

**Summary Sheet of Animal Husbandry Scale of Finance (AH-SOF) for FY 2023 - 2024**

Sl No	Activity	Unit Size	Working Capital (Amount in Rs.)		
I	Dairy Farming	A For Graded/ Cross Breed Cow	2 Cow Unit (1+1)	62,060	
			4 Cow Unit (2+2)	1,24,120	
			10 Cow Unit (5+5)	3,14,600	
		B For Non-descript Cow	2 Cow Unit (1+1)	23,630	
			4 Cow Unit (2+2)	47,260	
		C For Graded/ Cross Breed Buffalo	2 Buffalo Unit (1+1)	57,850	
			4 Buffalo Unit (2+2)	1,15,700	
			10 Buffalo Unit (5+5)	2,93,050	
		D For Non-descript Buffalo	2 Buffalo Unit (1+1)	23,200	
			4 Buffalo Unit (2+2)	46,400	
		II	For Bullock (Commercial Use)	A Pair of Bullock	40,500
		III	Goat Rearing	5 Does + 1 Buck Unit	17,004
				10 Does + 1 Buck Unit	32,874
				40 Does + 3 Buck Unit	1,27,282
IV	Sheep Rearing	5 Ewes + 1 Ram Unit	15,960		
		10 Ewes + 1 Ram Unit	30,960		
		40 Ewes + 3 Buck Unit	1,19,800		
V	Pig Rearing	5 Sows + 1 Boar Unit	78,788		
		10 Sows + 1 Boar Unit	1,54,160		
		20 Sows + 2 Boar Unit	3,02,856		
VI	Broiler Farming	Batch: 500 (Unit: 2000)	1,12,360		
		Batch: 1000 (Unit: 4000)	2,24,670		
VII	Layer Farming (Cage System)	Batch: 1000 (Unit: 5000)	2,69,155		
		Batch: 2000 (Unit: 10000)	5,43,850		
VIII	Backyard Poultry Farming	400 Birds	52,234		
IX	Duck Rearing	Duckery Unit (50 Ducks)	27,276		
		Duckery Unit (200 Ducks)	1,12,120		

The Scale of Finance (SOF) is approved by the State Level Technical Committee (STLC). Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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

## Animal Husbandry Scale of Finance for 2023- 2024

### I Working Capital requirement for Dairy Farming:-

#### (A) Working Capital requirement for Graded/ Cross Breed Cow:-

(Amount in Rs)

Sl No.	Particulars	2 Cow Unit	4 Cow Unit	10 Cow Unit
		(1 + 1 Unit)	(2 + 2 Unit)	(5 + 5 Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost			
	(a) Green Fodder	4,000	8,000	18,000
	(b) Dry Fodder	9,600	19,200	48,000
	(c) Concentrate Feed	36,960	73,920	1,84,800
2	Insurance Cost	5,000	10,000	25,000
3	Cost for veterinary aid, breeding etc.	2,000	4,000	10,000
4	Labour cost	0	0	10,800
5	Cost of Electricity, Fuel, Water etc.	1,000	2,000	4,000
6	Miscellaneous expenditure	3,500	7,000	14,000
<b>Total Recurring Cost (A)</b>		<b>62,060</b>	<b>1,24,120</b>	<b>3,14,600</b>

#### (B) Working Capital requirement for Non-descript Cow:-

(Amount in Rs)

Sl No.	Particulars	2 Cow Unit	4 Cow Unit
		(1 + 1 Unit)	(2 + 2 Unit)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) Green Fodder	2,000	4,000
	(b) Dry Fodder	7,950	15,900
	(c) Concentrate Feed	5,880	11,760
2	Insurance Cost	3,500	7,000
3	Cost for veterinary aid, breeding etc.	1,200	2,400
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	600	1,200
6	Miscellaneous expenditure	2,500	5,000
<b>Total Recurring Cost (A)</b>		<b>23,630</b>	<b>47,260</b>

#### (C) Working Capital requirement for Graded/ Cross Breed Buffalo:-

(Amount in Rs)

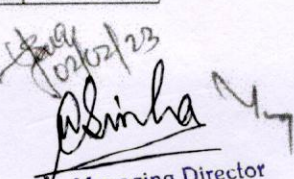
Sl No.	Particulars	2 Buffalo Unit	4 Buffalo Unit	10 Buffalo Unit
		(1 + 1 Unit)	(2 + 2 Unit)	(5 + 5 Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost			
	(a) Green Fodder	4,000	8,000	18,000
	(b) Dry Fodder	11,450	22,900	57,250
	(c) Concentrate Feed	29,400	58,800	1,47,000
2	Insurance Cost	6,000	12,000	30,000
3	Cost for veterinary aid, breeding etc.	2,000	4,000	10,000
4	Labour cost	0	0	10,800
5	Cost of Electricity, Fuel, Water etc.	1,000	2,000	4,000
6	Miscellaneous expenditure	4,000	8,000	16,000
<b>Total Recurring Cost (A)</b>		<b>57,850</b>	<b>1,15,700</b>	<b>2,93,050</b>

#### (D) Working Capital requirement for Non-descript Buffalo:-

(Amount in Rs)

Sl No.	Particulars	2 Buffalo Unit	4 Buffalo Unit
		(1 + 1 Unit)	(2 + 2 Unit)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) Green Fodder	2,000	4,000
	(b) Dry Fodder	8,000	16,000
	(c) Concentrate Feed	5,600	11,200
2	Insurance Cost	3,800	7,600
3	Cost for veterinary aid, breeding etc.	1,000	2,000
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	600	1,200
6	Miscellaneous expenditure	2,200	4,400
<b>Total Recurring Cost (A)</b>		<b>23,200</b>	<b>46,400</b>



  
 Managing Director  
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II Working Capital requirement for working Bullock (Commercial Use):-

(Amount in Rs)

SI No.	Particulars	A Pair Bullock Unit
<b>Recurring Cost:-</b>		
1	Feed Cost	
	(a) Green Fodder	3,200
	(b) Dry Fodder	13,500
	(c) Concentrate Feed	12,600
2	Insurance Cost	6,000
3	Cost for veterinary aid etc.	1,600
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	600
6	Miscellaneous expenditure	3,000
<b>Total Recurring Cost (A)</b>		<b>40,500</b>

