



International Year
of Cooperatives

Cooperatives Build a Better World



hpscb
(Scheduled Bank)



SCALE OF FINANCE

**Agricultural & Horticultural Crop Loans and
Working Capital Loans for Animal Husbandry &
Fisheries activities
for**

Financial Year 2025-26



www.hpscb.com





SCALE OF FINANCE FOR FY 2025-26

Message

Himachal Pradesh, predominantly an agricultural state, provides direct and indirect employment to a significant portion of its population. Recognizing the critical role agriculture plays in shaping the state's economy, the Government of Himachal Pradesh remains steadfast in its commitment to empowering rural communities. To this end, the government is launching innovative schemes and measures to bolster agriculture, horticulture, and allied activities, including animal husbandry and fisheries, which are key pillars of rural livelihood.

The foundation for any credit system lies in a well-defined and scientifically determined scale of finance. This serves as the bedrock for setting credit limits for farmers, including beneficiaries under the Kisan Credit Card Scheme, and forms a vital component of crop insurance programs. A robust scale of finance ensures that farmers have seamless access to adequate credit while enabling the effective structuring of insurance coverage.

To enhance credit delivery mechanisms, the Himachal Pradesh State Level Technical Committee (SLTC) has introduced a unified "One State, One Scale of Finance" approach for agricultural and horticultural crop loans, as well as working capital loans for animal husbandry and fisheries for the financial year 2025–26. This initiative will enable farmers to receive sufficient credit to meet their expenses, covering inputs, labor, and other essential costs of production.

The government is confident that the revised scale of finance will have a transformative impact on the agricultural landscape of Himachal Pradesh. By enabling equitable access to credit and fostering sustainable practices, this initiative is poised to uplift the economic well-being of rural communities. SLTC is also exploring a scale of finance for organic farming to promote sustainable agriculture. By adopting innovative measures, the government aims to improve the economic well-being of farmers and support equitable rural growth.



C Paulrasu , IAS
**Secretary Agriculture-cum-
Chairman SLTC**

--sd--

(C Paulrasu, IAS)

Message

The Himachal Pradesh State Cooperative Bank Ltd., as the Apex Bank of the state, has become a trusted household name, offering a wide range of financial services, including deposits and credit. A rapidly growing, listed Scheduled Bank, it proudly operates 238 branches and 24 extension counters across six districts, serving over 16.14 lakh customers.

The Kisan Credit Card (KCC) scheme holds immense importance for Indian farmers by ensuring timely and sufficient credit access to support agricultural operations, allied activities, and household needs. This initiative contributes significantly to farmers' financial stability and productivity.

It was both an honour and a challenge for the Bank to act as Convener of the State Level Technical Committee (SLTC) for determining the Scale of Finance for agricultural and horticultural crop loans, as well as working capital loans for the animal husbandry and fisheries sectors. This task was particularly complex due to the vast inter-district disparities across Himachal Pradesh, a state with a sizable population reliant on agriculture and horticulture for their livelihoods.

I extend my heartfelt gratitude to Sh. C. Paulrasu, IAS, Secretary (Agriculture) to the Government of Himachal Pradesh, Dr. Vivek Pathania, CGM NABARD, HPRO Shimla, and other key dignitaries, including the Secretaries of Fisheries, Cooperation, and Animal Husbandry, as well as the Directors of Agriculture and Horticulture, Vice Chancellors of CSKHP Krishi Vishvavidyalaya (Palampur) and Dr. Y.S. Parmar University of Horticulture and Forestry (Solan), and UCO Bank, the SLBC Convener for Himachal Pradesh. Their relentless dedication has been instrumental in the successful finalization of the “One State, One Scale of Finance” framework.

With this framework for the FY 2025-26, the SLTC has ensured a streamlined process to provide farmers with timely and adequate credit to meet their production needs, manage contingencies, and address ancillary expenses. This simplified approach will enable borrowers to access loans precisely when they need them, further strengthening the agricultural ecosystem in Himachal Pradesh.



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

--sd--

(Sharwan Manta, HAS)



TABLE OF CONTENTS

PARTICULARS	Page No.
01 PROCEEDINGS OF SLTC	01-04
02 AGRICULTURAL CROPS	05-15
03 HORTICULTURAL CROPS	16-24
04 ANIMAL HUSBANDRY ACTIVITIES	25-43
05 FISHERIES ACTIVITIES	44-55
06 SERICULTURE MULBERRY FARMING AND DRAGON FRUIT CROP	55-57

Minutes of meeting of State Level Technical Committee of Himachal Pradesh held on 25.03.2025 in Board Room, The H.P.State Co-operative Bank Limited, Bank Building No 1, Head Office, The Mall Shimla, to fix/approve Scale of Finance for Agricultural and Horticultural Crop Loans and the Working Capital loans for Animal Husbandry and Fisheries for FY 2025-26.

The meeting of State Level Technical Committee of Himachal Pradesh was held on 25.03.2025 in Board Room, The H.P.State Co-operative Bank Limited, Bank Building No 1, Head Office, The Mall Shimla to fix/approve the Scale of Finance for Agricultural and Horticultural crop loans and the Working Capital loans for Animal Husbandry and Fisheries sector for FY 2025-26. The meeting was presided over by Sh. C Paulrasu, (I.A.S.) Secretary (Agriculture) to the Government of Himachal Pradesh and attended by other members (list of participants is annexed as "A").

At the outset, Sh. Shrawan Manta, Managing Director, HP State Cooperative Bank Ltd-cum-Member Secretary of State Level Technical Committee welcomed the Secretary (Agriculture) and other participants.

Thereafter, the following items were placed before the committee for consideration:

Item No 1. To consider reviewing the recommendations of District Level Technical Committee and may fix/approve scale of Finance for Agricultural and Horticultural Crop Loans and the Working Capital loans for Animal Husbandry and Fisheries for FY 2025-26.

The members of SLCT were apprised that being Member Secretary of SLTC constituted by the State Government to fix the Scale of Finance for Agricultural and Horticultural Crop Loans and the Working Capital loans for Animal Husbandry and Fisheries, the Bank has received recommendations of District Level Technical Committee (DLTC) from all twelve districts, which is placed before the Committee for perusal. The members were apprised that as per NABARD's Circular No 109/Re-finance-34/2020 dated 15.04.2020, the proposals forwarded by DLTC are required to be placed before SLTC to review and finalize the Scale of Finance. As per guiding principles for Fixation of Scale of Finance, circulated by NABARD vide ibid Circular, the Committee may take an overview of the state and fix realistic scales of finance considering different

agro-climatic zones, irrigated/un-irrigated areas, methods of cultivation and taking into account local variations and nuances in the cropping pattern, if any, prevalent in Districts.

The members of the State Level Technical Committee (SLTC) were apprised that while fixing the Scale of Finance for FY 2025-26 and taking cognizance of wide variation in fixing Scale of Finance for same crop in similar agro-climatic zones of the state, unreasonable / unjustified hike proposed over previous scale of finance in some crops in most of the districts by DLTCs, the experts from the related fields opined that the input cost for growing similar crop in different agro climatic zones is more or less the same and the agro climatic zone had little rationale on output / production. There is sufficient

Cont....

reason to move ahead towards fixation of scale of finance on the basis of input cost which is more scientific and objective and may eliminate the wide variation in fixation of scale of finance for crops and simultaneously may be step ahead towards “One State One Scale of Finance”. Therefore, for FY 2024-25, adhering to the spirit of **“One State One Scale of Finance”**, the SLTC fixed Scale of Finance which were based upon scientific approach of Input cost and simultaneously bridged the gap of wide variations in the Scale of Finance.

The members of the State Level Technical Committee (SLTC) perused the Scale of Finance fixed for FY 2024-25 and the Scale of Finance proposed by DLTCs for FY 2025-26. Most of the DLTCs have not bifurcated the proposed Scale of Finance into agro-climatic zones, irrigate/un-irrigated areas, methods of cultivation etc. Majority of activates for which the Scale of Finance has been proposed under Animal Husbandry and Fisheries activities are Term Loan based.

