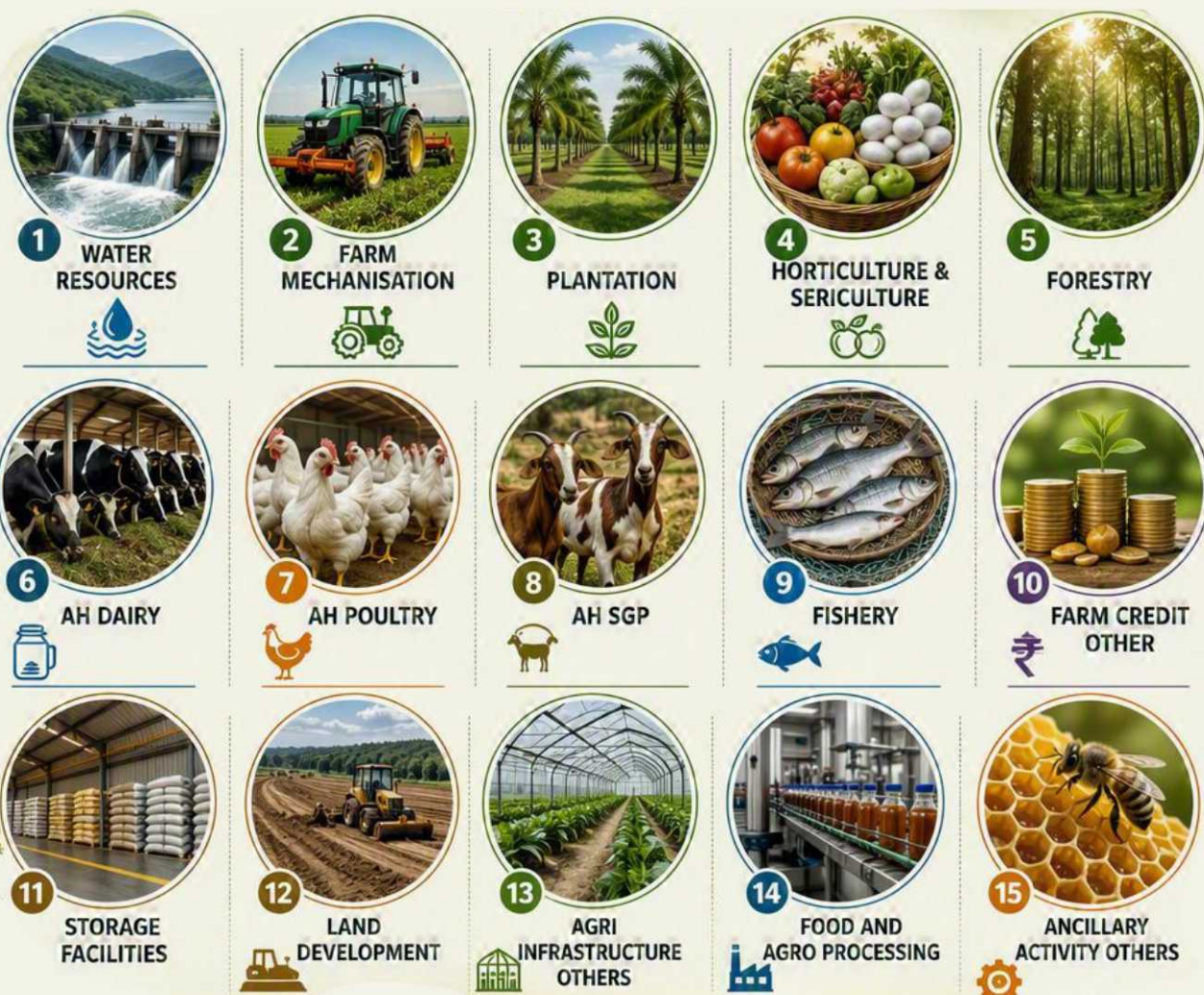




कृषि क्षेत्र गतिविधियों की इकाई लागतें

Unit Cost for Farm Sector Activities 2026-27



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

उत्तराखण्ड क्षेत्रीय कार्यालय, देहरादून

National Bank for Agriculture and Rural Development

Uttarakhand Regional Office, Dehradun



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

Vision

*“Development Bank of the Nation for
Fostering Rural Prosperity”*

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.

Mission

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

प्राक्कथन

कृषि क्षेत्र में पूंजी निर्माण, कृषि विकास की आधारशिला है। बढ़ती जनसंख्या और खाद्य एवं पोषण संबंधी आवश्यकताओं की पूर्ति के लिए कृषि का सतत एवं समावेशी विकास अत्यंत आवश्यक है। कृषि एवं संबद्ध गतिविधियों में किया गया निवेश स्थायी परिसंपत्तियों का सृजन करता है, जिससे किसानों एवं अन्य हितधारकों को दीर्घकालिक लाभ प्राप्त होते हैं। जहाँ सार्वजनिक निवेश मुख्यतः बड़ी अवसंरचनात्मक परियोजनाओं तक सीमित रहता है, वहीं कृषि क्षेत्र के विस्तार एवं आधुनिकीकरण में निजी निवेश की भूमिका अत्यंत महत्वपूर्ण है।

इसी उद्देश्य से नाबार्ड प्रतिवर्ष राज्य स्तर पर विभिन्न कृषि एवं संबद्ध निवेश गतिविधियों के लिए इकाई लागत निर्धारित करने हेतु राज्य स्तरीय इकाई लागत समिति की बैठक आयोजित करता है। वित्तीय वर्ष 2026-27 के लिए यह बैठक दिनांक 29 मई 2026 को नाबार्ड, उत्तराखण्ड क्षेत्रीय कार्यालय, देहरादून में आयोजित की गई। बैठक में राज्य स्तरीय बैंकर्स समिति, राज्य सरकार के विभिन्न विभागों, कृषि विश्वविद्यालयों, कृषि विज्ञान केंद्रों, नाबार्ड तथा विभिन्न बैंकों के वरिष्ठ अधिकारियों एवं विशेषज्ञों ने सहभागिता की और इकाई लागत निर्धारण की प्रक्रिया में बहुमूल्य योगदान दिया। नाबार्ड सभी प्रतिभागियों का उनके सहयोग एवं मार्गदर्शन के लिए हार्दिक आभार व्यक्त करता है।

बैठक में व्यापक विचार-विमर्श के उपरांत वित्तीय वर्ष 2026-27 हेतु विभिन्न कृषि एवं संबद्ध गतिविधियों की इकाई लागतों को अंतिम रूप प्रदान किया गया। प्रदेश में मूल्य संवर्धन, कृषि उद्यमिता तथा कृषि-आधारित उद्योगों को बढ़ावा देने के उद्देश्य से इस वर्ष की पुस्तिका में पहली बार खाद्य एवं कृषि प्रसंस्करण (Food and Agro Processing) इकाइयों की इकाई लागतों को भी सम्मिलित किया गया है। इससे कृषि उत्पादों के प्रसंस्करण, भंडारण, विपणन एवं मूल्य श्रृंखला के सुदृढ़ीकरण हेतु वित्तपोषण को प्रोत्साहन मिलने की अपेक्षा है।

इन लागतों को संकलित कर एक संदर्भ मार्गदर्शिका के रूप में प्रस्तुत करते हुए हमें प्रसन्नता हो रही है। यह ध्यान रखना आवश्यक है कि राज्य में संचालित कृषि एवं कृषि-संबद्ध गतिविधियों की निवेश लागत तथा संभावित लाभ स्थानीय परंपराओं, संसाधनों की उपलब्धता एवं क्षेत्र विशेष की परिस्थितियों पर भी निर्भर करते हैं। अतः इस पुस्तिका में उल्लिखित इकाई लागतें औसत एवं सांकेतिक स्वरूप की हैं।

बैंकों एवं अन्य वित्तीय संस्थानों के लिए यह अपेक्षित है कि वे किसी भी परियोजना अथवा गतिविधि के वित्तपोषण के समय संबंधित जिले की भौगोलिक, सामाजिक एवं आर्थिक परिस्थितियों तथा अन्य स्थानीय कारकों का समुचित मूल्यांकन करें, ताकि ऋण निर्धारण अधिक यथार्थवादी एवं प्रभावी हो सके।

मुझे पूर्ण विश्वास है कि यह पुस्तिका राज्य की सभी उपयोगकर्ता संस्थाओं, बैंकों, विभागों तथा अन्य हितधारकों के लिए एक उपयोगी संदर्भ दस्तावेज सिद्ध होगी। साथ ही, यह कृषि क्षेत्र में निवेश एवं वित्तपोषण को प्रोत्साहित करने, ऋण स्वीकृति प्रक्रिया को गति प्रदान करने तथा त्वरित एवं सूचित निर्णय लेने में प्रभावी सहयोग प्रदान करेगी।

पंकज यादव

मुख्य महाप्रबंधक

नाबार्ड, उत्तराखण्ड क्षेत्रीय कार्यालय

देहरादून



उत्तराखण्ड में विभिन्न कृषि एवं संबंधित क्षेत्र में Activity ऋण के लिए इकाई लागत
वित्तीय वर्ष 2026-27

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A. जल संसाधन (Water Resources)

1. Complete pumping system

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	CPS (Electric)	1.5 HP	15,000	9	11
Ii	CPS (Electric)	3 BHP	26,000	9	11
Iii	CPS (Diesel)	3-5 BHP	40,000	9	11
Iv	CPS (Diesel)	6 BHP	45,000	9	11



Terms & Conditions:

1. Ground Water Structures (construction of Tubewells/ bore wells and deepening of dug wells)
 - (i) Availability of ground water should be assessed on block-wise basis. This data should be collected from the State Ground Water Department or Central Ground Water Board.
 - (ii) The installation of tube wells is permissible in blocks which fall in "Safe" category (Stage of development of ground water where exploitation of ground water is less than 70% of the total utilisable ground water resources for irrigation)
- 2 **Spacing of wells:** The following minimum spacing to be observed between wells while implementing the scheme:
 - a) Between two dug wells in high range region (Hilly tract): 75 m

- b) Between two shallow tube wells/bore wells: 200 m
- c) DTW – 500 m
- d) Electric Power supply: Before issuing loans for electrical pump set, the bank shall satisfy itself that timely power supply would be available to the beneficiary for operation of the pump set.

3 Selection and installation of pumping units

The bank should ensure that pump sets are selected and installed as per guidelines.

4. Water lifting Permission while financing pump sets (LI schemes)

For lifting water from river/canals if envisaged, a letter from competent authority of the concerned department of the State Government authorising the beneficiary to lift water from the river/ canal and indicating the period up to which the permission is given should be obtained before processing loan proposal. The bank may ensure that permission for lifting water is available for a period, which will cover at least 3 years longer than the repayment period of the loan.

5. Selection of pumping units

The banks should make every effort to advise the beneficiaries in selection of a correct pumping unit. They should consider the farm holding, expected discharge, aquifer characteristics, total lift, pump efficiency and the type of power available. Pumping system should be conforming to BIS Standard. The following guidelines may be kept in view while selecting the type and quality of the pumping unit so that operational expenses are minimum.

a) Selection of Horizontal Centrifugal pumps:

- i. The pumps should have BIS Certification marks.
- ii. The pumps for which the manufacturers supply characteristics curves for the operating 2 ranges of head and discharge should be preferred. The pumps should be selected to have maximum efficiency at operating head during a major part of the operational period.
- iii. For site conditions of discharge and head, the pump should have the following minimum efficiency:

Minimum Pumping Efficiency

S. No.	HP of pump	Minimum Pump Efficiency (%)
1	Less than 2	50
2	2 to 4	55
3	4 to 10	60

- iv. Between different makes, a pump with maximum efficiency should be selected.

b) Selection of Diesel Engine

- (i) The diesel engines should have BIS certification marks.
- (ii) The specific fuel consumption (SFC) should be as low as possible, and it should not exceed 188 gm per bhp per hour for diesel engines in RPM range of 1000 to 2000 and 210 gms per bhp per hour for diesel engines in RPM range above 2000.
- (iii) The lubricating oil consumption of the engine should be less than or up to one percent by volume of diesel oil consumed. Engines having low lubricating oil consumption should be preferred.
- (iv) The bhp of the engine should be 20% more than the bhp of the pump.
- (v) For same HP engines the one which has lowest SFC should be selected.

c) Selection of Electric Motors

- (i) The motor should have BIS Certification mark.
- (ii) The efficiency of the motor should not be less than the value given under:

Minimum Pump Efficiency

S. No.	HP of Motor	Minimum Pump Efficiency (%)
1	3	74
2	5 and above	80

- (iii) The motors which have the maximum efficiency for a given bhp should be selected from a group of BIS marked motors.
- (iv) The bhp of the motor should be 20% more than the bhp of the pump.

d) Selection of Suction and Delivery pipes

- (i) The pipe should have BIS Certification mark.
- (ii) The diameter of the suction and delivery pipes should be equal and should be selected in relation to the well discharge. The general guidelines for selection of pipe diameter for different discharges based on optimal velocity of water are given below:

Diameter of suction and delivery pipe

S. No.	Discharge (LPS)	Pipe Diameter(mm) (Both suction and delivery)	
		GI pipe (C 140) (outside dia)	PVC pipe (C 150) (Outside dia)
1	3	60	50
2	4	60	63

3	5 & 6	76	63
4	7 to 9	76	75
5	10	89	75
6	12 to 14	89	90
7	16	114	90
8	18 to 28	114	110

2. Shallow Tube well

S.N o.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	STW with MS Strainers & DPS	100mm dia x30m deep	91,000	11-15	11
ii	STW with MS Strainers & EPS	100mm dia x30m deep	86,000	11-15	11
iii	STW with MS Cavity & DPS	100mm dia x30m deep	85,000	11-15	11
iv	STW with MS Cavity & EPS	100mm dia x30m deep	81,000	11-15	11
v	STW with PVC Strainers & DPS	100mm dia x30m deep	75,000	11-15	11
vi	STW with PVC Strainers & EPS	100mm dia x30m deep	71,000	11-15	11
vii	STW with PVC Cavity & DPS	100mm dia x30m deep	70,000	11-15	11
viii	STW with PVC Cavity & EPS	100mm dia x30m deep	66,000	11-15	11

3. Sprinkler Irrigation System

S. No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	Micro Sprinkler (for 1 ha) (5mmX5mm/3mmX3mm)	1 Ha	81,377/ 92,823	7	11
ii	Mini Sprinkler (for 1 ha) (10mmX10mm/8mmX8mm)	1 Ha	1,17,667/1,29,841	7	11
iii	Portable Sprinkler (for 1 ha) (63mm/75mm)	1 Ha	26,985/30,242	7	11
iv	Drip Irrigation (for 1 ha/5 ha) *	-	97,245/ 4,70,306	7	11
*The unit cost for Drip irrigation (1 ha) is taken with RCC tank, Motor, Filter, Fertigation tank, Drip line, etc. for vegetable fields and high-density orchards					

4. Solar Water Pumps (Submersible)

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	Solar Water Pump	1 HP	1,35,000	9	11
		(AC Submersible)			
		1 HP	1,35,000		
		(DC Submersible)			

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
ii	Solar Water Pump	2 HP	2,31,525	9	11
		(AC Submersible)			
		2 HP	2,24,700		
		(DC Submersible)			
iii	Solar Water Pump	3 HP	3,06,390	9	11
		(AC Submersible)			
		3 HP	3,06,390		
		(DC Submersible)			
iv	Solar Water Pump	5 HP	3,75,946	9	11
		(AC Submersible)			
		5 HP	3,75,946		
		(DC Submersible)			
v	Solar Water Pump	7.5 HP	5,34,288	9	11
		(AC Submersible)			
		7.5 HP	5,34,288		
		(DC Submersible)			
vi	Solar Water Pump	10 HP	6,38,842	9	11
		(AC Submersible)			
		10 HP	6,38,842		
		(DC Submersible)			

5. Storage Tanks

S. N o.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	Geo Tank-12800l capacity, 305 meter dia & 1.2m ht	12800 ltr	85050	9	11



Terms & Conditions:

1. Layout and technical specifications for the system should be prepared by technical expert.
2. If the systems are to be installed on dug wells, assistance should be made available to those who are having own well with sufficient discharge.
3. If the systems are to be installed on surface water body, water lifting permission should be obtained from the Irrigation Department of the State.
4. Water should be free from pollution and suspended particle to avoid chocking in the sprinkler nozzle and drippers.
5. Same spacing norm as stipulated for the dug wells and tube wells/bore wells on which sprinkler or drip system is installed should also be followed.

B. भूमिविकास (Land development)

1. Land Levelling

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	3% slope	1 ha	30,000	3	12
ii	3 से 5% slope (Plains/ Tarai)	1 ha	40,000	4	12
iii	3 से 5% slope (Hills)		80,000	6	12

2. Bench Terracing

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	5 to 10% slope	1 ha	1,15,000	7	12
ii	10 to 20% slope	1 ha	1,92,500	8	12
iii	20 to 30% slope	1 ha	2,72,000	9	12

3. Rejuvenation of old terraces

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period अभिस्थगन अवधि (महीने)
i	5 to 10% slope	1 ha	76,000	6	12
ii	10 to 20% slope	1 ha	1,29,000	7	12
iii	20 to 30% slope	1 ha	2,45,000	9	12



Terms & Conditions:

1. Necessary technical guidance and supervision must be provided by the bank's staff and wherever possible the technical guidance may be made available from the State Soil Conservation Department.
2. The bank should ensure that the contour bunds (as in watersheds) are constructed as per the specifications prescribed by the State Soil Conservation Department.
3. The cost approved is for the average slope and loan amount for soil conservation/land development works should be with reference to actual slope of the land.
4. The bank should maintain the details regarding the type of land development work(s) proposed along with cost estimates in individual cases financed under the scheme.

5. While financing for reclamation of marshy and waterlogged lands, care may be taken to ensure its end use strictly for agricultural purposes.
6. On farm development/systematic land development works on the irrigated commands may be considered on the outlet/source basis. In the case of contiguous areas, separate estimates for the earth works, irrigation/drainage channels, drips etc. may be insisted upon.

4. कम्पोस्ट निर्माण ईकाई

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Vermi Compost unit	Pit Size 10'x8'x2.5'	59,000	5	12
ii	Vermi Compost unit	Pit Size 30'x8'x2.5'	1,66,000	7	12



c. वृक्षारोपण और बागवानी (Plantation and Horticulture)

1. पॉली हाउस Poly House

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
1	Poly house (fan & pad system)	100-sq.m	1,80,000	5	11
2	Poly house (fan & pad system)	200-sq.m.	3,60,000	5	11
3	Poly house (fan & pad system)	500-sq.m	9,00,000	5	11
4	Poly house (fan & pad system)	1008-sq.m	16,12,800	5	11
5	Poly house (fan & pad system)	2080-sq.m	31,20,000	5	11
6	Poly house (fan & pad system)	4000-per sq. meter	18,40,000	5	11
7	Poly house (Naturally ventilated system)	4000-per sq. meter	35,88,000	5	11
8	Poly house (fan & pad system)	100(hill)- per sq. meter	2,07,000	5	11
9	Poly house (fan & pad system)	500(hill)- per sq. meter	10,35,000	5	11
10	Poly house (fan & pad system)	1008(hill)-per sq. meter	18,40,000	5	11
11	Poly house (fan & pad system)	2080(hill)-per sq. meter	35,88,000	5	11

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
12	Poly house (tubular)	100(hill) -sq.m	1,38,000	5	11
13	Poly house (bamboo structure)	Hills-100- sq.m.	51,750	5	11
14	Protection Structure- Shadenet housing	Net house (tubular structure)- 100-sq.m	81,650	5	11
15	Protection Structure- Shadenet housing	Net house (Bamboo structure)- 100-sq.m	51,750	5	11
16	Protection Structure- Shadenet housing	Anti-hail net- 100-sq.m.	5,000	5	11
17	Protection Structure- Chain linked fencing	1000m length of 1.2m ht	5,65,000	5	36



2. फील्ड आसवन संयंत्रकी स्थापना Field distillation plant installation

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	Floriculture-Rose	50 kg Rose oil plant(Field distillation stainless steel 304)	7,00,000	5	11
ii	Medicinal & Aromatic Crops	5 quintal herbs Mild Steel (MS)	6,18,000	5	11
iii	Medicinal & Aromatic Crops	10 quintal herbs Mild Steel (MS)	6,92,000	5	11
iv	Medicinal & Aromatic Crops	15 quintal herbs Mild Steel (MS)	7,70,000	5	11

3. फल उत्पादन Fruit cultivation

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	New Orchard - Temperate Fruits-Apple	(3.5x3.5m RS MM 111) - 814 plants/ha)-1-ha	7,68,000	7	36

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repaymen t Period (Year)	Gestatio n Period (Months)
ii	New Orchard - Temperate Fruits-Apple	Rs.100/plant (2.5 x 2m RS M9) 2000 plants/ha	17,60,000	7	36
iii	New Orchard - Temperate Fruits-Plum	(Plum) (plant spacing – 3.5 x 3.5m) 816 Plant/ha	81,168	7	36
iv	New Orchard - Temperate Fruits-Plum	Plant spacing– 2.5 x 2.5m - 1600 plants/ha- 1	1,27,200	7	36
v	New Orchard - Temperate Fruits-Peach	Plant spacing– 2.5 x 2.5m) - 1600 plants/ha- 1	1,16,000	7	36
vi	New Orchard - Temperate Fruits-Peach	Plant spacing – 3.0 x 2.5m-1333 plants/ha-1	1,09,986	7	36
vii	New Orchard - Temperate Fruits- Apricot	Plant spacing – 4.0 x 4.0m)625 plants/ha -1	83,400	7	36
viii	New Orchard - Temperate Fruits- Apricot	Plant spacing– 3.5 x 3.5m)816 plants/ha-1	1,00,752	7	36

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repaymen t Period (Year)	Gestatio n Period (Months)
ix	New Orchard - Temperate Fruits- Almond	(plant spacing- 3.0 x 3.0m) – 1111 plants/ha	3,00,000	7	36
x	New Orchard - Temperate Fruits- Walnut	Walnut 6*6mtr; -250 Plant per ha	2,66,800	8	48
xi	New Orchard - Tropical/ Sub Tropical Fruits- Mango	(plant spacing – 5.0 x 5.0m) - 400 plants/ha	5,92,000	8	36
xii	New Orchard - Tropical/ Sub Tropical Fruits-Guava	(plant spacing – 6.0 x 6.0m) – 278 plants/ha	3,17,000	8	36
xiii	New Orchard - Tropical/ Sub Tropical Fruits- Acid Lime/Lemon	(plant spacing – 3.0 x 3.0m) - 1111 plants/ha	2,00,000	8	36
xiv	New Orchard - Tropical/ Sub Tropical Fruits- Acid Lime/Lemon	(plant spacing – 4.0 x 4.5m) -555 plants/ha	1,25,000	8	36
xv	High density plantation- Papaya	(plant spacing – 1.8 x 1.8m) – 2777 plants/ha	73,986	3	11

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repaymen t Period (Year)	Gestatio n Period (Months)
xvi	High density plantation- Papaya	(plant spacing- 1.5 x 1.5m) – 4444 plants/ha	1,11,100	3	12
xvii	Exotic Fruits - Kiwi	(plant spacing – 6.0 x 6.0m) – 278 plants/ha - papaya	13,50,000	8	48
xviii	Exotic Fruits – Dragon Fruit	10ftx10ft; 4 plants/pole; with drip irrigation	6,60,000	5	11
xix	New Orchard - Temperate Fruits-Pear New Orchard - Temperate Fruits-Pear	(plant spacing – 5.0 x 5.0m) - 500 plants/ha	45,600	7	36
xx	New Orchard - Temperate Fruits-Pear	(plant spacing – 3.0 x 3.0m) – 1111 plants/ha	87,996	7	36
xxi	New Orchard - Tropical/ Sub Tropical Fruits-Litchi	(plant spacing- 6.0 x 6.0m) – 278 plants/ha	3,67,000	8	36
xxii	Dryland Horticulture crops-Indian Goose Berry (Amla)	(plant spacing- 6.0 x 6.0m) – 278 plants/ha Rs.60/plant-1	48,010	8	36

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repaymen t Period (Year)	Gestatio n Period (Months)
xxiii	Dryland Horticulture crops-Indian Goose Berry (Amla)	(plant spacing- 4.0 x 5.0m) - 500 plants/ha Rs.60/plant-1	60,000	8	36
xxiv	New Orchard - Tropical/ Sub Tropical Fruits-Indian Goose Berry (Amla)	(plant spacing- 3.0 x 3.0m) - 1110 plants/ha Rs.60/plant-1	1,55,952	8	36
xxv	Nursery -Hi Tech Nursery per Ha	0.4-01 ha	20,00,000	7	11
xxvi	Nursery -Hi Tech Nursery per Ha	01-02 ha	30,00,000	7	11
* Revised as per latest MIDH cost norms, including cost of cultivation.					