III Working Capital requirement for Goat Farming:-

(Amount in Rs)

SI No.	Particulars	(5 Does + 1 Buck Unit)	(10 Does + 1 Buck Unit)	(40 Does + 3 Buck Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost			
	(a) Green Fodder	0	2,000	7,200
	(b) Dry Fodder	2,160	3,960	15,480
	(c) Concentrate Feed	10,944	20,064	78,432
2	Insurance Cost	1,400	2,500	10,000
3	Cost for veterinary aid, medicine, vaccine etc.	900	1,650	6,450
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	700	1,200	4,320
6	Miscellaneous expenditure	900	1,500	5,400
<b>Total Recurring Cost (A)</b>		<b>17,004</b>	<b>32,874</b>	<b>1,27,282</b>

IV Working Capital requirement for Sheep Farming:-

(Amount in Rs)

SI No.	Particulars	(5 Ewes + 1 Ram Unit)	(10 Ewes + 1 Ram Unit)	(40 Ewes + 3 Ram Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost			
	(a) Green Fodder	0	2,000	7,200
	(b) Dry Fodder	1,800	3,300	12,900
	(c) Concentrate Feed	10,260	18,810	73,530
2	Insurance Cost	1,400	2,500	10,000
3	Cost for veterinary aid, medicine, vaccine etc.	900	1,650	6,450
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	700	1,200	4,320
6	Miscellaneous expenditure	900	1,500	5,400
<b>Total Recurring Cost (A)</b>		<b>15,960</b>	<b>30,960</b>	<b>1,19,800</b>

V Working Capital requirement for Pig Farming:-

(Amount in Rs)

SI No.	Particulars	(5 Sows + 1 Boar Unit)	(10 Sows + 1 Boar Unit)	(20 Sows + 2 Boars Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost (Supplementary Feed)			
	(a) Waste Feed	1,584	3,060	6,048
	(b) Concentrate Feed	71,604	1,40,400	2,76,588
2	Insurance Cost	1,800	3,300	6,600
3	Cost for veterinary aid, medicine, vaccine etc.	800	1,500	3,000
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	500	900	1,620
6	Miscellaneous expenditure	2,500	5,000	9,000
<b>Total Recurring Cost (A)</b>		<b>78,788</b>	<b>1,54,160</b>	<b>3,02,856</b>



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

VI Working Capital requirement for Broiler Farming:-

(Amount in Rs)

SI No.	Particulars	Batch size: 500 Birds	Batch size: 1000 Birds
<b>Recurring Cost:-</b>			
1	Cost of Chicks	18,360	36,720
2	Deep litter materials	1,500	3,000
3	Feed Cost	85,500	1,71,000
4	Insurance Cost / Risk Fund	2,500	5,000
5	Cost for veterinary aid, medicine, vaccine etc.	2,000	4,000
6	Labour cost	0	0
7	Cost of Electricity, Fuel, Water etc.	500	950
8	Miscellaneous expenditure	2,000	4,000
<b>Total Recurring Cost (A)</b>		<b>1,12,360</b>	<b>2,24,670</b>

VII Working Capital requirement for Layer Farming (Cage system):-

(Amount in Rs)

SI No.	Particulars	Batch size: 1000 Birds	Batch size: 2000 Birds
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) For Brooders	56,000	1,12,000
	(b) For Growers	1,62,960	3,25,920
	(c) For Layers	37,620	75,280
2	Insurance Cost / Risk Fund	5,000	10,000
3	Cost for veterinary aid, medicine, vaccine etc.	4,475	8,951
4	Labour cost	0	5,500
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200
6	Miscellaneous expenditure	2,000	4,000
<b>Total Recurring Cost (A)</b>		<b>2,69,155</b>	<b>5,43,850</b>

VIII Working Capital requirement for Backyard Poultry Farming (Semi-scavenging system):-

(Amount in Rs)

SI No.	Particulars	400 Birds
<b>Recurring Cost:-</b>		
1	Feed Cost	
	(a) For Birds from 4th - 8th weeks (28 days)	12,320
	(b) For Birds from 9th - 16th weeks (56 days)	12,768
	(c) For Birds from 17th - 56th weeks (280 days)	21,546
2	Insurance Cost / Risk Fund	2,000
3	Cost for veterinary aid, medicine, vaccine etc.	1,600
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	0
6	Miscellaneous expenditure	2,000
<b>Total Recurring Cost (A)</b>		<b>52,234</b>

IX Working Capital requirement for Duck Rearing:-

(Amount in Rs)

SI No.	Particulars	Duckery Unit (50 Ducks)	Duckery Unit (200 Ducks)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) For Growers	20,400	81,600
	(b) For Adults	5,076	20,520
4	Insurance Cost / Risk Fund	250	1,000
5	Cost for veterinary aid, medicine, vaccine etc.	750	3,000
6	Labour cost	0	3,000
7	Cost of Electricity, Fuel, Water etc.	300	1,000
8	Miscellaneous expenditure	500	2,000
<b>Total Recurring Cost (A)</b>		<b>27,276</b>	<b>1,12,120</b>



NB:- The Scale of Finance (SOF) is approved by the State Level Technical Committee (STLC). Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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

Working Capital requirement for Graded/ Cross Breed Cow

(Amount in Rs)

Sl No.	Particulars	2 Cow Unit	4 Cow Unit	10 Cow Unit
		(1 + 1 Unit)	(2 + 2 Unit)	(5 + 5 Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost	4,000	8,000	18,000
	(a) Green Fodder	9,600	19,200	48,000
	(b) Dry Fodder	36,960	73,920	1,84,800
	(c) Concentrate Feed	5,000	10,000	25,000
2	Insurance Cost	2,000	4,000	10,000
3	Cost for veterinary aid, breeding etc.	0	0	10,800
4	Labour cost	1,000	2,000	4,000
5	Cost of Electricity, Fuel, Water etc.	3,500	7,000	14,000
6	Miscellaneous expenditure			
<b>Total Recurring Cost (A)</b>		<b>62,060</b>	<b>1,24,120</b>	<b>3,14,600</b>
<b>Income:-</b>				
1	Sale of Milk	96,000	1,95,840	5,28,000
2	Sale of Manure	1,500	3,000	7,500
3	Sale of Gunny bags	264	528	1,320
<b>Total Income (B)</b>		<b>97,764</b>	<b>1,99,368</b>	<b>5,36,820</b>
<b>Surplus:-</b>				
<b>Total Surplus (A-B)</b>		<b>35,704</b>	<b>75,248</b>	<b>2,22,220</b>

