

2015-16

UNIT COST FOR INVESTMENT ACTIVITIES



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक

KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM-695001



Acknowledgment

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Disclaimer

1. The costs and parameters suggested are based on information available with NABARD. User discretion is strongly advised. NABARD is not responsible in any way whatsoever, for any act/s of commission or omission on the part of the user/s, relying on or referring to the unit costs mentioned in NABARD's communication / publication.
2. It is also emphasised that the unit costs presented are recommendatory in nature and financing banks/institutions may adopt the Unit Costs as per actual ground level requirement.
3. Notwithstanding the sector-wise terms and conditions suggested in the document, Banks may lay down specific Terms and Conditions as deemed fit with respect to individuals/activities/beneficiaries

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Foreword



NABARD convenes the meeting of the “State Level Unit Cost Committee (SLUCC)” to fix / revise unit costs for investment credit under various Farm Sector Activities. The unit costs are worked out based on the field level information furnished by various implementing agencies, line departments, banks and also data gathered by the Technical Experts of NABARD and District Development Managers (DDMs) after consultation with the line departments and other stakeholders to make the unit costs as current and realistic as possible.

For the year 2015-16, the unit cost proposed for various investments are deliberated and approved by the State Level Unit Cost Committee (SLUCC) consisting of various stakeholders *viz.* banks, line departments, commodity boards, etc. in a meeting convened on 13 August 2015 at the Regional Office of NABARD.

Most often, Banks strictly adhere to the unit cost stipulated by the SLUCC irrespective of the local conditions, viability etc. It is emphasized that the unit costs fixed by the SLUCC are indicative and banks are at liberty to increase or reduce them depending on the local conditions, financial viability, bankability etc., in accordance with the local needs.

This booklet on Unit Costs is intended to serve as a ready reckoner to banks and other agencies engaged in financing agriculture and rural development in Kerala. Any suggestions for updating the unit costs and other improvements are welcome.

Ramesh Tenkil
Chief General Manager
13.08.2015

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, 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, have formulated Unit Costs for major activities under various sectors for FY 2015-16. The Unit Costs were drawn up after elaborate 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 costs presented were approved in a meeting of the State Level Unit Cost Committee (SLUCC) held at the Trivandrum Regional Office of NABARD on 13 August, 2015.

1. Water Resources

| Sl. No. | Particulars | Specifications | Unit Cost (2015-16) (Rs.) | Remarks |
|-----------|---|--|---------------------------------|---|
| I | Wells | | | |
| 1 | Dug well | Dia = 1.5m Depth = 5m, RCC rings | 44000 | Suitable for Alluvial formations. |
| | | | | Small land holdings upto 0.4 ha. |
| | | | | Cash crops should be grown at least for one season. |
| | | | | Cropping intensity should be 275 to 300 % |
| 2 | Dug Well | Dia = 2.0m | 60500 | 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. |
| | | | | Cropping intensity should be 275 to 300 % |
| 3 | Dug Well- | Dia = 6.0m | 140000 | Suitable for land holdings more than 1.0 ha. |
| | Hard rock areas | Depth = 12.0m | | Cash crops should be grown at least for one season. |
| | | (Thickness of steining-0.45m up to 3m) | | Cropping intensity should be 275 to 300 % |
| 4 | Deepening of Wells | | 15800 | Suitable for Hard rock areas. |
| | i. By Excavation | 3 m depth from the existing Dug Well. | 9600 | |
| | ii. By vertical bores | 4.5 inch dia and 30m depth | | |
| 5 | Filter Point Tube Wells (along with 1 hp pump set) | Dia : 4.5 inches Depth : 9 m (Filter length 3m) | 15500 | Small holdings up to 0.4 ha. |
| 6 | Bore Wells | Dia: 6/6.5 inches Depth: 80m | 64500 | Suitable for Hard rock areas. |
| II | Pumping Systems | | | |
| 1 | Electrical Monoblock | 1 hp | 12000 | Including accessories. |
| 2 | -do- | 3 hp | 21500 | -do- |
| 3 | -do- | 5 hp | 23500 | |
| 4 | Diesel Engines/ Pump sets | 3 hp | 23000 | -do- |
| | -do- | 5 hp | 26500 | -do- |



| Sl. No. | Particulars | Specifications | Unit Cost (2015-16) (Rs.) | Remarks |
|--------------------------------------|---------------------------|------------------------------|---------------------------------|---------------------------------|
| III SUBMERSIBLE PUMPSETS | | | | |
| | 1 | 3 hp | 40000 | |
| | 2 | 5 hp | 44000 | |
| 3 | Pump house | 2mx2mx2.1m | 12000 | -do- |
| 4 | Pipeline- Well Command | 63mm-6kg/cm2 length: 100m | 15600 | Including laying charges |
| 5 | Storage Tank | 3mx3mx1.5m | 25000 | |
| IV DRIP IRRIGATION SYSTEM /ha | | | | |
| 1 | Coconut | 8 x8m- spacing | 23300 | Including installation charges. |
| 2 | Banana | 1.5 x1.5m | 74500 | -do- |
| 3 | Arecanut | 2.7x2.7m | 48000 | -do- |
| V SPRINKLER IRRIGATION SYSTEM | | | | |
| | Various crops | Per ha | 40000 | Including installation charges. |

Terms and Conditions

1. Ground Water Structures (construction of dug wells, bore wells and deepening of dug wells)

- Availability of ground water should be assessed on block-wise basis. This data should be collected from the State Ground Water Department
- If the scheme area (block) falls in "Safe" category (Stage of development at year 5 is less than 70% of the total utilisable ground water resources for irrigation). NABARD will provide assistance for construction of dug wells, bore wells/ tube wells under its Automatic Refinance facility.
- While preferring refinance claims, the bank shall furnish block wise details of investments
- 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 mts
- Between two dug wells/ filter points in midland and coastal area : 100 mts
- Between two shallow tube wells/bore wells : 200 mts

2. 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. Minimum acreage and sale of water

| Sl. No | Type of investment | Benefiting Area(ha) | Remarks |
|--------|--------------------|---------------------|------------------------------------|
| 1 | Dug wells | 0.4 -1.0 | As per the design indicated above. |
| 2 | Bore well | 1.2 | - |

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. 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. The income from sale of water, if any, may also be reckoned for purpose of viability of investments up to a maximum of 50% of the loan repayment instalment.

4. Selection and installation of pumping units

The bank should ensure that pump sets are selected and installed as per guidelines given in BIS: 10804 – 1994. Implementing bank should follow the guidelines on selection of agricultural pump sets issued by NABARD.

