

Annexure I

Scale of Finance for small tea growers under KCC scheme for the FY 2023-24

S No	Particulars	Amount (Rs)
1	Working Capital requirement in 1 bigha tea plantation	30,000.00

Summary Scale of finance for the FY 2023-24 of different agricultural crops

Cost per hectare

S No	Name of the crop	SOF (Rs)
1	Summer Paddy (Boro)	61,880.00
2	Winter paddy (Sali)	71,680.00
3	Autumn Pady (Ahu)	72,380.00
4	Hybrid Paddy	82,650.00
5	Sugarcane	120,000.00
6	Black gram/Green Gram	47,720.00
7	Pea	49,600.00
8	Lentil	39,790.00
9	Rape & Mustard	47,000.00
10	Wheat	58,000.00
11	Finger Millet	33,400.00
12	Jute	63,360.00
13	Maize	54,250.00
14	Foxtail Millet	31,000.00

NB 10% variation in input cost may be accepted
Production is directly related to purity of seed and price depends
on quality of the variety


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Summary of Scale of finance for the FY 2023-24 of different horticultural crops

Cost per hectare

S No	Name of the crop	SOF (Rs)
1	Potato	180,088.00
2	Cabbage	113,622.00
3	Cauliflower	113,400.00
4	Knol Khol	106,238.00
5	Tomato	102,746.00
6	Brinjal	97,108.00
7	Chilli/Bhut Jalakia	103,413.00
8	Radish	84,408.00
9	Carrot	98,485.00
10	Lady's Finger	163,039.00
11	Turmeric	209,193.00
12	Garlic	147,654.00
13	Banana	209,740.00
14	Assam Lemon	148,455.00
15	Ginger	207,423.00
16	Water Melon	173,322.00
17	Papaya	325,195.00
18	Bitter Gourd	137,472.00
19	Aloe Vera	426,715.00
20	Java Citronella	119,893.00
21	Lemon Grass	138,227.00
22	Black Pepper	301,056.00
23	Pointed Gourd	115,994.00

Scale of finance of Fodder Crops for the FY 2023-24

Cost per bigha

S No	Name of the crop	SOF (Rs)
1	Fodder Reena	9,500.00
2	Fodder Oats	10,000.00
3	Fodder Maize	9,000.00
4	Guinea Grass	17,309.00
5	Hybrid Napier	18,309.00

NB 10% variation in input cost may be accepted
Production is directly related to purity of seed and price
depends on quality of the variety


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Scale of Finance for Animal Husbandry under KCC for the FY 2023-24

1) Poultry

S No	Particulars	SOF (Rs)
i	Broiler Farm 1000 birds All in all out deep litter system	168,400.00
ii	Broiler Farm 5000 birds All in all out deep litter system	866,000.00
iii	Layer Farm 5000 bird unit 1:1:3 cage system	2,081,750.00
iv	Duck Farm (100F +15 M) Semi Intensive System	95,999.00
v	Diversified activities under poultry	
	a) Breeding farms for low input technology birds	3,600,000.00
	b) Feed mixing units (12 ton/day)	2,000,000.00
	c) Transport vehicles	880,000.00
	d) Refrigerated transport vehicles	1,650,000.00
	e) Retail Outlets	660,000.00
	f) Mobile marketing units	500,000.00
	g) Cold storage for poultry products	2,200,000.00
	h) Egg Broiler Carts	44,000.00

2) Goat

S No	Particulars	SOF (Rs)
1	10F+1M Assam Goat Hills	60,531.00
2	10F+1M Cross bred/upgraded Sirohi /Beetal Goats	70,782.00
3	20F+1M Assam Hill Goat	107,952.00
4	20F+1M Cross bred/upgraded Sirohi /Beetal Goats	126,981.00

