

DRIP IRRIGATION



Chapter I

Requirements of Model Schemes for Formulation by Banks

General

Drip irrigation, also known as "trickle" irrigation, is the latest method of water management. Under this system, water is carried to the plant under low pressure, through small diameter plastic pipes and delivered at the root zone, drop by drop through drippers. Drip irrigation is widely practised and established method of irrigation in developed countries and is slowly gaining popularity in India. It is most suited for horticulture crops, vegetables etc. and finds applicability in hard rock areas where groundwater is scarce and helps in optimisation of the limited water resources. The system has its advantages and limitations. Its advantages are in terms of savings of water (50-60%) of that required for flow irrigation, effective use of fertilizers, less labour and energy cost. The limitation for adopting of this method is its high initial cost which is beyond the purchasing capacity of small and marginal farmers and thus mainly adopted by large farmers.

As a policy to encourage use of such systems, the Govt. of India under Centrally sponsored Scheme for small and marginal farmers to increase irrigation, provides subsidy to the extent of 50% of the cost of the equipment, the balance is available by institutional credit. Bankable schemes have to be formulated for availing bank loans. This booklet gives broad guidelines for scheme formulation by banks for financing drip irrigation systems.

SCHEME REQUIREMENTS

Scheme formulation for installation of drip irrigation systems against bank loans require both technical and financial details. The important items that should be included in a scheme for drip irrigation system are given below :

Introduction

This should briefly give the command area, type of plant/tree, required spacing between plants, land scope etc. and general topographic features.

Soil

The general nature of the soil and its characteristics. Soils have a bearing on the water requirements of crops and setting up the irrigation schedule.

Climate and Rainfall

The climatic condition and rainfall of the area governs the irrigation requirements of the crops. The evapo - transpiration data is also important. The normal monthly evaporation data as per Indian Meteorological Department (IMD) should necessarily be given which would greatly help in determining the daily water requirements and irrigation needs in different seasons.

Groundwater quality

Groundwater quality in the scheme area should be given. Its suitability for irrigation may be indicated in sodium absorption ratio, total dissolved solids etc.

Designs of Drip System

The designs of the drip system especially the layout, size and length of mains, sub-mains, laterals etc. based on land slope and field plot layout should be given in the scheme.

Emitter selection, number of emitters to the plant, water discharge through the emitter and total pumping schedule should be indicated.

Well Capacity

The source of water should be indicated. If the source of water is a groundwater structure, the diameter, depth and well yield together with HP of the pump set already installed may be given. This is necessary to decide the discharge available from the well and its optimum utilisation.

Economics

The economics of investment should be given in detail to justify the loan. The scheme should also give details about repayment period, rate of interest, subsidy available etc.

Basic Data Information

A drip irrigation system requires certain basic data information to plan its layout and ensure trouble free operation. A format for the required information is given in the Annexure I which necessarily should be provided in the scheme.

TECHNICAL ASPECTS

DESIGN PARAMETERS

The design of a drip Irrigation system involves estimation of the following parameters.

1. Area to be irrigated, type of plants, their spacing and numbers per hectare.
2. Peak water requirement of a plant per day. For estimation of total water requirement for a given area, the number of emitters required per plant, amount of water discharged per hour through each emitter and the total number of hours water is available should be known/estimated.
3. Design of Main and Lateral Drip Lines. This depends upon friction head loss which in turn is governed by the type of plantation/crop and field configuration.
4. Water required to be pumped from the well. This depends upon hydrogeological conditions in the area and water requirement of plants/crop
5. Horse Power of Pump set This depends upon discharge and total head including friction losses over which water is to be lifted/pumped.
6. Unit cost.

COMMAND AREA

A command area map giving systems layout is necessary to plan and design a drip irrigation system. It may not be necessary to have a detailed contour plan but it is helpful if a plan showing the highest and lowest points along with well location is given in the scheme. This enables proper design of main line and laterals to suit the spacing and number of plants.