Terms & Conditions:

1. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc., as in the case may be.
2. Loans may be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rain-fed cultivation is not possible.
3. Loans may be issued in respect of investment for raising plants in first year and maintenance in subsequent years till the plant comes to maturity stage. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of farm in the subsequent years. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities or State Government or any other nurseries approved by the concerned department of the State Government etc.
4. The bank shall ensure that the beneficiary observes the following technical norms:
 - (i) The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Agricultural/ Horticulture University.
 - (ii) The pits will be filled with topsoil, cattle manure and fertilizers before planting is done.
 - (iii) Only high yielding recommended varieties should be planted in place of traditional varieties.
 - (iv) The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
 - (v) Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
 - (vi) Watering of plantations should be done during dry months of first 2 to 3 seasons in respect of plants.
 - (vii) The recommended fertilization and plant protection schedules as recommended by AU shall be followed. Inter cropping will be done wherever possible.
 - (viii) Proper and adequate soil conservation and drainage arrangements shall be ensured.
 - (ix) Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
 - (x) In case of Hi-Tech farming, relevant technology suitable for the project area /proposed crop is available and the borrower has the capacity to manage the unit.
5. The bank shall grant loans to individual beneficiaries based on a case-by-case appraisal and assessment of the repayment capacity of the borrowers.
6. Working Capital may be issued through KCC as per the revised guidelines of KCC.

4. पुष्प उत्पादन Floriculture

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	Floriculture- Gladiolus	0.4 ha (Open field)-ha	3,00,000	7	11
ii	Floriculture- Cut Flowers	(Gerbera) (Cut flowers) 1000 sq. m.	20,00,000	7	11
iii	Floriculture- Rose	(Cut flowers) 1000 sq. m.	17,50,000	7	24
iv	Floriculture- Cut Flowers- Lilium	(Hybrid) (Bulbous flowers) 1000 sq. m	17,00,000	7	11
v	Floriculture- Cut Flowers- Carnation	1000-sq. m	23,70,000	7	11



D. औषधियाँ तथा सुगंधित पौधे Medicinal and Aromatic Plants

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Medicinal & Aromatic Crops- Kuth	0.4ha	65,000	7	11
ii	Medicinal & Aromatic Crops- Kutki	0.4ha	97,500	5	11
iii	Medicinal & Aromatic Crops- Sarpagandha	0.4ha	1,04,000	5	11
iv	Medicinal & Aromatic Crops- Seabckthorn	0.4ha	97,500	7	11
v	Medicinal & Aromatic Crops- Stevia	0.4ha	91,000	5	11
vi	Medicinal & Aromatic Crops- Aloevera	0.4ha	52,000	7	11
vii	Medicinal & Aromatic Crops- Lemon Grass	1 acre	95,000	7	11
viii	Medicinal & Aromatic Crops- Large Cardamom	0.4ha	65,000	5	11

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
ix	Medicinal & Aromatic Crops- Asparagus	0.4ha	60,000	5	11
x	Medicinal & Aromatic Crops- Damasc rose	1 acre	2,08,000	5	11
xi	Medicinal & Aromatic Crops- Timur	1 acre	1,16,000	5	11
xii	Medicinal & Aromatic Crops	1 acre	1,16,000	7	36



E. रेशम उत्पादन(Sericulture)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Sericulture- Mulberry Plantation	Raising of Mulberry plantation (300 plants)+rearing house	2,50,000	7	36



F. मधुमक्खी पालन (Bee keeping)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Bee Keeping- Boxes	50 colony-No.	4,20,000	5	11
ii	Bee Keeping- Boxes	100 colony-No.	7,82,000	5	11



G. मशरूम उत्पादन / बटनमशरूम (Mushroom Cultivation)

S.No.	Activity	Unit Size / Techno- Economic Specifica- tion	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Mushroom Cultivation- Mushroom Spawn Production	1000 Kg. per Cycle	20,00,000	5	11
ii	Mushroom Cultivation- Production Unit	1000 Kg. per Cycle	30,00,000	5	11
iii	Mushroom Cultivation- Compost unit	1000 Kg. per Cycle	30,00,000	5	11
iv	Mushroom Cultivation- Low-cost Mushroom Production Unit	400 sq ft	4,00,000	7	36



H. कृषि यंत्रीकरण (Farm Mechanization)

S.No.	Activity	Unit Size / Techno- Economic Specifica- tion	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
1	Tractor 35 hp	As per quotation	7,66,000	5	6
2	Tractor 55 hp	As per quotation	10,40,000	7	6
3	Power Tiller 8 - 11 hp with accessories	As per quotation	2,65,000	5	6
4	Power Thresher (Multi Crop Thresher)	As per quotation	2,65,000	7	6
5	Combine harvester 35 hp	As per quotation	27,30,000	9	6
6	Seed cum Fertilizer Drill (Tractor driven)	As per quotation	80,000	5-7	6
7	Laser Guided Land Leveller (Tractor driven)	As per quotation	4,32,000	5-7	6
8	Other agricultural equipment				
I	M. B. Plough	As per quotation	48,000	7	6
ii	Cultivator	11 tyne	45,500	7	6
iii	Disc Harrow	11 disc	77,000	7	6
iv	Sub-Soiler	As per quotation	27,000	7	6
v	Paddy Transplanter - manual	As per quotation	20,000	7	6
vi	Paddy Transplanter (self- driven)	As per quotation	4,77,000	7	6
vii	Power Weeder (Engine operated above 5 BHP)	As per quotation	1,59,000	7	6
viii	Power Weeder (Engine operated 2- 5 BHP)	As per quotation	1,11,000	7	6

S.No.	Activity	Unit Size / Techno- Economic Specifica- tion	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
ix	Reaper-cum-Binder	As per quotation	4,32,000	7	6
x	Straw Reaper (above 35 BHP)	As per quotation	2,73,000	7	6
xi	Brush Cutter	As per quotation	63,000	5	6
xii	Rotavator (6 feet)	As per quotation	99,000	5	6
xiii	Rotavator (7 feet)	As per quotation	1,20,000	5	6
xiv	Rotavator (8 feet)	As per quotation	1,39,000	5	6
xv	Thresher/Multi crop Thresher (upto 4 Ton)	As per quotation	2,38,000	7	6
xvi	Paddy Thresher	As per quotation	80,500	7	6
xvii	Thresher (upto 4 Ton)	As per quotation	2,09,000	7	6
xviii	Thresher (Engine less than 3BHP/Engine Powered by an electric motor)	As per quotation	30,000	7	6
xix	Thresher/ Paddy Thresher (Engine less than 5BHP/Engine Powered by an electric motor)	As per quotation	58,500	7	6
xx	Chaff Cutter (Engine less than 3BHP) Powered by an electric motor)	As per quotation	53,000	7	6
xxi	Chaff Cutter (Engine less than 3-5 BHP) Powered by an	As per quotation	59,500	7	6

S.No.	Activity	Unit Size / Techno- Economic Specifica- tion	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
	electric motor)				
xxii	Manual Sprayer	As per quotation	1,850	5	0
xxiii	Power Sprayer (8-12 ltr) (0.75 HP Engine)	As per quotation	32,500	5	3
xxiv	Farm Machinery Bank	As per quotation	7,49,000	10	6
xxv	Custom Hiring Center	As per quotation	32,21,000	10	6
xxvi	Potato sowing machine	As per quotation	42,500	7	6
xxvii	Winnowing Fan	As per quotation	21,000	7	3
xxviii	Drone Laser Land Leveler for Agricultural Work	As per quotation	10,00,000	8	6
xxix	Millet thresher	As per quotation	35,500	7	3
xxx	Solar Dryer - 5- 20kg per batch	As per quotation	14,000	5	0
xxxi	Battery-operated brush cutters	As per quotation	30,000	5	0
xxxii	Battery-powered multi-use agricultural equipment	As per quotation	1,50,000	5	6

Terms & Conditions:

1. The bank shall satisfy itself regarding cost of machine, cost of implements etc. by verification of quotations, invoice and bills.
2. 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 favour and assignment duly registered with insurance company.

3. 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 soil etc.
4. The bank may satisfy itself that infrastructural facilities such as service and repair centres, supply of spare parts, fuel and lubricants are adequate in the area.
5. The bank shall ensure that its supervisory staff undertake visits at periodical intervals and keep a record of their observations on the operation of machinery and implements.



I मत्स्य पालन (Fisheries)

S. No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
1	Trout Fish Farming including inputs - Construction of Raceways of minimum of 50 cubic meter (size-15m x 2m x 1.5m)	Acre	5,50,000	5	12
2	Construction of New Ponds for Hilly areas including input cost (1.00 Ha)	Ha	12,40,000	6	12
3	Construction of New Pond for Plains areas including input cost (1.00 Ha)	Ha	11,00,000	6	12
4	Construction of Biofloc ponds for Freshwater areas including inputs (0.10 Ha)	No.	14,00,000	6	12
5	Recirculatory Aquaculture System (RAS) - 01 Tank/unit, minimum 100 cubic meter per tank	No.	7,50,000	5	12
6	Establishment of Medium RAS (with 6 tank of minimum 30m ³ /tank capacity 10 ton /crop)	No.	25,00,000	6	12
7	Establishment of Medium RAS for Cold water Fisheries. (with 4	No.	20,00,000	6	12

S. No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
	tank of minimum 50 m ³ /tank capacity and fish production capacity of 4 ton/crop)				
8	Culture based Capture Fisheries Cage Culture in Reservoirs - Size per cage-(6x4x4 cub.Mtr.) - 6 cages	No.	5,00,000	5	12
9	Fish marketing; Area 200 square meter/unit	No.	10,00,000	5	12
10	Establishment of Trout Fish Hatcheries (Production capacity- minimum capacity of 10 lakh fry/ Year or 15 lakh Eyed ova of trout/year in a minimum area of 0.4 Ha or at least 1 acre)	No.	50,00,000	7	12
11	Establishment of New Freshwater Finfish Hatcheries for Plains areas (a minimum capacity of 15 million fry/year/unit or 6 crores spawn/year/unit with minimum area of 0.50 ha.)	No.	25,00,000	7	12
12	Feed Mills - Mini Mills of production Capacity of 2 ton /Day	No.	30,00,000	7	12

Terms & Conditions:

1. The area shall be inspected/lay out plan prepared by Fisheries Department and their suitability report obtained before sanction of loans.
2. Fast growing commercial variety of fish as recommended by Fisheries Department of Government of Uttarakhand may be cultivated by the beneficiaries.
3. The ponds shall be prepared as per the technical guidelines from Fisheries Department and minimum water level (approximately between 1.0 and 1.5 metres) shall be maintained in ponds.
4. Proper arrangements for de-silting, deepening of ponds and strengthening of the peripheral bunds shall be made.
5. Application of lime/organic and inorganic fertilizers and supplementary feed shall be as per the recommendations of Fisheries Dept. / GOI guidelines to ensure optimum fish production.



J. भंडारण एवं मार्केट यार्ड Warehousing & Market Yard

1. ग्रामीण भंडारण (Rural Godowns)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Rural Godowns	100 MT	8,50,000	10	6
ii	Rural Godowns	200MT	17,00,000	10	6
iii	Rural Godowns (hill)	2000 MT	1,70,00,000	10	6
iv	Rural Godowns (plains)	2000 MT	1,60,00,000	10	6



2. शीत भंडारण (Cold storages)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Multi product use cold storage	Upto 5,000 MT &>6 chambers (of< 250 MT)*	12,000/MT	10	11

* NHB rates.

3. Frozen Plant (IQF)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Frozen Plant (IQF)	2 MT/hr. (along with 2000MT frozen storage)	4,80,00,000	10	11

K. बायोगैस(Bio gas)**1. प्रगतिमॉडल (Pragati Model)**

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	Biogas Plant	2 Cum	38,000	5	11
Ii		3 Cum	41,000	5	11
Iii		4 Cum	60,000	5	11

2. के वी आई सी मॉडल (KVIC Model)

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	Biogas Plant	2 Cum	47,000	5	11
Ii		3 Cum	58,000	5	11
Iii		4 Cum	69,000	5	11

3. दीन बन्धु मॉडल (Deenbandhu Model)

S.No.	Activity	Unit Size / Techno-Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Biogas Plant	2Cum	25,000	5	11
ii		3Cum	31,000	5	11
iii		4 Cum	36,000	5	11

L. वानिकी और बंजर भूमि विकास (Forestry & Wasteland development)

Standalone Models (1 hectare)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
I	Poplar (Populus deltoides)	3m x 3m	2,26,000	6	60
Ii	Eucalyptus (Eucalyptus teriticornis)	2m x 2m	4,36,000	8	84
Iii	Bamboo (Dendrocalamus strictus)	6m x 6m	91,000	6	48

Terms & Conditions:

1. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government.
2. 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. However, where loans are proposed to be availed of, only in the first year of planting and not for its maintenance during the subsequent years, the bank shall satisfy itself that the beneficiaries have their own resources to meet expenditure for maintenance of plantation in the subsequent years.
3. The repayment and grace period in the popular models will vary as per the species of popular planted.
4. The bank shall satisfy itself that the planting materials of the required quantity and quality are procured by beneficiary from reliable sources such as nurseries of Universities or State Government or any other nurseries approved by the concerned department of the State Government etc.
5. The bank shall ensure that the beneficiary observes the following technical norms:
 - (i) The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Agricultural /Horticulture University/ Forest Department.

- (ii) The pits will be filled with top soil, cattle manure and fertilizers before planting is done.
 - (iii) The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
 - (iv) Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the plantation from cattle and trespassers.
 - (v) Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
 - (vi) The recommended fertilisation and plant protection schedules of State Forest department / AU shall be followed.
 - (vii) Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
 - (viii) Inter- cropping will be done wherever possible as in case of Poplar, eucalyptus, and bamboo in the initial years of planting.
 - (ix) The beneficiaries under the scheme will raise intercrops preferably leguminous crops during the first 4 to 5 years to improve returns from main investments.
 - (x) Proper and adequate soil conservation and drainage arrangements shall be ensured.
 - (xi) Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
- 5.** The Bank's staff may provide all necessary technical guidance and supervision. If this is not possible the bank shall satisfy itself that the required technical guidance and supervision is made available by the concerned department of the State Government.
- 6.** The bank may grant loans to individual beneficiaries based on a case-by-case appraisal and assessment of the repayment capacity of the borrowers.
- 7.** Working Capital may be issued through KCC as per the revised guidelines of KCC.
- 8.** Bank may ensure that necessary clearances are available from Forest Department and also that Plantations are raised as per prevailing rules and regulations of the Forest Department.



M. पशु पालन (Animal Husbandry)

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
1	Hybrid cow (with Shed, equipment's, cost of one working cycle)	2 पशु	1,70,000	5	3
2	Native cows (Gir, Sahiwal, HYV) (with Shed, equipment's, cost of one working cycle)	2 पशु	1,90,000	5	3
3	Indigenous cow (Badri)	2 पशु	50,000	5	6
4	Hybrid cow (with Shed, equipment's, cost of one working cycle)	10 पशु	9,00,000	5	3
5	Murah / Graded Murrah Buffalo (with Shed, equipment's, cost of one working cycle)	2 पशु	2,00,000	5	3

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
6	Native breeding bulls (Cattle / Buffalo)	1 पशु	75,000	5	3
7	Katra (male child of buffalo) rearing (inclusive of one working cycle)	10 कटडे	2,00,000	5	3
8	Heifer rearing (inclusive of one working cycle)	5 पशु	2,72,000	5	18
9		Milk Chilling & Collection centers			
i	500 liters capacity	प्रति इकाई	As per quotation	5	6
ii	1000 liters capacity	प्रति इकाई	As per quotation	5	6
iii	2000 liters capacity	प्रति इकाई	As per quotation	5	6
iv	3000 liters capacity	प्रति इकाई	As per quotation	5	6

**Terms & Conditions:**

1. While financing a unit of 2 milch animals, the bank shall ensure that each animal is purchased with an interval of about 6 months in order to ensure continuity in milk production.
2. Animals shall be purchased preferably by a committee comprising a representative of the bank, a qualified Veterinary Surgeon and the beneficiary.
3. The bank shall finance only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 10-15 litres of milk per day.
4. Immediately after purchase, suitable arrangements for identification of animals by branding, tattooing or ear tagging shall be made. In addition to this, the record of particulars of the animal identification (colour, birthmarks etc.) shall be maintained.
 - (i) Animals shall be vaccinated with the help of Veterinary Department against diseases such as Hemorrhagic Septicaemia and Foot and Mouth disease, Brucellosis, etc. depending upon prevalence of a particular disease in the area and as per advice of State Animal Husbandry Department.
 - (ii) The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder/concentrate feed& water.
 - (iii) The bank shall satisfy itself that adequate facilities for veterinary aid and breeding facilities are available from Government Department/Private institutions to beneficiary in the vicinity of scheme area.
 - (iv) Whenever loans for cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that beneficiary has cattle shed or facilities to provide shelter or will be able to provide cattle shed out of his own resources.

- (v) The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either in organized marketing through milk collection centres or satisfactory outlet for direct sale of milk at remunerative prices.
- (vi) In cases, where cross bred /indigenous cows are financed, the bank shall satisfy itself that breeding service with high quality semen of exotic/cross bred pedigreed bulls is available at the artificial insemination centres in the scheme area.
- (vii) The animals financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank. The bank may preferably cover all animals under the same by a long-term master policy.
- (viii) Beneficiaries shall be asked to maintain basic records.

S.No.	Activity	Unit Size / Techno- Economic Specification	वर्ष 2024-25 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period (Year)	Gestation Period (Months)
10	मुर्गी पालन (Poultry)				
i	Layer (Deep Litter System) inclusive of shed, equipment, one working cycle)	500 Birds	6,50,000	8	5
ii	Broiler (inclusive of shed, equipment, one working cycle)	500 Birds	3,35,000	5	3
iii	Low Input Technology Birds (inclusive of shed, equipment, one working cycle)	500 Birds	4,00,000	5	3

S.No.	Activity	Unit Size / Techno- Economic Specification	वर्ष 2024-25 हेतु राज्य स्तरीय इकाई लागत कमेटी (SLUCC) द्वारा अनुमोदित इकाई लागत (₹)	Repayment Period (Year)	Gestation Period (Months)
iv	Layer (Deep litter) inclusive of shed, equipment, one working cycle	5000 Birds	50,00,000	8	6
v	Broiler (deep litter) inclusive of shed, equipment, one working cycle	5000 Birds	24,90,000	8	6
vi	Central Grower Unit	16,000 Chicks	40,00,000	7	11



Terms & Conditions:

1. The Bank shall satisfy itself that firm arrangements are made by beneficiaries for getting regular supply of quality chicks as per schedule from the reputed hatchery, duly

protected with prophylactic vaccinations. The Bank/borrower should enter into tie-up arrangements with the hatcheries in this regard wherever possible for the continuity of supply.



2. The Bank shall satisfy itself that the beneficiaries observe among others, the following specifications in designing the poultry sheds.

- (i) The end walls of shed shall face east west direction.
- (ii) The floor level shall be about 1-foot above ground level.
- (iii) A minimum overhand of 3-5 feet be given to the roof to avoid entry of rainwater inside the shed.
- (iv) The shed shall be made rat proof using wire nets.
- (v) Feeding space of 4" and watering space of 2" per bird shall be ensured.
- (vi) The Bank shall disburse loans after satisfying itself that there are adequate facilities for veterinary aid and marketing.

3. During periodical inspection, the bank shall satisfy itself about the following requirements:

- (i) Utmost cleanliness and hygienic conditions are maintained in the poultry farm. The houses are cleaned and disinfected before housing new flock.
- (ii) Fresh, clean and dry litter material such as saw dust, paddy husk, groundnut husk is placed on the floor of the poultry house before poultry birds are introduced in the shed. In case deep litter system, litter is kept clean and dry by turning it at least once a week.
- (iii) Balanced concentrated feed is always available to the birds.
- (iv) Fresh and clean water is always available.

4. Loan component in case of chicks, feed etc. shall be disbursed in kind and direct payment shall be made to the suppliers.
5. Loan for construction of sheds shall be made in two installments and within three months after disbursement of each installment, utilization shall be verified invariably in all cases.

