



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.
(Scheduled Bank)

Scale of Finance

**Agricultural & Horticultural Crop Loans and Working
Capital Loans for Animal Husbandry & Fisheries activities for
Financial Year 2023-24**



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

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Message

Himachal Pradesh is predominantly an agriculture state providing direct employment to 70 % of populace of the state. At present the agriculture contributes 13.62 % of total GDP of the State. Similarly, Horticulture also functions with the objective of building a prosperous Himachal through scientific development of Horticulture by harnessing the national climate conditions for the development of sustainable system of horticulture in the hilly areas. The Govt. of Himachal Pradesh is also committed to strengthen the agricultural allied activities in fields of animal husbandry and fisheries by launching new schemes to improve the economic position of the rural areas in the State.

As you are aware that 'Scale of Finance', a measure of loans permissible per acre per crop, was varying across districts of state, causing confusion, which must have been rationalized. Taking the Vision of fixation of Adequate, Equal, Transparent and Scientific Scale of Finance into mind, this attempt by the State Level Technical Committee to harmonize the Scale of Finance for Agricultural and Horticultural crop loans and the Working Capital loans for Animal Husbandry and Fisheries sector for FY 2023-24, is just a small step towards reform in Agriculture Credit system thorough **"One State One Scale of Finance"** but it can be a giant leap for simplifying and rationalizing credit delivery for our hard-working farmer friends and can go a long way in increasing their income.



Rakesh Kanwar, IAS
**Secretary Agriculture-cum-
Chairman SLTC**

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(Rakesh Kanwar, IAS)



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Message

The Himachal Pradesh State Cooperative Bank Ltd. is an Apex bank of the State of Himachal Pradesh and has become household name for range of financial services could it be deposit or credit. The Bank is a fast growing listed Scheduled Bank with presence of 217 branches and 23 extension counters spread across 6 districts of the State serving 16.14 lakh customers. The Bank is working with an aim to service all classes of society at most attractive form with personalized services and sense of accountability, with use of latest technological facilities for any where any time banking and also serving the populace with Door step Banking by engaging Co-op Societies as Deposit Mobilization Agents (DMAs).

Being Convener of the State Level Technical Committee for fixation of Scale of Finance for Agricultural and Horticultural crop loans and the Working Capital loans for Animal Husbandry and Fisheries sector for State of Himachal Pradesh having sizable population directly dependent on Agricultural and horticulture for livelihood was both an honour and also a challenge, keeping in view the huge inter district disparities in existing scale of finance.

My special gratitude to Sh. Rakesh Kanwar, IAS, Secretary (Agriculture) to GOHP, Sh. Sudhanshu Mishra CGM NABARD, HPRO Shimla, Secretary (Fisheries) to GOHP, Secretary (Cooperation) to GOHP, Secretary (Animal Husbandry) to GOHP, Director of Agriculture HP, Director of Horticulture HP, Vice Chancellor CSKHP Krishi Vishvavidalaya, Palampur, Vice Chancellor Dr. Y.S. Parmar University of Horticulture and Forestry Solan, UCO Bank-Convenor SLBC HP, for their relentless efforts and helping the committee move towards with a scientific approach for fixation of **“One State One Scale of Finance”** based upon Input cost and simultaneously bridging the gap of wide variations among districts in the Scale of Finance over past many years. The Scale of Finance for FY 2023-24 is hereby notified by the SLTC with a commitment to make continuous efforts for ensuring Adequate, Equal, Transparent and timely credit facility to Agriculturists, Horticulturists and farmers involved in activities related to Animal Husbandry and Fisheries.

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(Shrawan Manta, HAS)



Shrawan Manta, HAS
MD, HP State Co-op Bank-
cum- Member Secretary
(Convener) SLTC



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Proceedings of the Meeting of State Level Technical Committee (SLTC) held on 12.01.2023

The SLTC previously in its meeting held on 28.03.2022, while considering the proposals received from DLTC's for Fixation of Scale of Finance for FY 2022-23 observed that there was wide variation in fixing Scale of Finance for same crop in similar agro-climatic zones of the state and unreasonable / unjustified hike was also given over previous scale of finance in some crops in most of the districts. The actual cost of cultivation is not worked out while fixation of scale of finance, an increase of 5% to 10% is considered while recommending Scale of Finance every year. Therefore, the committee did not approve the proposed Scale of Finance received from DLTC and rather decided that the Scale of Finance fixed by SLTC for FY 2021-22 shall continue to prevail in FY 2022-23 and in the meanwhile the departments having expertise in the related field i.e the Agriculture University Palampur, Horticulture & Forestry University Solan, Animal Husbandry and Fisheries Department shall make the economic assessment and matrix of actual cost of production of crops/units relating to their fields. In respect of agriculture and horticulture crops, separate matrix of actual cost of production shall be prescribed for irrigated and un-irrigated crops and organic farming. The State Agriculture Department shall act as nodal department in this regard and shall collect the matrix of actual cost of production from all concerned quarters as mentioned above and shall compile and share the same.

Previously Bank had received letter no राबैक. हिप्र. क्षे. का./829/ एसओएफ-09/2022-23 dated 02.09.2022 from NABARD Regional Office informing that Govt. of India has set up a Working Group on Agri Value Chain Financing (AVCF). In one of the meetings, the committee was of the opinion that as "MSP is an output price is common across the country, there is sufficient rationale to move towards "One State One Scale of finance". NABARD HPRO has requested the Bank to offer comments on: "One State-One Scale of Finance" to help them frame draft guidelines on same.

A meeting of SLTC was held on 07.10.2022 to discuss the topic "One State One Scale of finance" wherein the committee observed that the existing Scale of Finance for same crops in different or even similar agro-climatic zones of the state have wide difference. Taking cognizance of wide variation in fixing Scale of Finance for same crop in similar agro-climatic zones of the state and unreasonable / unjustified hike given over previous scale of finance in some crops in most of the districts, the experts from the related fields opined that the input cost for growing similar crop in different agro climatic zones is more or less the same and the agro climatic zone has little rationale on output / production. There is sufficient reason to move ahead towards fixation of scale of finance on the basis of input cost which is more scientific and objective approach and can eliminate the wide variation in fixation of scale of finance for crops and simultaneously can be step ahead towards "One State Once Scale of Finance". Therefore, the committee reiterated that the realistic cost of cultivation of crops which is very important for fixation of scale of finance shall be obtained from Chaudhary Sarwan Kumar Himachal Pradesh Krishi Vishvavidyalaya (CSKHPKV), Palampur Nauli and Dr. Yashwant Singh Parmar University of Horticulture and Forestry, Solan. The universities shall identify the crops according to agro climatic zones so that no crop grown in the state shall remain out of purview of Scale of Finance. The cost of cultivation shall be realistic and based upon the current / actual cost of all the factors of cost of cultivation for each crop.

The Bank has received letter no Agr.H(II)F(4)5/98-Vol-XV dated 21.11.2022 from Director of Agriculture thereby forwarding the following:-

- CSKHP Krishi Vishvavidyalaya, Palampur:- Co-efficient of Cost of Cultivation for Agriculture crops prepared by the team of experts constituted for the purpose at University level and duly authenticated by the expert from Department of Agricultural Economics of the University.

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- Director of Horticulture:- Information regarding Scale of Finance for Horticulture Crops, Floriculture Crops and for Bee keeping activity.
- Director of Animal Husbandry:- Economic Assessment and Matrix of Actual Cost of Production of units in reference to Animal Husbandry Activity.
- Directorate of Fisheries:- Economic Assessment and Matrix of Actual Cost of Production of units in reference to Fisheries Activity.