The recommended spacing and population of some of the important plants/crops are given in the Table 1

Table 1

Spacing and Plant Population of Important Plants/Crops

Sr.No	Crop	Spacing (m)	Plant Population (Nos/ha)
1	Grapes	3.0x3.0	1,100
2	Mango	10.0x10.0	100
3	Oranges	5.0x5.0	330
4	Lime	6.0x6.0	270
5	Coconut	7.5x7.5	175
6	Banana	1.5x1.5	4,400
7	Cotton	1.3x1.3	5,900

8	Tomato/Brinjal	1.0x0.5	20,000
9	Sugarcane	1.0x0.3	33,000

WATER REQUIREMENT OF CROPS/PLANTS

Water requirement of crops (WR) is a function of surface area covered by plants, evaporation rate and infiltration capacity of soil. At first, the irrigation water requirement has to be calculated for each plant and thereafter for the whole plot based on plant population for the different seasons. The maximum discharge required during any one of the three seasons is adopted for design purposes.

The daily water requirement for fully grown plants can be calculated as under.

$$WR = A \times B \times C \times D \times E \dots \dots \dots \text{Equation (1)}$$

Where : WR = Water requirement (lpd/plant)

A = Open Pan evaporation (mm/day)

B = Pan factor (0.7)

C = Spacing of crops/plant (m²)

D = Crop factor (factor depends on plant growth for fully grown plants = 1)

E = Wetted Area (0.3 for widely spaced crops and 0.7 for closely spaced crops)

The total water requirement of the farm plot would be **WR x No.of Plants**

The daily water requirement pf various crops per plant for different pan evaporation readings are given in Table 2.

Table 2

Water requirement of Crops/Plants on the Basis of Pan Evaporation Data

Crops	Spacing (m)	Pan Evaporation (mm/day)				
		2	4	6	8	10
		Water Requirement(lpd /plant)				
Grapes	3.0x3.0	3.7	7.6	11.3	15.1	18.9
Mango/Sapota	10.0x10.0	'42.0	'84.0	'126.0	'168.0	'210.0
Oranges	'5.0x5.0	10.5	'21.0	31.5	'42.0	52.5
Coconut	6.0x6.0	15.1	30.2	45.4	60.5	75.6

Banana	7.5x7.5	24.2	48.5	72.8	'97.0	121.3
Cotton	1.5x1.5	1.7	4.4	6.6	8.8	'11.0
Tomato/Brinjal/Chillies	1.3x1.3	'0.5	3.3	'5.0	6.6	8.3
Sugarcane	'1.0x0.3	'0.3	'1.0	2.5	'2.0	2.5
			'0.6	0.9	1.2	1.5

The water requirement for different seasons can be calculated using Equation 1. The maximum discharge required during any one of the three seasons is adopted for design purposes

DESIGN AND PERFORMANCE OF EMITTERS

The design, number of emitters required for plant and their discharge are important factors in designing a drip irrigation system. Various emitters are designed for controlled release of water to the plants. It is necessary for manufactures of drip system to state optimum operating pressure and discharge and the emitter is so selected that application rate equals to the absorption rate of soil so that no water stagnation takes place on the surface of the soil. In some systems a short length of flexible plastic tubing of small diameter is used as emitter. This tubing is generally of 0.96mm diameter and is inserted through holes in walls of the laterals. This is commonly known as micro tube system. The flow from different lengths of 0.96mm polyethylene tubing under various pressure is given in Table 3.

Table 3

Flow from polythelene Tube emitters of 0.96 mm diameter(lph)

Length of tubing (mm)	Pressure in supply line (Atomos)						
	0.1	0.2	0.3	0.5	0.75	1	1.5
7.5	6.1	10.4	13.9	20.2	27.2	33.2	44.7
15.5	4.1	6.7	9	12.8	17	20.7	27.4
25	2.9	4.7	6.3	8.9	11.8	14.4	19
35	2.3	3.7	4.9	7	9.3	11.3	15
50	1.8	2.9	3.8	5.5	7.3	8.8	11.7
75.5	1.4	2.2	2.9	4.2	5.6	6.8	9
100	1.1	1.8	2.4	3.4	4.5	5.5	7.3
125	0.96	1.6	2	2.9	3.9	4.7	6.3
150	0.84	1.4	1.8	2.6	3.4	4.2	5.5
175	0.75	1.2	1.6	2.3	3	3.7	4.9
200	0.69	1.1	1.5	2.1	2.7	3.3	4.4
250	0.6	0.97	1.3	1.8	2.4	2.9	3.8
300	0.53	0.85	1.1	1.6	2.1	2.6	3.4

Another method of releasing water from laterals is through small perforations in the walls which are sometimes called "soakers".