3) Sheep

S No	Particulars	SOF (Rs)
1	20F+1M Sahabadi/Bonpala/Garole	95,175.00


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3) Piggery

S No	Particulars	SOF (Rs)
1	Breeder cum Fattener unit (3+1)-3 crossbred sows and 1 exotic boar	54,942.00
2	Breeder cum Fattener unit (3+1)-3 exotic sows and 1 exotic boar	54,942.00
3	Breeding Unit (20+4)-20 crossbredsows and 4 exotic boars	382,880.00
4	Breeding Unit (20+4)-20 exotic sows and 4 exotic boars	512,840.00

4) Dairy

S No	Particulars	SOF (Rs)
1	Small Dairy (1+1) Crossbred cows (Jersy CB/HF CB Cows) yielding on an average 8 ltrs of milk per day	143,795.50
2	Small Dairy (1+1) Crossbred cows (Jersy CB/HF CB Cows) yielding on an average 10 ltrs of milk per day	156,452.00
3	Small Dairy (1+1) Buffaloes yielding on an average 6ltrs of milk per day	154,452.00
4	Mini Dairy (5+5) Jersey CB/HF CB Cows yielding on an average 12 ltrs of milk per day	908,260.00

NB 10% variation in input cost may be accepted
Production is directly related to purity of seed and price depends on quality of the variety



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Annexure II

S No	Name of the crop	Sowing Time	Harvesting Time
1	Summer Paddy (Boro)	Nov-Dec	May-June
2	Winter Paddy (Sali)	Jun-July	Nov-Dec
3	Autumn Paddy(Ahu)	March-April	July-Aug
4	Hybrid paddy	Nov-Dec	May-June
5	Sugarcane	Jan-March	Dec-Feb
6	Blackgram/Greengram (Kharif)	Aug-Sep	Nov-Dec
7	Blackgram/Greengram (Rabi)	Feb-March	May-June
8	Pea	Oct-Nov	Feb-March
9	Lentil	Oct-Nov	Feb-March
10	Rape/Mustard	Oct-Nov	Feb-March
11	Wheat	Nov-Dec	March-April
12	Finger Millet	Sept-Oct	Dec-Jan
13	Foxtail Millet	Jan-Feb	May-June
14	Jute	March-May	July-Sep
15	Maize Kharif	Feb-May	June-Sep
16	Maize Rabi	Sept-Oct	Feb-March


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Minutes of the meeting of State Level Technical Committee(SLTC) held on 30.03.2023 at 3.00 PM for fixation of scale of Finance for different crops and Animal Husbandry ,Veterinary and Fishery (under KCC) components for the year 2023-24 in the Conference Hall of The Assam Cooperative Apex Bank Ltd, H.O. Panbazaar, Ghy-1

Members present:

S No	Name	Designation	Organisation
1	Madhuram Patiri	Joint Director of Agriculture (Chairman, SLTC)	Directorate of Agriculture, Assam
2	Bikas Ray	Asst. General Manager, SLBC	State Bank of India
3	Pranjit Bora	Manager	AGVB
4	Dr Ajay Kumar Sarma	FDO	Animal Husbandry & Veterinary, Chenikuthi
5	Dr Papor Gogoi	Credit Planning Officer	Animal Husbandry & Veterinary, Chenikuthi
6	Dr Meenakshi S Lamare	CDO	Animal Husbandry & Veterinary, Chenikuthi
7	Ratul Sarma	SNO, KCC, Fishery	Deptt of Fishery, Assam
8	Sharmistha Bhattacharjee	Asst General Manager	Punjab National Bank
9	N Adaha	Manager	SBI
10	Fazlul Kabir Borah	FIS	Directorate of Agriculture, Assam
11	Dr Munindra Sarma	ANO, APART	Directorate of Agriculture, Assam
12	V SreeRam	Asst General Manager	NABARD
13	G K Bhattacharyya	Asst General Manager	NABARD
14	Makibur Rahman	Nodal Officer	PM PMFBY
15	A K Sarma	Nodal Officer, Fertilizer	Directorate of Agriculture, Assam
16	Bipul Das	SDAO (Horti)	Deptt of Horticulture & Food Processing
17	D Saikia	Managing Director	The Assam Cooperative Apex Bank Ltd
18	Kamal Chakravarty	General Manager	The Assam Cooperative Apex Bank Ltd
19	Aatreyee Borthakur	Manager	The Assam Cooperative Apex Bank Ltd
20	Dimpi Kotoki	Manager	The Assam Cooperative Apex Bank Ltd
21	Saurav Kr Athparia	Assistant	The Assam Cooperative Apex Bank Ltd

