



Unit cost for Investment Activities in Agricultural and Allied Activities 2019-20

राज्य – केरल

State – Kerala

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

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NABARD does not accept any financial liability to anyone using this report for any purpose. The costs and parameters suggested are based on information available with NABARD. All the unit costs are indicative in nature and there may be variations based on field / local conditions. Banks/ Government agencies may assess the credit, requirement, considering the field level situations and keeping in view the technical feasibility, financial viability and the bankability of the investments.

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Foreword

“Doubling Farmers Income by 2022”, a priority of the GOI, demands increased capital formation in agriculture. NABARD, has been promoting investment opportunities in agriculture & allied sectors for increased capital formation and also to achieve sustainable development in agriculture through various promotional & developmental initiatives and refinance support to banks. It is, in this endeavour, NABARD convenes a State Level Unit Cost Committee (SLUCC) meeting every year for fixing /revision of unit costs in respect of all the major investment credit activities under Farm Sector. This process facilitates adequate credit flow to technically feasible, economically viable and bankable investments/projects.



The revision and inclusion of unit costs in respect of certain new activities for the year 2019-20 was carried out after an exhaustive consultation process involving Bankers, Research institutions, Commodity Boards, various Govt. Departments, field studies, views of farmers through our DDMs and feedback received from technical experts of NABARD etc. The Unit Costs for 2019-20 were deliberated and finalized in the SLUCC meeting convened on 13 June 2019 at NABARD, RO, Kerala in which all the stakeholders had participated. The unit costs thus approved by the Committee are indicative in nature and the bankers/ Govt. Dept officials may refine the costs, if necessary, considering the field level situations and keeping in view the technical feasibility, financial viability and the bankability of the Investments.

I am sure that the booklet will serve as a ready reckoner to the financing banks, various Government Departments, development agencies etc. in identifying new areas of investment and formation of Area Development Schemes leading to increased ground level credit flow to agriculture and allied activities in the State. I would also like to acknowledge the support and cooperation extended by different line departments, banks, farmers, and technical officers of NABARD and all others who have contributed in bringing out this Hand Book.

A handwritten signature in black ink, appearing to read 'R. Srinivasan', written on a light-colored background.

R. Srinivasan
Chief General Manager

Introduction

With a view to giving a fillip to investment credit under agriculture sector in the State, NABARD had re-started the practice of fixing Unit Costs (UCs) for major activities during 2012-13. This year also NABARD has initiated the process of fixing / finalising Unit Costs for major agriculture and allied activities in the State. The basic objective of the exercise is to make available, benchmark costs under various investment activities to financial institutions and line departments and thereby help these agencies in deciding appropriate levels of financing for each activity, which in turn can help obviate “under” or “over” financing. In addition to the above, these Unit Costs also provided an indication of the expected benefits from each activity under ideal conditions. More importantly, the unit cost computations also provide a detailed breakup of various components / parameters, which influence costs under various activities.

The process of annual revision in Unit Costs is carried out through a consultative process that involves various stakeholders like Banks, Government departments, Commodity Boards, Farmers and NGOs in the districts of the State through a panel of Sectoral Officers/members of the Regional Technical Advisory Group identified in NABARD and DDMs in the district.

Keeping the requirements of the stakeholders in view, NABARD, Kerala Regional office, has formulated Unit Costs for major activities under various farm sector activities for FY 2019-20. The Unit Costs were drawn up after detailed discussions with the concerned line departments, commodity boards, consultations with dealers / vendors engaged in trading agricultural implements / components, conduct of ground level studies and consultations with farmers in some instances.

Further, the economics for various activities are also worked out to ensure that investments made under such activities with suggested Unit Costs, are financially/economically viable

It is reiterated that the Unit Cost finalised / fixed by the SLUCC is only be indicative / illustrative, serving more as a pointer, for bankers and Government agencies engaged in funding term lending under agriculture and allied activities.

The unit costs presented were approved in the State Level Unit Cost Committee (SLUCC) meeting held at the Thiruvananthapuram Regional Office of NABARD on 13 June 2019.



1. Water Resources

Sl. No.	Particulars	Specifications	Unit cost for 2019-20	Remarks
1	Dugwell	Dia = 1.5 m, using	48500	Repayment period – 11 to 15 years with 11 months gestation period (GP)
				*Suitable for Alluvial formations.
		Depth = 5 m		*Small land holdings upto 0.4 ha.
		(RCC rings)		*Cash crops should be grown at least for one season.
2	Dug Well	Dia = 2.0m	66500	*Suitable for Alluvial formations.
		Depth = 6m		*land holding should be more than 0.4 ha.
		(RCC Rings)		*Cash crops should be grown at least for one season.
3	Dug Well-	Dia = 6.0m	350000	*Suitable for land holdings more than 1.0 ha.
	Hard rock areas	Depth = 12 m (Thickness of steining-0.45m - 3m)		*Cash crops should be grown at least for one season.
4	Deepening / Renov-ation of Wells by excavation (with RCC rings)	Depth: 3 m		Repayment period – 05 years with 11 months' gestation period (GP)
		Dia = 3.0m	25500	
		Dia = 2.0m	21000	-do-
5	Filter Points	Dia: 4.5 inch, Depth: 9m (Filter length 3m)	17000	Small land holdings upto 0.4 ha.
6	Bore Wells	Dia: 150 mm		Repayment period – 11 to 15 years with 11 months' gestation period (GP). Suitable for Hard rock areas.
		Depth: 80m	71000	
		Depth: 100m	85000	Rs.800/m for each additional 1 m depth.

Sl. No.	Particulars	Specifications	Unit cost for 2019-20	Remarks
Pumping Systems				
1	Electrical Monoblock	1 hp	13000	Repayment period – 9 years with 11 months' gestation period (GP)
2	-do-	3 hp	24000	-do-
3	-do-	5 hp	27500	-do-
4	Diesel Engines/ Pumpsets	3 hp	25000	-do-
	-do-	5 hp	28500	-do-
Submersible Pumpsets				
1	SPS	3 hp	41000	-do-
	-do-	5 hp	45000	-do-
2	Pumphouse	2mx2mx2.1m - (with A.C Roof and 60 cm X 90 cm ventillation)	25000	Repayment period – 09 years with 11 months' gestation period (GP)
3	Pipeline Distribution system	for Well command (per ha)	25000	Repayment period – 09 years with 11 months' gestation period (GP)
4	Storage Tank	3mx3mx1.5m	30000	Repayment period – 09 years with 11 months' gestation period (GP)
Drip Irrigation				
1	Coconut	8 x 8 m- spacing	31500	Repayment period 10 years including 11 months GP). Cost norms of Central & State sponsored schemes to be adopted wherever such schemes are in operation.
2	Banana	1.5 x 1.5 m	85400	-do-
3	Arecanut	2.7 x 2.7m	67500	-do-
4	Mango	10 x 10 m	27500	-do-
Sprinkler Irrigation				
1	Tea	Per ha	66000	Repayment period 10 years including 11 months GP). Cost norms of Central & State sponsored schemes to be adopted wherever such schemes are in operation.
2	Various other crops	Per ha	53000	Repayment period 10 years including 11 months GP

Sl. No.	Particulars	Specifications	Unit cost for 2019-20	Remarks
	Others			
1	Small Lift Irrigation schemes	Per ha	70000	Repayment period – 7 to 9 years with 11 months' gestation period (GP)
2	Artificial recharge structures for Open/ B.W (Roof Top type)	Per structure (collection area of about 1000 sq. ft)	25000	Repayment period – 5 years with 11 months' gestation period (GP)
3	Rain Water Harvesting Structures	Per structure	50000	Repayment period – 5 years with 11 months' gestation period (GP)

Terms & Conditions

1. Ground Water Structures

(Construction of dug wells, bore wells and deepening of dug wells)

- Availability of ground water has been assessed for each block in the state/ district and this data should be collected by Banks from Ground Water Dept.
- Bank shall ensure that the ground water development programmes are implemented in 'safe' category blocks. In case of schemes for ground water extraction in 'semi-critical' and 'critical' blocks, it shall ensure that application is submitted along with a favourable technical feasibility study report issued for same by competent authority of State Ground Water Department.

2. Spacing of wells

The following minimum spacing to be observed between wells while implementing the scheme.

- Between two dug wells in high range region (Hilly tract) : 75 m
- Between two dug wells/ filter points in midland and coastal area : 100 m
- Between two bore wells : 200 m

3. Renovation/ Deepening of Wells

- Renovation should cover only deepening (to a maximum of 3 metres) and incidental lining/ erection of rings (if necessary). Construction of parapet wall, plastering of parapet wall, etc. should not be considered for financing.

- b) Only those wells having insufficient water column during summer and need deepening to ensure adequate yield for meeting the water requirement of the crop shall be covered under the programme.
- c) The spacing norms (as indicated at para 2 above) between wells (including wells for drinking purpose) may be adhered to under DoW also.

4. 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.

5. Minimum acreage and sale of water

It is necessary that the beneficiary has certain minimum area of land to be brought under irrigation to ensure financial viability of investment and repayment of loans within the prescribed period.

