



Government of West Bengal

DIRECTORATE OF ANIMAL RESOURCES & ANIMAL HEALTH

Prani Sampad Bhavan, 2nd Floor, LB-2, Sector-III, Salt Lake City, Kolkata-700 106

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Memo No: 1530 /5P-543/2021 (Part – VI)

Dated: Kolkata, 11th April, 2025

To,

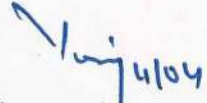
1. The Joint Directors, ARD, (All Zones)
2. The DD, ARD & POs,..... (All Districts)
3. The Managing Directors, (All Milk Unions)

Sub: Scale of Finance (SoF) for Animal Husbandry Sectors for the Financial Year 2025 – 2026

The Scale of Finance (SoF) for Animal Husbandry Sectors for the Financial Year 2025 – 2026 is approved by the State Level Technical Committee (SLTC), West Bengal in its meeting held on 26.03.2025. This approved SoF along with the minutes of the SLTC meeting are enclosed herewith for adoption and implementation by all stakeholders of West Bengal during the Financial Year 2025- 2026 i.c.w. credit linkages including financing under KCC-AH (ARD) scheme.

The DD, ARD & POs of all Districts are requested to adopt this new SOF with immediate effect and also to share this new SOF to the District Administrations, DCC/ DLTC/ BLBC Members, LDMs, all Banks & other Lending Institutions as well as all other stakeholders for taking necessary actions.

Encl: As above.


Director of Animal Husbandry and
Veterinary Services, West Bengal

Memo No: 1530/1(9)/ 5P-543/2021 (Part – VI)

Dated: Kolkata, 11th April, 2025

Copy forwarded for information to:-

1. The OSD & Ex-Officio Sr. Special Secretary to GoWB, ARDD, Salt Lake, Kolkata.
2. The Special Secretary (AS) to the GoWB, ARDD, Salt Lake, Kolkata.
3. The Special Secretary (BS) to the GoWB, ARDD, Salt Lake, Kolkata.
5. The Director & Special Secretary to GoWB, Institutional Finance, FD, Nabanna, Howrah.
6. The Sr. PS to ACS to GoWB, ARD Department, Prani Sampad Bhavan, Salt Lake, Kolkata.
7. The General Manager & Convener, SLBC, WB, United Tower, Hemanta Basu Sarani, Kolkata with a request to circulate this new SoF to the concerned stakeholders including all Banks.
8. The CEO, PBGSBS, Salt Lake, Kolkata with a request to circulate this new SoF to the concerned stakeholders of PBGSBS.
9. The MD, WBLDCL, Salt Lake, Kolkata with a request to circulate this new SoF to the concerned stakeholders of WBLDCL.

Director of Animal Husbandry and
Veterinary Services, West Bengal



THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.

Registered Office & Head Office: 24A Waterloo Street, Kolkata - 700 069

Ref No: HO/MD/71

Date: 07.04.2025

Circular

The State Level Technical Committee (SLTC) Meeting to finalize the Scale of Finance for Agriculture and Horticulture crops and schemes under Animal Husbandry and Fishery Sector and tea for the year 2025-26 was held on the 26th of March 2025.

The Scale of Finances for Agriculture & Horticulture crops and schemes under Animal Husbandry and Fishery sector along with cost of cultivation of tea for the financial year 2025-26, as approved by the SLTC along with the minutes of the meeting have been annexed separately.

isarkar 7/4/25
Managing Director-in Charge

The West Bengal State Cooperative Bank Ltd.

Ref No: HO/MD/71/1(15)

Date: 07.04.2025

Copy forwarded for kind information and necessary action to:

1. The Registrar of Cooperative Societies, Cooperation Directorate, West Bengal.
2. The Senior Special Secretary to Govt. of West Bengal, Agriculture Department.
3. Director of Fisheries, Govt. of West Bengal
4. Secretary, Tea Board of India
5. Director of Agriculture, West Bengal.
6. Director of Animal Husbandry, West Bengal.
7. Director of Horticulture, West Bengal.
8. Chief General Manager, NABARD
9. General Manager, State Level Banker's Committee, West Bengal- with a request to kindly circulate it amongst all member Banks.
10. Chief Executive Officers / General Managers of all the District Central Cooperative Banks and Regional Managers of Three Regions of the WBSCB Ltd.
11. P.S. to Additional Chief Secretary, Animal Resource Development Department, Government of West Bengal
12. Senior P.S. to Additional Chief Secretary, Cooperation Department, Government of West Bengal.
13. P.S. to Additional Chief Secretary, Department Fisheries, Government of West Bengal.
14. P.S. to Principal Secretary, Department of Agriculture, Government of West Bengal.
15. P.S. to Secretary, Food Processing Industries & Horticulture, Government of West Bengal.



isarkar 7/4/25
Managing Director-in Charge

The West Bengal State Cooperative Bank Ltd.

2248-8491 / 8492 / 8692 (033) 2248-8488 / 1728/ 0874 www.wbstcb.com

CO-OPERATIVE ENTERPRISES BUILD A BETTER WORLD



Minutes of The Meeting of State Level Technical Committee (SLTC) on Fixation of Scale of Finance Held at Conference Hall, 3rd Floor, Nabanna on 26.03.2025 at 03.00 PM

Sri Onkar Singh Meena, IAS, Principal Secretary to the Govt. of West Bengal, Department of Agriculture chaired the State Level Technical Committee Meeting. The Chairman welcomed the participants and requested the Convenor to begin the agenda wise discussion.

Agenda discussed and decisions taken are given below:

Agenda-1	Discussions held and decisions taken
Finalizing the District Wise Scale of Finance for Agriculture and Horticulture Crops and Schemes under Working Capital requirement for Animal Husbandry and Fisheries sector for 2025-26.	<p>i. <u>Agriculture Crops:</u></p> <p>a. The fact that huge discrepancies persist in the Scale of Finance of agriculture crops over years within the same agro-climatic zones had been a matter of concern. It was decided last year that the SoF for the Agriculture crops will be rationalized thoroughly in this year eliminating all such discrepancies.</p> <p>b. Director of Agriculture has submitted the district wise Scale of Finance accordingly. After detailed discussion, the Scale of Finance was approved.</p> <p>c. It was proposed that the Credit Limit given to farmers by the Banks shall not be reduced to the disadvantage of any farmers, due to decrease in Scale of Finance in some cases. Particularly, the credit limit for renewal cases shall not be reduced. For new applicants/ fresh cases, it will be fixed as per the standard formula for fixing the credit limit.</p> <p>Moreover, amount that falls short in the credit limit of renewal cases, due to reduction in the Scale of Finance can be provided in ARD loans</p> <p>The Scale of Finance for various agriculture crops as proposed after rationalization was unanimously accepted by the House.</p> <p>The revised SoF for Agriculture Crops has been annexed in <u>Annexure-1</u>.</p> <p>ii. <u>Horticulture Crops:</u></p> <p>a. The Scale of Finance as proposed by the Director of Horticulture are applicable to all districts. The most commonly grown crops have been mentioned in the meeting. If any district specifically requires the breakup of various cost components, it will be provided by the Directorate of Horticulture.</p> <p>b. The cost norms of any notified State or central sponsored schemes/MIDH/RKVY may be followed and shall be considered for financing by the Banks in case cost norms are not available in SoF as prepared by Director of Horticulture.</p> <p>c. Regarding Scale of Finance for medicinal plants, the same has not been included since the cost of plantation is taken care of by AYUSH, under Department of Health and Family Welfare through various comprehensive schemes. The SoF for Tulsi, Aloe vera etc. as provided by some districts are for selling of the leaves and not for medicinal purposes. The committee did not consider the Scale of Finance for such items as not available.</p>

	<p>d. The Chairman of SLTC directed the Joint Director of Horticulture to prepare a comprehensive SoF with detailed cost breakup considering various schemes from next year onwards. The Scale of Finance for various horticulture crops as proposed after rationalization was unanimously accepted by the House.</p> <p>The revised SoF for Horticulture Crops has been annexed in <u>Annexure-2</u>.</p>
	<p>iii. <u>Animal Husbandry:</u></p> <p>Detailed SoF for working capital of ARD Schemes and also for KCC ARD, for the year 2025-26 was placed and the same was unanimously accepted by the house. The SoF for ARD Schemes has been annexed in <u>Annexure-3</u></p>
	<p>iv. <u>Fisheries:</u></p> <p>a. Detailed schemes under Fisheries Sector for the FY 2025-26 were placed before the House.</p> <p>b. The fish vending on bicycle on insulated box could not be approved in terms of RBI Memo No. FIDD. KOL.LBS.No.488/ 03.01.025/ 2020-21 dated June 29, 2020. The Managing Director appraised that vending machine or bicycle is not a component required for production. And since the Scale of Finance includes only production components, this cannot be accepted under MJCC, as noted by the committee.</p> <p>c. The convenor of SLBC was requested to see whether such loans can be given through West Bengal Bhabishyat Credit Cards or through PMMSY or Banga Matysa Yojna.</p> <p>d. Sl. No.22, 23, 24 and 25 in the proposed list are new schemes whose unit area has been reduced in hilly areas and approved.</p> <p>The SoF for various schemes under Fisheries was unanimously accepted by the house and is annexed in <u>Annexure-4</u>.</p>
	<p>v. <u>Tea:</u></p> <p>The Scale of Finance for Tea cultivation for hills and plains was placed and the same was accepted by the House. The proposed Scale of Finance has been annexed in <u>Annexure-5</u>.</p>

There being no other issues, the meeting ended with a vote of thanks.



Chairman
State Level Technical Committee

ONKAR SINGH MEENA, IAS
Principal Secretary
Department of Agriculture
Government of West Bengal

List of participants in the State Level Technical Committee Meeting

1. Sri Onkar Singh Meena, Principal Secretary to Govt. of West Bengal, Dept. of Agriculture and Chairman of SLTC.
2. Smt. Sima Sarkar, IAS, Senior Special Secretary to Govt. of West Bengal, Department of Agriculture.
3. Sri S.R. Mohanty, IAS, Director of Fisheries, Govt. of West Bengal.
4. Sri Prabir Hazra, Director of Agriculture and Ex-Officio Secretary to West Bengal.
5. Sri Sujan Sarkar, Additional RCS and Managing Director of The West Bengal State Cooperative Bank Ltd. and Convenor of SLTC.
6. Sri P. K. Jana, Additional Director of Fisheries (Tech), Fisheries Directorate.
7. Sri Laksmi Kanta Jana, Additional Director of Agriculture (General).
8. Sri B. Mukherjee, ADA (Evaluation).
9. Aiub Ali Khan, Joint Director of Agriculture (Farm).
10. Dr. Safique-ul Alam, Joint Director of Agriculture (Plan).
11. Sri Koushik Chakraborty, Joint Director of Horticulture.
12. Sri Prasenjit Maity, Joint RCS, Cooperation Directorate.
13. Sri Balbir Singh, General Manager, SLBC.
14. Sri Subrata Datta, Chief Manager, PNB, SLBC
15. Sri Laxman Soy, DGM, NABARD
16. Smt. Ishita Sarkar, Dy. RCS and DGM (IDD), The West Bengal State Cooperative Bank Ltd.
17. Sri B. Pagalavan, Assistant Director Tea
18. Sri Debasis Roy, Deputy Director of Agril Marketing, Directorate of Horticulture
19. Sri Prabir Roy, Assistant Director, ARD Department.
20. Sri Anirban Pradhan, Assistant Director of Agriculture (Farm)
21. Sri Sumanta Kumar Khan, Staff Officer, The WBSCB Ltd.

