

PROTECTED CULTIVATION 2.0 FOR INDIA

From Success to Scale

Empowering India's Progressive Farmers to Compete Globally

A policy roadmap for strengthening the National Horticulture Board's protected-cultivation scheme to raise farm incomes, create rural employment and build a world-class Indian horticulture sector

PROGRESSIVE FARMERS · RURAL PROSPERITY · GLOBAL COMPETITIVENESS

PREPARED FOR

Prime Minister's Office
Economic Advisory Council to the Prime Minister (EAC-PM)
Ministry of Agriculture & Farmers Welfare
Mission for Integrated Development of Horticulture (MIDH)
National Horticulture Board
Ministry of Finance
Ministry of Cooperation
NITI Aayog

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Foreword

India's farms are changing. In village after village, a new kind of farmer is emerging: young, ambitious and ready to invest in technology to grow more on less land, with less water and less risk. Protected cultivation is at the heart of this change, and the National Horticulture Board has made it possible.

In just two years, NHB's protected-cultivation approvals have grown more than four times. Most of these projects belong to farmers with one or two acres, spread across twenty-two states. Each is a bank-financed enterprise that creates year-round work, uses Indian-made materials and produces to the quality that modern and global markets demand. Few public programmes can show so clear a return on every rupee invested.

This success rests on sound policy and steady delivery: NHB's reforms, the higher subsidy ceiling of 2025 and the extension of the Agriculture Infrastructure Fund to protected cultivation. Together they gave farmers and banks the confidence to invest in their future.

The task now is to build on that foundation. Demand has grown faster than anyone foresaw, and a scheme of this promise deserves resources to match. Drawing on NHB's own published data and on the experience of those who build and farm polyhouses every day, this paper sets out how the Government can take protected cultivation from success to scale: what should be done, why, and what the country stands to gain.

We respectfully offer it to the Prime Minister's Office, the Economic Advisory Council to the Prime Minister, the Ministry of Agriculture and Farmers Welfare, the Mission for Integrated Development of Horticulture, the National Horticulture Board, the Ministry of Finance, the Ministry of Cooperation and NITI Aayog as a practical blueprint for **Protected Cultivation 2.0**, the scheme's next phase, in the belief that India's progressive farmers, given steady support, can grow with confidence and compete with the best in the world.

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Disclosure of interest

The author is the founder of Rise Hydroponics, a company that designs and builds protected-cultivation projects, including projects supported under NHB's scheme. This paper seeks no reserved allocation or preferential treatment for any company or member. Any benefit to the author's firm from the measures proposed would arise only on open, competitive terms, in the same way as for every other supplier.

1. Executive summary

4.4× growth in approvals, FY 2023-24 to FY 2025-26	86% of projects are 2.5 acres or smaller	22 states with approved projects	~43,500 year-round rural jobs from NHB-approved projects (est.)	₹338 cr GST generated by NHB- approved projects since FY 2023-24 (est.)
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1.1 What has worked

Approvals for polyhouses and net houses rose from 293 in FY 2023-24 to 1,293 in FY 2025-26. The typical project is 1.24 acres. Three forces drove this: NHB's credit-linked subsidy, which gave banks confidence; the Agriculture Infrastructure Fund, which made the loan affordable; and a new generation of educated, ambitious farmers. The result is an almost entirely Indian supply chain and a large, lasting gain in rural employment: on IGMA's field norms, projects approved since FY 2023-24 have created about 43,500 year-round jobs. Polyhouses are also the base of India's export-grade flower and exotic-vegetable production.

1.2 Why it needs support now

The protected-cultivation allocation is about ₹500 crore a year (IGMA estimate). One year of approvals at today's demand needs roughly the same amount. About ₹1,025 crore of subsidy is already in the pipeline (IGMA estimate), and NHB paused new applications on 8 October 2026, citing budget availability. Input costs have risen about 25%, and 18% GST takes back around a third of every subsidy rupee. Yet each ₹1 of subsidy brings about ₹1.10 of farmer equity and bank credit (₹2.10 of investment in total), paid only after a verified asset exists.

1.3 What has happened since June

NHB's published records show no protected-cultivation Grant of Clearance since 18 June 2026. The revision of 21 August 2026 changed the subsidy rate and the family definition for files already in process, and new applications were paused on 3 September and then, on 8 October, until further orders. The whole sector — farmers, banks, manufacturers, workers and advisers — has been waiting for four months, and the loss grows every day (Section 4).

1.4 Protected Cultivation 2.0: the next phase

This paper proposes a second phase for the scheme, built on five pillars. Fourteen recommendations to deliver them are set out in Section 3, and the sections after them explain why.

Pillar	What it means
Scale	A one-time provision of about ₹1,025 crore for existing commitments now, and an allocation of at least ₹1,000 crore a year from Budget 2027-28.
Capacity	More technical staff at NHB headquarters and State offices, a steady committee rhythm and digital processing.
Affordability	5% GST on protected-cultivation structures and cost norms indexed to input prices.
Fairness	Area slabs per family — 50% on the first 5 acres, 35% above 5 acres — that reward expansion, welcome commercial-scale farms and stop splitting.
Predictability	An annual quota, continuity for filed applications, six months' notice before any change and a permanent seat for the sector in policy bodies.

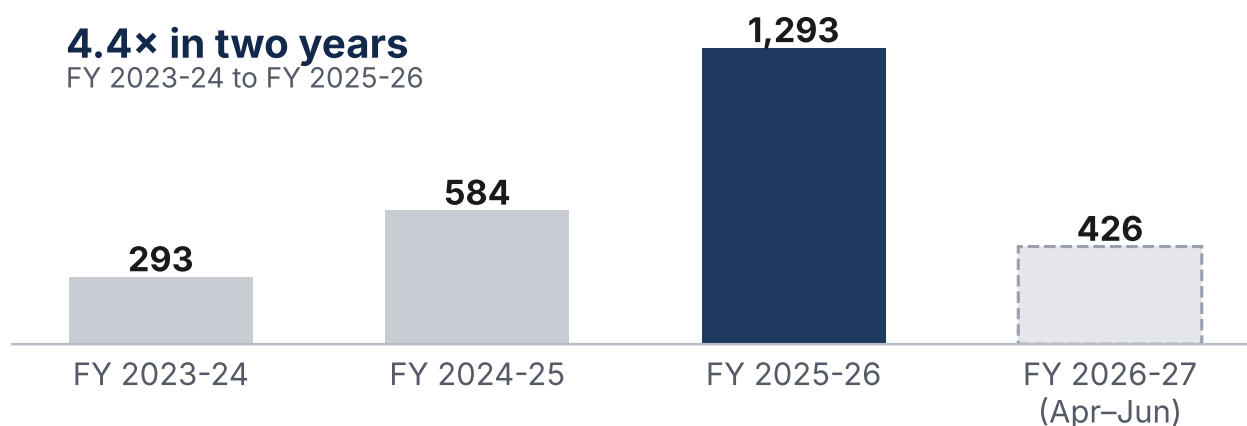
2. Celebrating NHB's success

KEY POINTS

- NHB has built one of the most successful farm-investment schemes India has run: approvals rose **4.4 times** in two years.
- Its reforms — the PEC system, a higher subsidy ceiling and faster clearances — made the scheme **dependable for farmers and banks**.
- The scheme now reaches **22 states**, has created year-round rural jobs and is bringing young Indians back to farming.

Before asking for more, it is right to recognise what has been achieved. Over the last three years the National Horticulture Board has turned protected cultivation from a niche activity of a few districts into a national movement of small and progressive farmers. That did not happen by chance. It is the result of deliberate reform, steady outreach and the work of NHB's leadership, officers and field teams across the country.

Figure 2.1: Protected-cultivation approvals rose 4.4 times in two years



Source: NHB PEC and PPAC minutes; IGMA register of 5,357 project codes. FY 2026-27 covers approvals to 18 June 2026.

Table 2.1: Milestones in NHB's protected-cultivation journey

When	Milestone
January 2024	PEC system introduced for Grant of Clearance, replacing PPAC and bringing a regular, transparent decision process.
FY 2024-25	Approvals double to 584 polyhouse and net-house projects.
2025	Revised guidelines raise the subsidy ceiling from ₹56 lakh to ₹1 crore per beneficiary, opening the scheme to commercially viable farms.
FY 2025-26	A record 1,293 approvals, about ₹1,050 crore of farm investment, with projects in 22 states.
6 May 2026	NHB commits to weekly PEC meetings and GoC within 30 days.

Source: NHB guidelines, orders and published PEC/PPAC minutes; investment is an IGMA estimate.

2.1 What NHB got right

Reform that farmers could trust. The PEC system gave applicants a clear, regular route to a decision. The higher ceiling in the 2025 guidelines matched the subsidy to the real cost of a commercial polyhouse. The 6 May 2026 commitment to GoC within 30 days showed an organisation focused on service.