Structure	Benefiting Area (ha.)
Dug well with Pump set	1.0
Bore well with SIP	1.6

If the beneficiary's own cultivated area is smaller than that which can be irrigated by well/ tube well/ bore well, the bank may advise the beneficiary that he can sell surplus water to other farmers. Income from sale of water, if any, may be reckoned for purpose of viability of investments up to a maximum of 50% of the loan repayment instalment.

6. Selection and Installation of Pump sets

- a) The bank shall ensure that the pump sets financed under the scheme are selected and installed as per BIS 10804-1994 or latest edition.
- b) Wherever loan is advanced for replacement of existing pump set by new pump set or for replacement of diesel pump set by electric pump set, the bank shall ensure that there is no change in the HP of the pump set and that the new pump set installed is as per BIS 10804-1994, or latest edition.
- c) Bank shall ensure that the spacing criteria, as stipulated at Para.2 above, are adhered to, for the loans extended for pump sets also.
- d) Wherever loans are advanced for standby pump set, the bank may ensure that the standby unit is also selected as per BIS 10804-1994 and that the loans, both for existing pump set and standby unit, are recovered together within the normal recommended repayment period.

- e) Where higher HP pump set is required for use other than irrigation, with common prime mover, total HP of the pump set selected for agricultural use shall not exceed 1.5 times the HP required for irrigation purpose, subject to a maximum of 10 HP.
- f) In case of second hand pump sets financed under the scheme, if any, the bank shall ensure that the balance serviceable life of the second hand pump set is adequate to cover the repayment period of the loan for pump set.
- g) Capacitors: The electric motor financed should always be provided with a starter and a capacitor matching the motor. The following KVAR rating capacitors are recommended for use:

Below 3 HP	- 1 KVAR
3 HP to 5 HP	- 2 KVAR
5 HP to 7.5 HP	- 3 KVAR

7. After-Sales Services

The bank shall ensure that adequate after-sales services and repair facilities are provided by the manufacturers / dealers installing the pump set on beneficiaries' wells and that such service is provided free of charge during the first year of installation.

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

8. Water Lifting Permission

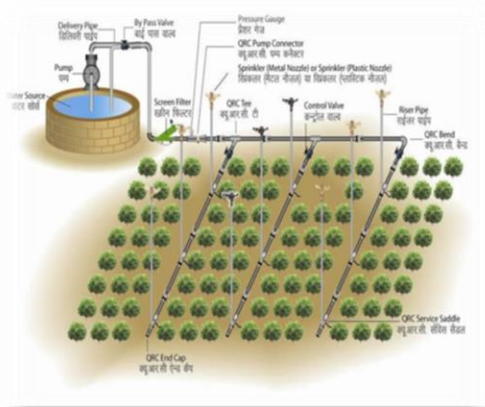
Wherever financing pump sets for lifting water from river/ canal is involved, a letter from the competent authority of the Department/ Agency concerned of the State Govt. permitting the beneficiary to lift water from river/ canal and indicating the period up to which such permission is provided should be obtained and furnished to the financing bank before sanctioning the loan. The bank may ensure that water lifting permission is available for a period which will cover atleast three more years longer than the repayment period of such loan sanctioned.

9. MICRO IRRIGATION SYSTEMS

a. DRIP & Sprinkler Irrigation Systems

1. The bank should ensure that only a technically competent and approved firm or person designs and installs the system at the field level.

2. The installing agency should assess the water requirement of each plant optimum crop geometry, etc. and design the efficient system accordingly. The bank should insist for a field layout map showing the benefiting area and item-wise cost estimate.



3. Availability of design discharge of suitable chemical and physical quality on a long-term basis should be ensured for smooth operation of the system. Water should be free from pollution and suspended particle to avoid choking in the drips/ emitter nozzles.
4. The installing agency should furnish performance guarantee for the efficient operation of the system for a minimum of 3 years period as also ensure timely and adequate post sales-service for trouble-free working of the system. The system components to be installed should confirm to the BIS Specification.
5. Bank should ensure to safeguard the pipes (main and lateral drips), emitters, etc., against theft, robbery, fire, etc.
6. The bank should carry out periodic monitoring of the implementation and assess the performance of the system at the field level.

b. Sprinkler Irrigation

1. The bank should ensure that adequate water of suitable quality to cover the envisaged area is available at the nearest location. Water should be free from pollution and suspended particle to avoid choking in sprinkler nozzles.

2. The design of sprinkler system for the proposed cropping pattern should be done by a technically competent agency/person taking into consideration the source and availability of water, wind velocity in different seasons, soil conditions, agro-climatic situations, etc. to ensure installation of most economical and efficient system at the farm level.
3. A plan of the area showing field layout and cost estimate of the system should be prepared by the implementing agency and appraised by the bank.
4. The components of the system including pipes should conform to BIS standards.
5. The implementing agency/manufacturers should offer performance guarantee for the operation of the system for a reasonably longer period against any defect either manufacturing/ working or installation. The firm should extend regular post sales service for maintenance.
6. The sprinkler pipes, accessories, motor, etc., should be safeguarded against theft, fire, burglary, etc.
7. The bank should conduct periodic monitoring visits to assess the working performance of the system and take corrective steps, wherever required.





2.Land Development

S. No.	Activity	Slope Class / Sub Activities	Rs. Per Ha For 2019-20	
1	Reclamation of waterlogged soils by drainage			181335
2	Reclamation of Marshy and waterlogged land for Coconut and Banana			
		Depth of Water less than 1.0 m		906675
		Depth of Water above 1.0 m		226380
3	On Farm Development in Major / Minor / Medium Irrigation Commands			
		0.51-1.5%		94710
		1.5-2.5%		146685
		2.5-3.5%		177870
4	Puertorican type Contour Terrace with stone pitching to Risers / Contour bund		Without quarrying #	With quarrying #
		05.1-10.0	80700	101000
		10.1-15.0	98340	123000
		15.1-20.0	108400	135500
		20.1-25.0	114800	143500
		25.1-30.0	119300	149200
		30.1-35.0	122800	153500
		35.1-40.0	125400	156800
		40.1-45.0	127500	159300
5	Extension of Height of old Stone Pitched Contour Bunds		Without quarrying #	With quarrying #
		05.1-10.0	41000	51000
		10.1-15.0	49500	61500
		15.1-20.0	54000	68000
		20.1-25.0	58000	72000
		25.1-30.0	60000	75000
		30.1-35.0	62000	77000
		35.1-40.0	63000	78500
		40.1-45.0	64000	80000

6	Earthen Contour Bund		
	1.0-05.0		20790
	5.1-10.0		39270
	10.1-15.0		48510
	15.1-20.0		53130
7	Renovation of Earthen Contour Bund		
	1.0-05.0		10395
	5.1-10.0		19635
	10.1-15.0		24255
	15.1-20.0		26565
8	Bench Terracing	Without Stone Pitching	With Stone Pitching
	05.1-10.0	265650	332640
	10.1-15.0	319935	400785
9	Contour Trenches & Embankments		
	05.1-10.0		23100
	10.1-15.0		28875
	15.1-20.0		31185
	20.1-25.0		33495
	25.1-30.0		34650
	30.1-35.0		35805
	35.1-40.0		36960
	40.1-45.0		36960
10	Fencing @		75000
11	Humus/Clay/Silt application in Coastal Sandy soils for Coconut Rehabilitation		
	0.9 cum / palm for 175 palms per year		66990
	For 3 years		200970

Terms and Conditions

1. Necessary technical guidance and supervision have to be provided by the banks 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 are constructed as per the specification prescribed by the State Soil Conservation Department
3. The cost approved in the scheme is for the average slope and loan amount for soil conservation/land development works should be restricted 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. The proposed soil conservation/land development works should be completed before planting of seedling is taken up
6. The Bank's Agricultural Engineer along with District Soil Conservation authorities should take up a monitoring study to ascertain whether the soil conservation works have been carried out as per the specifications or not
7. Joint study can be arranged after covering about 50% of the approved physical programme. The copy of the joint study report should be sent to NABARD
8. The supplementary scheme proposal (if any) should contain a copy of the joint report of the original or ongoing scheme
9. Banks/Department may enthruse farmers to take up agronomical measures on the engineering structures so as to increase their life
10. Financing for "Dry Random Masonry Retaining Wall "may be provided to protect the banks of streams, channels, gullies etc. and not as compound wall
11. Depth of fresh earth filling particularly in areca nut gardens may be ensured through pre and post sanction inspections, so that the exact amount pending on the depth could be provided
12. While financing for reclamation of marshy and water logged lands, care may be taken to ensure its end use strictly for agricultural purposes
13. Details such as contour map, estimate, designs, of structures etc. may be insisted, while financing land development, soil conservation activities in a contiguous area
14. On farm development/systematic land development works on the irrigated commands may be considered on the outlet/source basis. In the case of contiguous area, separate estimates for the earth works, irrigation/drainage channels, drips etc. may be insisted upon.