General Assumptions:-

- Working capital is considered for the recurring cost required for 6 months period based on the Milk Flow Chart vis-a-vis Fund Flow. However, yearly insurance cost is taken on consideration to support the usual terms and conditions of insurance coverage period.
- The second batch of lactating animal(s) will be introduced (through purchase/ own) 6 months after the introduction (through purchase/ own) 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 purchase/ own).
- For the purpose of calculations, an year has been taken as of 360 days' duration.
- 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 Cow.
- Feed and Fodder requirement and involved 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 to meet the requirement of 2 Cow Unit. Average fodder production cost is estimated @ Rs 8000/- per acre. Resulting to commercial management the cost for fodder cultivation for 10 Cow 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. 5/- per kg.)

Concentrate feed is required @ 5 kg./day during lactation period and @ 1 kg./day during dry period (Average price is Rs 28/- per kg.)

Here the working capital cycle is taken for 6 months, i.e. 180 days. Therefore, for 2 Cow 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) the half-yearly combined average L.P. comes to 240 days and average D.P. comes to 120 for the 2 Cow Unit.

	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	5	5	25	6	30	9600
II	Concentrate Feed	28	5	140	1	28	36960
<b>Total</b>			10	165	7	58	46560

- Insurance cost also includes Insurance Charges for animals as per applicable rate.
- Cost of veterinary aid, breeding etc. @ Rs. 2000/- per animal per year.
- No labour cost has been taken into account upto 4 Cow Unit as no wages are paid. The farmer and his family members usually maintain the small unit. For bigger units, additional labour cost may be assumed @ Rs. 1500/- p.m. per labour and one additional labour for 10 Cow Unit.
- Cost for Electricity, Fuel, Water etc. are considered as lumpsum basis @ Rs. 1000/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Cow Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs. 3500/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Cow 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 fresh cow milk is taken at Rs. 40/- per litre. As mentioned above the half-yearly combined average L.P. comes to 240 days for 2 Cow Unit. Practically, total milk production may be increased by 2% for 4 Cow Unit resulting to overlapping of L.P. among more number of Cows and so on. Similarly, for 10 Cow Unit 10% milk production may be increased resulting to commercial management.
- An adult cow produce about 8-10 Kg. dung/ day. Accordingly, average income from sale of manure is considered at Rs. 1800/- per cow per year.
- Based on assumption no. 6 above, the number of gunny bag comes to 22 [i.e. 1080 Kg concentrate/ 50 Kg bag] and sale price is Rs. 12/- per bag.
- Recurring cost for rearing of calves, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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

# I-B

## Dairy Farming

### Working Capital requirement for Non-descript Cow

(Amount in Rs)

Sl No.	Particulars	2 Cow Unit	4 Cow Unit
		(1 + 1 Unit)	(2 + 2 Unit)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) Green Fodder	2,000	4,000
	(b) Dry Fodder	7,950	15,900
	(c) Concentrate Feed	5,880	11,760
2	Insurance Cost	3,500	7,000
3	Cost for veterinary aid, breeding etc.	1,200	2,400
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc.	600	1,200
6	Miscellaneous expenditure	2,500	5,000
<b>Total Recurring Cost (A)</b>		<b>23,630</b>	<b>47,260</b>
<b>Income:-</b>			
1	Sale of Milk	29,400	59,976
2	Sale of Manure	900	1,800
3	Sale of Gunney bags	48	96
<b>Total Income (B)</b>		<b>30,348</b>	<b>61,872</b>
<b>Surplus:-</b>			
<b>Total Surplus (A-B)</b>		<b>6,718</b>	<b>14,612</b>

**General Assumptions:-**

- Working capital is considered for the recurring cost required for 6 months period based on the Milk Flow Chart vis-a-vis Fund Flow. However, yearly insurance cost is taken on consideration to support the usual terms and conditions of insurance coverage period.
- The second batch of lactating animal(s) will be introduced (through self-purchase/ own) 6 months after the introduction (through self-purchase/ own) 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 self-purchase/ own).
- For the purpose of calculations, an year has been taken as of 360 days' duration.
- Average lactation period (L.P.) has been taken as 210 days followed by a dry period (D.P.) of 150 days for non-descript cow.
- 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 to meet the requirement. Average fodder production cost is estimated @ Rs.8000/- per acre.

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

Concentrate feed is required @ 1 kg./day during lactation period mainly (Average price is Rs.28/- per kg.)

Here the working capital cycle is taken for 6 months, i.e. 180 days. Therefore, for 2 Cow 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) the half-yearly combined average L.P. comes to 210 days and average D.P. comes to 150 for the 2 Non-descript Cow Unit.

	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	5	4	20	5	25	7950
II	Concentrate Feed	28	1	28	0	0	5880
Total			5	48	5	25	13630

- Insurance cost also include Insurance Charges for animals as per applicable rate.
- Cost of veterinary aid, breeding etc. @ Rs.1200/- per animal per year.
- No labour cost has been taken into account as no wages are paid. The farmer and his family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 600/- per animal per year.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs.2500/- per animal/ 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 fresh cow milk is Rs.40/- 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 Cow 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 Rs.900/- per animal per year.
- Based on assumption no. 6 above, the number of gunny bag is 4 [i.e. 210 Kg concentrate/ 50 Kg bag] and sale price is Rs.12/- per bag.
- Recurring cost for rearing of calves, labour cost (self-labour), equipment & farm maintainance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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

# I-C

## Dairy Farming

### Working Capital requirement for Graded/ Cross Breed Buffalo

(Amount in Rs)