Annexure - 3

Scale of Finance (SOF) on Animal Husbandry Sectors for Financial Year 2025 - 2026				
SN	Animal Husbandry Activity	Unit Size	Scale of Finance (Amount in Rs.)	
I	Dairy			
	A	For Graded/ Cross Breed Cow	2 Cows Unit (1+1)	63,520
			4 Cows Unit (2+2)	1,27,040
			10 Cows Unit (5+5)	3,22,950
	B	For Non-descript Cow	2 Cows Unit (1+1)	24,715
			4 Cows Unit (2+2)	49,430
	C	For Graded/ Cross Breed Buffalo	2 Buffaloes Unit (1+1)	59,815
			4 Buffaloes Unit (2+2)	1,19,630
			10 Buffaloes Unit (5+5)	3,03,525
	D	For Non-descript Buffalo	2 Buffaloes Unit (1+1)	24,300
			4 Buffaloes Unit (2+2)	48,600
	II	Bullock Rearing (Commercial Use)		A Pair of Bullock Unit 46,005
III	Goatery		6 Animals Goatery Unit (5 + 1)	17,860
			11 Animals Goatery Unit (10 + 1)	34,588
			43 Animals Goatery Unit (40 + 3)	1,33,827
IV	Sheep Rearing		6 Animals Sheep Rearing Unit (5 + 1)	16,607
			11 Animals Sheep Rearing Unit (10 + 1)	32,288
			43 Animals Sheep Rearing Unit (40 + 3)	1,24,866
V	Piggery		6 Animals Piggery Unit (5 + 1)	81,223
			11 Animals Piggery Unit (10 + 1)	1,58,951
			22 Animals Piggery Unit (20 + 2)	3,12,323
VI	Poultry- Broiler Farming		2,000 Broiler Birds Unit (500 x 4)	1,12,615
			4,000 Broiler Birds Unit (1,000 x 4)	2,25,230
VII	Poultry- Layer Farming (Cage System)		5,000 Layer Birds Unit (1,000 x 5)	2,76,198
			10,000 Layer Birds Unit (2,000 x 5)	5,61,238
VIII	Backyard Poultry Farming (LIT etc. for egg or dual purpose)		200 Birds Unit	26,934
			400 Birds Unit	53,789
IX	Duckery		50 Ducks Unit	27,981
			200 Ducks Unit	1,12,165
X	Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing (Commercial Use)		One Unit (1 Animal)	31,225
XI	Rabbit Rearing (Meat & Skin purpose)		Rabbit Unit (10 + 2)	32,035
			Rabbit Unit (100+ 20)	3,26,590

The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals/ poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



Director of Animal Husbandry and
Veterinary Services, West Bengal

Managing Director
The West Bengal State Co-op. Bank Ltd.

Scale of Finance (SOF) on Animal Husbandry Sectors for Financial Year 2025 - 2026

I Scale of Finance for Dairy:-

(A) Scale of Finance for Graded/ Cross Breed Cow Unit:-

(Amount in Rs)

SN	Particulars	2 Cows Unit (1 + 1)	4 Cows Unit (2 + 2)	10 Cows Unit (5 + 5)
1	Feed Cost			
	(a) Green Fodder	4,100	8,200	18,450
	(b) Dry Fodder	11,520	23,040	57,600
	(c) Concentrate Feed	36,300	72,600	1,81,500
2	Insurance Cost	4,100	8,200	20,500
3	Cost for veterinary aid, breeding etc.	2,300	4,600	11,500
4	Labour cost	0	0	12,600
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200	4,400
6	Miscellaneous expenditure	4,100	8,200	16,400
	Total	63,520	1,27,040	3,22,950

(B) Scale of Finance for Non-descript Cow Unit:-

(Amount in Rs)

SN	Particulars	2 Cows Unit (1 + 1)	4 Cows Unit (2 + 2)
1	Feed Cost		
	(a) Green Fodder	2,050	4,100
	(b) Dry Fodder	9,540	19,080
	(c) Concentrate Feed	5,775	11,550
2	Insurance Cost	2,400	4,800
3	Cost for veterinary aid, breeding etc.	1,500	3,000
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	650	1,300
6	Miscellaneous expenditure	2,800	5,600
	Total	24,715	49,430

(C) Scale of Finance for Graded/ Cross Breed Buffalo Unit:-

(Amount in Rs)

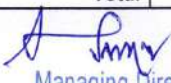
SN	Particulars	2 Buffaloes Unit (1 + 1)	4 Buffaloes Unit (2 + 2)	10 Buffaloes Unit (5 + 5)
1	Feed Cost			
	(a) Green Fodder	4,100	8,200	18,450
	(b) Dry Fodder	13,740	27,480	68,700
	(c) Concentrate Feed	28,875	57,750	1,44,375
2	Insurance Cost	4,600	9,200	23,000
3	Cost for veterinary aid, breeding etc.	2,400	4,800	12,000
4	Labour cost	0	0	12,600
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200	4,400
6	Miscellaneous expenditure	5,000	10,000	20,000
	Total	59,815	1,19,630	3,03,525

(D) Scale of Finance for Non-descript Buffalo Unit:-

(Amount in Rs)

SN	Particulars	2 Buffaloes Unit (1 + 1)	4 Buffaloes Unit (2 + 2)
1	Feed Cost		
	(a) Green Fodder	2,050	4,100
	(b) Dry Fodder	9,600	19,200
	(c) Concentrate Feed	5,500	11,000
2	Insurance Cost	2,400	4,800
3	Cost for veterinary aid, breeding etc.	1,400	2,800
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	650	1,300
6	Miscellaneous expenditure	2,700	5,400
	Total	24,300	48,600




 Managing Director
 The West Bengal State Co-op. Bank Ltd.

II Scale of Finance for Bullock Unit (For Commercial Use) :-

(Amount in Rs)

SN	Particulars	A Pair Bullock Unit
1	Feed Cost	
	(a) Green Fodder	3,280
	(b) Dry Fodder	16,200
	(c) Concentrate Feed	12,375
2	Insurance Cost	4,300
3	Cost for veterinary aid etc.	1,800
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	650
6	Maintenance cost for Plough, Cart and other accessories	4,300
7	Miscellaneous expenditure	3,100
	Total	46,005

III Scale of Finance for Goatery Unit:-

(Amount in Rs)

SN	Particulars	6 Animals Goatery Unit (5 + 1)	11 Animals Goatery Unit (10 + 1)	43 Animals Goatery Unit (40 + 3)
1	Feed Cost			
	(a) Green Fodder	0	2,050	7,380
	(b) Dry Fodder	2,592	4,752	18,576
	(c) Concentrate Feed	11,376	20,856	81,528
2	Insurance Cost	1,200	2,200	8,600
3	Cost for veterinary aid, medicine, vaccine etc.	1,020	1,870	7,310
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	722	1,260	4,433
6	Miscellaneous expenditure	950	1,600	6,000
	Total	17,860	34,588	1,33,827

IV Scale of Finance for Sheep Rearing Unit:-

(Amount in Rs)

SN	Particulars	6 Animals Sheep Unit (5 + 1)	11 Animals Sheep Unit (10 + 1)	43 Animals Sheep Unit (40 + 3)
1	Feed Cost			
	(a) Green Fodder	0	2,050	7,380
	(b) Dry Fodder	2,160	3,960	15,480
	(c) Concentrate Feed	10,665	19,553	76,433
2	Insurance Cost	1,200	2,200	8,600
3	Cost for veterinary aid, medicine, vaccine etc.	1,020	1,870	7,310
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	662	1,155	4,064
6	Miscellaneous expenditure	900	1,500	5,600
	Total	16,607	32,288	1,24,866

V Scale of Finance for Piggery Unit:-

(Amount in Rs)

SN	Particulars	6 Animals Piggery Unit (5 + 1)	11 Animals Piggery Unit (10 + 1)	22 Animals Piggery Unit (20 + 2)
1	Feed Cost (Supplementary Feed)			
	(a) Waste Feed	1,742	3,366	6,653
	(b) Concentrate Feed	73,440	1,44,000	2,83,680
2	Insurance Cost	1,700	3,300	6,600
3	Cost for veterinary aid, medicine, vaccine etc.	810	1,485	2,970
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	1,031	1,800	3,420
6	Miscellaneous expenditure	2,500	5,000	9,000
	Total	81,223	1,58,951	3,12,323




 Managing Director
 The West Bengal State Co-op. Bank Ltd.



VI Scale of Finance for Poultry- Broiler Farming Unit:-

(Amount in Rs)

SN	Particulars	2,000 Birds (500 X 4)	4,000 Birds (1,000 X 4)
1	Cost of Chicks	18,615	37,230
2	Deep litter materials	3,000	6,000
3	Feed Cost	81,700	1,63,400
4	Insurance Cost / Risk Fund	2,500	5,000
5	Cost for veterinary aid, medicine, vaccine etc.	2,500	5,000
6	Labour cost	0	0
7	Cost of Electricity, Fuel, Water etc.	1,300	2,600
8	Miscellaneous expenditure	3,000	6,000
	Total	1,12,615	2,25,230

VII Scale of Finance for Poultry- Layer Farming Unit (Cage system):-

(Amount in Rs)

SN	Particulars	5,000 Birds (1,000 X 5)	10,000 Birds (2,000 X 5)
1	Feed Cost		
	(a) For Brooders	56,800	1,13,600
	(b) For Growers	1,65,288	3,30,576
	(c) For Layers	39,330	78,701
2	Cost for veterinary aid, medicine, vaccine etc.	5,570	11,141
3	Insurance Cost / Risk Fund	5,000	10,000
4	Labour cost	0	8,800
5	Cost of Electricity, Fuel, Water etc.	1,210	2,420
6	Miscellaneous expenditure	3,000	6,000
	Total	2,76,198	5,61,238

VIII Scale of Finance for Backyard Poultry Farming Unit (Semi-scavenging system):-
(LIT etc. for egg or dual purpose)

(Amount in Rs)

SN	Particulars	200 Birds	400 Birds
1	Feed Cost		
	(a) For Birds from 4th - 8th weeks (28 days)	6,440	12,880
	(b) For Birds from 9th - 16th weeks (56 days)	6,703	13,406
	(c) For Birds from 17th - 56th weeks (280 days)	11,491	22,982
2	Insurance Cost / Risk Fund	1,000	2,000
3	Cost for veterinary aid, medicine, vaccine etc.	400	720
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	100	200
6	Miscellaneous expenditure	800	1,600
	Total	26,934	53,789

IX Scale of Finance for Duckery Unit:-

(Amount in Rs)

SN	Particulars	Duckery Unit (50 Ducks)	Duckery Unit (200 Ducks)
1	Feed Cost		
	(a) For Growers	20,520	82,080
	(b) For Adults	5,711	23,085
2	Insurance Cost / Risk Fund	250	1,000
3	Cost for veterinary aid, medicine, vaccine etc.	400	1,600
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	500	2,000
6	Miscellaneous expenditure	600	2,400
	Total	27,980.50	1,12,165

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Managing Director
The West Bengal State Co-op. Bank Ltd.