3. Farm Mechanisation

Sr. No.	Activity	Unit Cost (2019-20) (Rs.)
1	TRACTOR – 40 HP	575000
a	Trailer	105000
b	2 Bottom Reversible Mould Board Plough	60000
c	Rotavator - 36 blades Chain and sprocket driven	105000
d	Fertiliser cum Seed Drill	42000
e	Cultivator - 9 Tyne spring loaded	39000
f	Cage Wheels with stand and leveller	52000
	Sub Total	978000
2	POWER TILLER	170000
a	Trailer (Only inside farm)	84000
b	2 Bottom Reversible MB Plough cum Ridge Former	42000
c	Cage Wheels - 2 Nos.	17500
	Sub Total	313500
3	SPRAYERS	
a	Tractor/Power tiller Operated Boom Sprayer - 1000 Ltr	40000
b	Power Sprayer	20000
c	Knapsack Sprayer	5000
4	HARVESTER	
a	Self-Propelled Combined Harvester	2500000
b	Tractor Mounted Combined Harvester	1550000
5	OTHER EQUIPMENTS	
a	Vertical Conveyer Reaper	95000
b	Transplanter – Walk behind 4 row	240000
c	Transplanter – 4 wheel, 8 row	1300000-1850000
d	Transplanter – 4 wheel, 6 row	1100000-1330000
e	Power Thresher	100000-145000
f	Garden Tiller	52500
g	Straw Bailer - Round	420000
h	Bush cutter	21000
i	Coconut climbing machine	2750

Terms and 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 centers, 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.





4.Plantation and Horticulture

Sl. No.	Activity	No. of plants/ Unit (No.)	Unit Cost 2019-20 (Rs.)	Remarks
1	Arecanut	540/acre	324200	
2	Cardamom	440/acre	240000	Repayment period- 08 years with 03 years GP
3	Cashew	70/acre	94300/acre	Repayment period- 10 years with 06 years GP
4	Cocoa	160/acre	48400/acre	
5	Coconut (Rainfed)	70/acre	89700/acre	Repayment period- 12 years with 07 years GP
6	Coconut (Irrigated)	70/acre	120000/acre	-do-
7	Coconut + Neera	70/acre	183900/acre	-do-
8	Coffee (Arabica)	3000/ha	179000/ha	Repayment period- 12 years with 05 years GP
9	Mango	70/acre	59800/acre	Repayment period- 10 years with 05 years GP
10	Rubber	180/acre	136500/acre	
11	Tea estates/ha	10800/ha	356000/ha	
12	Vanilla	640/acre	142200/acre	
13	Pepper	400/acre	70800/acre	
14	Hi-Tech Farming with and without green house			
I	Naturally ventillated poly house	10 cents	538000	
II	Rain Shelter House	100 sq.mt.	85000	
15	RAMBUTAN	40	169000/acre	
16	Nutmeg	64/acre	194600/acre	
17	Beekeeping with cerana indica	25 + 25 colonies	151900	
18	Stingless Bee Culture	10+10 colonies in home steads in forest ecosystem	28000	

Terms and Conditions

1. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government or Commodity Boards etc., as in the case may be.
2. Loans under the scheme shall 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 shall 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 garden 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:
 - a) The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Kerala Agricultural University.
 - b) The pits will be filled with top soil, cattle manure and fertilizers before planting is done.
 - c) Only high yielding recommended varieties should be planted in place of traditional varieties.
 - d) The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
 - e) Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.



- f) Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
- g) The recommended fertilisation and plant protection schedules Commodity Boards / KAU shall be followed.

- h) Mixed cropping will be done wherever possible as in the case of coffee, areca nut, coconut, rubber, cocoa and cashew nut especially in the initial years of planting.



- i) Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
 - j) The beneficiaries under the scheme will raise intercrops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
 - k) Adequate shade may be developed for protection of crops like coffee, tea, coconut, cardamom etc., and a minimum number of shade trees will have to be retained per acre. Planting of fast growing trees may also be taken up wherever necessary.
 - l) Proper and adequate soil conservation and drainage arrangements shall be ensured.
 - m) Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
 - n) 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'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 or Commodity Board etc.
 6. The suggested soil conservation measures such as contour bunding etc., should be completed before the layout and digging for planting are taken up.
 7. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the

loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with the beneficiaries also wherever possible.

8. The bank shall grant loans to individual beneficiaries based on a case by case appraisal and assessment of the repayment capacity of the borrowers.
9. Working Capital may be issued through KCC as per the revised guidelines of KCC.





5. Forestry and Waste Land Development

Sr. No.	Activity	Unit Size	Unit Cost for 2019-20 in Rs
1	Teak Plant	Ha.	395400
2	Bamboo	Ha.	248100
3	Mahagony	Ha.	287400
4	Matti (ailanthus)	Ha.	285800
5	Melia Dubia - Pulpwood	Ha.	278900
6	Melia Dubia - Plywood	Ha.	189400

Terms and Conditions

1. While selecting villages / areas for financing, the bank shall ensure compactness of areas to facilitate supervision. The bank may identify suitable areas in consultation with the concerned department of the State Government.
2. Loans shall 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 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 Govt or any other nurseries approved by the concerned department of the State Govt etc.
4. The bank shall ensure that the beneficiary observes the following norms:
 - i. The size of the pit and spacing may be adopted as per the standard practices prevailing, depending upon the tree species.
 - ii. The pits will be filled with top soil, cattle manure and fertilizers before planting is done.
 - iii. Only high yielding (e.g.: Teak varieties which give high girth of the stem 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 protect the plantation from cattle and trespassers.
 - vi. Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
 - vii. The recommended fertilisation and plant protection schedules State forest department / KAU shall be followed.
 - viii. Mixed cropping will be done wherever possible as in case of teak and bamboo in the initial years of planting.
 - ix. Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
 - x. The beneficiaries under the scheme will raise intercrops preferably leguminous crops during the first 4 to 5 years so as to improve returns from main investments.
 - xi. Proper and adequate soil conservation and drainage arrangements shall be ensured.
 - xii. 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 suggested soil conservation measures such as contour bunding etc., should be completed before the layout and digging for planting are taken up.
 7. Necessary arrangements should be made for marketing of the produce so that the beneficiaries get fair prices. Bank shall make necessary tie up arrangements with the concerned marketing agencies for recovering the loan instalments through sale proceeds payable by beneficiaries and for this purpose bank shall enter into necessary agreements with the beneficiaries also wherever possible.
 8. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.
 9. Working Capital may be issued through KCC as per the revised guidelines of KCC.
 10. 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 Dept.





6. Animal Husbandry – Dairy Development

Sl. No	Particulars	Unit Cost for 2019-20 in Rs.
1	Cross Bred Cows - 1 cow unit	
	Cost of 1 CBCs (@ Rs.6000 per litre of milk)	60000
	Transportation cost @Rs 1500/- per animal	1500
	Shed 65 sqft/animal, Rs 500/sqft	32500
	Equipment	1500
	Feed Cost for 1 month (1 animal)	4800
	Covered dung pit	0
	Insurance (@7.0% cost;)	4200
	Vety Aid	1000
	Total	105500
	<i>Rounded off to</i>	106000
2	Cross Bred Cows - 2 cow unit (1+1 unit)	
	Cost of 2 CBCs (@ Rs.6000 per litre of milk)	120000
	Transportation cost @Rs 1500/- per animal	3000
	Shed 65 sqft/animal, Rs 500/sqft	65000
	Equipment	3500
	Feed Cost for 1 month (1 batch)	9600
	Insurance (@7.0% cost;)	8400
	Vety Aid	1000
	Total	210500
	<i>Rounded off to</i>	211000
	Unit cost without shed cost	146000
	Bio gas unit- 1cub m@ Rs 15000	15000
3	Cross Bred Cows - 5 cows (3+2 unit)	
	Cost of 5 CBCs (@ Rs.6000 per litre of milk)	300000
	Transportation cost @Rs 1500/- per animal	7500
	Shed 65 sqft/animal, Rs 500/sqft	162500
	Equipment	4000
	Feed Cost for 1 month (1 batch)	24000
	Insurance (@7.0% cost)	21000
	Dung pit	15000

	Vety Aid	1000
	Biogas- 2cub meter volume	20000
	Fodder cultivation- 25 cents	5450
	Total	560450
	<i>Rounded off to</i>	560000
	Unit cost without shed cost	397500
4	Cross Bred Cows - 10 cows (5+5 unit)	
	Cost of 10 CBCs (@ Rs.6000 per litre of milk)	600000
	Transportation cost @Rs 1500/- per animal	15000
	Shed 65 sqft/animal, Rs 500/sqft	325000
	Equipment & milking machine, chaff cutter	75000
	Feed Cost for 1 month (I batch)	48000
	Biogas plant- 2cub. M volume	20000
	Dung pit (12*8*5m)	20000
	Insurance (@7.0% cost)	42000
	Vety Aid	5000
	Fodder cultivation- 50 cents	10900
	Total	1160900
	<i>Rounded off to</i>	1161000
	Unit cost without shed cost	836000
5	Gr. Murrah Buffaloe - 2 Murrah unit (1+1 unit)	
	Cost of 2 Gr. Murrah (Rs.65,000/- per animal)	130000
	Transportation cost @ Rs 2000 per animal	4000
	Shed 75 sqft/animal, Rs 500/sqft	75000
	Equipment	4000
	Feed Cost for 1 month (I batch)	12000
	Insurance (@7% cost)	9100
	Vety Aid	1300
	Total	235400
	<i>Rounded off to</i>	235000
	Unit cost without shed cost	160000
6	Buffalo Male calf rearing	
	Cost of calf – 6 months old	10000
	Transportation cost	1000
	Shed 65 sqft/animal, Rs 500/sqft	32500
	Cost of feed for 12 months- 540 kg@ Rs 15/kg	8100
	Insurance (@7% cost)	700
	Vet care	1000
	Total	53300
	<i>Rounded off to</i>	53000
	Unit cost without shed cost	20500