5. 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 entire period of loans.

6. Selection of pumping units

The banks should make every effort to advise the beneficiaries in selection of a correct pumping unit. They should take into account the farm holding, expected discharge, aquifer characteristics, total lift, pump efficiency and the type of power available. Pumping system conforming to BIS Standard. IS: 10804: 94 will only be eligible for refinance assistance. Single phase electrical mono-block pump sets are also allowed (IS: 996 – 1979) as per site conditions. Jet pumps (electric) in deep water table areas (suction head beyond 6.0 m) will also be considered.

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 ranges of head and discharge should be preferred. The pumps should be selected so as to have maximum efficiency at operating head during the major part of the operational period.
- (iii) For site conditions of discharge and head, the pump should have the following minimum efficiency.

MINIMUM PUMP EFFICIENCY

| Sl.no | HP of pump | Not less than (%) |
|-------|-------------|-------------------|
| 1 | Less than 2 | 50 |
| 2 | 2 to 4 | 55 |
| 3 | 4 to 10 | 60 |

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 gms. 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 below.

MINIMUM PUMP EFFICIENCY

| Sl.no | HP of Motor | Minimum 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 on the basis of optimal velocity of water are given below.

Diameter of suction and delivery pipe

| Sl.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 |

e) Selection of Foot Valve

- i) The foot valve should have BIS Certification. In case BIS marked foot valves are not

available, the concerned dealers should specifically state this in the certificate to be furnished by them to the financing bank. They should also ensure that in case of non-availability of BIS marked foot valves, other good quality make valves only are used in the installation.

- ii) The strainer of the foot valves should have an open area equal to 2.5 times the open area of the suction pipe to which it is attached.

7. Capacitors

The electric motor financed should always be provided with starter and a capacitor matching the motor. The following KVAR rating capacitor should be used

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

8. In view of likelihood of sea water encroachment, no programme shall be implemented within a belt of 2 kilometres parallel to the coast and one kilometre on either side of the stream affected by tide.

9. The ground water development should be restricted only to potential areas. The State Ground Water Department shall issue guidelines for selection of sites for open wells /bore wells which shall be selected by an experienced hydro geologist.

10. Renovation of wells

- (i) 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.
- (ii) For situations exceeding 3 metres of deepening, bank should formulate separate scheme with adequate data from the State Ground Water Department.
- (iii) In the event of widening, it should be restricted to the average diameter recommended in design for different commands and formations as applicable in the case of new wells.
- (iv) Only those wells having insufficient water column in summer, and need deepening to ensure adequate yield for meeting crop command requirements should be covered under renovation. In other words, only those wells already penetrating the peak summer water table should be taken up for deepening.
- (v) While appraising renovation cases the existing diameter/ depth, depth of water column in peak summer, items of work under renovation proposed, estimated cost, amount sanctioned and utilisation details of diameter/ depth after renovation, water column in summer, extent of lining/ erection of rings done etc., shall be recorded in the utilisation certificate.
- (vi) Renovation of wells shall cover only those wells with pump set already installed or proposed to be installed along with renovation. This condition shall not be relaxed except where land holding is so small as to preclude adequate economic return for repayment in case of a pump set loan is so availed. In other words, renovation of wells in commands above one acre should invariably be with pump set already installed or installed with renovation.
- (vii) During the pendency of the scheme technical officer attached to the implementing bank shall inspect at least 20% of the cases under renovation and report on the quantitative value of

depth, type of soil/ rock quantity, rate and cost of deepening dewatering or lining work done in each of the well inspected to the Head Office of the bank and also make available the same when called for by NABARD.

- (viii) Loan for storage tank should invariably include conveyance piping from well to the storage tank and shall be granted only in those cases where the wells are located in low ground and the arable land in higher elevation and further only in those cases where pump set are already there or proposed to be installed. The amount sanctioned for conveyance piping shall be strictly in accordance with site requirements.
- (ix) Utilisation certificate should clearly indicate the details of distribution piping system conveyance piping system viz., length, dia and necessary fittings of pipes etc. and the cost therefore sanctioned along with a note on due verification of the installations at site.
- (x) The bank shall ensure necessary supervisory measures for proper implementation.

11. Drip and sprinkler irrigation systems

- ⤴ Layout and technical specifications for the system should be prepared by competent persons
- ⤴ 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.
- ⤴ If the systems are to be installed on surface water body, water lifting permission should be obtained from the Irrigation Department of the State.
- ⤴ Water should be free from pollution and suspended particle to avoid chocking in the sprinkler nozzle and drippers
- ⤴ Same spacing norm as stipulated for the dug wells and tube wells/bore wells should also be followed in case of sprinkler and drip systems
- ⤴ Pre-sanction procedures have to be followed as ARF facility is not available for micro irrigation schemes.