The committee perused the existing scale of finance and cost of matrix received from the departments having expertise in the related field and observed, opined and proposed as under:-

1.Agricultural Crops:- Given the existing Scale of Finance and the Cost of input received from the CSKHP Krishi Vishvavidalaya, Palampur, most of the crops like wheat, maize, gram, etc are under financed and may need upward revision in the scale of finance. Simultaneously, there are few crops like Paddy, French beans, cabbage cauliflower, barley etc for which the existing scale of finance in most of the districts needs to be enhanced and in one or two districts needs to be reduced. Further, for few crops, like peas in Lahul & Spiti, Potatoes in Lahul & Spiti, Kinnaur and Shimla and Rajmah in Kinnaur, the existing Scale of Finance is proposed to be frozen till next instructions. Also, there were some exotic vegetables like icebergs, leak pak choi, cole crops grown in poly house, fodder crops like bajra, napier, sotgum, rye grass etc for which Cost of input was not available and the scale of finance for such crops has been proposed on the basis of existing Scale of Finance or in consultation with experts present in the meeting.

2.Animal Husbandry Activities:- The component wise cost of matrix for different activities received from Director of Animal Husbandry is decided to be proposed as Scale of Finance. The department has suggested Azolla farming as new activity. For few activities included in the proposed Scale of Finance, if there is an existing Unit Cost decided by NABARD in place, the unit cost suggested by NABARD shall prevail.

3.Fisheries Activities:- The component wise cost of matrix for different activities received from Directorate of Fisheries is decided to be proposed as Scale of Finance. The department has suggested input cost for New Grow out ponds, trout raceways, new rearing ponds, Biofloc Ponds and Small biofloc culture which are being proposed along with the construction cost of these activities. For few activities included in the proposed Scale of Finance, if there is an existing unit Cost decided by NABARD in place, the unit cost of NABARD shall prevail.

4.Horticultural Activities:- The matrix of cost received from the Director of Horticulture for Fruits is found to be made for Unit Cost i.e. the cost of plantation & Cultivation over the years including cost of land cleaning & development, Digging of Pits, Planting material, Planting & Support planting etc, whereas, the scale of finance is usually worked out for bearing trees. Also, the scale of Finance for mixed cropping pattern was also not available. Therefore, in consultation with the experts present in the meeting, the existing scale of finance for fruits (bearing trees) and mixed cropping pattern in model district, with little variation (if required), is being proposed as scale of Finance for rest of the state. The scale of finance for floriculture items, as received from the department is being proposed. In case of floriculture items wherever cost of input is not received, the existing scale of finance in model district is being proposed. There are many items under medicinal plants, flowers etc for which existing Scale of Finance was suggested by one or two districts only. For such crops, the existing Scale of Finance has been considered model Scale of Finance and is being proposed. For few activities included in the proposed Scale of Finance for floriculture and medicinal plants, if there is an existing Unit Cost decided by NABARD in place, the unit cost suggested by NABARD shall prevail.

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After discussion on the above, in order to ensure uniformity in fixing of scale of finance in future, following decisions were taken by the State Level Technical Committee :-

- As the SLTC is a higher authority to approve the Scale of Finance recommended by the DLTC's and during past one year SLTC has carried out detailed exercise on rationalizing the Scale of Finance on the basis of cost of input and other factors, simultaneously ensuring that no unreasonable hike or decline is given in any of the item.

The Scale of Finance worked out by the SLTC in the present meeting attended by the experts from related field from CSKHP Krishi Vishvavidalaya, Palampur, Horticulture & Forestry University, Solan, Directorate of Agriculture, Directorate of Horticulture, Fisheries Department, District Manager, HPStCB Shimla, District Manager, HPStCB Bilaspur, District Development Manager, NABARD District Bilaspur & Hamirpur and District Development Manager, NABARD District Shimla on the basis of input cost and other factors as elaborated under observations part above shall be considered approved by the SLTC to be implemented by DLTC's for FY 2023-24. In case of activities where the Unit cost is decided by the NABARD, the unit cost of NABARD shall prevail.

- The Working Capital Loans under Animal Husbandry and farm and Fisheries activities shall be based upon the Detailed Project Report.
- For some of the activities for which Scale of Finance from the DLTC's was not proposed while recommending Scale of Finance in previous years, the DLTC's may consider the scale of finance of the adjoining districts in case these activities are carried out in their District.

- From FY 2024-25, any other activities carried out in the District or any component of Unit based activities, if not considered in the proposed Scale of Finance by SLTC for FY 2023-24, may be added into the Scale of Finance by the DLTC.
- For FY 2024-25, while recommending the Scale of Finance to SLTC, in case any changes in the Scale of Finance need to be carried out, same shall be informed to the SLTC duly supported with the actual matrix of cost. Further, the crops / flowers requiring separate Scale of Finance for open and protected cultivation, while recommending scale of finance proper distinction shall be made between type of cultivation and for protected cultivation (Cultivation in Poly House / Green House) the cost of poly house, if included in the proposed Scale of Finance, shall be separately mentioned.
- Any other developments in the fixation of Scale of Finance may be informed separately by SLTC.

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(Rakesh Kanwar, IAS)



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'Agricultural Crops'





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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
1	Wheat												
	Irrigated	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772
	Un-irrigated	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980
2	Paddy												
	Transplanted/Irrigated	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318
	Direct Seeded/Unirrigated	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138
3	Maize												
	Irrigated/High rainfall	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376
	Un-irrigated/Low rainfall	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328
4	Gram												
	Irrigated	35284	35284	35284	35284	35284	35284	35284	35284	35284	35284	35284	35284
	Un-irrigated	34580	34580	34580	34580	34580	34580	34580	34580	34580	34580	34580	34580
5	Peas												
	Irrigated	123979	123979	123979	123979	123979	123979	123979	375000	123979	123979	123979	123979



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
6	French Beans												
	Irrigated	124892	124892	124892	124892	124892	124892	124892	124892	124892	124892	124892	124892
7	Potato												
	Irrigated/Un irrigated	97160	97160	97160	97160	97160	97160	97160	350000	147900	137280	97160	97160
8	Sugarcane												
	Irrigated	110527	110527	110527	110527	110527	110527	110527	110527	110527	110527	110527	110527
	Un-irrigated	107007	107007	107007	107007	107007	107007	107007	107007	107007	107007	107007	107007
9	Cabbage												
	Irrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
10	Cauliflower												
	Irrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
11	Tomato												
	Irrigated	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000
12	Ginger												
	Irrigated / Un-irrigated	157435	157435	157435	157435	157435	157435	157435	157435	157435	157435	157435	157435



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Agriculture crops (SoF in acres, Except unless specifically given)													
13	Barley												
	Irrigated	29786	29786	29786	29786	29786	29786	29786	29786	29786	29786	29786	29786
	Un-irrigated	28485	28485	28485	28485	28485	28485	28485	28485	28485	28485	28485	28485
14	Mustard / sarson												
	Irrigated	33086	33086	33086	33086	33086	33086	33086	33086	33086	33086	33086	33086
	Un-irrigated	31326	31326	31326	31326	31326	33086	31326	31326	33086	31326	31326	31326
15	Broccoli												
	Irrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
16	Garlic												
	Propsoed by SLTC	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160
17	Capsicum (open cultivation)												
	Irrigated	164757	164757	164757	164757	164757	164757	164757	164757	164757	164757	164757	164757
18	Cucumber (open cultivation)												
	Irrigated	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024
19	Lady finger												
	Irrigated	118473	118473	118473	118473	118473	118473	118473	118473	118473	118473	118473	118473