7	Rearing of female crossbred calf – 1 calf	
	Cost of calf (3-6 month old @ Rs 10000/- per calf)	10000
	Cost of feed for 29 months- 1808 kg @ Rs.20 per kg	40000
	Fodder cost @ Rs 10/day	10440
	Insurance (master policy up to calving)	700
	Health cover, vaccination, de-worming charges etc.	860
	Total	62000
	Rounded off to	62000
8	Cattle Shed – 1 No. for 1 cow- 65 sqft@ Rs 500 per sq ft	32500
9	Heifer – 5 Heifer unit	
	Cost of heifer @ Rs 29000/- per calf	145000
	Transportation cost @ Rs.1500/ Heifer	7500
	Cattle shed, Store room, Dung pit, etc.	38000
	Feed cost for 1 month @ 1.5 Kg/animal/day @ Rs 19/Kg	4275
	Insurance for 1 year @ 3.6%	5220
	Fodder cultivation (25 cents)	5450
	Veterinary care, de worming, feed supplements	2000
	Miscellaneous	1000
	Total	208445
	Rounded off to	208000
10	Heifer – 10 Heifer unit	
	Cost of heifer @ Rs 29000/- per calf	290000
	Transportation cost @ Rs.1500/ Heifer	15000
	Cattle shed, Store room, Dung pit etc	70000
	Fodder cost for 1 month @ 1.5 Kg/animal/day @ Rs 19/Kg	8550
	Insurance for 1 year @ 3.6%	10440
	Fodder cultivation (50 cents)	10900
	Veterinary care, de worming, feed supplements	4000
	Miscellaneous	1000
	Total	409890
	Rounded off to	410000
11	1 Milch cow+ 1 Heifer animal	
	Cost of heifer @ Rs 29000/- per calf	29000
	Cost of milch cow @ Rs.6000 per liter of milk	60000
	Transportation cost @ Rs.1500/ animal	3000
	Cattle shed	34450

	Feed cost - Heifer : for 1 month @ 1.5 Kg/animal/day @ Rs 19/Kg	855
	Feed cost - Milch cow : for 1 month	4800
	Insurance for heifer for 1 year @ 3.6%	1044
	Insurance for milch cow for 1 year @ 7%	4200
	Veterinary care, de worming, feed supplements	1000
	Equipment	1500
	Miscellaneous	1000
	Total	140849
	Rounded off to	141000
12	3 Milch cow+ 2 Heifer animal	
	Cost of heifer @ Rs 29000/- per calf	58000
	Cost of milch cow @ Rs.6000 per liter of milk	180000
	Transportation cost @ Rs.1500/ animal	7500
	Cattle shed	101400
	Dung pit	15000
	Feed cost - Heifer : for 1 month @ 1.5 Kg/animal/day @ Rs 19/Kg	1710
	Feed cost - Milch cow : for 1 month	14400
	Insurance for heifer for 1 year @ 3.6%	2088
	Insurance for milch cow for 1 year @ 7%	12600
	Veterinary care, de worming, feed supplements	2000
	Equipment	4000
	Miscellaneous	1000
	Total	399698
	Rounded off to	400000
13	6 Milch cow+ 4 Heifer animal	
	Cost of heifer @ Rs 29000/- per calf	116000
	Cost of milch cow @ Rs.6000 per liter of milk	360000
	Transportation cost @ Rs.1500/ animal	15000
	Cattle shed	202800
	Dung pit	15000
	Feed cost - Heifer : for 1 month @ 1.5 Kg/animal/day @ Rs 19/Kg	3420
	Feed cost - Milch cow : for 1 month	28800
	Insurance for heifer for 1 year @ 3.6%	4176
	Insurance for milch cow for 1 year @ 7%	25200
	Veterinary care, de worming, feed suppliments	4000
	Equipment	4000
	Miscellaneous	2000
	Total	780396
	Rounded off to	780000

Terms and Conditions

- (i) The bank shall select villages keeping in view compactness of the area to facilitate supervision and nearness of village to veterinary dispensaries animal breeding centres and milk marketing facilities
- (ii) The bank shall ensure that a unit of 2 milch animals is financed, each animal is purchased with an interval of about 6-8 months to ensure continuity in milk production
- (iii) Animals shall be purchased by a committee comprising a representative of the bank, a qualified Veterinary Surgeon and the beneficiary
- (iv) The bank shall finance under the scheme only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 7-8 litres of milk per day
- (v) 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
- (vi) Whenever loans for cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that beneficiary has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed from out of his own resources.



(vii) The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either be in the nature of organised marketing through milk collection centres or satisfactory outlet for direct sale of milk at remunerative prices



- (viii) 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
- (ix) 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.
- (x) Beneficiaries shall be asked to maintain basic records.
- (xi) For two cow unit and 5 cow unit, Bio gas plant is optional.



7. Animal Husbandry – Poultry Development

S.No	Particulars	Unit Cost for 2019-20 In Rs.
I	Broiler units (500 birds)	
1	Cost of Shed Construction 500 sq.ft @ Rs.250/sq.ft (light roofing)	125000
2	Equipment - Rs. 32/bird	16000
3	Cost of DOC – 525 birds (mortality rate – 5%) @ Rs. 35 /- per bird	18375
4	Insurance @ 6% of cost of bird	1050
5	Cost of Feed - Rs. 35/- per kg (4.0kg /bird)	70000
6	Cost of Misc. Expenses(medicine, vaccine, labour etc.) - Rs.25/bird	12500
7	Total	242925
	Rounded off to	243000
II	Broiler units (250 birds)	
1	Cost of Shed Construction 250 sq.ft @ Rs.250/sq.ft (light roofing)	62500
2	Equipment - Rs. 32/bird	8000
3	Cost of DOC – 263 birds (mortality rate – 5%) @ Rs. 35 /- per bird	9205
4	Cost of Feed - Rs. 35/- per kg (4.0kg /bird)	35000
5	Insurance @ 6% of cost of bird	525
6	Cost of Misc. Expenses(medicine, vaccine, labour etc.) - Rs.25/bird	6250
7	Total	121480
	Rounded off to	121500
III	Broiler units (1000 birds)	
1	Cost of Shed Construction 1000 sq.ft @ Rs.250/sq.ft (light roofing)	250000
2	Equipment - Rs. 32/bird	32000
3	Cost of DOC – 1053 birds (mortality rate – 5%) @ Rs. 35 /- per bird	36855
4	Cost of Feed - Rs. 35/- per kg (4.0kg /bird)	140000
5	Insurance @ 6% of cost of bird	2100
6	Cost of Misc. Expenses(medicine, vaccine, labour etc.) - Rs.20/bird	25000
7	Total	485955
	Rounded off to	486000

IV	Backyard poultry (15 birds)	
1	Cost of Bird (100/- per bird)	1500
2	Shed (20sq.feet @250/- per sq.ft)	5000
3	Feed (5kgfor 15 birds @ 27/- per kg)	135
4	Insurance cost @ 6% of cost of bird	90
5	Miscellaneous	1000
6	Total	7725
	Rounded off to	7700
V	Duck Rearing (500 Females and 75 Males)	
1	Ducklings – 3 months old at Rs.140/- each – 575 Nos.	80500
2	Portable enclosures & feeding equipment's	2500
3	Concentrate feed @ 4.5 Kg/Bird @ Rs.35/Kg.	90563
4	Veterinary aid, transportation and other expenses	2500
5	Total	176063
6	Rounded off to	176100
VI	Duck Rearing (200 Females and 35 Males)	
1	Ducklings – 3 months age at is.140/- each – 235 Nos.	32900
2	Portable enclosures & feeding equipment's	2000
3	Concentrate feed @ 4.5 Kg/Bird @ Rs.35/Kg.	37013
4	Veterinary aid, transportation and other expenses	2000
5	Total	73913
6	Rounded off to	73900
VII	Duck Nursery (5000 Ducks)	
1	Day old Ducklings – at Rs. 18/- each – 5500 Nos.	99000
2	Portable enclosures & feeding equipment	15000
3	Shed - 3 silpolin sheets	11000
4	Fibre Boat	15000
5	Concentrate feed	68750
6	2 labours @ Rs.500/- per day per person for 60 days	60000
7	Veterinary aid, transportation and other expenses	5000
8	Total	273750
9	Rounded off to	273800
VIII	Micro Cage Broiler (100 Birds)	
1	Cost of Bird - 105 birds (mortality rate – 5%) @ Rs.35/- per bird - DOC	3675
2	Cost of cage (single tier I sq.ft/ bird @ Rs.300/- per sq.ft)	30000
3	Cost of feed (4.0 Kg / Bird @ Rs.35/ per Kg)	14000
4	Insurance cost @ 6% of cost of bird	220.5
	Miscellaneous @ Rs.20/- per Bird	2000
5	Total	49895.5
	Rounded off to	50000

IX	Micro Cage layer (High yielding variety only) (100 Birds)	
1	Cost of Bird (ready to lay) 100 birds @ Rs.350/- per bird	35000
2	Cost of cage (single tier I sq.ft/ bird @ Rs.240/- per sq.ft)	24000
3	Cost of feed (@ 110 gm / day/bird @ Rs.30/ per Kg) (for 15 days feed)	4290
4	Insurance cost @ 6% of cost of bird	2100
5	Miscellaneous @ Rs.250/- per Bird	2500
	Total	67890
	Rounded off to	67900

Terms and Conditions - Poultry

- (i) 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 should enter into tie-up arrangements with the hatcheries in this regard wherever possible for the continuity of supply.
- (ii) The Bank shall satisfy itself that the beneficiaries observe among others, the following specifications in designing the poultry sheds.
 1. The end walls of shed shall face east west direction.
 2. The floor level shall be about I foot above ground level.
 3. A minimum overhand of 3-5 feet be given to the roof to avoid entry of rain water inside the shed.
 4. The shed shall be made rat proof using wire nets.
 5. Feeding space of 4" and watering space of 2" per bird shall be ensured. Preferably 'A' type design may be explained to the borrowers.
- (iii) The Bank shall disburse loans after satisfying itself that there are adequate facilities for veterinary aid and marketing of broiler.
- (iv) During periodical inspection, the bank shall satisfy itself about the following requirements:
 1. Utmost cleanliness and hygienic conditions are maintained in the poultry farm. The houses are cleaned and disinfected before housing



new flock.