X Scale of Finance for Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing:-
(For Commercial Use)

(Amount in Rs)

SN	Particulars	Unit: One Animal
1	Feed Cost	
	(a) Green Fodder	1,640
	(b) Dry Fodder	6,660
	(c) Concentrate Feed	10,875
2	Insurance Cost	1,200
3	Cost for veterinary aid etc.	900
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	350
6	Farrier cost, Saddle cost and allied other costs	6,000
7	Miscellaneous expenditure decoration at the time of transportation	3,600
	Total	31,225

XI Rabbit Rearing Unit:-
(For Meat & Skin Purpose)

(Amount in Rs)

SN	Particulars	Rabbit Unit (10 + 2)	Rabbit Unit (100 + 20)
1	Cost of breeder Rabbits	5,040	50,400
2	Feed Cost		
	(a) Concentrate Feed for Adult	12,960	1,29,600
	(b) Concentrate Feed for Young	9,975	99,750
	(c) Hay for Adult and Young	700	7,000
3	Insurance Cost / Risk Fund	300	3,000
4	Cost for veterinary aid, medicine, vaccine etc.	600	6,000
5	Labour cost	0	7,200
6	Cost of Electricity, Fuel, Water etc.	360	3,240
7	Cost for daily use items	600	5,400
8	Miscellaneous expenditure	1,500	15,000
	Total	32,035	3,26,590

The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals/ poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).




 Managing Director
 The West Bengal State Co-op. Bank Ltd.

45

(I - A) Dairy Unit for Graded/ Cross Breed Cow:-

(Amount in Rupees)

SN	Particulars	2 Cows Unit (1 + 1)	4 Cows Unit (2 + 2)	10 Cows Unit (5 + 5)
Recurring Cost:-				
1	Feed Cost			
	(a) Green Fodder	4,100	8,200	18,450
	(b) Dry Fodder	11,520	23,040	57,600
	(c) Concentrate Feed	36,300	72,600	1,81,500
2	Insurance Cost	4,100	8,200	20,500
3	Cost for veterinary aid, breeding etc.	2,300	4,600	11,500
4	Labour cost	0	0	12,600
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200	4,400
6	Miscellaneous expenditure	4,100	8,200	16,400
Total Recurring Cost (A)		63,520	1,27,040	3,22,950
Income:-				
1	Sale of Milk	99,600	2,03,184	5,47,800
2	Sale of Manure	2,100	4,200	10,500
3	Sale of Gunney bags	286	572	1,430
Total Income (B)		1,01,986	2,07,956	5,59,730
Surplus:-				
Total Surplus (A-B)		38,466	80,916	2,36,780

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost, milk flow chart and cash flow for six months cycle which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium for insurance (Optional item).
- The second batch of lactating animal(s) may be introduced (through purchasing/ existing) 6 months after the introduction (through purchasing/ existing) of first batch of lactating animal(s) to ensure continuity of milk outlay vis-a-vis income throughout the year.
- The milch animal(s) should be at its second lactation and in first month of lactation period at the time of introduction (through purchasing/ existing).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Average lactation period (L.P.) has been taken as 280 days followed by a dry period (D.P.) of 120 days for Graded/ Cross Breed Cows.
- Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 25-30 kg./day per cow during lactation period and @ 20-25 kg./day per cow during dry period. It is preferred to produce fodder in 0.50 acre of land or acquire/ buy the same to meet-up the requirement for 2 Cows Unit. Average fodder production cost is estimated @ Rs.8,200/- per acre. Resulting to proper management, the cost for fodder cultivation for 10 Cows Unit may be reduced by 10%.

Dry fodder is required @ 5 kg./day during lactation period and 6 kg./day during dry period (Average price is Rs.6/- per kg.)

Concentrate feed is required @ 5 kg./day during lactation period and @ 1 kg./day during dry period (Average price is Rs.27.50/- per kg.)

The working capital cycle is considered for 6 months, i.e. 180 days. Therefore, for 2 Cows Unit (1+1) it comes to 360 days (180+180). As per Milk Flow Chart and resulting to overlapping of L.P. & D.P. between 1st phase animal(s) and 2nd phase animal(s) for a considerable period (say, 5 years), the half-yearly combined average L.P. comes to 240 days and average D.P. comes to 120 days for the 2 Cows Unit, while the unit is being continue.

	Description	Rate per Kg. (Rs.)	In Milk		In Dry		Cost [L.P. for 240 days and D.P. for 120 days]
			Quantity per day (Kg.)	Cost per day (Rs.)	Quantity per day (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	5	30.00	6	36.00	11,520
II	Concentrate Feed	27.50	5	137.50	1	27.50	36,300
Total			10	167.50	7	63.50	47,820

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.4,100/- for one year for 2 Cows Unit.
- Cost of veterinary aid, breeding etc. is considered at lumpsum @ Rs. 2,300/- per animal per year.
- No labour cost has been taken into account upto 4 Cows Unit as the wages are not required to be paid and the farmer and his/ her family members usually maintain the small unit. For bigger unit, labour cost may be considered @ Rs.2,100/- p.m. per labour and one paid labour for 10 Cows Unit.
- Cost for Electricity, Fuel, Water etc. is considered on lumpsum basis @ Rs.1,100/- per animal per year. Resulting to proper management this cost may be reduced by 20% for 10 Cows Unit.
- Miscellaneous expenditure may cover transportation cost, marketing cost, unforeseen expenditure etc. considered on lumpsum basis @ Rs.4,100/- per animal per year. Resulting to proper management this cost may be reduced by 20% for 10 Cows Unit.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Accordingly, the average milk yield has been taken as 10 litre per day and average selling price of milk is considered at Rs.41.50/- per litre. As mentioned above, the half-yearly combined average L.P. comes to 240 days for 2 Cows Unit. Practically, total milk production may be increased by 2% for 4 Cows Unit resulting to overlapping of L.P. among more number of Cows and so on. Similarly, for 10 Cows Unit, 10% milk production may be increased.
- An adult cow produce about 8-10 Kg. dung/ day. Accordingly, average income from sale of manure is considered @ Rs.2,100/- per cow per year.
- Based on assumption no. 7 above, the number of gunny bag comes to 22 [i.e 1080 Kg concentrate/ 50 Kg bag] and sale price is Rs.13/- per bag.
- Recurring cost for rearing calves, notional labour cost (self-labour), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

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Managing Director
 The West Bengal State Co-op. Bank Ltd.

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(I - B) Dairy Unit for Non-descript Cow:-

(Amount in Rupees)

SN	Particulars	2 Cows Unit (1 + 1)	4 Cows Unit (2 + 2)
Recurring Cost:-			
1	Feed Cost		
	(a) Green Fodder	2,050	4,100
	(b) Dry Fodder	9,540	19,080
	(c) Concentrate Feed	5,775	11,550
2	Insurance Cost	2,400	4,800
3	Cost for veterinary aid, breeding etc.	1,500	3,000
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	650	1,300
6	Miscellaneous expenditure	2,800	5,600
Total Recurring Cost (A)		24,715	49,430
Income:-			
1	Sale of Milk	30,503	62,225
2	Sale of Manure	1,500	3,000
3	Sale of Gunney bags	52	104
Total Income (B)		32,055	65,329
Surplus:-			
Total Surplus (A-B)		7,340	15,899

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ Go/ Lending Institution issued from time to time.
- Yearly working capital limit calculated set by considering the recurring cost, milk flow chart and cash flow for six months cycle which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium for insurance (Optional item).
- The second batch of lactating animal(s) may be introduced (through purchasing/ existing) 6 months after the introduction (through purchasing/ existing) of first batch of lactating animal(s) to ensure continuity of milk outlay vis-a-vis income throughout the year.
- The milch animal(s) should be at its second lactation and in first month of lactation period at the time of introduction (through purchasing/ existing).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Average lactation period (L.P.) has been taken as 210 days followed by a dry period (D.P.) of 150 days for non-descript cows.
- Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 10-15 kg./day per cow during lactation period and @ 5-10 kg./day per cow during dry period. It is preferred to produce fodder in 0.25 acre of land or acquire/ buy the same to meet-up the requirement for 2 Cows Unit. Average fodder production cost is estimated @ Rs.8200/- per acre.

Dry fodder is required @ 4 kg./day during lactation period and 5 kg./day during dry period (Average price is Rs.6/- per kg.)

Concentrate feed is required @ 1 kg./day during lactation period mainly (Average price is Rs.27.50/- per kg.)

The working capital cycle is considered for 6 months, i.e. 180 days. Therefore, for 2 Cows Unit (1+1) it comes to 360 days (180+180). As per Milk Flow Chart and resulting to overlapping of L.P. & D.P. between 1st phase animal(s) and 2nd phase animal(s) for a considerable period (say, 5 years), the half-yearly combined average L.P. comes to 210 days and average D.P. comes to 150 for the 2 Non-descript Cows Unit, while the unit is being continue.

