3,50,000.00 | 3,65,000.00 |
| 4 | Indigenous Cows (Sahiwal, Gir etc.) | 2 milch animal | 1,66,000.00 | 2,20,000.00 |
| 5 | Heifer Rearing | 10 CB animal | 2,93,000.00 | 2,25,000.00 |

Note: Average milk yield from cross bread cow may be 8-10 LPD and indigenous cows may be 9-10 LPD. Animal costs include insurance cost and one month feed cost. The cost of bamboo shed for 2 milch animals has been considered Rs.30,000.00.

| | |
|------------------|--|
| Gestation Period | : 1-2 months |
| Repayment period | : 6-7 years |
| Working capital | : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan |



| B. Graded Murrah Buffaloes (GMB) | | | | |
|---|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | GMB without shed | 2 animals | 1,42,000.00 | 1,80,000.00 |
| 2 | GMB with Straw Bamboo Shed | 2 animals | 1,88,000.00 | 2,10,000.00 |
| 3 | GMB with Straw Bamboo Shed | 4 animals | 3,37,000.00 | 4,05,000.00 |

Note: Average milk yield from GMB may be 12-15 LPD. Cost of bamboo shed for 2 milch animals has been considered Rs.30,000.00.

| | |
|------------------|--|
| Gestation Period | : 1-2 months |
| Repayment period | : 6-7 years |
| Working capital | : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan |



| C. Mini Dairy unit with shed, machinery/equipment, milking machine etc. | | | | |
|--|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Graded Murrah Buffaloes | 5 animals | 3,97,000.00 | 5,50,000.00 |
| 2 | Cross Breed Cows | 5 animals | 4,67,000.00 | 5,00,000.00 |
| 3 | Cross Breed Cows | 10 animals | 12,36,000.00 | 12,85,000.00 |

| | |
|------------------|--|
| Gestation Period | : 3-6 months |
| Repayment period | : 6-7 years |
| Working capital | : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan |



| D. Goat Rearing | | | | |
|------------------------|--|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Breeding cum Goat Rearing Unit | 10+1 unit | 1,18,000.00 | 1,32,000.00 |
| 2 | Breeding cum Goat Rearing unit (non-stall fed) | 10+1 unit | 95,000.00 | 1,08,000.00 |
| 3 | Breeding cum Goat Rearing Unit (non-stall fed) | 20+1 unit | 1,70,000.00 | 1,93,000.00 |
| 4 | Breeding cum Goat Rearing unit (with shed) (non-stall fed) | 20+1 unit | 2,22,000.00 | 2,53,000.00 |

Gestation Period : 12-18 months
 Repayment period : 5-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



| E. Sheep and Pig Rearing | | | | |
|---------------------------------|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Sheep Rearing | 20+1 unit | 1,37,000.00 | 1,54,000.00 |
| 2 | Local Breed Pigs | 3+1 unit | 62,000.00 | 71,000.00 |
| 3 | Cross Breed Pigs | 3+1 unit | 88,000.00 | 1,00,000.00 |
| 4 | Cross Breed Pigs | 10+1 unit | 2,26,000.00 | 2,59,000.00 |

Gestation Period : 12-18 months
 Repayment period : 5-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan

| F. Poultry Rearing | | | | |
|---------------------------|---------------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Broiler Unit (once in once out) | 200 birds | 1,14,000.00 | 1,29,000.00 |
| 2 | Broiler Unit (once in once out) | 400 birds | 2,28,000.00 | 2,59,000.00 |
| 3 | Broiler Unit (once in once out) | 1000 birds | 5,25,000.00 | 5,88,000.00 |
| 4 | Broiler Unit (once in once out) | 2000 birds | 10,77,000.00 | 12,06,000.00 |
| 5 | Broiler Unit (once in once out) | 5000 birds | 23,63,000.00 | 26,70,000.00 |
| 6 | Hybrid Layer | 1000 birds | 9,25,000.00 | 10,55,000.00 |
| 7 | Hybrid Layer | 2000 birds | 19,89,000.00 | 22,27,000.00 |
| 8 | Hybrid Layer | 5000 birds | 51,80,000.00 | 59,57,000.00 |

Gestation Period : 6-12 months
 Repayment period : 5-7 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



Terms and conditions:

DAIRY

- The Financial institutions may ensure that the borrower procures good quality cross breeds of cows and graded murrah buffaloes yielding on an average of 8-10 LPD and 12-15 liters LPD, respectively.
- The animal needs 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 may 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 and coverage of insurance.
- Animals need to be vaccinated regularly against diseases like Rinderpest, Hemorrhagic Septicemia, Foot and Mouth Diseases, etc. depending on their prevalence in the locality and as per the advice of State Animal Husbandry Department.
- Farmers may make adequate arrangements for green, dry, and concentrate feed. Financial institutions can finance additional short-term credit under KCC for the same.