PERFORMANCE OF EMITTERS

Water from emitters fall on ground and is absorbed by soil. The wetted area depends upon the soil type and rate at which water comes out of emitters. The infiltration rate for various type of soils and the surface area wetted due to drippers at various flow rates are given in Table 4&5.

A drip system is not suitable for clayey or gravelly soils as would be seen from table 4. Best results with this system are obtained with medium textured soils.

In orchards having widely spaced plants, two or more line of laterals may be required for each row. Sometimes a loop with 3 to 4 emitters is placed around each plant to provide the required wetted area. This should be away from the plant stem.

Table - 4

Infiltration Rate of Soil

Sr.No.	Texture	Infiltration Rate (cm/hr)
1	Coarse Sand	2.0 to 2.5
2	Fine Sand	1.2 to 2.0
3	Fine Sandy loam	1.2
4	Silty loam	1.0
5	clay loam	0.8
6	clay	0.5

Table - 5

Surface Area Flooded by Emitters

Sr.No.	Emitter flow Rate	Soil infiltration rate (Cm/hr)					
		0.25	0.5	0.75	1.0	1.25	1.50
	(lph)	Wetted Area (sqm)					
1	'1.0	0.4	0.2	0.13	0.1	0.08	0.07
2	'2.0	0.8	0.4	0.27	0.2	0.16	0.13
3	'3.0	1.2	0.6	'0.40	0.3	0.24	'0.20
4	'4.0	1.6	0.8	0.53	0.4	0.32	0.27
5	'5.0	'1.0	'1.0	0.67	0.5	'0.40	0.33
6	'6.0	1.2	1.2	'0.80	0.6	0.48	0.4
7	'7.0	1.4	1.4	0.93	0.7	0.56	0.47
8	'8.0	1.6	1.6	1.07	0.8	0.64	0.53

No. of emitters

(lph)	Head loss in meters per 100 m length of pipe						
200	10.2	5.2	2.5	1.7	0.8	0.4	0.3
400	'39.0	'18.0	8.6	5.7	2.7	1.6	1.1
600	--	'39.0	'18.0	'13.0	5.9	3.2	2.5
800	--	--	'30.0	'21.0	'10.0	5.5	4.1
1,000	--	--	'45.0	'30.0	16	8.3	6.2
1,200	--	--	--	'42.0	'21.0	'11.0	8.8
1,400	--	--	--	'56.0	'28.0	'16.0	'11.0
1,600	--	--	--	--	'36.0	'20.0	'15.0
1,800	--	--	--	--	'45.0	25	'19.0
2,000	--	--	--	--	'54.0	'30.0	'23.0

Mainline

To design the main line the pressure required at proximate end of laterals and the maximum friction loss at that point should first be determined. Friction losses due to valves, risers, connectors, etc., should be added to this. sometimes, two or more laterals simultaneously operate from the mainline and these have to be properly accounted for in the design.

The friction head loss in mains can be estimated by Hazen-williams formula given bellow.

$$hf = 10.68x(Q/C) xD x(L+Le)$$

Where : hf = Friction head loss in pipe (m)

Q = Discharge (M /sec)

C = Hazen Willian constant (140 for PVC pipe)

D = Inner dia of pipe (m)

L = Length of Pipe (m)

Le = Equivalent length of pipe and accessories

Laterals

The design of lateral pipe involves selection of required pipe size for a given length which can required quantity of water to the plant. This is the most important component of the system as large amount of pipe per unit of land is required and the pipe cost is such that system is economically viable.