Sl No.	Particulars	2 Buffalo Unit	4 Buffalo Unit	10 Buffalo Unit
		(1 + 1 Unit)	(2 + 2 Unit)	(5 + 5 Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost			
	(a) Green Fodder	4,000	8,000	18,000
	(b) Dry Fodder	11,450	22,900	57,250
	(c) Concentrate Feed	29,400	58,800	1,47,000
		6,000	12,000	30,000
2	Insurance Cost	2,000	4,000	10,000
3	Cost for veterinary aid, breeding etc.	0	0	10,800
4	Labour cost	1,000	2,000	4,000
5	Cost of Electricity, Fuel, Water etc.	4,000	8,000	16,000
6	Miscellaneous expenditure			
	<b>Total Recurring Cost (A)</b>	<b>57,850</b>	<b>1,15,700</b>	<b>2,93,050</b>
<b>Income:-</b>				
1	Sale of Milk	91,080	1,85,803	5,00,940
2	Sale of Manure	1,500	3,000	7,500
3	Sale of Gunney bags	252	504	1,260
	<b>Total Income (B)</b>	<b>92,832</b>	<b>1,89,307</b>	<b>5,09,700</b>
<b>Surplus:-</b>				
	<b>Total Surplus (A-B)</b>	<b>34,982</b>	<b>73,607</b>	<b>2,16,650</b>

#### General Assumptions:-

- Working capital is considered for the recurring cost required for 6 months period based on the Milk Flow Chart vis-a-vis Fund Flow. However, yearly insurance cost is taken on consideration to support the usual terms and conditions of insurance coverage period.
- The second batch of lactating animal(s) will be introduced (through purchase/ own) 6 months after the introduction (through purchase/ own) 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 purchase/ own).
- For the purpose of calculations, an year has been taken as of 360 days' duration.
- 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 Buffalo.
- Feed and Fodder requirement and invloved 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 to meet the requirement of 2 Buffalo Unit. Average fodder production cost is estimated @ Rs.8000/- per acre. Resulting to commercial management the cost for fodder cultivation for 10 Buffalo 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.5/- per kg.)

Concentrate feed is required @ 4 kg./day during lactation period and @ 1 kg./day during dry period (Average price is Rs.28/- per kg.)

Here the working capital cycle is taken 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) the half-yearly combined average L.P. comes to 230 days and average D.P. comes to 130 for the 2 Buffalo Unit.

	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	5	6	30	7	35	11450
II	Concentrate Feed	28	4	112	1	28	29400
	<b>Total</b>		<b>10</b>	<b>142</b>	<b>8</b>	<b>63</b>	<b>40850</b>

- Insurance cost also include Insurance Charges for animals as per applicable rate.
- Cost of veterinary aid, breeding etc. @ Rs. 2000/- per animal per year.
- No labour cost has been taken into account upto 4 Buffalo Unit as no wages are paid. The farmer and his family members usually maintain the small unit. For bigger Units, additional labour cost may be assumed @ Rs. 1800/- p.m. per labour and one additional labour for 10 Buffalo Unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 1000/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Buffalo Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs. 4000/- per animal per year. Resulting to commercial management this cost may be reduced by 20% for 10 Buffalo 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. 45/- 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 Buffalo Unit resulting to overlapping of L.P. among more number of Buffaloes and so on. For 10 Buffalo 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. 1500/- per animal per year.
- Based on assumption no. 6 above, the number of gunny bag comes to 21 (i.e. 1050 Kg concentrate/ 50 Kg bag) and sale price is Rs. 12/- per bag.
- Recurring cost for rearing of calves, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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

Working Capital requirement for Non-descript Buffalo

(Amount in Rs)

Sl No.	Particulars	2 Buffalo Unit	4 Buffalo Unit
		(1 + 1 Unit)	(2 + 2 Unit)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) Green Fodder	2,000	4,000
	(b) Dry Fodder	8,000	16,000
	(c) Concentrate Feed	5,600	11,200
		3,800	7,600
2	Insurance Cost	1,000	2,000
3	Cost for veterinary aid, breeding etc.		
4	Labour cost	0	0
5	Cost of Electricity, Fuel, Water etc	600	1,200
6	Miscellaneous expenditure	2,200	4,400
	<b>Total Recurring Cost (A)</b>	<b>23,200</b>	<b>46,400</b>
<b>Income:-</b>			
1	Sale of Milk	28,600	58,344
2	Sale of Manure	800	1,600
3	Sale of Gunny bags	48	96
	<b>Total Income (B)</b>	<b>29,448</b>	<b>60,040</b>
<b>Surplus:-</b>			
	<b>Total Surplus (A-B)</b>	<b>6,248</b>	<b>13,640</b>

General Assumptions:-

- Working capital is considered for the recurring cost required for 6 months period based on the Milk Flow Chart vis-a-vis Fund Flow. However, yearly insurance cost is taken on consideration to support the usual terms and conditions of insurance coverage period.
- The second batch of lactating animal(s) would have been introduced (through purchase/ own) 6 months after the introduction (through purchase/ own) 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 self-purchase/ own).
- For the purpose of calculations, an year has been taken as of 360 days' duration.
- Average lactation period (L.P.) has been taken as 200 days followed by a dry period (D.P.) of 160 days for Non-descript Buffalo.
- Feed and Fodder requirement and invloved 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 to meet the requirement. Average fodder production cost is estimated @ Rs 8000/- per acre.

Dry fodder is required @ 4 kg /day during lactation period and 5 kg /day during dry period (Average price is Rs.5/- per kg)  
 Concentrate feed is required @ 1 kg /day during lactation period mainly (Average price is Rs.28/- per kg.)

Here the working capital cycle is taken 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) the half-yearly combined average L.P. comes to 200 days and average D.P. comes to 160 for the 2 Buffalo Unit.

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	5	4	20	5	25	8000
ii Concentrate Feed	28	1	28	0	0	5600
<b>Total</b>		<b>5</b>	<b>48</b>	<b>5</b>	<b>25</b>	<b>13600</b>

- Insurance cost also include Insurance Charges for animals as per applicable rate.
- Cost of veterinary aid, breeding etc. @ Rs. 1000/- per animal per year.
- No labour cost has been taken into account as no wages are paid. The farmer and his family members usually maintain the small unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs 600/- per animal per year. Resulting to commercial management this cost may be
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs. 2200/- per animal per year. Resulting to
- 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 45/- 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 Buffalo Unit resulting to overlapping of L.P. among more number of Buffaloes and so on.
- An adult Buffalo produce about 8-10 Kg. dung/ day. Average income from sale of manure is considered at Rs. 800/- per animal per year.
- Based on assumption no. 6 above, the number of gunny bag comes to 4 (i.e. 200 Kg concentrate/ 50 Kg bag) and sale price is Rs. 12/- per bag.
- Recurring cost for rearing of calves, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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