	Description	Rate per Kg. (Rs.)	In Milk		In Dry		Cost [L.P. for 210 days and D.P. for 150 days]
			Quantity per day (Kg.)	Cost per day (Rs.)	Quantity per day (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	4	24.00	5	30.00	9,540
II	Concentrate Feed	27.50	1	27.50	0	0	5,775
Total			5	51.50	5	30.00	15,315

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.2,400/- for one year for 2 Cows Unit.
- Cost of veterinary aid, breeding etc. is considered at lumpsum @ Rs.1,500/- per animal per year.
- No labour cost has been taken into account upto 4 Cows Unit as the wages will not be paid and the farmer and his/ her family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 650/- per animal per year.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. are considered at lumpsum @ Rs.2,800/- per animal per year.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Accordingly, the average milk yield has been taken as 3.50 litre per day and average selling price of milk is considered at Rs.41.50/- per litre. As mentioned above, the half-yearly combined average L.P. comes to 210 days. Practically, total milk production may be increased by 2% for 4 Cows Unit resulting to overlapping of L.P. among more number of Cows and so on.
- An adult cow produce about 6-7 Kg. dung/ day. Average income from sale of manure is considered at Rs.1,500/- per animal per year.
- Based on assumption no. 7 above, the number of gunny bag is 4 [i.e. 210 Kg concentrate/ 50 Kg bag] and sale price is Rs.13/- per bag.
- Recurring cost for rearing calves, labour cost (self-labour), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



A. S. M.
Managing Director
The West Bengal State Co-op. Bank Ltd.

(I - C) Dairy Unit for Graded/ Cross Breed Buffalo:-

(Amount in Rupees)

SN	Particulars	2 Buffaloes Unit (1 + 1)	4 Buffaloes Unit (2 + 2)	10 Buffaloes Unit (5 + 5)
Recurring Cost:-				
1	Feed Cost			
	(a) Green Fodder	4,100	8,200	18,450
	(b) Dry Fodder	13,740	27,480	68,700
	(c) Concentrate Feed	28,875	57,750	1,44,375
2	Insurance Cost	4,600	9,200	23,000
3	Cost for veterinary aid, breeding etc.	2,400	4,800	12,000
4	Labour cost	0	0	12,600
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200	4,400
6	Miscellaneous expenditure	5,000	10,000	20,000
Total Recurring Cost (A)		59,815	1,19,630	3,03,525
Income:-				
1	Sale of Milk	96,255	1,96,360	5,29,403
2	Sale of Manure	2,100	4,200	10,500
3	Sale of Gunney bags	273	546	1,365
Total Income (B)		98,628	2,01,106	5,41,268
Surplus:-				
Total Surplus (A-B)		38,813	81,476	2,37,743

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost, milk flow chart and cash flow for six months cycle which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium for insurance (Optional item).
- The second batch of lactating animal(s) may be introduced (through purchasing/ existing) 6 months after the introduction (through purchasing/ existing) of first batch of lactating animal(s) to ensure continuity of milk outlay vis-a-vis income throughout the year.
- The milch animal(s) should be at its second lactation and in first month of lactation period at the time of introduction (through purchasing/ existing).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Average lactation period (L.P.) has been taken as 260 days followed by a dry period (D.P.) of 140 days for Graded/ Cross Breed Buffaloes.
- Feed and Fodder requirement and involved cost:-

Green fodder is required @ 25-30 kg./day per buffalo during lactation period and @ 20-25 kg./day per buffalo during dry period. It is preferred to produce fodder in 0.50 acre of land or acquire/ buy the same to meet-up the requirement for 2 Buffaloes Unit. Average fodder production cost is estimated @ Rs.8200/- per acre. Resulting to proper management the cost for fodder cultivation for 10 Buffaloes Unit may be reduced by 10%.

Dry fodder is required @ 6 kg./day during lactation period and 7 kg./day during dry period (Average price is Rs.6/- per kg.)

Concentrate feed is required @ 4 kg./day during lactation period and @ 1 kg./day during dry period (Average price is Rs.27.5/- per kg.)

The working capital cycle is considered for 6 months, i.e. 180 days. Therefore, for 2 Buffaloes Unit (1+1) it comes to 360 days (180+180). As per Milk Flow Chart and resulting to overlapping of L.P. & D.P. between 1st phase animal(s) and 2nd phase animal(s) for a considerable period (say, 5 years), the half-yearly combined average L.P. comes to 230 days and average D.P. comes to 130 for the 2 Buffaloes Unit, while the unit is being continue.

	Description	Rate per Kg. (Rs.)	In Milk		In Dry		Cost [L.P. for 230 days and D.P. for 130 days]
			Quantity per day (Kg.)	Cost per day (Rs.)	Quantity per day (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	6	36.00	7	42.00	13,740
II	Concentrate Feed	27.50	4	110.00	1	27.50	28,875
Total			10	146.00	8	69.50	42,615

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.4,600/- for one year for 2 Buffaloes Unit.
- Cost of veterinary aid, breeding etc. is considered at lumpsum @ Rs. 2,400/- per animal per year.
- No labour cost has been taken into account upto 4 Buffaloes Unit as the wages will not be paid and the farmer and his/ her family members usually maintain the small unit. For bigger units, labour cost may be considered @ Rs.2,100/- p.m. per labour & one paid labour for 10 Buffaloes Unit.
- Cost for Electricity, Fuel, Water etc. is considered on lumpsum basis @ Rs.1,100/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Buffaloes Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. considered on lumpsum basis @ Rs.5,000/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Buffaloes Unit.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Accordingly, the average milk yield has been taken as 9 litre per day and average selling price of fresh buffalo milk is Rs.46.50/- per litre. As mentioned above the half-yearly combined average L.P. comes to 230 days. Practically, total milk production may be increased by 2% for 4 Buffaloes Unit resulting to overlapping of L.P. among more number of Buffaloes and so on. For 10 Buffaloes Unit 10% milk production may be increase resulting to commercial management.
- An adult Buffalo produce about 8-10 Kg. dung/ day. Average income from sale of manure is considered at Rs.2,100/- per animal per year.
- Based on assumption no. 7 above, the number of gunny bag comes to 21 [i.e. 1050 Kg concentrate/ 50 Kg bag] and sale price is Rs.13/- per bag.
- Recurring cost for rearing calves, labour cost (self-labour), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

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Managing Director
 The West Bengal State Co-op. Bank Ltd.

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(I - D) Dairy Unit for Non-descript Buffalo:-

(Amount in Rupees)

SN	Particulars	2 Buffaloes Unit (1 + 1)	4 Buffaloes Unit (2 + 2)
Recurring Cost:-			
1	Feed Cost		
(a)	Green Fodder	2,050	4,100
(b)	Dry Fodder	9,600	19,200
(c)	Concentrate Feed	5,500	11,000
2	Insurance Cost	2,400	4,800
3	Cost for veterinary aid, breeding etc.	1,400	2,800
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	650	1,300
6	Miscellaneous expenditure	2,700	5,400
Total Recurring Cost (A)		24,300	48,600
Income:-			
1	Sale of Milk	30,225	61,659
2	Sale of Manure	1,500	3,000
3	Sale of Gunney bags	52	104
Total Income (B)		31,777	64,763
Surplus:-			
Total Surplus (A-B)		7,477	16,163

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost, milk flow chart and cash flow for six months cycle which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered at lumpsum. (Optional item).
- The second batch of lactating animal(s) may be introduced (through purchasing/ existing) 6 months after the introduction (through purchasing/ existing) of first batch of lactating animal(s) to ensure continuity of milk outlay vis-a-vis income throughout the year.
- The milch animal(s) should be at its second lactation and in first month of lactation period at the time of introduction (through purchasing/ existing).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Average lactation period (L.P.) has been taken as 200 days followed by a dry period (D.P.) of 160 days for Non-descript Buffaloes.
- Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 10-15 kg./day per buffalo during lactation period and @ 5-10 kg./day per buffalo during dry period. It is preferred to produce fodder in 0.25 acre of land or acquire/ buy the same to meet-up the requirement for 2 animals unit. Average fodder production cost is estimated @ Rs.8200/- per acre.

Dry fodder is required @ 4 kg./day during lactation period and 5 kg./day during dry period (Average price is Rs.6/- per kg.)

Concentrate feed is required @ 1 kg./day during lactation period mainly (Average price is Rs.27.50/- per kg.)

The working capital cycle is considered for 6 months, i.e. 180 days. Therefore, for 2 Buffalo Unit (1+1) it comes to 360 days (180+180). As per Milk Flow Chart and resulting to overlapping of L.P. & D.P. between 1st phase animal(s) and 2nd phase animal(s) for a considerable period (say, 5 years). the half-yearly combined average L.P. comes to 200 days and average D.P. comes to 160 for the 2 Buffaloes Unit, while the unit is being continue.

	Description	Rate per Kg. (Rs.)	In Milk		In Dry		Cost [L.P. for 200 days and D.P. for 160 days]
			Quantity per day (Kg.)	Cost per day (Rs.)	Quantity per day (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	4	24.00	5	30.00	9,600
II	Concentrate Feed	27.50	1	27.50	0	0	5,500
Total			5	51.50	5	30.00	15,100

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.2,400/- for one year for 2 Buffaloes Unit.
- Cost of veterinary aid, breeding etc. is considered at lumpsum @ Rs.1,400/- per animal per year.
- No labour cost has been taken into account upto 4 Buffaloes Unit as the wages are not required to be paid and the farmer and his/ her family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs.650/- per animal per year.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. considered on lumpsum basis @ Rs.2,700/- per animal per year.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Accordingly, the average milk yield has been taken as 3.25 litre per day and average selling price of fresh buffalo milk is Rs.47/- per litre. As mentioned above the half-yearly combined average L.P. comes to 200 days. Practically, total milk production may be increased by 2% for 4 Buffaloes Unit resulting to overlapping of L.P. among more number of Buffaloes and so on.
- An adult Buffalo produce about 6-7 Kg. dung/ day. Average income from sale of manure is considered at Rs.1,500/- per animal per year.
- Based on assumption no. 7 above, the number of gunny bag comes to 4 [i.e 200 Kg concentrate/ 50 Kg bag] and sale price is Rs.13/- per bag.
- Recurring cost for rearing calves, labour cost (self-labour), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

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 Managing Director
 The West Bengal State Co-op. Bank Ltd.

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(II) Bullock Unit (Commercial Use):-

(Amount in Rupees)

SN	Particulars	A Pair Bullock Unit
Recurring Cost:-		
1	Feed Cost	
	(a) Green Fodder	3,280
	(b) Dry Fodder	16,200
	(c) Concentrate Feed	12,375
2	Insurance Cost	4,300
3	Cost for veterinary aid etc.	1,800
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	650
6	Maintainance cost for Plough, Cart and other accessories	4,300
7	Miscellaneous expenditure	3,100
Total Recurring Cost (A)		46,005
Income:-		
1	Hiring/ Own use for ploughing, transportation & other works	71,100
2	Sale of Manure	1,000
Total Income (B)		72,100
Surplus:-		
Total Surplus (A-B)		26,095

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Agriculture activities are seasonal in nature. Bullock are usually used for agriculture activities, transportation, ploughing, pre and post harvesting and various other activities at many villages.
- Yearly working capital calculated set by considering the recurring cost, seasonal engagement/ income and cash flow for a six months cycle, which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered at lumpsum (Optional item).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Yearly average main working period for bullock is considered at 180 days and remaining period is 180 days.
- Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 15-20 kg./day per Bullock during main working period and @ 10-15 kg./day per Bullock during remaining period. It is preferred to produce fodder in 0.40 acre of land or acquire/ buy the same to meet the requirement for a pair Bullock unit. Average fodder production cost is estimated @ Rs.8,200/- per acre.