2. 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.
3. Balanced concentrated feed is always available to the birds.
4. Fresh and clean water is always available and water is cleaned at least twice daily

(v) Loan component in case of chicks, feed etc. shall be disbursed in kind and direct payment shall be made to the suppliers.

(vi) Loan for construction of sheds shall be made in two instalments and within three months after disbursement of each instalment, utilization shall be verified invariably in all cases.

(vii) 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.

(viii) Every unit shall exhibit a small board indicating the financing bank to avoid double financing.

(ix) Beneficiaries shall be asked to maintain basic records.

(x) Repayment period of loan will depend on the nature of activity and will vary between 5-9 years including grace period from 6 months 1 year.

(xi) 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.

(xii) In respect of Micro Cage, Commercial Layer birds available in market may be used.

(xiii) Feed utilized in respect of Micro Cage Layer should meet specifications mentioned by the strain developer.

(xiv) Too many units in a concentrated area may be avoided which may affect marketing prospects and price of the eggs.

(xv) Bank may ensure that a proper marketing arrangement has been made for the marketing of the eggs in case of Micro cage layer units.



Terms and Conditions – Duck Rearing

- i) The bank shall satisfy itself that firm arrangements are made by beneficiaries for getting supply of high quality ducklings from a reputed hatchery.
- ii) The bank shall disburse loans after satisfying that there are adequate facilities for veterinary aid and marketing of chicks (in the case of hatchery schemes)/eggs/culled birds.
- iii) During periodical inspections, the bank shall satisfy itself about the following requirements
- iv) Utmost cleanliness and hygienic conditions are maintained in the rearing farm. The houses are cleaned and disinfected before housing new flock.
- v) Balanced concentrate feed is always available to the birds.
- vi) The bank shall undertake a monitoring study regarding implementation of the scheme one year after commencement of sanction of loans under the scheme.
- vii) Before disbursement of loan, beneficiaries shall be exposed to a short course on elements of duck rearing.
- viii) A collective arrangement shall be made to buy feed or medicine in bulk to reduce the cost, wherever possible.
- ix) Every unit shall exhibit a small board indicating the financing bank to avoid double financing.
- x) Beneficiaries shall be asked to maintain basic records.
- xi) An undertaking from the beneficiary may be obtained to remit the loan instalments in time through the branches at places where the birds are maintained, after migration.
- xii) As far as possible day old ducklings should only be purchased and reared.





8. Animal Husbandry – Sheep, Goat and Piggery Development

Sl. No.	Particulars	Unit Cost for 2019-20 in Rs.
I	Goat rearing (5 does + 1 Buck)	
	Cost of 5 does (Adult 1year old) (10000*5)	50000
	Cost of 1 buck (Adult 1year old)	12000
	Shed – wooden (70 sq ft @ Rs.650/- per sq ft) 10 s.ft /animal – Does, 20 sq. ft per animal for buck	45500
	<i>Insurance @ 6% per year (to be renewed every year)</i>	3120
	Feed cost for 7 months (@ 300g per animal per day @ Rs.24 per kg)	9072
	Medicines and de worming @ Rs 218/ animal	1308
	Total	121000
	Rounded off to	120000
	Unit Cost recommended (Less shed Cost)	74500
II	Goat rearing (10 does + 1 Buck)	
	Cost of 10 does (Adult 1year old) (10000*10)	100000
	Cost of 1 buck (Adult 1year old)	12000
	Shed – wooden (120 sq. ft @ Rs.650/- per sq. ft) 10 sq. ft /animal – Does, 20 sq. ft per animal for buck	78000
	<i>Insurance @ 6% per year (to be renewed every year)</i>	5520
	Feed cost for 7 months (@ 300g per animal @ Rs.24 per kg)	16632
	Medicines and de worming @ Rs.259 per animal	2848
	Total	215000
	Rounded off to	215000
	Unit Cost recommended (Less shed Cost)	137000
III	Goat rearing (100 does + 7 Buck)	
	Cost of 100 does (Adult 1 year old @ Rs.10000 per doe)	1000000
	Cost of 7 bucks (Adult 1 year old @ RS.12000/- per buck)	84000
	Shed wooden (1140 Sq ft @ RS.650/- per sq ft @ 10sq ft per doe and 20 sqft per buck)	741000
	Insurance @ 6%	53040
	Feed cost for 7 months @ 300 g per animal per day @ Rs.24 per Kg	161784
	Labour charges @Rs.10000/- per month for 2 months	20000
	Dung pit	30000
	Bio gas plant	35000
	Medicines and de worming @Rs.235 per animal	25176
	Total	2150000
	Unit Cost recommended (Less shed Cost)	1409000

IV	Goat rearing (3 does)	
	Cost of 3 does (Adult 1 year old @ Rs.10000 per doe)	30000
	Shed wooden (30 Sq ft @ Rs.650/- per sq ft @ 10sq ft per doe)	19500
	Insurance @ 6%	1440
	Feed cost for 7 months @ 300 g per animal per day @ Rs.24 per Kg	4536
	Artificial Insemination charges (Rs.100/- per animal)	300
	Medicines and de worming @ Rs.208 per animal	624
	Total	56400
	Unit Cost recommended (Less shed Cost)	36900
V	Goat rearing (19 does + 1 Buck)	
	Cost of 19 does (Adult 1year old) (10000*19)	190000
	Cost of 1 buck (Adult 1year old)	12000
	Shed – wooden (210 sq ft @ Rs.650/- per sq ft) 10 s.ft /animal – Does, 20 sq. ft per animal for buck	136500
	Insurance @ 6% per year (to be renewed every year)	9840
	Feed cost for 7 months (@ 300g per animal @ Rs.24 per kg)	30240
	Medicines and de worming @ Rs.221 per animal	4420
	Total	383000
	Say	383000
	Unit Cost recommended (Less shed Cost)	246500
VI	Pig Fattener unit (10 piglets)	
	Pig fattener shed 150sq.ft @ Rs.600/sq.ft	90000
	Piglets – 10 Nos. (3 months old) @ Rs.5500/animal (including transportation cost)	55000
	Feeding cost	
	Concentrate feed – 900 Kg for 6 months @ Rs.22/Kg (0.5 Kg/day/animal)	19800
	Hotel waste (2100 Kg. @ Rs.1.50/Kg./day/animal)	4200
	Insurance	2250
	Medicine & Misc. @ Rs.100/Piglet	1000
	Biogas plant	22500
	Total	194750
	Say	194800
	Unit Cost recommended (Less shed Cost)	104800
VII	Breeder Unit (9F + 1M)	
	Cost of 9 Breeder females of 3 month old @ Rs.13570 per animal and 1 male piglet of 3 months old @ Rs.22430 /animal)	144560
	Pig sty 315 sq.ft. @ Rs.700/Sq.ft.	220500
	Feeding Charges	
	Concentrate Feed @ Rs.22 per Kg.	55396
	Male – 218 Kg.(+1.5 Kg/day for 500 days) Female – 632 Kg.(+1.5 Kg/day for 500 days) , Piglet – 168 Kg.	
	Garbage / Kitchen Waste @ Rs.2 /Kg.	3970
	Male – 508 Kg., Female - 1477 Kg.	

