

**CREATE A PROFESSIONAL PROJECT FILE IN PDF FORMAT WITH THE FOLLOWING STRUCTURE AND CONTENT:**

TITLE PAGE:

"COMPREHENSIVE PROJECT REPORT: STARTING AGRI-BUSINESS IN INDIA UNDER GOVERNMENT SCHEMES (Polyhouse Farming & Goat Farming)"

Include: Government of India Logo, Date: June 2026, Prepared by: [Your Name]

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- 6. Loan Application Process & Banks
- 7. Documents Required Checklist
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SECTION 1: EXECUTIVE SUMMARY

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This project file provides complete guidance for starting profitable agri-businesses in India under Government of India schemes:

**TWO BUSINESS VERTICALS:**

- Polyhouse/Protected Cultivation Farming
  - Subsidy: 25-35% (General), 40% (SC/ST), up to 50% (Northeast/Himalayan)
  - Maximum Subsidy: ₹80 lakhs
  - Implementing Agency: National Horticulture Board (NHB)
  
- Goat Farming (Bakri Palan)
  - Subsidy: 35-50% of project cost
  - Maximum Subsidy: ₹50 lakhs for breeding farms
  - Implementing Agency: National Livestock Mission (NLM), Department of Animal Husbandry

**KEY ADVANTAGES:**

- ✓ Government subsidy reduces initial investment by 35-50%
- ✓ Bank loans available at concessional interest rates (7-9%)
- ✓ High market demand for vegetables, fruits, and goat meat
- ✓ Recovery period: 2-3 years
- ✓ Employment generation for family members
- ✓ Sustainable and eco-friendly farming

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**SECTION 2: GOVERNMENT SCHEMES OVERVIEW**

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## POLYHOUSE FARMING SCHEMES:

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### Scheme 1: National Horticulture Board (NHB) - Protected Cultivation

- Subsidy Amount:
  - General Category: 25% of project cost
  - SC/ST Farmers: 35% of project cost
  - Northeast/Himalayan States: 40% of project cost
- Maximum Subsidy: ₹80 lakhs for commercial projects, ₹10 lakhs for small farmers
- Project Cost Range: ₹20 lakhs to ₹3 crores
- Coverage Area: 500 sq.m to 5000 sq.m polyhouses
- Implementing Agency: NHB ([nhb.gov.in](http://nhb.gov.in))

### Scheme 2: Central Sector Scheme on Protected Cultivation

- Subsidy: Up to 50% in special category states
- Technology transfer and training included
- Ministry of Agriculture & Farmers Welfare

## GOAT FARMING SCHEMES:

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### Scheme 1: National Livestock Mission (NLM) - Sub-Scheme E: Breed Development

- Subsidy Amount: 35-50% of project cost
- Maximum Subsidy: ₹50 lakhs for goat breeding farms
- Minimum Project Size: 50 goats for breeding
- Eligible Activities:
  - Goat shed construction
  - Purchase of breeding goats

- Feed and fodder infrastructure
- Veterinary facilities
- Implementing Agency: Department of Animal Husbandry & Dairying (dahd.nic.in)

Scheme 2: Animal Husbandry Infrastructure Development Fund (AHIDF)

- Benefit: 3% interest subvention on loans
- Loan Amount: Up to ₹2 crores
- For: Processing units, cold storage, marketing infrastructure
- Banks: All public and private sector banks

Scheme 3: MUDRA Loan for Goat Farming

- Loan Amount: Up to ₹10 lakhs (Shishu, Kishore, Tarun categories)
- No collateral required
- Interest: 9-12%
- Application: Any bank offering MUDRA loans

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SECTION 3: POLYHOUSE FARMING COMPLETE GUIDE

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3.1 INTRODUCTION & BENEFITS

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Polyhouse farming (protected cultivation) allows you to grow high-quality vegetables, flowers, and fruits in a controlled environment.

Benefits:

- ✓ 5-10 times higher yield than open field farming
- ✓ Year-round production (3-4 crops per year)
- ✓ Protection from extreme weather, pests, and diseases
- ✓ 30-40% reduction in water usage (drip irrigation)
- ✓ Premium pricing for off-season vegetables
- ✓ Lower pesticide usage (60-70% less)

#### Best Crops for Polyhouse:

- Vegetables: Tomato, Cucumber, Capsicum, Bell Pepper, Cherry Tomato
- Flowers: Rose, Carnation, Gerbera, Anthurium
- Fruits: Strawberries, Melons

### 3.2 INVESTMENT & COST BREAKDOWN (For 1000 sq.m Polyhouse)

Component	Cost (₹)	Percentage
Polyhouse Structure (GI Frame)	4,00,000	40%
Shade Net/Plastic Cover	1,50,000	15%
Drip Irrigation System	1,00,000	10%
Netting & Ventilation	75,000	7.5%
Soil Preparation & Bedding	50,000	5%
Seedlings & Initial Inputs	75,000	7.5%
Labor & Installation	1,00,000	10%
Contingency	50,000	5%
<b>TOTAL PROJECT COST</b>	<b>10,00,000</b>	<b>100%</b>

### 3.3 SUBSIDY CALCULATION

For General Category (25% subsidy):

- Total Cost: ₹10,00,000
- Government Subsidy (25%): ₹2,50,000
- Bank Loan Required: ₹6,00,000 (60%)
- Farmer's Contribution: ₹1,50,000 (15%)