Dry fodder is required @ 9 kg./ day per Bullock during main working period and 6 kg./day per bullock during remaining period (Average price is Rs.6/- per kg.)

Concentrate feed is required @ 2 kg./day per Bullock during main working period and @ 0.5 kg./day per Bullock during remaining period (Average price is Rs.27.50/- per kg.)

Yearly working capital is set by considering the working capital cycle for 6 months, i.e. 180 days. Hence, the main working period comes to 90 days and remaining period comes to another 90 days.

	Description	Rate per Kg. (Rs.)	During main working period		During remaining period		Cost for main working period of 90 days and remaining period of another 90 days
			Quantity per day for a pair of Bullock (Kg.)	Cost per day (Rs.)	Quantity per day for a pair of Bullock (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	18	108.00	12	72.00	16,200
II	Concentrate Feed	27.50	4	110.00	1	27.50	12,375
Total			22	218.00	13	99.50	28,575

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.4,300/- for one year for a pair Bullock Unit.
- Cost of veterinary aid etc. is considered at lumpsum @ Rs.1,800/- per animal per year.
- No labour cost has been taken into account upto 4 Cows Unit as the wages are not required to be paid and the farmer and his/ her family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 650/- per animal per year.
- Maintainance cost for Plough, Cart and other accessories @ Rs.8,600/- per year.
- Miscellaneous expenditure may cover maintainance cost for accessories, unforeseen expenditure etc. considered on lumpsum basis @ Rs.6,200/- per year for a pair of Bullock.
- The average income from a pair of Bullock during main working period is considered at Rs.700/- per day and remaining period Rs.90/- per day.
- Average income from sale of manure is considered on lumpsum basis @ Rs.2,000/- per animal per year.
- Recurring cost of self-labour (notional cost), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

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 Managing Director
 The West Bengal State Co-op. Bank Ltd.

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(III) Goatery Unit:-

(Amount in Rupees)

SN	Particulars	6 Animals Goatery Unit (5+1)	11 Animals Goatery Unit (10+1)	43 Animals Goatery Unit (40+3)
Recurring Cost:-				
1	Feed Cost			
	(a) Green Fodder	0	2,050	7,380
	(b) Dry Fodder	2,592	4,752	18,576
	(c) Concentrate Feed	11,376	20,856	81,528
2	Insurance Cost	1,200	2,200	8,600
3	Cost for veterinary aid, medicine, vaccine etc.	1,020	1,870	7,310
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	722	1,260	4,433
6	Miscellaneous expenditure	950	1,600	6,000
Total Recurring Cost (A)		17,860	34,588	1,33,827
Income:-				
1	Sale of animal (male/ female - above 8 months old)	21,000	42,000	1,76,400
2	Sale of non-breedable does	4,600	9,200	41,400
3	Sale of Gunney bags	71	130	508
Total Income (B)		25,671	51,330	2,18,308
Surplus:-				
Total Surplus (A-B)		7,811	16,742	84,481

The goatery unit may technically/ preferably be formed with indicative number of female (doe) and male (buck) animals. However, if male animal is not readily available with the farmer, then also the unit is eligible to avail working capital limit/ KCC-AH loan. In that situation, the farmer may arrange and use any male animal from his/ her locality or may chose artificial insemination for servicing the female animals.

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost and cash flow for 12 months cycle, which is being continue. Proven breed suitable in local climate (black bengal etc.) may be considered. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered at lumpsum (Optional item)
- Constant breeding stock may be maintained. Breedable does and buck at 1 year and 1.5 years age respectively are preferably be reared. Breeding period is 2 months after introduction (through purchasing/ existing) and 3 months after kidding.
- Conception rate is 80%, pregnancy period is about 5 months, breeding rest for does after kidding (sucking period of kids) is 2 months, conception period of does after breeding rest is 1 month, therefore kidding interval is 8 months. The remaining 20% non-breeding does will be sold out after breeding season. Each kid born in the flock will be substituted for sold out does. Death in breeder stock may be compensated by insurance claim or otherwise by the farmer.
- Kids born @ 30% singles, 60% twins & 10% triplets and Male : Female kid is at 1:1 ratio.
- Kid mortality is 10% and audit mortality is 5%.
- Kids are weaned from the mothers after 2 months- reared as yearlings upto 8 months and sold out.
- Kids take mothers milk up to 2 months and thereafter from 2 to 8 months, they start feeding regular feed as per the schedule.
- Feed and Fodder requirement and invlved cost:-
Semi-Intensive system of rearing which involves grazing and supplementary feeding.
Average requirement of green fodder (grazing/ cultivation) is about @ 4-5 kg./day per adult animal. It is preferred to produce fodder (including leguminous and non leguminous) in 0.25 acre of land or acquire/ buy the same to meet-up the requirement for 10+1 Goatery Unit. Average fodder production cost is estimated @ Rs.8,200/- per acre. Resulting to commercial management the cost for fodder cultivation for 40+3 Goatery Unit may be reduced by 10%. For small sized unit (5+1 Goatery unit) free grazing is considered as sufficient to meet the requirement.

The Kids will be sold after 8th month. Therefore, feed cost requirement for 8 months period (240 days) is taken on consideration.

Average requirement of dry fodder is @ 300 gm/ day/ adult animal (Average price is Rs.6/- per kg.)

Average concentrate feed intake is @ 100- 250 gm/ day/ adult animal and @ 50-100 gm/ day/ young animal depending on various stages viz. pregnancy/ lactation/ maintenance etc.. For calculation purpose, average requirement of concentrate feed is taken @ 200 gm/ day/ adult animal for the entire 240 days period which simultaneously will fulfil total the requirement of adult & young at various stages. The average price of concentrate feed is Rs.39.50/- per kg.

	Description	Rate per Kg. (Rs.)	Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)
I	Dry Fodder	6.00	0.30	1.80
II	Concentrate Feed	39.50	0.20	7.90
Total			0.50	9.70

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.1,200/- for one year for 6 animals goatery unit.
- Cost of veterinary aid, medicine, vaccine etc. is considered at lumpsum @ Rs.170/- per adult animal per year.
- No labour cost has been taken into account upto 40+3 animals unit as wages will not be paid. The farmer and his/ her family members usually do this.
- Cost for Electricity, Fuel, Water etc. is considered at lumpsum @ Rs.105/- per month for 10+1 animals unit. This cost may be increased by 5% for 5+1 animals unit to provide similar standard arrangement for a small capacity. Resulting to proper management, this may be reduced by 10% for 40+3 Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. and considered on lumpsum basis @ Rs.950/- per year for 5+1 animals unit, Rs.1,600/- per year for 10+1 animals unit and Rs.6,000/- per year for 40+3 animals unit.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. As per Animal Flow Chart/ Flock Projection based on above mentioned assumptions, 10 animal (male/ female of above 8 months old) will be available for sale from 10+1 Goatery Unit, average live weight is 10-12 kg each and average price is Rs.4,200/- each. For 40+3 Unit 5% more production may be achieved due to proper management. Similarly, 2 non-breedable does will be available for sale from 10+1 Unit, average live weigh is 17-23 kg each and average price is Rs.4,600/- each.
- Based on assumption no. 9 above, the number of gunny bag comes to 10 [i.e 528 Kg concentrate/ 50 Kg bag] for 10+1 Unit and sale price is Rs.13/- per bag.
- Sale of goat milk is not taken on consideration.
- Recurring cost for rearing kids/ growing animals, labour cost (self-labour), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



Managing Director
The West Bengal State Co-op. Bank Ltd.

(IV) Sheep Rearing Unit:-

(Amount in Rupees)

SN	Particulars	6 Animals Sheep Unit (5+1)	11 Animals Sheep Unit (10+1)	43 Animals Sheep Unit (40+3)
Recurring Cost:-				
1	Feed Cost			
	(a) Green Fodder	0	2,050	7,380
	(b) Dry Fodder	2,160	3,960	15,480
	(c) Concentrate Feed	10,665	19,553	76,433
2	Insurance Cost	1,200	2,200	8,600
3	Cost for veterinary aid, medicine, vaccine etc.	1,020	1,870	7,310
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	662	1,155	4,064
6	Miscellaneous expenditure	900	1,500	5,600
Total Recurring Cost (A)		16,607	32,288	1,24,866
Income:-				
1	Sale of animal (male/ female - above 10 months old)	17,670	37,200	1,56,240
2	Sale of non-breedable ewes	4,700	9,400	42,300
3	Sale of Gunney bags	65	130	520
Total Income (B)		22,435	46,730	1,99,060
Surplus:-				
Total Surplus (A-B)		5,829	14,443	74,194

The sheep unit may technically/ preferably be formed with indicative number of female (ewe) and male (ram) animals. However, if male animal is not readily available with the farmer, then also the unit is eligible to avail working capital limit/ KCC-AH loan. In that situation, the farmer may arrange and use any male animal from his/ her locality or may chose artificial insemination for servicing the female animals.

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit calculated set by considering the recurring cost and cash flow for 12 months cycle, which is being continue. Proven breed suitable in local climate (garole etc.) may be considered. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered at lumpsum (Optional item).
- Constant breeding stock may be maintained. Breedable ewes and ram at 1 year and 1.5 years age respectively are preferably be reared. Breeding period is 2 months after introduction (through purchasing/ existing) and 3 months after lambing.
- Conception rate is 80%, pregnancy period is about 5 months, breeding rest for ewes after lambing (sucking period of lambs) is 2 months, conception period of ewes after breeding rest is 2 months, therefore lambing interval is 9 months. The remaining 20% non-breeding ewes will be sold out after breeding season. Each lamb born in the flock will be substituted for sold out ewes. Death in breeder stock may be compensated by insurance claim or otherwise by the farmer.
- Lams born @ 60% singles, 30% twins & 10% triplets and Male : Female lamb is at 1:1 ratio.
- Lamb mortality is 10% and audit mortality is 5%.
- Lams are weaned from the mothers after 2 months- reared as yearlings (hoggets) upto 10 months and sold out.
- Lams take mothers milk up to 2 months and thereafter from 2 to 10 months, they start feeding regular feed as per the schedule.
- Feed and Fodder requirement and invlved cost:-

Semi-intensive system of rearing which involves grazing and supplementary feeding.