Goat, Sheep and Pig

- Financial institutions may 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 and coverage of insurance.
- 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 financial institutions.
- 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.

Poultry:

- Farmers may make adequate arrangements for regular supply of quality chicks, medicines, vaccines, feed, market of produce, subscriptions of insurance etc.
- Financial institutions can finance additional short-term credit under KCC for the same.
- Birds need to be vaccinated against diseases with the help of Animal Husbandry Department

V. Fisheries

| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
|------|--------------------------------|-----------------------------|--------------------------|-----------------------------------|
| | | | 2023-24 | 2024-25 |
| | | | 1 | Construction of fish rearing pond |
| 2 | Construction of nursery pond | 0.5 Acre/ 5'(excavation) | 1,87,000.00 | 2,13,000.00 |
| 3 | Renovation of existing ponds | 01 ha/ 4 ft excavation | 45,000.00 - 50,000.00 | 50,000.00 - 60,000.00 |
| 4 | Renovation of rearing tank | 01 ha | 95,000.00 | 1,10,000.00 |
| 5 | Cage Establishment | 6m x 4m x 4m | 30,000.00 | 36,000.00 |
| 6 | Fish culture in existing ponds | 01 ha | 1,76,000.00 | 2,00,000.00 |
| 7 | Aerator (4 Paddle wheel) | 2 HP | 50,000.00 | 62,000.00 |
| 8 | Soil and Water Testing Kit | Per unit | 50,000.00 | 60,000.00 |

| B. Drag, Cast and Gill Net | | | | |
|-----------------------------------|----------------------------|-------------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Drag Net | 450ft x 30ft (1.6") | 55,000.00 | 70,000.00 |
| 2 | Drag Net | 200ft x 27ft (1.6") | 37,000.00 | 48,000.00 |
| 3 | Drag Net | 200ft x 20ft (1.6") | 33,000.00 | 42,000.00 |
| 4 | Cast Net | H-18ft x C-36ft (2") | 7,000.00 | 12,000.00 |
| 5 | Cast Net | H-11ft x C-21ft (1.25") | 6,000.00 | 11,500.00 |
| 6 | Gill net | Per Unit | 47,000.00 | 55,000.00 |

| C. Hatchery Development | | | | |
|--------------------------------|---------------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Carp Fish Hatchery Renovation | Per Unit | 5,00,000.00 | 5,75,000.00 |
| 2 | Carp Fish Hatchery Construction | Per Unit | 25,00,000.00 | 28,50,000.00 |
| 3 | Minor carp Hatchery | 10 lakh fry/year | 13,20,000.00 | 14,70,000.00 |

| D. Fish and Prawn Culture | | | | |
|----------------------------------|----------------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Minor carp culture | 01 ha | 4,70,000.00 | 5,30,000.00 |
| 2 | Input Cost for Pangasius Culture | 01 ha | 4,00,000.00 | 4,50,000.00 |
| 3 | Input Cost for Tilapia | 01 ha | 4,00,000.00 | 4,45,000.00 |
| 4 | Fresh water prawn culture | 01 ha | 5,50,000.00 | 6,20,000.00 |

| E. Bio-Flock and Recirculatory Aquaculture System | | | | |
|--|--|-----------------------|------------------------|----------------|
| S. N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Bio-flock Pond Construction | 0.1 ha | 14,00,000.00 | 15,80,000.00 |
| 2 | Re-circulatory Aquaculture System (RAS – 7 tank) | 15000 Liter/Tank | 7,50,000.00 | 8,55,000.00 |

| F. Vehicle for Fish Marketing | | | | |
|--------------------------------------|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Two-Wheeler | 01 unit | 75,000.00 | 84,000.00 |
| 2 | Three-Wheeler | 01 unit | 3,25,000.00 | 3,65,000.00 |
| 3 | Four-Wheeler | 01 unit | 6,25,000.00 | 7,05,000.00 |