After threadbare discussion on matter, in order to ensure uniformity in fixation of scale of finance for FY 2025-26, following was resolved by the State Level Technical Committee :-

SLTC is a higher authority to approve the Scale of Finance recommended by the DLTCs and in past SLTC has carried out detailed exercise on rationalising the Scale of Finance on the basis of cost of input and other factors, simultaneously ensuring that no unreasonable hike or decline is given in any of the item. The present SLTC meeting is attended by the experts of related field from CSKHP KrishiVishvavidyalaya, Palampur, Horticulture & Forestry University, Solan, Directorate of Agriculture, Directorate of Horticulture, Fisheries Department, Directorate of Animal Husbandry, SLBC and NABARD. The opinion of the experts about the input cost and other factors for Fixation of Scale of Finance have been considered and the Scale of Finance for FY 2025-26 to be implemented by DLTCs shall be as under:-

1. Department for Agriculture shall explore possibilities of Organic Farming in

Himachal and try to propose the Scale of Finance for Organic farming for FY 2026-27 onwards.

2. Agricultural Crops:- Given the Co-efficient of Cost of Cultivation for Agriculture the Scale of Finance for the Agricultural crops, the existing Scale of Finance for FY 2024-25 are realistic hence shall remain unchanged for FY 2025-26 also except Rajmah for which Scale of Finance for Kinnaur shall remain same unchanged for FY 2025-26 and for other all Districts Scale of Finance shall be Rs50,000/- per Acre.

3. Horticultural Activities:- (i) Scale of Finance Scale for majority of crops fixed for FY 2024-25 shall remain unchanged for FY 2025-26 (ii) Scale of Finance for Apple (Normal Spacing) in Shimla District was observed kept unchanged since FY 2021-22. It was further opined that the input cost for production of apple is more or less same across the state. It was decided to increase the Scale of Finance for Apple for FY 2025-26 to Rs7,00,000/- per Acre for all districts. (iii) Scale of Finance for Mushroom for FY 2025-26 shall be increased to Rs 2 Lac for 200 bags. (iv) Unit Cost for floriculture items, medicinal & aromatic plants and bee keeping is observed simultaneously covered under the Unit Cost circulated by NABARD FY 2024-25 hence proposed at par.

4. Animal Husbandry: - (i) An increase of 10 % over the Scale of Finance for 2024-25 in recurring cost for all the activities under Animal Husbandry shall be given for Scale of Finance for FY 2025-26 to meet out the inflation cost. (ii) Indicative Unit Cost for Pack Animals, Dairy Development, Poultry, Sheep / Goat / Piggery is observed simultaneously covered under the Unit Cost circulated by NABARD FY 2024-25 and may be referred to while considering proposals. (iii) While notifying the Scale of Finance for FY 2025-26, in case of Unit cost based items the term loan component and the recurring cost component shall be separately given. (iv) The Working Capital Loans under Animal Husbandry shall be based upon the detailed Project Report.

5. Fisheries :- (i) 10 % increase over the existing Scale of Finance for 2024-25 shall be given in Scale of Finance for Input Cost of Trout Raceways for FY 2025-26 (Cost of Cultivation for Trout Culture in One Trout Unit ($17 \times 2 \times 1.5 = 51$ M3) to meet out inflation cost, (ii) 10 % increase over the existing Scale of Finance for FY 2024-25 shall

Cont.....

be given in Scale of Finance for the Input Cost for New Grow-out Ponds / Cost of Cultivation for Crap Fish Culture in one Hectare water body (20000 seed) for FY 2025-26 to meet out inflation cost (iii)) 10 % increase over the existing Scale of Finance for FY 2024-25 shall be given in Scale of Finance for Input Cost for Biofloc Pond / Cost of Cultivation for Fish Culture in 0.1 hc (1000m2) Biofloc pond (10500 Seeds) for FY 2025-26 to meet out inflation cost.(iv) Activities for which Unit Cost of NABARD's FY 2024-25 are in place, the Unit Cost is being proposed at par with NABARD Unit Cost. (v) In case of Capital Investment activities not covered under NABARD Unit Cost FY 2024-25, the Unit Cost / Scale of Finance for FY 2024-25 is realistic and shall remain unchanged

Item No 2. Digitisation of Scale of Finance. To consider imparting necessary direction to DLTC's and concerned departments to propose the SoF 2026-27 onwards on the proforma of SOF Ensure 2.0 Return so as ensure uniformity in reporting of SoF on Agri Stack and facilitate easy compiling of proposals for SLTC.

The members of State Level Technical Committee (SLTC) were apprised that NABARD vide letter no 15646 dated 04.03.2025 has informed about Digitisation of Scale of Finance (SoF). The GoI in collaboration with State Governments is establishing Agri-Stack so facilitate farmers, banks etc on information about Agriculture. As the SoF is an important tool to determine the credit limit for agriculture it has been decided to make SoF part of Agri-Stack. NABARD has introduced SoF returns on ENSURE 2.0. The SoF Returns are capturing the proposed SoF according to input costs or maximum range. The Main SoF returns are as under:-

1. SoF Agriculture (covers Annual Vegetables, Cereals, Fibre Crops, Floriculture Crops, Fodder, Forage & Green Manure, Forestry & Agro Forestry, Fruits, Medicinal & Aromatic plants, Oil Seeds, Other Commercial crops, Others, Perennial Vegetables, Plantation Crops other than fruits & vegetables, Pulses, Spices & Condiments and Sugar Crops) :- Requires to feed in Scale of Finance based on Input Cost of Seed, Organic Input, Fertilizer and Manure, Pesticide / Insecticide, labour, Irrigation and Others.

for FY 2025-26. (vi) New activities for which Working Capital requirement is proposed shall be included in Scale of Finance FY 2025-26. (vii) While notifying the Scale of Finance for FY 2025-26, the Unit Cost / Term loan component and the input cost/ Scale of Finance for working capital shall be separately given.(viii) The Working Capital Loans under Fisheries activities shall be based upon the detailed Project Report.

6. For some of the activities for which Scale of Finance from the DLTC's was not proposed while recommending Scale of Finance, the DLTC's may consider the scale of finance of the adjoining districts in case these activities are carried out in their District.

2. SoF Protected Cultivation: - Requires to feed in Scale of Finance based on Input Cost of Seed, Organic Input, Fertilizer and Manure, Pesticide / Insecticide, labour, Irrigation and Others.

3. SoF Animal Husbandry: -Requires to feed in Scale of Finance based on Input Cost of Dry Feed, Green Feed, Concentrate Feed, Labour, Veterinary Aid, Water and Electricity, Insurance and Others.

4. SoF Fisheries: -Requires to feed in Scale of Finance based on Input Cost of Seed, feed, Chemicals / Lime etc, Labour, Electricity Charges, Others.

5. SoF Bee keeping: -Requires to feed in Scale of Finance based on Input Cost of Migration Expenses, Feeding during Dearth Period, Disease/ Pest Management, Labour, Comb Sheet and Others.

6. SoF Protected Cultivation: -Requires to feed in Scale of Finance based on Input Cost of Seed, Organic Input, Fertilizer and Manure, Pesticide / Insecticide, labour, Irrigation and Others.

Cont.....

The deadline for submission of returns are as under:-

DLTC: - 31st Dec, e.g. Proposed SoF for FY 2025-26 is to be submitted on portal by 31.12.2024.

SLTC: - 28th Feb, e.g. Decided SoF for FY 2025-26 is to be submitted on portal by 28.02.2025.

After threadbare discussion on matter, in order to ensure uniformity in fixation of scale of finance for FY 2026-27 onwards, the (SLTC) decide to share the SoF ENSURE 2.0 proforma with all concerned. DLTC's to propose SoF 2026-27 onwards on the proforma of SoF Ensure 2.0 returns to ensure uniformity in reporting of SoF on portal and facilitate easy compiling of proposals by SLTC.

SoF for Agriculture and Horticulture crops be provided per Acre of Land only. Keeping in view, the deadlines for submission of returns of portal, DLTC and SLTC meetings may be convened prior to the existing time schedule as per NABARD HOGC schedule otherwise the committee may adjust the timing for convening meeting NABARDD's Circular No 109/Re-fiannee-34/2020 dated 15.04.2020.

The meeting came to end with the vote of thanks to the chair.