2. Land Development

| S. No. | Activity | Slope Class / Sub Activities | Unit Cost (2015-16) (Rs.Per Ha) | |
|--------|--|---------------------------------------|----------------------------------|---------------------|
| 1 | Reclamation of waterlogged soils by drainage | | 97000.00 | |
| 2 | Reclamation of Marshy and waterlogged land for Coconut and Banana | | | |
| | | Depth of Water less than 1.0 m | 576000.00 | |
| | | Depth of Water above 1.0 m | 180000.00 | |
| 3 | On Farm Development in Major / Minor / Medium Irrigation Commands | | | |
| | | 0.51-1.5% | 58000.00 | |
| | | 1.5-2.5% | 90000.00 | |
| | | 2.5-3.5% | 108000.00 | |
| 4 | Puerto Rican type Contour Terrace with stone pitching to Risers / Contour bund | | Without quarrying | With quarrying |
| | | 05.1-10.0 | 108000.00 | 135000.00 |
| | | 10.1-15.0 | 132000.00 | 164000.00 |
| | | 15.1-20.0 | 145000.00 | 181000.00 |
| | | 20.1-25.0 | 153000.00 | 192000.00 |
| | | 25.1-30.0 | 160000.00 | 199000.00 |
| | | 30.1-35.0 | 164000.00 | 205000.00 |
| | | 35.1-40.0 | 168000.00 | 209000.00 |
| | | 40.1-45.0 | 170000.00 | 213000.00 |
| 5 | Extension of Height of old stone Pitched Contour Bunds | | Without quarrying | With quarrying |
| | | 05.1-10.0 | 54000.00 | 68000.00 |
| | | 10.1-15.0 | 66000.00 | 82000.00 |
| | | 15.1-20.0 | 72000.00 | 90000.00 |
| | | 20.1-25.0 | 77000.00 | 96000.00 |
| | | 25.1-30.0 | 80000.00 | 100000.00 |
| | | 30.1-35.0 | 82000.00 | 102000.00 |
| | | 35.1-40.0 | 84000.00 | 105000.00 |
| | | 40.1-45.0 | 85000.00 | 106000.00 |
| 6 | Earthen Contour Bund | | | |
| | | 1.0-05.0 | 29000.00 | |
| | | 5.1-10.0 | 55000.00 | |
| 7 | Renovation of Earthen Contour Bund | | | |
| | | 1.0-05.0 | 17000.00 | |
| | | 5.1-10.0 | 32000.00 | |
| 8 | Bench Terracing | | Without Stone Pitching | With Stone Pitching |
| | | 05.1-10.0 | 163000.00 | 215000.00 |
| | | 10.1-15.0 | 197000.00 | 259000.00 |
| 9 | Contour Trenches & Embankments | | | |
| | | 05.1-10.0 | 29000.00 | |
| | | 10.1-15.0 | 35000.00 | |
| | | 15.1-20.0 | 38000.00 | |
| | | 20.1-25.0 | 41000.00 | |
| | | 25.1-30.0 | 42000.00 | |
| | | 30.1-35.0 | 43000.00 | |
| | | 35.1-40.0 | 44000.00 | |
| | | 40.1-45.0 | 45000.00 | |
| 10 | Fencing | | 16330.00 | |
| 11 | Humus/Clay/Silt application in Coastal Sandy soils for Coconut Rehabilitation | | | |
| | | 0.9 cum / palm for 175 palms per year | 58000.00 | |
| | | For 3 years | 174000.00 | |



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 agrostological 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, nallas, gullies etc. and not as compound wall
11. Depth of fresh earth filling particularly in arecanut 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 (2015-16) (Rs.) |
|--------|---|---------------------------|
| 1 | TRACTOR – 40 HP | 5,50,000 |
| a | Trailer | 78,000 |
| b | 2 Bottom Reversible Mould Board Plough | 55,000 |
| c | Rotavator - 42 blades Chain and sprocket driven | 99,000 |
| d | Fertiliser cum Seed Drill | 40,000 |
| e | Cultivator - 9 Tyne spring loaded | 33,000 |
| | Sub Total | 8,55,000 |
| 2 | POWER TILLER – 9 HP | 1,41,500 |
| a | Trailer | 57,000 |
| b | 2 Bottom Reversible MB Plough cum Ridge Former | 40,000 |
| c | Cage Wheels - 2 Nos. | 16,500 |
| | Sub Total | 2,55,000 |
| 3 | SPRAYERS | |
| a | Tractor/Power tiller Operated Boom Sprayer - 1000 Ltr | 40,000 |
| b | Power Sprayer | 20,000 |
| 4 | HARVESTER | |
| a | Self-Propelled Combined Harvester | 26,00,000 |
| b | Tractor Mounted Combined Harvester | 15,00,000 |
| 5 | OTHER EQUIPMENTS | |
| a | Vertical Conveyer Reaper | 80,000 |
| b | Power Transplanter (10 HP) | 2,50,000 |
| c | Power Thresher | 1,00,000 |
| d | Garden Tiller | 46,000 |

Terms and Conditions

- (i) The bank shall satisfy itself regarding cost of machine, cost of implements etc. by verification of quotations, invoice and bills.
- (ii) 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.
- (iii) 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 barrower, cropping pattern in the area, type of soil etc.
- (iv) 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.
- (v) 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.



1. Plantation and Horticulture

| Sl.No | Activity | No. of plants/ Unit | I st Year | II nd Year | III rd Year | IV th Year | V th Year | VI th Year | Unit Cost (2015-16) (Rs.) |
|-------|---|------------------------|----------------------|-----------------------|------------------------|-----------------------|----------------------|-----------------------|---------------------------|
| 1 | Arecanut | 1350 – 1 Ha | 74300 | 26000 | 26000 | 27000 | 31000 | 0 | 184300 |
| 2 | Cardamom | 1100 – 1 Ha | 155000 | 124600 | 0 | 0 | 0 | 0 | 279600 |
| 3 | Cashew | 175 grafts – 1 Ha | 34600 | 12200 | 12000 | 18000 | 17500 | 0 | 94300 |
| 4 | Cocoa | 500- 1 Ha | 34000 | 16500 | 15500 | 17000 | 0 | 0 | 83000 |
| 5 | Coconut | Rainfed – 175- 1 Ha | 36000 | 14800 | 15000 | 17400 | 19700 | 23800 | 126700 |
| 6 | Coconut | Irrigated – 175- 1 Ha | 40000 | 18800 | 19000 | 21300 | 23800 | 27800 | 150700 |
| 7 | Coffee (Arabica) | 2500-1 Ha | 63000 | 53000 | 32000 | 31000 | 0 | 0 | 179000 |
| 8 | Coffee (Robusta) | 1000- 1 Ha | 38000 | 24000 | 22000 | 25000 | 0 | 0 | 109000 |
| 9 | Mango | 100 – 1 Ha | 47000 | 20000 | 16000 | 16000 | 21000 | 0 | 120000 |
| 10 | Rubber | Polybag 450 – 1 Ha | 136500 | 46800 | 38500 | 33500 | 30100 | 27100 | 312500 |
| 11 | Tea estates | 12000- to 16000 – 1 Ha | 212000 | 35000 | 35000 | 37000 | 37000 | 0 | 356000 |
| 12 | Vanilla | 1600 – 1 Ha | 72500 | 52600 | 63300 | 0 | 0 | 0 | 188400 |
| 13 | Pepper | 1000 – 1Ha | 57800 | 26000 | 28200 | 31800 | | | 143800 |
| 14 | Rambuttan | 40- 0.04 Ha | 114600 | 51400 | 46100 | 72100 | 0 | 0 | 284200 |
| 15 | Hi-Tech Farming with and without green house | | | | | | | | |
| I | Naturally Ventilated polyhouse | Area 10-cents | | | | | | | 538000 |
| II | Rain Shelter House | Area 100 Sq. Mt | | | | | | | 64324 |

Terms and Conditions

- 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.
- Loans under the scheme shall be given to those beneficiaries who have assured water supply facilities to irrigate plants in areas where rainfed cultivation is not possible.
- 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.