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
20	Turmeric crop												
	Irrigated	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160
21	Onion												
	Irrigated	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160	97160
22	Barseem (fodder crop)												
	Irrigated	65928	65928	65928	65928	65928	65928	65928	65928	65928	65928	65928	65928
23	Oats (fodder crop)												
	Irrigated	36061	36061	36061	36061	36061	36061	36061	36061	36061	36061	36061	36061
	Un-irrigated	36411	36411	36411	36411	36411	36411	36411	36411	36411	36411	36411	36411
24	Rajmah												
	Irrigated	44107	44107	44107	44107	44107	44107	44107	44107	96300	44107	44107	44107
	Un-irrigated	43051	43051	43051	43051	43051	43051	43051	43051	96300	43051	43051	43051
25	Maize (fodder crop)												
	Irrigated / Unirrigated	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
26	Ragi (Bajra)-Fodder Crop												
	Irrigated / Unirrigated	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090
27	Sorghum (Jowar)-Fodder crop												
	Irrigated / Unirrigated	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090	46090
28	Napier Bajra Hybrid-Fodder Crop												
	Irrigated / Unirrigated	23160	23160	23160	23160	23160	23160	23160	23160	23160	23160	23160	23160
29	Rye grass												
	Irrigated / Unirrigated	63341	63341	63341	63341	63341	63341	63341	**	**	63341	63341	63341
30	Millets (Pearls/Finger)												
	Irrigated / Unirrigated	50560	50560	50560	50560	50560	50560	50560	50560	50560	50560	50560	50560



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
31	Capsicum (Red & Yellow) (protected Cultivation in Poly House / Green House for 100 Sqmtr)												
	Poly House	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770
32	Tomato Hybrid for 100 Sqmtr												
	Poly House	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550
33	Capsicum green (100 Sqmtr under poly house / protected cultivation)												
	Poly House	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770	127770
34	coriander green (poly house) (100 Sq. Mtr)												
	Poly House	28757	28757	28757	28757	28757	28757	28757	28757	28757	28757	28757	28757



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
Agriculture crops (SoF in acres, Except unless specifically given)													
35	Cucumber (Poly house) (hybrid-100 Sqm)												
	Poly House	119020	119020	119020	119020	119020	119020	119020	119020	119020	119020	119020	119020
36	Cucumber and tomato (Poly house) (For main crop) (hybrid-100 Sqm)												
	Poly House	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550	120550
37	French beans (under protected cultivation) (100 Sqm)												
	Poly House	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000
38	Fodder crops								50000				
	Irrigated / Unirrigated	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072
39	Chari (fodder crop)												
	Irrigated / Unirrigated	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072	34072



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		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
Agriculture crops (SoF in acres, Except unless specifically given)													
40	Heeng								100000				
	Irrigated / Unirrigated	**	**	**	**	**	**	**	100000	**	**	**	**
41	Misc. vegetables (not covered under specific crop)												
	Irrigated / Unirrigated	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000
43	Chilly												49880
	Irrigated/Un irrigated	142952	142952	142952	**	142952	142952	142952	**	**	142952	142952	142952
44	Tea (maintenance)												
	Proposed by SLTC	**	**	99990	**	**	**	**	**	**	**	**	**
45	Tea (term loan new plantation)												
	Proposed by SLTC	**	**	508190	**	**	**	**	**	**	**	**	**
46	Zimikand												
	Irrigated/Unirrigated	134118	134118	134118	134118	134118	134118	134118	134118	134118	134118	134118	134118
47	Cucumber (hyb)												
	Irrigated / Unirrigated	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024	101024



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Agricultural Crops)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
Agriculture crops (SoF in acres, Except unless specifically given)													
48	Brussels Sprouts												
	Irrigated / Unirrigated	**	**	**	**	**	**	**	**	**	**	**	148512
49	Iceberg												
	Irrigated / Unirrigated	**	**	**	**	**	**	**	148512	**	**	**	**
50	Lettuce												
	Irrigated / Unirrigated	**	**	**	**	**	**	**	**	**	**	82560	**
51	Leek Pak Choi												
	Irrigated / Unirrigated	**	**	**	**	**	**	**	**	**	**	148512	**
52	Other exotic vegetable												
	Irrigated / Unirrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
53	Spinach												
	Irrigated / Unirrigated	88219	88219	88219	88219	88219	88219	88219	**	88219	88219	88219	88219
54	Ogla/Phaphra												
	Irrigated / Unirrigated	**	**	**	**	**	**	**	**	50500	**	**	**



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Agricultural Crops)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
Agriculture crops (SoF in acres, Except unless specifically given)													
55	Tomato hybrid												
	Irrigated / Unirrigated	140526	140526	140526	140526	140526	140526	140526	140526	140526	140526	140526	140526
56	Parsley												
	Irrigated / Unirrigated	92649	92649	92649	92649	**	**	**	**	**	92649	92649	92649
57	Squash (Jugni)												
	Irrigated / Unirrigated	181497	181497	181497	181497	181497	181497	181497	181497	181497	181497	181497	181497
58	Chinese Cabbage												
	Irrigated / Unirrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
59	Red Cabbage												
	Irrigated / Unirrigated	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512	148512
60	Colocasia												
	Irrigated / Unirrigated	125318	125318	125318	125318	125318	125318	125318	125318	125318	125318	125318	125318
61	Buck wheat												
	Irrigated	**	**	**	**	**	**	**	31790	31790	**	**	**
	Unirrigated	**	**	**	**	**	**	**	30360	30360	**	**	**



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Agricultural Crops)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Agriculture crops (SoF in acres, Except unless specifically given)											
62	Pulses												
	Irrigated	44107	44107	44107	44107	44107	44107	44107	44107	**	44107	44107	44107
	Un-irrigated	43051	43051	43051	43051	43051	43051	43051	43051	**	43051	43051	43051
63	Mash												
	Irrigated	33093	33093	33093	33093	33093	33093	33093	33093	33093	33093	33093	33093
	Un-irrigated	32530	32530	32530	32530	32530	32530	32530	32530	32530	32530	32530	32530
64	Moong												
	Irrigated	33481	33481	33481	33481	33481	33481	33481	33481	33481	33481	33481	33481
	Un-irrigated	32425	32425	32425	32425	32425	32425	32425	32425	32425	32425	32425	32425
65	Toria												
	Irrigated	32378	32378	32378	32378	32378	32378	32378	32378	32378	32378	32378	32378
	Un-irrigated	30618	30618	30618	30618	30618	30618	30618	30618	30618	30618	30618	30618
66	Brinjal												
	Irrigated	126133	126133	126133	126133	126133	126133	126133	126133	126133	126133	126133	126133



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SCALE OF FINANCE FOR FY 2023-24



'Horticultural Crops'





हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
1	Apple (Normal spacing)/ Bearing	483969	483969	**	**	483969	483969	483969	483969	483969	627000 (per acre) Freeze	483969	483969
2	Apple (high density)/ Bearing	1584000	1584000	**	**	1584000	1584000	1584000	1584000	1584000	1584000	1584000	1584000
3	Apricot (Bearing)	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150
4	Almond (Bearing)	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150
5	Pears (Bearing)	338777	338777	338777	338777	338777	338777	338777	338777	338777	338777	338777	338777
6	Mango (Bearing)	196000	196000	196000	196000	196000	**	196000	**	**	196000	196000	196000
7	Mango (high density)/ (Bearing)	311120	311120	311120	311120	311120	**	311120	**	**	311120	311120	311120



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
8	Amla (Bearing)	58200	58200	58200	58200	58200	58200	**	**	**	58200	58200	58200
9	Amla high density (Bearing)	104150	104150	104150	104150	104150	104150	**	**	**	104150	104150	104150
10	Kinoow (Bearing)	196000	196000	196000	196000	196000	196000	196000	196000	196000	196000	196000	196000
11	Pomegranate (Bearing)	299610	299610	299610	299610	299610	299610	**	**	**	299610	299610	299610
12	Pomegranate high density (Bearing)	370000	370000	370000	370000	370000	370000	**	**	**	370000	370000	370000
13	Plum (Bearing)	212850	212850	212850	212850	212850	212850	**	**	212850	212850	212850	212850
14	Cherry (Bearing)	**	**	**	**	**	**	**	434170	434170	434170	**	**
15	Peach (Bearing)	170000	170000	170000	170000	170000	170000	170000	170000	170000	170000	170000	170000
16	Carnation (under protected cultivation/poly house (640 Sqmtr, 30 plants per SQM))	536140	**	536140	536140	536140	536140	536140	536140	**	536140	536140	536140



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
17	Carnation under Normal Conditions	628000	628000	628000	628000	628000	628000	628000	628000	**	628000	628000	628000
18	Gerbera (under protected cultivation) 640 Sqm, 8 plants per SQM	432300	432300	432300	432300	432300	432300	432300	432300	**	**	**	432300
19	Gladiolus (under protected cultivation) (720 Sqmtr, 30 plants per SQM)	177000	177000	177000	177000	177000	177000	177000	177000	**	177000	177000	177000
20	Marigold (720 Sqmt, 8 Plants per SQM)	104120	104120	104120	104120	104120	104120	104120	104120	104120	104120	104120	104120



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
21	Lilium (Oriental variety) (under protected cultivation) (640 Sqmr, 24 plants per SQM)	643480	**	**	**	643480	643480	643480	643480	**	**	**	643480
22	Lilium (Asiatic variety) (640 Sqmr, 30 plants per SQM)	437840	**	**	**	437840	437840	437840	437840	**	**	**	437840
23	Rose flower (protected cultivation) (640 Sqmr, 9 pants per Sqmr)	**	**	321260	**	321260	**	**	**	**	321260	321260	**
24	Bee keeping (50 Colony) Italian/Indian Bee with pollination service	369510	369510	369510	369510	**	**	369510	**	**	**	**	**



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
25	Grapes	**	**	**	**	**	**	**	**	200150	200150	**	**
27	Walnut (Bearing)	149627	149627	**	**	**	**	**	**	149627	149627	**	149627
27	Stone fruits (Bearing)	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150	197150
28	Citrus Fruits (Bearing)	246200	246200	246200	246200	246200	246200	246200	246200	246200	246200	246200	246200
29	Japani Fal (Bearing)	70000	**	**	**	70000	70000	**	**	**	70000	**	**
30	Kiwi (Bearing)	**	**	**	**	686000	686000	686000	**	**	686000	686000	686000
31	Galgal (Bearing)	238675	238675	238675	238675	238675	**	**	**	**	238675	238675	238675
32	Guava (Normal Spacing) (Bearing)	198000	198000	198000	198000							198000	198000
33	Guava (High Density) (Bearing)	290358	290358	290358	290358	290358	**	**	**	**	290358	290358	290358
34	Perssimon (Bearing)	313850	313850	313850	313850	313850	**	**	**	**	313850	313850	313850
35	Papaya (Normal Spacing) (Bearing)	**	**	63525	63525	**	**	**	**	**	**	**	63525



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
36	Papaya High Density (Bearing)	**	**	160395	160395	**	**	**	**	**	**	**	160395
37	Strawberry (Normal Spacing)	484875	484875	484875	**	**	484875	**	484875	**	**	484875	484875
38	Strawberry (High Density)	569940	569940	569940	**	**	569940	**	569940	**	**	569940	569940
39	Mushroom	195200 (200 bags)	195200 (200 bags)	153200 (100 bags) (Freeze)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)	195200 (200 bags)
40	Stone fruits (Plum, Peach & Apricot)----- multiple crop farming irrigated land	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
41	Stone fruits (Plum, Peach & Apricot) + cauliflower-----multiple crop farming irrigated land	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000
42	Stone fruits (Plum, Peach & Apricot) + Peas-----multiple crop farming irrigated land	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000
43	Apple+ Cauliflower-----multiple crop farming irrigated land	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	**	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	**	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
44	Apple+ Cauliflower-----multiple crop farming irrigated land	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	**	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	**	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)
45	Apple+Peas (trailing system)-- ----multiple crop farming irrigated land	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	**	**	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	**	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)
46	Pomegranate+cauliflower -----multiple crop farming irrigated land	410000	410000	410000	410000	410000	410000	**	**	**	**	**	**
47	Pomegranate+Peas -----multiple crop farming irrigated land	400000	400000	400000	400000	400000	400000	**	**	**	**	**	**



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
48	Gladilus/Nargis (Narcissus) open cultivation	85000	85000	85000	85000	85000	85000	85000	85000	**	85000	85000	85000
49	Marigold (open condition)	**	**	80200	80200	80200	80200	80200	**	**	80200	**	**
50	Alestroemeria	**	**	**	**	**	**	**	1472000	**	**	**	**
51	Lilium (Open condition)	1472000	**	**	**	**	1472000	1472000	**	**	**	**	1472000
52	Tulip (Open Condition)	**	**	**	**	**	**	**	1050000	**	**	**	**
53	Chrysanthemum (Open condition)	**	**	729600	**	**	729600	729600	**	**	729600	729600	729600
54	Levender	**	**	**	**	**	**	61000	**	**	**	**	**
55	Geranium	**	**	**	**	**	**	66000	**	**	**	**	**



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
56	Begonia (under open/shade net house (100 m. Sq.))	**	**	200210	**	**	**	**	**	**	**	**	**
57	Alstroemia (under open/shade net house (100 m. Sq.))	**	**	200210	**	**	**	**	**	**	**	**	**
58	Stevia	124000	124000	**	**	**	**	**	**	**	**	**	**
59	Ashwagandha	87600	87600	**	**	87600	**	87600	**	**	**	**	87600
60	Safed musli	551200	551200	**	**	**	**	**	**	**	**	**	551200
61	Alovera	825500	825500	825500	**	**	**	825500	**	**	**	**	825500
62	Chilgoza	**	**	**	**	**	**	**	**	99000	**	**	**
63	Kalazeera	**	**	**	**	**	**	**	**	99000	**	**	**
64	Kuth	**	**	**	600000	600000	**	**	600000	600000	**	**	**
65	Ephedra (somlata)	**	**	**	**	**	**	**	**	27700	**	**	**