Outreach that reached small farmers. Through its state offices, its online application system and its work with banks and State horticulture departments, NHB reached farmers far beyond the traditional polyhouse districts. The data shows it: the median project is 1.24 acres, and the fastest growth came from Rajasthan, Uttar Pradesh, Haryana and Madhya Pradesh.

A credit-linked design that works. Because the subsidy is released to the bank loan only after a structure is built and jointly inspected, every rupee is tied to a real, productive asset. Of 3,499 files NHB approved across all activities since FY 2023-24, 2,596 (74%) were for protected cultivation, each a bank-appraised project.

Impact beyond the farm. The scheme has created year-round rural employment, revived Indian manufacturing of polyhouse materials and drawn educated young people back into agriculture. These are achievements any Government programme would be proud of.

Credit where it is due

The growth of protected cultivation in India over the last three years is, above all, NHB's achievement. Its leadership, officers and field teams have delivered a scheme that farmers, banks and industry trust. The recommendations in this paper are made in that spirit: to help NHB carry a success that has now outgrown the resources given to it.

3. Recommendations

Fourteen practical steps in six groups, each within the Government's existing powers. The first two are budget decisions: the one-time provision is the most urgent, and the doubling is proposed for Budget 2027-28. The last column points to the section that sets out the reasons.

Table 3.1: Recommendations, who acts and where the case is made

#	Recommendation	Who acts	See section
Fund the success			
1	One-time provision for existing commitments. About ₹1,025 crore (IGMA estimate) for approved files and applications already filed, payable over 12 to 18 months as projects are completed; it can be met at the Revised Estimates stage.	Ministry of Agriculture; Finance	4, 11
2	Double the annual allocation from Budget 2027-28. Raise the protected-cultivation allocation from about ₹500 crore (IGMA estimate) to at least ₹1,000 crore a year.	Ministry of Agriculture; Finance	4, 11, 15
Strengthen NHB			
3	More staff and digital systems. Additional technical posts in proportion to the rise in files; end-to-end digital processing.	Ministry; NHB	11
4	A steady committee rhythm. PEC and release committees at the frequency in NHB's 6 May 2026 order: weekly PEC, GoC within 30 days.	NHB	4, 11
Make it predictable			
5	An annual quota. Allocation in acres and rupees, by state, published on 1 April; applications in order of filing, with a waitlist.	NHB	11
6	Continuity and reopening. Filed applications continue under the rules in force when filed; new applications reopen against the quota.	NHB	4
7	Indexed norms and notice of change. Yearly revision of cost norms; six months' notice of any change, for new applications only.	NHB	12
Raise real support efficiently			
8	GST at 5%. For protected-cultivation structures and components supplied for agricultural use.	GST Council via Ministry	13
9	Area slabs per family. 50% on the first 5 acres and 35% on area above 5 acres, applied to the family's total protected area, within NHB's ₹1 crore ceiling per beneficiary.	NHB	14
10	Build on AIF. Scale NHB so more farmers use both supports while AIF runs to 2032-33; track AIF-financed NHB projects together.	Ministry; NHB; banks	9
Measure the impact			
11	Monthly scheme dashboard. Applications, approvals, inspections, releases and commitments, by state.	NHB	11
12	Beneficiary and jobs data. Age, gender, education and jobs created per project.	NHB	6, 7
13	Support for young growers. Crop training through states, KVKs and empanelled manufacturers for the first two crop cycles.	NHB; states	7
Build a lasting partnership			
14	A permanent seat for the sector. Permanent seats for one growers' body and one manufacturers' body (IGMA) on the NHB Board and the MIDH General Council or Executive Committee, or on any national policy body for protected cultivation, with structured quarterly consultation.	Ministry of Agriculture; NHB; MIDH	16

Source: this paper. Rupee figures are IGMA estimates.

3.1 Why we recommend these steps

The case for each recommendation is made in the sections that follow. In short:

1. **The scheme works.** Protected-cultivation approvals rose 4.4 times in two years, from 293 to 1,293, and each approval is a bank-financed farm business (Section 2).
2. **It reaches the right farmers.** 86% of projects are 2.5 acres or smaller, in 22 states, and it is bringing young Indians back to farming (Sections 5 and 7).
3. **It is a jobs and export engine.** Each acre keeps about 10 people in year-round work; approved projects have created about 43,500 jobs at about ₹2.3 lakh of one-time subsidy per job, and protected farms produce India's export-grade flowers and exotic vegetables (Sections 6 and 8).
4. **It multiplies other public investment.** NHB's 2025 reform and AIF's extension in October 2024 drove the growth, and slowing down without a transition would damage investment; the scheme also serves nine national priorities (Sections 9–10).
5. **The pause is costing the country every day.** At last year's pace, about 430 projects and ₹350 crore of investment have been held back since 18 June, with farmers, banks, suppliers and workers all under strain (Section 4).
6. **The constraint is money and capacity, not demand.** One year of approvals needs the whole allocation of about ₹500 crore (IGMA estimate), and about ₹1,025 crore is already in the pipeline (Section 11).
7. **Real support is eroding.** A 25% rise in costs and 18% GST have cut real support from 47% towards 27% of actual cost, while about a third of every subsidy rupee returns as GST (Sections 12–13).
8. **Fair slabs settle the family question.** 99.1% of projects stay at 50%; linked family files are mostly small family farms, and a family ceiling makes splitting pointless (Section 14).
9. **It is good value for public money.** Each ₹1 of subsidy brings about ₹1.10 of farmer equity and bank credit (₹2.10 of investment in total), paid only after a verified asset exists (Section 15).
10. **Good policy needs a permanent channel to the field.** Standing seats for growers and manufacturers in NHB and MIDH would bring ground-level insight into every decision (Section 16).

4. The cost of every day of delay

KEY POINTS

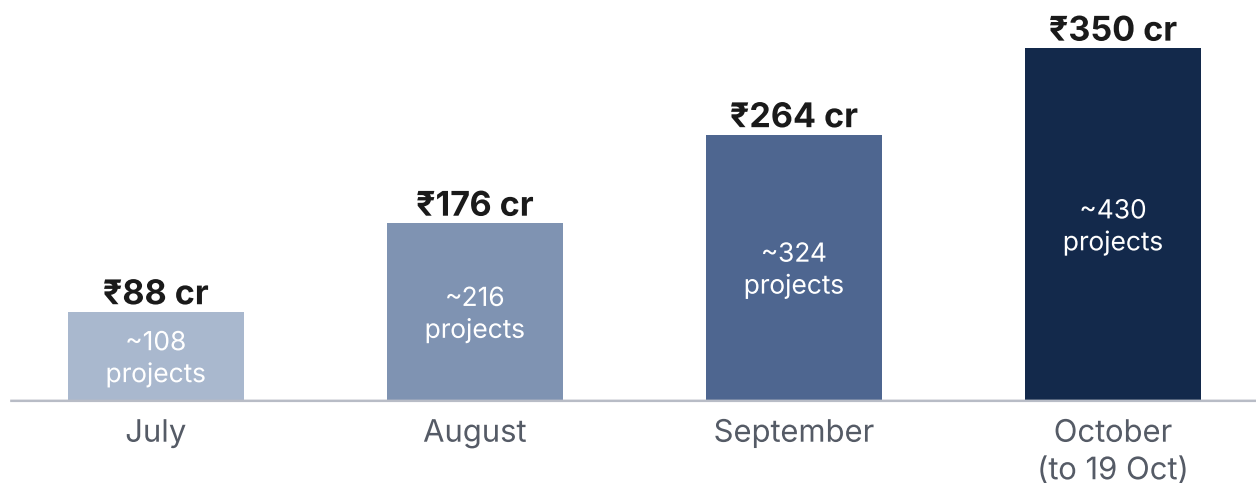
- NHB records show **no protected-cultivation GoC since 18 June 2026**; new applications have been closed since 3 September.
- At last year's pace, the pause has already held back about **430 farm projects and ₹350 crore of investment** (IGMA estimate).
- Every part of the value chain is under strain: farmers, banks, manufacturers, workers, agronomists and the exchequer itself.

Protected cultivation is a chain. A farmer cannot start without a Grant of Clearance; a bank cannot release the loan without it; a manufacturer cannot build without the loan; and workers, agronomists, nurseries and transporters cannot work without the build. When the first link stops, the whole chain stops with it. That is the position today.

Table 4.1: What has happened since June 2026

Date	Event
6 May 2026	NHB order commits to weekly PEC meetings and GoC within 30 days.
18 June 2026	Last protected-cultivation GoC in NHB's published records.
24 July 2026	PEC meets; clearances issued for cold storage only.
21 August 2026	Revised guidelines change the subsidy rate (50% to 35%) and the family definition, including for files already in process.
3 September 2026	Receipt of fresh GoC applications suspended for one month.
8 October 2026	Suspension extended until further orders, citing subsidy commitments and budget availability.

Source: NHB orders, circulars and published PEC minutes.