--sd--

(Shrawan Manta)
Managing Director
Cum-Member Secretary, SLTC



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26

'Agricultural Crops'



SCALE OF FINANCE FOR FY 2025-26

(Agricultural Crops)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
	CEREALS												
1	Wheat												
	Irrigated	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772	54772
	Un-irrigated	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980	53980
2	Paddy												
	Transplanted/Irrigated	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318	65318
	Direct Seeded/Unirrigated	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138	61138
3	Maize												
	Irrigated/ High rainfall	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376	56376
	Un-irrigated/Low rainfall	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328	54328
4	Barley												
	Irrigated	32765	32765	32765	32765	32765	32765	32765	32765	32765	32765	32765	32765
	Un-irrigated	31334	31334	31334	31334	31334	31334	31334	31334	31334	31334	31334	31334



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
5	Millets(Pearls/Finger)												
	Irrigated/Unirrigated	55616	55616	55616	55616	55616	55616	55616	55616	55616	55616	55616	55616
6	Buck Wheat (pseudocereal)												
	Irrigated	**	**	**	**	**	**	**	34969	34969	**	**	**
	Un-irrigated	**	**	**	**	**	**	**	33396	33396	**	**	**
7	Ragi												
	Irrigated							46600					
	Unirrigated												
	PULSES												
8	Gram												
	Irrigated	38812	38812	38812	38812	38812	38812	38812	38812	38812	38812	38812	38812
	Un-irrigated	38038	38038	38038	38038	38038	38038	38038	38038	38038	38038	38038	38038
9	Rajmah												
	Irrigated	50000	50000	50000	50000	50000	50000	50000	50000	105930	50000	50000	50000
	Un-irrigated	50000	50000	50000	50000	50000	50000	50000	50000		50000	50000	50000
10	Mash												
	Irrigated	36402	36402	36402	36402	36402	36402	36402	36402	36402	36402	36402	36402
	Un-irrigated	35783	35783	35783	35783	35783	35783	35783	35783	35783	35783	35783	35783
11	Moong												
	Irrigated	36829	36829	36829	36829	36829	36829	36829	36829	36829	36829	36829	36829
	Un-irrigated	35668	35668	35668	35668	35668	35668	35668	35668	35668	35668	35668	35668

SCALE OF FINANCE FOR FY 2025-26

(Agricultural Crops)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
12	Horse Gam												
	Irrigated	**	**	**	8107	**	**	**	**	**	**	**	**
	Unirigated	**	**	**	6336	**	**	**	**	**	**	**	**
13	Toria												
	Irrigated	35616	35616	35616	35616	35616	35616	35616	35616	35616	35616	35616	35616
	Un-irrigated	33680	33680	33680	33680	33680	33680	33680	33680	33680	33680	33680	33680
14	Pulses (others)												
	Irrigated	48518	48518	48518	48518	48518	48518	48518	48518	**	53369	53369	53369
	Un-irrigated	47356	47356	47356	47356	47356	47356	47356	47356	**	52092	52092	52092
	SPICES												
15	Turmeric crop												
	Irrigated	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876
16	Heeng												
	Irrigated / Unirigated	**	**	**	**	**	**	**	110000	**	**	**	**

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
	SEEDS												
17	Oil Seed												
	Irrigated	**	**	**	13896	**	**	**	**	**	**	**	**
	Unirrigated	**	43150	**	128986	55450	**	**	**	**	**	26800	27378
18	Mustard / sarson												
	Irrigated	36395	36395	36395	36395	36395	36395	36395	36395	36395	36395	36395	36395
	Un-irrigated	34459	34459	34459	34459	34459	34459	34459	34459	34459	34459	34459	34459
	FOODER CROPS												
19	Barseem (fodder crop)												
	Irrigated	72521	72521	72521	72521	72521	72521	72521	72521	72521	72521	72521	72521
20	Oats (fodder crop)												
	Irrigated	39667	39667	39667	39667	39667	39667	39667	39667	39667	39667	39667	39667
	Un-irrigated	40052	40052	40052	40052	40052	40052	40052	40052	40052	40052	40052	40052
21	Maize (fodder crop)												
	Irrigated / Unirrigated	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479

SCALE OF FINANCE FOR FY 2025-26

(Agricultural Crops)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
22	Ragi (Bajra)-Fodder Crop												
	Irrigated / Unirrigated	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699
23	Sorghum (Jowar)-Fodder crop												
	Irrigated / Unirrigated	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699	50699
24	Napier Bajra Hybrid-Fodder Crop												
	Irrigated / Unirrigated	25476	25476	25476	25476	25476	25476	25476	25476	25476	25476	25476	25476
25	Rye grass												
	Irrigated / Unirrigated	69675	69675	69675	69675	69675	69675	69675	**	**	69675	69675	69675
26	Chari (fodder crop)												
	Irrigated / Unirrigated	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479
27	Fodder crops (others)												
	Irrigated / Unirrigated	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479	37479



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
	VEGETABLES												
28	Peas												
	Irrigated	136377	136377	136377	136377	136376.9	136377	136377	375000	136377	136377	136377	136377
29	French Beans												
	Irrigated	137381	137381	137381	137381	137381	137381	137381	137381	137381	137381	137381	137381
30	Cabbage												
	Irrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
31	Cauliflower												
	Irrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
32	Tomato												
	Irrigated	82500	82500	82500	82500	82500	82500	82500	82500	82500	82500	82500	82500
33	Chilly												
	Irrigated/Un-irrigated	157247	157247	157247	**	157247	157247	157247	**	**	157247	157247	157247
34	Spinach												
	Irrigated/ Unirrigated	97041	97041	97041	97041	97041	97041	97041	**	97041	97041	97041	97041
35	Ogla/Phaphra												
	Irrigated/ Unirrigated	**	**	**	**	**	**	**	**	55550	**	**	**
36	Parsley												
	Irrigated / Unirrigated	101914	101914	101914	101914	**	**	**	**	**	101914	101914	101914

SCALE OF FINANCE FOR FY 2025-26

(Agricultural Crops)



hpscb
(Scheduled Bank)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
37	Squash (Jugni)												
	Irrigated / Unirrigated	199647	199647	199647	199647	199647	199647	199647	199647	199647	199647	199647	199647
38	Brinjal												
	Irrigated	138746	138746	138746	138746	138746	138746	138746	138746	138746	138746	138746	138746
39	Cucurbits												
	Irrigated	**	**	**	**	**	**	**	**	**	**	**	71076
40	Capsicum (open cultivation)												
	Irrigated	181233	181233	181233	181233	181233	181233	181233	181233	181233	181233	181233	181233
41	Cucumber (open cultivation)												
	Irrigated	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126
42	Lady finger												
	Irrigated	130320	130320	130320	130320	130320	130320	130320	130320	130320	130320	130320	130320
43	Garlic												
	Irrigated	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876
44	Misc. vegetables (not covered under specific crop)												
	Irrigated / Unirrigated	132000	132000	132000	132000	132000	132000	132000	132000	132000	132000	132000	132000



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
	ROOT VEGETABLES												
45	Zimikand (Yam)												
	Irrigated/Unirrigated	147530	147530	147530	147530	147530	147530	147530	147530	147530	147530	147530	147530
46	Potato												
	Irrigated/Unirrigated	106876	106876	106876	106876	106876	106876	106876	350000	162690	151008	106876	106876
47	Ginger												
	Irrigated/ Unirrigated	173179	173179	173179	173179	173179	173179	173179	173179	173179	173179	173179	173179
48	Onion												
	Irrigated	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876	106876
49	Colocasia (Arbi)												
	Irrigated/ Unirrigated	137850	137850	137850	137850	137850	137850	137850	137850	137850	137850	137850	137850
	EXOTIC, HYBRID VEGETABLES AND PROTECTED CULTIVATION												
50	Broccoli												
	Irrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
51	Brussels Sprouts												
	Irrigated/ Unirrigated	**	**	**	**	**	**	**	**	**	**	**	163363
52	Iceberg												
	Irrigated/ Unirrigated	**	**	**	**	**	**	**	163363	**	**	**	**
53	Lettuce												
	Irrigated/ Unirrigated	**	**	**	**	**	**	**	**	**	**	90816	**

SCALE OF FINANCE FOR FY 2025-26

(Agricultural Crops)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
54	Leek Pak Choi												
	Irrigate / Unirrigated	**	**	**	**	**	**	**	**	**	**	163363	**
55	Chinese Cabbage												
	Irrigated/ Unirrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
56	Red Cabbage												
	Irrigated / Unirrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
57	Cucumber (hyb)												
	Irrigated / Unirrigated	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126	111126
58	Tomato hybrid												
	Irrigated/ Unirrigated	154579	154579	154579	154579	154579	154579	154579	154579	154579	154579	154579	154579
59	Other exotic vegetable												
	Irrigated / Unirrigated	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363	163363
60	Capsicum (Red & Yellow) (protected Cultivation in Poly House / Green House for 100 Sqmtr)	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547
61	Capsicum (Green House)					236284							
62	Tomato Hybrid for 100 Sqmtr (Poly House)	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605



Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
	Agriculture crops (SoF in acres, Except unless specifically given)												
63	Capsicum green (100 Sqmtr under poly house / protected cultivation)	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547	140547
64	Coriander green (poly house) (100 Sq. Mtr)	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7	31632.7
65	Cucumber (Poly house) (hybrid-100 Sqm)	130922	130922	130922	130922	130922	130922	130922	130922	130922	130922	130922	130922
66	Cucumber and tomato (Poly house) (For main crop) (hybrid-100 Sqm)	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605	132605
67	French beans (under protected cultivation) (100 Sqm)	17600	17600	17600	17600	17600	17600	17600	17600	17600	17600	17600	17600
	OTHERS												
68	Tea (maintenance)	**	**	109989	**	**	**	**	**	**	**	**	**
69	Tea (term loan new plantation)	**	**	559009	**	**	**	**	**	**	**	**	**
70	Sugarcane												
	Irrigated	121580	121580	121580	121580	121580	121580	121580	121580	121580	121580	121580	121580
	Un-irrigated	117708	117708	117708	117708	117708	117708	117708	117708	117708	117708	117708	117708



'Horticultural Crops'





Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
		FRUITS											
1	Apple (Normal spacing)/ Bearing	700000	700000	**	**	700000	700000	700000	700000	700000	700000	700000	700000
2	Apple (high density)/ Bearing	1584000	1584000	1584000	**	1584000	1584000	1584000	1584000	1584000	1584000	1584000	1584000
3	Apricot (Bearing)	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865
4	Almond (Bearing)	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865
5	Pears (Bearing)	372654.7	372654.7	372654.7	372654.7	372655	372655	372655	372655	372655	372655	372654.7	372654.7
6	Mango (Bearing)	215600	215600	215600	215600	215600	**	215600	**	**	215600	215600	215600
7	Mango (high density)/ (Bearing)	342232	342232	342232	342232	342232	**	342232	**	**	342232	342232	342232
8	Amla / Anola (Bearing)	64020	64020	64020	64020	64020	64020	**	**	**	64020	64020	64020
9	Amla high density (Bearing)	114565	114565	114565	114565	114565	114565	**	**	**	114565	114565	114565
10	Kinoow (Bearing)	215600	215600	215600	215600	215600	215600	215600	215600	215600	215600	215600	215600
11	Pomegranate (Bearing)	329571	329571	329571	329571	329571	329571	**	**	**	329571	329571	329571
12	Pomegranate high density (Bearing)	407000	407000	407000	407000	407000	407000	**	**	**	407000	407000	407000
13	Plum (Bearing)	234135	234135	234135	234135	234135	234135	**	**	257549	257549	257548.5	257548.5

SCALE OF FINANCE FOR FY 2025-26

(Horticultural Crops)

Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
14	Cherry (Bearing)	**	**	**	**	**	**	**	477587	477587	477587	**	**
15	Peach (Bearing)	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000	187000
16	Grapes	**	**	**	**	**	**	**	**	220165	220165	**	**
17	Walnut (bearing)	164589.7	164589.7	**	**	**	**	**	**	164590	164590	**	164589.7
18	Stone fruits (bearing)	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865	216865
19	Citrus Fruits (bearing)	270820	270820	270820	270820	270820	270820	270820	270820	270820	270820	270820	270820
20	Japani Fal (bearing)	70000	**	**	**	77000	77000	**	**	**	77000	**	**
21	Kiwi (bearing)	**	**	754600	**	754600	754600	754600	**	**	754600	754600	754600
22	Galgal (bearing)	262542.5	262542.5	262542.5	262542.5	262543	**	**	**	**	262543	262542.5	262542.5
23	Guava (Normal Spacing)	217800	217800	217800	217800	217800	**					217800	217800
24	Guava (High Density)(bearing)	319393.8	319393.8	319393.8	319393.8	319394	**	**	**	**	319394	319393.8	319393.8
25	Perssimon (Bearing)	345235	345235	345235	345235	345235	**	**	**	**	345235	345235	345235
26	Papaya (Normal Spacing) (bearing)	**	**	69877.5	69877.5	**	**	**	**	**	**	**	69877.5
27	Papaya High Density(bearing)	**	**	176434.5	176434.5	**	**	**	**	**	**	**	176434.5

Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
28	Strawberry (Normal Spacing) (bearing)	533362.5	533362.5	533362.5	**	**	533363	**	533363	**	**	533362.5	533362.5
29	Strawberry (High Density) (bearing)	626934	626934	626934	**	**	626934	**	626934	**	**	626934	626934
30	Litchi	88863 (Irrigated land)		206815 (10*10 m)	**	124495							60400
		64225 (Un- irrigated / rain feeded)		315008 (4*3 m)	**								
31	Citrus (High Density 3*3 m)			350416	**								
32	Blue Berry											2225000	
		FLOWERS (AS PER UNIT COST BY NABARD for 2024-25) AREA 800 Sq Mtr											
33	Carnation(Protected cultivation) (Effective Area Utilization 640 Sqmr, 30 plants per SQM)	566075	566075	566075	566075	566075	566075	566075	566075	566075	566075	566075	566075
34	Gerbera(Protected cultivation) (Effective Area Utilization 640 Sqmr, 8 plants per SQM)	462235	462235	462235	462235	462235	462235	462235	462235	462235	462235	462235	462235
35	Gladiolus (Open Cultivation) (Effective Area Utilization 720 Sqmr, 30 plants per SQM)	207000	207000	207000	207000	207000	207000	207000	207000	207000	207000	207000	207000

SCALE OF FINANCE FOR FY 2025-26

(Horticultural Crops)

Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
36	Marigold (Open Cultivation) (Effective Area Utilization 720 Sqmt, 6 Plants per SQM)	430580	430580	430580	430580	430580	430580	430580	430580	430580	430580	430580	430580
37	Lilium (Oriental variety) (Protected cultivation) (Effective Area Utilization 640 Sqmtr, 24 plants per SQM)	672650	672650	672650	672650	672650	672650	672650	672650	672650	672650	672650	672650
38	Lilium (Asiatic variety) (Protected cultivation) (Effective Area Utilization 640 Sqmtr, 30 plants per SQM)	507000	507000	507000	507000	507000	507000	507000	507000	507000	507000	507000	507000
39	Rose (Protected cultivation) (Effective Area Utilization 640 Sqmtr, 9 plants per SQM)	340315	340315	340315	340315	340315	340315	340315	340315	340315	340315	340315	340315
40	Chrysanthemum (Open Cultivation) (Effective Area Utilization 720 Sqmtr, 25 plants per SQM)	284400	284400	284400	284400	284400	284400	284400	284400	284400	284400	284400	284400
		FLOWERS											
41	Gladilus/Nargis (Narcissus) open cultivation	85000	85000	85000	85000	85000	85000	85000	85000	**	85000	85000	85000
42	Alestroemeria	**	**	**	**	**	**	**	1472000	**	**	**	**
43	Lilium (Open condition)	1472000	**	1472000	**	**	1472000	1472000	**	**	**	**	1472000
44	Tulip (Open Condition)	**	**	**	**	**	**	**	1050000	**	**	**	**



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
45	Levender	**	**	**	**	**	**	61000	**	**	**	**	**
46	Geranium	**	**	**	**	**	**	66000	**	**	**	**	**
47	Begonia (under open/shade net house (100 m. Sq.))	**	**	200210	**	**	**	**	**	**	**	**	**
48	Carnation under Normal Conditions	628000	628000	628000	628000	628000	628000	628000	628000	**	628000	628000	628000
49	Alstroemia (under open/shade net house (100 m. Sq.))	**	**	200210	**	**	**	**	**	**	**	**	**
50	Marigold (irrigated)		55750	88100	58200	92209	80200	92230				80200	
51	Chrysanthemum (Open Cultivation)						729600	839040				329600	
52	Rose											536000	
		MIXED CROPPING											
53	Stone fruits (Plum, Peach & Apricot)-----multiple crop farming irrigated land	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000	175000
54	Stone fruits (Plum, Peach & Apricot) + cauliflower-multiple crop farming irrigated land	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000
55	Stone fruits (Plum, Peach & Apricot) + Peas-----multiple crop farming irrigated land	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000	210000
56	Apple+Cauliflower-----multiple crop farming irrigated land	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	**	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	**	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)	616896 (Spur varieties-per acre)

SCALE OF FINANCE FOR FY 2025-26

(Horticultural Crops)



hpscb
(Scheduled Bank)

Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
57	Apple+ Cauliflower-----multiple crop farming irrigated land	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	**	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	**	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)	925000 (high density plantation-per acre)
58	Apple+Peas (trailing system)-----multiple crop farming irrigated land	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	**	**	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	**	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)	652896 (Spur varieties-per acre)
59	Pomegranate+cauliflower -----multiple crop farming irrigated land	410000	410000	410000	410000	410000	410000	**	**	**	**	410000	**
60	Pomegranate+Peas -----multiple crop farming irrigated land	400000	400000	400000	400000	400000	400000	**	**	**	**	400000	**
61	Stone fruits (Plum, Peach & Apricot) + Tomato-----multiple crop farming irrigated land	**	**	**	**	**	**	**	**	**	**	231460	**
		MEDICINAL and AROMATIC PLANTS (AS PER UNIT COST OF NABARD 2024-25) AREA 1 ACRE											
62	Stevia (Stevia Rebaudiana) (Madhupatri)	165500	165500	**	**	**	**	**	**	**	**	**	**
63	Safed musli (Chlorophytum Borivillianum)	162400	162400	**	**	**	**	**	**	**	**	**	254000
64	Aloe vera (Ghritkumari)	22800	22800	22800	**	**	**	22800	**	**	**	**	22800



Sr.No.	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
		Per Acre (Except unless specifically given)											
65	Kuth (Saussurea Costus)	**	**	**	47800	47800	**	**	47800	47800	**	**	**
66	Atish / Patish (Aconitum Heterophyllum)	**	**	**	**	56400	**	56400	56400	56400	**	**	**
67	Asparagus racemosus (Shataveri)	**	**	**	**	33900	**	**	**	**	**	**	33900
68	Ocimum Sanctum (Tulsi)	**	**	**	**	15600	**	**	**	**	**	**	**
69	Picrorhiza Kurroa (Kutki)	**	**	**	**	58100	**	**	**	**	**	**	**
70	Rauvolfia Serpentina (Sarpagandha)	**	**	**	**	33900	**	**	**	**	**	**	**
71	Valeriana Jatamansi (Sugandhbala)	**	**	**	**	108880	**	**	**	**	**	**	**
72	SeaBuckthorn (Hippophae Rhamnoides)	**	**	**	**	**	**	**	26000	26000	**	**	**
		MEDICINAL and AROMATIC PLANTS											
73	Chilgoza	**	**	**	**	**	**	**	**	99000	**	**	**
74	Kalazeera	**	**	**	**	**	**	**	**	99000	**	**	**
75	Ephedra (somlata)	**	**	**	**	**	**	**	**	27700	**	**	**
76	Dhoop	**	**	**	**	**	**	**	**	14500	**	**	**
77	Ban Hadi	**	**	**	**	**	**	**	**	8600	**	**	**
78	Mehandi	**	**	**	**	**	**	**	**	14500	**	**	**
79	Karoo	**	**	**	**	**	**	**	**	30000	**	**	**

SCALE OF FINANCE FOR FY 2025-26 (Horticultural Crops)



hpscb
(Scheduled Bank)

Sr.No.	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
		Per Acre (Except unless specifically given)												
80	Hopes non recurring	**	**	**	**	**	**	**	36000	**	**	**	**	
81	Hopes recurring	**	**	**	**	**	**	**	125000	**	**	**	**	
82	Manu	**	**	**	**	**	**	**	600000	**	**	**	**	
83	Saffron	**	**	**	**	**	**	**	100000	100000	**	**	**	
84	Withania Somnifera (Ashwagandha)					17850		96360					34000	
		OTHERS												
85	Bee keeping (50 Colony) Apis Mellifera Italian Bee (AS PER UNIT COST BY NABARD FY 2024-25)	427741	427741	427741	427741	427741	427741	427741	427741	427741	427741	427741	427741	
86	Mushroom (200 bags)	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26

'Animal Husbandry Activities'



SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
1	Term loan component / Cost of Animal -1 dairy cattle/cow	68950	68950	68950	68950	68950	68950	68950	68950	68950	68950	68950	68950	6000
2	Recurring cost for two dairy indigenous cows (Sahiwal) per year	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 78840/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc.= Rs.7500/- 5. 10% inflation cost = 18489 TOTAL = Rs. 203379/-
3	Recurring cost of two dairy cows per year	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	203379	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 78840/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc.= Rs.7500/- 5. 10% Infation Cost = 18489 TOTAL= Rs. 2,03,379/-



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
4	Term loan component / Cost of animal -1 dairy cattle/ buffalo	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000
5	Recurring cost for two dairy buffaloes	232287	232287	232287	232287	232287	232287	232287	232287	232287	232287	232287	232287	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 54750/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder= Rs. 43800/- 3. Concentrate feed @ 6.0 Kg feed per animal= Rs. 105120/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs 10000 5. Inflation Cost @10% =Rs.21117/- TOTAL = Rs. 2,32,287/-
6	Term loan component / Cost of animal- 1 cross bred cow (NABARD UNIT COST FY 2024-25)	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000	55000

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
7	Recurring expenditure for one cross breed/ exotic cows per year	101690	101690	101690	101690	101690	101690	101690	101690	101690	101690	101690	101690	1)15.0 Kg green fodder per day @ Rs. 5/-per Kg green fodder = Rs.54750/- 2. 7.5 Kg dry fodder per day @ Rs.8/- per Kg dry fodder = Rs. 43800/- 3. Concentrate feed @ 4 Kg fPer Dau * Rs 25/ KG *310 days = Rs. 64750/-(@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc.= Rs.3750/- 5. Inflation Cost @10% = Rs.9244.5 TOTAL= Rs. 101690/-
8	Term loan component / Cost of animal - 1 Desi cow	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000
9	Recurring expenditure for Desi cow per year	102515	102515	102515	102515	102515	102515	102515	102515	102515	102515	102515	102515	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder= Rs. 27375/- 2. 7.5 Kg dry fodder per animal per day@ Rs. 8/- per Kg dry fodder = Rs. 21900/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 39420/- (@ Rs.24/- per Kg concentrate feed)



SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
														4. Equipments, Vety. Aid etc.= Rs.1000/- 5. Insurance= Rs. 3500/-, 6. Inflation Cost @ 10 % = Rs. 9319.5 TOTAL= Rs. 102515
10	Term loan component / Cost of Animal-1 Murrah Buffalo	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000
11	Recurring Expenditure of Murrah Buffalo (For one month)	14927	14927	14927	14927	14927	14927	14927	14927	14927	14927	14927	14927	Recurring Expenditure 1. Fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1800/- 3. Concentrate feed @ 6.0 Kg feed per animal = Rs.4320/-(@ Rs.24/-perKg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.1000/- 5. Insurance = Rs. 4200/- 6. Inflation Cost @ 10 % = Rs.1357 TOTAL= Rs. 14927

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)



hpscb
(Scheduled Bank)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
12	Term loan component / Cost of Animal 1 Jersey Graded Cow	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000
13	Recurring Expenditure of Jersey graded cow (For one month)	13354	13354	13354	13354	13354	13354	13354	13354	13354	13354	13354	13354	1.15.0 Kg green fodder per animal perday @ Rs. 5/- per Kg green fodder =Rs. 2250/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder= Rs. 1800/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 3240/- (@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.1000/- 5.Insurance= Rs. 3850/- 6. Inflation Cost@ 10 % = 1214 TOTAL= Rs. 13354/-
14	Term loan component / Cost of animal- 1 local cow (Himachali Pahari)	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
15	Recurring Expenditure of local cow (Himachali Pahari) (For 1 month)	7920	7920	7920	7920	7920	7920	7920	7920	7920	7920	7920	7920	1. Cost of Concentrate (2.5 Kg per day @ Rs.24/- per Kg feed) = Rs.1800/- 2. Cost of dry fodder (5 Kg per day @ Rs.8/- per Kg dry fodder)= Rs.1200/- 3. Cost of green fodder (12 Kg per day @ Rs.5/- per Kg green fodder) = Rs.1800/- 4. Equipments, Vety. Aid etc.= Rs.1000/- 5. Insurance = Rs. 1400/- 6. Inflation Cost = Rs 720 TOTAL = Rs. 7,920/-
16	Term loan component / Cost of animal-Indegenous Cattle (Indian Breed)	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000
17	Recurring Expenditure of Indigenous (Indian breed) (For 1 month)	12969	12969	12969	12969	12969	12969	12969	12969	12969	12969	12969	12969	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 1800/- 3. Concentrate feed @ 4.5 Kg feed per animal= Rs. 3240/-(@ Rs.24/- per Kg concentrate feed)