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
66	Atish (Patish)	**	**	**	**	525000	**	525000	525000	525000	**	**	**
67	Dhoop	**	**	**	**	**	**	**	**	14500	**	**	**
68	Ban Hadi	**	**	**	**	**	**	**	**	8600	**	**	**
69	Mehandi	**	**	**	**	**	**	**	**	14500	**	**	**
70	Karoo	**	**	**	**	**	**	**	**	30000	**	**	**
71	Asparagus racemosus (Shataveri)	**	**	**	**	65815	**	**	**	**	**	**	65815
72	Ocimum Sanctum (Tulsi)	**	**	**	**	21000	**	**	**	**	**	**	**
73	Picrorhiza Kurroa (Kotki)	**	**	**	**	78760	**	**	**	**	**	**	**
74	Rauvolfia Serperntina (Sarpghandha)	**	**	**	**	43755	**	**	**	**	**	**	**



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SCALE OF FINANCE FOR FY 2023-24 (Horticultural Crops)



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
75	Stevia Rebaudiana (Madhupatri)	**	**	**	**	66300	**	**	**	**	**	**	**
76	Valeiana Jatamansi (Sugandhbala)	**	**	**	**	42005	**	**	**	**	**	**	**
77	Hopes non recurring	**	**	**	**	**	**	**	36000	**	**	**	**
78	Hopes recurring	**	**	**	**	**	**	**	125000	**	**	**	**
79	Sea buck throne	**	**	**	**	**	**	**	110000	**	**	**	**
80	Manu	**	**	**	**	**	**	**	600000	**	**	**	**
81	Saffron	**	**	**	**	**	**	**	100000	**	**	**	**



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Ltd.

SCALE OF FINANCE FOR FY 2023-24



'Animal Husbandry Activities'





हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
1	Recurring cost for two dairy indigenous cows (Sahiwal) per year	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 78840/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.7500/- TOTAL = Rs. 1,84,890/-



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
2	Term loan component -1 dairy cattle/cow	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	
3	Recurring cost of two dairy cows per year	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	184890	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 78840/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.7500/- TOTAL = Rs. 1,84,890/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
4	Recurring cost for two dairy buffaloes	211170	211170	211170	211170	211170	211170	211170	211170	211170	211170	211170	211170	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 6.0 Kg feed per animal = Rs. 105120/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.7500/- TOTAL = Rs. 2,11.170/-
5	Term loan component -1 dairy cattle/ buffalo	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
6	Capital cost of 1 cross bred cow	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	
7	Recurring expenditure for one cross bred/ exotic cows per year	92445	92445	92445	92445	92445	92445	92445	92445	92445	92445	92445	92445	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 27375/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 21900/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 39420/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.3750/- TOTAL = Rs. 92,445/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
8	Capital cost of 1 Desi cow	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	
9	Recurring expenditure for Desi cow per year	93195	93195	93195	93195	93195	93195	93195	93195	93195	93195	93195	93195	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 27375/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 21900/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 39420/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.1000/- 5. Insurance = Rs. 3500/- TOTAL = Rs. 93,195



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
10	Unit cost of Graded murreh Buffalo	73570	73570	73570	73570	73570	73570	73570	73570	73570	73570	73570	73570	73570	1. Cost of animal = Rs. 60,000/- 2. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 3. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1800/- 4. Concentrate feed @ 6.0 Kg feed per animal = Rs.4320/- (@ Rs.24/- per Kg concentrate feed) 5. Equipments, Vety. Aid etc. = Rs.1000/- 6. Insurance = Rs. 4200/- TOTAL = Rs. 73,570



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
11	Unit cost of Jersey graded cow (For one month)	67140	67140	67140	67140	67140	67140	67140	67140	67140	67140	67140	67140	1. Cost of animal = Rs. 55000/- 2. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 3. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1800/- 4. Concentrate feed @ 4.5 Kg feed per animal = Rs. 3240/- (@ Rs.24/- per Kg concentrate feed) 5. Equipments, Vety. Aid etc. = Rs.1000/- 6. Insurance = Rs. 3850/- TOTAL = Rs. 67,140/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
12	Unit cost of local cow (Himachali Pahari) (For one month)	27200	27200	27200	27200	27200	27200	27200	27200	27200	27200	27200	27200	1. Cost of animal = Rs. 20,000/- 2. Cost of Concentrate (2.5 Kg per day @ Rs.24/- per Kg feed) = Rs.1800/- 3. Cost of dry fodder (5 Kg per day @ Rs.8/- per Kg dry fodder) = Rs.1200/- 4. Cost of green fodder (12 Kg per day @ Rs.5/- per Kg green fodder) = Rs.1800/- 5. Equipments, Vety. Aid etc. = Rs.1000/- 6. Insurance = Rs. 1400/- TOTAL = Rs. 27,200/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
13	Unit cost of Indigenous (Indian bred)	61790	61790	61790	61790	61790	61790	61790	61790	61790	61790	61790	61790	61790	1. Cost of animal = Rs. 50000/- 2. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 3. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1800/- 4. Concentrate feed @ 4.5 Kg feed per animal = Rs. 3240/- (@ Rs.24/- per Kg concentrate feed) 5. Equipments, Vety. Aid etc. = Rs.1000/- 6. Insurance = Rs. 3500/- TOTAL = Rs. 61,790/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
14	Unit cost of two milch cows	134280	134280	134280	134280	134280	134280	134280	134280	134280	134280	134280	134280	1. Cost of animal (@ Rs.55000/- per animal) = Rs. 1,10,000/- 2. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 4500/- 3. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 3600/- 4. Concentrate feed @ 4.5 Kg feed per animal = Rs. 6480/- (@ Rs.24/- per Kg concentrate feed) 5. Equipments, Vety. Aid etc. = Rs.2000/- 6. Insurance = Rs. 7700/- TOTAL = Rs. 1,34,280/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
15	Unit cost of cow shed, store (for one animal)	94500	94500	94500	94500	94500	94500	94500	94500	94500	94500	94500	94500	1. Cost of shed (70 sq.ft per animal) @ Rs.350 per sq ft. = Rs. 24,500/- 2. Cost of store (200 sq ft) @ Rs.350 per sq ft. = Rs. 70,000/-
16	Cost of Cow shed, store (for 2 cows)	119000	119000	119000	119000	119000	119000	119000	119000	119000	119000	119000	119000	1. Cost of shed (70 sq.ft per animal) @ Rs.350 per sq ft. = Rs. 49,000/- 2. Cost of store (200 sq ft) @ Rs.350 per sq ft. = Rs. 70,000/-
17	Unit cost of green fodder for two Animals	54750	54750	54750	54750	54750	54750	76650 (freeze)	54750	54750	54750	54750	54750	15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder
18	Unit cost of dry fodder for two Animals	43800		25550				32850						7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
19	Cost of concentrate two Animals	78840	78840	78840	78840	78840	78840	78840	78840	78840	78840	78840	78840	Concentrate feed @ 4.5 Kg feed per animal (@ Rs.24/- per Kg concentrate feed)
20	Veterinary care for 2 animals	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	Rs. 3000/- per animal
21	Insurance charges for two Animals (@ 7.0 % on cost of animal)	7700	7700	7700	7700	7700	7700	7700	7700	7700	7700	7700	7700	
22	Cost of labour	96000	96000	96000	96000	96000	96000	96000	96000	96000	96000	96000	96000	8000/ Per Labour/ month