6. Before disbursement of loan, beneficiaries shall be exposed to a short course of elements of broiler rearing. This could be arranged with Department of Animal Husbandry.
7. Every unit shall exhibit a small board indicating the financing bank to avoid double financing.
8. Beneficiaries shall be asked to maintain basic records.
9. Repayment period of loan will depend on the nature of activity and will vary between 5-9 years including grace period from 3 months to 1 year.
10. Wherever possible, the beneficiaries shall be helped to get their sheds/birds insured. The option for insurance of poultry birds (layer or broiler) could, however, be left to the borrower.
11. In respect of Micro Cage, Commercial Layer birds available in market may be used.
12. Feed utilized in respect of Micro Cage Layer should meet specifications mentioned by the strain developer.

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
11	भेड़ पालन (Sheep rearing)				
i	Sheep rearing	10+1 animal	1,95,000	6	11
		20+1 animal	3,60,000	6	11
		40+2 animal	7,15,000	6	11
ii	Sheep breeding	100+5 animal	18,5,000	6	11
12	सूकर पालन (Piggery)				
i	Piggery	10+3 animal	5,52,000	6	11
ii	Pig rearing and fattening	3+1 animal	84,000	6	11
13	बकरी पालन (Goat farming)				
i	Goat farming	10+1 animal	1,95,500	5	11

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
		20+1 animal	3,60,000	5	11
		40+2 animal	7,15,000	5	11
ii	Goat breeding	100+5 animal	18,50,000	5	11



Terms & Conditions:- बकरी व भेड़ पालन

1. The Bank shall finance only good quality animals of about 6 months to 1 year old.
2. Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of District Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks, etc.) shall be maintained.
3. The animal financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank.
4. Certificate regarding age and health of animals financed shall be obtained from a qualified Veterinary Assistant Surgeon.
5. Animals shall be vaccinated against diseases with the help of Veterinary Department.
6. The units may be periodically visited by the Officer who should maintain a follow up register on maintenance of animals given and young ones produced.

7. The animals should be stall-fed. Hence the Bank should satisfy itself that beneficiaries have fodder trees/ Grasses in the farm to meet the green fodder requirements.
8. Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
9. The implementing agency may be advised to release instalments for veterinary aid, cost of feed etc. only on actual purchase of animal.
10. Beneficiaries shall be asked to maintain basic records.



Terms & Conditions:- Piggery

1. The Bank shall finance only good quality piglets of exotic breeds like large white Yorkshire etc. in the age group of 2 months from reputed farms.
2. Biogas plant should be insisted upon with piggery units.
3. Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of District Animal Husbandry Department. In addition to this, the record of particulars of the animal identification shall be maintained.
4. The unit shall be insured immediately after the purchase of piglets and the documents assigned in favour of the Bank.
5. Certificate regarding age and health of piglets financed shall be obtained from a qualified Veterinary Assistant Surgeon.
6. Animals shall be vaccinated against diseases like Swine fever etc. with the help of Veterinary Department/ Agricultural Department.

7. The units may be periodically visited by the Agricultural Officer who should maintain a follow up register on maintenance of animals given and young ones produced.
8. The Bank shall satisfy itself that adequate facilities are available for transporting the garbage to the farm site on regular basis.
9. Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
10. The Bank shall satisfy itself that adequate marketing arrangements are available for selling the fattened pigs at a remunerative price.
11. Beneficiaries should be trained properly.
12. The Bank shall satisfy itself that the source for procurement of waste for feeding the pigs are already identified by the beneficiaries.
13. The implementing agency may be advised to release the loan only after construction of the shed.
14. Bank shall also finance, over and above the unit cost, for construction of Bio-gas plant (according to the size of farm) for the proper waste disposal from the piggery farm.
15. During periodical inspection, the bank shall satisfy itself that utmost cleanliness and hygienic conditions are maintained in the piggery farm.
16. Beneficiaries shall be asked to maintain basic records.



S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026- 27(₹)	Repayment Period (Year)	Gestation Period (Months)
14	Angora rabbit farming (For wool)	8 M+12 F	1,60,000	5	12
15	Other Animals				
i	mule	2	2,00,000	4	6
ii	Pony	1	50,000	4	6
iii	Donkey	1	25,000	4	6
iv	Haryana Bullock	1	26,000	4	6
v	Breeding Bull (High Genetic Merit Bull)	1	2,25,000	5	3
17	Manual Chaff machine	1	10,500	2	3
18	विद्युत चालित चारा मशीन				
	2 HP Electric Motor	1	26,500	2	3
	3 HP Electric Motor	1	31,500	2	3

N. Integrated Farming Systems (IFS)

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

a) Integrated farming system for hilly regions (1 acre model)

Crop/ enterprise	Area (%)	Production Cost (Rs.)
Paddy/finger Millet/Pulses - potato	74	92000
Multitier cropping- temperate fruit with vegetables intercropping	20	30000
HYV Indigenous Dairy Cattle (02 Cows)	4	190000
Fisheries cum poultry (50 birds) in new pond (100 sqm)	1	96200
Vermicompost	1	16000
Total	100	424200

b) Integrated farming system for Tarai / Bhabhar Plains (1 ha model)

Crop/ enterprise	Area (%)	Production Cost (Rs.)
Paddy- wheat- Green Gram	55	120000
Silvi Horticulture (Poplar, Guava etc.)	22	65000
Dairy (Cow +cowshed+ equipment's and one Working Cycle)	16	343000
Fisheries cum poultry (200 birds) in existing pond	5	300000
Vermicompost	2	16000
Total	100	844000

Economics of the IFS Model: Hilly Region

S.No	Crop	Yield	Rate (Rs.)	Gross Income
1	Rice (MSP)	9 Qtl	2300/ Qtl	20,700
2	Potato	27 Qtl	10/ Kg	27,000
3	Vegetable			5,000
4	Peach – 50 Trees	300 Kg	25/Kg	7,500
5	Dairy (15 Ltr/day)	2700 Ltr	40/ Ltr	1,08,000
6	Vermicompost			
7	Fishery Cum Poultry			
	Fish Yield First Year	50 Kg	150/ Kg	7,500
	Fish Yield Second Year	90 Kg	150/ Kg	13,500
	Chicken Yield Per Year	350 Kg	200/ Kg	70,000

Economics of the IFS Model

S.No	Crop	Yield	Rate (Rs.)	Gross Income
1	Rice (MSP)	20 Qtl	2300/ Qtl	46,000
2	Wheat (MSP)	22 Qtl	2425/ Qtl	53,350
3	Green Gram	7 Qtl	8558/ Qtl	59,906
4	Poplar – 200 Trees	64 cum	3500/cum	2,24,000
5	Guava – 100 Trees	8 Qtl	15/ Kg	12,000
6	Dairy (15L/day)	5400 Ltr	40/ Ltr	2,16,000
7	Fishery Cum Poultry			
	Fish Yield First Year	60 Kg	150/ Kg	9,000
	Fish Yield Second Year	100 Kg	150/ Kg	15,000
	Chicken Yield Per Year	600 Kg	200/ Kg	1,20,000



O. HILL CENTRIC INNOVATIVE MODELS

क्रम सं०	निवेश	Unit Size / Techno-Economic Specification	इकाई आकार	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)	वर्ष 2026-27 हेतु प्रस्तावित इकाई लागत (₹)
1	Dragon Fruit (Altitude up to 1200 m)	10ftx10ft; 4 plants/pole; with drip irrigation	1 Acre	5	11	6,60,000
2	Integrated Farming (Altitude up to 3000 m)	Agri-ecotourism - high altitude (HDP Apple +Homestay)	1 Acre	10	12	22,33,000

Climate-Resilient Integrated Model for Uttarakhand Hills

क्रम सं०	निवेश	Unit Size / Techno-Economic Specification	Unit Size / Techno-Economic Specification	पुनर्भुगतान की अवधि (वर्ष)	अभिस्थगन अवधि (महीने)	वर्ष 2026-27 हेतु प्रस्तावित इकाई लागत (₹)
1	Climate-Resilient Integrated Model for Uttarakhand Hills (Rainfed, Small Holdings)	Horti+livestock+bee, Climate resilient hill IFS (millets, fruits, livestock, beekeeping, low-cost polyhouse, NRM, micro-irrigation & fodder)	1 Ha	5	11	6,75,000
2	Climate-Resilient Integrated Model for Uttarakhand Plains (Irrigated / Semi-Irrigated)	Crop+dairy+fisheries, Integrated Crop-livestock-fishery Model (Land-labelling, dairy, fish, poultry, horticulture, mushroom, vermin compost, fodder and MI)	1 Ha	5	11	7,60,000

P. FOOD AND AGRO PROCESSING

Plant Capacity

0.5 to 1.0 MT/day

S.No.	Activity	Unit Size / Techno- Economic Specification	Unit Cost Approved by State Level Unit Cost Committee (SLUCC) for the year 2026-27(₹)	Repayment Period (Year)	Gestation Period (Months)
i	Honey Processing Unit	Filtration, moisture reduction, heating, bottling, labeling and branding of honey.	₹17,80,000	5	6
ii	Agro Processing Unit	Cleaning, grading, roasting, blending and packaging of pulses, grains and millets.	₹12,20,000	5	6
iii	Milk Processing Unit	Pasteurized milk, paneer, curd and flavoured milk production.	₹24,50,000	5	6
iv	Packaging / Grinding Unit	Grinding, sieving, roasting, weighing and sealing of dry products such as spices/flours.	₹6,25,000	5	6
v	Pickling Unit	Use of seasonal vegetables/fruits with manual/semi- automatic cutting, blanching, fermenting and bottling.	₹12,25,000	5	6

vi	Masala Grinding Unit	Cleaning, drying, grinding, sieving, blending and packaging of spices.	₹9,20,000	5	6
vii	Fruit Pulping & Bottling Unit	Seasonal fruit processing for squash, jam, jelly, fruit pulp and RTS beverages.	₹22,00,000	5	6
viii	Bread / Biscuit Unit	Semi-automated baking line for bread, biscuit and rusk.	₹14,80,000	5	6
ix	Flour Milling Unit	Wheat/rice/millet to flour using basic mill, sifter and bagging system.	₹9,80,000	5	6
x	Oil Expeller Unit	Cold pressing of mustard, sesame, groundnut and other oil seeds with filter press.	₹12,50,000	5	6

MODEL SCHEME FOR - Innovative Integrated Project Finance Models suitable for Lesser Himalayas (Altitude up to 1200 Meters)- Dragon Fruit cultivation unit

Unit Size	1 Acre (0.40 Ha)
Unit Specifications	Dragon Fruit Cultivation Unit with drip irrigation & wired fencing

I	CAPITAL COSTS		UNIT	COST/UNIT (Rs.)			TOTAL (Rs.)
1	Land preparation - Labour	Mandays	20	450			9,000.00
2	Land preparation - Machinery	Hrs	8	900			7,200.00
3	Cement Poles and Plates	Nos.	435	500			2,17,500.00
4	Seedlings	Nos.	1740	75			1,30,500.00
5	Manure	Quintals	60	250			15,000.00
6	Drip Irrigation Set up	Ha	0.4	120000			48,000.00
7	Galvanized GI Wire and Angle Iron based Fencing	RM	280	625			1,75,000.00
	TOTAL						6,02,200.00
II	RECURRING COST for one working cycle(to be CAPITALISED)						
1	Fertilizers	Kg	135.54	20			2,710.80
2	Irrigation	Year	1	3000			3,000.00
3	Plant protection	Year	1	10000.00			10,000.00
4	Manual labour	Mandays	50	450			22,500.00
5	Machinery	Hrs	10	900			9,000.00
6	Miscellaneous	Year	1	10000			10,000.00
	TOTAL						57,210.80
	TOTAL CAPITAL COST						6,59,410.80
				UNIT COST			6,60,000.00
III	UNIT COST						6,60,000.00
	Minimum Margin Money by the Entrepreneur						1,32,000.00
IV	BANK LOAN						5,28,000.00

V	Assumptions	10ft x 10ft	1740 plants per acre						
	Spacing								
	Pattern	4 plants/ pole	435 poles per acre						
	Yield	6000 kg/ acre in 2nd year and then 10000 kg/acre 3rd year onward							
	Cost of pole, seedling, fertilizer, manure, etc.	As indicated in unit cost							
VI	RECURRING COSTS								
	YEARS----->		1	2	3	4	5		
1	Fertilizers		2,710.80	2,710.80	2,710.80	2,710.80	2,710.80		
2	Irrigation		3,000.00	3,000.00	3,000.00	3,000.00	3,000.00		
3	Plant protection		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00		
4	Manual labour		22,500.00	22,500.00	22,500.00	22,500.00	22,500.00		
5	Machinery		9,000.00	9,000.00	9,000.00	9,000.00	9,000.00		
6	Miscellaneous		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00		
	TOTAL		57,210.80	57,210.80	57,210.80	57,210.80	57,210.80		
VII	Recurring cost net of capitalized cost								
VIII	RETURNS								
	YEARS----->		1	2	3	4	5		
	Sale of fruit	Rs. 100/ Kg	-	6,00,000.00	10,00,000.00	10,00,000.00	10,00,000.00		
	TOTAL		-	6,00,000.00	10,00,000.00	10,00,000.00	10,00,000.00		
	Surplus for repayment of loan		-6,59,410.80	5,42,789.20	9,42,789.20	9,42,789.20	9,42,789.20		
IX	FINANCIAL ANALYSIS								
	Years (may varies with the activities)		1.00	2.00	3.00	4.00	5.00		
	CAPITAL COSTS		6,59,410.80	-	-	-	-		
	RECURRING COST		-	57,210.80	57,210.80	57,210.80	57,210.80		
	COST		6,59,410.80	57,210.80	57,210.80	57,210.80	57,210.80		

	Discount Factor @15%							
	<i>PRESENT WORTH OF COST</i>			7,15,431.65				
	BENEFIT			-		10,00,000.00	10,00,000.00	
	<i>PRESENT WORTH OF BENEFIT</i>			21,80,132.41				
	NET BENEFIT			-6,59,410.80		9,42,789.20	9,42,789.20	9,42,789.20
	NET PRESENT VALUE			14,64,700.76				
	Internal Rate of Return			10.4%				
	BENEFIT COST RATIO			3.05				

X	Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)				
	Bank Loan	5,28,000.00	Round off		5,28,000.00
	RoI	12%			
	Repayment period= 6 years including 11 months grace period				
	Annual repayment installment of principal	1,18,272.00			

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @12%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	5,28,000.00	-	5,91,360.00	-	-	-	-	-
1	5,91,360.00	1,18,272.00	4,73,088.00	70,963.20	1,89,235.20	5,42,789.20	3,53,554.00	2.87
2	4,73,088.00	1,18,272.00	3,54,816.00	56,770.56	1,75,042.56	9,42,789.20	7,67,746.64	5.39
3	3,54,816.00	1,18,272.00	2,36,544.00	42,577.92	1,60,849.92	9,42,789.20	7,81,939.28	5.86
4	2,36,544.00	1,18,272.00	1,18,272.00	28,385.28	1,46,657.28	9,42,789.20	7,96,131.92	6.43
5	1,18,272.00	1,18,272.00	-	14,192.64	1,32,464.64	9,42,789.20	8,10,324.56	7.12
							Average DSCR	5.53

MODEL SCHEME FOR Innovative Integrated Project Finance Models suitable for High Altitude (Altitude up to 3000 Meters)

Unit Size 1 acre (0.4 ha)

Unit Specifications Agri-ecotourism venture in high-altitude areas (up to 3000 m) of Uttarakhand including Apple plantation in 0.5 acre (0.2 ha) with drip irrigation along with agri-ecotourism center (homestay and visitors centre)

I	CAPITAL COSTS		UNIT	COST/UNIT (Rs.)		TOTAL (Rs.)
1	Apple plantation (3.5*3.5m)	Ha.	0.2	768000		153600
2	Drip irrigation	Ha.	0.2	97245		19449
3	Homestay (4 rooms~1200 sq ft) construction cost including furnishing	sq. ft.	1200	2000		2400000
4	Utilities (water supply, electricity, water storage, internet backup)					200000
5	Visitors center (~300 sq ft with equipment and displays)	sq. ft.	300	2000		600000
6	Interiors- and appliances					100000
7	Subsidy under Deen Dayal Upadhyay Homestay Scheme (50% upto Rs.15 lakh- can be availed for homestay incl. visitors center)					1500000
	TOTAL					1973049
II	RECURRING COST for one working cycle (to be CAPITALISED)					
1	Caretaker/ cook salary (to take care of plantation and homestay)	month	12	15000		180000
2	Marketing and promotion					20000
3	Monthly consumables	month	12	5000		60000
	TOTAL					260000
	TOTAL CAPITAL COST					2233049
				UNIT COST		2233000
III	UNIT COST					2233000
	Minimum Margin Money by the Entrepreneur					446600
IV	BANK LOAN					
V	Assumptions					1786400
	1. Own land of 1 acre (0.4 ha) is a prerequisite for undertaking the project.					
	2. Unit cost of 3.5*3.5 m Apple plantation and drip irrigation is taken as per the specified unit cost by NABARD and recurring cost for one working cycle is					
	3. Convergence with Deen Dayal Upadhyay Home Stay Scheme of GoUK is assumed					
	4. In the first year, home-stay will be operational after 6 months. On a conservative side, 150 nights per year @ Rs.1000 per night is taken for returns					
	5. Yield of apple per acre is assumed at 200 kg for second year, 3000 kg for third year and 12000 kg for fourth year and 15000 kg for fifth year onwards, as					

VI	RECURRING COSTS										
	YEARS----->	1	2	3	4	5	6	7	8	9	10
1	Fertilizers and manure (~Rs.20000 per acre)		10000	10000	10000	10000	10000	10000	10000	10000	10000
2	Irrigation		3000	3000	3000	3000	3000	3000	3000	3000	3000
3	Plant protection (~Rs.20000 per acre)		10000	10000	10000	10000	10000	10000	10000	10000	10000
4	Labour for plantation (100 mandays @ Rs.300 per day)		30000	30000	30000	30000	30000	30000	30000	30000	30000
5	Care taker/ cook (~Rs.15000 per month)		180000	180000	180000	180000	180000	180000	180000	180000	180000
6	Maintenance of homestay (~Rs.3000 per month)		36000	36000	36000	36000	36000	36000	36000	36000	36000
7	Utility bills (~ Rs.10000 per month)		120000	120000	120000	120000	120000	120000	120000	120000	120000
8	Monthly consumables (~Rs.5000 per month)		60000	60000	60000	60000	60000	60000	60000	60000	60000
9	Miscellaneous (~Rs.5000 per month)		60000	60000	60000	60000	60000	60000	60000	60000	60000
	TOTAL		509000	509000	509000	509000	509000	509000	509000	509000	509000
VII	Recurring cost net of capitalized cost										
VIII	RETURNS										
	YEARS----->	1	2	3	4	5	6	7	8	9	10
	Sale of fruits for half acre plantation		6000	90000	360000	450000	450000	450000	450000	450000	450000
	Income from homestay	300000	600000	600000	600000	600000	600000	600000	600000	600000	600000
	Net income from food, activities and visitors tours (~Rs.20000 per month)	120000	240000	240000	240000	240000	240000	240000	240000	240000	240000
	TOTAL	420000	846000	930000	1200000	1290000	1290000	1290000	1290000	1290000	1290000
	Surplus for repayment of loan	-1813000	337000	421000	691000	781000	781000	781000	781000	781000	781000
IX	FINANCIAL ANALYSIS										
	Years (may varies with the activities)	1	2	3	4	5	6	7	8	9	10
	CAPITAL COSTS	1813100									
	RECURRING COST		509000	509000	509000	509000	509000	509000	509000	509000	509000
	COST	1813100	509000	509000	509000	509000	509000	509000	509000	509000	509000
	Discount Factor @15%										
	PRESENT WORTH OF COST	3688553									
	BENEFIT	420000	846000	930000	1200000	1290000	1290000	1290000	1290000	1290000	1290000
	PRESENT WORTH OF BENEFIT	5093798									
	NET BENEFIT	-1393100	337000	421000	691000	781000	781000	781000	781000	781000	781000
	NET PRESENT VALUE	1405245									
	Internal Rate of Return	38.10%									
	BENEFIT COST RATIO	1.38									

X	Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)			
	Bank Loan	17,86,400.00		
	Roi	10%		
	Repayment period= 10 years including 1 year moratorium			
	Annual repayment installment of principal			
		2,18,337.78		

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	17,86,400.00	-	#####	-	-	-	-	-
1	19,65,040.00	2,18,337.78	#####	1,96,504.00	4,14,841.78	3,37,000.00	-77,841.78	0.81
2	17,46,702.22	2,18,337.78	#####	1,74,670.22	3,93,008.00	4,21,000.00	27,992.00	1.07
3	15,28,364.44	2,18,337.78	#####	1,52,836.44	3,71,174.22	6,91,000.00	3,19,825.78	1.86
4	13,10,026.67	2,18,337.78	#####	1,31,002.67	3,49,340.44	7,81,000.00	4,31,659.56	2.24
5	10,91,688.89	2,12,471.11	#####	1,09,168.89	3,21,640.00	7,81,000.00	4,59,360.00	2.43
6	8,79,217.78	2,12,471.11	#####	87,921.78	3,00,392.89	7,81,000.00	4,80,607.11	2.60
7	6,66,746.67	2,12,471.11	#####	66,674.67	2,79,145.78	7,81,000.00	5,01,854.22	2.80
8	4,54,275.56	2,12,471.11	#####	45,427.56	2,57,898.67	7,81,000.00	5,23,101.33	3.03
9	2,41,804.44	2,12,471.11	29,333.33	24,180.44	2,36,651.56	7,81,000.00	5,44,348.44	3.30
							Average DSCR	2.24

MODEL SCHEME FOR (Scientific Beekeeping)