For SC/ST Farmers (35% subsidy):

- Total Cost: ₹10,00,000
- Government Subsidy (35%): ₹3,50,000
- Bank Loan Required: ₹5,00,000 (50%)
- Farmer's Contribution: ₹1,50,000 (15%)

### 3.4 STEP-BY-STEP APPLICATION PROCESS FOR POLYHOUSE

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STEP 1: Eligibility Check & Land Preparation (Week 1-2)

- Minimum land: 500 sq.m (0.05 hectares)
- Land should be flat with good water source
- Soil test required (pH 6.5-7.5 ideal)
- Ensure electricity connection nearby

STEP 2: Prepare Detailed Project Report (DPR) (Week 2-3)

- Include: Project cost, crop plan, water source, market analysis
- Get DPR prepared from NHB-empanelled consultant OR use NHB template
- DPR cost: ₹10,000-20,000 (can be included in project cost)

STEP 3: Apply for Subsidy at NHB Portal (Week 3-4)

- Website: [nhb.gov.in](http://nhb.gov.in) → "Track Subsidy Application" → "New Application"
- Upload documents: Aadhaar, land documents, DPR, soil test report
- Pay application fee: ₹5,000 (online)

- Receive Application Reference Number (ARN)

#### STEP 4: Bank Loan Application (Week 4-6)

- Submit to any nationalized bank (SBI, Bank of Baroda, PNB)
- Submit: NHB application proof, DPR, land documents
- Bank conducts site verification (7-10 days)
- Loan sanction letter received within 15 days

#### STEP 5: Subsidy Approval & Disbursement (Week 6-10)

- NHB reviews application (15-20 days)
- Provisional subsidy approval received
- After polyhouse construction: Final inspection by NHB
- Subsidy amount directly credited to farmer's bank account (₹ within 30 days)

#### STEP 6: Construction & Implementation (Week 10-20)

- Hire NHB-empanelled polyhouse contractor
- Construction timeline: 30-45 days
- Install drip irrigation, ventilation systems
- Soil preparation and bed making

#### STEP 7: Planting & Operations (Week 20-22)

- Purchase quality seedlings from certified nursery
- Planting according to crop plan
- Regular monitoring, irrigation, fertilization
- First harvest: 3-4 months after planting

### 3.5 DOCUMENTS REQUIRED FOR POLYHOUSE

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#### MANDATORY DOCUMENTS:

- ✓ Aadhaar Card (All applicants)

- ✓ PAN Card (All applicants)
- ✓ Land Ownership Documents (Registry/7×12 extract)  
OR Lease Agreement (minimum 5 years)
- ✓ Soil Test Report (from government lab, last 6 months)
- ✓ Water Source Proof (borewell certificate/municipal water)
- ✓ Bank Account Statement (last 6 months)
- ✓ Caste Certificate (if applying for SC/ST subsidy)
- ✓ Detailed Project Report (DPR)
- ✓ Land Photos (with geotag)
- ✓ Electricity Connection Proof

#### BANK LOAN ADDITIONAL DOCUMENTS:

- ✓ Duly filled loan application form
- ✓ Project cost estimate
- ✓ Credit history (CIBIL report)
- ✓ Income proof (ITR last 2 years - if available)
- ✓ Training certificate (if any, from KVK/NHB)

### 3.6 WHERE TO APPLY FOR POLYHOUSE LOANS

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#### PRIMARY BANKS (Priority Sector Lending):

1. State Bank of India (SBI)
  - Branch: Any agriculture branch
  - Product: "Poly Loan"
  - Interest: 7-8.5%
  - Website: [sbi.bank.in/agri-rural/poly-loan](http://sbi.bank.in/agri-rural/poly-loan)
  
2. Bank of Baroda
  - Product: "Financing Protected Cultivation"

- Interest: 7.25-8.75%
- Website: [bankofbaroda.bank.in/agri-loans](http://bankofbaroda.bank.in/agri-loans)

### 3. Punjab National Bank (PNB)

- Product: "Kisan Polyhouse Loan"
- Interest: 7-9%
- Website: [pnb.co.in](http://pnb.co.in)

### 4. Indian Bank

- Product: "Agri Polyhouse Scheme"
- Interest: 7.5%
- Website: [indianbank.in](http://indianbank.in)

### 5. National Bank for Agriculture and Rural Development (NABARD)

- Refinance facility for banks
- Website: [nabard.org](http://nabard.org)

#### HOW TO APPLY:

- Visit nearest agriculture/farm loan branch
- Submit application with documents
- Bank conducts site visit
- Loan sanction within 15-30 days
- Disbursement in 2-3 tranches based on construction progress

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## SECTION 4: GOAT FARMING COMPLETE GUIDE

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### 4.1 INTRODUCTION & BENEFITS

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Goat farming (Bakri Palan) is one of the most profitable livestock businesses in India with high demand for goat meat (chevon/mutton) in domestic and international markets.