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
23	Unit cost of goat rearing (10+1) (for one month)	86652	86652	86652	86652	86652	86652	86652	86652	86652	86652	86652	86652	1. Cost of Buck (@ Rs.8000/- per Buck) = Rs. 8,000/- 2. Cost of Does (@ Rs.7500/- per Doe) = Rs. 75,000/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 352/- 4. Equipments / Utensils = Rs. 1,100/- 5. Vety. Aid. = Rs. 2,200/- TOTAL = Rs. 86,652/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
24	Unit cost of goat rearing (5+1) (For one month)	47752	47752	47752	47752	47752	47752	47752	47752	47752	47752	47752	47752	1. Cost of Buck (@ Rs.8000/- per Buck) = Rs. 8,000/- 2. Cost of Does (@ Rs.7500/- per Doe) = Rs. 37,500/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 192/- 4. Equipments / Utensils = Rs. 660/- 5. Vety. Aid. = Rs. 1,200/- TOTAL = Rs. 47,752/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
25	Capital cost of goat farm (20+1)	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	1. Cost of shed (@ 20 sq. ft/animal) @ Rs.350/- per sq. ft.) = Rs.147000/- 2. Cost of Buck (@ Rs.8000/- per Buck) = Rs. 8,000/- 3. Cost of Does (@ Rs.7500/- per Doe) = Rs. 1,50,000/- TOTAL = Rs. 3,05,000/-
26	Recurring cost of goat farm (20+1)	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	1. Cost of male sheep (@ Rs.8000/- per animal) = Rs. 8,000/- 2. Cost of female Sheep (@ Rs.7500/- per animal) = Rs. 1,50,000/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 8064/- 4. Equipments / Utensils = Rs. 2,100/- 5. Vety. Aid. = Rs. 4,200/- 6. Insurance of animals (@ 7.5%) = Rs. 11850/- TOTAL = Rs. 1,84,214/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
27	Term loan component -1 dairy cattle goat (Per Unit 20+1)	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	1. Cost of male sheep (@ Rs.8000/- per animal) = Rs. 8,000/- 2. Cost of female Sheep (@ Rs.7500/- per animal) = Rs. 1,50,000/- TOTAL = Rs. 1,58,000/-
28	Working capital 2 dairy goat	17109	17109	17109	17109	17109	17109	17109	17109	17109	17109	17109	17109	17109	1. Cost of female Sheep (@ Rs.7500/- per animal) = Rs. 15,000/- 2. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 384/- 3. Equipments / Utensils = Rs. 200/- 4. Vety. Aid. = Rs. 400/- 5. Insurance of animals (@ 7.5%) = Rs. 1125/- TOTAL = Rs. 17,109/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
29	Capital cost of broilers (500 broilers)	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	
30	Recurring cost for Poultry commercial broilers (500 broilers)	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	70000	Cost of feed for 500 no. commercial broilers @ 3.5 Kg feed per bird = Rs. 70,000/- (@ Rs. 40/- per Kg poultry feed)
31	Capital cost of layers (1000 bird Unit)	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	Cost of 1000 no. Commercial Day Old layer Chicks = Rs. 40,000/- (@ Rs. 40/- per chick)



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
32	Recurring cost of poultry layers (1000 bird Unit)	1940000	1940000	1940000	1940000	1940000	1940000	1940000	1940000	1940000	1940000	1940000	1940000	Cost of feed for 1000 no. Commercial layers @ 48.5 Kg feed per bird = Rs. 70,000/- (@ Rs. 40/- per Kg poultry feed)
33	Cost of construction of 1000 Sq. Ft shed	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	Rs.340/- per sq. ft.
34	Store room for 200 Sqft	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	Rs.340/- per sq. ft.
35	Cost of 1000 chicks	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	Cost of 1000 no. Commercial Day Old Broiler Chicks = Rs. 40,000/- (@ Rs. 40/- per chick)



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
36	Cost of feed for 1000 chicks @ 3.5 kg per day	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	Cost of feed for 1000 no. commercial broilers @ 3.5 Kg feed per bird = Rs. 1,40,000/- (@ Rs. 40/- per Kg poultry feed)
37	Cost of electricity, veterinary aid etc.	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	Cost of electricity, vety. Aid etc. for 1000 birds = Rs. 10,000/- (@ Rs. 10/- per bird)
38	Cost of labour	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	
39	Total cost of construction of shed for 150 birds (commercial broilers) . (@ Rs.340/- per sq. ft.)	51000	51000	51000	51000	51000	51000	51000	51000	51000	51000	51000	51000	51000	150 sq. ft. (1 sq. ft. per bird) @ Rs. 340/- per sq. ft.



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Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
40	Cost of equipments - 6 feederer & 3 waterer	1710	1710	1710	1710	1710	1710	1710	1710	1710	1710	1710	1710	Rs. 190/- per feederer/ waterer
41	Miscellaneous (for 150 birds)	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	Rs. 10/- per bird
42	Cost of a day old chick for 150 chick/quarter.	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	24000 (for 4 qtrs.)	Rs. 40/- per chick
43	Cost of feeding bird upto 6 weeks for 150 bird	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	84000 (for 4 qtrs.)	Rs. 40/- per Kg feed (3.5 Kg feed per broiler bird)
44	Miscellaneous cost/ vet aid for 150 bird	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	Rs. 10/- per bird = Rs. 1500/- per quarter



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Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
45	Recurring cost for 11 beetal unit (10 Does + 1 Buck)	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	1. Cost of Buck (@ Rs.8000/- per Buck) = Rs. 8,000/- 2. Cost of Does (@ Rs.7500/- per Doe) = Rs. 75,000/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 4,224/- 4. Equipments / Utensils = Rs. 1,100/- 5. Vety. Aid. = Rs. 2,200/- 6. Insurance of animals (@ 7.5%) = Rs. 6,225/- TOTAL = Rs. 96,749/-



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Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
46	Recurring cost for sheep unit (10+1)	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	96749	1. Cost of RAM (@ Rs.8000/- per animal) = Rs. 8,000/- 2. Cost of Sheep (@ Rs.7500/- per animal) = Rs. 75,000/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 4,224/- 4. Equipments / Utensils = Rs. 1,100/- 5. Vety. Aid. = Rs. 2,200/- 6. Insurance of animals (@ 7.5%) = Rs. 6,225/- TOTAL = Rs. 96,749/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
47	Rate of female Goat (Doe)	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500	Cost of animal = Rs. 7,500/-
48	Rate of male Goat (Buck)	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	Cost of animal = Rs. 8,000/-
49	Cost of shed(for unit of 10+1)	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	Shed = 220 sq ft (20sq. ft. per animal) (@ Rs. 350/- per sq ft.)
50	Insurance	600	600	600	600	600	600	600	600	600	600	600	600	per animal
51	Veterinary aid (for unit of 10+1)	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	
52	Recurring cost of piggery (3+1)	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	
53	Unit cost of piggery (3+1)	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	Cost of animal = Rs. 7000/- per pig



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Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
54	Unit cost of bullock (local) (for one month)	21580	21580	21580	21580	21580	21580	21580	21580	21580	21580	21580	21580	1. Cost of animal = Rs. 15000/- 2. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 3. 5.0 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1200/- 4. Concentrate feed @ 1.5 Kg feed per animal = Rs. 1080/- (@ Rs.24/- per Kg concentrate feed) 5. Equipments, Vety. Aid etc. = Rs.1000/- 6. Insurance = Rs. 1050/- TOTAL = Rs. 21,580/-
55	Unit cost of mules (pack animals)	106000	106000	106000	106000	106000	106000	106000	106000	106000	106000	106000	106000	Fixed by NABARD