Average requirement of green fodder (grazing/ cultivation) is about @ 4-5 kg./day per adult animal. It is preferred to produce fodder (including leguminous and non leguminous) in 0.25 acre of land or acquire/ buy the same to meet-up the requirement for 10+1 Sheep Unit. Average fodder production cost is estimated @ Rs.8,200/- per acre. Resulting to proper management the cost for fodder cultivation for 40+3 Sheep Unit may be reduced by 10%. For small sized unit (5+1 Sheep Unit) free grazing is considered as sufficient to meet the requirement.

The Lambs will be sold after 10th month. Therefore, feed cost requirement for 10 months period (300 days) is taken on consideration.

Average requirement of dry fodder is @ 200 gm./ day/ adult animal (Average price is Rs.5.50/- per kg.)

Average concentrate feed intake is @ 80-220 gm/ day/ adult animal and @ 30-70 gm/ day/ young animal depending on various stages viz. pregnancy/ lactation/ maintenance etc.. For calculation purpose, average requirement of concentrate feed is taken @ 150 gm/ day/ adult animal for the entire 300 days period which simultaneously will fulfil the requirement of adult & young as a whole at various stages. The average price of concentrate feed is Rs.39.50/- per kg.

	Description	Rate per Kg. (Rs.)	Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)
I	Dry Fodder	6.00	0.20	1.20
II	Concentrate Feed	39.50	0.15	5.93
Total			0.35	7.13

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.1,200/- for one year for 6 animals sheep rearing unit.
- Cost of veterinary aid, medicine, vaccine etc. is considered at lumpsum @ Rs.170/- per adult animal per year.
- No labour cost has been taken into account upto 40+3 animals unit as wages will not be paid. The farmer and his/her family members usually maintain this.
- Cost for Electricity, Fuel, Water etc. is considered at lumpsum @ Rs.105/- per month for 10+1 animals unit. This cost may be increased by 5% for 5+1 animals unit to provide similar standard arrangement for a small capacity. Resulting to proper management this cost may be reduced by 10% for 40+3 Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. and considered on lumpsum basis @ Rs.900/- per year for 5+1 animals unit, Rs.1,500/- per year for 10+1 animals unit and Rs.5,600/- per year for 40+3 animals unit.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. As per Animal Flow Chart/ Flock Projection based on above mentioned general assumptions, 8 animal (male/ female- above 10 months old) will be available for sale for 10+1 Unit, average live weigh is 16-21 kg each and average price is Rs.4,650/- each. For 40+3 Unit 5% more production may be achieved resulting to proper management. 2 non-breedable ewes will be available for sale from 10+1 Unit, average live weigh is 17-23 kg each & average price is Rs.4,700/- each.
- Based on assumption no. 9 above, the number of gunney bag comes to 10 [i.e 495 Kg concentrate/ 50 Kg bag] for 10+1 Unit & sale price is Rs.13/- per bag.
- Sale of wool is not taken on consideration.
- Recurring cost for rearing lambs/ growing animals, labour cost (self-labour), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme, unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



[Signature]
Managing Director
The West Bengal Co-op. Bank Ltd.

(V) Piggery Unit:-

(Amount in Rupees)

SN	Particulars	6 Animals Piggery Unit (5+1)	11 Animals Piggery Unit (10+1)	22 Animals Piggery Unit (20+2)
Recurring Cost:-				
1	Feed Cost (Supplementary Feed)			
	(a) Waste Feed	1,742	3,366	6,653
	(b) Concentrate Feed	73,440	1,44,000	2,83,680
2	Insurance Cost	1,700	3,300	6,600
3	Cost for veterinary aid, medicine, vaccine etc.	810	1,485	2,970
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	1,031	1,800	3,420
6	Miscellaneous expenditure	2,500	5,000	9,000
Total Recurring Cost (A)		81,223	1,58,951	3,12,323
Income:-				
1	Sale of weaners	10,560	21,120	42,240
2	Sale of fatteners	92,750	2,08,688	4,22,675
3	Sale of gunny bags	468	936	1,846
Total Income (B)		1,03,778	2,30,744	4,66,761
Surplus:-				
Total Surplus (A-B)		22,555	71,793	1,54,438

The pig unit may technically/ preferably be formed with indicative number of female (sow) and male (boar) animals. However, if male animal is not readily available with the farmer, then also the unit is eligible to avail working capital limit/ KCC-AH loan. In that situation, the farmer may arrange and use any male animal from his/ her locality or may chose artificial insemination for servicing the female animals.

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ Gol/ Lending institution issued from time to time.
- Yearly working capital limit calculated set by considering the recurring cost and cash flow for 12 months cycle, which is being continue. Proven breed suitable in local climate may be considered. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered as lumpsum (Optional item).
- Breeding cum Fattening unit with constant breeding stock may be maintained. Proven breed suitable in local climate will be selected. Breeding pigs of 6-7 months of age are introduced (purchased/ self reared) in two batches at an interval of 3 months.
- Conception rate is 80% and the pregnancy period is about 4 months. The interval between two farrowings is assumed as 8-12 months. In each farrowing, the sows will produce 8-12 piglets. The mortality is assumed as 20% among the young ones and 10% among the growers. Death in breeder stock may be compensated by insurance claim or otherwise by the farmer.
- The weaning period is taken as 2-3 months. 50% of the surviving piglets will be sold as weaners after 2-3 months of age. The rest 50% will be retained as fatteners and being sold after the 8-9 months of age. Weaning at proper time along with good feed for the breeding sow will ensure good productivity.

	5 Sows Unit	10 Sows Unit	20 Sows Unit
I No of Breeding Sows	5	10	20
II No of pregnant sows (80% conception rate)	4	8	16
III No of piglets born @ 10 piglets per sow	40	80	160
IV No of piglets survived (20% young mortality)	32	64	128
V No of weaners & fatteners @ 50:50 ratio	16	32	64
VI No of fatteners (10% grower mortality), in round figure	14	29	58
VII No of available weaners and fatteners on pro-rata basis for	8	16	32

6 Supplementary feed requirement and involved cost:-

The average supplementary feed requirement for an adult Sow/ Boar is 2.2 kg per day per animal and for Fattener is 1 Kg per day per animal. The Concentrate Feed to Swill Feed (including homegrown good, kitchen waste etc.) Ratio is 50:50 for Boar/ Sow and 40:60 for Fattener. The average price of concentrate feed is Rs.40.50/- per kg. and supplementary feed requirement 6 months i.e. 2 farrowing cycles is considered.

Description	Rate per Kg. (Rs.)	Sow/ Boar		Fattener	
		Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)	Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)
I Waste Feed	1.10	1.00	1.10	0.40	0.44
II Concentrate Feed	40.00	1.00	40.00	0.60	24.00
Total		2.00	41.10	1.00	24.44

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.1,700/- for 6 animals unit, Rs.3,300/- for 11 animals unit and Rs.6,600/- for 22 animals unit for one year.
- Cost of veterinary aid, medicine, vaccine etc. is considered at lumpsum @ 270/- per adult animal per year.
- No labour cost has been taken into account upto 20+2 animals unit as wages will not be paid. The farmer and his/ her family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered at lumpsum @ Rs.150/- per month for 10+1 animals unit. This cost may be increased by 5% for 5+1 animals unit to provide similar standard arrangement for a small capacity. Resulting to proper management this cost may be reduced by 5% for 20+2 Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. and considered on lumpsum basis @ Rs.2,500/- per year for 5+1 animals unit, Rs.5,000/- per year for 10+1 animals unit and Rs.9,000/- per year for 20+2 animals unit.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. The number of available weaners and fatteners on pro-rata basis for 6 months period are shown under point no. 5 above. The sale price of a weaner (approx. 6-7 kg. body weight) is taken as Rs.1,320/- @ Rs.220/- per kg live weight. And, the sale price of a fattener (approx. 50 kg body weight) is taken as Rs.13,250/- @ Rs.265/- per kg live weight. Resulting to proper management income may increase to 5% for 10 Sows Unit and 10% for 20 Sows Unit from fatteners.
- Based on assumption no. 6 above, the number of gunny bag comes to 36 [i.e. 1836 Kg/ 50 Kg bag], 72 [i.e. 3600 Kg/50 Kg bag] and 142 [i.e. 7092 Kg/ 50Kg] for 5+1 Unit, 10+1 Unit and 20+2 Unit respectively. The sale price is Rs.13/- per gunny bag.
- Recurring cost for rearing weaners, labour cost (self-labour/ notional cost), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above-SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



[Signature]
Managing Director
The West Bengal State Co-op. Bank Ltd.

(VI) Poultry- Broiler Farming Unit:-

(Amount in Rupees)

SN	Particulars	2,000 Birds Unit (500 X 4 = 2,000)	4,000 Birds Unit (1,000 X 4 = 4,000)
Recurring Cost:-			
1	Cost of Chicks	18,615	37,230
2	Deep litter materials	3,000	6,000
3	Feed Cost	81,700	1,63,400
4	Insurance Cost / Risk Fund	2,500	5,000
5	Cost for veterinary aid, medicine, vaccine etc.	2,500	5,000
6	Labour cost	0	0
7	Cost of Electricity, Fuel, Water etc.	1,300	2,600
8	Miscellaneous expenditure	3,000	6,000
Total Recurring Cost (A)		1,12,615	2,25,230
Income:-			
1	Sale of Broilers	1,45,350	2,99,421
2	Sale of manure	450	900
3	Sale of gunney bags	494	988
Total Income (B)		1,46,294	3,01,309
Surplus:-			
Total Surplus (A-B)		33,679	76,079

General Assumptions:-

- 1 The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- 2 Yearly working capital limit is calculated by considering the recurring cost required for one batch of birds vis-a-vis cash flow, which is being continue. However, yearly insurance cost/ risk fund is taken on consideration to support funding under this item; considered at lumpsum. (if opted)
- 3 Unit size: 2,000 or 4,000 Broiler Birds, Number of Batches: 4, Batch size: 500 or 1,000 Broiler Birds, Frequency of chicks purchasing: Fortnight
- 4 Rearing system: Deep Litter system, Rearing method: All In - All Out method
- 5 Rearing period: 8 weeks, Cleaning period (Interval between two consecutive batches): 1-2 weeks
- 6 Cost of Day Old Chicks: Rs.36.50/- per bird plus 2% extra
- 7 Mortality: 5%
- 8 Cost for Deep Litter materials: Rs.6/- per bird
- 9 Average feed consumption per bird for 8 weeks: 3.8 Kg., Feed conversion Ratio (FCR): 2.1 : 1.0, Feed cost: Rs.43/- per Kg.
- 10 Insurance cost may cover the items created out of bank finance. Additionally, it may cover insurance charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird (if Opted)
- 11 Veterinary Aid, Medicine, Vaccine etc.: Rs.5/- per bird per batch.
- 12 No labour cost has been taken into account upto 4,000 broiler birds unit as wages will not be paid. The farmer and his/ her family members usually maintain such unit.
- 13 Cost for Electricity, Fuel, Water etc. is considered on lumpsum basis @ Rs.1,300/- per batch. Resulting to proper management this cost may be reduced by 5% for 1,000 birds batch size.
- 14 Miscellaneous expenditure may cover transportation cost, marketing cost, unforeseen expenditure etc. and is considered @ Rs.6/- per bird per batch.
- 15 The assumed feed intake and organized farm management will support increased and continued yield from the farm. Average live weight of Broiler at the end of 8th week: 1.8 Kg, Sale price per Kg: Rs.170/-
- 16 For 1,000 birds batches, 3% more production may be achieved resulting to proper management.
- 17 Manure production: 2 Kg manure per bird per batch X Rs.450/- per ton manure.
- 18 Based on above assumptions, the number of gunny bag comes to 76 [i.e 3080 Kg/ 50 Kg bag]. The sale price is Rs.13/-per gunny bag.
- 19 Recurring cost towards self-labour (notional cost), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- 20 Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the birds/ running the activity.
- 21 The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).