Benefits:

- ✓ High reproduction rate (2-3 kids per birth, twice yearly)
- ✓ Low initial investment compared to cattle/dairy
- ✓ Hardy animals - require less veterinary care
- ✓ Short recovery period (12-18 months to break-even)
- ✓ Multiple income sources: meat, milk, manure, breeding
- ✓ Can be started in small space (backyard farming)
- ✓ Government subsidy up to 50%

Best Goat Breeds for Farming:

- Meat Production: Barbari, Sirohi, Black Bengal, Jamunapari
- Dual Purpose (Meat + Milk): Sirohi, Barbari
- High Yield: Jamunapari (150-200 kg body weight)

4.2 INVESTMENT & COST BREAKDOWN (For 50 Goats - 40 Females + 10 Males)

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Component	Cost (₹)	Percentage
Goat Shed Construction (500 sq.ft)	1,50,000	30%
Purchase of Goats (50 @ ₹8,000)	4,00,000	80% [Note: overlaps]
Feed & Fodder (6 months)	75,000	15%
Veterinary Facilities	25,000	5%
Equipment (feeding troughs, waterers)	25,000	5%

Labor & Training	25,000	5%
Contingency	25,000	5%
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TOTAL PROJECT COST	7,50,000	100%

Note: For small-scale (10 goats): Total cost ~₹1,50,000  
 For medium-scale (100 goats): Total cost ~₹15,00,000

### 4.3 SUBSIDY CALCULATION

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For National Livestock Mission (40% subsidy):

- Total Cost: ₹7,50,000 (50 goats)
- Government Subsidy (40%): ₹3,00,000
- Bank Loan Required: ₹3,75,000 (50%)
- Farmer's Contribution: ₹75,000 (10%)

For Small Farmers (50% subsidy in special states):

- Total Cost: ₹7,50,000
- Government Subsidy (50%): ₹3,75,000
- Bank Loan Required: ₹3,00,000 (40%)
- Farmer's Contribution: ₹75,000 (10%)

### 4.4 STEP-BY-STEP APPLICATION PROCESS FOR GOAT FARMING

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STEP 1: Training & Eligibility (Week 1-2)

- Recommended: Complete 7-day goat farming training from KVK/State Animal Husbandry Dept
- Minimum age: 18 years
- Land: Minimum 500 sq.ft for shed (can be owned or leased)
- Water source must be available
- No criminal record

## STEP 2: Prepare Detailed Project Report (DPR) (Week 2-3)

- Include: Breed selection, shed design, feed plan, marketing strategy
- Use NLM DPR template (available at [dahd.nic.in](http://dahd.nic.in))
- Cost estimate from local veterinary officer (free)
- DPR cost: ₹5,000-10,000 (if hiring consultant)

## STEP 3: Apply for Subsidy Online (Week 3-4)

- Website: [dahd.nic.in](http://dahd.nic.in) → National Livestock Mission → Online Application
- OR: state animal husbandry department portal
- Upload: Aadhaar, land documents, DPR, caste certificate, training certificate
- Application fee: ₹2,500 (online payment)
- Receive Application ID

## STEP 4: Bank Loan Application (Week 4-6)

- Approach: Any nationalized bank with agriculture/livestock loan department
- Submit: NLM application proof, DPR, land documents, identity proof
- Bank site verification: 7-10 days
- Loan sanction within 15-20 days

## STEP 5: Subsidy Approval (Week 6-12)

- NLM reviews application (20-30 days)
- Provisional approval received
- After project setup: Physical verification by vet officer
- Final subsidy approval

- Subsidy credited directly to bank account (within 30 days of final approval)

#### STEP 6: Shed Construction & Equipment (Week 6-10)

- Build raised floor shed (1 ft above ground)
- Size: 10 sq.ft per goat
- Ventilation: Windows on both sides
- Roof: Tin sheet with insulation
- Install: Feeding troughs, waterers, fencing

#### STEP 7: Purchase Goats & Start Operations (Week 10-12)

- Purchase from government/government-certified breeding farms
- Recommended breeds: Barbari, Sirohi, Black Bengal
- Age: 8-12 months (ready for breeding)
- Health check by veterinarian before purchase
- Vaccination schedule: Start immediately
- Breeding program: Start after 2-week acclimatization

### 4.5 DOCUMENTS REQUIRED FOR GOAT FARMING

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#### MANDATORY DOCUMENTS:

- ✓ Aadhaar Card (All applicants)
- ✓ PAN Card (All applicants)
- ✓ Land Ownership Documents (Registry/7×12 extract)  
OR Lease Agreement (minimum 3 years)
- ✓ Caste Certificate (if applicable)
- ✓ Bank Account Statement (last 6 months)
- ✓ Detailed Project Report (DPR)
- ✓ Land Photos (with geotag - shed location)
- ✓ Training Certificate (from KVK/Animal Husbandry Dept)

- ✓ Income Certificate (if applicable)
- ✓ Passport-size photographs

#### BANK LOAN ADDITIONAL DOCUMENTS:

- ✓ Duly filled loan application form
- ✓ Project cost estimate with quotes
- ✓ Credit history (CIBIL report)
- ✓ Veterinary doctor's opinion on feasibility
- ✓ Market tie-up proof (if available)
- ✓ MUDRA registration (if applicable)

#### OPTIONAL BUT RECOMMENDED:

- ✓ MSME Registration (Udyam Registration) - Free at [udyamregistration.gov.in](http://udyamregistration.gov.in)
- ✓ Farm registration with state animal husbandry department
- ✓ Animal identification tags (as per NLM guidelines)

## 4.6 WHERE TO APPLY FOR GOAT FARMING LOANS

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#### PRIMARY BANKS FOR LIVESTOCK LOANS:

1. State Bank of India (SBI)
  - Product: "Kisan Goat Farming Loan"
  - Interest: 7-8.5%
  - Loan Amount: Up to ₹50 lakhs
  - Website: [sbi.bank.in/agri-rural](http://sbi.bank.in/agri-rural)
2. Bank of Baroda
  - Product: "Livestock Loan"
  - Interest: 7.25-9%
  - Website: [bankofbaroda.bank.in/rural-agri](http://bankofbaroda.bank.in/rural-agri)

### 3. Canara Bank

- Product: "Agri Goat Farming Scheme"
- Interest: 7.5%
- Website: [canarabank.in](http://canarabank.in)

### 4. Punjab National Bank (PNB)

- Product: "Pashupalan Loan"
- Interest: 7-8.75%
- Website: [pnb.co.in](http://pnb.co.in)

### 5. Indian Agricultural Rural Development Bank (NABARD)

- Refinance facility
- Website: [nabard.org](http://nabard.org)

### 6. MUDRA Banks (for small loans up to ₹10 lakhs)

- Any bank offering MUDRA loans
- No collateral required
- Interest: 9-12%
- Website: [mudra.org.in](http://mudra.org.in)

### HOW TO APPLY:

- Visit nearest agriculture/livestock loan branch
- Submit application with complete documents
- Bank conducts site verification (shed plan)
- Loan sanction within 15-30 days
- Disbursement in tranches:
  - 40%: Shed construction
  - 40%: Purchase of goats
  - 20%: Feed & equipment

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SECTION 5: STEP-BY-STEP VISUAL GUIDE (DRAWINGS + TEXT COMBINATION)

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[INCLUDE 3 FULL-PAGE VISUAL DIAGRAMS HERE]

VISUAL DIAGRAM 1: POLYHOUSE FARMING VISUAL PROCESS

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CREATE A 5-STEP FLOWCHART WITH DRAWINGS AND TEXT:

Step 1 Icon: [Drawing of land with measurement tape]

Text: "STEP 1: LAND & DOCUMENTS (Week 1-2)"

Bullet points:

- Minimum 500 sq.m flat land
- Get soil test done (₹500-1000)
- Prepare land documents (registry/lease)
- Install water source (borewell)

Step 2 Icon: [Drawing of computer/laptop with NHB logo]

Text: "STEP 2: APPLY FOR SUBSIDY (Week 3-4)"

Bullet points:

- Visit [nhb.gov.in](http://nhb.gov.in)
- Upload DPR + documents
- Pay ₹5,000 application fee
- Get Application Reference Number

Step 3 Icon: [Drawing of bank building with rupee symbol]

Text: "STEP 3: BANK LOAN APPROVAL (Week 4-6)"

Bullet points:

- Submit to SBI/Bank of Baroda
- Bank site verification
- Loan sanction letter (15 days)
- 60% of project cost approved

Step 4 Icon: [Drawing of polyhouse under construction]

Text: "STEP 4: CONSTRUCTION (Week 10-20)"

Bullet points:

- Hire NHB-empanelled contractor
- GI frame + plastic net installation
- Drip irrigation setup (30-45 days)
- NHB inspection for subsidy release

Step 5 Icon: [Drawing of polyhouse with vegetables]

Text: "STEP 5: START OPERATIONS (Week 20-22)"

Bullet points:

- Purchase quality seedlings
- Planting in beds
- Regular irrigation & monitoring
- First harvest in 3-4 months

## VISUAL DIAGRAM 2: GOAT FARMING VISUAL PROCESS

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CREATE A 5-STEP FLOWCHART WITH DRAWINGS AND TEXT:

Step 1 Icon: [Drawing of goat shed blueprint]

Text: "STEP 1: TRAINING & LAND (Week 1-2)"

Bullet points:

- Complete 7-day KVK training
- Minimum 500 sq.ft land

- Build raised floor shed plan
- Get water source ready

Step 2 Icon: [Drawing of computer with dahd.nic.in]

Text: "STEP 2: APPLY FOR SUBSIDY (Week 3-4)"

Bullet points:

- Visit dahd.nic.in (NLM portal)
- Upload DPR + training certificate
- Pay ₹2,500 application fee
- Receive Application ID

Step 3 Icon: [Drawing of bank with livestock symbol]

Text: "STEP 3: BANK LOAN (Week 4-6)"

Bullet points:

- Apply at SBI/Canara Bank
- Submit DPR + land documents
- Bank verification (10 days)
- 50% of cost sanctioned

Step 4 Icon: [Drawing of goat shed under construction]

Text: "STEP 4: SHED CONSTRUCTION (Week 6-10)"

Bullet points:

- Build 10 sq.ft per goat
- Raised floor 1 ft above ground
- Install feeding troughs
- Good ventilation windows

Step 5 Icon: [Drawing of healthy goats in shed]

Text: "STEP 5: PURCHASE GOATS (Week 10-12)"

Bullet points:

- Buy from certified farm

- 40 female + 10 male goats
- Age 8-12 months
- Vaccination + breeding program

### VISUAL DIAGRAM 3: LOAN APPLICATION FLOWCHART (BOTH BUSINESSES)

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CREATE A COMPARISON CHART SHOWING:

[LEFT SIDE - POLYHOUSE]

"POLYHOUSE LOAN PROCESS"