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
														4. Equipments, Vety. Aid etc. = Rs.1000/- 5. Insurance = Rs. 3500/- 6. Inflation Cost @ 10 % = 1179 TOTAL = Rs. 12969/-
18	Term loan component / Cost of animal - two milch cows	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000
19	Recurring Expenditure of two milch cows (For 1 Month)	26708	26708	26708	26708	26708	26708	26708	26708	26708	26708	26708	26708	1. 15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 4500/- 2. 7.5 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder = Rs. 3600/- 3. Concentrate feed @ 4.5 Kg feed per animal = Rs. 6480/- (@ Rs. 24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs. 2000/- 5. Insurance = Rs. 7700/- 6. Cost of Inflation @ 10 % = Rs. 2428 TOTAL = Rs. 26708/-



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
20	Term Loan / Capital Cost of cow shed, store (for one animal)	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	1. Cost of shed (70 sq.ft per animal) @ Rs.400 per sq ft.= Rs. 28000/- 2. Cost of store (200 sq ft) @ Rs.350 per sq ft.= Rs.70,000/- Total =Rs98000
21	Term Loan / Capital Cost of Cow shed, store (for 2 cows)	126000	126000	126000	126000	126000	126000	126000	126000	126000	126000	126000	126000	1. Cost of shed (70 sq.ft per animal) @ Rs.400 per sq ft.= Rs.56000/- 2. Cost of store (200 sq ft) @ Rs.350 per sq ft. = Rs.70,000/- Total = Rs 126000
22	Term Loan / Cost of Animal goat rearing (10+1)	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	1. Costof Buck (@ Rs.8000/- per Buck)= Rs.8,000/-(AS PER NABARD UNIT COST) 2. Cost of Does (@ Rs.7500/- per Doe) = Rs75000 3. Total = Rs 83000
23	Recurring Expenditure of goat rearing (10+1) (for one month)	4017	4017	4017	4017	4017	4017	4017	4017	4017	4017	4017	4017	1. Concentrate feed 11 Kg @ Rs. 32/- per Kg.= Rs. 352/- 2. Equipments /Utensils= Rs.1,100/- 3. Vety. Aid. = Rs. 2,200/- 4. Inflation Cost @ 10 % = 365.20 TOTAL= Rs. 4017/-

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
24	Term Loan / Cost of Animal - goat rearing (5+1)	45500	45500	45500	45500	45500	45500	45500	45500	45500	45500	45500	45500	1. Cost of Buck (@ Rs.8000/- per Buck) = Rs.8,000/- 2. Cost of Does (@ Rs.7500/- per Doe) = Rs.37500 3. Total = Rs 45500
25	Recurring cost of goat rearing (5+1) (For one month)	2257	2257	2257	2257	2257	2257	2257	2257	2257	2257	2257	2257	1. Concentrate feed (400 gm per animal) @ Rs. 32/- per Kg. = Rs. 192/- 2. Equipments / Utensils = Rs. 660/- 3. Vety. Aid. = Rs. 1,200/- 4. Inflation Cost @ 10 % = Rs.205.20 TOTAL = Rs. 2257/-
26	Term Loan / Capital cost of goat farm (20+1)	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	305000	1. Cost of shed (@ 20 sq. ft/animal) @ Rs.350/- per sq. ft.) = Rs.147000/- 2. Cost of Buck (@ Rs.8000/- per Buck) = Rs.8,000/- 3. Cost of Does (@ Rs.7500/- per Doe) = Rs.1,50,000/- TOTAL = Rs. 3,05,000/-



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
27	Recurring cost of goat farm (20+1)	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	1. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 8064/- 2. Equipments / Utensils = Rs. 2,100/- 3. Vety. Aid. = Rs. 4,200/- 4. Insurance of animals (@7.5%) = Rs. 11850/- 5. Inflation Cost @ 10 % = Rs. 2621.4 TOTAL = Rs. 28835/-
28	Term loan component -1 dairy cattle goat (Per Unit 20+1)	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	1. Cost of male sheep (@ Rs. 8000/- per animal) = Rs. 8,000/- 2. Cost of female Sheep (@ Rs. 7500/- per animal) = Rs. 1,50,000/- TOTAL = Rs. 1,58,000/-
29	Term loan component -2 dairy goat	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	15000	1. Cost of female Sheep (@ Rs. 7500/- per animal) = Rs. 15,000/-
30	Recurring cost for 2 dairy goat (1 Month)	2320	2320	2320	2320	2320	2320	2320	2320	2320	2320	2320	2320	1. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 384/- 2. Equipments / Utensils = Rs. 200/- 3. Vety. Aid. = Rs. 400/-

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)



hpscb
(Scheduled Bank)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
														4. Insurance of animals (@7.5%) = Rs. 1125/- 5. Infaltion Cost@ 10 % = 210.90 TOTAL= Rs. 2320/-
31	Term loan component - Capital cost of 500 broilers	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	500 no commercial broiler @ Rs 40/ Chick = Rs 20000
32	Recurring cost for 500 Poultry commercial broilers	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	1. Cost of feed for 500 no. commercial broilers @ 3.5 Kg feed per bird @ Rs. 40/- per Kg poultry feed= Rs. 70,000/- 2. Inflation Cost @10% = Rs 7000. Total = Rs 77000
33	Term loan component - Capital cost of 1000 broilers	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	1000 no commercial broiler @ Rs 40/ Chick = Rs 40000



SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
34	Recurring cost for 1000 Poultry commercial broilers	181500	181500	181500	181500	181500	181500	181500	181500	181500	181500	181500	181500	1. Cost of feed for 1000 no. commercial broilers @ 3.5 Kg feed per bird @ Rs. 40/- per Kg poultry feed = Rs. 1,40,000/- 2. Cost of electricity, Vety Aid, @Rs10/bird = Rs 10000 3. Cost of Lalour = RS15000 4. Inflation cost@10 % 16500 Total = Rs 181500
35	Term loan component - Capital cost of layers 1000 bird Uni	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	Cost of 1000 no. Commercial Day Old layer Chicks@ Rs 40 /chick= Rs. 40,000/-
36	Recurring cost of 1000 poultry layers	2134000	2134000	2134000	2134000	2134000	2134000	2134000	2134000	2134000	2134000	2134000	2134000	1. Cost of feed for 1000 no. Commercial layers @ 48.5 Kg feed per bird @ Rs. 40/- per Kg poultry fee= Rs 1940000 2. Infalstion Cost @ 10 % =Rs194000 Total Cost = Rs 2134000
37	Term loan component - Cost of construction of 1000 Sq. Ft shed	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	340000	Rs.340/- per sq. ft.

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)



hpscb
(Scheduled Bank)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
38	Term loan component - Store room for 200 Sqft	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	68000	Rs.340/- per sq. ft.
39	Term loan component -Capital cost of layers 150 commercial broiler (For 4 Quarters)	782100	782100	782100	782100	782100	782100	782100	782100	782100	782100	782100	782100	1. Cost of 150 Day Old Chick @Rs 40/ Chick / Quarter=Rs 24000 2. Cost of construction of 150Sq Ft Shed @ Rs 340 / Sq Ft = Rs51000 3. Cost of equipment 6 feedere and 3 waterer = Rs 1710. 4. Misc@Rs10/bird=Rs1500 Total = Rs782100/-
40	Recurring Cost of 150 commercial broiler (For 4 Quarters)	99000	99000	99000	99000	99000	99000	99000	99000	99000	99000	99000	99000	1. Feeding 3.5 Kg Feed/per bird @ Rs 40/ KG upto 6 weeks. 150 x 4 x 3.5 x 40 = Rs 84000 2. Misc Cost / Vet Aid @ Rs 10 / bird. 150*4*10 = 6000. 3. Inflation Cost @ 10 % = Rs 9000. total = Rs99000 (for 4 quarters)



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
41	Term Loan Component - Cost of Animal for 11 beetal unit (10 Does + 1 Buck)	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	1. Cost of Buck (@ Rs.8000/- per Buck) = Rs. 8,000/- 2. Cost of Does (@ Rs.7500/- per Doe) = Rs. 75,000/- Total = Rs 83000
42	Recurring cost for 11 beetal unit (10 Does + 1 Buck) (For 1 Months)	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	1. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg.= Rs. 4,224/- 2.Equipments / Utensils = Rs. 1,100/- 3. Vety.Aid. = Rs. 2,200/- 4. Insurance of animals(@7.5%) = Rs. 6,225/- 5. Inflation Cost @ 10 % = 1374 TOTAL=Rs. 15125/-
43	Term Loan Component - Cost of Animal for sheep unit (10+1)	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	83000	1. Cost of RAM (@ Rs.8000/- per animal) = Rs.8,000/- 2. Cost of Sheep (@ Rs.7500/- per animal) = Rs. 75,000/- Total = Rs83000
44	Recurring cost for sheep unit (10+1)	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	15125	1. Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 4,224/- 2. Equipments / Utensils = Rs. 1,100/- 3. Vety. Aid. = Rs. 2,200/- 4. Insurance of animals (@7.5%) = Rs. 6,225/-