Unit Size: 50 Colonies

Unit Specifications: *Apis Mellifera* (Italian Bee) - Beekeeping

I	Capital Cost	Unit (No./Kg)	Cost/Unit (Rs.)	Total (Rs.)				
				I year	II year			
1	Beehives with stand	50	2000	100000				
2	Bee colonies each of 8 frames @ Rs. 500/- per frame	50	4000	200000				
3	Honey extractor (SS) and other equipments, including food grade plastic containers, honey extraction net, smoker, hive tool, unplugging knife, bee veil, etc.		30000	30000				
4	Nucules Hive	40	400	16000				
5	Misc. Lumpsum		2500	2500				
6								
	Subtotal (A)			348500				
II	Recurring Cost (for one working cycle to be capitalised)							
1	Comb foundation sheets (Wax Sheets) 75 kg for 50 colonies (Rs.100 per kg)	75	100	7500	7500			
2	Sugar for feeding in dearth period @3 Kg/colony/year (Rs.50 per kg)	150	50	7500	7500			
3	Chemicals @ Rs.70/Colony	50	70	3500	3500			
4	Winter packing material, Hesain cloth @ Rs.50/colony	50	50	2500	2500			
5	Labour 100 MDs/year (Skilled labour)	100	500	50000	50000			
	Subtotal (B)			71000	71000			
	Total Cost (A + B)			419500				
	Unit Cost (Rounded off)			420000				

D.	Financial Economics											
	Particulars	Year I	Year II	Year III	Year IV	Year V						
1	Expenditure	419500	71000	71000	71000	71000						
2	Income	202500	242350	242350	242350	208600						
3	Net Income	-217000	171350	171350	171350	137600						
4	Discounting Factor @ 15%	0.87	0.756	0.658	0.572	0.497						
5	Discounted Costs	364965	53676	46718	40612	35287					541258	
6	Discounted Income	176175	183216.6	159466.3	138624.2	103674.2					761156.3	
	Net Present Value (NPV)	219898.3										
	Benefit Cost Ratio (BCR)	1.41										
	Internal Rate of Return (IRR)	60%										
E.	Loan Details											
1	Unit Cost	420000										
2	Margin Money by the Entrepreneur (15%)	63000										
3	Bank Loan (85%)	357075	357000	(Rounded off)								
4	Rate of interest	12%										
F.	Repayment Schedule											
	Repayment period= 5 years including grace period of 11 months											
	Annual repayment installment of principal @ Rs.89250/-											
Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @12%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR				
1	357000	0	357000	42840	42840	137600	94760	3.21				
2	357000	89250	267750	32130	121380	137600	16220	1.13				
3	267750	89250	178500	21420	110670	137600	26930	1.24				
4	178500	89250	89250	10710	99960	137600	37640	1.38				
5	89250	89250	0	0	89250	137600	48350	1.54				
						Average DSCR		1.70				

MODEL SCHEME FOR (Scientific Beekeeping)

Unit Size: 100 Colonies

Unit Specifications: *Apis Mellifera* (Italian Bee)

I	Capital Cost	Unit (No./Kg)	Cost/Unit (Rs.)	Total (Rs.)				
				I year	II year			
1	Beehives with stand	100	2000	200000				
2	Bee colonies each of 8 frames @ Rs. 500/- per frame	100	4000	400000				
3	Honey extractor (SS) and other equipments, including food grade plastic containers, honey extraction net, smoker, hive tool, unplugging knife, bee veil, etc.		30000	30000				
4	Nucules Hive	80	400	32000				
5	Misc. Lumpsum		2500	2500				
6								
	Subtotal (A)			664500				
II	Recurring Cost (for one working cycle to be capitalised)							
1	Comb foundation sheets (Wax Sheets) 75 kg for 50 colonies (Rs.100 per kg)	150	100	15000	15000			
2	Sugar for feeding in dearth period @3 Kg/colony/year (Rs.50 per kg)	300	50	15000	15000			
3	Chemicals @ Rs.70/Colony	100	70	7000	7000			
4	Winter packing material, Hesain cloth @ Rs.50/colony	100	50	5000	5000			
5	Labour 150 MDs/year (Skilled labour)	150	500	75000	75000			
	Subtotal (B)			117000	117000			
	Total Cost (A + B)			781500	117000			
	Unit Cost (Rounded off)			782000				

	Assumptions:								
1	Assuming Rs.300/ kg prevailing market prices of honey and prevailing market prices of other beehive products & price of bee colonies.								
2	Man power required: At least one regular basis –plus two casual labour								
3	In addition to direct income from sale of honey, wax, bee pollen, etc., farmers will also get a increase in yield of the crops in the area, due to pollination support by								
4	Rates for the items viz., Beehives, bee colonies, equipment etc. are taken as per MIDH norms								
	B. Expenditure Statement								
	Particulars	Year I	Year II	Year III	Year IV				
1	Fixed Cost	664500	0	0	0				
2	Recurring Expenditure	117000	117000	117000	117000				
3	Total Cost	781500	117000	117000	117000				
	C. Income Statement								
1	Honey yield from 90 % colonies @ 15 kg/colony	1350	1350	1350	1350				
	Rate of Honey	300							
	Income from Honey	405000	405000	405000	405000				
2	Sale of extra colonies 25% of total colonies	0	25	25	25				
	Selling Price of Extra colonies	2000							
	Income-Sell of Extra colonies	0	50000	50000	50000				
3	Bee wax 2% of honey produced (kg)	0	27	27	27				
	Selling Price Bee wax Rs.100 per kg	100							
	Income- Bee wax	0	2700	2700	2700				
4	Rental pollination (50% colonies) @ ₹500/colony	0	50	50	50				
	Rent per colony- Rs -500	500	25000	25000	25000				
	Income- Rent of colonies	0	25000	25000	25000				
	Gross Income	405000	482700	482700	482700				

D.	Financial Economics											
	Particulars	Year I	Year II	Year III	Year IV	Year V						
1	Expenditure	781500	117000	117000	117000	117000						
2	Income	405000	482700	482700	482700	415200						
3	Net Income	-376500	365700	365700	365700	298200						
4	Discounting Factor @ 15%	0.87	0.756	0.658	0.572	0.497						
5	Discounted Costs	679905	88452	76986	66924	58149						
6	Discounted Income	352350	364921.2	317616.6	276104.4	206354.4						
	Net Present Value (NPV)	546930.6				1517346.6						
	Benefit Cost Ratio (BCR)	1.56										
	Internal Rate of Return (IRR)	81%										
E.	Loan Details											
1	Unit Cost	782000										
2	Margin Money by the Entrepreneur (15%)	117300										
3	Bank Loan (85%)	719075	719000	(Rounded off)								
4	Rate of interest	12%										
F.	Repayment Schedule											
	Repayment period= 5 years including grace period of 11 months											
	Annual repayment installment of principal @ Rs.179750/-											
Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @12%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR				
1	719000	0	719000	86280	86280	298200	211920	3.46				
2	719000	179750	539250	64710	244460	298200	53740	1.22				
3	539250	179750	359500	43140	222890	298200	75310	1.34				
4	359500	179750	179750	21570	201320	298200	96880	1.48				
5	179750	179750	0	0	179750	298200	118450	1.66				
						Average DSCR		1.83				

Model Scheme for Integrated Farming Systems (IFS) for Tarai/Plain Region (1 hectare)

A. Techno economic assumptions & project components

Components of integrated farming

Sl.No.	Particulars	Area(%)	Production Cost (Rs.)	Remarks
1	Paddy-Wheat-Greengram	55	120000	
2	Silvi-Horticulture (Poplar, Guava etc.)	22	65000	Poplar-200 trees (Avg. volume per tree- 0.32 cum), Guava- 100 trees with 3mx6m spacing
3	Dairy (Cow+ cowshed+ equipments and one working cycle)	16	343000	2+2 cows
4	Fishery cum poultry (200 birds) in existing pond	5	300000	
5	Vermicompost	2	16000	HDPE vermicbed
	Total	100	844000	

Assumptions:

1. For Rice, Wheat & Greengram cost of cultivation taken from SoF fixed for US Nagar district for the year
2. Unit cost fixed for the FY 2025-26 adopted in case of Dairy, Forestry, Horticulture etc.
3. Minimum Support Prices (MSP) for Wheat for Marketing Season 2026-27 taken
4. Minimum Support Prices (MSP) for Rice for Marketing Season 2025-26 taken
5. MSP for Green Gram for marketing season 2025-26 taken
6. Unit of HDPE vermicbed size of 96cft (12'x4'x2') -as per MIDH cost norms

B. Production Details

Sl.No.	Crop	Yield	Rate	Gross Income (Rs.)	Avg yield/ha
1	Rice (MSP)	20 Qt	Rs.2369/Qt.	47380	25Qt/ha
2	Wheat (MSP)	22 Qt	Rs.2585/Qt.	56870	28Qt/ha
3	Greengram	7 Qt	Rs.8768/Qt.	61376	9 Qt/ha
4	Poplar-200 tress	64 cum	Rs.3500/cum	224000	
5	Guava-100 tress	8 Qt.	Rs.15/kg	12000	8 kg per tree
6	Dairy (15L/day)	5400 L	Rs.40/L	216000	15 L/day
7	Fishery cum poultry				
	Fish yield -1st year	60 Kg	Rs.150/kg	9000	
	2nd year	100 Kg	Rs.150/kg	15000	
	Chicken yield	600 kg	Rs.200/kg	120000	
8	Vermicompost				self consumption

C. Income and Expenditure Statement

Sl.No.	Particulars/Years	I	II	III	IV	V	VI	VII
a.	Income							
1	Rice	47380	47380	47380	47380	47380	47380	47380
2	Wheat	56870	56870	56870	56870	56870	56870	56870
3	Greengram	61376	61376	61376	61376	61376	61376	61376
4	Poplar-200 tress	0	0	0	0	0	224000	224000
5	Guava-100 tress	0	0	0	12000	12000	12000	12000
6	Dairy	216000	216000	216000	216000	216000	216000	216000
7	Fishery cum poultry	129000	129000	129000	129000	129000	129000	129000
	Total Income	510626	510626	510626	522626	522626	746626	746626

E.	Loan Details											
1	Unit Cost	844000										
2	Margin Money by the Entrepreneur (15%)	126600										
3	Bank Loan (85%)	717400										
4	Rate of interest	12%										
F.	Repayment Schedule											
	Repayment period= 8 years including 11 months grace period											
	Annual repayment installment of principal @ Rs.102486/-											
Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @12%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR				
1	717400	0	715700	85884	85884	277626	191742	3.23				
2	715700	102486	613214	73585.68	176071.68	277625	101553.3	1.58				
3	613214	102486	510728	61287.36	163773.36	277625	113851.6	1.70				
4	510728	102486	408242	48989.04	151475.04	277625	126150	1.83				
5	408242	102486	305756	36690.72	139176.72	277625	138448.3	1.99				
6	305756	102486	203270	24392.4	126878.4	456256	329377.6	3.60				
7	203270	102486	100784	12094.08	114580.08	456256	341675.9	3.98				
8	100784	100784	0	0	100784	513622	412838	5.10				
						Average DSCR		2.24				

Model Scheme for Integrated Farming Systems (IFS) for Hilly Region (1 acre)

A. Techno economic assumptions & project components

Components of integrated farming

Sl.No.	Particulars	Area(%)	Production Cost (Rs.)	Remarks
1	Paddy/Finger Millet/Pulses-Potato	74	92000	
2	Multitier cropping-Temperate fruit with vegetables intercropping	20	30000	50 fruit trees with 4m x 4m spacing
3	HYV Indigenous Dairy Cattle with shed, equipments, cost of one working cycle	4	190000	2 cows
4	Fishery cum poultry (50 birds) in new pond (100 sqm)	1	96200	50 birds and 100 sqm of pond
5	Vermicompost	1	16000	HDPE vermibed
	Total	100	424200	424000

Assumptions:

1. For Paddy and Potato, cost of cultivation taken from SoF fixed for Champawat district for the year 2026-
2. Unit cost fixed for the FY 2025-26 adopted in case of Dairy, Horticulture etc.
3. Minimum Support Prices (MSP) for Rice for Marketing Season 2025-26 taken
4. Unit of HDPE vermibed size of 96cft (12'x4'x2') -as per MIDH cost norms

B. Production Details

Sl.No.	Crop	Yield	Rate	Gross Income (Rs.)	Avg yield/ha
1	Rice (MSP)	9 Qt	Rs.2369/Qt.	21321	
2	Potato	27 Qt	Rs.10/Kg	27000	
3	Vegetables			8000	Income from intercropping (02 seasons)
4	Temperate fruit -50 tress	400 Kg	Rs.25/kg	9000	8 kg per tree
5	Dairy (15L /day)	2700 L	Rs.40/L	108000	15 L/day
6	Vermicompost				self consumption
7	Fishery cum poultry				
	Fish yield -1st year	50 Kg	Rs.150/kg	7500	
	2nd year	90 Kg	Rs.150/kg	13500	
	Chicken yield	350 kg	Rs.200/kg	70000	

C. Income and Expenditure Statement

Sl.No.	Particulars/Years	I	II	III	IV	V	VI	VII
a.	Income							
1	Rice/Finger Millet/Pulses	25000	25000	25000	25000	25000	25000	25000
2	Potato	27000	27000	27000	27000	27000	27000	27000
3	Vegetables	8000	8000	8000	8000	8000	8000	8000
4	Peach	0	0	0	9000	9000	9000	9000
5	Dairy	108000	108000	108000	108000	108000	108000	108000
6	Fishery cum poultry	77500	77500	77500	77500	77500	77500	77500
	Total Income	245500	245500	245500	254500	254500	254500	254500

E.	Loan Details											
1	Unit Cost	424000										
2	Margin Money by the Entrepreneur (15%)	63600										
3	Bank Loan (85%)	360400	51485.71429									
4	Rate of interest	12%										
F.	Repayment Schedule											
	Repayment period= 8 years including 11 months grace period											
	Annual repayment installment of principal @ Rs.51486/-											
Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @12%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR				
1	360400	0	360400	43248	43248	89500	46252	2.07				
2	360400	51486	308914	37069.68	88555.68	89500	944.32	1.01				
3	308914	51486	257428	30891.36	82377.36	89500	7122.64	1.09				
4	257428	51486	205942	24713.04	76199.04	89500	22300.96	1.29				
5	205942	51486	154456	18534.72	70020.72	89500	28479.28	1.41				
6	154456	51486	102970	12356.4	63842.4	89500	34657.6	1.54				
7	102970	51486	51484	6178.08	57664.08	89500	40835.92	1.71				
8	51484	51484	0	0	51484	89500	47016	1.91				
						Average DSCR		1.26				

Poplar Plantation in one hectare

Area	1 Ha
Espacement	3 x 3
No. of plants	1111
Mortality Replacement	10%
Survival	90%
Yr of Harvest	6
Wage rate	375

(Amt in Rupees)												
Sr No	Particulars/ Years	Rate	Units	Expenditure						Total		
				Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6			
A	Material Cost											
i	Cost of plant	32		35552	1600							37152
ii	Cost of FYM @ 2 MT/ha.	2000	MT	4000	4000	4000	4000	4000	4000			24000
iii	Cost of fertilizer (lumpsum)	LS		2500	2500	2500	2500	2500	2500			15000
iv	Cost of Insecticides/ Pesticides	LS		1000	1000	1000	1000	1000	1000			6000
B	Labour Cost											
i	Initial Ploughing of the area	LS		5000								5000
ii	Alignment & Staking	5	MD	1875								1875
iii	Digging & Refilling of pits (45 cum) @ 25 pits/ MD	44	MD	16665								16665
iv	Cost of application of FYM/ Fert. @ 100 plants/MD	5	MD	1875	1875	1875	1875	1875	1875			11250
v	Planting & replanting @ 50 plants/ MD	22.22	MD	8332.5	375							8707.5
vi	Irrigation	12	MD	4500	4500	4500	4500	4500	4500			27000
vii	Weeding cum soil working (3,2,1) @ 5 MDs/ working	15,10,5	MD	5625	3750	1875						11250

viii	Debudding, pruning & leader training (upto 3rd year)	10	MD	3750	3750	3750	3750					11250
ix	Harvesting & transportation	LS									30000	30000
	Sub total			23350	90674.5	19500	13875	13875	43875	205149.5		
C	Contingencies @ 10%	10%		0	0	0	0	0	0	0		0
	Total			23350	90675	19500	13875	13875	43875	205150		
	Unit Cost	205150										
B. Yield & Income	Yield			Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Total		
	Yield per ha. @ avg. biomass of 0.3 MT/tree (Rate Rs. 4500/MT)	299.97	MT						1349865	1349865		
	Total			0	0	0	0	0	1349865	1349865		

C.:

Economics

S.No.	Particulars	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6
i	Costs	90675	23350	19500	13875	13875	43875
ii	Income	0	0	0	0	0	1349865
iii	Net Income	-90675	-23350	-19500	-13875	-13875	1305990
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43
v	Discounted Costs	78847	17656	12822	7933	6898	18968
vi	Discounted Income	0	0	0	0	0	583584
	Internal Rate of Return (IRR)	62%					
	Benefit Cost Ratio (BCR)	4.08					
	Net Present Value (NPV)	440459					

D. Loan

Details

S.No.	Particulars	Amt (Rs)							
a	Unit Cost	205150							
b	Margin Money (10%)	20515							
c	Bank Loan (90%)	184635							
d	Rate of Interest	12.0%							
Year	Bank Loan	Loan Outstanding	Interest	Interest outstanding	Surplus	Repayment		Total Outgo	Net Surplus
						Interest	Principal		
I	81607	81607	9793	9793	0	0	0	0	0
II	21015	102622	12315	22107	0	0	0	0	0
III	17550	120172	14421	36528	0	0	0	0	0
IV	12488	132660	15919	52447	0	0	0	0	0
V	12488	145147	17418	69865	0	0	0	0	0
VI	39488	184635	22156	92021	1305990	92021	184635	276656	1029334
Total	184635				1305990	92021	184635	276656	1029334
						DSCR =		4.7	

Area	One Ha
Espacement	2 x 2 m
No. of plants	2500
Casualty Replacement	20%
Survival	80%
Yr of Harvest	4.8
Wage rate	375

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v	Planting & replanting @ 50 plants/ MD	50	MD	18750	3750	-	-	-	-	-	-	-	-	22500
vi	Irrigation	30	MD	11250	11250	11250	11250	11250	11250	11250	11250	11250	11250	90000
vii	Weeding cum soil working (3,2,1) @ 5 MDs/ working	15,10,5	MD	5625	3750	1875	-	-	-	-	-	-	-	11250
viii	Harvesting & transportation	LS	-	-	-	-	10000	-	-	-	-	-	40000	50000
	Sub total			130000	45625	30000	38125	28125	28125	28125	28125	68125	396250	
C	Contingencies @ 10%	10%		13000	4563	3000	3813	2813	2813	2813	2813	6813	39625	
	Total			143000	50188	33000	41938	30938	30938	30938	30938	74938	435875	
	Unit Cost	435875	say	435900										
Income				Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Yr-7	Yr-8	Total		
i	No of good quality poles @ 50% of plants @ Rs 50/ pole	1250	Poles	-	-	-	62500	-	-	-	-	62500		
ii	Timber from 1250 trees in 8th yr: @ 4 qtl/ tree @ Rs 250/ qtl	5000	Qtl	-	-	-	-	-	-	-	1250000	1250000		
iii	Fuelwood from 1250 trees @ 1 qtl/ tree in 8th yr sold @ Rs 50/qtl	1250	Qtl	-	-	-	-	-	-	-	62500	62500		
	Total			0	0	0	62500	0	0	0	1312500	1375000		

B : Economics

S.No.	Particulars	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Yr-7	Yr-8
i	Costs	143000	50188	33000	41938	30938	30938	30938	74938
ii	Income	0	0	0	62500	0	0	0	1312500
iii	Net Income	-143000	-50188	-33000	20563	-30938	-30938	-30938	1237563
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33
v	Discounted Costs	124348	37949	21698	23978	15381	13375	11631	24497
vi	Discounted Income	0	0	0	35735	0	0	0	429059
	Internal Rate of Return (IRR)	28%							
	Benefit Cost Ratio (BCR)	1.70							
	Net Present Value (NPV)	191936							
									272857
									464793

D. Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost	435875
b	Margin Money (10%)	43588
c	Bank Loan (90%)	392288
d	Rate of Interest	12.0%

Year	Bank Loan	Loan Outstanding	Interest	Interest outstanding	Surplus	Repayment	Total Outgo	Net Surplus
						Interest	Principa l	
I	128700	128700	15444	15444	0	0	0	0
II	45169	173869	20864	36308	0	0	0	0
III	29700	203569	24428	60737	0	0	0	0
IV	37744	241313	28958	89694	20563	10281	0	10281
V	27844	269156	32299	121993	0	0	0	0
VI	27844	297000	35640	157633	0	0	0	0
VII	27844	324844	38981	196614	0	0	0	0
VIII	67444	392288	47075	243689	1237563	243689	392288	601587
Total	392288				1258125	253970	392288	611868

DSCR = 1.9

Bamboo Plantation in one hectare

Area	1 ha.
Espacement	6 x6
No. of plants	300
Casualty Replacement	10%
Survival	90%
Yr of Harvest	4
Wage rate	375

Sr No		Particulars/ Years	Rate	Units	Expenditure							Total
					Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Yr-7	
A		Material Cost										
i		Cost of plant	20		6000	1000						7000
ii		Cost of FYM @ 1 MT/ha.	2000	MT	2000	2000	2000	2000	2000			10000
iii		Cost of fertilizer (lumpsum)	LS		1500	1500	1500	1500	1500			7500
iv		Cost of Insecticides/ Pesticides	LS		1000	1000	1000	1000	1000			5000
B		Labour Cost										
i		Initial Ploughing of the area	LS		5000							5000
ii		Alignment & Staking	5	MD	1875							1875
iii		Digging & Refilling of pits (45 cum) @ 25 pits/ MD	12	MD	4500							4500
iv		Cost of application of FYM/ Fert. @ 100 plants/MD	3	MD	1125	1125	1125	1125	1125			5625
v		Planting & replanting @ 50 plants/ MD	6	MD	2250	375						2625
vi		Irrigation	5	MD	1875	1875	1875	1875	1875			9375
vii		Weeding cum soil working (3,2,1) @ 5 MDs/ working	10,8,5	MD	3750	3000	1875					8625
viii		Pruning/ cleaning from II year onwards	8	MD		3000	3000	3000	3000			12000
ix		Harvesting & transportation	10	MD				3750	3750			7500
C		Sub total			30875	14875	12375	14250	14250	0	0	86625
		Contingencies @ 5%	5%		1544	744	619	713	713	0	0	4331
		Total			32419	15619	12994	14963	14963	0	0	90956
		Unit Cost	90956									
B. Yield & In		Yield			Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Yr-7	Total
		No. of culms per clump						4	5	6	8	
		Weight per culm						10	10	15	20	
		Yield per ha.		MT				12	15	27	48	
		Average selling price per tonn	5000	MT				60000	75000	135000	240000	
		Total income/ha			0	0	0	60000	75000	135000	240000	510000