- (iv) 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.
- (v) The bank shall ensure that the beneficiary observes the following technical norms :
 1. The pit dug will be of standard size and with recommended spacing and number of plants as indicated by Kerala Agricultural University.
 2. The pits will be filled with top soil, cattle manure and fertilizers before planting is done.
 3. Only high yielding recommended varieties should be planted in place of traditional varieties.
 4. The young saplings will be staked immediately after planting and shade cover provided wherever necessary and irrigated.
 5. Adequate fencing arrangements will have to be provided as per local practices with a view to protecting the garden from cattle and trespassers.
 6. Watering of plantations done during dry months of first 2 to 3 seasons in respect of plants
 7. The recommended fertilisation and plant protection schedules of Commodity Boards / KAU shall be followed.
 8. Mixed cropping will be done wherever possible as in the case of coffee, arecanut, coconut, rubber, cocoa and cashewnut especially in the initial years of planting.
 9. Financing for development of the said plantation shall invariably be combined with development of suitable intercrops.
 10. 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.
 11. 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. Quick growing trees like dadops, subabul etc., may also be planted wherever necessary.
 12. Proper and adequate soil conservation and drainage arrangements shall be ensured.
 13. Installation of processing equipment, civil engineering works shall be carried out according to approved plans and designs.
 14. 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.
- (vi) 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.
- (vii) The suggested soil conservation measures such as contour bunding etc., should be completed before the layout and digging for planting are taken up.
- (viii) 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.
- (ix) The bank shall grant loans to individual beneficiaries based on a case by case appraisal and assessment of the repayment capacity of the borrowers.
- (x) Working Capital may be issued through KCC as per the revised guidelines of KCC.



RAMBUTAN

The rambutan (taxonomic name: *Nephelium lappaceum*) is a medium-sized tropical tree in the family Sapindaceae. The name also refers to the fruit produced by this tree. The rambutan is native to Malay-Indonesian region and other regions of tropical Southeast Asia. It is closely related to several other edible tropical fruits including the lychee, longan, and mamoncillo. It is a popular garden fruit tree and propagated commercially in small [orchards](#).

Rambutan is adapted to warm tropical climates, around 22–30 °C, and is sensitive to temperatures below 10 °C. The tree grows well at elevations up to 500 m (1,600 ft) above sea level, and does best in deep soil, clay loam or sandy loam rich in organic matter, and thrive on hilly terrain as they require good drainage.

Rambutan is propagated by [grafting](#), [air-layering](#) and [budding](#); the latter is most common as trees grown from seed often produce sour fruit. Budded trees may fruit after two to three years with optimum production occurring after eight to 10 years. Trees grown from seed bear after four to five years. An average tree may produce 5,000–6,000 or more fruit (60–70 kg per tree). Yields begin at 1.2 tonnes per hectare (0.5 tons/acre) in young orchards and may reach 20 tonnes per hectare (8 tons per acre) on mature trees. Yields could be increased by improved orchard management, including pollination, and by planting high-yielding compact cultivars.

Rambutan fruit contains diverse [nutrients](#) but in modest amounts. A 100 gram serving of rambutan fruit contains 84 calories. Rambutan is a very low-fat fruit variety, containing 0.1 gram per serving

2. Forestry and Waste Land Development

| Sr. No | Activity | Unit Size | Unit Cost (2015-16) (Rs.) |
|--------|-------------------|-----------|---------------------------|
| 1 | Teak Plant | Ha | 173600 |
| 2 | Jatropha | Ha. | 39000 |
| 3 | Bamboo | Ha | 77500 |
| 4 | Mahagony | Ha | 137700 |
| 5 | Matti (ailanthus) | Ha | 134500 |

Terms and Conditions

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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 Kerala Agricultural University.
 - (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 protecting 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.
- v. 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.
- vi. The suggested soil conservation measures such as contour bunding etc., should be completed before the layout and digging for planting are taken up.
- vii. 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.
- viii. The bank shall grant loans to individual beneficiaries based on a case appraisal and assessment of the repayment capacity of the borrowers.
- ix. Working Capital may be issued through KCC as per the revised guidelines of KCC.

3. Animal Husbandry –Dairy Development

| Sl No. | Particulars | Unit Cost (2015-16) (Rs.) |
|--------|--|------------------------------|
| 1 | Cross Bred Cows - 1 cow unit | |
| | Cost of 1 CBCs (Rs.@5000 per litre of milk) | 50000 |
| | Transportation cost @Rs 1500/- per animal | 1500 |
| | Shed 65 sqft/animal, Rs 500/sqft | 32500 |
| | Equipment | 1500 |
| | Feed Cost for 1 month (1 animal) | 5100 |
| | Covered dung pit | 0 |
| | Insurance (@7.0% cost;) | 3500 |
| | Vety Aid @1000 per animal | 1000 |
| | Total | 95100 |
| | Rounded off to | 95000 |
| 2 | Cross Bred Cows - 2 cow unit (1+1 unit) | |
| | Cost of 1 CBCs (Rs.@5000 per litre of milk) | 100000 |
| | Transportation cost @Rs 1500/- per animal | 3000 |
| | Shed 65 sqft/animal, Rs 500/sqft | 65000 |
| | Equipment | 3500 |
| | Feed Cost for 1 month (1 batch) | 10200 |
| | Insurance (@7.0% cost;) | 7000 |
| | Vety Aid | 1000 |
| | Total | 189700 |
| | Rounded off to | 190000 |
| | Unit cost without shed cost | 125000 |
| | Bio gas unit- 1cub m@ Rs 15000 | 15000 |
| 3 | Cross Bred Cows - 5 cows (3+2 unit) | |
| | Cost of 1 CBCs (Rs.@5000 per litre of milk) | 250000 |
| | Transportation cost @Rs 1500/- per animal | 7500 |
| | Shed 65 sqft/animal, Rs 500/sqft | 162500 |
| | Equipment | 4000 |
| | Feed Cost for 1 month (1 batch) | 25500 |
| | Insurance (@7.0% cost;) | 17500 |
| | Dung pit | 15000 |
| | Vety Aid | 1000 |
| | Biogas- 2cub meter volume | 20000 |
| | Total | 503000 |
| | Rounded off to | 503000 |
| | Unit cost without shed cost | 340500 |
| 4 | Cross Bred Cows - 10 cows (5+5 unit) | |
| | Cost of 1 CBCs (Rs.@5000 per litre of milk) | 500000 |
| | 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 (1 batch) | 51000 |
| | Biogas plant- 2cub. M volume | 20000 |
| | Dung pit (12*8*5m) | 20000 |
| | Insurance (@7.0% cost;) | 35000 |
| | Vety Aid | 5000 |