In designing the lateral, the discharge and operating pressure at emitters are required to be known and accordingly, the allowable head can be determined by the same formula as the main line.

Design Criteria

The pressure head of emitter of any lateral should be calculated based on discharge requirement of each emitter (Table 3).

1. It should be ensured that the head loss in the lateral length between the first and last emitter is within 10% of the head available at the first emitter.
2. The friction head loss in the mainline should not exceed 1m/100m length of the mainline.

Friction head loss for various discharges is given in table 8 and equivalent lengths of straight pipe in meters giving equivalent resistance to flow in pipe fittings in Table 9.

Table-8

Friction Losses for Flow of Water (m/100m) in smooth Pipes(c=140)

Discharge (lps)	Bore diameter (mm)										
	20	25	32	40	50	65	80	100	125	150	
0.5	16.4	5.5	1.6	0.56	-	-	-	-	-	-	
1	-	10	6	2	0.68	-	-	-	-	-	
1.5	-	-	12.7	4.3	1.45	0.4	-	-	-	-	
2	-	-	16	7.3	2.5	0.68	0.25	-	-	-	
3	-	-	-	15.5	5.2	1.45	0.53	-	-	-	
4	-	-	-	26.4	6.9	2.5	0.9	0.3	-	-	
5	-	-	-	-	13.4	3.8	1.36	0.46	-	-	
6	-	-	-	-	18.8	5.2	1.9	0.64	0.22	-	
7	-	-	-	-	-	6.9	2.5	0.84	0.29	-	
8	-	-	-	-	-	8.9	3.2	1.1	0.37	0.15	
9	-	-	-	-	-	11.1	4	1.36	0.46	0.19	
10	-	-	-	-	-	13.4	4.9	1.65	0.55	0.32	

For other type of pipes (new) multiply foregoing figures by factor given below

Sr no	Particulars	C	Multiplication factor
1	Galvanised iron	120	1.33
2	Uncoated cast iron	125	1.23
3	Coated cast iron, Wrought iron coated steel	130	1.07
4	Coated spun iron	135	1.07
5	Uncoated Asbestos cement and concoated steel pipes	140	1
6	Coated asbestos cement spun concrete or bitumem lines	145	0.94
7	Smooth pipes (lead, brass, copper, stainless steel, glass, PVC	150	0.86

Table - 9

Length of Straight Pipe in Meter giving Equivalent Resistance to Flow in Pipe Fittings

[IS : 2951 (Part II) - 1965]

(Equivalent Length in Mtrs.)

Sr.No.	Pipe size (mm)	Elbow Bend	90 Bend	Standard Tee	Sluice valve	Foot or Reflux valve
		(Ks=0.7)	(ks=0.12)	(Ks=0.4)	(Ks=0.4)	(Ks=3.5)
1	25	0.536	0.396	0.704	0.077	2.04
2	40	0.997	0.569	1.131	0.142	3.05
3	50	1.296	0.741	1.704	0.185	3.96
4	65	1.814	1.037	2.384	0.259	5.18
5	80	2.241	1.281	2.946	0.320	6.10
6	100	2.959	1.691	3.889	0.422	8.23
7	125	4.037	2.307	5.306	0.576	10.0
8	150	5.125	2.928	6.735	0.732	12.0

UNIT COST

The unit cost of Drip Irrigation system depends upon the shape and size of command area, spacing and number of plants and their water requirement. The unit cost should include the cost of following main items.

1. Mainline/Submain
2. Laterals
3. Drippers/micro-tubes
4. Lateral connectors
5. Straight connectors
6. Filters (Screen or Gravel)
7. Bends/end plugs, couplers, joint, tees
8. Pressure gauge, water meters
9. Water regulators
10. Installation charges

The average unit cost of drip irrigation system for different crops are given in Table-10. This is for guidance only.