	Insurance (6% for 1 year) & Misc. Expenses	8674
	Medicine Rs.200/animal	2000
	Biogas plant	22500
	Total	457600
	Unit Cost recommended (Less shed Cost)	237100
VIII	Rabbit Rearing	
	Particulars	
	Cost of 10 female and 2 male breeder rabbits @ Rs.500/animal (4-5 months)	6000
	Shed 100 sq.ft @ Rs.300/ sq.ft	30000
	Hutches 12 Nos.(2'x2'x1.5') at Rs.1200 each	14400
	Cages for bunnies (3'x5'x1.5') for 12 Nos. @ Rs.2250/cage (1 sq.ft. = Rs.150/-)	6750
	Feed cost (@Rs.28/kg)(150 g/per day)	5833
	Insurance, Veterinary, aid etc.	1000
	Total	63983
	Say	64000
	Unit Cost recommended (Less shed Cost)	34000

Terms and Conditions – Goat rearing

- i) The Bank shall finance under the scheme, only good quality animals of about 6 months to 1 year old.
- ii) 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.
- iii) 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. The bank may be preferably cover all the



- animals under the scheme by a Master Policy of long term.
- iv) Certificate regarding age and health of animals financed shall be obtained from a qualified Veterinary Assistant Surgeon.
 - v) Animals shall be got vaccinated against diseases with the help of Veterinary Department.
 - vi) 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.
 - vii) 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.
 - viii) Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
 - ix) The implementing agency may be advised to release instalments for veterinary aid, cost of feed etc. only on actual purchase of animal.
 - x) Beneficiaries shall be asked to maintain basic records.
 - xi) Bank shall also finance for construction of Shed (area @ 10 sq.ft /animal for Does and 20 sq. ft per animal for buck) @ Rs.650/- per sq. feet over and above the unit cost.

Terms and Conditions - Piggery

- i) The Bank shall finance under the scheme, the purchase of only good quality piglets of exotic breeds like large white Yorkshire etc. in the age group of 2 months from reputed farms.
- ii) Bio gas plant should be insisted upon with piggery units
- iii) 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.
- iv) The unit shall be insured immediately after the purchase of piglets and the documents assigned in favour of the Bank
- v) Certificate regarding age and health of piglets financed shall be obtained from a qualified Veterinary Assistant Surgeon.
- vi) Animals shall be got vaccinated against diseases like Swine fever etc. with the help of Veterinary Department/ Agricultural Department.
- vii) 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.
- viii) The Bank shall satisfy itself that adequate facilities are available for transporting the garbage to the farm site on regular basis.
- ix) Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.

- x) The Bank shall satisfy itself that adequate marketing arrangements are available for selling the fattened pigs at a remunerative price.
- xi) Beneficiaries should be trained properly.
- xii) The Bank shall satisfy itself that the source for procurement of waste for feeding the pigs are already identified by the beneficiaries.
- xiii) The implementing agency may be advised to release the loan only after construction of the shed.
- xiv) 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.
- xv) Bank shall also finance for construction of Shed (15 sq.ft per animal @ Rs.600/sq.ft in case of fattener unit) or pig sty (315 sq.ft @ Rs.700/sq ft for a 9+1 breeder unit) over and above the unit cost.
- xvi) The implementing agency may be advised to release instalments for veterinary aid, cost of feed etc. only on actual purchase of animal.
- xvii) During periodical inspection, the bank shall satisfy itself that utmost cleanliness and hygienic conditions are maintained in the piggery farm.
- xviii) Beneficiaries shall be asked to maintain basic records.



9. Fisheries Development

A. Fresh water Fisheries			
Sl No.	Particulars	Specification/ Unit Size/Rate	Unit Cost for 2019- 20
1	Country boat	No.	24000
2	Composite fish culture – New pond	1 Ha	
	Capital cost		
	Construction of pond including digging, bund construction and compaction (using earth moving equipments)		200000
	Sluice/pipes		10000
	Diesel pumpset (5 HP)		30000
	Store Room/pump room		25000
	Nets, cage. Happa and other implements		40000
	Total Capital cost (A)		305000
	Recurring cost for one crop		
	Lime – 500 kg	Rs.7/kg	3500
	Single Super Phosphate – 250 kg	Rs.9/kg	2250
	Urea – 125 kg	Rs.9/kg	1125
	Cow dung – 6 T	Rs.2000/Ton	12000
	Fish Seed Catla (2000), Rohu(1500) and Mrigal (1500) – advanced fingerlings - 5000 Nos	Rs.0.6/seed	3000
	Fish feed - 3750 kg	Rs.32/kg	120000
	Charges for pumping, harvesting, miscellaneous etc.		25000
	Total Recurring Cost (B)		166875
	Rounded off		167000
	Unit Cost (A)+(B)		472000
3	Fresh water Prawn farming in Ponds	1 Ha	
	Capital cost		
	Earth work-excavation*		260000
	Sluice gates	15000x2	30000
	Pumpset	5 HP	30000
	Watchman shed/Feed store		50000
	Miscellaneous		10000

	Total capital cost (A)		380000
	Recurring cost for one crop		
	Lime	400 kg x Rs.7	2800
	Cow dung	2 ton x Rs.2000	4000
	Inorganic fertilizer	75 kg x Rs.15	1125
	Prawn seed	50000 x Rs.0.80	40000
	Feed	1800 kg x Rs.50	90000
	Pumping charges		10000
	Watch & ward	5 months	30000
	Harvesting charges		8000
	Total recurring cost (B)		185925
	Rounded off		186000
	Unit Cost (A+B)		566000
	*Mechanical excavation		
4	Paddy cum Fish farming (with coconut & banana)	1 Ha + 100 coconut + 160 banana	
	Capital cost		
	Strengthening of bunds	400 cum	92000
	Construction of nursery bund	150 cum	34000
	Sluice gate	1	8000
	Net & Miscellaneous		2000
	Total capital cost (A)		136000
	Recurring cost for one crop		
	Lime	250 kg x Rs.7	1750
	Cow dung	2 ton x Rs. 2000	4000
	Fish seed	6000 X 0.8	4800
	Feed	1000 kg x Rs.40	40000
	Harvesting charges		5500
	Cost of cultivation of coconut/banana		10000
	Total recurring cost (B)		66050
	Unit Cost		202000
5	Coconut-cum-Prawn farming in existing coconut groves with canals	1 Ha	
	Capital cost		
	Formation of mounds, bunds	175 mounds 12 bunds 11 trenches	120000
	Sluice gates	2 x Rs.7500	15000
	Pumpset		30000
	Net & Miscellaneous		3000
	Total capital cost (A)		168000

	Recurring Cost		
	Cost of cultivation of coconut-175 palms*		48000
	Cost of cultivation of banana-350 plants*		30000
	Recurring cost for one crop of prawn (1st crop)		75000
	Total recurring cost (B)		153000
	Unit Cost (A)+(B)		321000
6	Prawn farming in Kole lands	1 Ha	
	Capital cost		
	Strengthening of bunds	600 cum	136800
	Construction of nursery bund	150 cum	34200
	Sluice gate	1	25000
	Net & Miscellaneous		20000
	Total capital cost (A)		216000
	Recurring cost for one crop		
	Pond preparation		10000
	Lime	250 kgxRs.7	1750
	Cow dung	2 ton x Rs.2000	4000
	Inorganic fertilizer	75 kg x Rs.15	1125
	Prawn seed	50000 x Rs.0.8	40000
	Feed	1800 kg x Rs.50	90000
	Harvesting charges		21000
	Total recurring cost (B)		167875
	Rounded off		168000
	Unit Cost (A)+(B)		384000
7	One Paddy One Fish in Kuttanad and Kole areas	1 ha	
	Capital cost		
	Strengthening of bunds		100000
	Net & Miscellaneous		20000
	Total capital cost (A)		120000
	Recurring cost for one crop of fish		
	Pond preparation		5000
	Lime	500 kg x Rs.7	3500
	Cow dung	2 ton x Rs.2000	4000
	Inorganic fertilizer		3500
	Fish fingerlings	5000 x Rs.5	25000
	Feed	3250 kg x Rs.32	104000

	Harvesting charges		10000
	Total recurring cost (B)		155000
	Unit Cost (A+B)		275000
8	One Paddy One Fish in Kuttanad and Kole padasekharams	100 ha	
	Capital cost		
	Bund construction for nursery	4800 cum @Rs.230 per cum	1104000
	Pump, motor, lighting and accessories		30000
	Bird cover net for nursery		50000
	Watchman shed		15000
	Net & Miscellaneous		20000
	Total capital cost (A)		1219000
	Recurring cost for one crop of fish		
	Nursery preparation		10000
	Lime	5000 kg x Rs.7	35000
	Cow dung	60 ton x Rs.2000	120000
	Fish seed	300000 x Rs.6	180000
	Feed	14000 kg x Rs.32	448000
	Medicines, test etc.		3000
	Harvesting charges		20000
	Total recurring cost (B)		816000
	Unit Cost (A+B)		2035000
9	Re-Circulatory Aquaculture System (RAS)	40 m³ (5m x 5m x 1.6m)	
	Capital Cost		
	Fish tank and bed with polythene lining & bio-fencing with PVC roof sheet and side orchid netting		197132
	Bio filtration with clarifier		17000
	Plumbing and airline		35000
	Electrification		20000
	Water pump (80 w)	2 nos.	16000
	Air pump (90 w)	2 nos.	16000
	Inverter (2 KVA) and tubular battery (150 AH)		35000
	Generator (1 KV)		76000