## II

### Bullock Rearing

#### Working Capital requirement for a pair of working Bullock (Commercial Use)

(Amount in Rs)

SI No.	Particulars	A Pair Bullock Unit
<b>Recurring Cost:-</b>		
1	Feed Cost	
	(a) Green Fodder	3,200
	(b) Dry Fodder	13,500
	(c) Concentrate Feed	12,600
2	Insurance Cost	6,000
3	Cost for veterinary aid etc.	1,600
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	600
6	Miscellaneous expenditure	3,000
	<b>Total Recurring Cost (A)</b>	<b>40,500</b>
<b>Income:-</b>		
1	Hiring/ Own use for ploughing, transportation & other works	54,000
2	Sale of Manure	2,000
	<b>Total Income (B)</b>	<b>56,000</b>
<b>Surplus:-</b>		
	<b>Total Surplus (A-B)</b>	<b>15,500</b>

#### General Assumptions:-

- 1 Agriculture activities are seasonal in nature and the Bullock are used for transportation, ploughing, pre & post harvesting and various other activities.
- 2 Working capital is considered for the recurring cost required for 6 months period based on its seasonal engagement vis-a-vis Income Flow. However, yearly insurance cost is taken on consideration to support the usual terms and conditions of insurance coverage period.
- 3 For the purpose of calculations, an year has been taken as of 360 days' duration.
- 4 Average yearly working period is considered at 180 days and yearly non-working period is considered at 180 days.
- 5 Feed and Fodder requirement and invlved cost:-

Green fodder is required @ 15-20 kg./day per Bullock during working period and @ 10-15 kg./day per Bullock during non-working period. It is preferred to produce fodder in 0.40 acre of land to meet the requirement of a pair Bullock unit. Average fodder production cost is estimated @ Rs 8000/- per acre.

Dry fodder is required @ 9 kg./day per Bullock during working period and 6 kg./day per bullock during non-working period (Average price is Rs.5/- per kg.)

Concentrate feed is required @ 2 kg./day per Bullock during working period and @ 0.5 kg./day per Bullock during non-working period (Average price is Rs.28/- per kg.)

Here the working capital cycle is taken for 6 months, i.e. 180 days. Hence, the working period comes to 90 days and non-working period comes to 90 days.

	Description	Rate per Kg. (Rs.)	In Working Days		In Non-working Days		Cost [90 Working Days and 90 Non-working 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	5	18	90	12	60	13500
II	Concentrate Feed	28	4	112	1	28	12600
	<b>Total</b>		22	202	13	88	26100

- 6 Insurance cost also include Insurance Charges for animals as per applicable rate.
- 7 Cost of veterinary aid etc. @ Rs. 1600/- per animal per year.
- 8 No labour cost has been taken into account as no wages are paid. The farmer and his family members usually maintain the small unit.
- 9 Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 600/- per animal per year.
- 10 Miscellaneous expenditure may cover maintenance cost for accessories, unforeseen expenditure etc. @ Rs. 6000/- per year for a pair of Bullock.
- 11 The average daily income from a pair of Bullock during working period is considered at Rs. 600/-
- 12 Average income from sale of manure is considered at Rs.2000/- per animal per year.
- 13 Recurring cost for labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- 14 Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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

# III

## Goat Farming

### Working Capital requirement for Goat Farming

(Amount in Rs)

Sl No.	Particulars	(5 Does + 1 Buck Unit)	(10 Does + 1 Buck Unit)	(40 Does + 3 Buck Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost	0	2,000	7,200
	(a) Green Fodder	2,160	3,960	15,480
	(b) Dry Fodder	10,944	20,064	78,432
	(c) Concentrate Feed	1,400	2,500	10,000
2	Insurance Cost	900	1,650	6,450
3	Cost for veterinary aid, medicine, vaccine etc.	0	0	0
4	Labour cost	700	1,200	4,320
5	Cost of Electricity, Fuel, Water etc.	900	1,500	5,400
6	Miscellaneous expenditure			
	<b>Total Recurring Cost (A)</b>	<b>17,004</b>	<b>32,874</b>	<b>1,27,282</b>
<b>Income:-</b>				
1	Sale of animal (male/ female - above 8 months old)	20,000	40,000	1,68,000
2	Sale of non-breedable does	4,500	9,000	40,500
3	Sale of Gunney bags	60	120	480
	<b>Total Income (B)</b>	<b>24,560</b>	<b>49,120</b>	<b>2,08,980</b>
<b>Surplus:-</b>				
	<b>Total Surplus (A-B)</b>	<b>7,556</b>	<b>16,246</b>	<b>81,698</b>

**General Assumptions:-**

- 1 Working capital is considered for the recurring cost required for 12 months period. Proven breed suitable to local climate (Black Bengal, Jamnapari, Ganjam etc.) will be selected.
- 2 Constant breeding stock is maintained. Breedable does and buck at 1 year and 1.5 years age respectively are reared. Breeding period is 2 months after introduction (through purchase/ own) and 3 months after kidding.
- 3 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.
- 4 Kids born @ 30% singles, 60% twins & 10% triplets and Male : Female kid is at 1:1 ratio.
- 5 Kid mortality is 10% and adult mortality is 5%.
- 6 Kids are weaned from the mothers after 2 months- reared as yearlings upto 8 months and sold out.
- 7 Kids take mothers milk up to 2 months and thereafter from 2 to 6 months, they start feeding regular feed as per the schedule.
- 8 Feed and Fodder requirement and involved 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 for 10+1 Unit. Average fodder production cost is estimated @ Rs 8000/- per acre. Resulting to commercial management the cost for fodder cultivation for 40+3 Unit may be reduced by 10%. For small sized unit (5+1 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.5/- per kg.)

Average concentrate food 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 the requirement of adult & young as a whole at various stages. The average price of concentrate feed is Rs 38/- per kg.