C.: Economics

S.No.	Particulars	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Yr-6	Yr-7
i	Costs	32419	15619	12994	14963	14963	0	0
ii	Income	0	0	0	60000	75000	135000	240000
iii	Net Income	-32419	-15619	-12994	45038	60038	135000	240000
iv	Discount Rate (15%)	0.87	0.76	0.66	0.57	0.50	0.43	0.38
v	Discounted Costs	28190	11810	8544	8555	7439	0	64538
vi	Discounted Income	0	0	0	34305	37288	58364	129958
	Internal Rate of Return (IRR)	60%						
	Benefit Cost Ratio (BCR)	2.01						
	Net Present Value (NPV)	65420						

D. Loan Details

S.No.	Particulars	Amt (Rs)
a	Unit Cost (first 5 years)	90956
b	Margin Money (10%)	9096
c	Bank Loan (90%)	81861
d	Rate of Interest	12.0%

Year	Bank Loan	Loan Oustandin g	Interest	Interest outstandin g	Surplus	Repayment		Total Outgo	Net Surplus
						Interest	Principal		
I	29177	29177	3501	3501	0	0	0	0	0
II	14057	43234	5188	8689	0	0	0	0	0
III	11694	54928	6591	15281	0	0	0	0	0
IV	13466	68394	8207	23488	34305	23488	0	23488	10817
V	13466	81861	9823	9823	37288	9823	0	9823	27465
VI	0	81861	9823	9823	58364	9823	24270	34094	24270
VII	0	57590	6911	6911	129958	6911	57590	64501	65457
Total	81861				129958	43135	24270	67405	62553

Intercropping can be taken in intital 2-3 years

DSCR = 1.9

Apple per hectare	767787
Spacing	3.5x3.5
No. of Plants	814
Root-Stock	MM-111

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New Orchard - Temperate Fruits-Apple

B	Income Statement																			
	Yield per tree (kg)					15	20	25	30	35										
	Sale price/ kg					55	55	55	55	55										
	Income					671550	895400	1119250	1343100	1566950										
C	Economics																			
	Costs	366440	64984	92475	143887.5	183156.25	214796.875	262257.81	333449.22											
	Income	0	0	0	671550	895400	1119250	1343100	1566950											
	Net Income	-366440	-64984	-92475	427662.5	712244	904453	1080842	1233501											
	Discounted rate @ 15%	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33											
	Discounted Income @15%	0	0	0	244517	354111	391020	406329	403234											
	Discounted cost	318643	49137	60804	82268	91061	92863	98592	109005											
	IRR	57.15																		
	Benefit cost ratio	1.99																		
	Net present Value	896837																		

Unit cost per hectare -Apple		1760856
Spacing	2.5 x 2 m	
No. of Plants	2000	
Root-Stock	M-9	

A.	Expenditure Statement (In Rs.)	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	Yr - 8	Source
S.No.	Particulars	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	Yr - 8	As per state horticulture department rate list
i	Planting Material	240000	24000							As per UHDP scheme of state
ii	Land preparation	100000	10000	10000	10000	10000	10000	10000	10000	Pit digging and Filling rate as per
iii	Pit digging and filling (2x 2x2 ft)	132000	13200							state govt scheme
iv	FYM & Fertilizer application work	62000	37000	74000	148000	296000	296000	296000	296000	The recommended dosage for 1 cubic meter Pit is approx 30 kg FYM . on the basis of this, we have taken 10 kg FYM per pit(2*2*2 cubic ft) during Pit Filling @ RS. 2.5/kg. In addition, apply FYM @ 5 kg /plant or vermicompost @ 2.5 kg / plant (one-year old) and increase the amount progressively upto 5 year i.e. 25 kg FYM/ plant and 12.5 kg /plant vermicompost. In surface application, apply N, P and K @ 35, 17.5 and 35 g /plant respectively for one year old plants. Increase the quantity by same amount for the progressive increase in age up to 5 year i.e. 175, 87.5 and 175 g /plant NPK respectively.
v	Plant Protection	12500	15625	19531.25	24414	24414	24414	24414	24414	As per UHDP scheme of state
vi	Micro irrigation	75000	3000	3000	3000	3000	3000	3000	3000	As per UHDP scheme of state
vii	Pruning & Training (Skilled labour)	0	0	30000	30000	30000	30000	30000	30000	Minimum wages for skilled labour in Uttarakhand (Rs. 500 /day)
viii	Harvesting , Carriage & Packaging cost	0	0	0	18000	18000	18000	18000	18000	Minimum wages for semi-skilled labour (Rs. 300 /day)
ix	Trellis	800000		100000						As per UHDP scheme of state
x	Anti hail net									As per MIDH
	Total Cost Expenditure	1421500	102825	236531	233414	381414	381414	381414	381414	
B.	Income Statement									
	Yield per tree (kg)			10	15	20	25	30	35	
	Sale price/ kg			75	75	75	75	75	75	
				1500000	2250000	3000000	3750000	4500000	5250000	
C.	Economics									
i	Costs	1421500	102825	136531.25	233414.063	381414	381414	381414	381414	
ii	Income	0	0	1500000	2250000	3000000	3750000	4500000	5250000	
iii	Net Income	-1421500	-102825	1363468.75	2016585.938	2618585.938	3368586	4118586	4868586	
iv	Discounted rate @ 15%	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	
v	Discounted Income @15%	0	0	986274.3486	1286445	1491530	1621228	1691717	1716234	
vii	Discounted cost	1236087	77750.4726	89771.51311	133455	189630	164896	143388	124685	
	IRR	77%								
	Benefit cost ratio	4.07								
	Net present Value	6633766								

New Orchard - Tropical/ Sub Tropical Fruits-Mango

Unit cost per hectare (Mango)	592337.5
Spacing	5 x 5 m
No. of Plants	400
Grafted	

A.	Expenditure Statement											
S.No.	Particulars	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	Yr - 8			
i	Planting Material (including Transportation)	58000	5800									
ii	Land preparation	20000	2000	2000	2000	2000	2000	2000	2000			
iii	Pit digging and filling (1 x 1 x 1 m)	48000	4800									
iv	FYM & Fertilizer application	27800	15000	30000	60000	120000	120000	120000	120000			
v	Plant Protection	5000	7500	11250	16875	25313	37969	37969	37969			
vi	Micro irrigation	75000	3000	3000	3000	3000	3000	3000	3000			
vii	Pruning & Training (Skilled labour)	0	0	10000	10000	10000	10000	10000	10000			
viii	Harvesting , Carriage & Packagingwork cost	0	0	0	6000	6000	6000	6000	6000			
	Total Cost Expenditure	233800	38100	56250	97875	166312.5	178969	178969	178969			

Unit cost per hectare (Kiwi)		1350631
Spacing	6x6	
No. of Plants	277	
Grafted		

A.	Expenditure Statement																		
S.No.	Particulars	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	Yr - 8										
i	Planting Material (including Transpotation)	55400	5540																As per state horticulture department rate list*
ii	Land preparation	100000	10000																
iii	Pit digging and filling (1 x 1 x 1 m)	31855	3185.5																Rs. 115/ Pit, Pit digging and Filling rate as per state govt scheme
iv	FYM & Fertilizer application	22313	18850	18850	18850	18850	18850	18850	28275	28275	28275	28275	28275	28275	28275	28275	28275	28275	Generally, a basal dose is applied at 20 kg along with 0.5 kg of NPK mixture each year. After the plant reaches 5 years of age, 850 g of nitrogen (N), 500 g of phosphorus (P), and 800 g of potassium (K) are applied annually, along with farmyard manure (FYM).
v	Plant Protection	5000	7500	11250	16875	25313	37969	56953	85430										
vii	Micro irrigation	75000	3000	3000	3000	3000	3000	3000	3000										
vii	Pruning & Training (Skilled labour)	0	0	15000	15000	15000	15000	15000	15000										Minimum wages for skilled labour in Uttarakhand (Rs. 500/day) for 30 man days
viii	Harvesting , Carriage & Packaging cost	0	0	0	9000	9000	9000	9000	9000										30 man days
ix	Trellis	831000																	Rs. 3000 / Plant
	Total Cost Expenditure	1120567.5	48075.5	48100	62725	71163	93244	112228	140705										

Unit cost per hectare (Litchi)	367425
Spacing	6x6
No. of Plants	277
Root-Stock	

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New Orchard - Tropical/ Sub Tropical Fruits-Guava

Unit cost per hectare (Guava)		316709
Spacing	6x6	
No. of Plants	277	
Root-Stock		

A.	Expenditure Statement																	
S.No.	Particulars	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	Yr - 8									
i	Planting Material (including Transplantation)	27700	2770															As per state horticulture department rate list*
ii	Land preparation	20000	2000															
iii	Pit digging and filling (1 x 1 x 1 m)	33240	3324															Rs. 120/ Pit, Pit digging and Filling rate as per state govt scheme
iv	FYM & Fertilizer application	22313	11925	11925	17888	26831	26831	26831	26831									Apply 25 kg of FYM per pit at the rate of Rs. 1.6 per kg during pit filling. The quantity of FYM and fertilizers should be progressively increased each year until the plant reaches 5 years of age. After that, the same amount will be maintained annually

v	Plant Protection	5000	7500	11250	16875	25313	25313	25313	25313	
vii	Micro irrigation	75000	3000	3000	3000	3000	3000	3000	3000	
vii	Pruning & Training (Skilled labour)	0	0	15000	15000	15000	15000	15000	15000	Minimum wages for skilled labour in Uttarakhand (Rs. 500/day)
viii	Harvesting , Carriage & Packaging cost	0	0	0	9000	9000	9000	9000	9000	
	Total Cost Expenditure	183252.5	30519	41175	61762.5	79143.8	79143.8	79143.8	79143.8	
B	Income Statement									
	Yield per tree (kg)				20	40	50	80	120	
	Sale price/ kg				30	30	30	30	30	
	Income				166200	332400	415500	664800	997200	
C	Economics									
	Costs	183252.5	30519	41175	61762.5	79144	79144	79144	79144	
	Income	0	0	0	166200	332400	415500	664800	997200	
	Net Income	-183252.5	-30519	-41175	104437.5	253256	336356	585656	918056	
	Discounted rate @ 15%	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	
	Discounted Income @15%	0	0	0	59712	125913	145416	220170	300114	
	Discounted cost	159350	23077	27073	35313	39348	34216	29753	25872	
	IRR	0.51								
	Benefit cost ratio	2.28								
	Net present Value	4773.23								

Unit cost per hectare (Gerbera)	2373000
Under Protected cultivation- Spacing	15 x 20 cm
No. of Plants	30000
1000 sq. m	

30 plant / sq. M

A.	Expenditure Statement								
S.No.	Particulars	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5			Source
i	Poly-house Including cost of drip irrigation	1600000							
ii	Plants	450000	45000						
iii	Bed preparation/ Fumigation	120000	12000						
iv	FYM and Compost	5000	5000	5000	5000	5000			
v	Chemical & fertilizer application	180000	180000	180000	180000	180000			
vi	Harvesting , Carriage & Packaging cost	18000	18000	18000	18000	18000			
	Total Cost Expenditure	2373000	260000	203000	203000	203000			
B	Income Statement								
	Yield of stem per year / Plant	360000	450000	600000	750000	600000			15- 25 Flower under protected cultivation
	Sale price/ stem	5	5	5	5	5			Carnation takes 4-5 Month to Produce flower after planting
	Income	1800000	2250000	3000000	3750000	3000000			

INDICATIVE MODEL SCHEME FOR BROILERS IN DEEP LITTER SYSTEM

FOR 5000 BIRDS

BATCH SIZE 1000

NO OF BATCHES -----> 5

Rearing Period----- 2 Months

Interval between batches--- 2 Weeks

I	CAPITAL COST		UNITS			COST IN RS./	TOTAL
1	Brooder-cum-grower shed	@1sqft/bird	5000	Sq. ft.	250	/Sq. ft.	1250000
	(asbestos roof with wire mesh on sides)						
2	Feed room	0.1sqft/bird	500	Sq. ft.	250	/Sq. ft.	125000
3	Brooder & grower equipment		5000		60	/Bird	300000
4	Misc. cost		5000	Broilers	8	/Bird	40000
	TOTAL						1715000
II.	RECURRING COSTS CAPITALISED						
1	Cost of chicks		5250		40	/Chick	210000
2	Feed for 8 weeks	3/bird	16979	Kg	28	/Kg	475398
3	Insurance of birds for 8 weeks		5250		2	/bird	7875
	Insurance of sheds/equipment @	0	1715000	Cost in Rs.	-	-	4287
4							
5	Medicines, Vaccines etc.		5145		10	/bird	51450
6	Feed cartage, other expenses		5145		1	/bird	5145
7	Labour			labour			20000
	TOTAL						774155
	TOTAL FINANCIAL OUTLAY						2489155
III							
IV	MARGIN	0					373500
V	TFA	1					2116500
							622289
VI	BATCH SCHEDULE	YEAR -->	1	2	3	4	5
1	No. of batches introduced		20	26	26	26	26
2	Brooder & Grower weeks		162	231	231	232	231
3	No. of batches sold		18	29	29	29	28
4	Average birds/batch	Brooder/grower	1029				
		Birds sold	1000				

RECURRING COSTS													
V/II	ITEMS						YEAR -->	1	2	3	4	5	
	Cost of day old chicks with extra supply of 5%				1050	/Batch	40 /Chick	840000	1092000	1092000	1092000	1092000	
1	free chicks (not supplied upto purchase of 5000 chicks)												
2	Brooder &Grower feed for average birds/batch		1029			0 kg/bird/week	28 /Kg	1925361	2745423	2745423	2757308	2745423	
3	Insurance of birds for 8 weeks				1050	/Batch	2 /bird	31500	40950	40950	40950	40950	
4	Insurance of sheds & equipments						0 /year	4287	4287	4287	4287	4287	
5	Med./Vaccines/Elec./Litters brooding/growing stage				1029	birds	1 /bird/week	208372	297123	297123	298410	297123	
6	Labour					1 labour	20000 /m	240000	240000	240000	240000	240000	
	TOTAL							3249520	4419783	4419783	4432955	4419783	
VIII	INCOME						YEAR -->	1	2	3	4	5	
1	Sale of broilers			120 /Kg live bird	1000	birds/batch	180 /bird(1.5kg)	3240000	5220000	5220000	5220000	5040000	
2	Sale of manure				1000	birds/batch	1 /bird/week	81000	115500	115500	116000	115500	
3	Sale of gunny bags					12 bags/batch	8 /bag	1728	2784	2784	2784	2688	
4	Depreciated value of assets					Sheds @	0 /year	1187500	1128125	1071719	1018133	967226	
						Equipments @	0 /year	306000	275400	247860	223074	200767	
5	Value of closing stock			a)Batch no.135 (6 wks age)		1000	birds @ Rs.	85 per bird				85000	
				a)Batch no.136 (5 wks age)									
				a)Batch no.137 (3 wks age)		1000	birds @ Rs.	65 per bird				65000	
				a)Batch no.138 (1 wk age)		1000	birds @ Rs.	55 per bird				55000	
				a)Batch no.138 (1 wk age)		1000	birds @ Rs.	35 per bird				35000	
	TOTAL							3322728	5338284	5338284	5338784	6566181	
	SURPLUS							73208	918501	918501	905829	2146398	

IX	CASH FLOW AND FINANCIAL ANALYSIS											
	YEAR -->	1	2	3	4	5						
	CAPITAL COST	1715000										
	RECURRING COSTS	3249520	4419783	4419783	4432955	4419783						
	TOTAL COST	4964520	4419783	4419783	4432955	4419783						
	DF@ 15%	1	1	1	1	0						
	Present Worth of Cost	4316974	3341991	2906079	2534556	2197413						15297014
	BENEFIT	3322728	5338284	5338284	5338784	6566181						
	Present Worth of Benefit	2889329	4036510	3510008	3052467	3264552						16752866
	SURPLUS	-1641792	918501	918501	905829	2146398						
	CAPITALISED COST	2490000										
	GROSS SURPLUS	848208	918501	918501	905829	2146398						
	IRR	1	1									
	NPW @15%	1455853	0									
	BCR @ 15%	1 : 1										
X	REPAYMENT SCHEDULE			TFO	2490000							
				TFA (90%)	2116500							
				ROI	14							
XI	REPAYMENT SCHEDULE (GENERAL)											
	TFO		2490000									
	Margin money		373500									
	Subsidy		622289									
	Bank loan		2116500									
	Rate of interest		14									
	Repayment Period		5									
	Yearly Repayment		616502									
	I equipment shall be used by 10 bird both waterer & feeder cost Rs.300/- .											

Batch schedule ---> 1 + 2

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[illegible]

INDICATIVE MODEL SCHEME FOR DAIRY UNIT

Unit Size		2 Animals		In two batches at 6 months' interval	
NO. OF ANIMALS		1+1			
AVERAGE MILK YIELD/ANIMAL/DAY			12 Litres		
MILK PRICE (Rs)			50 /Litre		
CAPITAL COSTS		UNIT		COST/UNIT (Rs.)	TOTAL (Rs.)
Civil work (Asbestos sheet thatched Shed)					
1					
a) Shed for 2 animals		50 Sq. ft./animal	200		20000
b) Shed for 2 calves		20 Sq. ft./calf	200		8000
Cost of Animal. (@ Rs 4000/lit milk production)		2 CB Cow	48000		96000
4 Transportation cost		2 CB Cow	2000		4000
5 Dairy equipments**		2 CB Cow	10000		20000
Cost for water supply, Electrification of shed, record keeping etc.	LS				4700
TOTAL					152700
RECURRING COST					
II (CAPITALISED)					
1 Labor cost & wages	LS		/m		10000
Fodder cultivation/ Fodder purchase		0.25 ac. (irrigated)	10000 /ac.		2500
Conc. Feed for 1st animal @ 6 kg/day for 1 month		120 Kg	15		1800
Insurance for 1st animal for 1 year with PTD cover		1 CB Cow	0.05 of cost		2400
Veterinary Aid & misc. expenses /day	Rs.20	1 CB Cow	600 /m		600
TOTAL					17300
TOTAL CAPITAL COST					170000
UNIT COST					170000
Minimum Margin Money @ 15%		170000		170000	
BANK LOAN		25500		25500	
Lactation Chart		144500		144500	
IST BATCH					
2ND BATCH					
1 ANIMAL					
		'1st yr	'2nd yr	'3rd yr	'4th yr
		365	365	365	365
BATCH I					
LACT DAYS		250	280	280	280
DRY DAYS		115	85	85	85
		365	365	365	365
BATCH II					
LACT DAYS		180	245	245	245
DRY DAYS		0	120	120	120
		180	365	365	365
TOTAL		430	525	525	500
DRY DAYS		115	205	205	205

Lactation Period -		280 days			

Dry Period -		120 days			

1 year = 365 days					

FEEDING SCHEDULE & COST									
VII	SI No.	Particulars	Rs./Kg	Qty (kg)	Lactation Period Cost (Rs)	Dry Period Qty (kg)	Cost (Rs)		
	1	Concentrate f	15	4	60	2	30		
					Incl. pregnancy allowance				
	2	Green fodder	3	22	66	13	39		
	3	Dry fodder	10	5	50	3	30		
	Total				176		99		
VIII	RECURRING COSTS								
	YEARS----->				1	2	3	4	5
1	FEEDING								
	i LACTATION PERIOD		176 /day		73880	92400	92400	92400	88000
	ii DRY PERIOD		99 /day		11385	20295	20295	20295	22770
2	INSURANCE		0.05 Of animal cos		2400	4800	4800	4800	4800
3	VET.AID & BREEDING		7200 /cow/yr		7200	14400	14400	14400	14400
4	Labour		10000 /month		120000	120000	120000	120000	1E+05
	TOTAL				214865	251895	251895	251895	2E+05
4	Recurring cost net of capitalized cost				197565	251895	251895	251895	2E+05
IX	RETURNS								
	1	MILK (vide lactation chart)		50 /Litre	258000	315000	315000	315000	3E+05
3	Depreciated value of sheds		0.05	28000	26600	25270	24007	22807	21667
4	Depreciated value of equipments		0.1	20000	18000	16200	14580	13122	11810
	TOTAL				258000	315000	315000	315000	3E+05
	Surplus for repayment of loan				60435	63105	63105	63105	50030
X	FINANCIAL ANALYSIS								
			1	2	3	4	5		
	CAPITAL COSTS		170000						
	RECURRING COST		197565	251895	251895	251895	249970		
	COST		367565	251895	251895	251895	249970		
	D.F @15%		0.869	0.756	0.657	0.571	0.497		
	PRESENT WORTH OF COST		319413.985	190432.62	165495.02	143832.045	124235.1	943408.755	
	BENEFIT		258000	315000	315000	315000	333477		
	PRESENT WORTH OF BENEFIT		224202	238140	206955	179865	165738.1	1014900.07	
	NET BENEFIT		-109565	63105	63105	63105	83507		
	NET PRESENT VALUE		71491.31						
	IRR		0.47						
	BENEFIT COST RATIO		1.08						
XI	REPAYMENT SCHEDULE (GENERAL)								
	TFO		170000						
	Margin money		25500						
	Bank loan		144500						
	Rate of interest		0.12						
	Repayment Period		5						
	Yearly Repayment		40085.71						

INDICATIVE MODEL SCHEME FOR INDEGENOUS DAIRY UNIT

Unit Size
2 Animals
1+1
In two batches at 6 months' interval

AVERAGE MILK
YIELD/ANIMAL/DAY
MILK PRICE (Rs)

12 Litres
52 /Litre

I	CAPITAL COSTS	UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Civil work (Asbestos sheet thatched Shed) a) Shed for 2 animals b) Shed for 2 calves	50 Sq. ft./animal 20 Sq. ft./calf	200 200	20000 8000
3	Cost of Animal, (@ Rs 4500 /lit milk production)	2 Indigenous cow	54000	108000
4	Transportation cost	2 Indigenous cow	4000	8000
5	Dairy equipments**	2 Indigenous cow	10000	20000
6	Cost for water supply, Electrification of shed, record keeping etc.	LS		8400
	TOTAL			172400
II	RECURRING COST (CAPITALISED)			
1	Labor cost & wages	LS	/m	10000
2	Fodder cultivation /Fodder purchase	0 ac. (irrigated)	10000 /ac.	2500
3	Conc. Feed for 1st animal @ 6 kg/day for 1 month	120 Kg	15	1800
4	Insurance for 1st animal for 1 year with PTD cover	1 Indigenous cow	0 of cost	2700
5	Veterinary Aid & misc. expenses @ 5/day	1 Indigenous cow	600 /m	600
	TOTAL			17600
	TOTAL CAPITAL COST			190000
III	UNIT COST	190000	UNIT COST	190000
	Minimum Margin			
V	Money @ 15% BANK LOAN	28500		28500
VI	Lactation Chart	161500		161500