| G. Fish Processing | | | | |
|---------------------------|---|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Ready to eat and Ready to cook fish (Fish Processing Plant) | 01 unit | 1,00,00,000.00 | 1,25,00,000.00 |
| 2 | Fish waste to wealth (Fish silage, Fish scales, Isinglass) | 01 unit | 25,00,000.00 | 28,00,000.00 |

| H. Development of Ornamental and Recreational Fisheries | | | | |
|--|--|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Backyard rearing unit (Freshwater Ornamental Fish) | 01 Unit | 4,81,000.00 | 5,40,000.00 |
| 2 | Medium Scale Rearing Unit (FW) | 01 ha | 12,14,000.00 | 13,50,000.00 |
| 3 | Backyard Ornamental Aquatic Plant Unit | 01 ha | 2,80,000.00 | 3,15,000.00 |
| 4 | Aquarium fabrication cum retail unit | 01 unit | 5,47,000.00 | 6,10,000.00 |

| I. Fish Feed Mill | | | | |
|--------------------------|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Fish Feed mill | 1-5 qt per day | 12,24,000.00 | 13,45,000.00 |
| 2 | Fish Feed mill | 2 tons per day | 30,00,000.00 | 33,60,000.00 |

Gestation Period : 6-18 months
 Repayment period : 5-9 years
 Working capital : Financial institutions may finance working capital requirement under KCC in addition to sanction term loan



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 in view the specifications and technical guidelines prescribed by the Fisheries department.
- Farmer has to maintain water level (1.0-1.5 meter), water pH level, arrangements for desilting, deepening and strengthening of peripheral bunds, etc. The borrower has to ensure that proper flood water or rainwater run off does not enter pond.
- Financial institutions may satisfy 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 may be done by farmers with the help of Fishery Department and/or Financial Institution.

VI. Plantation & Horticulture

| A. Plantation and Horticulture | | | | |
|---------------------------------------|--|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Mango | 01 ha | 1,74,000.00 | 1,94,000.00 |
| 2 | Litchi | 01 ha | 1,60,000.00 | 1,78,000.00 |
| 3 | Guava (with fencing) | 01 ha | 1,60,000.00 | 1,78,000.00 |
| 4 | Citrus Fruits, Amla (with fencing) | 01 ha | 1,60,000.00 | 1,78,000.00 |
| 5 | Kagji Lime | 01 ha | 1,93,000.00 | 2,15,000.00 |
| 6 | Papaya with fencing | 01 ha | 1,29,000.00 | 1,45,000.00 |
| 7 | Papaya Taiwan with fencing | 01 ha | 1,53,000.00 | 1,70,000.00 |
| 8 | Pineapple | 01 ha | 2,15,000.00 | 2,36,000.00 |
| 9 | Betel vine | 01 ha | 1,62,000.00 | 1,78,000.00 |
| 10 | Coconut | 01 ha | 1,62,000.00 | 1,78,000.00 |
| 11 | Jack fruit | 01 ha | 96,000.00 | 1,05,000.00 |
| 12 | Banana with staking | 01 ha | 1,36,000.00 | 1,50,000.00 |
| 13 | Banana without integration | 01 ha | 1,69,000.00 | 1,85,000.00 |
| 14 | Banana (Sucker) | 01 ha | 2,24,000.00 | 2,45,000.00 |
| 15 | Tissue culture banana with staking | 01 ha | 2,62,000.00 | 2,85,000.00 |
| 16 | Strawberry | 01 ha | 3,16,000.00 | 3,53,000.00 |
| 17 | High density orchard- Mango, Litchi & Guava (60:20:20) | 01 ha | 1,25,000.00 | 1,37,000.00 |
| 18 | Green House | 100 Sq. Meter | 1,22,000.00 | 1,35,000.00 |
| 19 | Shed Net (Tubular Structure) | 100 Sq. Meter | 90,000.00 | 1,00,000.00 |
| 20 | Walk in Tunnel | 100 Sq. Meter | 72,000.00 | 80,000.00 |
| 21 | Plastic Tunnel | 100 Sq. Meter | 71,000.00 | 80,000.00 |
| 22 | Stevia (under protected cultivation) | 01 ha | 6,91,000.00 | 7,67,000.00 |