	Description	Rate per Kg. (Rs.)	Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)
I	Dry Fodder	5.00	0.30	1.50
II	Concentrate Feed	38.00	0.20	7.60
	Total		0.50	9.10

- 9 Insurance cost also include insurance Charges for animals as per applicable rate.
- 10 Cost of veterinary aid, medicine, vaccine etc. @ Rs 150/- per adult animal per year.
- 11 No labour cost has been taken into account upto 40+3 Unit as no wages are paid. The farmer's family members usually maintain the unit.
- 12 Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs 100/- per month for 10+1 Unit. Resulting to commercial management this cost may be reduced by 10% for 40+3 Unit.
- 13 Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs. 1500/- per year for 10+1 Unit. Resulting to commercial management this cost may be reduced by 10% for 40+3 Unit.
- 14 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, 10 animal (male/ female- above 8 months old) will be available for sale for 10+1 Unit, average live weight is 10-15 kg each and average price is Rs 4000/- each. For 40+3 Unit 5% more production likely to be achieved resulting to commercial management. Similarly, 2 non-breedable does will be available for sale for 10+1 Unit, average live weight is 15-20 kg each and average price is Rs 4500/- each.
- 15 Based on assumption no. 8 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. 12/- per bag.
- 16 Sale of goat milk is not taken on consideration.
- 17 Recurring cost for rearing cost of kids/ growing animals, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- 18 Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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Managing Director



### Sheep Farming

### Working Capital requirement for Sheep Farming

(Amount in Rs)

Sl No.	Particulars	(5 Ewes + 1 Ram Unit)	(10 Ewes + 1 Ram Unit)	(40 Ewes + 3 Ram Unit)
<b>Recurring Cost:-</b>				
1	Feed Cost	0	2,000	7,200
	(a) Green Fodder			
	(b) Dry Fodder	1,800	3,300	12,900
	(c) Concentrate Feed	10,260	18,810	73,530
2	Insurance Cost	1,400	2,500	10,000
3	Cost for veterinary aid, medicine, vaccine etc.	900	1,650	6,450
4	Labour cost	0	0	0
5	Cost of Electricity, Fuel, Water etc.	700	1,200	4,320
6	Miscellaneous expenditure	900	1,500	5,400
<b>Total Recurring Cost (A)</b>		<b>15,960</b>	<b>30,960</b>	<b>1,19,800</b>
<b>Income:-</b>				
1	Sale of animal (male/ female - above 10 months old)	17,100	35,200	1,51,200
2	Sale of non-breedable ewes	4,600	9,200	41,400
3	Sale of Gunney bags	60	120	480
<b>Total Income (B)</b>		<b>21,760</b>	<b>44,520</b>	<b>1,93,080</b>
<b>Surplus:-</b>				
<b>Total Surplus (A-B)</b>		<b>5,800</b>	<b>13,560</b>	<b>73,280</b>

#### General Assumptions:-

- Working capital is considered for the recurring cost required for 12 months period. Proven breed suitable to local climate (Garole, Chotanagpur, Shahabadi etc.) will be selected.
- Constant breeding stock is maintained. Breedable ewes and ram at 1 year and 1.5 years age respectively are reared. Breeding period is 2 months after introduction (through purchase/ own) 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.
- Lams born @ 60% singles, 30% twins & 10% triplets and Male - Female lamb is at 1:1 ratio
- Lamb mortality is 10% and adult mortality is 5%.
- Lambs are weaned from the mothers after 2 months- reared as yearlings (hoggets) upto 10 months and sold out.
- Lambs 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 invlived 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 for 10+1 Unit. Average fodder production cost is estimated @ Rs 8000/- per acre. Resulting to commercial management the cost for fodder cultivation for 40+3 Unit may be reduced by 10%. For small sized unit (5+1 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/- 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 38/- per kg.

	Description	Rate per Kg. (Rs.)	Quantity/ Day/ Animal (Kg.)	Cost/ Day/ Animal (Rs.)
i	Dry Fodder	5.00	0.20	1.00
ii	Concentrate Feed	38.00	0.15	5.70
Total			0.35	6.70

- Insurance cost also include insurance Charges for animals as per applicable rate.
- Cost of veterinary aid, medicine, vaccine etc. @ 150/- per adult animal per year.
- No labour cost has been taken into account upto 40+3 Unit as no wages are paid. The farmer's family members usually maintain the unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 100/- per month for 10+1 Unit. Resulting to commercial management this cost may be reduced by 10% for 40+3 Unit.
- Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc. @ Rs. 1500/- per year for 10+1 Unit. Resulting to commercial management this cost may be reduced by 10% for 40+3 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 15-20 kg each and average price is Rs 4400/- each. For 40+3 Unit 5% more production likely to be achieved resulting to commercial management. 2 non-breedable ewes will be available for sale for 10+1 Unit, average live weigh is 16-22 kg each & average price is Rs.4600/- each.
- Based on assumption no. 8 above, the number of gunny bag comes to 10 [i.e 495 Kg concentrate/ 50 Kg bag] for 10+1 Unit & sale price is Rs. 12/- per bag.
- Sale of wool is not taken on consideration.
- Recurring cost for rearing of lambs/ growing animals, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).



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02/02/23  
Managing Director  
The West Bengal State Co-op. Bank Ltd.



Pig Farming

Working Capital requirement for Pig Farming

(Amount in Rs)

Table with columns: Sl No., Particulars, (5 Sows + 1 Boar Unit), (10 Sows + 1 Boar Unit), (20 Sows + 2 Boars Unit). Rows include Recurring Cost (Feed, Insurance, Veterinary, Labour, Electricity, Miscellaneous) and Income (Sale of weaners, fatteners, gunny bags).

General Assumptions:-

- 1 Working capital is considered for the recurring cost required for 6 months period i.e. 2 farrowing cycles based on the Animal Flow Chart/ Flock Projection.
2 Assumed that Breeding cum Fattening unit with constant breeding stock is maintained.
3 Conception rate is 80% and the pregnancy period is about 4 months.
4 The weaning period is taken as 2-3 months.

Table showing piglet production metrics for 5 Sows Unit, 10 Sows Unit, and 20 Sows Unit. Rows include No of Breeding Sows, No of pregnant sows, No of piglets born, No of piglets survived, No of weaners & fatteners, No of fatteners, and No of available weaners and fatteners.

5 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.

Table showing feed requirements for Sow/Boar and Fattener. Columns: Description, Rate per Kg (Rs.), Quantity/Day/Animal (Kg), Cost/Day/Animal (Rs.). Rows: Waste Feed, Concentrate Feed, Total.