Figure 4.1: Farm investment held back since the last GoC, cumulative

Source: IGMA estimate at the FY 2025-26 pace of NHB approvals (about 108 projects and ₹88 crore of investment a month).

Table 4.2: The pause, measured (IGMA estimates at the FY 2025-26 pace)

	Each day	Each month	Since 18 June
Farm projects not started	about 3–4	about 108	about 430
Farm investment not made	about ₹2.9 crore	about ₹88 crore	about ₹350 crore
GST not collected	about ₹0.5 crore	about ₹14 crore	about ₹56 crore
Protected area not built	about 6 acres	about 180 acres	about 720 acres
Year-round jobs not created	about 60	about 1,800	about 7,300

Source: IGMA estimates from NHB approval data and IGMA costing (₹48.6 lakh per acre; GST about 16% of cost; jobs at 10 year-round jobs per acre, Section 6).

4.1 Who is being hurt, and how

Table 4.3: The condition of the sector today

Who	Their situation today	What continued delay means
Farmers waiting for GoC	1,084 applicants (about 1,850 acres) have paid application fees, arranged land and secured bank sanctions, many of them three to four months ago.	Sanctions lapse or must be re-appraised; planting seasons are missed; some young applicants give up and return to the city.
Farmers with approved projects	Many have built or begun building on bank loans, and do not know which rate and rules will apply to their files.	Interest mounts on money they expected as subsidy; repayment pressure falls in the first, most fragile crop cycles.
Banks	Cannot disburse sanctioned loans without GoC; branches face uncertainty over the subsidy that reduces each loan.	Re-appraisals, higher risk on part-built projects and growing reluctance to lend to the whole category.
Polyhouse manufacturers and suppliers	No new projects since June. Mostly MSMEs, they invested at least ₹100 crore in new capacity and hold stock bought at today's higher prices.	Idle plants, working capital locked up, loan servicing pressure and, for the weakest units, closure.

Workers and erection crews	Fabricators, welders, erection and irrigation crews, mostly rural and daily-wage, have little or no work.	Skilled crews disperse and are hard to rebuild; IGMA estimates about 5 lakh people are directly employed in the sector.
Agronomists, consultants and nurseries	DPR preparation, crop planning, seedling orders and advisory work for new growers have stopped.	Loss of the technical support new growers need to succeed in their first two years.
Input dealers and transporters	Orders for film, nets, drip systems, fertigation equipment and freight have fallen sharply.	Knock-on losses in small towns across the producing states.
Government	GST from new projects has fallen away; committed AIF support for protected cultivation is not being used.	About ₹14 crore of GST lost every month, and a flagship success story stalls.

Source: IGMA member reports; NHB records; IGMA estimates.

Why the decision cannot wait

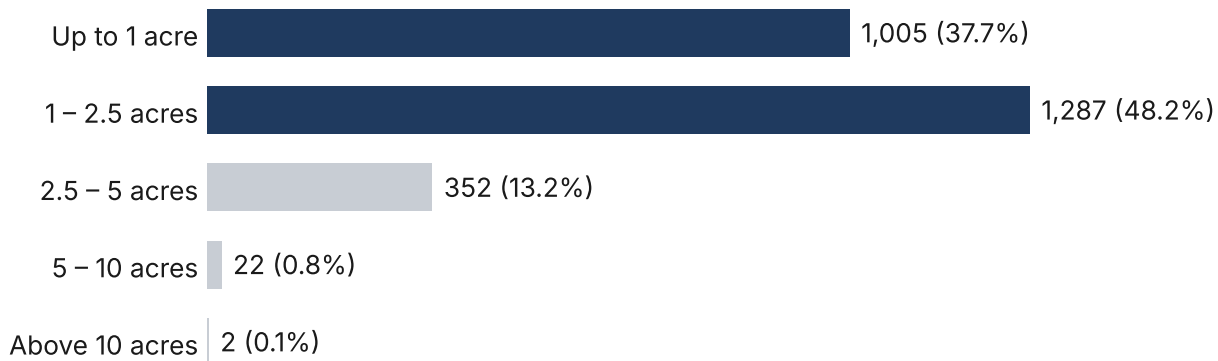
Most of this damage is not recovered later. A lapsed loan must be re-sanctioned at a higher cost; a missed season is a year of income lost; a crew that disperses takes years to rebuild; a young farmer who returns to the city rarely comes back. An early decision on funding, continuity for filed applications and the reopening of GoC would stop the losses immediately.

5. Who it reached: small farmers in 22 states

KEY POINTS

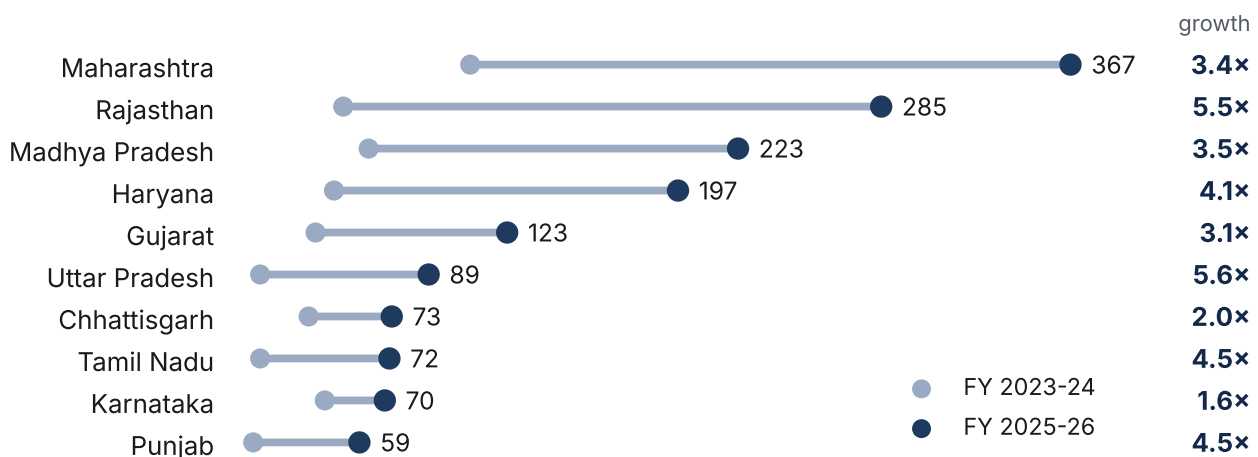
- 99.1% of approved projects are 5 acres or smaller; the median is **1.24 acres**.
- The fastest growth is in **new states** such as Rajasthan, Uttar Pradesh and Haryana.
- Scaling the scheme spreads its benefit among small farmers. It does not concentrate it.

Figure 5.1: 86% of approved polyhouses are 2.5 acres or smaller



Source: NHB PEC/PPAC minutes and MIS; 2,668 approved protected-cultivation files with recorded area, FY 2023-24 to June 2026.

Figure 5.2: Approvals grew in every major state, fastest in the newer ones



Source: NHB PEC/PPAC minutes and MIS; approvals across all activities, top 10 states.

Protected cultivation is spreading from its early centres in Maharashtra and Karnataka into the dry, heat-stressed states where it matters most. Approvals grew 5.6 times in Uttar Pradesh, 5.5 times in Rajasthan, 4.1 times in Haryana and 3.5 times in Madhya Pradesh. These are the states where water is scarce and summer heat is rising, and where a protected, drip-irrigated crop makes the biggest difference.

6. The jobs engine: employment across the value chain

KEY POINTS

- On IGMA's field norms, one acre of polyhouse engages **20–27 people while it is built** and keeps **about 10 people in year-round work** once it runs: 5 on the farm and 5 in the supply and service chain.
- NHB-approved projects since FY 2023-24 (about 4,350 acres) have created about **43,500 year-round jobs** and engaged **87,000 to 1,17,000 people** during construction.
- IGMA estimates that about **5 lakh people** are directly employed in protected cultivation across India, and the indirect chain, from steel mills to mandi traders, reaches much further.
- Each year-round job costs about **₹2.3 lakh of one-time subsidy**, or about ₹1.5 lakh after the GST the project pays.

Employment is the scheme's largest and least counted return. NHB's scheme has substantially increased work in agriculture and in rural India. An open field offers a few weeks of work at sowing and harvest. A polyhouse needs people every day of the year, and before a single crop is planted it has already given work to a factory, a fabrication shop, an erection crew and a transporter. Almost all of this work is local: in the village, the district or the nearest industrial town.