| | | | | |
|----|--|-------------|-------------|-------------|
| 23 | Makhana Cultivation in chaur land pond without lease | 01 ha | 1,63,000.00 | 1,80,000.00 |
| 24 | Makhana Cultivation in chaur land with lease | 01 ha | 1,90,000.00 | 2,10,000.00 |
| 25 | Makhana Cultivation in renovated pond without lease | 01 ha | 1,14,000.00 | 1,26,000.00 |
| 26 | Makhana Cultivation in renovated pond with lease | 01 ha | 1,34,000.00 | 1,50,000.00 |
| 27 | Oyster Mushroom | 30 beds | 43,000.00 | 48,000.00 |
| 28 | Bee Keeping - Italian bees | 5 Colonies | 35,000.00 | 40,000.00 |
| 29 | Bee Keeping - Italian bees | 10 Colonies | 58,000.00 | 65,000.00 |
| 30 | Cut Flower Cultivation | 01 ha | 1,22,000.00 | 1,35,000.00 |
| 31 | Button Mushroom Cultivation (Controlled temperature) | 250 Trays | 2,00,000.00 | 2,20,000.00 |
| 32 | Dragon Fruit | 01 ha | - | 7,50,000.00 |
| 33 | Tea | 01 ha | - | 4,94,000.00 |

Gestation Period : 6-18 months

Repayment period : 5-9 years



| B. Vegetable, Sericulture, Floriculture and MAP | | | | |
|--|---|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Mulberry plantation & rearing of silkworm under irrigated condition | 01 ha | 2,55,000.00 | 2,78,000.00 |
| 2 | Tasar chawki rearing (both commercial & seed rearing) | 01 ha | 2,38,000.00 | 2,60,000.00 |
| 3 | Tasar composite sericulture (Terminal plantation) +Silkworm | 01 ha | 52,000.00 | 58,000.00 |
| 4 | Vegetable cultivation (with hand pump) | 01 ha | 1,16,000.00 | 1,27,000.00 |

| | | | | |
|----|--|----------|---------------------|--------------|
| 4 | Vegetable cultivation (with hand pump) | 01 ha | 1,16,000.00 | 1,27,000.00 |
| 5 | Gladiolus (under protected cultivation) | 01 ha | 17,56,000.00 | 18,95,000.00 |
| 6 | Rose (hybrid) (under protected cultivation) | 01 ha | 6,17,000.00 | 6,70,000.00 |
| 7 | Tuberose | 01 ha | 3,20,000.00 | 3,45,000.00 |
| 8 | Jasmine (Bela) | 01 ha | 1,24,000.00 | 1,38,000.00 |
| 9 | Citronella/Geranium/Palmarosa/Lemon Grass/French Basil | 01 ha | 1,06,000.00 | 1,18,000.00 |
| 10 | Genda Flower (Marigold) | 01 ha | 1,53,000.00 | 1,68,000.00 |
| 11 | Mentha | 01 ha | 56,000.00-71,000.00 | 80,000.00 |
| 12 | Mentha Distillation Plant | 1000 LPD | 13,75,000.00 | 15,00,000.00 |

Gestation Period : 12-36 months

Repayment period : 5-9 years

Terms and conditions:

- Financial institutions may ensure that adequate irrigation and water supply is available to the proposed farm for plantation & horticulture activity.
- Financial institution shall ensure 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.
- Financial institutions may sanction 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 subsequent years, financial institutions may consider proving credit under KCC for meeting the maintenance expenses as per KCC guidelines.
- Financial institution 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.
- Farmer may take up suitable intercrops and mixed cropping wherever possible.

VII. Forestry

| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
|------|--------------------------------|----------------|-----------------|-------------|
| | | | 2023-24 | 2024-25 |
| 1 | Eucalyptus | 01 ha | 72,000.00 | 72,000.00 |
| 2 | Farm Forestry/ Social Forestry | 01 ha | 2,66,000.00 | 2,66,000.00 |
| 3 | Agro Forestry on Farm Bunds | 01 ha | 1,62,000.00 | 1,62,000.00 |
| 4 | Bamboo | 01 ha | 1,62,000.00 | 1,62,000.00 |
| 5 | Acacia Auriculformis | 01 ha | 66,000.00 | 66,000.00 |
| 6 | Casuarina | 01 ha | 84,000.00 | 84,000.00 |
| 7 | Teak | 01 ha | 1,07,000.00 | 1,07,000.00 |
| 8 | Subabool | 01 ha | 78,000.00 | 78,000.00 |
| 9 | Pongamia | 01 ha | 42,000.00 | 42,000.00 |