Table - 10

Unit Cost of Drip Irrigation System

Sr.No.	Crop	Spacing (m)	Cost (Rs/ha)
1	Coconut	8x8	20,680/-
2	Sapota/Mango	10x10	16,835/-

3	Oranges/Guava	6x6	26,250/-
4	Pomegranate	5x5	28308/-
5	Grapes	3x3	37,916/-
6	Banana	2.5x2.5	36,468/-
7	Grapes -Thomson Variety	3.5x1.75	43,364/-
8	Sapota	9.25x9.25	16,300/-
9	Banana	1.8x1.8	47,950/-

Normally farmer has to arrange for his own down payment as margin money while availing bank loan. Since subsidy is available for drip irrigation system to all types of farmers, the bank loan is sanctioned in advance net of subsidy. However there is inordinate delay in sanction and release of subsidy by government. As a result manufactures/suppliers of drip irrigation system are reluctant to install the system unless full cost is paid. This causes financial difficulties to farmers and adversely effects the progress of drip system. NABARD has advised financing banks to advance loan for total cost of system, without insisting for sanction and release of subsidy, and adjust the subsidy, as and when received, in the loan account as a part of repayment.

Chapter II

MODEL FOR A SCHEME OF DRIP IRRIGATION

This model scheme for drip irrigation system to avail loan assistance give details about estimation of water requirement of plantation crops, system design, HP of pumping unit, unit cost and financial viability of the investment.

Example

The beneficiary has an open well of 4m dia and 25 m depth fitted with 5 HP electric pump set. The area has a land slope of 0.5m/100m and the soil is clayey loam. The farmer proposes to install drip irrigation system for a new citrus plantation on a 1ha plot.

Design

The following estimations are made for designing a suitable drip irrigation system on the farm.

1. Basic data - land slope, plant spacing, length of main line and laterals.
2. Irrigation water requirement
3. Emitters - number and spacing
4. Size and length of Main line and Laterals, manifold etc.,
5. HP of pump set
6. Unit cost
7. financial Analysis

Basic Data Analysis 1. No. of plants Area = 1 ha = 100x100m

Spacing (m) = 6x6

No.of plants = (100x100) / (6x6) = 277

2. Estimation of Water Requirement

The irrigation water requirement is determined using IMD pan evaporation data. The average monthly pan evaporation data for the area is given below.

Normal Monthly Pan Evaporation Data

Month	mm	Month	mm
January	99.2	July	145.6
February	119.6	August	134.6
March	176.3	September	134.6
April	210.2	October	144.6
May	245.4	November	112.2
June	198.8	December	94.4
			Total 1815.2

From the above data the season wise total pan evaporation as well as average pan evaporation is given below.

Sr.No.	Season	Days (Nos)	Total Pan (evaporation during the season (mm))	Avg. Daily Pan Evaporation (mm/day)
1	Kharif (15/6 to 15/10)	122	585.8	4.8
2	Rabi (16/10 to 28/2)	136	497.4	3.65
3	Summer(1/3 to 14/6)	107	737.3	6.83

The daily water requirement of plants using Equation 1 is given below.

Sr. No.	Season	Evaporation (mm/day)	Water requirement lpd/plant	m /day/ha
1	Kharif	4.80	36.3	10.0
2	Rabi	3.65	27.6	7.6
3	Summer	6.83	51.6	14.3

Therefore, the drip irrigation system has to be designed for the maximum requirement of 51.6 litre/day/plant during the summer season. for this the water requirement works out to 14.3m /day/ha of plantation. If the average working hour of pump set is taken as 4 hours per day, the discharge required would be as below :

Pumping rate = 13 litre/hr/plant

Pumping rate

per hectare = 14.3 m /day/ha

= 3.6 m /hr/ha

= 0.97 LPs or say 1 LPs

As required discharge is only 14.3 m /day/ha, it can be pumped for one hour only from a well giving a discharge of 4 LPs. This is also the normal well yield in the area using a 5 HP pump set. For the estimated water requirement of 1 LPs only, an arrangement to divert excess water to irrigate other crops would be provided, especially during Kharif and Rabi periods. Alternatively, a tank of 14.3 m capacity can be provided so that uninterrupted irrigation may continue for 4 hours even in areas where power shut off are frequent.