1. Visit [nhb.gov.in](http://nhb.gov.in) → Apply for subsidy



2. Get DPR approved by NHB



3. Visit bank with NHB application



4. Bank site verification (7 days)



5. Loan sanction (15 days)



6. Construction starts



7. Subsidy credited after inspection

TOTAL TIME: 2-3 MONTHS

[RIGHT SIDE - GOAT FARMING]

"GOAT FARMING LOAN PROCESS"

1. Complete training at KVK



2. Visit [dahd.nic.in](http://dahd.nic.in) → NLM application

- ↓  
3. Visit bank with NLM application  
↓  
4. Bank site verification (10 days)  
↓  
5. Loan sanction (15-20 days)  
↓  
6. Shed construction + goat purchase  
↓  
7. Subsidy credited after verification  
TOTAL TIME: 2-3 MONTHS

Common Banks: SBI, Bank of Baroda, PNB, Canara Bank  
Interest Rate: 7-9%  
Repayment Period: 5-7 years (with 1-year moratorium)

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SECTION 6: LOAN APPLICATION PROCESS & BANKS (DETAILED)  
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### 6.1 BANKS OFFERING AGRI-BUSINESS LOANS

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PRIORITY BANKS (Fastest Processing):

#### 1. STATE BANK OF INDIA (SBI)

Branch Type: Agriculture/Rural Branch

Products:

- Poly Loan (Polyhouse) - Interest: 7-8.5%
- Kisan Goat Farming Loan - Interest: 7-8.5%

Loan Amount: Up to ₹50 lakhs  
Processing Time: 15-20 days  
Documents: Standard agri-loan documents  
Website: [sbi.bank.in/web/agri-rural](http://sbi.bank.in/web/agri-rural)  
Helpline: 1800-1234 (toll-free)

## 2. BANK OF BARODA

Branch Type: Rural & Agri Branch  
Products:

- Financing Protected Cultivation - Interest: 7.25-8.75%
- Livestock Loan - Interest: 7.25-9%

Loan Amount: Up to ₹2 crores  
Processing Time: 20-25 days  
Website: [bankofbaroda.bank.in/business-banking/rural-and-agri](http://bankofbaroda.bank.in/business-banking/rural-and-agri)  
Helpline: 1800-102-1046

## 3. PUNJAB NATIONAL BANK (PNB)

Branch Type: Agriculture Finance Branch  
Products:

- Kisan Polyhouse Loan - Interest: 7-9%
- Pashupalan Loan (Goat) - Interest: 7-8.75%

Loan Amount: Up to ₹1 crore  
Processing Time: 15-20 days  
Website: [pnb.co.in/agriculture](http://pnb.co.in/agriculture)  
Helpline: 1800-180-2223

## 4. CANARA BANK

Branch Type: Agri-Business Branch  
Products:

- Agri Polyhouse Scheme - Interest: 7.5%
- Goat Farming Loan - Interest: 7.5%

Loan Amount: Up to ₹50 lakhs  
Processing Time: 15 days  
Website: [canarabank.in/agriculture](http://canarabank.in/agriculture)  
Helpline: 1800-425-00181

## 5. INDIAN BANK

Branch Type: Rural Development Branch

Products:

- Agri Polyhouse Scheme - Interest: 7.5%
- Livestock Development Loan - Interest: 7.75%

Loan Amount: Up to ₹75 lakhs

Website: [indianbank.in](http://indianbank.in)

## 6. MUDRA BANK (For Small Loans)

For loans up to ₹10 lakhs

Categories:

- Shishu: Up to ₹50,000 (No collateral)
- Kishore: ₹50,001 - ₹5 lakhs (No collateral)
- Tarun: ₹5,00,001 - ₹10 lakhs (No collateral)

Interest: 9-12%

Website: [mudra.org.in](http://mudra.org.in)

Processing: 7-10 days

## 6.2 COMPLETE LOAN APPLICATION PROCESS

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### STEP 1: PRE-APPLICATION PREPARATION (3-5 days)

- Visit 2-3 banks and meet agriculture loan officer
- Get list of specific documents required
- Get DPR prepared (if not already done)
- Check CIBIL score (should be 700+)

## STEP 2: SUBMIT APPLICATION (Day 1)

- Collect loan application form from bank
- Fill completely with accurate information
- Attach all documents (make 2 copies)
- Submit to loan officer
- Get acknowledgment receipt with date

## STEP 3: BANK SITE VERIFICATION (Week 1-2)

- Bank sends credit officer + agriculture specialist
- They verify: land, water source, feasibility
- For polyhouse: Check soil quality, location
- For goat farming: Check shed plan, water availability
- Submit verification report (7-10 days)

## STEP 4: LOAN SANCTION (Week 3-4)

- Credit committee reviews application
- Sanction letter issued (15-20 days total)
- Sanction letter includes:
  - Loan amount approved
  - Interest rate
  - Repayment tenure (5-7 years)
  - Processing fee (0.5-1% of loan)
  - Security/collateral requirements

## STEP 5: LOAN DISBURSEMENT (Week 4-5)

- Sign loan agreement
- Disbursement in 2-3 tranches:

### POLYHOUSE:

- 40%: Initial construction (GI frame)
- 40%: Plastic net + drip irrigation

- 20%: Seedlings + working capital

**GOAT FARMING:**

- 40%: Shed construction
- 40%: Purchase of goats
- 20%: Feed + equipment + working capital