Table 6.1: Jobs per acre of polyhouse (IGMA field norms)

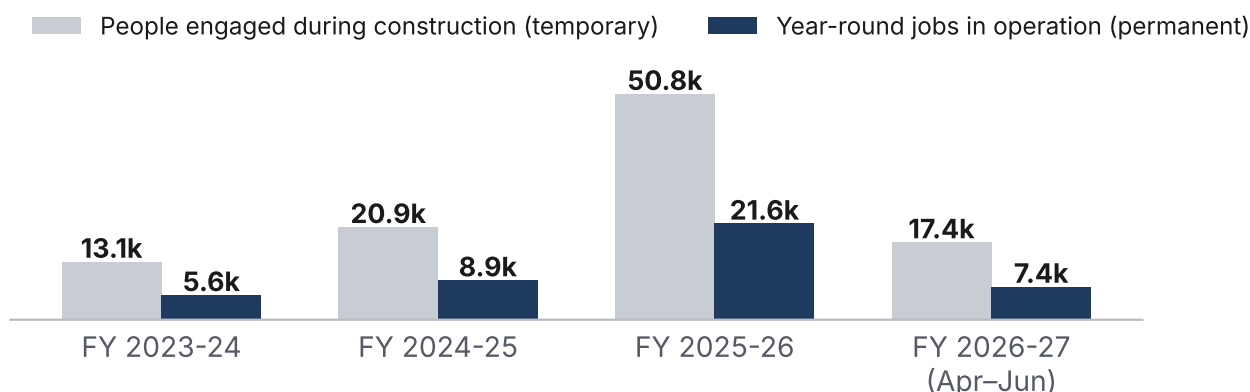
Stage	Direct	Indirect	Who does the work
During construction	10–15	10–12	Direct: fabricators, welders, erection crews and irrigation technicians on site. Indirect: tube mills, film, net and drip makers, fittings suppliers and transporters producing and moving the material.
In operation, every year	5	5	Direct: farm workers for planting, pruning, fertigation, harvesting, grading and packing. Indirect: input dealers, agronomists, maintenance staff, transporters and market intermediaries.

Source: IGMA field norms from members' project experience. Construction figures are people engaged while the structure is built; operating figures are year-round jobs that last for the life of the farm.

Table 6.2: Employment from NHB-supported protected cultivation (IGMA estimates)

	People engaged during construction	Year-round jobs in operation
Projects approved, FY 2023-24 to June 2026 (about 4,350 acres)	87,000 – 1,17,000	about 43,500
of which FY 2025-26 approvals (about 2,160 acres)	43,300 – 58,400	about 21,600
Applications awaiting GoC (about 1,850 acres)	37,100 – 50,100	about 18,500
Projects held back since 18 June 2026 (about 720 acres)	14,600 – 19,700	about 7,300
Each year at ₹1,000 crore (about 4,350 acres)	87,000 – 1,17,000	about 43,500 more every year

Source: IGMA estimates; area from NHB PEC/PPAC minutes and MIS, IGMA list of pending applications; jobs at IGMA field norms (Table 6.1).

Figure 6.1: NHB-approved projects have created about 43,500 year-round jobs since FY 2023-24

Source: IGMA estimate on NHB-approved protected-cultivation area by year (Register); construction at the mid-point of 20–27 people per acre, operation at 10 per acre.

6.1 A chain of livelihoods

The farm is only the visible end of a long chain, and a pause in approvals is felt at every link.

Table 6.3: Who earns a living from one polyhouse

Link in the chain	Livelihoods it supports
Manufacturing and supply	Steel tube mills and galvanisers, GI pipe and aluminium profile makers, PVC pipe and fittings, drip and fertigation systems, UV film and cladding, insect and shade nets, mulch film, grow bags and cocopeat.
Construction	Fabricators, welders, erection crews, civil and irrigation technicians, electricians, site supervisors, truck and tempo operators carrying material to the farm.
Farm operations	Workers for planting, training, pruning, fertigation, spraying, harvesting, grading and packing; agronomists and crop consultants; maintenance staff; nurseries and seedling producers; seed, fertiliser and crop-protection dealers.
After harvest	Packhouse and cold-store staff, transporters, mandi commission agents and traders, modern-retail and quick-commerce suppliers, exporters and freight forwarders.

Source: IGMA members.

Much of this work goes to people with few other options close to home: landless labourers, rural women, who take a large share of daily farm work, and young men with welding, electrical or irrigation skills who would otherwise migrate.

Rural jobs at a low public cost

On IGMA's costing, the subsidy on one acre is ₹23 lakh and the acre keeps about 10 people in year-round work: about **₹2.3 lakh of one-time subsidy per lasting job**. The same project pays about ₹7.8 lakh of GST, so the net cost is about **₹1.5 lakh per job**. The 20 or more people engaged during construction come at no extra cost. Every one of these jobs is in rural India, and the asset that sustains them is built and inspected before a rupee is paid.

7. A new generation returns to farming

KEY POINTS

- Young, educated Indians are **returning to farming** because protected cultivation offers a real business.
- They run their farms as enterprises, sell to modern retail and quick commerce, and **reinvest to expand**.
- Each successful young grower becomes a demonstration farm for the village.

For a generation, young people have been leaving agriculture for salaried work in the cities. Protected cultivation, backed by NHB, has started to reverse that. IGMA's members, most of them farmers' sons who still farm themselves, see the same pattern on project after project: applicants in their twenties and thirties, many with degrees in engineering, agriculture or commerce, some returning from city jobs, who run the farm as an enterprise, sell to modern retail and quick-commerce buyers, and reinvest to expand.

7.1 Why it draws young people

(i) **It pays.** A well-run acre can earn several times the income of the same acre under open-field crops, which a young person can weigh against a salaried job.

(ii) **It is modern.** Climate control, fertigation, sensors and direct market links make it a technology business with real standing.

(iii) **It is predictable.** Protection from rain, heat and pests removes much of the risk that drives young people away from farming.

(iv) **It is bankable, thanks to NHB.** The first project needs capital no young farmer has alone. NHB's subsidy with AIF-backed credit makes it possible.

7.2 Why it spreads

A young grower who succeeds is watched by the whole village. Neighbours visit, ask about yields and buyers, and apply in turn; this is how protected cultivation has moved from a few districts into twenty-two states. Every successful farm also creates the skills, the crews and the market links that make the next one easier.

A data gap worth closing

NHB does not yet record the age, gender or education of beneficiaries, or the jobs each project creates. Capturing this would let the Ministry show the scheme's social return in its own numbers (Recommendation 12, Section 3).

8. Earning foreign exchange: flowers and exotic vegetables

KEY POINTS

- Export-grade cut flowers and exotic vegetables such as **seedless cucumber**, coloured capsicum and cherry tomato are grown almost entirely under protected cultivation.
- India's floriculture exports earned **US\$ 89 million (₹749 crore)** in FY 2024-25, and fresh fruit and vegetable exports **US\$ 1.82 billion**.
- Floriculture exports have stayed between US\$ 78 and 103 million for five years. The limit is the volume of export-grade production, which is what NHB's scheme builds.

Global buyers of fresh flowers and vegetables pay for uniform quality, reliable volumes and strict residue compliance, week after week. In open fields, rain, heat, pests and dust make that impossible to promise. Under a polyhouse it becomes routine. That is why the countries that lead world trade in fresh flowers and greenhouse vegetables built that trade on protected cultivation, and why India's own export-grade flowers come almost entirely from greenhouse clusters around Bengaluru, Hosur and Pune.

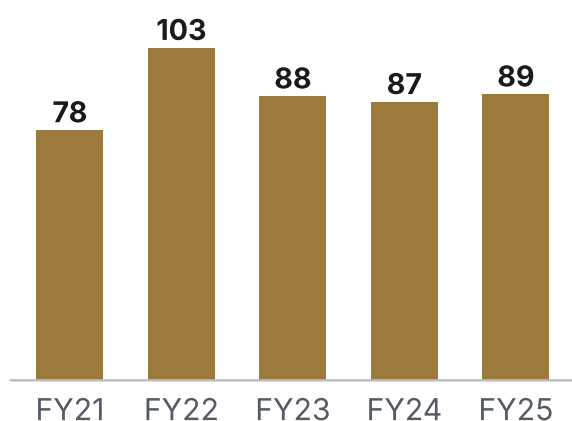
Table 8.1: India's exports of flowers and fresh produce, five years

	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
Floriculture (₹ crore)	576	771	708	718	749
Floriculture (US\$ million)	77.8	103.5	88.4	86.6	89.0
Fresh fruits and vegetables (US\$ million)	1,342	1,528	1,636	1,815	1,819

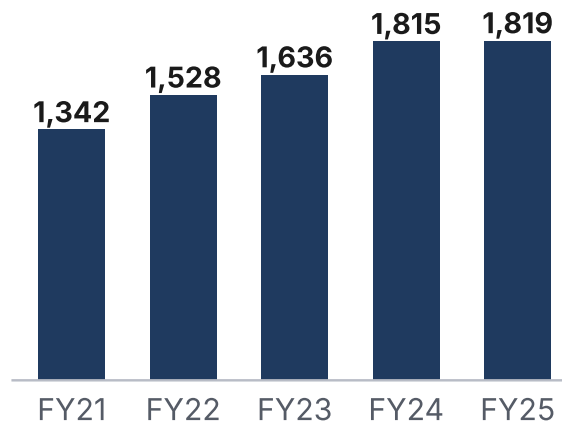
Source: DGCIS data as published by APEDA (Annual Report 2024-25 and product pages), Lok Sabha replies of the Ministry of Commerce and Industry, NABARD and PIB. APEDA reports floriculture exports of US\$ 92.6 million for FY 2025-26.