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
														5. Inflation Cost @ 10 % = 1374 TOTAL= Rs. 15125/-
45	Term Loan Component / Cost of shed (for unit of 10+1)	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	77000	Shed = 220 sq ft (20sq. ft. per animal)(@ Rs. 350/- per sq ft.) = Rs 77000
46	Term Loan Component Cost of Animal piggery (3+1)	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	28000	Rs 7000/ Animal
47	Recurring cost of piggery (3+1)	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000	40000
48	Term loan for azolla farming (12X6X1 ft. shed)	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000	12000
49	Term Loan Component / Cost of Animal of bullock(local)	15000	15000	15000	15000	15000	15000	15000	150000	15000	15000	15000	15000	1. Cost of animal = Rs 15000



Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
50	Recurring cost of bullock (local) (for one month)	7238	7238	7238	7238	7238	7238	7238	7238	7238	7238	7238	7238	1.15.0 Kg green fodder per animal per day @ Rs. 5/- per Kg green fodder = Rs. 2250/- 2. 5.0 Kg dry fodder per animal per day @ Rs. 8/- per Kg dry fodder= Rs. 1200/- 3. Concentrate feed @ 1.5 Kg feed per animal= Rs. 1080/-(@ Rs.24/- per Kg concentrate feed) 4. Equipments, Vety. Aid etc. = Rs.1000/- 5.Insurace= Rs. 1050/- 6. Inflation Cost @ 10%= Rs658 TOTAL = Rs. 7238/-
51	Term Loan Component / Cost of Animal of Sheep rearing (20+1)	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	158000	1. Cost of male sheep (@ Rs.8000/- per animal) = Rs. 8,000/- 2. Cost of female Sheep (@ Rs.7500/- per animal)= Rs. 1,50,000/- Total Rs 1,58,000/-
52	Recurring cost of Sheep rearing (20+1)	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	28835	1.Concentrate feed (400 gm per animal) @ Rs. 32/-per Kg. = Rs. 8064/- 2. Equipments /Utensils = Rs. 2,100/- 3. Vety. Aid.= Rs. 4,200/- 4. Insurance of animals (@ 7.5%) = Rs. 11850/- 5. Inflation Cost @ 10 % = 2621 TOTAL= Rs. 28,835/-

SCALE OF FINANCE FOR FY 2025-26

(Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
53	Term Loan Componnet of Rabbit rearing (with shed) for 100 animals	395000	395000	395000	395000	395000	395000	395000	395000	395000	395000	395000	395000	1. Costof Shed (@ Rs. 350/- per sq.ft.) = Rs. 2,70,000/- 2. Cost of animals (@ Rs.1250/- per animal)= Rs.1,25,000/-
54	Recurring cost for Rabbit rearing (with shed) for 100 animals (for 1 month)	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	1. Cost of feed @ 60 gm per animal @ Rs. 40/- per Kg= Rs. 7200/- 2. Insurance of animals= Rs. 7800/- 3. Inflation Cost @ 10 % = Rs 1500 4. Total Rs 16500
55	Term Loan Componnet of Rabbit rearing (without shed) for 100 animals	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	125000	1. Cost of animals (@ Rs.1250/- per animal) = Rs.1,25,000/-
56	Recurring cost for Rabbit rearing (without shed) for 100 animals	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	16500	1. Cost of feed @ 60 gm per animal @ Rs. 40/- per Kg= Rs. 7200/- 2. Insurance of animals = Rs. 7800/- 3. Inflation Cost @ 10 % = Rs 1500 4. Total Rs 16500



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Animal Husbandry Activities)

Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
57	Bullock (PAIR)	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	NABARD UNIT COST 2024-25
58	Mule (PAIR)	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	120000	NABARD UNIT COST 2024-25
59	Donkey (5 Animal)	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	NABARD UNIT COST 2024-25
60	Horse (1 Animal)	65000	65000	65000	65000	65000	65000	65000	65000	65000	65000	65000	65000	NABARD UNIT COST 2024-25
61	YAK (male)								70000					
62	YAK (female)								60000					
63	Chamurthi Horses								100000					



'Fisheries Activities'





Sr No	Particulars	Name of Districts												Criteria
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	
1	Term loan component (Fish feed mill)	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	Term loan component for feed mill shed (6X3 meter internal area) and machinery + extruder (50-80 Kg/Hr)
2	Working loan component for feed mill shed (6X3 meter internal area) and machinery + extruder (50-80 Kg/Hr)+ fish ingredients	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	
3	Construction of new ponds 1 Hectare	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000	840000	Unit Cost by NABARD FY 2024-25
4	Construction / Establishment of Trout Fish Hatcheries 1 No.	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	Unit Cost by NABARD FY 2024-25
5	Construction of trout raceways in private sector(17X2X1.5m) 1 Hectare	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	Unit Cost by NABARD FY 2024-25

SCALE OF FINANCE FOR FY 2025-26

(Fisheries Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
6	Establishment of large RAS for cold water fisheries (10 tanks with minimum 50m3/tank capacity and fish production capacity of 10 ton / crop)	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	Unit Cost by NABARD FY 2024-25
7	Backyard ornamental fish rearing units (1 Unit)	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	Unit Cost by NABARD FY 2024-25
8	Establishment of medium Biofloc (25 tanks of 4 m dia and 1.5 m high)	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	Unit Cost by NABARD FY 2024-25
9	Establishment of small Biofloc (7 tanks of 4 m dia and 1.5 high) culture system	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000	750000	Unit Cost by NABARD FY 2024-25
10	Construction of cold storage/Ice plants (10 Tons capacity)	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	4000000	Unit Cost by NABARD FY 2024-25
11	Construction of cold storage/Ice plants (Lagre 50 Tons capacity)	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	15000000	Unit Cost by NABARD FY 2024-25



Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
12	Construction of mini fish feed mills (2 tons/day capacity)	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	3000000	Unit Cost by NABARD FY 2024-25
13	Construction of Lagre fish feed mills (20tons/day capacity)	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	20000000	Unit Cost by NABARD FY 2024-25
14	Establishment of new Freshwater finfish Hatcheries (0.5 Hect)	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	Unit Cost by NABARD FY 2024-25
15	Construction of new Biofloc ponds for fresh water areas 0.1 Ha	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	Unit Cost by NABARD FY 2024-25
16	Construction of Fish Retail Market	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	Unit Cost by NABARD FY 2024-25
17	Fish ponds tribal area (Per 0.05 hac)	42000	42000	42000	42000	42000	42000	42000	42000	42000	42000	42000	42000	Unit Cost by NABARD FY 2024-25
18	Motorcycle with ice box	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	75000	Unit Cost by NABARD FY 2024-25

SCALE OF FINANCE FOR FY 2025-26

(Fisheries Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
19	Construction of fish kiosks including Kiosks of aquarium/ornamental fish	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	Unit Cost by NABARD FY 2024-25
20	Refrigerated Vehicle 1 No	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	Unit Cost by NABARD FY 2024-25
21	Insulated Vehicle 1 No	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	Unit Cost by NABARD FY 2024-25
22	Three wheeler with ice box including e-rickshwaks for fish vending 1 No	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	300000	Unit Cost by NABARD FY 2024-25
23	Providing Boats and nets for traditional Reservoir Fishermen 1 no each	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	200000	Unit Cost by NABARDFY 2024-25
24	Ice Box	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	Unit Cost by NABARD FY 2024-25
25	Construction of new rearing ponds (nursery / seed rearing) 1 Hectare	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000	700000	



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Fisheries Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
26	Renovation of ponds 1 Hectare	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000	350000	
27	Construction/ Renovation of ponds (1st year inputs) 1 Hectare	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	
28	Establishment of medium RAS for cold water fisheries (4 tanks with minimum 50m ³ /tank capacity and fish production capacity of 4 ton / crop)	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	2000000	
29	Medium scale ornamental fish rearing units (1 Unit) including Cost of Input (1St Year)	950000	950000	950000	950000	950000	950000	950000	950000	950000	950000	950000	950000	
30	Integrated ornamental fish units (breeding & rearing units) 1 Unit	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	2500000	
31	Establishment of large Biofloc	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	5000000	