Gestation Period : 12-36 months

Repayment period : 5-9 years



Terms and conditions:

- Financial institutions may ensure that adequate irrigation and water supply is available to the proposed plantation activity, if it is done in rain fed areas.
- Financial institutions shall ensure that the borrower is procuring adequate and good quality planting materials from reliable sources such as nurseries of Forest Department.
- The Financial institution 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, tweaking, trimming and pruning, etc.
- The borrower may take up suitable intercrops and mixed cropping wherever possible.

VIII. Cold Storage and Godowns

| A | Cold Storage | | | | |
|---|---|---|------------------------|-----------------|---------|
| | S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | | 2023-24 | 2024-25 |
| 1 | Cold Storage | Basic mezzanine structure with large chamber (of >250MT) with single temperature zone | 6,800.00-8,000.00 /MT | 8,000.00 /MT | |
| 2 | Cold Storage | PEB structure for multiple temperature and product use, more than 6 chambers (of <250 MT) and basic material handling equipment | 8,500.00-10,000.00 /MT | 10,000.00 /MT | |
| 3 | Cold Room (Staging) | 30 MT | - | 15,00,000.00 | |
| 4 | Ripening chamber | 1 MT | - | 1,00,000.00 | |
| 5 | Low-cost onion storage structure | 25 MT | - | 1,75,000.00 | |
| 6 | Zero energy cool chamber | 100 kg | - | 4000.00 | |
| 7 | Evaporative/ low energy cool chamber | 8 MT | - | 5,00,000.00 | |
| 8 | Pre-cooling | 6 MT | - | 25,00,000.00 | |
| 9 | Integrated pack house with facilities for conveyor belt, sorting, grading, washing, drying and weighing | 9m x 18m | - | 50,00,000.00 | |

| B Dry Storage (Godown) | | | | |
|-------------------------------|----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Dry Storage (Godown) | < 1000 MT | 5,400.00/MT | 5,400.00/MT |
| 2 | Dry Storage (Godown) | > 1000 MT | 5,000.00/MT | 5,000.00/MT |

Gestation Period : 18-24 months
Repayment period : 7-9 years

Terms and conditions:

- Financial institutions may ensure that the construction of the asset financed may comply with all the norms, specifications issued by Warehousing Development and Regulatory Authority (WDRA), Mission for Integrated Development of Horticulture (MIDH), National Horticulture Board.

IX. Renewable Energy

| A Solar Pumps | | | | |
|----------------------|------------------------------|--------------------------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Pump Capacity (without USPC) | 1 HP AC/DC (Surface) | 97,000.00 | 97,000.00 |
| 2 | Pump Capacity (without USPC) | 2 HP AC/DC (Surface) | 1,24,000.00 | 1,24,000.00 |
| 3 | Pump Capacity (without USPC) | 3 HP AC/DC (Surface) | 1,82,000.00 | 1,82,000.00 |
| 4 | Pump Capacity (with USPC) | 3 HP AC/DC (Surface) | 2,18,000.00 | 2,18,000.00 |
| 5 | Pump Capacity (without USPC) | 5 HP AC/DC (Surface / Submersible) | 2,56,000.00 | 2,56,000.00 |
| 6 | Pump Capacity (with USPC) | 5 HP AC/DC (Surface / Submersible) | 3,07,000.00 | 3,07,000.00 |
| 7 | Pump Capacity (without USPC) | 7.5 HP AC/DC (Surface / Submersible) | 3,56,000.00 | 3,56,000.00 |
| 8 | Pump Capacity (with USPC) | 7.5 HP AC/DC (Surface / Submersible) | 4,09,000.00 | 4,09,000.00 |
| 9 | Pump Capacity (without USPC) | 10 HP DC (Surface/ Submersible) | 4,45,000.00 | 4,45,000.00 |
| 10 | Pump Capacity (with USPC) | 10 HP DC (Surface/ Submersible) | 5,11,000.00 | 5,11,000.00 |