Figure 8.1: Fresh-produce exports have grown; flower exports have stayed in a narrow band

Floriculture exports (US\$ million)



Fresh fruit & vegetable exports (US\$ million)



Source: as Table 8.1.

8.1 Why exports depend on protected cultivation

- (i) **Uniform quality.** Export buyers specify stem length, bud size, fruit size and colour. Only a controlled environment delivers the same grade every week.
- (ii) **Residue compliance.** Insect nets, sticky traps and fertigation cut pesticide use, which is how growers meet the residue limits of Europe, the Gulf and other markets.
- (iii) **Supply on the buyer's calendar.** Protected crops can be timed for Valentine's Day, European winters and festival seasons, when prices are highest.
- (iv) **Traceability.** Credit-linked, geo-tagged NHB projects with recorded crop plans fit the traceability that export certification requires.

8.2 Exotic vegetables: from imports to exports

A decade ago, seedless cucumber, coloured capsicum, cherry tomato and lettuce reached Indian hotels and supermarkets largely through imports or a handful of farms. Today polyhouse growers supply them year-round to modern retail, quick-commerce platforms and the hotel trade, and the Gulf markets are a short flight or sailing away. India is already the world's largest exporter of cucumbers and gherkins in prepared and preserved form, most of it grown in open fields under contract farming; that trade shows Indian cucumbers can win in world markets, and fresh seedless cucumber from polyhouses is the natural next step.

The import side matters too. India imported fresh fruit worth about US\$ 2.71 billion in 2023-24, more than all its fresh fruit and vegetable exports that year. Every exotic vegetable, berry or premium fruit grown under protection at home saves foreign exchange as surely as an export earns it.

US\$ 89 m floriculture exports, FY 2024-25	US\$ 1.82 bn fresh fruit and vegetable exports, FY 2024-25	US\$ 11.1 bn all horticultural exports, triennium ending 2024-25	US\$ 2.7 bn fresh fruit imports, 2023-24
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What scaling the scheme can do for exports

Export clusters form where enough growers produce to the same standard: packhouses, cold chains, consolidators and freight follow volume. The Bengaluru–Hosur and Pune flower clusters grew this way. Doubling NHB approvals would build the same base in Rajasthan, Gujarat, Madhya Pradesh, Uttar Pradesh and Haryana, where approvals are now growing fastest, and APEDA's existing export-promotion support can help those clusters reach world markets. No new scheme is needed; the volume that exports require is what NHB's scheme already creates.

9. Why the scheme took off: NHB's 2025 reform and AIF

KEY POINTS

- Two policy decisions changed the economics of a polyhouse: **AIF's extension to protected cultivation in October 2024** and **NHB's 2025 increase in the subsidy ceiling from ₹56 lakh to ₹1 crore** per beneficiary.
- Together they explain why approvals more than doubled, from 584 in FY 2024-25 to 1,293 in FY 2025-26.
- Farmers, banks and manufacturers invested on the strength of these signals. Slowing the scheme down without a transition period would badly damage investment in the whole sector.

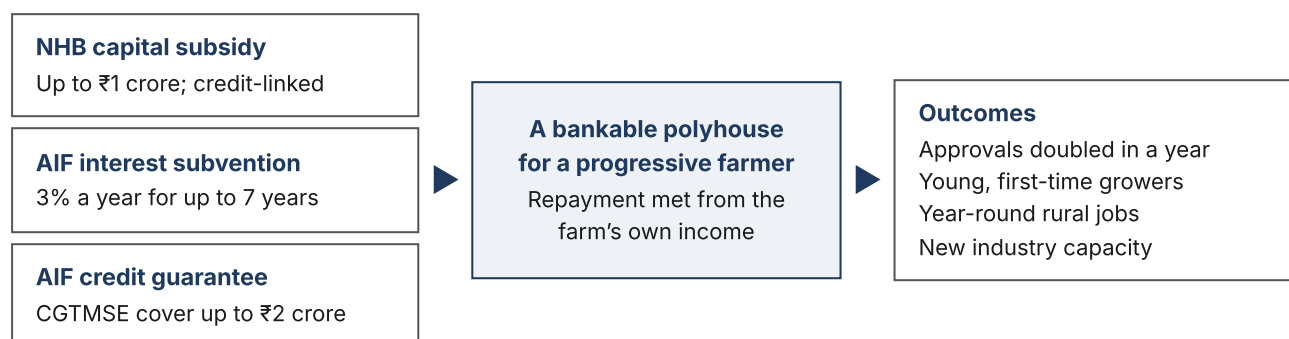
Table 9.1: The two decisions behind the growth

Decision	When	What it changed
AIF extended to protected cultivation	October 2024	Polyhouse and net-house loans became eligible for 3% interest subvention for up to seven years and a CGTMSE credit guarantee on loans up to ₹2 crore. The cost of finance fell and banks could lend to small farmers without heavy collateral.
NHB subsidy ceiling raised	2025 guidelines	The ceiling per beneficiary rose from ₹56 lakh to ₹1 crore, so that commercially viable projects of several acres could be supported, not only the smallest units.

Source: Ministry of Agriculture (AIF) and NHB guidelines.

₹1 lakh cr AIF financing facility, 2020-21 to 2032-33	3% interest subvention a year for up to 7 years	₹2 cr loan cover under CGTMSE guarantee, fee paid by Government	₹1 cr NHB subsidy ceiling per beneficiary since 2025 (earlier ₹56 lakh)
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Figure 9.1: How NHB and AIF together make a polyhouse bankable



Source: AIF terms from agriinfra.dac.gov.in; NHB guidelines; mechanism as observed by IGMA members.

9.1 How the two decisions worked together

NHB's subsidy, credited to the loan after inspection, cuts the principal, and the higher ceiling meant it could do so for a farm large enough to be commercially viable. AIF's subvention lowers the interest on the rest for seven years, while the farmer is still learning the crop, and its guarantee lets the bank lend without collateral a small farmer may not have. For the first time, repayment could be met from the farm's own

income. Banks began to appraise polyhouse loans as a combined NHB and AIF package, and applications rose sharply.

9.2 Why slowing down now, without a transition, would hurt investment

Every part of the sector read these two decisions as a clear signal that the Government wanted protected cultivation to grow. Farmers bought land and secured loans; banks built polyhouse lending into their agricultural portfolios; manufacturers, mostly MSMEs, invested at least ₹100 crore in new capacity. A sudden slowdown within a year of those signals, applied to files already in process and without notice, tells every investor that the rules can change mid-way. That raises the risk premium on every future project and is far harder to repair than a budget shortfall.

Encourage the success run

AIF support is committed until 2032-33, but it becomes a farm only when NHB's subsidy makes the project viable. The Government has already put both pieces in place. The right course is to fund NHB to match the demand they created, and to make any future change with at least six months' notice and for new applications only.

10. Aligned with national priorities

KEY POINTS

- Protected cultivation advances **nine national priorities** at once.
- Few schemes connect farm income, youth jobs, water, climate and Make in India so directly.
- This makes it a natural candidate for priority funding.

Table 10.1: What protected cultivation contributes to national goals

National priority	How the NHB scheme contributes
Doubling farmers' income	Moves small farmers from low-value seasonal crops to high-value, year-round production.
Viksit Bharat 2047 and youth employment	Gives educated rural youth a modern, profitable reason to stay in agriculture.
Atmanirbhar Bharat and Make in India	Nearly all material is made in India, mostly by MSMEs; every project builds domestic manufacturing.
Per Drop More Crop and water security	Drip-irrigated protected crops use a fraction of the water of open fields, most valuable in dry states.
Climate resilience	Protects crops from unseasonal rain, hail and heat waves that increasingly destroy open-field harvests.
Crop diversification and nutrition	Expands supply of vegetables, fruits and flowers, easing price volatility for consumers.
Women in agriculture	Creates daily, skilled, village-based work in which women take a large share.
Global competitiveness and exports	Lets Indian growers meet the quality, consistency and residue standards of export and premium markets, and compete with countries that built their horticulture on protected cultivation.
Digital agriculture (Agristack)	Credit-linked, geo-tagged, invoice-backed projects fit naturally with Agristack and digital verification.

Source: IGMA assessment.

What it offers each decision-maker

- **Prime Minister's Office and EAC-PM:** a measurable growth programme that advances farm incomes, youth jobs, water security, exports and Make in India at once.
- **Ministry of Agriculture:** the clearest route to higher incomes on small holdings, with visible success stories in every state.
- **Ministry of Finance and NITI Aayog:** outcome-linked spending, paid only after a verified asset exists, leveraging more than its own value in private investment and returning about a third through GST.