| Sl No. | Particulars | Unit Cost (2015-16) (Rs.) |
|----------|---|------------------------------|
| | Total | 1046000 |
| | <i>Rounded off to</i> | 1046000 |
| | Unit cost without shed cost | 721000 |
| 5 | Cost of 2 Gr. Murrah (Rs.50,000/- per animal) - Avg. yield is 10 litre | |
| | Cost of 2 Gr. Murrah (Rs.60,000/- per animal) | 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) | 19710 |
| | Insurance (@7% cost;) | 8400 |
| | Vety Aid | 1000 |
| | Total | 220610 |
| | <i>Rounded off to</i> | 221000 |
| | Unit cost without shed cost | 156000 |
| 6 | Rearing of female crossbred calf – 1 calf | |
| | Cost of calf (3-6 month old @ Rs 8000/- per calf) | 8000 |
| | Cost of feed for 29 months- 1808 kg @ Rs.20 per kg | 36160 |
| | Fodder cost @ Rs 10/day | 8700 |
| | Insurance (master policy up to calving) | 475 |
| | Health cover, vaccination, de-worming charges etc. | 600 |
| | Total | 53935 |
| | <i>Rounded off to</i> | 54000 |
| 7 | Cattle Shed – 1 No. for 1 cow | 32500 |
| 8 | Buffalo Male calf rearing | |
| | Cost of calf – 6 months old | 8000 |
| | 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;) | 560 |
| | Vet care | 1000 |
| | Total | 51160 |
| | <i>Rounded off to</i> | 51000 |
| | <i>This activity is proposed in suh localities having grazing land. Hence cost on fodder is not considered.</i> | |

Terms and Conditions

- 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
- 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
- Animals shall be purchased by a committee comprising a representative of the bank, a qualified Veterinary Surgeon and the beneficiary
- 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) Animals shall be got vaccinated with the help of Veterinary Department against diseases such as Rinderpest, Haemorrhagic Septicaemia and Foot and Mouth disease depending upon prevalence of a particular disease in the area and as per advice of State Animal Husbandry Department
- (vii) The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/dry fodder/concentrate feed
- (viii) The bank shall satisfy itself that adequate facilities for veterinary aid and breeding facilities are available from Government Department to beneficiary in the vicinity of scheme area
- (ix) 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
- (x) 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
- (xi) 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
- (xii) 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.
- (xiii) Beneficiaries shall be asked to maintain basic records.
- (xiv) For two cow unit and 5 cow unit, Bio gas plant is optional.

4. Animal Husbandry – Poultry Development

| S. No. | Particulars | Unit Cost (2015-16) (Rs.) |
|--------|---|---------------------------|
| I | Broiler units (500 birds) | |
| | Cost of Shed Construction 500 sq.ft @ Rs.175/sq.ft (light roofing) | 87500 |
| | Equipment – Rs.32/bird | 16000 |
| | Cost of DOC – 525 birds (mortality rate – 5%) @ Rs.35 /- per bird | 18375 |
| | Insurance @ 6% of cost of bird | 1050 |
| | Cost of Feed – Rs.35/- per kg (4.0kg /bird) | 70000 |
| | Cost of Misc. Expenses(medicine, vaccine, labour etc.) – Rs.25/bird | 12500 |
| | Total | 205425 |
| | Rounded off to | 205400 |
| II | Broiler units (250 birds) | |
| | Cost of Shed Construction 250 sq.ft @ Rs.175/sq.ft (light roofing) | 43750 |
| | Equipment – Rs.32/bird | 8000 |
| | Cost of DOC – 263 birds (mortality rate – 5%) @ rs.35 /- per bird | 9205 |
| | Cost of Feed – Rs.35/- per kg (4.0kg /bird) | 35000 |
| | Insurance @ 6% of cost of bird | 525 |
| | Cost of Misc. Expenses(medicine, vaccine, labour etc.) – Rs.25/bird | 6250 |
| | Total | 102730 |
| | Rounded off to | 102700 |
| III | Broiler units (1000 birds) | |
| | Cost of Shed Construction 1000 sq.ft @ Rs.175/sq.ft (light roofing) | 175000 |
| | Equipment – Rs.32/bird | 32000 |
| | Cost of DOC – 1053 birds (mortality rate – 5%) @ `35 /- per bird | 36855 |
| | Cost of Feed – Rs.35/- per kg (4.0kg /bird) | 140000 |
| | Insurance @ 6% of cost of bird | 2100 |
| | Cost of Misc. Expenses(medicine, vaccine, labour etc.) – Rs.20/bird | 25000 |
| | Total | 410955 |
| | Rounded off to | 411000 |
| IV | Backyard poultry (15 birds) | |
| | Cost of Bird (100/- per bird) | 1500 |
| | Shed (20sq.feet @125/- per sq.ft) | 2500 |
| | Feed (5kgfor 15 birds @ 27/- per kg) | 135 |
| | Insurance cost @ 6% of cost of bird | 90 |
| | Miscellaneous | 1000 |
| | Total | 5225 |
| | Rounded off to | 5200 |
| V | Duck Rearing (500 Females and 75 Males) | |
| | Ducklings – 3 months old at Rs.140/- each – 575 Nos. | 80500 |
| | Portable enclosures & feeding equipment | 2500 |
| | Concentrate feed @ 4.5 Kg/Bird @ Rs.35/Kg. | 90563 |
| | Veterinary aid, transportation and other expenses | 2500 |
| | Total | 176063 |
| | Rounded off to | 176100 |
| VI | Duck Rearing (200 Females and 35 Males) | |
| | Ducklings – 3 months age at is.140/- each – 235 Nos. | 32900 |
| | Portable enclosures & feeding equipment | 2000 |
| | Concentrate feed @ 4.5 Kg/Bird @ Rs.35/Kg. | 37013 |
| | Veterinary aid, transportation and other expenses | 2000 |