						1ST BATCH		1 ANIMAL		
						2ND BATCH		1 ANIMAL		
						'1st yr		'2nd yr	'3rd yr	'4th yr
							365	365	365	365
BATCH I		LACT DAYS					288	286	209	209
		DRY DAYS					77	79	156	156
							365	365	365	365
BATCH II		LACT DAYS					180	209	217	318
		DRY DAYS					0	156	148	47
							180	365	365	365
TOTAL		LACT DAYS					468	495	426	527
		DRY DAYS					77	235	304	203
Assumptions										
--- Lactation Period - 318 days										
--- Dry Period - 156 days										
--- 1 year = 365 days										
VII	FEEDING SCHEDULE & COST									
SI No.	Particulars	Rs./Kg		Qty (kg)	Lactation Period	Cost (Rs)	Qty (kg)	Dry Period	Cost (Rs)	
1	Concentrate feed			15		4	60		2	30
2	Green fodder (to be produced in own farm)			3		22	66		13	39
3	Dry fodder			10		5	50		3	30
Total							176			99
VIII	RECURRING COSTS									
YEARS----->										
1 FEEDING						1	2		3	
i LACTATION PERIOD				176 /day			80568		87120	74976
ii DRY PERIOD				99 /day			7623		23265	30096
2 INSURANCE				0 Of animal cost			2700		5400	5400
3 VET.AID & BREEDING				7200 /cow/yr			7200		14400	14400
4 Labour				10000 /month			120000		120000	120000
TOTAL							218091		250185	244872
4 Recurring cost net of capitalized cost							200491		250185	244872

IX	RETURNS					1	2	3	4	5	4	5
1	MILK (vide lactation chart)		52 /Litre		292032		308880	265824	328848	310752		
3	Depreciated value of sheds		5.00%	28000	26600		25270	24007	22807	21667		
4	Depreciated value of equipments		10.00%	20000	18000		16200	14580	13122	11810		
	TOTAL				292032		308880	265824	328848	344229		
	Surplus for repayment of loan				91541		58695	20952	76199	60336		
X	FINANCIAL ANALYSIS											
			1	2	3	4	5					
	CAPITAL COSTS		190000									
	RECURRING COST		200491	250185	244872	252649	250416					
	COST		390491	250185	244872	252649	250416					
	D.F.@15%		1	1	1	1	0					
	PRESENT WORTH OF COST		339337	189140	160881	144263	124457		958077			
	BENEFIT		292032	308880	265824	328848	344229					
	PRESENT WORTH OF BENEFIT		253776	233513	174646	187772	171082		1020789			
	NET BENEFIT		-98459	58695	20952	76199	93813					
	NET PRESENT VALUE		62713									
	IRR		44		0							
	BENEFIT COST RATIO		1									
XI	REPAYMENT SCHEDULE (GENERAL)											
	TFO		190000									
	Margin money		28500									
	Bank loan		161500									
	Rate of interest		12									
	Repayment Period		6									
	Yearly Repayment		39281									

INDICATIVE MODEL SCHEME FOR DAIRY UNIT						
	Unit Size	2 Animals (Buffaloes)				
	NO. OF ANIMALS	1+1	In two batches at 6 months' interval			
	AVERAGE MILK YIELD/ANIMAL/DAY	12 Litres				
	MILK PRICE (Rs)	55 /Litre				
I	CAPITAL COSTS	UNIT	COST/UNIT (Rs.)			TOTAL (Rs.)
1	Civil work (Asbestos sheet thatched Shed)					
	a) Shed for 2 animals	50 Sq. ft./animal	200			20000
	b) Shed for 2 calves	20 Sq. ft./calf	200			8000
3	Cost of Animal, (@ Rs 5100/lit milk production)	2 CB Cow	61200			122400
4	Transportation cost	2 CB Cow	2000			4000
5	Dairy equipments**	2 CB Cow	10000			20000
6	Cost for water supply, Chaff cutter, Electrification of shed, record keeping etc.	LS				7800
	TOTAL					182200
II	RECURRING COST (CAPITALISED)					
1	Labor cost & wages	LS	/m			10000
2	Fodder cultivation/Fodder purchase	0 ac. (irrigated)	10000 /ac.			2500
3	Conc. Feed for 1st animal @ 6 kg/day for 1 month	120 Kg	15			1800
4	Insurance for 1st animal for 1 year with PTD cover	1 CB Cow	0 of cost			3060
5	Veterinary Aid & miss expenses @ 15/day	1 CB Cow	450 /m			450
	TOTAL					17810
	TOTAL CAPITAL COST					200010
			UNIT COST		SAY	200000
III	UNIT COST	200000	200000			
	Minimum Margin Money @ 15%	30000	30000			
V	BANK LOAN	170000	170000			

VI Lactation Chart (270 days Lact., 150 Dry days)

	Graded Murrah buffaloes, brought after 30 days of parturition)	1ST BATCH	1 ANIMAL			
		2ND BATCH	1 ANIMAL			
		'1st yr	'2nd yr	'3rd yr	'4th yr	'5th yr
		365	365	365	365	365

BATCH I	LACT DAYS	240	270	270	230	215
	DRY DAYS	125	95	95	135	150
		365	365	365	365	365
BATCH II	LACT DAYS	180	215	215	215	245
	DRY DAYS	0	150	150	150	120
		180	365	365	365	365
TOTAL	LACT DAYS	420	485	485	445	460
	DRY DAYS	125	245	245	285	270
Assumptions						
--- Lactation Period -		270 days				
--- Dry Period -		150 days				
--- 1 year = 365 days						
VII	FEEDING SCHEDULE & COST					
Sl No.	Particulars	Rs./Kg	Lactation Period		Dry Period	
			Qty (kg)	Cost (Rs)	Qty (kg)	Cost (Rs)
1	Concentrate	15	4	60	4	60
					Incl. pregnancy allowance	
2	Green fodder	3	25	75	15	45
3	Dry fodder	10	4	40	3	30
Total				175		135
VIII	RECURRING COSTS					
YEARS----->			1	2	3	4
1	FEEDING					
i	LACTATION PERIOD	175 /day		71700	84875	80500
ii	DRY PERIOD	135 /day		16875	33075	36450
2	INSURANCE	0 Of animal cost		3060	6120	6120
3	VET.AID & BREEDING	5400 /cow/yr		5400	10800	10800
4	Labour	10000 /month		120000	120000	120000
TOTAL				217035	254870	253870
4	Recurring cost net of capitalized cost			199225	254870	253870
IX	RETURNS					
				1	2	3
1	MILK (vide lactation chart)	55 /Litre		277200	320100	303600
3	Depreciated value of sheds	5%	28000	26600	25270	21667
4	Depreciated value of equipments	10%	20000	18000	16200	11810
TOTAL				277200	320100	337077
	Surplus for repayment of loan			77975	65230	49730

FINANCIAL ANALYSIS					
X	1	2	3	4	5
	CAPITAL COSTS	200000			
	RECURRING COST	199225	254870	253270	253870
	COST	399225	254870	253270	253870
	D.F @15%	1	1	1	0
	PRESENT WORTH OF COST	346927	192682	144617	977848
	BENEFIT	277200	320100	293700	337077
	PRESENT WORTH OF BENEFIT	240887	241996	167703	1028418
	NET BENEFIT	-122025	65230	40430	83207
	NET PRESENT VALUE	50570			
	IRR	37%	37%	37%	
	BENEFIT COST RATIO	1			
XI	REPAYMENT SCHEDULE (GENERAL)				
	TFO	200000			
	Margin money	30000			
	Bank loan	170000			
	Rate of interest	12%			
	Repayment Period	5			
	Yearly Repayment	47160			

INDICATIVE MODEL SCHEME FOR DAIRY UNIT									
	Unit Size	10 Animals		In two batches at 6 months' interval		COST/UNIT (Rs.)		TOTAL (Rs.)	
	NO. OF ANIMALS		5+5	15	Litres				
	AVERAGE MILK YIELD/ANIMAL/DAY			50	/Litre				
	MILK PRICE (Rs)								
I	CAPITAL COSTS		UNIT						
1	Civil work (Asbestos sheet thatched Shed)								
	a) Shed for 2 animals	50	Sq. ft./animal	200				100000	
	b) Shed for 2 calves	20	Sq. ft./calf	200				40000	
3	Cost of Animal, (@ Rs 4000/lit milk production)	10	CB Cow	60000				600000	
4	Transportation cost	10	CB Cow	2000				20000	
5	Dairy equipments**	10	CB Cow	5000				50000	
6	Cost for water supply, Electrification of shed, record keeping etc.	LS						25000	
7	Provision for Biosecurity measures	LS						5000	
	TOTAL							840000	
II	RECURRING COST (CAPITALISED)								
1	Labor cost & wages	LS			1 /m			20000	
2	Fodder cultivation/Fodder purchase	1	ac. (irrigated)	10000	/ac.			12500	
3	Conc. Feed for 1st animal @ 6 kg/day for 1 month	600	Kg	15				9000	
4	Insurance for 1st animal for 1 year with PTD cover	5	CB Cow	0	of cost			15000	
5	Veterinary Aid & miss expenses @ 20/day	5	CB Cow	600	/m			3000	
	TOTAL							59500	
	TOTAL CAPITAL COST							899500	
						UNIT COST			SAY
III	UNIT COST	900000		900000					
	Minimum Margin Money @ 15%	135000		135000					
V	BANK LOAN	765000		765000					
Lactation Chart									
VI		1ST BATCH	5	ANIMAL					
		2ND BATCH	5	ANIMAL					
		'1st yr	365	'2nd yr	365	'3rd yr	365	'4th yr	365
			1250	1400	1400	1400	1400	1400	1275
	BATCH I		575	425	425	425	425	425	550
	BATCH II		900	1225	1225	1225	1225	1225	1225
			0	600	600	600	600	600	600
	TOTAL		2150	2625	2625	2625	2625	2625	2500
			575	1025	1025	1025	1025	1025	1150
Assumptions									
--- Lactation Period - 280 days									
--- Dry Period - 120 days									

--- 1 year = 365 days

FEEDING SCHEDULE & COST									
VII	SI No.	Particulars	Rs./Kg	Qty (kg)	Cost (Rs)	Qty (kg)	Cost (Rs)	Incl. pregnancy allowance	
	1	Concentrate feed		15	4	60	3	45	
	2	Green fodder (to be fed)		3	25	63	15	38	
	3	Dry fodder		10	6	60	3	30	
	Total				183			113	
RECURRING COSTS									
VIII	YEARS----->				1	2	3	4	5
1	FEEDING								
	i LACTATION PERIOD			183 /day		383375	479063	479063	45250
	ii DRY PERIOD			113 /day		64688	115313	115313	129375
2	INSURANCE			0 Of animal cos		15000	30000	30000	30000
3	VET.AID & BREEDING			7200 /cow/yr		36000	72000	72000	72000
4	Labour			20000 /m		240000	240000	240000	240000
	TOTAL					739063	936375	936375	927625
4	Recurring cost net of capitalized cost					679563	936375	936375	927625
IX	RETURNS								
	1 MILK (vide lactation chart)			50 /Litre		1	2	3	4
	3 Depreciated value of sheds			5%		1612500	1968750	1968750	1875000
	4 Depreciated value of equipments			10%		133000	126350	120033	108329
	TOTAL					45000	40500	36450	29525
	Surplus for repayment of loan					1612500	1968750	1968750	2012854
X	FINANCIAL ANALYSIS					932938	1032375	1032375	947375
	CAPITAL COSTS			900000					
	RECURRING COST			679563		936375	936375	927625	
	COST			1579563		936375	936375	927625	
	D.F @15%			1		1	1	0	
	PRESENT WORTH OF COST			1372640		615198	534670	461030	3691437
	BENEFIT			1612500		1968750	1968750	2012854	
	PRESENT WORTH OF BENEFIT			1401263		1488375	1293469	1124156	6307651
	NET BENEFIT			32938		1032375	1032375	1085229	
	NET PRESENT VALUE			2616214					
	IRR			52					
	BENEFIT COST RATIO			2					
XI	TFO			900000					
	Margin money			135000					
	Bank loan			765000					
	Rate of interest			12%					
	Repayment Period			5					
	Yearly Repayment			212218					

Indicative Model Goat Rearing (20+1)			
1.Project Cost			
Particulars	Unit cost	No of units	Cost (Rs.)
A. Capital Cost			
Cost of Does	10500	20	210000
Cost of Buck	21000	1	21000
Shed for Adults (Buck-20 sq.ft;Doe-15 sq.ft)		/sq.ft	-
For Buck(12 month) (thatched Shed with local material)	200	20	4000
For Doe & Kids (8-9 month)	200	300	60000
Equipments	800	21	16800
Transportation cost	100	21	2100
			313900
B. Working capital			-
Feeding for one cycle			-
Fodder Cultivation@/acre	10000	1	10000
Supplementary con feed(per breeding cycle)	@ /kg	15	-
Bucks - 10 kg / month for 3 months			450
Does - 7.5 kg / month for 3 months			6750
Kids - 4 kg / month for 1 month			1320
Veterinary aid (@Rs. 100/animal/year)	300	21	6300
Insurance cost for the adults (5% cost of adults)			11000
Labour cost@ 1 Month		10000	10000
			45820
Total Financial Outlay			359720
Say			360000
Margin Money (20%)			72000
Bank Loan			288000

Trout Fish Farming - Construction of Raceways of minimum of 50 cubic meter (size- 15m x 2m x 1.5m)			
Sl.	Component	Unit	Unit Cost (Rs.)
1	Construction of Raceways of minimum of 50 cubic meter	(size- 15m x 2m x 1.5m)	300000
2	Inputs for Trout Rearing Units.		250000
	Total (1+2)		550000

Indicative Sheep Rearing Economics (20+1)

1.Project Cost			
Particulars	Unit cost	No of units	Cost (Rs.)
A. Capital Cost			
Cost of Ewes	10500	20	210000
Cost of Ram	21000	1	21000
Shed for Adults (Ram-20 sq.ft;Ewe-15 sq.ft) (Rs.70/sq.ft)			-
For Ram(12 month) (thatched Shed)	200	20	4000
For Ewe & lambs (8-9 month)	200	300	60000
Equipments	800	21	16800
Transportation cost	100	21	2100
			313900
B. Working capital			-
Feeding for one cycle			-
Fodder Cultivation/acre	10000	1	10000
Supplementary con feed(per breeding cycle)	15		-
90 days @ 200 gms/ewe/ day		360	5400
60 days @ 250 gms/ ram/ day		225	225
30 days @ 200 gms/lamb/ day		90	1350
Veterinary aid (@Rs. 20/animal/year)	300	21	6300
Insurance cost for the adults (5% cost of adults)			11000
Labour cost			12000
			46275
Total Financial Outlay			360175
Say			360000
Margin Money (10%)			36000
Bank Loan			324000

Indicative Economics of Pig Breeding unit - Investment cost (10 Sows + 3 Boar)

	Particulars	Specifications		Physical Unit	Unit cost	Total cost (Rs)
1	Sheds and other structures					
a)	Farrowing pens (4) for lactating sow	100	sft per	400	130	52000
b)	Boar cum service pen	70	sft. per boar	210	130	27300
c)	Dry sow pens (6)	20	sft per fattener	120	sft	15600
d)	Fattener shed -I (thatched Shed)	10	sft per fattener	400	sft	52000
e)	Fattener shed -II	15	sft per fattener	300	sft	39000
f)	Store room	50	sft		160	8000
2	Water supply system (Bore well, electric motor pumpset – 0.5 HP, water tank	Lumpsum	A per Quotations			10000
3	Cost of equipment	Lumpsum				5000
4	Cost of breeding stock					0
a)	Cost of sows			10	5000	50000
b)	Cost of boar			3	7000	21000
	Tricycle for garbage collection	Lumpsum	A per Quotations	1	4000	4000
						283900
5	Capitalization of recurring expenses for first one year					
a)	Breeder feed cost	3	kg/boar/day			
		70% kitchen garbage	2.1	2299.5	2.5	5749
		30% conc. feed	0.9	3285	6	19710
		3.5	kg/ sow/day			0
		70% kitchen garbage	2.45	8942.5	2.5	22356.25
		30% conc. feed	1.05	3832.5	6	22995
b)	Weaner feed cost	0.2	kg per piglet/day	3212	10	32120
c)	Ist batch of fattener feed cost	1.5	kg per fattener/day			0
		70% kitchen garbage		15330	2.5	38325
		30% conc.feed		6570	6	39420
d)	Insurance cost	6	% of breeding stock cost			4260
e)	Labour wages		Rs /month for 1 yr.	1	6000	72000
f)	Cost of medicines etc. for breeder stock for weaners/fatteners					0
		5	Adult animal month	13		780
		1	Fattening animal months	100		1200
	Misc exp. For breeder stock/ weaners/fatteners	10	Adult animal month	13		1560
		6	Fattening animal months	100		7200
						267675.25
6	Total financial out lay (TFO)					551575
					say	552000
7	Margin money @ 15% of TFO					82800
8	Bank loan @ 85% of TFO					469200

Construction of New Grow-out ponds including inputs (1.00 Ha)				
Sl.	Component	Unit	Rate(Rs)	Unit Cost (Rs.)
A	Capital cost			
1	Site cleaning			5000
2	Pond excavation with 1.50m depth b	12150cum or 405hours	900/h	364500
3	Civil work for(outlet &inlet) 02	No.	15000	30000
4	Water supply Submersible pump with sallow bore with water supply arrangement as pipe supply and fixing t&p etc			157500
5	Shed for feed storage	6x4m		114000
6	Farm equipment's (net, aeration appliances etc.)			25000
7	Other items/ board			4000
	Sub total -Capital cost			700000
B	RECURRING COST for one working cycle			
1	Lime (kg) 250 kg.	Rs./kg.	Rs.20/kg	5000
2	Cow dung (kg.)10000 kg.	Rs./kg.	Rs. 1.50/kg.	15000
3	Urea (kg.)450 kg (Rs. 450/50 kg)	Rs./kg.	Rs. 450/ kg	4050
4	Super Phosphate (kg.)250 kg (Rs.350/50 kg)	Rs./kg.	Rs.350/ kg	1450
5	Fish seed 11000 fingerlings with transportation	Rs./ seed	Rs2.50/seed	27500
6	Fish feed - Rice bran 34qt @ Rs. 5000/Qt	Rs./kg.	Rs. 5000/Qt	170000
7	Fish feed - Oil cake 34 qt @ Rs 2500 /Qt	L/s	Rs 2500 /Qt	119000
8	Medicine	L/s		2000
9	Labour expanse	L/s		25000
10	Insurance premium			5000
11	Miscellaneous expanses			3000
12	Electricity/Diesel expanses			23000
	Sub Total - RECURRING COST			400000
C	Grand Total (A+B)			1100000

Construction of Biofloc ponds for Freshwater areas including inputs (0.10 Ha)		
Sl.	Component	Unit Cost (Rs.)
A	Capital cost	
1	Earth work excavation and construction of bund	50000
2	Polyethylene lining	150000
3	Inlet, outlet and central drainage system	50000
4	PVC pipe fittings for air, water flow	50000
5	Pump house-100sqf	100000
6	Pumps-1 nos. 3 HP	30000
7	Aerator-4 nos. @Rs.25,000	100000
8	Air Blower	30000
9	Aeration tubes	30000
10	Generator set 10 KVA	200000
11	Net, Imhoff cone, weighing balance, water testing kits and other accessories	30000
12	Bio security Measure-Bird net, crab net	20000
13	Electrification L.S.	50000
14	Watchman shed-10sqf	100000
15	Miscellaneous	10000
	Sub Total - Capital cost	1000000
B	RECURRING COST for one working cycle	
1	Seed cost @ Rs.3/pc for 10500	30000
2	Feed cost @ Rs.30/kg for 10MT	300000
3	Electricity and fuel	70000
	Sub total - RECURRING COST	400000
C	Grand Total (A+B)	1400000

Recirculatory Aquaculture System (RAS) - 01 Tank/unit, minimum 100 cubic meter per tank		
Sl.	Components	Unit Cost (Rs.)
A	Capital cost	
1	Fish Tank Construction	150000
2	Procurement & installation of pumps, filters, aerators, pipes, valves, etc.	450000
	Sub Total - Capital cost	600000
B	RECURRING COST for one working cycle	
1	Seed (4500 fingerlings @ Rs.4/each)	18000
2	Feed (28-30% protein; floating pellets)	77000
3	Probiotics	5000
4	Electricity	40000
5	Miscellaneous	10000
	Sub Total - RECURRING COST	150000
C	Grand Total (A+B)	750000

Establishment of Medium RAS (with 6 tank of minimum 30 m ³ /tank capacity 10ton/crop)		
Sl.	Components	Unit Cost (Rs.)
A	Capital cost	
1	Construction of tank including the pump, aerator, biofilter, Net, Water quality testing kits and accessories @Rs.4.5 lakh/unit	1800000
	Sub Total - Capital cost	1800000
B	RECURRING COST for one working cycle	
1	Seed cost @ Rs.4/pc for 24000	95000
2	Feed (28-30% protein; floating pellets)	400000
3	Electricity charges	150000
4	Manpower	48000
5	Miscellaneous	7000
	Sub Total - RECURRING COST	700000
C	Grand Total (1+2)	2500000

Custom Hiring Centre
Income & Expenditure Parameters for the Custom Hiring Centre

Sl. No	Item	Unit	Rental/ cost	Annual Working
1	Annual Usage of Tractors			
	Agricultural Operation	Rs per hour	900	800 hrs
	Agricultural operation by Hired Tractor#	Rs per hour	900	800 hrs
	Rent to be paid to the hired tractor – Agricultural Operations#	Rs per hour	800	800 hrs
2	Annual Usage of Power Tiller	Rs per hour	600	1400 hrs
3	Annual Usage of Power Sprayer	Rs per day*	100	60 days
4	Annual Usage of Manual Sprayer	Rs per day*	65	60 days
5	Annual Usage of Power Thresher	Rs per day*	750	90 days
6	Annual Usage of Winnowing	Rs per day*	120	45 days
7	Annual Usage of Reaper	Rs per hour	250	400 hrs
8	Diesel price	Rs per litre	80	
9	Lubricant Cost	Rs per litre	600	
10	Diesel requirement of the tractor	Litre per hour	3.5	
11	Diesel requirement of the power tiller	Litre per hour	2	
12	Diesel requirement of Reaper	Litre per hour	1	
13	Monthly repair from repair of agricultural machinery	Rs per month	10000	
14	Lubricant requirement	% of diesel	10	
15	Interest on term loan (% per annum)	12%		
# Since large number of farmers are members of FPO, one tractor may not be sufficient to				
* Fuel and labour arranged by beneficiary who hires the machinery from the CHC				