Managing Director
The West Bengal State Co-op. Bank Ltd.

(VII) Poultry- Layer Farming Unit (Cage system):-

(Amount in Rupees)

SN	Particulars	5,000 Birds Unit (1,000 X 5 = 5,000)	10,000 Birds Unit (2,000 X 5 = 10,000)
Recurring Cost:-			
1	Feed Cost		
	(a) For Brooders	56,800	1,13,600
	(b) For Growers	1,65,288	3,30,576
	(c) For Layers	39,330	78,701
2	Cost for veterinary aid, medicine, vaccine etc.	5,570	11,141
3	Insurance Cost / Risk Fund	5,000	10,000
4	Labour cost	0	8,800
5	Cost of Electricity, Fuel, Water etc.	1,210	2,420
6	Miscellaneous expenditure	3,000	6,000
Total Recurring Cost (A)		2,76,198	5,61,238
Income:-			
1	Sale of Eggs	5,52,024	11,37,800
2	Sale of manure	49,190	1,03,635
3	Sale of gunney bags	1,924	3,848
Total Income (B)		6,03,138	12,45,283
Surplus:-			
Total Surplus (A-B)		3,26,940	6,84,045

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost required for one batch of birds vis-a-vis cash flow, which is being continue. However, yearly insurance cost/ risk fund is taken on consideration to support funding under this item (if opted).
- Unit Size: 5,000 or 10,000 Layer Birds, Number of Batches in a year: 5, Batch Size: 1,000 or 2,000 Layer Birds, Frequency of chicks purchase/ Introduction: Once in 10-12 weeks, Shed vacancy period: 3-4 weeks, Proven Layers suitable in local climate be selected.
- Rearing system: Cage system, Working capital limit is calculated based on recurring cost requirement upto 22 weeks for one batch and till one year of production.

Stage of Bird	Period (Weeks)	Mortality	Feed Requirement (In kg/ bird/ week)	Feed Cost (Rs. per Kg)	Cost for veterinary aid, medicine, vaccine etc.
Brooder	0 - 8	3%	0.20	35.50	25 paisa/ bird/ week for 20 weeks
Grower	9 - 20	2%	0.40	35.50	
Layer	21 - 72	5%	0.60	34.50	30 paisa/ bird/ weeks for 2 weeks
Cull	Sold out for meat after 72 weeks				

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover insurance charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird (if Opted)
- No labour cost has been taken into account for 5,000 birds unit as wages will not be paid. The farmer and his/ her family members usually maintain such unit. For 10,000 birds unit, paid labour cost @ Rs.400/- per week upto 22 weeks is considered.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs.55/- per week for 1000 bird unit upto 22 weeks.
- Miscellaneous expenditure may cover transportation cost, marketing cost, unforeseen expenditure etc. and is considered @ Rs.3/- per bird upto 22 weeks.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Assumed egg production: 260 eggs per bird in 52 weeks, which comes to 5 eggs per bird per week, Sale price of egg at farm gate: Rs.4.50/- per egg, Damaged/ Non-sellable egg: 15%. Egg production may be increased by 3% from 2,000 birds batches resulting to proper management. For a single year the egg production may be counted for 32 weeks (i.e. 52 weeks minus 20 weeks) from that batch.
- Manure peoduction @ 0.15 kg/ bird/ week upto 20 weeks and @ 0.3.5 kg/ bird/ week for rest period (i.e. 32 weeks of that year). Sale price of manure at farm gate is Rs.450/- per Ton.
- Based on above assumptions, the total requirement of feed is 7,396 Kg for 1,000 birds btches. Accordingly, number of gunny bags (50 kg bag) for sale comes to 148 from 1,000 birds batchest. Sale price of gunny bag is Rs.13/- per gunney bag.
- Recurring cost towards self-labour (notional cost), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the birds/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



[Signature]
Managing Director
The West Bengal State Co-op. Bank Ltd.

(VIII) Backyard Poultry Farming Unit [Semi-scavenging system] (LIT etc. for egg or dual purpose):-

(Amount in Rupees)

SN	Particulars	200 Birds Unit	400 Birds Unit
Recurring Cost:-			
1	Feed Cost		
	(a) For Birds from 4th - 8th weeks (28 days)	6,440	12,880
	(b) For Birds from 9th - 16th weeks (56 days)	6,703	13,406
	(c) For Birds from 17th - 56th weeks (280 days)	11,491	22,982
2	Insurance Cost / Risk Fund	1,000	2,000
3	Cost for veterinary aid, medicine, vaccine etc.	400	720
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	100	200
6	Miscellaneous expenditure	800	1,600
Total Recurring Cost (A)		26,934	53,789
Income:-			
1	Sale of Eggs	51,005	102010
2	Sale of Gunney bags	338	676
Total Income (B)		51,343	1,02,686
Surplus:-			
Total Surplus (A-B)		24,408	48,897

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ Gol/ Lending Institution issued from time to time.
- Proven breed (LIT etc. for egg or dual purpose) suitable in local climate may be considered. Yearly working capital limit is considered the recurring cost requirement for one year cycle (Grower: 16 weeks and Layer:36 weeks), which is being continue.
- Unit Size: 400 Birds, Number of Batches: 2, Batch size: 200 birds. Ratio for Male : Female is 90 : 10. (Male bird may be provided to produce fertile eggs, so that chicks can be produced within the farm and may be sold by matching cost to earn extra income).
- Rearing system: Semi-scavenging system (Backyard Poultry Farming)
- Feed Cost: These are scavenging birds and therefore, requirement of hand-feeding is very less and mainly kitchen-waste etc. may be provided. However, to avoid any burden on the farmer, followings costing may be considered. Here, the recurring cost for male birds upto 16 weeks of age and female till one year of production may be considered.

Stage of Bird	Period (Days)	Mortality	Feed requirement	Feed Cost (Rs. per Kg)
From 5th - 8th weeks	28	5%	50 gms/ bird/ day for 400 birds (Male:40, Female: 360)	23.00
From 9th - 16th weeks	56	10%	30 gms/ bird/ day for 380 birds (Male:38, Female: 342)	21.00
From 17th - 56th weeks	280	10%	15 gms/ bird/ day (Female: 308)	16.00

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover insurance charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird (if Opted)
- Veterinary Aid, Medicine, Vaccine etc.: Rs.2/- per bird for 200 birds unit. It may be reduced by 10% for 400 birds unit.
- No labour cost has been taken into account for units upto 400 birds as wages will not be paid. The farmer and his/ her family members usually maintain such unit.
- Cost for Electricity, Fuel, Water etc. is not considered on lumpsum basis @ Rs.100 for 200 birds unit.
- Miscellaneous expenditure may cover transportation cost, marketing cost, unforeseen expenditure etc. and is considered @ Rs.4/- per bird for one year.
- The assumed feed intake and organized farm management will support increased and continued yield from the farm. Assumed egg production: 120 eggs per bird in 52 weeks, which comes to average 2.30 eggs per bird per week, Sale price of egg at farm gate: Rs.5/- per egg, Damaged/ Non-sellable egg: 20%. For a single year the egg production may be counted for 36 weeks (i.e. 52 weeks minus 16 weeks) from that batch.
- Based on above assumptions, the total requirement of feed is 2,634 Kg. Accordingly, number of gunny bags (50 kg bag) for sale comes 52. Sale price of gunny bag is Rs.13/- per gunny bag.
- Recurring cost towards self-labour (notional cost), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Rearing cost of own-produced chicks will be compensated, rather earn extra profit through sale of such chicks and is not taken on calculation.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the birds/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



Managing Director
The West Bengal State Co-op. Bank Ltd.

(IX) Duckery Unit:-

(Amount in Rupees)

SN	Particulars	50 Ducks Unit	200 Ducks Unit
Recurring Cost:-			
1	Feed Cost		
	(a) For Growers	20,520	82,080
	(b) For Adults	5,711	23,085
2	Insurance Cost / Risk Fund	250	1,000
3	Cost for veterinary aid, medicine, vaccine etc.	400	1,600
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	500	2,000
6	Miscellaneous expenditure	600	2,400
Total Recurring Cost (A)		27,981	1,12,165
Income:-			
1	Sale of Eggs	46,410	1,92,734
2	Sale of gunney bags	195	780
Total Income (B)		46,605	1,93,514
Surplus:-			
Total Surplus (A-B)		18,625	81,349

General Assumptions:-

- 1 The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- 2 Proven breed suitable in local climate may be considered. Yearly working capital limit is considered the recurring cost requirement upto 6 months (Grower: 4 months and Layer: 2 months) for one batch and till one year of production, which is being continue.
- 3 Ducklings of 28 days (say, one month) old may be purchased/ introduced.
- 4 Supplementary Freeding:

Stage of Duck	Available rearing months upto one year period	Mortality	Feed Requirement (kg/ duckling/ day)	Feed Cost (Rs. per Kg)
Grower (0-5 months)	4	5%	0.09	38.00
Layer (6 - 30 months)	8	10%	0.05	40.50
Cull	Will be sold out for meat purpose after 30th months' age			

- 5 Insurance cost may cover the items created out of bank finance. Additionally, it may cover insurance charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird (if Opted)
- 6 Veterinary Aid, Medicine, Vaccine etc.: Rs.8/- per bird.
- 7 No labour cost has been taken into account for units upto 200 ducks as wages will not be paid. The farmer and his/ her family members usually maintain such unit.
- 8 Cost for Electricity, Fuel, Water etc. is considered on lumpsum basis @ Rs.500/- for 50 Ducks Unit
- 9 Miscellaneous expenditure may cover transportation cost, marketing cost, unforeseen expenditure etc. and is considered @ Rs.12/- per duck for six months.
- 10 The assumed feed intake and organized farm management will support increased and continued yield from the farm. Assumed egg production: 300 eggs per bird in 12 months, which comes to 25 eggs per bird per month, Sale price of egg at farm gate: Rs.6.50/- per egg, Damaged/ Non-sellable egg: 15%. Egg production may be increased by 2% in 200 Ducks Unit resulting to proper management. For a single year the egg production may be counted for 8 months (i.e. 12 months minus 4 months) from that batch.
- 11 Based on above assumptions, the total requirement of feed is 741 Kg and 2,970 Kg respectively for 50 Ducks Unit and 200 Ducks Unit. Accordingly, number of gunny bags (50 kg bag) for sale comes 15 & 60 respectively for these units. Sale price of gunny bag is Rs.13/- per gunny bag.
- 12 Recurring cost towards self-labour (notional cost), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- 13 Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the ducks/ running the activity.
- 14 The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of ducks or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



Managing Director
The West Bengal State Co-op. Bank Ltd.