SCALE OF FINANCE FOR FY 2025-26

(Fisheries Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
32	Construction of cold storage/Ice plants (20 Tons capacity)	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	8000000	
33	Construction of cold storage/Ice plants (30 Tons)	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	1200000	
34	Feed mill (1.5 quintals/day)	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	
35	Construction of Medium fish feed mills (8tons/day capacity)	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	10000000	
36	Construction of fish feed mills (100 Ton/Day Capacity)	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	65000000	
37	Feed mill (1.5 quintals/day) (25 Sqm)	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	
38	Solar Power System	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	1500000	
39	Fisherman housing scheme (Per house 25 Sq. Mtrs)	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	250000	
40	Fresh water ornamental fisheries (1000 Sq mtrs)	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	800000	



hpscb
(Scheduled Bank)

SCALE OF FINANCE FOR FY 2025-26 (Fisheries Activities)

Sr No	Particulars	Name of Districts												
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour	Criteria
41	Boat	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	60000	
42	Portable tent	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	25000	
43	Fishing net	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	
44	Tarpaulin	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	
45	Life jacket	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	
46	Raincoat	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	
47	Cycle with Ice Box	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	

SCALE OF FINANCE FOR FY 2025-26

(Fisheries Activities)

Sr No	Item	Quantity	Rate Amount	Amount
Input Cost for New Grow-out Ponds / Cost of Cultivation for Crap Fish Culture in one Hectare water body				
1	Fish Seed	20000 No	Rs1/- each	20000
2	Inorganic Fertilizer (Urea, Singlesuperphosphate)	-	-	5000
3	Organic Fertilizer (Cow dung)	15000 Kg	Rs2/ per KG	30000
4	Lime	500 Kg	Rs20/Per KG	10000
5	Alum	400 Kg	Rs25/ Per KG	16000
6	Medicines/Chemicals (Cefax, Rocksalt, KMnO4)	-	-	8000
7	Drag Net	01 No	15000/-P.M.	15000
8	Electricity/Fuel Charges / Maintenacne	-	3000/- P.M	36000
9	Labour Charges (Harvesting)	60 Mandays	500/-	30000
10	Watch and Ward, Nursing, Handling Feeding Charges / Salary	-	9000/- P.M.	108000
11	Feed	10000 KG	40/Per KG	400000
12	Inflation Cost @10%			67800
	Total Input Cost			745800
Input Cost of Trout Raceways (Cost of Cultivation for Trout Culture in One Trout Unit (17*2*1.5=51 M3)				
1	Fish Seed	5000 No	Rs 5/- each	25000
2	Fish Feed	1500 KG	Rs 2/ per KG	270000
3	Medicines/Chemicals (CEFAX, Rock Solt, KMno4, BKC etc)	-	-	20000
4	Electricity Charges	-	-	10000
5	Watch and Ward (Indoor)/Salary		5000/P.M.	60000
6	Inflation Cost 10%			38500
	Total Input Cost			423500

Sr No	Item	Quantity	Rate Amount	Amount
Operational Cost / Cost of Cultivation for Fish Culture in Biofloc unit (7 tanks, 105m3)				
1	Fish Seed	8400 No	Rs 3/- each	25200
2	Aluminim Suplhate	-	-	1000
3	Carbon Source Cost	-	-	6000
4	Electricity/Fuel Charges & Transportation etc	-	-	50000
5	Labour Charges	6 Man days	500/-	3000
6	Watch and Ward (Indoor)	-	5000/- P.M.	60000
7	Feed	6000 KG	40/K.G.	240000
	Total Input Cost			385200
Input Cost for Biofloc Pond / Cost of Cultivation for Fish Culture in 0.1 hc (1000m2) Biofloc pond				
1	Fish Seed	10500 No	Rs3/each	31500
2	Ammonium Sulphate	-	-	1000
3	Carbon Source Cost	-	-	6000
4	Electricity/Fuel Charges & Transportation etc	-	-	50000
5	Labour Charges	16 Man days	500/-	8000
6	Watch & Ward (Limited)	-	5000/ per month	60000
7	Feed	7500 KG	40/per KG	300000
8	Inflation Cost 10%			45650
	Total Input Cost			502150

SCALE OF FINANCE FOR FY 2025-26

(Fisheries Activities)

Sr No	Item	Quantity	Rate Amount	Amount
Working capital for Fish Farm 1 Hectare				
1	watch and ward		5000 /p.M	60000
2	Fish Seed	10000 - 15000	Rs1/Seedling	15000
3	Lime	400 KG		10000
4	Organic Fertilizer (Cow dung)	12000 KG	RS10/KG	120000
5	Chemical Fertilizer			10000
6	artificial feed/Chokar Khal	2700 KG	Rs40/KG	108000
7	Transportation		5000 /P.M.	60000
8	Salary	1	7500 / P.M.	90000
9	Miscellaneous expenses like electricity bills, aeration system & maintenance etc.		2500/p.m.	30000
	Total Input Cost			503000
Working capital need of Fisheries reservoir				
1	Labour		7500 /p.m.	90000
2	Grill net including weaving & maintenance	4	5000 / unit	20000
3	Transportation	300 days	Rs100/day	30000
4	Portable Tent, rain coat & safety equipments			20000
	Total Input Cost			160000
	Total Input Cost			502150



Sr No	Input Cost / Scale of Finance for Working Capital under Fisheries activities for FY 2025-26	
	Fisheries Activities	Amount
1	Working capital required to run a medium Biofloc Culture Sysytem (25 tanks) (1000 seedling oer Tank)	1000000
2	Working capital for fish culture in medium RAS (with 6 tank 180 M3)	842000
3	Working capital for fish culture in large RAS (with 6 tank 720 M3)	2924000
4	Working Capital for Fish Culture in 1 Acre water Body (7000 Seds)	250000
5	Input Cost for Fish ponds tribal area (Per 0.05 hac)	20000
6	Working capital for carp fish farming pound size 1000 Sqm	145000
7	Input for fresh water aquaculture 1 Hect	400000
8	Working capital requirement in carp culture (.20 hectt)	79000
9	Input Cost for Biofloc Pond / Cost of Cultivation for Fish Culture in 0.1 hc (1000m2) Biofloc pond	400000
10	Working capital requirement in carp culture (.20 hectt)	79000
	Fish yield anticipated per culture 10 months 1.20 MT and Feed requirement for whole culture period @ 1.1.5 FCR, Pond fertilization Rs 4000, Seed requirement @ Rs 1 per fingerling for 2000 fingerlings Rs 6000, Cost of feed Rs 63000, Cost of fishing 2 cast nets Rs 2000, Transportation of fish seed and feed. Total working capital requirement in carp culture Rs 79000	
11	Fisheries activities	187000
	Fish Seed @ 10000 per hectare @ 1000/- per thousand, Lime @ 400 Kg, per hectare @ 15/- per Kg Rs 6000, Cow Dung @ 12000Kg per hectare @ 2/- per Kg Rs 24000, Chemical Fertilizer @ 500 Kg. peR hectare @ 14/- per Kg Rs7000, Artificial Feed (Chocker+Khul) @ 2% Body weight 2700/- Kg per hectare @ 30/- per Kg Rs90000, Miscellaneous (Drag net, hand Net, cast net, medicine, other chemical & eletricity charges Rs 50000, Total Rs 187000	



'Sericulture, Mulberry & Dragon Fruit crop Activities'





SCALE OF FINANCE FOR FY 2025-26

(Silkworm Rearing, Mulberry & Dragon Fruit crop Activities)

Sr No	Particulars	Name of Districts											
		Bilaspur	Hamirpur	Kangra	Una	Mandi	Kullu	Chamba	Lahul & Spiti	Kinnaur	Shimla	Solan	Sirmour
1	Silkworm Rearing (Sericulture) Term Loan	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000	150000
	Silkworm Rearing (Sericulture) Working Capital	20650	20650	20650	20650	20650	20650	20650	20650	20650	20650	20650	20650
	Silkworm Rearing (Sericulture) Total unit Cost	170650	170650	170650	170650	170650	170650	170650	170650	170650	170650	170650	170650
2	Mulberry Farming	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000	110000
3	Dragon Fruit Crop	632080	632080	632080	632080	632080	632080	632080	632080	632080	632080	632080	632080
4	Dragon Fruit Crop (High Density)	632080		945792								1080000	152400

--**_**_**_--



hpscb
(Scheduled Bank)

(Bank of the State - For the State)

Follow us on   @hpscbloofficial

Contact us on - 1800 180 8090 Toll free