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
56	Unit cost of Donkey (5 Animals)	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	Rs. 25000/- per animal
57	Unit cost of Sheep rearing (20+1)	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	184214	1. Cost of male sheep (@ Rs.8000/- per animal) = Rs. 8,000/- 2. Cost of female Sheep (@ Rs.7500/- per animal) = Rs. 1,50,000/- 3. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 8064/- 4. Equipments / Utensils = Rs. 2,100/- 5. Vety. Aid. = Rs. 4,200/- 6. Insurance of animals (@ 7.5%) = Rs. 11850/- TOTAL = Rs. 1,84,214/-



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SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
58	Unit cost for Rabbit rearing (with shed) for 100 animals	410000	410000	410000	410000	410000	410000	410000	410000	410000	410000	410000	410000	1. Cost of Shed (@ Rs. 350/- per sq.ft.) = Rs. 2,70,000/- 2. Cost of animals (@ Rs.1250/- per animal) = Rs.1,25,000/- 3. Cost of feed @ 60 gm per animal @ Rs. 40/- per Kg = Rs. 7200/- 4. Insurance of animals = Rs. 7800/-
59	Unit cost for Rabbit rearing (without shed) for 100 animals	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	140000	1. Cost of animals (@ Rs.1250/- per animal) = Rs.1,25,000/- 2. Cost of feed @ 60 gm per animal @ Rs. 40/- per Kg = Rs. 7200/- (per month) 3. Insurance of animals = Rs. 7800/-
60	Unit cost for Rabbit rearing (with out shed)	22711	22711	22711	22711	22711	22711	22711	22711	22711	22711	22711	22711	1. Cost of animals (@ Rs.1250/- per animal) = Rs.21250/- 2. Cost of feed @ 60 gm per animal @ Rs. 40/- per Kg = Rs. 1224- (per month) 3. Insurance of animals = Rs.273/-



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Animal Husbandry Activities)



Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
61	Working capital for horse for draught purpose (2 horses)	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	FIXED BY NABARD
62	Working capital for mules for draught purpose (2 mules)	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000	FIXED BY NABARD
63	Working capital for donkey for draught purpose (2 donkeys)	90000	90000	90000	90000	90000	90000	90000	90000	90000	90000	90000	90000	FIXED BY NABARD
64	Working capital for bullocks for draught purpose (2 bulls)	78000	78000	78000	78000	78000	78000	78000	78000	78000	78000	78000	78000	FIXED BY NABARD
65	Term loan for azolla farming (12X6X1 ft. shed)	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	



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SCALE OF FINANCE FOR FY 2023-24



'Fisheries Activities'



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H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
1	Capital need for fishers of reservoir	160000	160000	160000	160000	160000	160000	160000	160000	160000	160000	160000	160000	Labour 7500/- per month @ 90000/-, gill net including weaving & maintenance @ 5000/- per unit of 7.0 Kg 4 units for year @ 20000/-, Transportation cost Rs. 100/per day for 10 months @ 30000/- portable tent, rain coat & safety equipments @ 20000/- i.e. Total recurring cost Rs. 160000/-



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SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
2	Working capital for fish farm 1 Hectare	503000	503000	503000	503000	503000	503000	503000	503000	503000	503000	503000	503000	<p>Watch, ward & maintenance @ 5000/- per month i.e. Rs. 60000/-, fish seed @ 10000 to 15000 per hec. Rs. 15000/- lime @ 400 Kg per hec for Rs. 10000/- organic manure/cow dung @ 12000 Kg for Rs. 10/- per Kg i.e. Rs. 120000/- Chemical Fertilizer @ Rs. 10000/- artificial feed/Chokar Khal @ 2700 Kg/Rs. 40/- per Kg i.e. Rs. 108000/- Transportation charges from pond to market @ 5000/- per month i.e. Rs. 60000/- Salary of one employee Rs. 7500/- per month i.e. Rs. 90000/- per year & miscellaneous expenses like electricity bills, aeration system & maintenance etc. @ 2500/-per month i.e. Rs. 30000/- Total recurring cost Rs. 503000/-</p>



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SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
3	Construction of new ponds 1 Hectare	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000
	Input Cost for New Grow out Ponds	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000
4	Construction of new rearing ponds (nursery / seed rearing) 1 Hectare	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000
	Input Cost for New Grow out Ponds	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000	678000
5	Renovation of ponds 1 Hectare	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000
6	Construction/Renovation of ponds (1st year inputs) 1 Hectare	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000



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SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
7	Construction / Establishment of Trout Fish Hatcheries 1 No.	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000
8	Construction of trout raceways in private sector(17X2X1.5m) 1 Hectare	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000
	Input Cost of Trout Raceways (Cost of Cultivation for Trout Culture in One Trout Unit (17*2*1.5=51 M3)	385000	385000	385000	385000	385000	385000	385000	385000	385000	385000	385000	385000
9	Working capital for carp fish farming pound size 10000 Sqm	145000	145000	145000	145000	145000	145000	145000	145000	145000	145000	145000	145000



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Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
10	Working capital requirement in carp culture (.20 hectt)	79000	79000	79000	79000	79000	79000	79000	79000	79000	79000	79000	79000	79000	Fish yield anticipated per culture 10 months 1.20 MT and Feed requirement for whole culture period @ 1.1.5 FCR, Pond fertilization Rs 4000, Seed requirement @ Rs 1 per fingerling for 2000 fingerlings Rs 6000, Cost of feed Rs 63000, Cost of fishing 2 cast nets Rs 2000, Transportation of fish seed and feed. Total working capital requirement in carp culture Rs 79000



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Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
11	Establishment of medium RAS for cold water fisheries (4 tanks with minimum 50m ³ /tank capacity and fish production capacity of 4 ton / crop)	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	**



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SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
12	Establishment of large RAS for cold water fisheries (10 tanks with minimum 50m3/tank capacity and fish production capacity of 10 ton / crop)	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000
13	Backyard ornamental fish rearing units (1 Unit)	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000
14	Medium scale ornamental fish rearing units (1 Unit)	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
15	Integrated ornamental fish units (breeding & rearing units) 1 Unit	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000
16	Establishment of large Biofloc	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000
17	Establishment of medium Biofloc (25 tanks of 4 m dia and 1.5 m high)	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000
18	Establishment of small Biofloc (7 tanks of 4 m dia and 1.5 m high)	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000
	Operational Cost / Cost of Cultivation for Fish Culture in Biofloc unit (7 tanks, 105m³)	385200	385200	385200	385200	385200	385200	385200	385200	385200	385200	385200	385200



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
19	Construction of cold storage/Ice plants (10 Tons capacity)	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000
20	Construction of cold storage/Ice plants (20 Tons capacity)	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000
21	Construction of cold storage/Ice plants (30 Tons)	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000
22	Construction of cold storage/Ice plants (Lagre 50 Tons capacity)	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000
23	Feed mill (1.5 quintals/day)	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
24	Construction of mini fish feed mills (2 tons/day capacity)	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000
25	Construction of Medium fish feed mills (8tons/day capacity)	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000
26	Construction of Lagre fish feed mills (20tons/day capacity)	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000
27	Construction of fish feed mills (100 Ton/Day Capacity)	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000