3. Selection of Emitters

Number of emitters

Depending upon the type of emitter and discharge required their number can be estimated. For a pressure head of 4m and discharge at 4 litre/hour the number of emitters required are:

No. of emitters/plant = (Rate of Pumping/hour/plant) / (Avg. discharge of one emitter)

= 13 / 4 = 3.25 say 4 emitters

The plot is square and of 1 ha. As such the mainline would be 100 m long and laterals would also be 100 m in length. As plant spacing is 6m x 6m, a total of 17 laterals would be required. Each lateral would serve approximately 16 plants and there would be 4 emitters per plant. Thus, the total number of emitters per lateral would be **16 x 4 = 64 nos.**

As the total length of one lateral is 100m the emitters would be spaced at 1.5 m i.e. 100/64.

4. Main Line and Laterals

Main Line

The main line is designed to carry the maximum discharge required for total number of plants in the farm plot.

Maximum discharge required

= No. of plants x peak discharge per plant

= 277 x 13 = 3601 lph or 1 LPs

Friction Head loss in Pipes (m)

Total length = 100.0

Equivalent length of 17

Straight connectors = 8.5

Equivalent length of = 6.0

tee, bends etc.

Total 114.5

or say 115 m.

From Table 6 it would be seen that for a discharge of 1 LPs through a pipe of say 40 mm diameter, the friction loss would be 2 m per 100 length or 2.3 m for 115 m equivalent length.

Friction head loss = $2.3 \times 0.88 = 2.02$

Conversion factor = (0.88)

As the proposed system uses multiple openings, the friction loss is taken as 1/3 of the total friction loss i.e. $2.03/3$ i.e. 0.67 m. Thus, the loss in mains is within 1.0 m/100 m and a pipe of 40mm diameter will be ideal in the layout.

Laterals

A lateral is so selected that the pressure difference from the proximate end to the last emitter do not exceed 10% of the normal operating head which in the present case is 4m. The maximum permissible variation in friction loss in the pipe is $4 \times 10/100 = 0.4$ m for a lateral of 100 m length. The land slope is 0.5 m/100m. Thus the total friction loss allowable is $0.4 + 0.5 = 0.9$ m.

In addition to 100 m length of laterals there is additional loss due to connectors. This is generally taken as 0.1 to 1m (on an average 0.5) of the equivalent length of an emitter. The equivalent length of 64 emitters would thus be $64 \times 0.5 = 32$ m. Thus, total equivalent length for calculation of friction loss in laterals would be 132 m. The total flow in laterals is 224 lph i.e. $3.5 \times 4 \times 16$. A perusal of Table 7 shows that for 200 LPs flow the friction loss in 13.9 m length it would be 2.24 m. It is a general practice that friction losses are taken at 1/3 of the total equivalent length of pipes with multiple emitter/connections. Thus, the friction loss works out to $1/3 \times 2.244 = 0.748$ m which is within the maximum permissible limit of 0.9 m. Therefore, 14 mm (OD) lateral pipe of 100 m length is suggested in this scheme.

The friction loss in micro tubes need not be considered as a minimum of 4m head is prescribed which includes friction loss.

5. HP of Pump set

The HP of pump set required is based upon design discharge and total operating head. The total head is the sum of total static head and friction losses in the system.

1. Static Head

(i) The total static head is the sum total of the following

		(m)
1	Depth to water (bgl)	15
2	Draw down	3
3	Outlet level above ground level	2
4	Friction loss in pipes, bends, foot valves etc.	1
		21

(ii) The friction loss in the drip unit as under

		(m)
1	Friction loss in main pipe	0.67
2	Friction loss in laterals	0.75
3	Minimum head required over emitters	4.00
		5.42

Total Head = Static Head + Friction head loss

$$= 21.00 + 5.42$$

$$= 26.42 \text{ or say } 27 \text{ m}$$

$$\mathbf{Hp \text{ of pump set}} = (Q \times H) / (75 \times e)$$

Where Q = discharge (lps)

H = Head (m)

e = Pumping efficiency (0.6)

$$\mathbf{HP} = (1 \times 27) / (75 \times 0.6) = 0.66 \text{ say } 1 \text{ HP}$$

6. Unit cost

The unit cost of the drip irrigation system to be installed on a 1ha plot of Citrus garden is given in table 11.