The meeting started at about 3.00 PM. At the outset, Sri D Saikia, Managing Director, The Assam Cooperative Apex Bank Ltd and Convenor of the meeting welcomed all the members present and requested the Chairman of the Committee to take up the agenda items for discussion.

At first the Scale of Finance for small tea growers was placed in the House by the convenor team. The SoF for tea was collected from different organizations, viz., Assam Agricultural University, Tocklai Tea Research Institute. The House after examining the Scale of Finances for working capital of tea, decided to consider the Scale of Finance prepared by Assam Agricultural University, Jorhat @ Rs 30000/- per bigha. Thereafter, the representatives from the line departments placed the draft scale of finance for different agricultural, horticultural, fodder crops, fishery, dairy and animal husbandry components for the FY 2023-24 before the House. The House discussed about the rising popularity of millet crop and therefore urged that the SoF of millet should be included henceforth. The representatives of SLBC thereafter suggested that the crop season of different crops must also be included alongwith the SoF.

There was a detailed discussion on the scale of finances amongst the members. On examination of the draft scale of finance, the committee observed as follows:

1. Cost of inputs have been calculated based on prevailing retail price
2. Recommended to use certified seeds only and the quantity of seeds have been calculated accordingly.
3. Stress has been given on using Bio fertilizers and proportionately doses of chemical fertilizers have been reduced.
4. Labour charges (wages) is fixed in consideration of prevailing rate and requirement of mandays has been assessed for manual operations only.

After thorough examination of the draft scale of finances and on necessary modification, the Committee approved the Scale of Finance of 14 field crops, 23 horticultural crops and 5 fodder crops alongwith the Scale of Finance for KCC –working capital for Small Tea Growers, Animal Husbandry, Veterinary and Fishery units for the State of Assam for the FY 2023-24 as enclosed in the Annexure with the following decisions:-

3. Decided to allow 10% flexibility in the Scale of Finance as per requirement of local conditions.
4. Advised the convener of the meeting, The Assam Cooperative Apex Bank Ltd to circulate the approved Scale of Finance to all concerned as soon as possible.

With the above decisions, the meeting ended at about 4.30 PM with a vote of thanks from the chair.

Chairman



State Level Technical Committee

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Scale of Finance(2022-23) for Composite fish culture under KCC, 2023-24(1 bigha/ 0.33 acre/ 1340 m²)

SI No.	Scale of Finance (Cost for 1)	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
1	Minor renovation of existing Fishery Plan including with clearance, dewatering, mud removal and embankment repairing	Mandays	10	280.00	2,800.00
2	Lime	Kg	100	50.00	5,000.00
3	Cowdung	Kg	2100	2.00	4,200.00
4	Single super phosphate	Kg	40	12.00	480.00
5	Urea	Kg	30	5.93	177.90
6	Fish seed (fingerlings)	Nos	1750	6.00	10,500.00
7	Fish Feed	Kg	455	30.00	13,650.00
9	Prophylatics	LS			2,500.00
8	Equipments & Harvesting cost	LS			5,000.00
10	Miscellaneous including transportation charges for inputs (from Sl. 2 to Sl. 8)	LS			2,130.00
Grand Total :					46,437.90
Round off :					46438.00