| S. No. | Particulars | Unit Cost (2015-16) (Rs.) |
|--------|--|---------------------------|
| | Total | 73913 |
| | Rounded off to | 73900 |
| VII | Duck Nursery (5000 Ducks) | |
| | Day old Ducklings – at Rs.15/- each – 5500 Nos. (Considering 10% mortality) | 82500 |
| | Portable enclosures & feeding equipment | 15000 |
| | Shed - 3 silpolin sheets | 11000 |
| | Fibre Boat | 15000 |
| | Concentrate feed (Broiler starter 1000Kg @ Rs.35/- per Kg, unsalted dry fish 75 Kg @ 70/- per Kg, Rice 1500 Kg @ Rs.19/- per Kg) | 68750 |
| | 2 labours @ Rs.500/- per day per person for 60 days | 60000 |
| | Veterinary aid, transportation and other expenses | 5000 |
| | Total | 257250 |
| | Rounded off to | 257300 |
| VIII | Micro Cage Broiler (100 Birds) Only for JLGs & SHGs | |
| | Cost of Bird - 105 birds (mortality rate – 5%) @ Rs.35/- per bird - DOC | 3675 |
| | Cost of cage (single tier 1 sq.ft/ bird @ Rs.300/- per sq.ft) - Includes equipment viz. egg collection tray + feeding tray + nipple drinker + plastic flooring | 30000 |
| | Construction of shed for cages 50 sq.ft for 100 birds @ 100/- per sq.ft) - Structure includes roofing + pillar + net covering on either side + mud/ plastic flooring | 5000 |
| | Cost of feed (3.5 Kg / Bird @ Rs.35/ per Kg) | 12250 |
| | Insurance cost @ 6% of cost of bird | 220.5 |
| | Miscellaneous @ Rs.20/- per Bird | 2000 |
| | Total | 53145.5 |
| | Rounded off to | 53100 |
| | Unit cost recommended (less shed cost) | 48100 |

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 1 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 as "Finance by(as the case may be) 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.

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 as "Financed by..... (as the case may be)" 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.

5. Animal Husbandry – Sheep, Goat and Piggery Development

| Sl. No. | Particulars | Unit Cost (2015-16) (Rs.) |
|---------|--|---------------------------|
| I | Goat rearing (5 does + 1 Buck) - Parent adult to be changed as it will lead to inbreeding | |
| | Cost of 5 does (Adult 1year old) (8000*5) | 40000 |
| | Cost of 1 buck (Adult 1year old) | 12000 |
| | Shed – wooden (70 sq ft @ Rs.500/- per sq ft) 10 sq.ft /animal – Does, 20 sq, ft per animal for buck | 35000 |
| | Insurance @ 6% per year (to be renewed every year) | 3120 |
| | Feed cost for 7 months (@ 300g per animal per day @ Rs.24 per kg) | 9072 |
| | Medicines and de worming @ `150/ animal | 900 |
| | Total | 100092 |
| | Say | 100100 |
| | Unit Cost recommended (Less shed Cost) | 65100 |
| II | Goat rearing (10 does + 1 Buck) | |
| | Cost of 10 does (Adult 1year old) (8000*10) | 80000 |
| | Cost of 1 buck (Adult 1year old) | 12000 |
| | Shed – wooden (120 sq ft @ Rs.500/- per sq ft) 10 sq.ft /animal – Does, 20 sq, ft per animal for buck - Parent adult to be changed as it will lead to inbreeding | 60000 |
| | Insurance @ 6% per year (to be renewed every year) | 5520 |
| | Feed cost for 7 months (@ 300g per animal @ Rs.24 per kg) | 16632 |
| | Medicines and de worming @ Rs.150 per animal | 1650 |
| | Total | 175802 |
| | Say | 175800 |
| | Unit Cost recommended (Less shed Cost) | 115800 |
| III | Goat rearing (100 does + 7 Buck) | |
| | Cost of 100 does (Adult 1 year old @ Rs.8000 per doe) | 800000 |
| | Cost of 7 bucks (Adult 1 year old @ RS.12000/- per buck) | 84000 |
| | Shed wooden (1140 Sq ft @ RS.500/- per sq ft @ 10sq ft per doe and 20 sqft per buck | 570000 |
| | Insurance @ 6% | 53040 |
| | Feed cost for 7 months @ 300 g per animal per day @ Rs.24 per Kg | 161784 |
| | Labour charges @Rs.7500/- per month for 2 months | 15000 |
| | Dung pit - Bio gas plant should be insisted | 20000 |
| | Bio gas plant | 22500 |
| | Medicines and de worming @Rs.150 per animal | 16050 |
| | Total | 1742374 |
| | Say | 1742400 |
| | Unit Cost recommended (Less shed Cost) | 1172400 |
| IV | Goat rearing (3 does) | |
| | Cost of 3 does (Adult 1 year old @ rs.8000 per doe) | 24000 |
| | Shed wooden (30 Sq ft @ Rs.500/- per sq ft @ 10sq ft per doe | 15000 |
| | 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.150 per animal | 450 |
| | Total | 45726 |
| | Say | 45700 |
| | Unit Cost recommended (Less shed Cost) | 30700 |
| V | Goat rearing (19 does + 1 Buck) | |
| | Cost of 19 does (Adult 1year old) (8000*19) | 152000 |

UNIT COST FOR INVESTMENT ACTIVITIES

| Sl. No. | Particulars | Unit Cost (2015-16) (Rs.) |
|---------|--|---------------------------|
| | Cost of 1 buck (Adult 1year old) | 12000 |
| | Shed – wooden (210 sq ft @ Rs.500/- per sq ft) 10 s.ft /animal – Does, 20 sq, ft per animal for buck | 105000 |
| | 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.150 per animal | 3000 |
| | Total | 312080 |
| | Say | 312100 |
| | Unit Cost recommended (Less shed Cost) | 207100 |
| 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 - Bio gas plant should be insisted upon with piggery units | 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. - railing, farrowing guard | 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 (Bio gas plant should be insisted upon with piggery units) | 457600 |
| | Say | 457600 |
| | Unit Cost recommended (Less shed Cost) | 237100 |

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) @ `500/- 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 (15sq.ft per animal @ `.600/sq.ft in case of fatterer unit) or pig sty (315 sq.ft @ `.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.