11. Demand has outgrown resources

KEY POINTS

- One year of approvals at today's demand needs the **whole annual allocation** of about ₹500 crore (IGMA estimate).
- About **₹1,025 crore** of subsidy is already in the pipeline (IGMA estimate).
- The constraint is money and capacity, not demand and not scheme design.

When demand rises fourfold in two years, every part of a programme is stretched: the budget, the committees, the officers who appraise files, the teams who inspect structures and the accounts staff who release payments. NHB has faced what any organisation would face. On IGMA's costing of ₹23 lakh subsidy per acre, FY 2025-26 approvals alone — about 2,170 acres — carry roughly ₹500 crore of subsidy, which is the full annual allocation.

NHB's circular of 8 October 2026 paused new GoC applications, citing subsidy commitments and budget availability, while pending applications continue subject to funds. That was a responsible step within a fixed budget, and it confirms where the real constraint lies.

Figure 11.1: Demand already in the system is about twice the annual allocation



Source: file counts from NHB records and IGMA member list; rupee values are IGMA estimates at ₹23 lakh subsidy per acre.

The effects of this pause on farmers, banks, suppliers and workers are set out in Section 4.

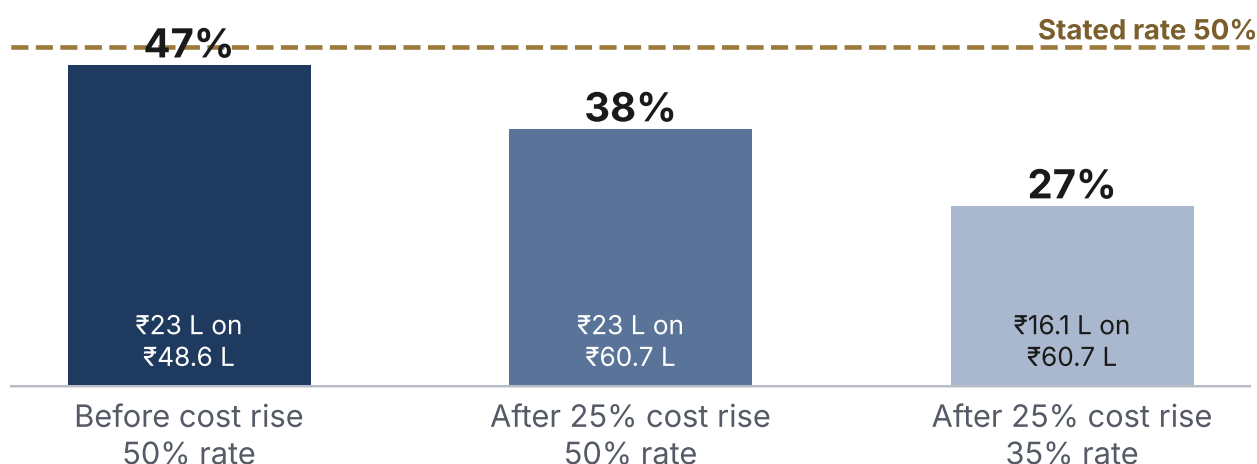
12. Rising costs and the timing of revisions

KEY POINTS

- Raw-material costs have risen about **25%** (IGMA estimate) while cost norms stayed fixed.
- Real support has fallen from **47% to about 38%** with no change in policy, and would fall to **27%** at a 35% rate.
- Cost norms should be indexed, and any rate change given six months' notice.

A farmer's subsidy is calculated on NHB's unit-cost norms. When the real cost of a polyhouse rises and the norms do not, the farmer's support falls even though the rate on paper stays the same. Galvanised steel, UV film, nets, aluminium profiles and drip systems have all become dearer with global supply disruption.

Figure 12.1: Real support has fallen from 47% towards 27% of the actual project cost



Source: IGMA costing: ₹1,200 per sq m including GST (₹48.6 lakh per acre); ₹23 lakh subsidy per acre at 50%; 25% raw-material rise.

12.1 Timing matters as much as the rate

A farmer commits at three points: when the bank sanctions the loan, when the application is filed and when material is ordered. A change that lands between these points rewrites the economics of a project the farmer, the bank and the manufacturer have already committed to. Coming just after a 25% rise in costs, a lower rate would hit farmers from both sides. Any revision of rates is a legitimate policy choice. Getting the timing right is what lets farmers plan around it.

Recommended approach

- **Index cost norms every year** to published steel, polymer and freight prices.
- **Revise norms before rates**, so any rate decision rests on current costs.
- **Give six months' notice** of any change, applying only to applications filed after it takes effect.

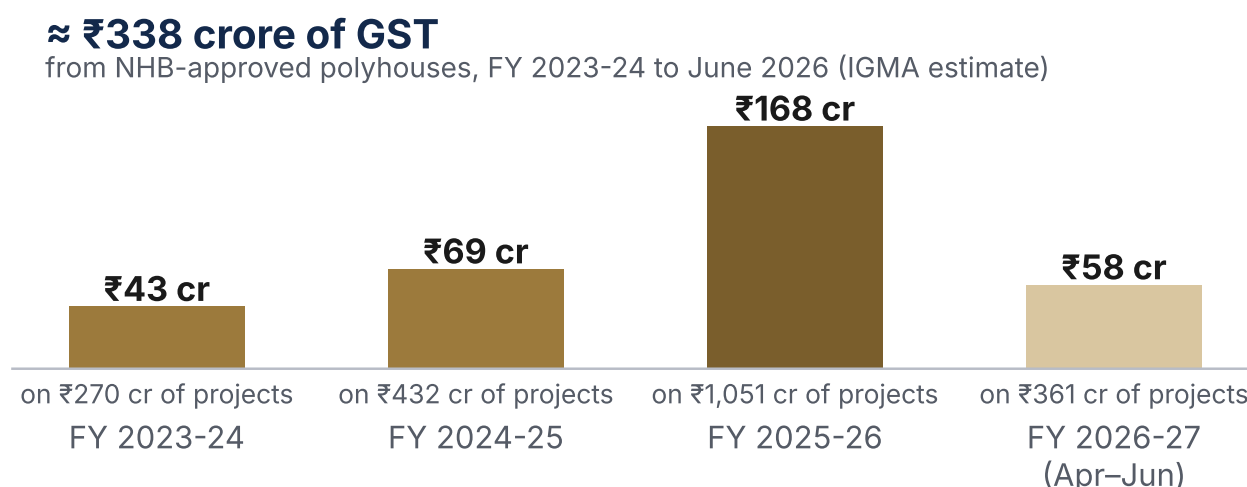
13. GST: the case for 5%

KEY POINTS

- NHB-approved projects have generated an estimated **₹338 crore of GST** since FY 2023-24.
- At today's rates, about **a third of every subsidy rupee** returns to the exchequer as GST, rising to 60% at a 35% rate.
- A 5% rate would cost about **₹125 crore a year** and cut each farmer's project cost by about 10%.

Most of a polyhouse — the steel structure, UV film, fittings and erection — is billed at 18% GST. On IGMA's costing GST averages about 16% of total project cost. For a farm investment the Government itself subsidises, this is out of step with the rest of farm policy.

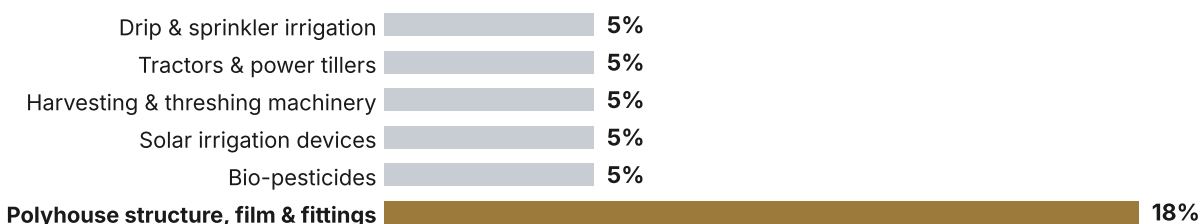
Figure 13.1: NHB-approved polyhouses generate substantial GST for the exchequer



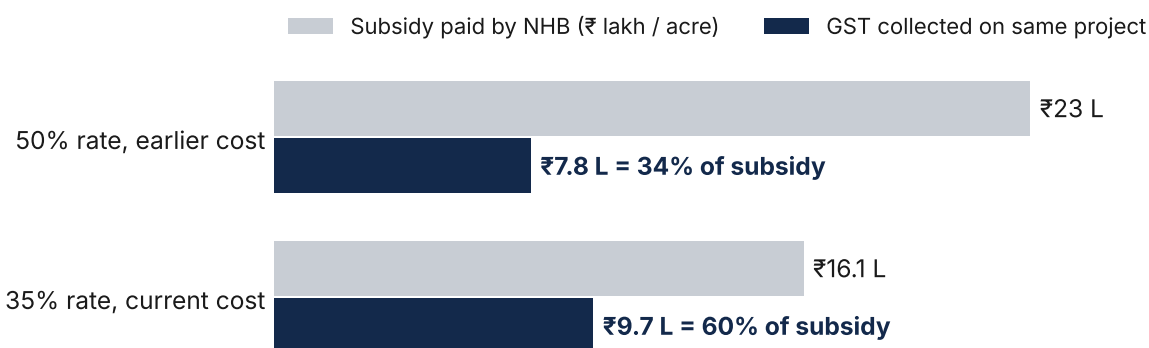
Source: IGMA estimate on NHB-approved protected-cultivation area by year; project cost ₹48.6 lakh per acre, GST about 16% of cost. At current costs (₹60.7 lakh per acre) the figures would be about 25% higher.