ECONOMICS		
Item	Rate (Rs/Kg)	Amount (Rs.)
Fishes yielding @ □3500/ha = 455 Kg	180.00	81900.00

ANNUAL NET BENEFIT

$$\begin{aligned} &= [\text{GROSS INCOME} - \text{RECURRING}] \\ &= [\square 81,900 - \square 41,900] \\ &= \square 35,462 \end{aligned}$$


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ESTIMATE FOR INSTITUTIONAL FUND UNDER KISAN CREDIT CARD (KCC), FISHERY, 2023-24
AND SIMILAR PROGRAMMETOWARDS HARVESTING, TRANSPORTATION AND MARKETING OF
FISH

Introduction : Fishing and fish culture has been accepted as a source of income and profession by all categories of people, irrespective of caste in the state. Still majority of the people engaged in fishing and fish selling are within the economically weaker section in the society. Provision of credit/assistance to meet the operational cost may be a relief for these people.

Objective : This programme has been proposed with the basic objective of providing financial support to fish farmers'/fishermen/small fish traders to facilitated harvesting, transportation and marketing of fish and fish seeds.

MODEL ESTIMATE FOR ACTIVITIES FOR GROUP OF FISHERMEN (6 to 10 persons)

Item 1 : Fishing in open water bodies :-

Item	Specification	Rate
i) Drag Net	Webbing of drag net made of 3 ply nylon PA (polyamide) twine yarn having mesh size 1 inch, bar size ½ inch, size of drag net is 50m x 7m, PP (Polypropylene) twisted multifilament head rope of dia 5 to 12mm with nylon float, foot rope of dia 10 to 15 mm attached with Lead sinkers each weighing 20 to 30gm placed @15 cm c/c apart. Length of head rope/ foot rope should be more than 20m	Rs. 22,500.00
ii) Wooden Boat	15' long and 4' wide at mid, 1.5 feet high, 5 nos. Gura (batter for sitting), Sal wood frame, azar/nahar/jarul/sal/poma timber lining, coal tarring, oiling the entire body, two oars of sal wood of length 6 feet, sitting capacity of 4 persons with fishing gears etc.	Rs. 30,000.00
iii) Aluminum Hundi	40 liter capacity, Gauge 22 2nos.@ Rs. 2500/	Rs. 5,000.00
iv) Balance	Branded with ISI mark	Rs. 3,500.00
Total		Rs. 61,000.00

Economics:

1. Annual income of the group through sale of fishcatch
@ Rs. 180/kg for 30kg/day for 270 days = Rs. 14,58,000.00
2. Annual individual income (for 10 persons) = Rs. 1,45,800.00
3. Monthly income for each person = Rs. 12,150.00



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Draft Model Scheme for working capital for Raising of Fry to fingerling in Rearing Ponds under KCC

Recurring Cost (Unit area= 0.15 Ha WSA for 1 crop only)

Sl No.	Item	Quantity	Unit	Rate (Rs)	Amount
1	Pond preparation including dewatering, mud removal, dewatering, embankments repairing etc.	10	Mandays	280/ Manday	2,800.00
2	Lime	50	Kg	50.00	2,500.00
3	Cowdung	300	Kg	2.00	300.00
4	Fry	1.5	Lakh	10,000.00	15,000.00
5	Urea	10	Kg	5.93	59.30
6	SSP	15	Kg	12.00	180.00
7	Formulated Feed	400	Kg	30.00	12,000.00
8	Prophylactics	-	L.S.	-	500.00
9	Plastic bag, rope etc.	-	L.S.	-	3,000.00
10	Miscellaneous including transportation cost for inputs	-	L.S.	-	1,900.00
Sub Total :					38,239.30
Say :					38,239.00

INCOME

1. Considering 50% survivability (average weight 4 g) number of fingerlings produced will be 75,000.00
2. Assuming sale value @ Rs1000/thousand (including packaging) income will be 75,000.00
3. Net income (Rs. 75,000.00 - Rs. 38239.00) 36,761.00
4. Total Net income from 2 crops (Rs.36761.00 x 2) 73,522.00
5. Proposed Bank Finance: 38,239.00