	Water quality test equipment, nets, utensils etc.		7000
	Setting up of tank – labour charges		34400
	Miscellaneous		6468
	Total Capital Cost (A)		460000
	Recurring cost for one crop		
	Fish seed – GIFT	4000 nos. Rs.8/no.	32000
	Vegetable seedlings		2000
	Pellet feed (FCR 1.5:1)	2400 kg Rs.32/kg	76800
	Fuel & electricity		18000
	Chemicals, probiotics, medicines etc.		5000
	Miscellaneous		6200
	Total recurring cost (B)		140000
	Unit Cost (A+B)		600000
10	Cage Farming of Fish in Freshwater	60 m³ (2 cages) (4m x 3m x 2.5m)	
	Capital Cost		
	HDPE outer and inner cages (4m X 3m X 2.5 m)	2 nos. @ Rs.13000/no.	26000
	Substitute net cage for exchange and keeping fry	1 no.	7500
	GI pipe, floating materials and other accessories	2 nos. @ Rs.17500/no.	35000
	Fixing and fabrication of the cage	2 nos. @ Rs.38000/no.	76000
	Canoe, watchman shed, solar lighting etc		30000
	Miscellaneous		5500
	Total Capital Cost (A)		180000
	Recurring cost for one crop		
	Cost of fish seed	2400 nos. @Rs.8/no.	19200
	Cost of pellet feed (FCR 1.5 : 1)	1800 kg @32/kg	57600
	Disinfectants, medicines		5000
	Miscellaneous		5200
	Total Recurring Cost (A)		87000
	Unit cost (A + B)		267000
11	Ornamental Fish Breeding	Models as per NFDB norms	
a)	Ornamental fish breeding -Backyard hatchery		100000

b)	Ornamental fish breeding-Medium scale unit		800000
	Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation		
	Above rate is as per the norms of NFDB		
12	Indigenous Catfish Farming in pond	1 Ha	
	Capital Cost		
	Repair and strengthening of bund		180000
	Bird cover, lighting, bio fencing, rearing cages etc.		45000
	Water pump (3 HP)		25000
	Total Capital Cost (A)		250000
	Recurring cost for one crop		
	Pond preparation		10000
	Bleaching powder	300 kg @Rs.20/kg	6000
	Lime	1000 kg @Rs.7/kg	7000
	Dolomite	400 kg @Rs.7/kg	2800
	Manuring	5 ton @Rs.2000/ton	10000
	Fish Seed	100000 nos.@Rs.4/no.	400000
	Pellet feed (FCR 1.2:1)	12000 kg@Rs.32/kg	384000
	Fuel & electricity charges		20000
	Miscellaneous		20000
	Total Recurring Cost (B)		859800
	Unit Cost (A+B)		1109800
13	Nile Tilapia Farming in Bio-secured pond	1 Ha	
	Capital Cost		
	Repair and strengthening of bund		180000
	Bird cover, lighting, bio fencing, rearing cages etc.		45000
	Water pump (3 HP)		25000
	Aerator (2 HP)	2 nos. @ Rs.45000/no.	90000
	Total Capital Cost (A)		340000
	Recurring cost for one crop		
	Pond preparation		10000
	Bleaching powder	300 kg @Rs.20/kg	6000

	Lime	1000 kg @Rs.7/kg	7000
	Dolomite	400 kg @Rs.7/kg	2800
	Manuring	5 ton @Rs.2000/ton	10000
	Fish Seed	30000 nos.@Rs.7/no.	210000
	Pellet feed (FCR 1.5:1)	18000 kg@Rs.32/kg	576000
	Pro-biotics	20 litres @Rs.200/litre	4000
	Fuel & electricity charges		20000
	Miscellaneous		20000
	Total Recurring Cost (B)		865800
	Unit Cost (A+B)		1205800
14	Pangassius Farming in Bio-secured pond	1 Ha	
	Capital Cost		
	Repair and strengthening of bund		180000
	Bird cover, lighting, bio fencing, rearing cages etc.		45000
	Water pump (3 HP)		25000
	Aerator (2 HP)	2 nos. @ Rs.45000/no.	90000
	Total Capital Cost (A)		340000
	Recurring cost for one crop		
	Pond preparation		10000
	Bleaching powder	300 kg @Rs.20/kg	6000
	Lime	1000 kg @Rs.7/kg	7000
	Dolomite	400 kg @Rs.7/kg	2800
	Manuring	5 ton @Rs.2000/ton	10000
	Fish Seed	25000 nos.@Rs.4/no.	100000
	Pellet feed (FCR 1.1:1)	44000 kg@Rs.32/kg	1408000
	Fuel & electricity charges		20000
	Miscellaneous		20000
	Total Recurring Cost (B)		1583800
	Unit Cost (A+B)		1923800

15	Fish cum Pig Farming	1 acre - 10 pigs	99000
	Capital cost		
	Construction of pig shed	150 sq.ft x 60	15000
	Improvement/repair of bund		10000
	Net & Miscellaneous		5000
	Total capital cost (A)		30000
	Recurring cost-Piggery		
	Cost of piglets	10x Rs1200	12000
	Feed concentrate	900xRs.25	22500
	Feed hotel waste	200 kgXRs.10	2000
	Insurance	50X10	500
	Medicine & Miscellaneous	50X10	500
	Total recurring cost piggery		37500
	Recurring cost-Fish culture		
	Pond preparation & liming		15000
	Fish fingerlings	2500x0.6	1500
	Harvesting/watch & ward		15000
	Total Recurring cost fish		31500
	Total recurring cost (B)		69000
	Unit Cost (A+B)		99000
16	Fish-cum-Duck Farming	1 Ha - 300 ducks	
	Capital cost		
	Construction of duck house	3 sq.ft x 300 x Rs.100	90000
	Improvement/repair of bund		20000
	Net & Miscellaneous		5000
	Feeding equipment's & misc.		1000
	Total capital cost (A)		116000
	Recurring cost-Duckery		
	Ducklings	315 x Rs. 100	31500
	Supplementary Feed	6 kg x 300 x Rs.20	36000
	Veterinary aid		1000
	Recurring cost-duckery Total		68500
	Recurring cost-Fish culture		
	Pond preparation & liming		15000
	Fish fingerlings	6000 X 0.6	3600
	Harvesting/watch & ward		20000
	Recurring cost-fish Total		38600
	Total recurring cost (B)		107100
	Unit Cost (A+B)		223100

B. Brackish Water Fisheries			
Sl No.	Particulars	Specification/ Unit Size/Rate	Unit Cost for 2019- 20
1	Modified Extensive Shrimp farming	1 Ha	
	Capital cost		
	Repair and strengthening of bund	1500 cum @ Rs.140 per cum	210000
	Sluice gate		30000
	Pumpset 5 HP		30000
	Diesel pumpset standby 5 HP		30000
	Watchman shed		20000
	Electrification		10000
	Miscellaneous		20000
	Total Capital cost (A)		350000
	Recurring cost for one crop		
	Pond preparation		10000
	Piscicide		8000
	Lime	1000 kg @ Rs.7/kg	7000
	Dolomite	400 kg @ Rs.7/kg	2800
	Yeast	500 kg @ Rs.10/kg	5000
	Cow dung	1 ton @ Rs.2000/ton	2000
	Probiotics	200 litre @ Rs.200/kg	4000
	Shrimp seed	60000 @Rs.0.60/seed	36000
	Feed (FCR 1:1.5)	1950 kg @ Rs.100/kg	195000
	Fuel & electricity charges		10000
	Watch & ward		20000
	Harvesting & marketing		20000
	Total recurring cost (B)		309800
	Rounded off		310000
	Unit Cost (A+B)		660000
2	Modified Extensive Shrimp farming with zero water exchange	1 Ha	
	Capital cost		

	Repair and strengthening of bund	1500 cum @ Rs.140 per cum	210000
	Bird cover, lighting, Bio fencing		25000
	Pumpset 3 HP		25000
	Aerator (2 HP)	2 nos. @ Rs.45000/no.	90000
	Watchman shed		20000
	Total Capital cost (A)		370000
	Recurring cost for one crop		
	Pond preparation		10000
	Bleaching powder	300 kg @Rs.20/kg	6000
	Lime	1000 kg @ Rs.7/kg	7000
	Dolomite	400 kg @ Rs.7/kg	2800
	Yeast	500 kg @ Rs.10/kg	5000
	Probiotics – type A	200 litre @ Rs.200/litre	4000
	Probiotics – type B	2725 litre @ Rs.6/litre	16350
	Shrimp seed	60000 @Rs.0.60/seed	36000
	Feed (FCR 1:1.5)	1950 kg @ Rs.100/kg	195000
	Fuel & electricity charges		10000
	Watch & ward		20000
	Harvesting & marketing		20000
	Total recurring cost (B)		322150
	Rounded off		322200
	Unit Cost (A+B)		692200
3	Vannamei Shrimp Farming (Zero water exchange)	1 Ha	
	Capital cost		
	Repair and strengthening of bund including PE lining & ETP		250000
	Bird cover, lighting, Bio fencing		50000
	Pumpset 5 HP	2 nos. @ Rs.42500/no.	85000
	Aerator (2 HP)	4 nos. @ Rs.45000/no.	180000
	Watchman shed, store, pump house, canoe, electrical installation etc.		120000