(X) Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing Unit:-
(For Commercial Use)

(Amount in Rupees)

SN	Particulars	Unit: One Animal
Recurring Cost:-		
1	Feed Cost	
	(a) Green Fodder	1,640
	(b) Dry Fodder	6,660
	(c) Concentrate Feed	10,875
2	Insurance Cost	1,200
3	Cost for veterinary aid etc.	900
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	350
6	Farrier cost, Saddle cost and allied other costs	6,000
7	Miscellaneous expenditure including decoration at the time of transportation	3,600
Total Recurring Cost (A)		31,225
Income:-		
1	Commercial use for transportation, hiring etc.	58,100
2	Sale of Manure	500
Total Income (B)		58,600
Surplus:-		
Total Surplus (A-B)		27,375

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital calculated set by considering the recurring cost, seasonal engagement/ income and cash flow for a six months cycle, which is being continue. However, yearly insurance cost is taken on consideration to support funding for yearly premium of insurance and is considered at lumpsum (Optional item).
- Duration of a year is considered as 360 day for the purpose of calculation.
- Average yearly main working period is considered at 210 days and remaining period is 150 days.
- Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 10-15 kg./day per animal during working period and @ 8-10 kg./day per animal during non-working period. It is preferred to produce green fodder in 0.20 acre of land or acquire/ buy the same to meet-up the requirement for one animal. Average fodder production cost is estimated @ Rs.8,200/- per acre.

For one animal, Dry fodder is required @ 7 kg./ day during main working period and @ 5 kg./day during remaining period, price is Rs.6/- per kg.

For one animal, Concentrate feed is required @ 2.5 kg./day during working period and @ 1.5 kg./day during remaining period, price is Rs.29/- per kg.

Here the working capital cycle is taken for 6 months, i.e. 180 days. Hence, the working period comes to 105 days and remaining period comes to 75 days.

	Description	Rate per Kg. (Rs.)	In Working Days		In Non-working Days		Cost [105 Working Days and 75 remaining days]
			Quantity per day (Kg.)	Cost per day (Rs.)	Quantity per day (Kg.)	Cost per day (Rs.)	
I	Dry Fodder	6.00	7	42.00	5	30.00	6660.00
II	Concentrate Feed	29.00	2.5	72.50	1.5	43.50	10875.00
Total			9.5	114.50	6.5	73.50	17535.00

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.1,200/- for one year for one animal unit.
- Cost of veterinary aid etc. is considered at lumpsum @ Rs.1,800/- per animal per year.
- No labour cost has been taken into account as wages will not be paid. The farmer and his/ her family members usually maintain such small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 700/- per animal per year.
- Farrier cost, Saddle cost and allied other costs are considered on lumpsum basis @ yearly Rs.12,000/- for each animal.
- Miscellaneous expenditure may also cover maintainance cost for accessories, unforeseen expenditure etc. considered on lumpsum basis @ Rs.7,200/- per year for one animal.
- The average income from Domestic or Pack Mule/ Donkey/ Pony/ Horse during main working period is considered at Rs.500/- per day and remaining period Rs.70/- per day.
- Average income from sale of manure is considered on lumpsum basis @ Rs.1,000/- per animal per year.
- Recurring cost of self-labour (notional cost), equipment & farm maintainance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.
- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme; unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.
- The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



Managing Director
The West Bengal State Co-op. Bank Ltd.

(XI) Rabbit Rearing Unit :-
(For Meat & Skin purpose)

(Amount in Rupees)

SN	Particulars	Rabbit Unit (10 + 2)	Rabbit Unit (100 + 20)
Recurring Cost:-			
1	Cost of breeder Rabbits	5,040	50,400
2	Feed Cost		
	(a) Concentrate Feed for Adult	12,960	1,29,600
	(b) Concentrate Feed for Young	9,975	99,750
	(c) Hay for Adult and Young	700	7,000
3	Insurance Cost / Risk Fund	300	3,000
4	Cost for veterinary aid, medicine, vaccine etc.	600	6,000
5	Labour cost	0	7,200
6	Cost of Electricity, Fuel, Water etc.	360	3,240
7	Cost for daily use items	600	5,400
8	Miscellaneous expenditure	1,500	15,000
Total Recurring Cost (A)		32,035	3,26,590
Income:-			
1	Sale of Rabbit Meat	44,651	4,46,513
2	Sale of Rabbit Skin	5,723	60,244
3	Sale of Manure	279	2,790
4	Sale of Gunny bags	120	1,196
Total Income (B)		50,653	5,10,742
Surplus:-			
Total Surplus (A-B)		18,618	1,84,152

General Assumptions:-

- The proposed working capital limit is for a period of one year with the provision for review/ renewal. Interest charging frequency is quarterly/ half yearly basis. Rate of Interest, other terms & conditions etc. are as per the policy guidelines of RBI/ GoI/ Lending Institution issued from time to time.
- Yearly working capital limit is calculated by considering the recurring cost and cash flow for six months cycle, which is being continue. However, yearly insurance cost for breeder stock is taken on consideration to support funding under this item (if opted). Cost of breeder stock is considered for the year.
- Proven breed (meat & skin purpose) suitable in local climate to select. Cost for female and male breeder rabbits (4-5 months old) @ Rs. 420/- per rabbit.
- Rearing system: Hutch and Cage
- Duration of a year is considered as 360 day for the purpose of calculation.
- Pregnancy duration is about 1 month (30 days). Kindling percentage is 80% (i.e. for every 100 female rabbits, 80 will be productive/ pregnant) and the ratio of male rabbit and female rabbits is 1 : 5.
- Average number of young rabbits born/ kindle is 6 and number of kindlings in a year per rabbit is 4. Therefore, number bunnies obtained from a 100+20 rabbits unit = 80 females x 6 bunnies x 4 kindlings = 1,900 bunnies.
- Mortality in adult rabbits is 5 to 10%. Mortality rate in bunnies is 30%. Therefore, numbers of young bunnies available in the 100+20 rabbits farm comes to 1,340 (i.e. 1900 - 560).
- Production flow chart for 100+20 Rabbit unit:

Particulars	Adult Rabbits		Young Rabbits	
	Male (Bucks)	Female (Does)	Male (Bucks)	Female (Does)
By Purchase	20	100	Nil	Nil
By Breeding	NA	NA	950 (From Rabbit Breeding & Rearing Cycle of 4 kindlings)	950 (From Rabbit Breeding & Rearing Cycle of 4 kindlings)
Total	20	100	950	950
Mortality	0	10 [10%]	285 [30%]	285 [30%]
Sale of Rabbit	0	20	665	665
Balance at the end	20	70	0	0

10 Feed requirement and involved cost:

Requirement of concentrate feed for adult rabbit is 120 grams per day and for weaner of 6 to 12 weeks is 50 grams per day. Cost for concentrate feed is Rs.50/- per kg. Here, 180 days feed cost for adults and 30 days feed cost for youngs are considered i.r.t. working capital calculation.

Requirement of Hay for adult male rabbit is 40 to 45 grams per day, for adult female rabbit (lactating) is 40 grams per day and for weaner (6 to 12 weeks) is 30 grams per day. Cost for Hay is considered as lumpsum at Rs.1,400/- per year for 10+2 rabbits unit.

- Insurance cost may cover the items created out of bank finance. Additionally, it may cover the cost for insuring the animal(s) which is optional. Altogether, it is considered on lumpsum basis @ Rs.300/- for one year for 10+2 Rabbit unit.

- Veterinary Aid, Medicine, Vaccine etc are considered on lumpsum basis @ Rs.100/- per month for a 10+2 rabbits unit.

- No labour cost has been taken into account as wages will not be paid. The farmer and his/ her family members usually maintain the small unit. For 100+20 Rabbit unit, paid labour cost @ Rs.1,200/- per month is considered.

- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs.60/- per month for 10+2 Rabbits unit. It may be reduced by 10% for 200+20 Unit.

- Cost for daily use items viz. buckets, wire brushes, blow lamps, feeders, and waterers/ nestboxes etc. are considered on lumpsum basis @ Rs 100/- per month for a 10+2 Rabbits unit. This cost may be reduced by 10% for 100+20 Rabbit Unit.

- Miscellaneous expenditure may cover maintenance cost for accessories, unforeseen expenditure etc. considered @ Rs.250/- per month for 10+2 unit.

- The assumed feed intake and organized farm management will support increased and continued yield from the farm. As per the production flow chart in Sl No. 8 above, 1350 numbers of Rabbit are available for sale from a 100+20 Rabbits unit. Average live weight of bunnies at 90 days old (3 months age) is 1 Kg and of adult rabbit is 3 kg to 3.5 kg. Therefore, average meat yield is considered at 1.5 kg per rabbit. Average sale price of rabbit meat is Rs.420/- per kg. 5% production may be increased in 100+20 Rabbit Unit due to proper management etc.

- Selling price for Rabbit Skin is considered at Rs.85/- each. 5% production may be increased in 100+20 Rabbit Unit due to proper management etc.

- Average manure production is 12 kg manure per adult per year and 1 kg. per young per year. Selling price is Rs.2/- per kg.

- Based on above assumptions, the number of gunny bag comes to 184 [i.e 9174 Kg/ 50 Kg bag] per year for a 100+20 unit. The sale price is Rs.13/- per gunny bag.

- Recurring cost of self-labour (notional cost), equipment & farm maintenance cost etc. will be incurred by the farmer and may be considered as farmer's margin contribution in working capital towards running the unit.

- Land document/ Ownership of Land etc. is not required for availing Kisan Credit Card- Animal Husbandry (KCC-AH) scheme, unless the same is required as collateral security, while feasible for high value loans. As per the directives of Ministry of Fisheries, Animal Husbandry & Dairying, Government of India and NABARD, only sufficient space/ shed should be available for keeping the animals/ running the activity.

- The above Scale of Finance (SOF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).



A. Sanyal
Managing Director
The West Bengal State Co-op. Bank Ltd.