Calculation of Expenditure

Sl. No.	Item	Cost	
		Full capacity	75 % capacity during 1 year
1	Tractor		
	Driver's Salary @ Rs 10000 per month each – 2 drivers	240000	180000
	Fuel cost	252000	177187
	Hired tractor Rent (Rs)	640000	480000
	Lubricant @ 10 % of the fuel cost	25200	18900
	Repair and maintenance charges @ 10 % of the cost of the tractor and equipment	94300	70725
	Subtotal	1251500	926812
2	Power Tiller		
	Driver's Salary @ 8000 per month for 06 months – 2 drivers	96000	72000
	Fuel cost	224000	168000
	Lubricants @ 10 % of the fuel cost	22400	16800
	Repair and maintenance charges @ 10 % of the cost of power tiller	17500	13125
	Subtotal	359900	269925
3	Power thresher		
	Repair and maintenance charges @ 10 % of the cost of the power thresher*	15000	11250
	Subtotal	15000	11250
4	Winnowing		
	Repair and maintenance charges @ 10 % of the cost of the Winnowing*	2500	1875
	Subtotal	2500	1875
5	Self-propelled Reaper		
	Drivers salary @ 7000/- per month for 03 months	21000	15750
	Fuel Cost	30000	22500
	Lubricants consumption @ 10 of the fuel cost	3000	2250
	Repair and maintenance charges @ 10 % of the cost of the Reaper	11500	11250
	Subtotal	65500	51750
6	Sprayer		
	Repair and maintenance charges @ 10 % of the cost of the Power sprayer*	1300	975
	Subtotal	1300	975
7	Other Recurring Cost		
	Salary for the skilled mechanic and helper to be employed for repairing work @ Rs 5000 and Rs 3000 per month respectively	96000	90000
	Insurance Premium @ 2 % of machinery cost	14840	11130
	Subtotal	134840	101130
	Total Recurring Cost (A)	1830540	1363717
* Fuel and labour arranged by beneficiary who hires the machinery			

Calculation of Income			
Sl. No.	Item	Income	
		Full capacity	75 % capacity during 1 year
1	Tractor	1440000	1080000
2	Power Tiller	840000	630000
3	Power Thresher	67500	50625
4	Winnower	4500	4050
5	Sprayer	9900	7425
6	Reaper	100000	75000
7	Repairing of Machinery	120000	90000
	Total Income	2581900	1937100

Financial Analysis of a Project for Custom Hiring Centre by FPO

(amount in Rs)

Sl. No.	Particulars	Year1	Year2	Year3	Year4	Year5	Year6	Year7	Year8	Year9	Year10
	Capacity Utilisation	75%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1	Capital Cost	2060000									
2	Recurring Cost	1363717	1830540	1830540	1830540	1830540	1830540	1830540	1830540	1830540	1830540
3	Total Cost (1 + 2)	3423717	1830540	1830540	1830540	1830540	1830540	1830540	1830540	1830540	1830540
4	Benefits	1937100	2581900	2581900	2581900	2581900	2581900	2581900	2581900	2581900	2581900
5	Salvage value of assets considering 10 % depreciation										206000
6	Total Benefits (4 + 5)	1937100	2581900	2581900	2581900	2581900	2581900	2581900	2581900	2581900	2787900
7	Net Benefits (6-3)	-1486617	751360	751360	751360	751360	751360	751360	751360	751360	957360
8	Discounting Factor	15%									
9	NPV of Benefits at 15 % discounting factor	1,24,48,183	₹ 1,24,48,183.11								
10	NPV of Costs at 15 % discounting factor	1,05,72,428	₹ 1,05,72,428.02								
11	NPV at 15 % discounting factor (9-10)	18,75,755	₹ 18,75,755.09								
13	BCR	1.18	₹ 1.18								
	IRR	49%	49%								

Calculation of DSCR

Rate of Interest = 12 %, Capital Cost = Rs 2060000/-, Bank Loan = Rs 1648000/-, Repayment period = 8 years							
Instalment = Equated principal repayment (Rs 206000/- + interest)							
Year	Principal in the beginning of the year	Net Surplus	Payment of Interest	Repayment of Principal	Total outgo	Principal at the end of the year	DSCR
1	1648000	573383	197760	206000	403760	1442000	1.42
2	1442000	751360	173040	206000	379040	1236000	1.98
3	1236000	751360	148320	206000	354320	1030000	2.12
4	1030000	751360	123600	206000	329600	824000	2.28
5	824000	751360	98880	206000	304880	618000	2.46
6	618000	751360	74160	206000	280160	412000	2.68
7	412000	751360	49440	206000	255440	206000	2.94
8	206000	751360	24720	206000	230720	0	3.26
	Average DSCR	2.39					

Food & Agro Processing Unit Cost Fixation - FY 2026-27 (Uttarakhand State)

Activity	Project Cost	Bank Loan (80%)	Promoter Contribution	IRR	BCR	NPV @10%	Avg DSCR	Payback (Years)	Activity / Products
Honey Processing Unit	₹17,80,000	₹14,24,000	₹3,56,000	20.8%	1.48	₹3,85,000	1.82	3.80	Filtration, moisture reduction, heating, bottling, labeling and branding of honey.
Agro Processing Unit	₹12,20,000	₹9,76,000	₹2,44,000	19.2%	1.44	₹2,95,000	1.70	3.90	Cleaning, grading, roasting, blending and packaging of pulses, grains and millets.
Milk Processing Unit	₹24,50,000	₹19,60,000	₹4,90,000	21.5%	1.52	₹4,80,000	1.95	3.70	Pasteurized milk, paneer, curd and flavoured milk production.
Packaging / Grinding Unit	₹6,25,000	₹5,00,000	₹1,25,000	18.5%	1.39	₹1,35,000	1.62	3.60	Grinding, sieving, roasting, weighing and sealing of dry products such as spices/flours.
Pickling Unit	₹12,25,000	₹9,80,000	₹2,45,000	19.4%	1.45	₹3,10,000	1.73	3.80	Use of seasonal vegetables/fruits with manual/semi-automatic cutting, blanching, fermenting and bottling.
Masala Grinding Unit	₹9,20,000	₹7,36,000	₹1,84,000	20.1%	1.47	₹2,20,000	1.76	3.50	Cleaning, drying, grinding, sieving, blending and packaging of spices.
Fruit Pulping & Bottling Unit	₹22,00,000	₹17,60,000	₹4,40,000	21.8%	1.54	₹5,20,000	1.98	3.60	Seasonal fruit processing for squash, jam, jelly, fruit pulp and RTS beverages.
Bread / Biscuit Unit	₹14,80,000	₹11,84,000	₹2,96,000	19.5%	1.46	₹3,20,000	1.75	3.90	Semi-automated baking line for bread, biscuit and rusk.
Flour Milling Unit	₹9,80,000	₹7,84,000	₹1,96,000	18.3%	1.38	₹2,00,000	1.61	4.00	Wheat/rice/millet to flour using basic mill, sifter and bagging system.
Oil Expeller Unit	₹12,50,000	₹10,00,000	₹2,50,000	20.2%	1.49	₹3,40,000	1.80	3.70	Cold pressing of mustard, sesame, groundnut and other oil seeds with filter press.
General Assumptions for FY 2026-27									
Parameter	FY 2026-27 Assumption					Remarks			
Inflation Rate	8%					Applied over FY 2025-26 base with additional provision for machinery, compliance and logistics			
Loan Component	80% of Project Cost					Indicative bank loan component			
Promoter Contribution	20%					Beneficiary margin			
Interest Rate	10.50% p.a.					Indicative appraisal rate			
Repayment Period	5 Years					Excluding moratorium treatment			
Moratorium Period	6 Months					Interest during moratorium may be capitalized as per bank norms			
Discount Rate for NPV	10%					Used for financial indicator computation			
Capacity Utilization	65% Y1, 75% Y2, 85% Y3 onwards					Improved from FY 2025-26 assumptions			
Working Days	280 Days/year					Indicative for hill and plain areas			
Plant Capacity	0.5 to 1.0 MT/day					Depends on product and technology			
Production Shift	1 shift of 8 hours/day					Standard small/medium unit			
Workforce	5 to 10 workers					Skilled and unskilled			

Detailed Project Economics - Capital Cost and Operating Cost

1. Honey Processing Unit		Filtration, moisture reduction, heating, bottling, labeling and branding of honey.	6. Masala Grinding Unit		Cleaning, drying, grinding, sieving, blending and packaging of spices.
Project Cost		₹17,80,000	Project Cost		₹9,20,000
Capital Cost Component		Cost (₹)	Capital Cost Component		Cost (₹)
SS Honey Processing Plant		₹5,75,000	Pulverizer, Sifter, Dust Collector, Blending Unit		₹6,80,000
Double Jacketed Heating Kettle		₹3,80,000	Infrastructure		₹1,15,000
Filter Press & Moisture Control System		₹2,25,000	Working Capital Margin		₹95,000
Honey Testing Lab Equipment		₹1,75,000	Miscellaneous		₹30,000
Bottling & Sealing Machine		₹1,20,000	Total		₹9,20,000
Power Backup & Electricals		₹1,00,000	Annual Operating Cost Component		Cost (₹)
Working Capital Margin		₹1,50,000	Raw Material: Whole Spices		₹2,60,000
Miscellaneous & Contingency		₹55,000	Labour		₹95,000
Total		₹17,80,000	Electricity & Maintenance		₹65,000
Annual Operating Cost Component		Cost (₹)	Packaging & Transportation		₹50,000
Raw Honey Procurement		₹3,80,000	Miscellaneous		₹15,000
Labour		₹1,40,000	Total Annual Operating Cost		₹4,85,000
Electricity & Maintenance		₹90,000			
Packaging & Transportation		₹70,000	7. Fruit Pulping & Bottling Unit		Seasonal fruit processing for squash, jam, jelly, fruit pulp and RTS beverages.
Marketing & Branding		₹40,000	Project Cost		₹22,00,000
Miscellaneous		₹30,000			

Total Annual Operating Cost		₹7,50,000	Capital Cost Component	Cost (₹)
2. Agro Processing Unit			Pulp Extractor, Pasteurizer, Bottle Washer, Capper	₹17,00,000
	Cleaning, grading, roasting, blending and packaging of pulses, grains and millets.		Infrastructure	₹2,20,000
	Project Cost	₹12,20,000	Working Capital Margin	₹2,20,000
			Miscellaneous	₹60,000
Capital Cost Component		Cost (₹)	Total	₹22,00,000
Annual Operating Cost Component			Annual Operating Cost Component	Cost (₹)
	Pulverizer/Grinder	₹3,50,000	Raw Material: Fruits	₹6,20,000
	Roaster	₹2,75,000	Labour	₹1,80,000
	Blending Unit	₹2,25,000	Electricity & Maintenance	₹1,20,000
	Packaging Machine	₹80,000	Packaging & Transportation	₹1,30,000
	Electricals & Installation	₹1,20,000	Miscellaneous	₹60,000
	Working Capital Margin	₹1,20,000		
	Miscellaneous	₹50,000	Total Annual Operating Cost	₹11,10,000
Total		₹12,20,000		
Annual Operating Cost Component		Cost (₹)	8. Bread / Biscuit Unit	Semi-automated baking line for bread, biscuit and rusk.
	Raw Material	₹3,20,000	Project Cost	₹14,80,000
	Labour	₹1,20,000		
	Electricity & Maintenance	₹70,000	Capital Cost Component	Cost (₹)
	Packaging & Transport	₹45,000	Dough Mixer, Oven, Moulder, Packing Machine	₹11,50,000
	Miscellaneous	₹25,000	Utilities	₹1,20,000
Total Annual Operating Cost		₹5,80,000	Working Capital Margin	₹1,70,000
3. Milk Processing Unit			Miscellaneous	₹40,000
	Pasteurized milk, paneer, curd and flavoured milk production.		Total	₹14,80,000

Project Cost	₹24,50,000	Annual Operating Cost Component	Cost (₹)
Capital Cost Component		Raw Material: Flour, Sugar, etc.	₹3,80,000
Pasteurizer	₹9,00,000	Labour	₹1,45,000
Homogenizer & Filling Line	₹7,50,000	Electricity & Maintenance	₹95,000
Cold Storage & Chilling	₹2,50,000	Packaging & Transportation	₹75,000
Utilities & Electricals	₹2,00,000	Miscellaneous	₹30,000
Working Capital Margin	₹2,50,000	Total Annual Operating Cost	₹7,25,000
Miscellaneous	₹1,00,000	9. Flour Milling Unit	
Total	₹24,50,000	Wheat/rice/millet to flour using basic mill, sifter and bagging system.	
Annual Operating Cost Component		Project Cost	₹9,80,000
Raw Milk Procurement	₹5,50,000	Capital Cost Component	Cost (₹)
Labour	₹2,00,000	Chakki Mill, Sifter, Bagging System	₹7,50,000
Electricity & Maintenance	₹1,25,000	Infrastructure	₹1,10,000
Packaging & Transportation	₹1,75,000	Working Capital Margin	₹90,000
Miscellaneous	₹50,000	Miscellaneous	₹30,000
Total Annual Operating Cost	₹11,00,000	Total	₹9,80,000
4. Packaging / Grinding Unit		Annual Operating Cost Component	Cost (₹)
Grinding, sieving, roasting, weighing and sealing of dry products such as spices/flours.		Raw Material: Wheat/Millet	₹2,50,000
Project Cost	₹6,25,000	Labour	₹95,000
		Electricity & Maintenance	₹65,000

Capital Cost Component		Cost (₹)
Machinery: Grinder, Weighing, Sealing, Roaster		₹4,70,000
Infrastructure		₹80,000
Working Capital Margin		₹60,000
Miscellaneous		₹15,000
Total		₹6,25,000
Annual Operating Cost Component		Cost (₹)
Raw Material		₹1,50,000
Labour		₹70,000
Electricity & Maintenance		₹40,000
Packaging & Transportation		₹40,000
Miscellaneous		₹15,000
Total Annual Operating Cost		₹3,15,000
5. Pickling Unit		Use of seasonal vegetables/fruits with manual/semi-automatic cutting, blanching, fermenting and bottling.
Project Cost		₹12,25,000
Capital Cost Component		Cost (₹)
SS Fermenters, Cutter, Blancher, Bottling Line		₹9,00,000
Utilities		₹1,40,000
Total Annual Operating Cost		₹5,85,000
Packaging & Transportation		₹45,000
Miscellaneous		₹15,000
Total Annual Operating Cost		₹4,70,000
10. Oil Expeller Unit		Cold pressing of mustard, sesame, groundnut and other oil seeds with filter press.
Project Cost		₹12,50,000
Capital Cost Component		Cost (₹)
Oil Expeller, Filter Press, Seed Cooker		₹9,30,000
Utilities		₹1,20,000
Working Capital Margin		₹1,40,000
Miscellaneous		₹60,000
Total		₹12,50,000
Annual Operating Cost Component		Cost (₹)
Raw Material: Oil Seeds		₹3,20,000
Labour		₹1,20,000
Electricity & Maintenance		₹65,000
Packaging & Transportation		₹55,000
Miscellaneous		₹25,000
Total Annual Operating Cost		₹5,85,000

Working Capital Margin	₹1,30,000
Miscellaneous	₹55,000
Total	₹12,25,000
Annual Operating Cost Component	Cost (₹)
Raw Material: Vegetables/Spices	₹3,20,000
Labour	₹1,20,000
Electricity & Maintenance	₹65,000
Packaging & Transportation	₹55,000
Miscellaneous	₹25,000
Total Annual Operating Cost	₹5,85,000

Indicative Loan Repayment Schedule - Equal Principal Repayment over 5 Years

Activity	Bank Loan	Annual Principal Repayment	Year 1	Year 2	Year 3	Year 4/5 each
Honey Processing Unit	₹14,24,000	₹2,84,800	₹2,84,800	₹2,84,800	₹2,84,800	₹2,84,800
Agro Processing Unit	₹9,76,000	₹1,95,200	₹1,95,200	₹1,95,200	₹1,95,200	₹1,95,200
Milk Processing Unit	₹19,60,000	₹3,92,000	₹3,92,000	₹3,92,000	₹3,92,000	₹3,92,000
Packaging / Grinding Unit	₹5,00,000	₹1,00,000	₹1,00,000	₹1,00,000	₹1,00,000	₹1,00,000
Pickling Unit	₹9,80,000	₹1,96,000	₹1,96,000	₹1,96,000	₹1,96,000	₹1,96,000
Masala Grinding Unit	₹7,36,000	₹1,47,200	₹1,47,200	₹1,47,200	₹1,47,200	₹1,47,200
Fruit Pulping & Bottling Unit	₹17,60,000	₹3,52,000	₹3,52,000	₹3,52,000	₹3,52,000	₹3,52,000
Bread / Biscuit Unit	₹11,84,000	₹2,36,800	₹2,36,800	₹2,36,800	₹2,36,800	₹2,36,800
Flour Milling Unit	₹7,84,000	₹1,56,800	₹1,56,800	₹1,56,800	₹1,56,800	₹1,56,800
Oil Expeller Unit	₹10,00,000	₹2,00,000	₹2,00,000	₹2,00,000	₹2,00,000	₹2,00,000

Unit Cost for Land Development- Plains , Tarai & Bhabhar areas (3% and lesser slope)

Unit Size

1 ha

Unit Specifications

Land levelling- Plains , Tarai & Bhabhar areas (3% and lesser slope)

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)		TOTAL (Rs.)	
1	Bush clearing & site preparation	Ha.	1	3000		3000	
2	Earthwork (cut & fill)	Ha.	1	10000		10000	
3	Tractor levelling	Ha.	1	6000		6000	
4	Stone removal	Ha.	1	2000		2000	
5	Layout & supervision	Ha.	1	2000		2000	
6	Miscellaneous (incl. Transportation & logistics)	Ha.	1	4000		4000	
	SUB TOTAL					27000	
	Contingency @ 10%					2700	
	Total Unit Cost			UNIT COST		29700	
II	UNIT COST (Round figure)					30000	
	Minimum Margin Money by the Entrepreneur (10%)					3000	
III	BANK LOAN					27000	
IV	Assumptions						
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.30000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule						
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income						
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.30000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR						
	4. In case if the financial status of farmer is weak, repayment period upto 6 years might be considered based on the repayment capacity of borrower						

V	RETURNS						
	YEARS----->		1	2	3	4	5
	Net income from agri./ horticulture	Rs.30000 p.a.	0	30000	30000		
	Surplus for repayment of loan		0	30000	30000		

VI Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)

Bank Loan	#####
RoI	10%
Repayment period= 3 years including 1 year moratorium	
Annual repayment installment of principal	#####

	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	27,000.00	-	29,700.00	-	-	-	-	-
1	29,700.00	#####	14,850.00	2,970.00	#####	#####	#####	1.68
2	14,850.00	#####	-	1,485.00	#####	#####	#####	1.84
						Average D	1.76	

Unit Cost for Land Development- Plains , Tarai & Bhabhar areas (3%-5% slope)

Unit Size Unit Specifications

1 ha

Land levelling- Plains , Tarai & Bhabhar areas (3%-5% slope)

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)		TOTAL (Rs.)
1	Bush clearing & site preparation	Ha.	1	3500		3500
2	Earthwork (cut & fill)	Ha.	1	15000		15000
3	Tractor levelling	Ha.	1	8000		8000
4	Stone removal	Ha.	1	2500		2500
5	Layout & supervision	Ha.	1	2500		2500
6	Miscellaneous (incl. Transportation & logistics)	Ha.	1	5000		5000
	SUB TOTAL					36500
	Contingency @ 10%					3650
	Total Unit Cost			UNIT COST		40150
II	UNIT COST (Round figure)					40000
	Minimum Margin Money by the Entrepreneur (10%)					4000
III	BANK LOAN					36000
IV	Assumptions					
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.30000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule					
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income					
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.30000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR					

	4. In case if the financial status of farmer is weak, repayment period upto 6 years might be considered based on the repayment capacity of borrower									
V	RETURNS									
	YEARS----->									
	Net income from agri./ horticulture									
	Rs.30000 p.a.									
	Surplus for repayment of loan									
VI	Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)									
	Bank Loan									
	RoI									
	Repayment period= 4 years including 1 year moratorium									
	Annual repayment installment of principal									
	Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR	
	0	36,000.00	-	39,600.00	-	-	-	-	-	
	1	39,600.00	13,200.00	26,400.00	3,960.00	17,160.00	30,000.00	12,840.00	1.75	
	2	26,400.00	13,200.00	13,200.00	2,640.00	15,840.00	30,000.00	14,160.00	1.89	
	3	13,200.00	13,200.00	-	1,320.00	14,520.00	30,000.00	15,480.00	2.07	
									Average DSCR	1.90

Unit Cost for Land Development- Hilly areas (3-5% slope)

Unit Size
Unit Specifications

1 ha
Land levelling- Hilly areas (3-5% slope- slight slope)

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Bush clearing & site preparation	Ha.	1	7000	7000
2	Earthwork	Ha.	1	36000	36000
3	Stone removal & disposal	Ha.	1	5500	5500
4	Retaining edges / bunding	Ha.	1	8000	8000
5	Levelling (power tiller / small machinery)	Ha.	1	8000	8000
6	Transportation & logistics	Ha.	1	5000	5000
7	Layout & supervision	Ha.	1	2500	2500
	SUB TOTAL				72000
	Contingency @ 10%				7200
	Total Unit Cost			UNIT COST	79200
II	UNIT COST (Round figure)				80000
	Minimum Margin Money by the Entrepreneur (10%)				8000
III	BANK LOAN				72000
IV	Assumptions				
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.40000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule				
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income				
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.40000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR				
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies				
V	RETURNS				
	YEARS----->		1	2	3
	Net income from agri./ horticulture	Rs.40000 p.a.	0	40000	40000
					40000
					6

Unit Cost for Land Development- Hilly areas (5-10% slope)

Unit Size
Unit Specifications
1 ha
Bench Terracing- Hilly areas (5-10% slope- moderate)