- 6 Insurance cost also include Insurance Charges for animals as per applicable rate.
7 Cost of veterinary aid, medicine, vaccine etc @ 250/- per adult animal per year.
8 No labour cost has been taken into account as no wages are paid.
9 Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs. 200/- per month for 10+1 Unit.
10 Miscellaneous expenditure may cover various transportation cost, marketing cost, unforeseen expenditure etc.
11 The assumed feed intake and organized farm management will support increased and continued yield from the farm.
12 Based on assumption no. 4 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.
13 Recurring cost for rearing of weaners, labour cost (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
14 Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC)



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

## Broiler Farming

## Working Capital requirement for Broiler Farming

(Amount in Rs)

Sl No.	Particulars	Batch size: 500 Birds	Batch size: 1000 Birds
<b>Recurring Cost:-</b>			
1	Cost of Chicks	18,360	36,720
2	Deep litter materials	1,500	3,000
3	Feed Cost	85,500	1,71,000
4	Insurance Cost / Risk Fund	2,500	5,000
5	Cost for veterinary aid, medicine, vaccine etc.	2,000	4,000
6	Labour cost	0	0
7	Cost of Electricity, Fuel, Water etc.	500	950
8	Miscellaneous expenditure	2,000	4,000
<b>Total Recurring Cost (A)</b>		<b>1,12,360</b>	<b>2,24,670</b>
<b>Income:-</b>			
1	Sale of Broilers	1,28,250	2,64,195
2	Sale of manure	450	900
3	Sale of gunny bags	456	912
<b>Total Income (B)</b>		<b>1,29,156</b>	<b>2,66,007</b>
<b>Surplus:-</b>			
<b>Total Surplus (A-B)</b>		<b>16,796</b>	<b>41,337</b>

**General Assumptions:-**

- Size of the Unit: 2000/ 4000 Broilers, Number of Batches: 4, Size in each Batch: 500/ 1000 Broilers, Frequency of chicks purchased: Fortnightly
- Rearing system: Deep Litter system, Rearing method: All In - All Out method
- Rearing period: 8 weeks, Cleaning period (Interval between Batches): 1-2 weeks
- Cost of Day Old Chicks: Rs.36/- per bird plus 2% extra
- Mortality: 5%
- Average feed consumption per Broiler in 8 weeks: 3.8 kg., Feed conversion Ratio (FCR): 2.1 : 1.0, Feed cost: Rs.45/- per Kg.
- Deep litter materials: Rs.3/- per bird
- Veterinary Aid, Medicine, Vaccine etc.: Rs.4/- per bird per batch.
- Insurance cost also include Insurance Charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird.
- No labour cost has been taken into account as no wages are paid. The farmer's family members usually maintain the unit.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs.1000/- per batch. Resulting to commercial management this cost may be reduced by 5% for 1000 Batch unit.
- Miscellaneous Expenses @ Rs.4/- per bird per batch.
- 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.150/-
- For 1000 Batch Unit 3% more production likely to be achieved resulting to commercial management.
- Manure production: 2 kg manure per bird per batch x Rs.450/- per ton manure.
- Based on above assumptions, the number of gunny bag comes to 76 [i.e 3080 Kg/ 50 Kg bag]. The sale price is Rs.12/- per gunny bag.
- Working capital is considered for one batch of birds.
- Recurring cost for rearing of labour (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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

Working Capital requirement for Layer Farming (Cage system)

(Amount in Rs)

Sl No.	Particulars	Batch size: 1000 Birds	Batch size: 2000 Birds
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) For Brooders	56,000	1,12,000
	(b) For Growers	1,62,960	3,25,920
	(c) For Layers	37,620	75,280
2	Insurance Cost / Risk Fund	5,000	10,000
3	Cost for veterinary aid, medicine, vaccine etc.	4,475	8,951
4	Labour cost	0	5,500
5	Cost of Electricity, Fuel, Water etc.	1,100	2,200
6	Miscellaneous expenditure	2,000	4,000
<b>Total Recurring Cost (A)</b>		<b>2,69,155</b>	<b>5,43,850</b>
<b>Income:-</b>			
1	Sale of Eggs	4,29,352	8,84,955
2	Sale of manure	49,190	1,03,635
3	Sale of gunny bags	1,776	3,552
<b>Total Income (B)</b>		<b>4,80,318</b>	<b>9,92,142</b>
<b>Surplus:-</b>			
<b>Total Surplus (A-B)</b>		<b>2,11,163</b>	<b>4,48,292</b>

General Assumptions:-

- Size of the Unit: 5000/ 10000 Layers, Number of Batches: 5 in a year, Size in each Batch: 1000/ 2000 Layers, Frequency of chicks purchased/ Introduced: once in 10-12 weeks, Shed vacancy period: 3-4 weeks, The layers suitable to the climate and produce large number of eggs are to select.
- Rearing system: Cage system, Working capital limit is set 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                     | 20 paisa/ bird/ week for 20 weeks               |
| Grower        | 9 - 20                           | 2%        | 0.40                                 | 35                     |   |
| Layer         | 21 - 72                          | 5%        | 0.60                                 | 33                     | 25 paisa/ bird/ weeks for 2 weeks               |
| Cull          | Sold out for meat after 72 weeks |           |                                      |                        |   |
- Insurance cost also include Insurance Charges for birds as per applicable rate or Risk Fund @ Rs 5/- per bird.
- For 1000 bird unit no labour cost has been taken into account as no wages are paid. The farmer's family members usually maintain the unit. For 2000 bird unit additional labour cost @ Rs.250/- per week upto 22 weeks is considered.
- Cost for Electricity, Fuel, Water etc. is considered as lumpsum basis @ Rs.50/- per week for 1000 bird unit upto 22 weeks.
- Miscellaneous Expenses @ Rs.2/- 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.3.50/- per egg, Damaged egg: 15%. Egg production may be increased by 3% in 2000 batch unit resulting to commercial 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 production @ 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 7396 Kg for 1000 bird unit. Accordingly, number of gunny bags (50 kg bag) for sale comes 148 for 1000 bird unit. Sale price of gunny bag is Rs.12/- per gunny bag.
- Working capital is considered for one batch of birds.
- Recurring cost for rearing of labour (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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

VIII  
Poultry Farming

**Working Capital requirement for Poultry Farming (Backyard Poultry- Semi-scavenging system)**

(Amount in Rs)