**STEP 6: SUBSIDY CREDIT (After Project Completion)**

- After construction/setup completion
- NHB/NLM conducts final inspection
- Subsidy amount directly credited to loan account
- Reduces outstanding loan balance
- Remaining amount repaid in EMIs

**6.3 INTEREST RATES & REPAYMENT TERMS**

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	POLYHOUSE	GOAT FARMING
Interest Rate (p.a.):	7-9%	7-9%
Repayment Tenure:	5-7 years	5-7 years
Moratorium Period:	1 year	1 year
Processing Fee:	0.5-1%	0.5-1%
EMI Example (₹5 lakhs, 7%):	₹9,980/month	₹9,980/month
Total Interest (5 years):	₹9,8,800	₹9,8,800

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**SECTION 7: DOCUMENTS REQUIRED CHECKLIST**  
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**COMPREHENSIVE DOCUMENT LIST (Check All That Apply)**

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[ ] 1. IDENTITY PROOF

- Aadhaar Card (Original + Copy)
- PAN Card (Original + Copy)
- Voter ID / Passport (Optional)
- Passport-size photographs (4 copies)

[ ] 2. ADDRESS PROOF

- Aadhaar Card (if address matches)
- Utility bill (electricity/water, last 3 months)
- Ration card

[ ] 3. LAND DOCUMENTS

- Land Registry (Registry/Sale Deed)
- 7×12 Extract (Mahajaan Patra) - Maharashtra
- Patta/Chitta - Tamil Nadu
- Khasra/Khatauni - North India
- Lease Agreement (if leased, minimum 5 years for polyhouse, 3 years for goat)
- Land possession certificate

[ ] 4. LAND PROOF & PHOTOS

- Land measurement map (with coordinates)
- Land photos (with geotag - 4 corners)
- Satellite photo of land (from tehsil)

[ ] 5. FINANCIAL DOCUMENTS

- Bank account statement (last 6 months)
- Passbook copy (first page + last page)
- IT Returns (last 2 years, if available)

- Form 16 (if salaried)

#### [ ] 6. TECHNICAL DOCUMENTS

- Detailed Project Report (DPR)
- Soil Test Report (from government lab, last 6 months) - Polyhouse
- Water Test Report (optional)
- Shed blueprint/design - Goat farming
- Cost estimates from vendors (3 quotes)

#### [ ] 7. GOVERNMENT SCHEME DOCUMENTS

- NHB Application acknowledgment (for polyhouse)
- NLM Application acknowledgment (for goat farming)
- Caste Certificate (SC/ST/OBC - if applicable)
- Income Certificate (if applicable)

#### [ ] 8. TRAINING & CERTIFICATIONS

- KVK Training Certificate (highly recommended)
- Goat farming training certificate
- Polyhouse farming training certificate
- MSME Registration (Udyam Aadhar) - Optional but recommended

#### [ ] 9. BANK-SPECIFIC DOCUMENTS

- Duly filled loan application form
- Self-declaration affidavit (₹100 stamp)
- Credit history report (CIBIL)
- Entity registration (if company/LLP)
- Board resolution (if company)
- Memorandum of Association (if company)

[ ] 10. OPTIONAL BUT HELPFUL

- Market tie-up agreement (with wholesale market)
- Purchase orders (if already have buyers)
- Veterinary doctor's feasibility opinion - Goat
- Horticulture department NOC - Polyhouse
- Animal Husbandry department registration - Goat

DOCUMENT CHECKLIST FOR EACH BUSINESS:

POLYHOUSE FARMING MUST-HAVES:

- ✓ Aadhaar + PAN
- ✓ Land ownership/lease (5+ years)
- ✓ Soil test report (government lab)
- ✓ Water source proof
- ✓ DPR from NHB-empanelled consultant
- ✓ NHB application acknowledgment
- ✓ Bank account statement (6 months)

GOAT FARMING MUST-HAVES:

- ✓ Aadhaar + PAN
- ✓ Land ownership/lease (3+ years)
- ✓ DPR (NLM format)
- ✓ Training certificate from KVK
- ✓ NLM application acknowledgment
- ✓ Bank account statement (6 months)
- ✓ Caste certificate (if applicable)

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## SECTION 8: FINANCIAL PROJECTIONS & ROI

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### 8.1 POLYHOUSE FARMING - FINANCIAL PROJECTION (1000 sq.m, Capsicum)

#### Initial Investment:

- Project Cost: ₹10,00,000
- Subsidy (25%): ₹2,50,000
- Bank Loan: ₹6,00,000
- Own Contribution: ₹1,50,000

#### Annual Revenue (Year 1 onwards):

- Yield: 40-50 kg per sq.m per year
- Total Yield: 40,000-50,000 kg (40-50 tonnes)
- Selling Price: ₹60-80/kg (wholesale, off-season up to ₹150/kg)
- Annual Revenue: ₹30,00,000 - ₹40,00,000 (conservative: ₹35,00,000)

#### Annual Expenses:

- Seedlings: ₹2,00,000
- Fertilizers & Pesticides: ₹1,50,000
- Labor (2 workers): ₹3,60,000
- Electricity & Water: ₹60,000
- Packaging & Transport: ₹2,00,000
- Loan EMI (₹6 lakhs, 7%, 5 years): ₹1,20,000/year
- Total Expenses: ₹10,90,000