(Rupees Thirty Eight thousand Two Hundred Thirty Nine) only


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Model Scale of Finance for KCC on Short term crop.
 (In the light of Semi-intensive fish culture for a short duration i.e. 5 months)
 Water area of the pond 1 bigha/ 0.33 acre/ 1340 m²

Sl. No.	Scale of Finance (Cost for 1)	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
1	Reclamation of existing Fishery Pond including repairing of broken embankments, clearance of accumulated weeds and/or debris, thorough netting for eradication of predators and unwanted fishes from culture point of view.	Mandays	20	280.00	5600.00
2	Bleaching Powder	Kg	30	40.00	1200.00
3	Lime	Kg	35	50.00	1750.00
4	Cowdung	Kg	1000	2.00	2000.00
6	Fish seed (adv. fingerlings)	Nos	800	10.00	8000.00
7	Fish Feed	Kg	250	30.00	7500.00
8	Equipments & Harvesting cost	LS			3000.00
9	Prophylactics	LS			2000.00
10	Miscellaneous	LS			825.00
Total :					31875.00

INCOME STATEMENT

Item	Rate (Rs/Kg)	Amount (Rs.)
Fish yielding @ 2500/ha = 325 Kg	180.00	58500.00

$$\begin{aligned} \text{NET BENEFIT} &= \{ \text{Gross income} - (\text{Working expenditure}) \} \\ &= (\text{₹}58500.00 - \text{₹}31875.00) \\ &= \text{₹}26,625.00 \end{aligned}$$

From the next year onwards (as per normal scale of finance for Composite Fish Culture)
 Annual working expenditure Rs. 41,900.00

Fish yielding @ 3500/ha = 455 Kg and Gross income @ Rs. 180.00/Kg = Rs. 81900.00

$$\begin{aligned} \text{Net Annual Income} &= (\text{Gross income} - \text{Annual recurring expenditures}) \\ &= (\text{₹}81,900 - \text{₹}41,900) \\ &= \text{₹}40,000 \end{aligned}$$

N. B. Costs for items computed inclusive of transportation charges.


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ESTIMATE FOR INSTITUTIONAL FUNDING UNDER KISHAN CREDIT CARD (KCC) FISHERY 2023-24 TOWARDS FISH MARKETING

Introduction: Fish culture has been recognized as a source of income generation by all categories of People, irrespective of caste in the State. Still majority of the people engaged in fishing and fish selling are within the economically weaker section in the society. Provision of Credit/ assistance to meet the operational cost may be a relief for these people.

Objective:The programme has been proposed with the basic objective of providing financial support to fish farmers/ fishermen and small fish traders to facilitate marketing of fish and fish seeds.

Item: Fish trading Item-Bicycle, fish carrying vessel and Electronic balance

ITEM	SPECIFICATION	RATE (Rs.)
Trader's Bicycle	Double bar bicycle of height 22 to 24 inch height with trader's carrier, double stand with lock, bell, 10 G rim in back and 14 G rim in front with hub and spokes	9,000.00
Aluminum Hundi	40 litre capacity, Gauge 22 (two nos. with flitting in two sides)	6,000.00
Electronic Balance	Branded ISI marks upto 25 kg weight in single device with pot.	3,000.00
Utensils, knife etc. for cutting & dressing of fishes		2,000.00
Total		20,000.00

Total KCC Loan proposed = Rs 20,000.00(Rupees Twenty Thousand) only

Remarks: The person may sell daily 50 kg fish by the mode of door to door where the profit margin is estimated @ Rs 20/Kg

Income: Per day income Rs 1000 (Rupees One Thousand) only and estimated average per month Income is Rs 30,000.00/ (Rupees Thirty Thousand) only.


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