SI No.	Particulars	400 Birds
<b>Recurring Cost:-</b>		
1	Feed Cost	12,320
	(a) For Birds from 4th - 8th weeks (28 days)	12,768
	(b) For Birds from 9th - 16th weeks (56 days)	21,546
	(c) For Birds from 17th - 56th weeks (280 days)	2,000
2	Insurance Cost / Risk Fund	1,600
3	Cost for veterinary aid, medicine, vaccine etc.	0
4	Labour cost	0
5	Cost of Electricity, Fuel, Water etc.	2,000
6	Miscellaneous expenditure	
<b>Total Recurring Cost (A)</b>		<b>52,234</b>
<b>Income:-</b>		
1	Sale of Eggs	91,809
2	Sale of Gunney bags	624
<b>Total Income (B)</b>		<b>92,433</b>
<b>Surplus:-</b>		
<b>Total Surplus (A-B)</b>		<b>40,199</b>

**General Assumptions:-**

- 1 Proven breed suitable to local climate will be selected. Working capital limit is set based on recurring cost requirement till one year tenor (Grower: 16 weeks and Layer: 36 weeks)
- 2 Size of the Unit: 400 straight-run birds, Number of Batches: 2, Size in each Batch: 200 birds. Ratio for Male : Female is 90 : 10. The poultry birds suitable to the climate are to select. (Male bird is provided to produce fertile eggs, so that chicks can be produced at the farm and sold at matching cost and income).
- 3 Rearing system: Semi-scavenging system (Backyard Poultry Farming)
- 4 Feed Cost: This is negligible as these are scavenging birds and little hand-feeding especially kitchen-waste etc. is used. However, for sake of taking into account any burden on beneficiary, the followings may be taken on consideration. Here the recurring cost for males upto 16 weeks of age and female till one year of production is considered.

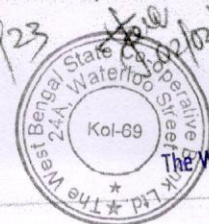
Stage of Bird	Period (Days)	Mortality	Feed requirement	Feed Cost (Rs. per Kg)
From 5th - 8th weeks	28	5%	50 gms/ bird/ day for 400 birds (Male:40, Female: 360)	22
From 9th - 16th weeks	56	10%	30 gms/ bird/ day for 380 birds (Male:38, Female: 342)	20
From 17th - 56th weeks	280	10%	15 gms/ bird/ day (Female: 308)	15

- 5 Insurance cost also include Insurance Charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird.
- 6 No labour cost has been taken into account as no wages are paid.
- 7 Cost for Electricity, Fuel, Water etc. is not considered.
- 8 Miscellaneous Expenses @ Rs.5/- per bird for one year.
- 9 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 2.30 eggs per bird per week, Sale price of egg at farm gate: Rs 4.5/- per egg, Damaged 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.
- 10 Based on above assumptions, the total requirement of feed is 2634 Kg. Accordingly, number of gunny bags (50 kg bag) for sale comes 52. Sale price of gunny bag is Rs 12/- per gunny bag.
- 11 Recurring cost for rearing of labour (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- 12 Rearing cost of produced chicks will be compensated, rather earn more profit by sale of the same and is not taken on calculation.
- 13 Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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Director  
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## Duck Rearing

## Working Capital requirement for Duck Rearing

(Amount in Rs)

Sl No.	Particulars	Duckery Unit (50 Ducks)	Duckery Unit (200 Ducks)
<b>Recurring Cost:-</b>			
1	Feed Cost		
	(a) For Growers	20,400	81,600
	(b) For Adults	5,076	20,520
2	Insurance Cost / Risk Fund	250	1,000
3	Cost for veterinary aid, medicine, vaccine etc.	750	3,000
4	Labour cost	0	3,000
5	Cost of Electricity, Fuel, Water etc.	300	1,000
6	Miscellaneous expenditure	500	2,000
<b>Total Recurring Cost (A)</b>		<b>27,276</b>	<b>1,12,120</b>
<b>Income:-</b>			
1	Sale of Eggs	39,270	1,67,879
2	Sale of gunney bags	180	720
<b>Total Income (B)</b>		<b>39,450</b>	<b>1,68,599</b>
<b>Surplus:-</b>			
<b>Total Surplus (A-B)</b>		<b>12,174</b>	<b>56,479</b>

**General Assumptions:-**

- 1 Proven breed suitable to local climate (Khaki Campbell etc.) will be selected. Working capital limit is set based on recurring cost requirement upto 6 months (Grower: 4 months and Layer: 2 months) for one batch and till one year of production.
- 2 Ducklings of 28 days (say, one month) old are purchased/ introduced.
- 3 Supplementary Freeding:

4	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%	0.10	34
	Layer (6 - 30 months)	8	10%	0.05	36
	Cull	Sold out for meat after 30th months' age			

- 5 Insurance cost also include Insurance Charges for birds as per applicable rate or Risk Fund @ Rs.5/- per bird.
- 6 For 50 Duck Unit no labour cost has been taken into account as no wages are paid. The farmer's family members usually maintain the unit. For 200 Duck Unit additional labour cost as lumpsum basis for 6 months @ Rs.6000/- per year is considered.
- 7 Cost for Electricity, Fuel, Water etc. is considered for 6 months as lumpsum basis @ Rs.300/- for 50 Duck Unit and @ Rs.1000/- for 200 Duck Unit are considered.
- 8 Miscellaneous Expenses is considered as lumpsum basis for six months tenor.
- 9 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.5.50/- per egg. Damaged egg: 15%. Egg production may be increased by 3% in 200 Duck Unit resulting to commercial management. For a single year the egg production may be counted for 8 months (i.e. 12 months minus 4 months) from that batch.
- 10 Based on above assumptions, the total requirement of feed is 741 Kg and 2970 Kg respectively for 50 Duck Unit and 200 Duck 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.12/- per gunny bag.
- 11 Recurring cost for rearing of labour (self-labour), equipment & farm maintenance cost etc. incurred by the farmer may be considered as farmer's margin contribution.
- 12 Area-specific modifications (if required) with justification in above stated Scale of Finance (SOF) is permitted subject to approval of respective District Level Technical Committee (DLTC).

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Managing Director  
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