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Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
28	Term loan component (Fish feed mill)	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	Term loan component for feed mill shed (6X3 meter internal area) and machinery + extruder (50-80 Kg/Hr)
29	Working loan component (Fish feed mill)	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	Working loan component for feed mill shed (6X3 meter internal area) and machinery + extruder (50-80 Kg/Hr)+ fish ingredients
30	Establishment of new Freshwater finfish Hatcheries (0.5 Hect)	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
30	Establishment of new Freshwater finfish Hatcheries (0.5 Hect)	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000
31	Input for fresh water aquaculture 1 Hect	400000	400000	400000	400000	400000	400000	400000	400000	400000	400000	400000	400000
32	Construction of new Biofloc ponds for fresh water areas 0.1 Ha	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
	Input Cost for Biofloc Pond / Cost of Cultivation for Fish Culture in 0.1 hc (1000m2) Biofloc pond	456500	456500	456500	456500	456500	456500	456500	456500	456500	456500	456500	456500
33	Working capital for fish culture (for 7000 seed) / 1 acre water body	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000



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Sr No	Particulars	Name of Districts												Criteria	
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour		
34	Fisheries activities	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	Fish Seed @ 10000 per hectare @ 1000/- per thousand, Lime @ 400 Kg, per hectare @ 15/- per Kg Rs 6000, Cow Dung @ 12000 Kg per hectare @ 2/- per Kg Rs 24000, Chemical Fertilizer @ 500 Kg. per hectare @ 14/- per Kg Rs7000, Artificial Feed (Chocker+Khul) @ 2% Body weight 2700/- Kg per hectare @ 30/- per Kg Rs90000, Miscellaneous (Drag net, hand Net, cast net, medicine, other chemical & eletricity charges Rs 50000, Total Rs 187000



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
35	Construction of Fish Retail Market	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
36	Feed mill (1.5 quintals/day) (25 Sqm)	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000
37	Solar Power System	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000
38	Fisherman housing scheme (Per house 25 Sq. Mtrs)	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000
39	Fish ponds tribal area (Per 0.05 hac)	35000	35000	35000	35000	35000	35000	35000	35000	35000	35000	35000	35000
40	Fish ponds tribal area (1st year inputs) one hac.	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500	7500



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Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
41	Fresh water ornamental fisheries (1000 Sq mtrs)	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000
42	Boat	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000
43	Portable tent	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000
44	Fishing net	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000
45	Tarpaulin	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
46	Life jacket	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000
47	Raincoat	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000
48	Motorcycle with ice box	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000
49	Construction of fish kiosks inc Kiosks aquarium/ornamental fish	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
50	Refrigerated Vehicle 1 No	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
51	Insulated Vehicle 1 No	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000
52	Three wheeler with ice box including e-rickshwaks for fish vending 1 No	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000
53	Cycle with Ice Box	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
54	Providing Boats and nets for traditional Reservoir Fishermen 1 no each	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000
55	Retail outlet	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
55	Retail outlet	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Input Cost for New Grow-out Ponds / Cost of Cultivation for Crap Fish Culture in one Hectare water body

Sr.No	Item	Quantity	Rate Amount	Amount		
1	Fish Seed	20000 No	Rs1/- each	20000.00		
2	Inorganic Fertilizer (Urea, Singlesuperphosphate)	-	-	5000.00		
3	Organic Fertilizer (Cow dung)	15000 Kg	Rs2/ per KG	30000.00		
4	Lime	500 Kg	Rs20/Per KG	10000.00		
5	Alum	400 Kg	Rs25/ Per KG	16000.00		
6	Medicines / Chemicals (Cefax, Rocksalt, KMnO4)	-	-	8000.00		
7	Drag Net	01 No	15000/-P.M.	15000.00		
8	Electricity / Fuel Charges	-	3000/- P.M	36000.00		
9	Labour Charges (Harvesting)	60 Mandays	500/-	30000.00		
10	Watch and Ward, Nursing, Handling Feeding Charges	-	9000/- P.M.	108000.00		
11	Feed	10000 KG	40/Per KG	400000.00		
	Total Input Cost			678000.00		
					Output	
					Fish Production	10 MT
					Cost @ 150/ Pek KG	1500000
					Net profit	1500000-678000= 822000 (per annum)



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Input Cost of Trout Raceways (Cost of Cultivation for Trout Culture in One Trout Unit (17*2*1.5=51 M3))				
Sr.No	Item	Quantity	Rate Amount	Amount
1	Fish Seed	5000 No	Rs 5/- each	25000
2	Fish Feed	1500 KG	Rs 2/ per KG	270000
3	Medicines / Chemicals (CEFAX, Rock Solt, KMno4, BKC etc)	-	-	20000
4	Electricity Charges	-	-	10000
5	Watch and Ward (Indoor)		5000/P.M.	60000
Output				
Fish Production		1.2 MT		
Sale @ 550/ Per KG		660000		
Economic Viability		660000-385000=275000 (per unit)		
Input Cost of Trout Raceways (Cost of Cultivation for Trout Culture in One Trout Unit (17*2*1.5=51 M3))				
Sr.No	Item	Quantity	Rate Amount	Amount
1	Fish Seed	8400 No	Rs 3/- each	25200
2	Aluminim Suplhate	-	-	1000
3	Carbon Source Cost	-	-	6000
4	Electricity/Fuel Charges & Transportation etc	-	-	50000
5	Labour Charges	6 Man days	500/-	3000
6	Watch and Ward (Indoor)	-	5000/- P.M.	60000
7	Feed	6000 KG	40/K.G.	240000
Total Input Cost				385200
Output				
Fish Production		4.5 MT		
Cost @ 150/ Per KG		675000		
Net profit		675000-385200=289800		



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

SCALE OF FINANCE FOR FY 2023-24 (Fisheries Activities)



Input Cost for Biofloc Pond / Cost of Cultivation for Fish Culture in 0.1 hc (1000m2) Biofloc pond

Sr.No	Item	Quantity	Rate Amount	Amount		
1	Fish Seed	10500 No	Rs3/each	31500		
2	Ammonium Sulphate	-	-	1000	Output	
3	Carbon Source Cost	-	-	6000	Fish Production	6 MT
4	Electricity/Fuel Charges & Transportation etc	-	-	50000	Cost @ 150/ Pek KG	900000
5	Labour Charges	16 Man days	500/-	8000	Net profit	900000-456000= 444000
6	Watch & Ward (Limited)	-	5000/ per month	60000		
7	Feed	7500 KG	40/per KG	300000		
	Total Input Cost			456500		



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

Key Points

- The activities for which Scale of Finance from the DLTC's was not proposed while recommending Scale of Finance in previous years, the DLTC's may consider the scale of finance of the adjoining districts in case these activities are carried out in their District.
- For fixation of Scale of Finance for FY 2024-25 onwards, the instructions of NABARD's Circular No. 109/Re-finance-34/2020 dated 15.04.2020 may be followed.
- From FY 2024-25, any other activities carried out in the District or any component of Unit based activities, if not considered in the proposed Scale of Finance by SLTC for FY 2023-24, may be added into the Scale of Finance by the DLTC.
- For FY 2024-25, while recommending the Scale of Finance to SLTC, in case any changes in the Scale of Finance need to be carried out, same shall be informed to the SLTC duly supported with the actual matrix of cost. Further, the crops / flowers requiring separate Scale of Finance for open and protected cultivation, while recommending scale of finance proper distinction shall be made between type of cultivation and for protected cultivation (Cultivation in Poly House / Green House) the cost of poly house, if included in the proposed Scale of Finance, shall be separately mentioned.
- The Working Capital Loans under Animal Husbandry and farm and Fisheries activities shall be based upon the Detailed Project Report.

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(Scheduled Bank)

हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

(Bank of the State - For the State)

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