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Bush clearing & site preparation	Ha.	1	8000	8000
2	Earthwork	Ha.	1	58000	58000
3	Stone removal & disposal	Ha.	1	7000	7000
4	Terrace forming	Ha.	1	15000	15000
5	Levelling (power tiller / small machinery)	Ha.	1	8000	8000
6	Transportation & logistics	Ha.	1	5000	5000
7	Layout & supervision	Ha.	1	2500	2500
	SUB TOTAL				103500
	Contingency @ 10%				10350
	Total Unit Cost			UNIT COST	113850
II	UNIT COST (Round figure)				115000
	Minimum Margin Money by the Entrepreneur (10%)				11500
III	BANK LOAN				103500
IV	Assumptions				
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.50000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule				
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income				
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.50000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR				
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies				

V	RETURNS	1	2	3	4	5	6	7
	YEARS----->							
	Net income from agri./ horticulture	0	50000	50000	50000	50000	50000	50000
	Surplus for repayment of loan	0	50000	50000	50000	50000	50000	50000

VI Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)

Bank Loan	1,03,500.00
RoI	10%
Repayment period= 7 years including 1 year moratorium	
Annual repayment instalment of principal	18,975.00

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10 %	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	1,03,500.00	-	1,13,850.00	-	-	-	-	-
1	1,13,850.00	18,975.00	94,875.00	11,385.00	30,360.00	50,000.00	19,640.00	1.65
2	94,875.00	18,975.00	75,900.00	9,487.50	28,462.50	50,000.00	21,537.50	1.76
3	75,900.00	18,975.00	56,925.00	7,590.00	26,565.00	50,000.00	23,435.00	1.88
4	56,925.00	18,975.00	37,950.00	5,692.50	24,667.50	50,000.00	25,332.50	2.03
5	37,950.00	18,975.00	18,975.00	3,795.00	22,770.00	50,000.00	27,230.00	2.20
6	18,975.00	18,975.00	-	1,897.50	20,872.50	50,000.00	29,127.50	2.40
						Average DSCR		1.98

Unit Cost for Land Development- Hilly areas (10-20% slope)

Unit Size		1 ha										
Unit Specifications		Bench terracing- Hilly areas (10-20% slope- steep)										
I	COST COMPONENT		UNIT	COST/UNIT (Rs.)		TOTAL (Rs.)						
1	Bush clearing & site preparation	Ha.	1	10000		10000						
2	Earthwork	Ha.	1	84000		84000						
3	Stone removal & disposal	Ha.	1	10000		10000						
4	Terrace formation (benching)	Ha.	1	30000		30000						
5	Retaining walls / bund stabilization	Ha.	1	20000		20000						
6	Levelling and finishing (manual)	Ha.	1	8000		8000						
7	Transportation & logistics	Ha.	1	8000		8000						
8	Layout & supervision	Ha.	1	5000		5000						
	SUB TOTAL					175000						
	Contingency @ 10%					17500						
	Total Unit Cost			UNIT COST		192500						
II	UNIT COST (Round figure)					192500						
	Minimum Margin Money by the Entrepreneur (10%)					19250						
III	BANK LOAN					173250						
IV	Assumptions											
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.60000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule											
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income											
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.60000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR											
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies											
V	RETURNS											
	YEARS----->		1	2	3	4	5	6	7	8	9	10
	Net income from agri./ horticulture	Rs.60000 p.a.	0	60000	60000	60000	60000	60000	60000	60000	60000	
	Surplus for repayment of loan		0	60000	60000	60000	60000	60000	60000	60000	60000	
	Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)											
VI	Bank Loan	1,73,250.00										
	RoI	10%										
	Repayment period= 8 years including 1 year moratorium											
	Annual repayment instalment of principal	27,225.00										

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	1,73,250.00	-	1,90,575.00	-	-	-	-	-
1	1,90,575.00	27,225.00	1,63,350.00	19,057.50	46,282.50	60,000.00	13,717.50	1.30
2	1,63,350.00	27,225.00	1,36,125.00	16,335.00	43,560.00	60,000.00	16,440.00	1.38
3	1,36,125.00	27,225.00	1,08,900.00	13,612.50	40,837.50	60,000.00	19,162.50	1.47
4	1,08,900.00	27,225.00	81,675.00	10,890.00	38,115.00	60,000.00	21,885.00	1.57
5	81,675.00	27,225.00	54,450.00	8,167.50	35,392.50	60,000.00	24,607.50	1.70
6	54,450.00	27,225.00	27,225.00	5,445.00	32,670.00	60,000.00	27,330.00	1.84
7	27,225.00	27,225.00	-	2,722.50	29,947.50	60,000.00	30,052.50	2.00
							Average DSCR	1.61

1 ha
Bench terracing- Hilly areas (10-20% slope- very steep slope)

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Unit Cost for Land Development- Hilly areas (Rejuvenation of old terraces-5-10% slope)

Unit Size 1 ha
Unit Specifications Rejuvenation of old terraces-5-10% slope

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Clearing vegetation, bushes, debris	Ha.	1	6000	6000
2	Re-excavation / refilling	Ha.	1	25000	25000
3	Stone resetting & repair of retaining walls	Ha.	1	12000	12000
4	Strengthening terrace bunds / edges	Ha.	1	8000	8000
5	Levelling of terraces (manual)	Ha.	1	5000	5000
6	Drainage correction (small channels)	Ha.	1	5000	5000
7	Transport of materials (hill conditions)	Ha.	1	5000	5000
8	LAYOUT & supervision	Ha.	1	3000	3000
	SUB TOTAL				69000
	Contingency @ 10%				6900
	Total Unit Cost			UNIT COST	75900
II	UNIT COST (Round figure)				76000
III	Minimum Margin Money by the Entrepreneur (10%)				7600
	BANK LOAN				68400
IV	Assumptions				
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.40000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule				
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income				
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.40000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR				
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies				

V RETURNS											
	YEARS----->	1	2	3	4	5	6	7	8	9	10
	Net income from agri./ horticulture	0	40000	40000	40000	40000	40000				
	Surplus for repayment of loan	0	40000	40000	40000	40000	40000				

VI Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)			
Bank Loan		68,400.00	
RoI		10%	
Repayment period= 6 years including 1 year moratorium			
Annual repayment installment of principal		15,048.00	

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	68,400.00	-	75,240.00	-	-	-	-	-
1	75,240.00	15,048.00	60,192.00	7,524.00	22,572.00	40,000.00	17,428.00	1.77
2	60,192.00	15,048.00	45,144.00	6,019.20	21,067.20	40,000.00	18,932.80	1.90
3	45,144.00	15,048.00	30,096.00	4,514.40	19,562.40	40,000.00	20,437.60	2.04
4	30,096.00	15,048.00	15,048.00	3,009.60	18,057.60	40,000.00	21,942.40	2.22
5	15,048.00	15,048.00	-	1,504.80	16,552.80	40,000.00	23,447.20	2.42
							Average DSCR	2.07

Unit Cost for Land Development- Hilly areas (Rejuvenation of old terraces-10-20% slope)

Unit Size
Unit Specifications

1 ha
Rejuvenation of old terraces-10-20% slope

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Clearing vegetation, bushes, debris	Ha.	1	8000	8000
2	Re-excavation / reshaping	Ha.	1	40000	40000
3	Stone wall repair & rebuilding	Ha.	1	18000	18000
4	Strengthening terrace bunds	Ha.	1	12000	12000
5	Partial terrace reformation (benching correction)	Ha.	1	15000	15000
6	Levelling & surface finishing	Ha.	1	6000	6000
7	Drainage correction & stabilization	Ha.	1	6000	6000
8	Transport & logistics	Ha.	1	7000	7000
9	Survey, layout & supervision	Ha.	1	5000	5000
	SUB TOTAL				117000
	Contingency @ 10%				11700
	Total Unit Cost			UNIT COST	128700
II	UNIT COST (Round figure)				129000
III	Minimum Margin Money by the Entrepreneur (10%)				12900
	BANK LOAN				116100
IV	Assumptions				
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.40000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule				
	2. As a standalone activity, repayment viability is constrained; however, when integrated with improved cropping or horticulture, the intervention generates incremental income				
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.40000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR				
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies				

V RETURNS										
YEARS----->										
Net income from agri./ horticulture		Rs.40000 p.a.								
Surplus for repayment of loan										

VI Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)			
Bank Loan		1,16,100.00	
Rol		10%	
Repayment period= 7 years including 1 year moratorium			
Annual repayment installment of principal		21,285.00	

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	1,16,100.00	-	1,27,710.00	-	-	-	-	-
1	1,27,710.00	21,285.00	1,06,425.00	12,771.00	34,056.00	40,000.00	5,944.00	1.17
2	1,06,425.00	21,285.00	85,140.00	10,642.50	31,927.50	40,000.00	8,072.50	1.25
3	85,140.00	21,285.00	63,855.00	8,514.00	29,799.00	40,000.00	10,201.00	1.34
4	63,855.00	21,285.00	42,570.00	6,385.50	27,670.50	40,000.00	12,329.50	1.45
5	42,570.00	21,285.00	21,285.00	4,257.00	25,542.00	40,000.00	14,458.00	1.57
6	21,285.00	21,285.00	-	2,128.50	23,413.50	75,000.00	51,586.50	3.20
							Average DSCR	1.66

Unit Cost for Land Development- Hilly areas (Rejuvenation of old terraces-20-30% slope)

Unit Size
Unit Specifications

1 ha
Rejuvenation of old terraces-20-30% slope

I	COST COMPONENT		UNIT	COST/UNIT (Rs.)		TOTAL (Rs.)						
1	Clearing vegetation, bushes, debris	Ha.	1	12000		12000						
2	Re-excavation / reshaping	Ha.	1	65000		65000						
3	Stone wall rebuilding (partial reconstruction)	Ha.	1	35000		35000						
4	Terrace reformation (bench correction)	Ha.	1	40000		40000						
5	Retaining wall strengthening	Ha.	1	25000		25000						
6	Levelling & finishing	Ha.	1	13000		13000						
7	Drainage & erosion control	Ha.	1	15000		15000						
8	Transport & logistics	Ha.	1	12000		12000						
9	Survey, layout & supervision	Ha.	1	6000		6000						
	SUB TOTAL					223000						
	Contingency @ 10%					22300						
	Total Unit Cost			UNIT COST		245300						
II	UNIT COST (Round figure)					245000						
	Minimum Margin Money by the Entrepreneur (10%)					24500						
III	BANK LOAN					220500						
IV	Assumptions											
	1. It is assumed that the farmer will start commercial agriculture/ horticulture activities. Net incremental income from the levelled land per annum post land development is assumed at Rs.75000 p.a. on conservative side and the same is taken for financial analysis and recommending repayment schedule											
	2. The activity is financially viable only when there is high income generating horticulture activity (fruits, vegetables, floriculture, etc) with minimum net incremental income of Rs.75000 per annum, at least from the second year.											
	3. In the first year, surplus for repayment is considered as Nil and from second year onwards surplus of Rs.75000 p.a. is considered for loan repayment. As standalone activity, directly additional surplus for loan repayment is considered without the need of considering Discount factor and calculations of NPV, IRR and BCR											
	4. The suggested unit cost is only for hilly terrains with limited mechanization and terrain-induced inefficiencies											
V	RETURNS											
	YEARS----->		1	2	3	4	5	6	7	8	9	10
	Net income from agri./ horticulture	Rs.75000 p.a.	0	75000	75000	75000	75000	75000	75000	75000	75000	75000
	Surplus for repayment of loan		0	75000	75000	75000	75000	75000	75000	75000	75000	75000

VI Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)		
Bank Loan		2,20,500.00
RoI		10%
Repayment period= 9 years including 1 year moratorium		
Annual repayment installment of principal		26,950.00

Years	Bank loan o/s at the beginning of the year	Repayment of Principal	Bank loan o/s at the end of the year	Payment of interest @10 %	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	2,20,500.00	-	2,42,550.00	-	-	-	-	-
1	2,42,550.00	26,950.00	2,15,600.00	24,255.00	51,205.00	75,000.00	23,795.00	1.46
2	2,15,600.00	26,950.00	1,88,650.00	21,560.00	48,510.00	75,000.00	26,490.00	1.55
3	1,88,650.00	26,950.00	1,61,700.00	18,865.00	45,815.00	75,000.00	29,185.00	1.64
4	1,61,700.00	26,950.00	1,34,750.00	16,170.00	43,120.00	75,000.00	31,880.00	1.74
5	1,34,750.00	26,950.00	1,07,800.00	13,475.00	40,425.00	75,000.00	34,575.00	1.86
6	1,07,800.00	26,950.00	80,850.00	10,780.00	37,730.00	75,000.00	37,270.00	1.99
7	80,850.00	26,950.00	53,900.00	8,085.00	35,035.00	75,000.00	39,965.00	2.14
8	53,900.00	26,950.00	26,950.00	5,390.00	32,340.00	75,000.00	42,660.00	2.32
							Average DSCR	1.84

Unit Cost for Vermicompost Unit

30 ft x 8 ft x 2.5 ft

Unit Size

Vermi Compost Unit (30 ft x 8 ft x 2.5 ft). Small size commercial unit suitable for FPOs, SHGs, individual farmers looking for commercially selling vermicompost

Unit Specifications

I CAPITAL COSTS		UNIT	COST/UNIT (Rs.)	TOTAL (Rs.)
1	Civil Construction (pit) incl labour charges	1	70000	70000
2	Shed (semi-permanent)	1	30000	30000
TOTAL				100000
II RECURRING COST for one working cycle (to be CAPITALISED)				
1	Raw material (cow dung, agri waste)	1	20000	20000
2	Labour (part-time)	1	36000	36000
3	Water & maintenance	1	5000	5000
4	Replacement worms & misc.	1	5000	5000
TOTAL				66000
TOTAL CAPITAL COST				166000
III UNIT COST			UNIT COST	166000
Minimum Margin Money by the Entrepreneur				166000
IV BANK LOAN				166000
V Assumptions				149400
1. Pit size: 30 x 8 x 2.5 ft				
2. Capacity: ~7 tons compost per cycle				
3. No. of cycles: 3 cycles/year that translates to Annual production of 21 tons with selling price: ₹6,000 per ton (moderate estimate)				
4. As subsidies are available under various Government schemes, deduction of subsidy amount will make the project more viable. However, on conservative side, subsidies are not included while arriving on bank loan component				

VI RECURRING COSTS		1	2	3	4	5	6	7	8	9	10
1	Raw material (cow dung, agri waste)		20000	20000	20000	20000	20000	20000	20000	20000	20000
2	Labour (part-time)		36000	36000	36000	36000	36000	36000	36000	36000	36000
3	Water & maintenance		5000	5000	5000	5000	5000	5000	5000	5000	5000
4	Replacement worms & misc.		5000	5000	5000	5000	5000	5000	5000	5000	5000
TOTAL		0	66000	66000	66000	66000	66000	66000	66000	66000	66000

VII Recurring cost net of capitalized cost

VIII RETURNS		1	2	3	4	5	6	7	8	9	10
YEARS----->											
1	Sale of vermi compost	126000	126000	126000	126000	126000	126000	126000	126000	126000	126000
TOTAL		126000	126000	126000	126000	126000	126000	126000	126000	126000	126000
Surplus for repayment of loan		-40000	60000	60000	60000	60000	60000	60000	60000	60000	60000

IX FINANCIAL ANALYSIS

Years (may varies with the activities)		1	2	3	4	5	6	7	8	9	10
CAPITAL COSTS		166000	66000	66000	66000	66000	66000	66000	66000	66000	66000
RECURRING COST		166000	66000	66000	66000	66000	66000	66000	66000	66000	66000
COST		166000	66000	66000	66000	66000	66000	66000	66000	66000	66000
Discount Factor @15%		361544									
PRESENT WORTH OF COST		126000	126000	126000	126000	126000	126000	126000	126000	126000	126000
BENEFIT		524213									
PRESENT WORTH OF BENEFIT		-40000	60000	60000	60000	60000	60000	60000	60000	60000	60000
NET BENEFIT		162669									
NET PRESENT VALUE		149.38%									
Internal Rate of Return		1.45									
BENEFIT COST RATIO											

X Yearly/Monthly repayment Schedule (till full repayment of Bank Loan)

Bank Loan	1,49,400.00
Rei	10%
Repayment period= 7 years including 1 year moratorium	
Annual repayment instalment of principal	27,390.00

Year	Bank loan a/s at the beginning of the year	Repayment of Principal	Bank loan a/s at the end of the year	Payment of Interest @10%	Total outgo	Surplus available for repayment	Surplus available after repayment	DSCR
0	1,49,400.00		1,64,340.00					
1	1,64,340.00	27,390.00	1,36,950.00	16,434.00	43,824.00	60,000.00	16,176.00	1.37
2	1,36,950.00	27,390.00	1,09,560.00	13,695.00	41,085.00	60,000.00	18,915.00	1.46
3	1,09,560.00	27,390.00	82,170.00	10,956.00	38,346.00	60,000.00	21,654.00	1.56
4	82,170.00	27,390.00	54,780.00	8,217.00	35,607.00	60,000.00	24,393.00	1.69
5	54,780.00	27,390.00	27,390.00	5,478.00	32,868.00	60,000.00	27,132.00	1.83
6	27,390.00	27,390.00		2,739.00	30,129.00	60,000.00	29,871.00	1.99
							Average DSCR	1.65

Unit Cost for Vermi Compost Unit

Unit Size

10 ft × 8 ft × 2.5 ft

Unit Specifications

Vermi Compost Unit (30 ft × 8 ft × 2.5 ft)- Medium size household unit

I	CAPITAL COSTS		UNIT	COST/UNIT (Rs.)			TOTAL (Rs.)					
1	Excavation & brick masonry pit		1	25000			25000					
2	Shed (basic bamboo/thatch)		1	12000			12000					
	TOTAL						37000					
II	RECURRING COST for one working cycle(to be CAPITALISED)											
1	Raw material (dung & biomass)		1	5000			5000					
2	Labour (part-time/ family)		1	12000			12000					
3	Water & maintenance		1	3000			3000					
4	Replacement worms & misc.		1	2000			2000					
	TOTAL						22000					
	TOTAL CAPITAL COST						59000					
				UNIT COST			59000					
III	UNIT COST						59000					
	Minimum Margin Money by the Entrepreneur						5900					
IV	BANK LOAN						53100					
V	Assumptions											
	1. Pit size: 10 × 8 × 2.5 ft											
	2. Capacity: ~2.5 tons compost per cycle. It is assumed that since it is a small unit, most raw-material and labour will be available at household.											
	3. No. of cycles: 3 cycles/year that translates to Annual production of 7.5 tons with selling price: ₹6,000 per ton (moderate estimate)											
	4. As subsidies are available under various Government schemes, deduction of subsidy amount will make the project more viable. However, on conservative side, subsidies are not included while arriving on bank loan component											
VI	RECURRING COSTS											
	YEARS----->		1	2	3	4	5	6	7	8	9	10
1	Raw material (dung & biomass)			5000	5000	5000	5000	5000				
2	Labour (part-time/ family)			12000	12000	12000	12000	12000				
3	Water & maintenance			3000	3000	3000	3000	3000				
4	Replacement worms & misc.			2000	2000	2000	2000	2000				
	TOTAL		0	22000	22000	22000	22000	22000	0	0	0	0
VII	Recurring cost net of capitalized cost											
VIII	RETURNS											
	YEARS----->		1	2	3	4	5	6	7	8	9	10
	Sale of vermi compost	₹6,000 per ton	45000	45000	45000	45000	45000	45000				
	TOTAL		45000	45000	45000	45000	45000	45000				
	Surplus for repayment of loan		-14000	23000	23000	23000	23000	23000				
IX	FINANCIAL ANALYSIS											
	Years (may varies with the activities)		1	2	3	4	5	6	7	8	9	10
	CAPITAL COSTS		59000									

Contact Details of District Development Managers of NABARD in Uttarakhand

Sr. No.	District	Name of the DDM	Mobile Number	E-Mail Address
1	Tehri Garhwal	A N Shukla	9450772774	tehrigarhwal@nabard.org
2	Haridwar	Akhilesh Dabral	9997031584	haridwar@nabard.org
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4	Almora	Girish Chandra Pant	9099105737	almora@nabard.org
5	Uttar Kashi	Parit Gupta	8439703146	uttarkashi@nabard.org
6	Pauri Garhwal	Himank Sharma	9811682825	paurigarhwal@nabard.org
7	Nainital	Mukesh Belwal	8433481867	nainital@nabard.org
8	Dehradun	Pradeep Ram	7252877425	ddm.dehradun@nabard.org
9	Udam Singh Nagar	Ajay Nayak	9920127086	udhamsinghnagar@nabard.org
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12	Chamoli	Shreyansh Joshi	9652299175	chamoli@nabard.org
13	Rudra Prayag	Dr Vinay Rana	8171233204	rudraprayag@nabard.org

Contact:

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Disclaimer

The unit costs and parameters suggested are based on the information available with NABARD. All Unit costs are purely indicative in nature and Banks/Govt. agencies/stakeholders may, at their discretion, 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.



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. - Focus Segments: ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the - largest wholesale debt providing NBFC for SDG6 - largest wholesale debt funder for last mile WASH - pioneer in climate ready WASH funding, and - only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space - Present in 21 States and 3 UTs including North East - Biggest lender in the FPO ecosystem - Collateral free lending at affordable rates - Soft loan for Agri Startups	- Financing FPOs through ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) - Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country - Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers. - Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans	- Timely and adequate credit without collateral - Affordable interest rate in the sector - Insurance facility to borrowers and co-obligants - Doorstep delivery of financial services
Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉ : ho@nabfins.org 🌐 : www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	- Project Management Consultancy - IT Based Natural Resources Information System - Feasibility, Socio-economic & Impact Evaluation Studies - Third Party Monitoring	- Climate Change & Sustainability - Value Chain Development - Skill & Livelihood Development - Preparation Detailed Project Reports (DPRs) - Transaction Advisory Services
Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉ : headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐 : www.nabcons.com		



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World’s Largest Grain Storage Plan.
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051
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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds (AIF).
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2025, NABVENTURES Fund I has invested in 19 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- ‘Agri Fund for Start-Ups and Rural Enterprises’, a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem with a total corpus of ₹750 crore.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051
☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



N A B F O U N D A T I O N

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU? IF YOU ARE AN INDIVIDUAL Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas. IF YOU ARE A CSR UNIT Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.	IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO With an idea whose time you think has come and have not been able to find willing partners, reach out to us. IF YOU ARE WITH THE GOVERNMENT And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.
Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051 ☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in	