The scheme is therefore not a one-way cost. As the allocation doubles, GST from these projects would rise to about ₹340 crore a year at today's rates. The 1,084 applications now awaiting a decision would by themselves generate about ₹144 crore of GST once built.

Figure 13.2: The polyhouse is the only major farm input still at 18%



Source: PIB release on GST changes for agriculture, September 2025; polyhouse rate as billed on most components (IGMA).

Figure 13.3: The Government collects back a third or more of the subsidy as GST

Source: IGMA costing, one acre of polyhouse; GST about 16% of project cost.

13.1 Six reasons to bring GST to 5%

- (i) **The farmer can never recover it.** Businesses claim GST back as input credit. A farmer selling fresh produce is outside the GST chain, so the GST on a polyhouse is a final cost. A factory recovers the GST on its shed; a farmer carries it for the life of the loan.
- (ii) **The Government takes back its own subsidy.** On one acre the Government pays ₹23 lakh of subsidy and collects about ₹7.8 lakh of GST on the same project in the same year. A “50% subsidy” is not 50%.
- (iii) **The farmer pays interest on the tax.** GST is financed by the loan. A tax that adds about a sixth to the project cost adds about a sixth to the interest bill too.
- (iv) **Every comparable farm input is already at 5%.** In September 2025 the GST Council cut drip and sprinkler irrigation, tractors, harvesters, solar irrigation and bio-pesticides to 5%. Inside one polyhouse the drip line is at 5% while the structure holding it is at 18%.
- (v) **The revenue cost is small.** At FY 2025-26 demand, a 5% rate would forgo about ₹125 crore a year, while cutting each farmer’s project cost by about 10%.
- (vi) **It ends classification disputes.** One entry — “structures and components for protected cultivation, for agricultural use” — at 5%, with the NHB GoC as proof of end use, is simple to administer and hard to misuse.

Recommendation

The Ministry of Agriculture should take a proposal to the GST Council for a 5% rate on protected-cultivation structures and components supplied for agricultural use. No other measure in this paper raises the farmer’s real support so much for so little fiscal cost.

14. Reaching more farmers fairly

KEY POINTS

- Two slabs applied to each family's total area: **50% on the first 5 acres and 35% above 5 acres**, within NHB's ₹1 crore ceiling per beneficiary.
- The slabs keep full support for **99.1%** of today's projects, reward growers who expand and welcome commercial-scale farms.
- NHB data shows linked family files are mostly small family farms, and the slabs make splitting pointless.

Table 14.1: Proposed slabs, applied to each family's total protected area

Cumulative area per family	Subsidy	Approved projects in this size band today
Up to 5 acres	50%	2,644 (99.1%)
Above 5 acres (area beyond the first 5 acres)	35%	24 (0.9%), of which 2 above 10 acres

Source: proposed by this paper; project sizes from NHB PEC/PPAC minutes and MIS (2,668 files). Applies to new applications; filed applications continue under the rules in force when filed.

14.1 Why 50% up to 5 acres

It protects the scheme's real beneficiaries: almost every farmer it serves today.

Five acres is where a grower becomes a viable commercial unit. Serving retail, hotel and export buyers needs staggered blocks, a packhouse and often cold storage. Growers build to this scale in phases, and full support along the way turns a first-time grower into a stable business.

Small projects carry the heaviest fixed costs and depend most on loans.

14.2 Why 35% above 5 acres

Larger growers need a smaller share: lower cost per acre, established buyers, a repayment record and easier credit.

Expansion should be encouraged. A grower who expands has proved he can farm, repay and sell; supporting him is the lowest-risk subsidy there is, and it brings packhouses and market links to the village. AIF already allows up to 25 projects per entity, PMEGP gives successful units a second loan, and many states reward expansion.

The fiscal cost is small: only 0.9% of projects are larger than 5 acres.

Why commercial-scale farms should be included

Farms of 10 acres and more are where India builds the scale, consistency and quality that export and premium markets demand. They anchor packhouses, cold chains and buyer links that smaller neighbouring growers also use, and they are essential if Indian growers are to compete globally. Including them at 35% keeps the scheme open to this ambition, while NHB's ₹1 crore ceiling per beneficiary limits the support any single project can draw. Only 2 of 2,668 approved projects exceed 10 acres, so the fiscal cost is very small.

14.3 The family question, answered with data

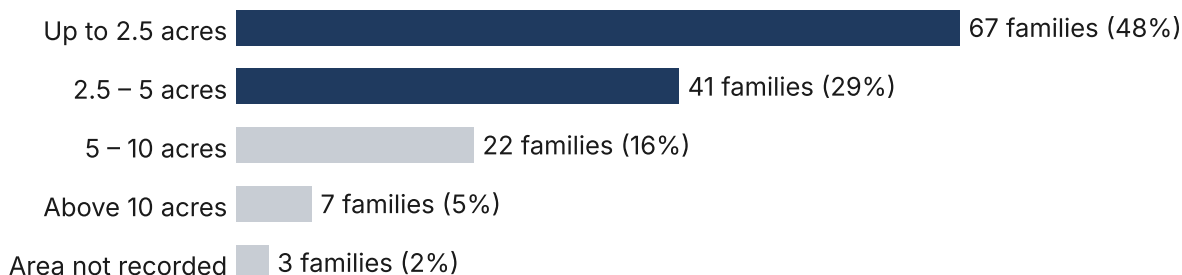
IGMA tested every approved file for links to another file in the same family, by matching applicant and land records within the published data. Only aggregate results are presented; no file-level data is shared.

Table 14.2: Most approvals have no family link

Family link	Files	Share	Family groups
Strong evidence	326	11.7%	140
Possible link	172	6.1%	93
No link found	2,300	82.2%	–

Source: IGMA analysis of NHB PEC/PPAC minutes and MIS; 2,798 approved protected-cultivation files.

Figure 14.1: 77% of linked families stay within 5 acres even with all their files combined



Source: IGMA analysis; combined approved area of the 140 strongly linked families.

Linked families are mostly small family farms, not large projects split up. The typical case is a father and an adult son, or two brothers, each running a block on family land; under NHB's 2025 guidelines family meant husband and wife, so these files were valid as filed. Only 29 of the 140 strongly linked families hold more than 5 acres between them, and only 7 more than 10 acres.

How the slabs settle the question

IGMA fully supports the exclusion of public functionaries from the scheme and the digital verification of every entitlement. Apply the slabs to the family's **total** protected area, however many members apply. Splitting a project then gains nothing, which is a stronger safeguard than any rule on who may apply. On NHB's data, the 35% rate would apply only to the area above 5 acres of about 43 of the 233 linked families; every other family stays at 50%. Track entitlement through Aadhaar-seeded family records and Agristack, verify with loan records, GST e-invoices and geo-tagged inspection, and give FPOs and cooperatives their own route.

15. The fiscal case

KEY POINTS

- Protected cultivation is **capital-intensive farming**; its subsidy should be compared with other capital-investment support, not input subsidies.
- ₹1,000 crore a year would support about **₹2,100 crore** of farm investment and return about **₹340 crore** in GST.
- The subsidy is outcome-linked, one-time and paid only after a verified asset exists.

A polyhouse subsidy cannot be compared with support for seeds, fertiliser or a pump set, or with an income transfer. One acre needs an investment of about ₹48–61 lakh (IGMA costing), many times the value of the land's annual open-field output. The subsidy per farmer looks large because the asset is large. The fair comparison is with capital support for food processing, cold storage or MSMEs, and on that basis it stands up well:

(i) **One-time support for a long-life asset.** The structure produces for many years; only film and some parts need periodic replacement. There is no recurring liability.

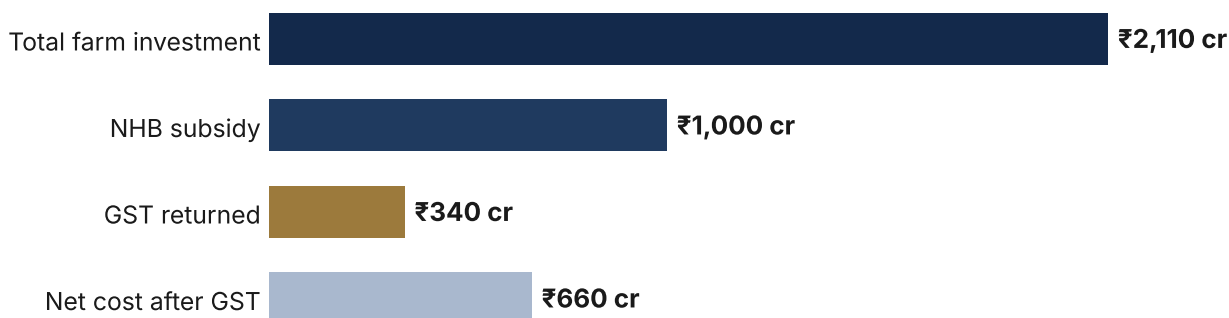
(ii) **Paid only after the asset exists.** Credit-linked and released after a bank-financed structure is built and jointly inspected. Nothing is paid on paper alone.