Table 11

Estimated Cost of Drip Irrigation System on 1 ha Plot

(Indicative only)

1. Water requirement (lpd/plant) = 51.6

2. Materials required

a. Main Line 50 mm dia 100m

b. Lateral 12 mm dia 17 nos 1700

c. No. of Plants 277

d. Water requirement 14.3 m /day

e. Dripper (4 nos/plant) 1108 nos.

3. Cost Estimate

Sr. No.	Item	Quantity	Rate (Rs./m)	Cost (Rs.)
1	Mainline 50 mm dia	100 m	29	2,900
2	Lateral Line 16 mm dia	1750 m	6.45	11,287
3	Lateral Connectors	17 nos	6 each	102
4	End Connectors at laterals	17 nos	4.5 each	76
5	Drippers	1150 nos	2	2,300
6	Micro tube (6mm.)	890 m.	1.6	1,424
6	Tees, end-plugs.	one	LS	1,100
7	Joints, regulators etc.	one	LS	1,100
8	Screen filter	one	LS	2,100
9	Pressure Gauge, Water meter	one	LS	1,000
10	Ventury assembly	One	LS	2,250
11	Installation charges	one	LS	500
		Total		26,139
		or say		26200

7. Financial Viability

The financial viability of the scheme is as given below :

Area = 1 ha (100x100m)

Plant spacing = 6mx6m

Total number of plants = 277

Total cost = Rs.26200.00

The Internal rate of Return (Table 12) works out to 30.62%. As such, the proposal is financially viable.

Table - 12

CALCULATION OF IRR

Orange (Mosambi/Santra) Plantation (1ha. Model)

Unit Cost-Rs 26200/- per ha.

Particulars	Y E A R														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cost															
i Drip System	26,200														
ii Plantation	5,200	1,800	2,000	2,000	2,000	5,500									
iii Maintenance							6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Total Cost	31,400	1,800	2,000	2,000	2,000	5,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Total incime					8,400	16,200	24,600	32,400	48,600	5,700	64,800	64,800	64,800	64,800	64,800
Net Cashflow	-31,400	-1,800	-2,000	-2,000	6,400	10,700	18,100	25,900	42,100	50,500	58,300	58,300	58,300	58,300	58,300

NPW of benefit @ 15% 112618

NPW of cost @ 15% 47904.9

BCR 2.35086

IRR 30.62%

Procedure for availment of refinance

The financing bank may identify the beneficiaries desirous to have drip irrigation units. The bank should furnish detailed plan and estimate of quantities and rate of each item of drip system to be laid on the farm indicating the plantation crop and plant spacing in the scheme including the time frame for completion of the work. The bank may either submit scheme for individual or area based schemes for a group of farmers who propose to develop new or existing orchards and want to install drip irrigation system for the same.

Subsidy

As available from time to time.

Repayment period

The repayment period of loan for drip irrigation system would be 10 to 15 years. (minimum 10 years and maximum 15 yrs. including gestation period of 11 months) for small and marginal farmers.

Rate of Interest

As applicable from time to time.

Annexure - I

DRIP IRRIGATION SYSTEM

BASIC DATA SHEET

I. Name of the Farmer :

Village : Survey No.:

Taluka : District : State :

II. Status of Farmer (Small/Marginal/Other)

Land holdings (ha) :

III. Irrigation Facilities :

a. Type of Minor Irrigation Structure (Dugwell/DCB/Borewell/Shallow Tubewell) :

b. Well Details

1. Diameter (m) Depth (m)
2. Static water level Maximum water level (mbgl) Minimum water level (mbgl)
3. Duration of pumping (hrs/day) : Kharif Rabi Summer
4. Discharge (lps)
5. Water quality (unsuitable/suitable for irrigation):

c. Pump set details

Type (Centrifugal/submersible):

Horse Power (Electric/Diesel):

Power availability (hrs/day) :

IV. Area Irrigated :

a. Total cultivated Area (ha):

b. Crop pattern

i. Horticulture crop Area Irrigated Plant (ha) (ha) Age Spacing

(Yrs) (m)

1.