6. Fisheries Development

| Sl. No. | Particulars | Specification/Unit Size | Unit Cost (2015-16) (Rs.) |
|-------------------------|--|---------------------------------|---------------------------|
| Inland Fisheries | | | |
| 1 | Country boat | No's | 24000 |
| 2 | Paddy cum Fish (with coconut & banana) | 1 ha + 80 coconut+160 banana | 99600 |
| | Capital cost (A) | | |
| | Strengthening of bunds | 400 cum x `100 | 40000 |
| | Construction of nursery bund | 150 cum x `80 | 12000 |
| | Sluice gate | 1 | 8000 |
| | Net & Miscellaneous | | 2000 |
| | Total capital cost (A) | | 62000 |
| | Recurring Cost (B) | | |
| | Lime 250 kg@4/kg | 250 kg x `8 | 2000 |
| | Cow dung 2T @500/T | 2 T x `1000 | 2000 |
| | Fish seed 6000 @0.4 | 6000 X 0.6 | 3600 |
| | Feed 1000kg @6/kg | 1000 kg x `15 | 15000 |
| | Harvesting charges | LS | 5000 |
| | Total recurring cost(B) | | 27600 |
| | Cost of cultivation of coconut/banana | | 10000 |
| | Unit Cost | | 99600 |
| 3 | Coconut-cum-Prawn farming | ha | 310000 |
| | Capital cost | | |
| | Formation of mounds, bunds | 175 mounds 12 bunds 11 trenches | 120000 |
| | Sluice gates | 2 x `7500 | 15000 |
| | Pump set | LS | 20000 |
| | Net & Miscellaneous | LS | 2000 |
| | Total capital cost | | 157000 |
| | Cost of cultivation of coconut-175 palms | | 48000 |
| | Cost of cultivation of banana-350 plants | | 30000 |
| | Operational cost for prawn (1st crop) | | 75000 |
| | Unit Cost | | 310000 |
| 4 | Fresh water Prawn farming in Ponds | Ha | 563500 |
| | Capital cost (A) | | |
| | Earth work-excavation | 2800 x `100 | 280000 |
| | Sluice gates | 15000x2 | 30000 |
| | Pump set | 5 HP | 25000 |
| | Watchman shed | LS | 10000 |
| | Miscellaneous | | 10000 |
| | Total capital cost (A) | | 355000 |
| | Recurring Cost (B) | | |
| | Lime 300 kg@4/kg | 300 kg x `8 | 2400 |
| | Cow dung | 2t x `1000 | 2000 |
| | Inorganic fertilizer | 75 kg x `15 | 1125 |
| | Prawn seed | 50000x `80 | 40000 |
| | Feed | 3000x`45 | 135000 |

UNIT COST FOR INVESTMENT ACTIVITIES

| Sl. No. | Particulars | Specification/Unit Size | Unit Cost (2015-16) (Rs.) |
|----------|---|---------------------------------|---------------------------|
| | Pumping charges | LS | 10000 |
| | Watch & ward | 5 months | 10000 |
| | Harvesting charges | LS | 8000 |
| | Total recurring cost(B) | | 208525 |
| | Grand Total (A+B) | | 563525 |
| | Unit Cost | | 563500 |
| 5 | Prawn farming in Kole lands | Ha | 348900 |
| | Capital cost (A) | | |
| | Strengthening of bunds | 600 cum x rs.125 | 75000 |
| | Construction of nursery bund | 150 cumxRs.125 | 18750 |
| | Sluice gate | | 25000 |
| | Net & Miscellaneous | | 20000 |
| | Total capital cost (A) | | 138750 |
| | Recurring Cost (B) | | |
| | Pond preparation | | 10000 |
| | Lime | 250xRs.8 | 2000 |
| | Cow dung | 2 t x 1000 | 2000 |
| | Inorganic fertilizer | 75 kg x Rs.8 | 1125 |
| | Prawn seed | 50000x Rs.80 | 40000 |
| | Feed 3000kg @20/kg | 3000xRs.45 | 135000 |
| | Harvesting charges | LS | 20000 |
| | Total recurring cost(B) | | 210125 |
| | Grand Total | | 348875 |
| | Unit Cost | | 348900 |
| 6 | Ornamental fish | Models as per NFDB norms | |
| | Ornamental fish-backyard hatchery | | 100000 |
| | Ornamental fish-medium scale unit | | 800000 |
| | Above rate is as per the norms of NFDB | | |
| | Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation | | |
| | Wherever existing model is of different size/cost, the same may be changed to the above models | | |
| 7 | Fish cum Pig | 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 | | 30000 |
| | Recurring cost-Piggery | | |
| | Cost of piglets @Rs.700 | 10x Rs.1200 | 12000 |
| | Feed concentrate 900 kg @6/kg | 900xRs.25 | 22500 |
| | Feed hotel waste | 200xRs.10 | 2000 |
| | Insurance | 50x10 | 500 |
| | Medicine & Miscellaneous | 50x10 | 500 |
| | Total recurring cost | | 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 | | 69000 |
| | Grand Total | | 99000 |

UNIT COST FOR INVESTMENT ACTIVITIES

| Sl. No. | Particulars | Specification/Unit Size | Unit Cost (2015-16) (Rs.) |
|---|--|-------------------------|---------------------------|
| 8 | Fish-cum-Duck | 1 ha - 300 ducks | |
| | Capital cost | | |
| | Construction of duck house | 3 sq.ftx300xRs.100 | 90000 |
| | Improvement/repair of bund | | 20000 |
| | Net & Miscellaneous | | 5000 |
| | Feeding equipment & misc. | | 1000 |
| | Total capital cost | | 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 | | 107100 |
| | Grand Total | | 223100 |
| | Marine Fisheries | | |
| 1 | Country Boat (Catamaran) | | |
| | Catamaran (4 logs) | | 20000 |
| | Net | | 14000 |
| | Total cost | | 34000 |
| 2 | Out Board Motor | | |
| | OBM | 9.9 HP | 125000 |
| Above rate is as per details given by Matsyafed | | | |
| Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation | | | |
| 3 | Fishing gear | | 300000 |
| 4 | Repl. of engine | | 700000 |
| 5 | Marine Plywood canoe | | |
| Note : Cost is indicative only for the purpose of PLP projections; actual cost to be based on quotation | | | |
| | Marine Plywood canoe | 30 ft size | 175000 |
| | OBM | | 125000 |
| | Net & other accessories | | 150000 |
| | Total | | 450000 |
| Note : Rates revised based on details given by Matsyafed | | | |
| 6 | Eco friendly Shrimp farming in Pokkali areas | 1 ha | 132500 |
| 7 | One Paddy One Fish in Kuttanad area | 1 ha | 275650 |
| 8 | Rice-cum-Shrimp farming in Kaipad land | 5 ha | 1200000 |
| | Brackish Water Fisheries | | |
| 1 | Shrimp farming | 1 ha | |
| | Capital cost | | |
| | Earthwork/excavation | 1500 cum xRs.45 | 150000 |
| | wall-stone work & cement | 30 cum x Rs.200 | 20000 |
| | Sluice gate | | 25000 |
| | Inlet/outlet | | 15000 |
| | Pump set 5 HP | | 25000 |
| | Diesel pump set standby 5 HP | | 25000 |