Note: Cost of Solar Pump without GST as per MNRE specifications including remote monitoring

| B Standalone Solar Power Plants/Pack Benchmark Costs | | | | |
|---|-----------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Capacity: 02 kWp-10 kWp | Per kWp | 130.00 | 130.00 |
| 2 | Capacity: 11 kWp to 100 kWp | Per kWp | 125.00 | 125.00 |

Note: With remote monitoring system, net metering system and comprehensive maintenance of 05 years

| C Grid Connected Rooftop Solar Power Plants | | | | |
|--|------------------------------|-----------------------|------------------------|----------------|
| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
| | | | 2023-24 | 2024-25 |
| 1 | Capacity: 01 kWp to 03 kWp | Per kWp | 71,000.00 | 71,000.00 |
| 2 | Capacity: 03 kWp to 10 kWp | Per kWp | 67,000.00 | 67,000.00 |
| 3 | Capacity: 11 kWp to 100 kWp | Per kWp | 58,000.00 | 58,000.00 |
| 4 | Capacity: 101 kWp to 500 kWp | Per kWp | 51,000.00 | 51,000.00 |

Note: With remote monitoring system and comprehensive maintenance of 05 years

X. Food Processing

| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
|-------------|--------------------------------|-----------------------|--------------------------|--------------------------|
| | | | 2023-24 | 2024-25 |
| 1 | Maize Flour Mill | 200-300 kg/hour | 10,82,000.00 | 10,82,000.00 |
| 2 | Honey Processing Unit | 10 Tons/day | 56,22,000.00 | 56,22,000.00 |
| 3 | Wheat/Paddy Processing Unit | 2 Tons/hours | 9,22,000.00 | 9,22,000.00 |
| 4 | Potato Chips Processing Unit | 500 kg/hours | 28,75,000.00 | 28,75,000.00 |
| 5 | Makhana Grader (Hand Operated) | 4-6 no. grades | 15,000.00-20,000.00 | 15,000.00-20,000.00 |
| 6 | Makhana Popping Machine | 100-500 kg/hour | 6,00,000.00-10,00,000.00 | 6,00,000.00-10,00,000.00 |
| 7 | Seed Grader | 1-2 Tons/hour | 2,00,000.00-10,00,000.00 | 2,00,000.00-10,00,000.00 |

Gestation Period : 06 months

Repayment period : 4-8 years

XII. Integrated Farming System (IFS)

| S.N. | Items of Investment | Specifications | Unit Cost (Rs.) | |
|-------------|--|-----------------------|-----------------------------|-----------------------------|
| | | | 2023-24 | 2024-25 |
| 1 | IFS Model (Crop+ Goat+ Poultry +Mushroom+ Vermicomposting) | 01 Acre | 2,98,000.00 +1,72,000.00 | 2,98,000.00 +1,72,000.00 |
| 2 | IFS Model (Crop+ Livestock (2 no.) + Fishery + Duckery + Composting + Vermicomposting) | 02 Acre | 3,82,000.00 +1,98,000.00 | 3,82,000.00 +1,98,000.00 |

Note: Unit cost includes establishment cost and annual recurring expenditure

Annexures

FPOs in Bihar

Farmers Producer organizations are membership-based organizations or federations of organizations with elected leaders accountable to their constituents. They are registered in various legal forms. They are collective institutions consisting of farmers (or other producers) who may primarily associate with each other in order to reap the benefits of collective action and potentially achieve better economies of scale with regard to their (agricultural) produce.

Various FPO funds:

1. **PRODUCE (Producer Organization Development and Upliftment Corpus Fund):**
 - Set up at Union Budget for 2014-15 with corpus of Rs. 200 Cr. (for formation and promotion of 2000 FPOs in the next two years)
 - Implemented through POPIs. (NGOs, Trusts, Co-ops, State-Govt. Dept., KVKs, etc.)
 - Grant support up to 3 years (Regn./estd. charges; training to BoDs/ CEO; exposure visit, remuneration of CEO, revolving fund, etc.)
 - Grant support upto Rs. 9.06 lakhs per FPO.
 - 118 FPOs are registered till date.
2. **PODF-ID (Producer Organization Development Fund – ID)**
 - Set up by NABARD out of its own profit.
 - Implemented through POPIs. (NGOs, Trusts, Co-ops, State-Govt. Dept., KVKs, etc.)
 - Grant support up to 5 years (Regn./estd. as company/ co-op society; training to BoDs/ CEO; remuneration of CEO, preparation of business plan, etc.)
 - Support upto Rs. 21.60 lakhs per FPO. (Rs. 11.44 lakhs in the first three years; Rs. 5.16 lakhs in the last two years; one time Business Development Assistance (BDA) up to Rs. 5 lakhs)
 - 125 FPOs registered in Bihar till date.
3. **Central Sector Scheme:**
 - Central Sector Scheme (launched by GOI on 2020 to form 10000 FPOs throughout the country in next five years)
 - Implemented through various Implementing Agencies including NABARD (with support of Cluster Based Business Organizations).
 - Grant support up to 5 years (CBBO Management Cost; FPO management cost and Equity Grant Support)
 - Support in the tune of Rs. 58 lakhs per FPO. (Rs. 25 lakh as CBBO management cost; Rs. 18 lakh as FPO management cost; up to Rs. 15 lakh as Equity Grant Assistance)
 - Credit Guarantee Facility (FPOs promoted under Companies Act or Co-op. act)
 - 47 FPOs registered in Bihar till date.

At present these FPOs are at various stages of evolution and engaged in a wide range of activities such as bulk procurement of inputs, aggregation of farm produce, value-addition, collective marketing and so on.

NABARD's contribution towards promotion of FPOs in Bihar is noteworthy. It has so far promoted 290 FPOs in Bihar, out of which NABARD has promoted 243 FPOs under NABARD own fund and 47 under Central Sector Scheme. Some information relating to present status of 290 FPOs are as under:

| Particulars | PODF | PRODUCE | CSS 10,000 | Total |
|---------------------------------|-------------|----------------|-----------------------|---------------|
| No. of FPOs registered | 125 | 118 | 47 | 290 |
| No. of districts covered | 31 | 32 | 20 | |
| No. of villages covered | 1754 | 1946 | 475 | 4175 |
| Total membership | 46729 | 55184 | 20816 | 122729 |
| No. of female members | 14151 | 22269 | 9225 | 45654 |
| No. of small & marginal farmers | 33789 | 44528 | 8312 | 86629 |
| No. of SC/ST members | 13349 | 14659 | 4016 | 32024 |

Way forward

- The capacity building including exposure visits of member farmers on a regular basis on the subjects of relevance viz., latest technologies, governance & management, agri value chain, business planning, marketing, processing & branding, financial planning, agri export, etc. at reputed training institutions like BIRD, NIAM, NIRD, etc.
- Identifying FPOs handling single products and enhancing the FPO's product portfolio by encouraging product diversification. Multi-commodity FPOs for sustainability.
- Ensuring saturation of business licenses to all FPOs promoted under NABARD own fund and Central Sector Scheme.
- Ensuring affordable credit and convergence with various state /central govt schemes initiatives.
- Encouraging value addition activities.

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. 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 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, piggy, 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.

(23) **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 | 1000 - 10,000 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) | 1000.00 (in Rs./MT) |
| For all Other categories of beneficiaries | 25% | 875/- | 750/- |
| | | Max ceiling (Rs. Lakh) | 100.00 |

| 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 number of farmer members); Partnership/ Proprietary firms, Companies, Corporations; Non-Government Organizations (NGOs), Self Help Groups (SHGs); Cooperatives, Cooperative Marketing Federations; Autonomous 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.</p> <p>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.</p> <p>Infrastructure for direct marketing of agricultural commodities from producers to consumers/processing units/ bulk buyers, etc. and infrastructure for farmer-consumers markets Common 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, de-cortication, dehulling, 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 disbursal 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 thereof.</p> |

“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 |
|---|---|---|
| <ul style="list-style-type: none"> 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) | <ul style="list-style-type: none"> i. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME), ii. Pradhan Mantri Kisan Sampada Yojana (PMKSY) | <ul style="list-style-type: none"> 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:
 - Functioning as Procurement centers for State Agencies/ Food Corporation of India (FCI);
 - Serving as Fair Price Shops (FPS);
 - Setting up custom hiring centers;
 - 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.