#### Annual Profit:

- Revenue: ₹35,00,000

- Expenses: ₹10,90,000
- Net Profit: ₹24,10,000 per year

#### ROI Calculation:

- Own Investment: ₹1,50,000
- Annual Profit: ₹24,10,000
- ROI: 1606% in Year 1
- Payback Period: 2-3 months

Note: First year may have lower yield (60-70%). Realistic ROI: 800-1000%

## 8.2 GOAT FARMING - FINANCIAL PROJECTION (50 Goats: 40 Females + 10 Males)

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#### Initial Investment:

- Project Cost: ₹7,50,000
- Subsidy (40%): ₹3,00,000
- Bank Loan: ₹3,75,000
- Own Contribution: ₹75,000

#### Annual Revenue:

- Breeding Rate: 2 kids per female, 2 times/year = 8 kids per female/year
- Total Kids: 40 females × 2 kids × 2 times = 160 kids/year
- Survival Rate: 85% = 136 kids/year
- Selling Price: ₹8,000-12,000 per kid (3-4 months old)
- Annual Revenue: 136 × ₹10,000 = ₹13,60,000

#### Additional Revenue:

- Goat manure: ₹50,000/year

- Old goats (after 5 years): ₹1,00,000 (one-time)

#### Annual Expenses:

- Feed & Fodder: ₹3,00,000
- Veterinary & Medicines: ₹50,000
- Labor (1 worker): ₹1,80,000
- Electricity & Water: ₹30,000
- Loan EMI (₹3.75 lakhs, 7.5%, 5 years): ₹94,500/year
- Total Expenses: ₹6,54,500

#### Annual Profit:

- Revenue: ₹13,60,000
- Expenses: ₹6,54,500
- Net Profit: ₹7,05,500 per year

#### ROI Calculation:

- Own Investment: ₹75,000
- Annual Profit: ₹7,05,500
- ROI: 940% in Year 1
- Payback Period: 1-1.5 years

Note: First year may have 60% of full capacity. Realistic Year 1 profit: ₹4,00,000

#### COMPARISON TABLE:

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Parameter	Polyhouse	Goat Farming
Initial Investment	₹10,00,000	₹7,50,000
Subsidy	₹2,50,000	₹3,00,000
Own Contribution	₹1,50,000	₹75,000
Annual Revenue	₹35,00,000	₹13,60,000

Annual Profit	₹24,10,000	₹7,05,500
ROI	1606%	940%
Payback Period	2-3 months	1-1.5 years
Risk Level	Medium	Low-Medium
Skill Required	High	Medium
Market Demand	Very High	Very High

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SECTION 9: COMMON CHALLENGES & SOLUTIONS

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POLYHOUSE FARMING - CHALLENGES:

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Challenge 1: High initial cost

Solution: Avail 25-35% subsidy; Start with smaller area (500 sq.m)

Challenge 2: Technical knowledge gap

Solution: Complete 15-day training at KVK/NHB; Hire technical consultant initially

Challenge 3: Pest and disease management

Solution: Use integrated pest management; Regular monitoring; Biological control

Challenge 4: Market price fluctuation

Solution: Sign forward contracts with buyers; Focus on off-season production;

Diversify crops (3-4 varieties)

Challenge 5: Power failure affecting irrigation

Solution: Install solar pump backup; Battery-operated drip system

GOAT FARMING - CHALLENGES:

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Challenge 1: Disease outbreak

Solution: Regular vaccination; Maintain hygiene; Quarantine new goats for 15 days

Challenge 2: Fodder shortage

Solution: Grow own fodder (Napier grass, maize); Store dry fodder; Silage making

Challenge 3: Finding quality breeding goats

Solution: Buy from government breeding farms; NLM-empanelled breeders only

Challenge 4: Market access

Solution: Register with wholesale market (APMC); Direct sales to restaurants;

Online sales through local platforms

Challenge 5: Theft of goats

Solution: Proper fencing; Guard dog; Night watchman for large farms

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SECTION 10: CONTACT INFORMATION & RESOURCES

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## GOVERNMENT PORTALS:

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### 1. National Horticulture Board (NHB)

Website: [nhb.gov.in](http://nhb.gov.in)

Helpline: 011-26562266

Email: [nhb@nhb.gov.in](mailto:nhb@nhb.gov.in)

Address: 7, Bhikaji Cama Place, New Delhi - 110066

### 2. National Livestock Mission (NLM)

Website: [dahd.nic.in](http://dahd.nic.in) (Department of Animal Husbandry)

Helpline: 011-23386256

Email: [nlm-dahd@gov.in](mailto:nlm-dahd@gov.in)

Address: Krishi Bhawan, New Delhi - 110001

### 3. MUDRA Corporation

Website: [mudra.org.in](http://mudra.org.in)

Helpline: 1800-11-6690

### 4. Kisan Call Center

Helpline: 1800-180-1551 (Toll-free, 6 AM - 10 PM)

Query agri-business related questions

### 5. myScheme Portal

Website: [myscheme.gov.in](http://myscheme.gov.in)

Search all government schemes

## STATE-LEVEL CONTACTS:

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Contact your state's:

- Horticulture Department (for polyhouse)
- Animal Husbandry Department (for goat farming)

- District Agriculture Office
- Krishi Vigyan Kendra (KVK) - nearest one

FIND YOUR NEAREST KVK:

Website: [kvsamvardhan.ncu.ac.in](http://kvsamvardhan.ncu.ac.in) (search by district)

BANK BRANCH LOCATORS:

- SBI: [sbi.co.in/web/find-a-branch](http://sbi.co.in/web/find-a-branch)
- Bank of Baroda: [bankofbaroda.bank.in/find-branch](http://bankofbaroda.bank.in/find-branch)
- PNB: [pnb.co.in/branch-locator](http://pnb.co.in/branch-locator)

USEFUL WEBSITES:

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- NHB Polyhouse Guidelines: [nhb.gov.in/pdf/Polyhouse\\_Guidelines.pdf](http://nhb.gov.in/pdf/Polyhouse_Guidelines.pdf)
- NLM Guidelines: [dahd.nic.in/national-livestock-mission](http://dahd.nic.in/national-livestock-mission)
- Udyam Registration (MSME): [udyamregistration.gov.in](http://udyamregistration.gov.in)
- PM Fasal Bima Yojana: [pmfby.gov.in](http://pmfby.gov.in) (crop insurance)

DOWNLOADABLE RESOURCES:

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- DPR Template for Polyhouse: Available at [nhb.gov.in](http://nhb.gov.in)
- DPR Template for Goat Farming: Available at [dahd.nic.in](http://dahd.nic.in)
- Goat Shed Design Plans: CRIDA website ([crida.ors.nic.in](http://crida.ors.nic.in))
- Polyhouse Cost Calculator: NHB portal

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SECTION 11: FINAL CHECKLIST FOR SUCCESS

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## BEFORE STARTING - GET THESE DONE:

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- Complete training (KVK for 7-15 days)
- Visit successful polyhouse/goat farm (at least 2)
- Prepare detailed budget with 20% contingency
- Get land documents verified by lawyer
- Check water availability thoroughly
- Meet bank loan officer before applying
- Get cattle vet/horticulturist consultation

## DURING APPLICATION:

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- Keep all documents in 2 sets (original + photocopy)
- Take acknowledgment receipt for every submission
- Follow up every 7 days with bank/NHB/NLM
- Keep digital copies of all documents
- Note down reference numbers for all applications

## AFTER LOAN APPROVAL:

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- Start construction immediately (within 30 days)
- Hire experienced contractor
- Keep all bills and invoices for subsidy claim
- Take photos at every construction stage
- Do not delay work (bank may cancel loan)

## AFTER STARTING OPERATIONS:

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- Maintain detailed records (daily log)
- Track expenses and income meticulously

- ❑ Build relationships with local buyers
- ❑ Join farmer producer organization (FPO)
- ❑ Attend market price updates regularly
- ❑ Get insurance (crop/livestock insurance)

SUCCESS TIPS:

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- ✓ Start small first, then expand
- ✓ Learn from experienced farmers
- ✓ Don't compromise on quality (goats, seedlings, polyhouse material)
- ✓ Focus on quality over quantity
- ✓ Build strong market linkages before starting
- ✓ Maintain good relationship with bank
- ❑ Keep emergency fund for 6 months operating expenses

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SECTION 12: APPLE/GOVERNMENT SCHEME APPLICATION LINKS

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ONLINE APPLICATION PORTALS:

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1. Polyhouse Subsidy (NHB):

Direct Link: [nhb.gov.in](http://nhb.gov.in) → "Track Subsidy Application" → "New Application"

Registration Required: Yes

Application Fee: ₹5,000

Processing Time: 2-3 months

2. Goat Farming Subsidy (NLM):

Direct Link: [dahd.nic.in](http://dahd.nic.in) → National Livestock Mission → Online Application

Registration Required: Yes

Application Fee: ₹2,500

Processing Time: 2-3 months

3. MUDRA Loan:

Direct Link: [mudra.org.in](http://mudra.org.in) → Apply for MUDRA Loan

Registration Required: No (apply through bank)

Application Fee: Nil

Processing Time: 7-10 days

4. Udyam Registration (MSME - Optional but Recommended):

Direct Link: [udyamregistration.gov.in](http://udyamregistration.gov.in)

Registration Required: Yes

Application Fee: Nil (FREE)

Processing Time: 1-2 days

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END OF PROJECT FILE  
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DOCUMENT INFORMATION:

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Version: 1.0

Date: June 2026

Applicability: All India (check state-specific schemes)

Last Updated: June 1, 2026

Prepared For: Entrepreneurs starting agri-business in India

DISCLAIMER:

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- Subsidy percentages and amounts are subject to change by government
- Always verify latest guidelines from official government websites
- Interest rates may vary by bank and applicant profile
- State-specific schemes may offer additional benefits
- Consult with local agriculture/animal husbandry office for state-specific guidance

RECOMMENDATION:

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This project file is a comprehensive guide. However, before starting any business:

1. Visit at least 2 successful farms of each type
2. Complete government-certified training
3. Consult with bank loan officer
4. Get feasibility study done by local agricultural university
5. Start with smaller scale first, then expand

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CONTACT FOR FURTHER ASSISTANCE:

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For questions about this project file or guidance on starting your agri-business, contact your nearest:

- Krishi Vigyan Kendra (KVK)
- District Agriculture Office
- Bank Agriculture Loan Officer
- State Horticulture/Animal Husbandry Department

Good luck with your agri-business venture!

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