	Total Capital cost (A)		685000
	Recurring cost for one crop		
	Pond preparation		10000
	Bleaching powder	300 kg @Rs.20/kg	6000
	Lime	1000 kg @ Rs.7/kg	7000
	Dolomite	400 kg @ Rs.7/kg	2800
	Yeast	500 kg @ Rs.10/kg	5000
	Probiotics – type A	200 litre @ Rs.200/litre	4000
	Probiotics – type B	2725 litre @ Rs.6/litre	16350
	Shrimp seed	500000 @Rs.0.50/seed	250000
	Seed quality test		4000
	Feed (FCR -1:1.15)	9600 kg @ Rs.80/kg	768000
	Fuel & electricity charges		25000
	Watch & ward		20000
	Harvesting & marketing		20000
	Total recurring cost (B)		1128150
	Rounded off		1128200
	Unit Cost (A+B)		1813200
4	Brackish water Fish Farming	1 Ha	
	Capital Cost		
	Renovation of pond		150000
	Aerator & accessories	2 nos. @ Rs.45000/no.	90000
	Pumpset 3 HP		25000
	Watchman shed, pump house, electrical installation etc.		45000
	Cost of cage/happa for rearing fingerlings		40000
	Total Capital cost (A)		350000
	Recurring cost for one crop		
	Pond preparation including liming and manuring		10000
	Cost fish seed – Milk fish, Mullet & Pearlspot	5000 nos. @ Rs.8/no.	40000
	Supplementary feed	3375 kg @ Rs.40/kg	135000

	Electricity charges		10000
	Miscellaneous		5000
	Total Recurring expenses (B)		200000
	Unit Cost (A+B)		550000
5	Cage Farming of Fish in Brackish water		
	Capital Cost		
	Cost of cage 1.25" B class pipe		25000
	Mooring and floats	8 nos. 2Rs.1875/no.	15000
	Inner nets and outer net with ballast pipe		20000
	Equipments/tools/accessories		20000
	Total Capital Cost (A)		80000
	Recurring cost for one crop		
	Cost of fish seed	Sea bass - 1400 nos. @Rs.30/no. Pearlspot – 600 nos. @Rs.15/no.	51000
	Nursery rearing happa		5500
	Cost of feed (trash fish)	1250 kg @80/kg	100000
	Labour cost for 8 months	Rs.7000/month	56000
	Miscellaneous		7500
	Total Recurring Cost (A)		220000
	Unit cost (A + B)		300000
6	Backyard hatchery for Pearlspot		
	Capital Cost		
	Construction of tank - 4m X 2m X 1m	4 nos.	84000
	Net, Happa		3000
	Water supply arrangement		3000
	Miscellaneous		2000
	Total Capital Cost (A)		92000
	Recurring cost for one crop		
	Brood fish	8 kg @ Rs.400/kg	3200
	Fish feed	30 kg @ Rs.100/kg	3000
	Medicines, disinfectants		1000
	Miscellaneous		800
	Total Recurring Cost (A)		8000
	Unit cost (A + B)		100000

7	Crab culture	0.5 Ha	262000
	Capital Cost		
	Pond construction including PE side fencing, bird cover and hide out		120000
	Pump & pipelines	3 HP	25000
	Store, canoe, equipments, electrical installation etc.		30000
	Total capital cost (A)		175000
	Recurring cost for one crop		
	Pond preparation		5000
	Crab-lets	5000 x Rs.20/no.	100000
	Chopped fish/pellet feed	6250 kg x Rs.30/kg	187500
	Electricity charges etc		5000
	Harvesting		5000
	Total recurring cost (B)		302500
	Unit Cost		477500
8	Mussel farming	25 sq.m raft 100 m seed length	
	Capital cost		
	Bamboo poles	16 x Rs 125	2000
	Rope for construction	1.5 kg x Rs. 240	360
	Seeding Rope	12 kg x Rs.240	2880
	Contingency		600
	Total capital cost		5840
	Recurring cost		
	Cotton netting material	25 m x Rs.12	300
	Nylon rope for attaching sinkers and mussel ropes	1.5 kg x Rs240	360
	Mussel seed	200 kgxRs.12	2400
	Canoe hiring	3days x Rs.200	6000
	Labour for seeding	10 days x 600	6000
	Transportation, marketing		5000
	Total recurring cost (B)		14660
	Unit Cost (A+B)		20500
9	Eco friendly Shrimp farming in Pokkali/kaipad areas	5 ha	
	Capital Cost (A)		
	Repair and strengthening of bund		1000000
	Sluice gate	2 nos.	200000
	Pumpsets, farm equipments Electrification etc.		120000

	Watchman shed		25000
	Total Capital cost (A)		1345000
	Recurring cost		
	Pond preparation		30000
	Shrimp seed	200000 @Rs.0.60/seed	120000
	Feed (FCR 1:1.5)	6000 kg @ Rs.100/kg	600000
	Fuel & electricity charges		20000
	Watch & ward		20000
	Harvesting & marketing		20000
	Total recurring cost (B)		810000
	Unit Cost (A+B)		2155000

Terms and Conditions – Fresh water Fisheries /Brackish fisheries

- i) The area shall be inspected/lay out plan prepared by FFDA/MPEDA/Fisheries Department of Government of Kerala and their suitability report obtained before sanction of loans.
- ii) Only good variety of prawn /fish fingerlings as recommended by MPEDA/FFDA/Fisheries Dept of Govt of Kerala shall be grown by the beneficiaries under the scheme
- iii) The ponds shall be prepared as per the technical guidelines from MPEDA/FFDA/Fisheries Department of Government of Kerala and adequate water level (approximately between 1.0 and 1.5 metres) shall be maintained
- iv) Proper arrangements for desilting, deepening and strengthening of the peripheral bunds shall be made. Sufficient number of sluices shall be provided with proper meshing for efficient management and to prevent entry of predators.
- v) Application of lime/organic and inorganic fertilizers and supplementary feed shall be as per the recommendations of FFDA/State Fisheries Department/MPEDA to ensure optimum prawn/fish production.
- vi) Proper arrangements shall be made to divert flood water away from the area of brackish water culture ponds in order to maintain sufficient salinity.



- vii) Long stalked grass with long blades commonly occurring in intertidal belts and succulent grass shall be planted in the marginal waters to help the production of periphytic diatoms (prawn food) on them and to provide shelter to moulting individuals
- viii) At the time of harvest, arrangement shall be made for marketing, processing and preserving fish/prawn.
- ix) The Marine Product Export Development Authority, Central Marine Fisheries Research Institute, Fish Farmers Development Agency and Fisheries Department of Government of Kerala shall render all necessary assistance to the borrowers for successful implementation of the scheme
- x) The technical officers of the bank shall be assisted by qualified technical staff in Fisheries Discipline, who will be posted by the Director of Fisheries, Government of Kerala.

A. Marine Fisheries			
Sl No .	Particulars	Specification/ Unit Size/Rate	Unit Cost for 2019-20
1	Country Boat (Catamaran)		
	Catamaran (4 logs)		20000
	Net		14000
	Unit Cost		34000
2	Out Board Motor		
	OBM	9.9 HP	125000
Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation			
Above rate is as per details given by Matsyafed			
3	Fishing gear		300000
4	Inboard engine 120 to 400 HP		1500000
Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation			
5	Marine Plywood canoe		
	Marine Plywood canoe	30 ft size	175000
	OBM		125000
	Net & other accessories		150000
	Unit Cost		450000
Note : Rates revised based on details given by Matsyafed			
6	Fibre glass boat (30' OAL)		
	Capital Cost		
	Fibre glass Cattamaram		100000

	Out Board Motor	2 HP	42000
	Webbings & Accessories		28000
	Total capital cost (A)		170000
	Recurring Cost		
	Fuel expenses		65000
	Food & Travel expenses		35000
	OBM/craft repair		25000
	Auction commission		15000
	Insurance	4% of capital cost	6800
	Total recurring cost (B)		146800
	Unit Cost (A)+(B)		316800
		Rounded off	317000
7	Thanguvallam		
	Capital cost		
	Thanguvallam	MPC with fibre coating - 60 ft (20 M)	3000000
	In Board motor	140 - 420 HP	1000000
	Webbings (3000 kg) & Accessories		2000000
	Total capital cost		6000000
	Recurring Cost		
	Fuel expenses		3000000
	Food & Travel expenses		500000
	OBM/craft repair		500000
	Auction commission		500000
	Insurance	4% of capital cost	240000
	Total recurring cost		4740000
	Unit Cost		10740000

Terms and Conditions - Marine Fisheries

- i) The bank shall satisfy itself regarding cost of construction of boats, cost of hull, cost of engine and other accessories etc., by verification of quotations, vouchers and bills and that the equipment so mentioned is actually installed on the boats.
- ii) Mechanised fishing boats should be registered with DG Shipping through Dept. of Fisheries.
- iii) The mechanized boats accessories shall be insured against marine risk and 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.
- iv) The bank shall satisfy itself that beneficiaries financed under the scheme are conversant with the operation of fishing boats.

- v) The operational area of boats shall be clearly demarcated by the bank in consultation with the State Fisheries Department in order to ensure proper supervision and monitoring of the operation. The boats may be permitted to shift their operational basis depending upon fishing season only with prior consent of the bank in writing.
- vi) The bank shall satisfy itself that infrastructural facilities such as supply of ice, cold storage, service stations, berthing facilities, etc., are adequate at the landing centers.
- vii) The bank shall ensure that its supervisory staff undertake visits at periodical intervals and keep a record of their observations on the operation of boats.
- viii) The bank shall satisfy itself that technical guidance in the operation of boats, if so needed by the beneficiary, is available from the State Fisheries Department.
- ix) The bank shall satisfy itself that the arrangements for marketing and processing of fish are satisfactory. Such arrangements shall be reviewed from time to time.





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