Financial Inclusion Fund: Standard Schemes - FY 2024-25

| Sl.No. | Scheme | Activities | Eligible Banks | Support (Maximum Amount and Unit) |
|---|---|---|---|---|
| I. Financial Literacy Programmes | | | | |
| 1 | Financial and literacy Camps by branches of banks | Conduct of literacy programmes on various topics and target groups in Rural areas | i. Branches of SCB(including SFB & PB) ii. RRB iii. RCB | a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps |
| 2 | Financial and literacy Camps through FLCs | Conduct of literacy camps on various topics to specific target groups through FLCs | i. RRB ii. RCB iii. SCB | a. SFD: Rs.6,000/- per camp b. Other districts: Rs.5,000/- per camp Unit: Number of camps |
| 3 | Reimbursement of Examination Fee of BC/BF | Examination Fee of BCs/BFs, who pass the certification exam of IIBF | i. SCB (including SFB & PB) ii. RRB iii. RCB | SFD and Other districts alike: Rs.800/- per BC/BF Unit: number of BCs/BFs |
| 4 | Demonstration Van for Financial Literacy | Capital expenses incurred on operationalization of mobile demonstration van- components may include Display panel, ATM, micro ATM, GPRS Router, UPS, PoS, VSAT, etc. and printed financial literacy materials in vernacular language. | i. RRB ii. RCB | SFD and other selective district based on remoteness and requirements of the district: Rs. 15 lakh per Demo van. Maximum 5 Demo vans per district including previous sanctions based on size of district on first come, first serve basis. Unit: Demonstration Van |

II. Banking Technology Adoption Schemes

| | | | | |
|---|---|--|--|--|
| 5 | microATM Deployment | Deployment locations of microATMs: i. SCBs: Schools and colleges in SFDs. Milk Societies in all districts. ii. RRBs: Schools and colleges in SFDs. Fixed BC points, branches, Milk Societies in all districts. iii. RCBs: Branches, PACS/Milk Societies/other non-credit societies. Cost of software development and implementation for on-boarding to BHIM UPI with security audit and maintenance for three years. | i. SCB (including SFB & PB) ii. RRB iii. RCB | a. SFD: Rs.22,500/- per device b. Other districts: i. SCB: Rs.15,000/- per device ii. RRB: Rs.20,000/- per device iii. RCB: Rs.22,500/- per device Unit: Number of microATMs |
| 6 | Onboarding BHIM UPI | Cost of software development and implementation for on-boarding to BHIM UPI with security audit and maintenance for three years. | i. RRB ii. RCB | SFDs and Other districts alike: Rs.5 lakh per bank Unit: One per bank |
| 7 | Implementation of Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation | Implementation and application development cost at switch level for ATM/or microATM for green pin enablement | i. RRB ii. RCB | SFDs and Other districts alike: Rs.4.00 lakh per bank for 02 makes of ATM/or microATM Unit: Maximum two makes of ATM/microATM per bank |
| 8 | Onboarding to Bharat Bill Payment System(BBPS) | Integration with the BBPS APIs and front end GUIs extended by the COUs to the Bank | i. RRB ii. RCB | SFDs and Other districts alike: Rs.2.00 lakh per bank Unit: One per bank |

III. Regulatory Infrastructure Support

| | | | | |
|----|--|--|-------------------|---|
| 9 | On-boarding CKYCR | Expenses incurred on: i. Hardware and Software for CKYCR- PC, Scanner, Biometric device, modem etc. ii. Internet Connectivity charges, data uploading and AMC charges for one year. | i. RCB ii. RRB | SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3,60 lakh per bank Unit: One per bank |
| 10 | Positive Pay System(PPS) for enhancing customer security for cheque based transactions | One time software application development, implementation cost and operational expenditure including AMC for one year towards providing PPS across all banking channels available with the bank viz. internet banking, SMS, Mobile App, ATM etc. | RCB | SFD and Other districts alike: Rs.5,0 lakh per bank Unit: One per bank |



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.

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NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

- > MSME
- > Microfinance
- > Small Business
- > Transportation
- > Housing
- > Education
- > Livelihoods
- > Agriculture

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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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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, C-24, **G Block**
BKC, Bandra East, Mumbai - 400051
Ph: 022- 26539396

✉ e-mail: headoffice@nabcons.in

Corporate Office

NABARD Tower, 24 Rajendra Place,
Nabard Building, New Delhi - 110125
Ph: 011- 25745101

🌐 Website: www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 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