(iii) **Leverages private money.** Every rupee of subsidy is matched by more than a rupee of farmer equity and bank credit.

(iv) **Multiplies output on the same land.** No input subsidy can raise output per acre several-fold on the same land.

~4,300 acres a year, double FY 2025-26	~2,600 farm projects a year	₹2,100 cr total farm investment supported	₹340 cr returned as GST at today's rates
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Figure 15.1: ₹1,000 crore a year would support about ₹2,100 crore of farm investment



Source: IGMA estimate: ₹23 lakh subsidy and ₹48.6 lakh project cost per acre; GST about 16% of cost; average project 1.66 acres.

In addition, the one-time provision of about ₹1,025 crore recommended first would meet subsidy on approved files (about ₹600 crore) and on applications already filed (about ₹425 crore), paid over 12 to 18 months as projects are completed.

Table 15.1: What each part of Government gains

Stakeholder	What a scaled-up scheme delivers
PMO and EAC-PM	A flagship, measurable growth programme linking farm incomes, rural jobs, exports, water security and Make in India.
Ministry of Agriculture & FW	Higher incomes on small holdings, crop diversification, young farmers and visible success in every state.
Ministry of Finance	About ₹1.10 of farmer equity and bank credit per ₹1 of subsidy (₹2.10 in total), a third returned as GST, growth in bank credit and no recurring liability.
NITI Aayog	An outcome-linked scheme with measurable results, digital verification and convergence with AIF.
State governments	Rural jobs, water-efficient farming in dry districts and growth of local MSMEs.

Source: IGMA assessment; rupee figures are IGMA estimates.

Table 15.2: Standing still or scaling up: one year compared

	Today's allocation (≈ ₹500 cr, IGMA estimate)	Proposed allocation (₹1,000 cr)
Area supported	about 2,170 acres	about 4,300 acres
Farm projects	about 1,300	about 2,600
Total farm investment	about ₹1,050 crore	about ₹2,100 crore
GST to the exchequer	about ₹170 crore	about ₹340 crore
Net cost after GST	about ₹330 crore	about ₹660 crore
Year-round jobs created	about 21,700	about 43,500
Pipeline of waiting farmers	keeps growing; applications stay closed	cleared within the year; applications reopen
Use of AIF support	partly idle	fully used in protected cultivation

Source: IGMA estimates on standard costing (₹23 lakh subsidy, ₹48.6 lakh project cost per acre; GST about 16% of cost; 10 year-round jobs per acre).

The bottom line for the exchequer

The extra ₹500 crore costs about ₹330 crore net of GST. For that, the country gets roughly 1,300 more farm businesses each year, ₹1,050 crore more private investment in agriculture, and about 21,700 more year-round rural jobs, from a scheme that pays only for assets that already exist.

16. Implementation roadmap and a permanent partnership

KEY POINTS

- Quick steps that restore momentum come first.
- Structural changes follow after consultation, effective for new applications six months after notification.
- Permanent seats for growers and manufacturers in NHB and MIDH would keep policy and ground reality aligned.

Table 16.1: Implementation sequence

Phase	Actions	Lead
First 30 days	One-time provision for existing commitments approved; committees meet at the frequency set in the 6 May 2026 order; continuity confirmed for filed applications and banks informed.	Ministry of Agriculture; NHB
30 to 90 days	Additional technical posts sanctioned for NHB headquarters and State offices; draft revised guidelines issued for consultation; GST proposal placed before the GST Council; joint tracking of AIF-financed NHB projects set up.	Ministry; NHB; Department of Revenue; banks
90 to 180 days	Final guidelines notified (effective for new applications six months later); applications reopen against the FY 2027-28 quota; monthly dashboard live; beneficiary and employment data captured; grower training launched.	NHB; State Governments
Every year	Allocation and state quotas published on 1 April; cost norms revised to input prices; annual review with farmer bodies, banks, States and industry.	Ministry; NHB

Source: this paper.

Table 16.2: How progress can be judged at six months

Indicator	Target at day 180
Applications already filed	All decided
New applications	Open against a published quota
GoC turnaround	Within 30 days of a complete application
Subsidy release	Within 60 days of a satisfactory inspection
Monthly dashboard	Published on time
GST proposal	On the GST Council's agenda

16.1 A permanent feedback mechanism

Protected cultivation is technical, capital-intensive and fast-moving. Changes in steel and film prices, structural standards, bank practice and crop economics show up first on the ground, among the manufacturers who design and build polyhouses and the farmers who run them. A standing channel between the sector and the bodies that shape its policy would bring that knowledge into decisions early, before it becomes a problem.

Growers' bodies speak for the farmers who run protected farms. The Greenhouse Manufacturing Association (India) represents the manufacturers and builders of protected-cultivation structures across the country. Its members are largely the sons of farmers, and many of them farm under protected cultivation themselves. They work with growers, banks, State departments and NHB's offices every day.

Recommendation 14: a permanent seat for the sector

- Give the sector permanent seats on the **NHB Board** and on the **MIDH General Council or Executive Committee**, or on any national policy body for protected cultivation: one for a **growers' body** (such as the Growers' Flower Council of India) and one for the **manufacturers' body** (IGMA).
- Hold a **structured quarterly consultation** on cost norms, technical standards, implementation and emerging issues.
- Use the forum to **consult on draft changes** before they are notified, so that every revision is informed by field experience and planned with the sector.

A permanent partnership costs the exchequer nothing. It gives NHB and MIDH early warning on costs and bottlenecks, a ready channel to communicate changes to thousands of growers directly and through their suppliers, and shared ownership of the scheme's success.

Taking this scheme from success to scale is one of the surest investments the Government can make in small farmers, young Indians and rural jobs.

Annex: Data, method and sources

Sources

- NHB: PEC minutes (January 2024 onward), PPAC minutes (to March 2024), PAC and IC minutes, MIS beneficiary and release data, order of 6 May 2026 and public circular of 8 October 2026 (nhb.gov.in).
- Agriculture Infrastructure Fund portal (agriinfra.dac.gov.in); PIB release on GST changes for agriculture, September 2025.
- Exports and imports: APEDA Annual Report 2024-25, product pages and cucumber-gherkin market dashboard; Lok Sabha replies of the Ministry of Commerce and Industry (DGCIS data); PIB; NABARD; National Academy of Agricultural Sciences policy paper on horticultural trade.
- IGMA member list of protected-cultivation GoC applications filed April 2025 to September 2026 (1,110; 1,084 without a committee decision when matched to NHB records).

Method

1. All published PEC and PPAC minutes from FY 2023-24 were read, including scanned pages, and joined on NHB project code into a register of 5,357 project codes.
2. Release status was matched from PAC/IC minutes and NHB MIS.
3. Completeness check: 33 of 846 paid files (3.9%) with a GoC date after the first published PEC were not found in the minutes.
4. Farm-size bands use 2,668 approved files with recorded area; family links were tested on 2,798 approved files by matching applicant and land records. Only aggregate results are reported.
5. GST estimates apply IGMA costing to the approved protected-cultivation area of each year (area scaled for files with no recorded area).

Table A.1: IGMA costing and employment assumptions

Item	Value
Subsidy per acre of polyhouse at 50%	₹23 lakh
Project cost, naturally ventilated polyhouse, incl. GST	₹1,200 per sq m (about ₹48.6 lakh per acre)
GST as a share of project cost	About 16%
Raw-material cost increase over the past year	25%
Jobs per acre during construction	10–15 direct, 10–12 indirect
Jobs per acre in operation (year-round)	5 direct, 5 indirect
People directly employed in protected cultivation, all India	About 5 lakh

The 25% rise covers galvanised steel, polymer film and nets, fittings and freight over the past year; it is a deliberately conservative figure used in all IGMA submissions. The ₹500 crore allocation is an IGMA estimate: NHB is funded through MIDH, and the exact figure rests with the Ministry.

Limitations

- NHB does not publish applications awaiting a committee decision; the pending figure relies on IGMA's member list.
- Cost and subsidy amounts are not consistently legible in scanned minutes, so rupee figures use IGMA costing.
- Observations on young farmers and the jobs-per-acre norms come from IGMA members' field experience; NHB does not yet collect this data.
- Export figures cover all floriculture and fresh produce; trade data does not separate protected from open-field output.
- Family-group areas count approved protected-cultivation files in the register only.