UNIT COST FOR INVESTMENT ACTIVITIES

| Sl. No. | Particulars | Specification/Unit Size | Unit Cost (2015-16) (Rs.) |
|---|------------------------------------|--|---------------------------|
| | Watchman shed | | 20000 |
| | Electrification | | 10000 |
| | Miscellaneous | | 10000 |
| | Total Capital cost | | 300000 |
| | Recurring cost | | |
| | Shrimp seed | 60000 x Rs.0.60 | 45000 |
| | Mahua oil cake | 400 kg x Rs.9 | 8000 |
| | Lime | 400 kg x Rs.4 | 4000 |
| | Single Super Phosphate | 40 kg x Rs.8 | 600 |
| | Urea | 40 kg x Rs.8 | 400 |
| | Cow dung | 1.2 t x Rs.500 | 1200 |
| | Feed FCR 1.5:1 | 1800 kg x Rs.45 | 99000 |
| | Fuel-diesel | 500 ltr x Rs.20 | 20000 |
| | Watch & ward | | 20000 |
| | Harvesting & marketing | | 15000 |
| | Total recurring cost | | 213200 |
| | Grand Total | | 513200 |
| 2 | Crab culture | 0.5 ha | |
| | Capital Cost | | |
| | Pond construction | | 20000 |
| | Inlet/Outlet | | 4000 |
| | Mounds, Bunds | | 7500 |
| | Bamboo poles (150) | 150 no's | 1500 |
| | HDPE mesh-2mm 150 kg | 2mm 150 kg | 24000 |
| | Plastic sheet | | 5000 |
| | HDPE rope | | 1000 |
| | Nylon rope 3 kg | 3 kg | 1000 |
| | Pens installation | | 3000 |
| | Pump 3 HP & pipelines | 3 HP | 13000 |
| | Miscellaneous | | 9000 |
| | Total capital cost | | 89000 |
| | Recurring cost | | |
| | Pond preparation | | 1000 |
| | Lime | | 1500 |
| | Urea 50 kg | 50 kg | 250 |
| | Ammonium Phosphate 100 kg | 100 kg | 500 |
| | Chicken manure 2 T | 2 T | 2000 |
| | Crablets 5000 x Rs.5 | 5000 x Rs.5 | 25000 |
| | Crab feed 9400 kg x Rs.8 | 9400 kg x Rs.8 | 75000 |
| | Caretaker | | 16000 |
| | Electricity, transport, harvesting | | 5000 |
| | Harvesting | | 2500 |
| | Total recurring cost | | 128750 |
| | Grad Total | | 217750 |
| | Rounded off | | 218000 |
| Note : Wherever existing model is of different size, the same may be changed to the above model | | | |
| 3 | Mussel farming | 25 sq. m raft 100 m seed length | |
| | Capital cost | | |
| | Bamboo poles | 16 x Rs.125 | 2000 |

| Sl. No. | Particulars | Specification/Unit Size | Unit Cost (2015-16) (Rs.) |
|---------|---|-------------------------|---------------------------|
| | Rope for construction | 1.5 kg x Rs.140 | 210 |
| | Seeding Rope | 12 kg x Rs.140 | 1680 |
| | Contingency | | 600 |
| | Total capital cost | | 4490 |
| | Recurring cost | | |
| | Cotton netting material | 25 m x Rs.12 | 300 |
| | Nylon rope for attaching sinkers and mussel ropes | 1.5 kg x Rs.240 | 360 |
| | Mussel seed | 200 kgxRs.8 | 1600 |
| | Canoe hiring | 3days x Rs.200 | 600 |
| | Labour for seeding | 10 days x 150 | 1500 |
| | Transportation, marketing, misc. | | 1475 |
| | Total recurring cost | | 5835 |
| | Grand Total | | 10325 |
| | Rounded off | | 10300 |

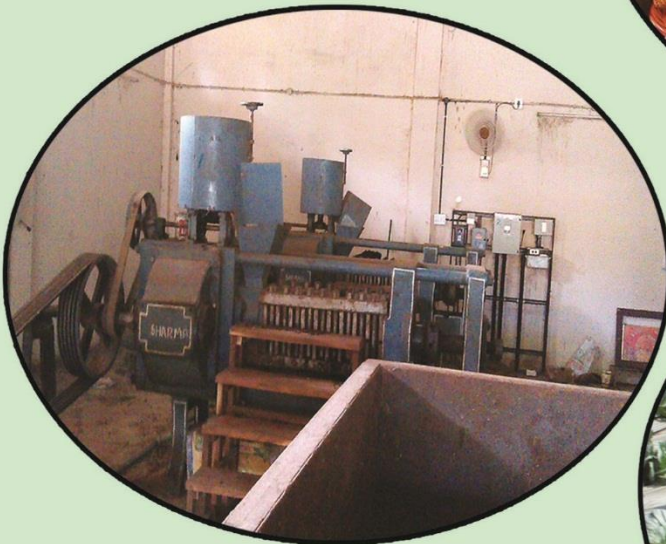
Terms and Conditions - Marine Fisheries

- 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.
- Mechanised fishing boats should be registered with DG Shipping through Dept. of Fisheries.
- 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.
- The bank shall satisfy itself that beneficiaries financed under the scheme are conversant with the operation of fishing boats.
- 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.
- 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.
- 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.
- 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.
- 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.
- The bank shall maintain such record/registers as may be prescribed by NABARD.

Terms and Conditions – Inland Fisheries - Prawn/Fish Farming

- The area shall be inspected/lay out plan prepared by BFDA/MPEDA/Fisheries Department of Government of Kerala and their suitability report obtained before sanction of loans.
- Only good variety of prawn /fish fingerlings as recommended by MPEDA/Fisheries Department of Government of Kerala/BFFDNFFDA shall be grown by the beneficiaries under the scheme

- iii) The ponds shall be prepared as per the technical guidelines from MPEDA/Fisheries Department of Government of Kerala/BFFDNFFDA 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 BFDN/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, Brackish water 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.
- xi) Specific feasibility report shall be prepared by the BFFDA/MPEDA/Fisheries Department for the beneficiary and shall be trained by them in culture of prawns/fish.
- xii) Timely and adequate supply of quality seeds by MPEDA, BFFDA, Fisheries Department, other reliable agencies shall be ensured for the implementation of the scheme.
- xiii) PCR tested seeds should be used in prawn farming.
- xiv) Good quality feed to be used.
- xv) Clearance from Coastal Aquaculture Authority to be obtained for brackish water prawn farming.





राष्ट्रीय कृषि और ग्रामीण विकास बैंक

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