2.

3.

Total

ii. Food crops Area Irrigated

(ha) (ha)

1.

2.

3.

Total

(Season-wise if available)

V. A contour map of the farm with complete measurements, showing location of water source, distance of plot ends, highest and lowest levels. If such a map is not available, a rough sketch may be furnished of the farm giving the measurements of the farm plot.

Annex ure - II

CHECK LIST

MINOR IRRIGATION - DRIP IRRIGATION

(To be completed by the Executive/Officer of the bank forwarding the scheme)

NOTE : Tick (/) across the line to signify that the relevant information has been furnished in the scheme.

1. GENERAL

- Specifications of the scheme area
- Nature and objective proposed development
- Name(s) of the financing bank(s) / branch(s)
- Approval of the schemes by the competent authority, including State Government in the case of SLDB. Coverage of the loans under the Guarantee Schemes of Deposit Insurance and Credit Guarantee Corporation
- Status of beneficiaries (individuals/partnership firms/company/Corporation/Co-operative Society) and the coverage of borrowers in weaker sections like small (as per norms given by National Bank) or marginal farmers/SC/ST, etc.
- Land-use pattern, source-wise irrigated area, present cropping pattern, yield and income per acre, land holding distribution, land tenure system etc. in scheme area
- Capability/experience of the persons/institutions implementing the scheme
- **TECHNICAL ASPECTS**
- Command area map with levels
- Type of soil
- IMD Normal Annual Rainfall

- IMD Monthly Evaporation
- Proposed cropping pattern with plant spacing and number of plants per hectare for a modal farm
- Peak water requirements per plant/day and per plant/season
- Designed discharge and water availability in hours per day
- Existing pumping equipment

i. Range of HP

ii. Whether electric/diesel

- Water availability

i. Geology of the area

ii. Category of block

iii. Chemical quality of water

iv. Design of well (dia/Depth)

v. Well discharge

- Design of Drip system for a model

i. Main line

ii. Sub main

iii. Laterals

iv. Emitters/Micro tubes

v. Lateral/Straight connectors

vi. Filters/screens

vii. Fertilizer unit

viii. Bends/end plugs, joints etc.

ix. Pressure gauge, water meters

x. Water regulators

xi. Item-wise break-up of unit cost

xii. Comments on technical feasibility of the project

- **FINANCIAL ASPECTS**
- Lending terms : rate of interest, grace period, repayment period, down payment, nature of security, availability of Government guarantee for bank loan/refinance (if necessary), source and extent of availability of subsidy etc.
- Year-wise physical and financial programme, bank loan and refinance requirement
- Income "without project and "with project" with reference to the representative of the holdings in the scheme area and the estimate of

incremental income

- Comments on the financial viability of the project along with cash flow, BC Ration, net present worth, financial rate of return (IRR) etc.
- Comments on the financial position of the borrowers/implementing agency. In the case of partnership firms/companies/Corporation or Society an analysis of their financial position, debt-equity ratio and profitability along with copies of audited financial statements for the last three years.
- **INFRA STRUCTURAL FACILITIES**
- Sources of availability of capital assets/drip irrigation system, the approximate distance and arrangements for their maintenance/servicing
- Arrangements for availability of raw-material, improved seeds/fertilizers, pesticides, etc., for agriculture
- Agencies providing crop loans/maintenance expenses to the beneficiaries and the adequacy of the arrangements.
- Availability of technical staff for implementation of the scheme with the bank/implementing authority.
- Details of technical guidance, government support/extension service available and whether budgetary provision has been made for the same.
- Supervision and monitoring arrangements available with the financing institution.
- Availability of power and diesel.

Signature and Designation

of the Bank Officer