



THE DELHI STATE COOPERATIVE BANK LTD.

(A Scheduled Bank)

Head Office: 31, Netaji Subhash Marg,
Daryaganj, New Delhi-110002.

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No: DSCB/HO/Loan/Scales of Finance/**953**/2024-2025

Dated: 15/05/2024

The General Manager & Convenor,
Punjab National Bank,
State Level Bankers' Committee – N.C.T. of Delhi,
1st Floor, P.N.B. House,
7 Bhikaji Cama Place,
New Delhi-110066.

SUBJECT: STATE LEVEL TECHNICAL COMMITTEE (S.L.T.C.) – FIXATION OF THE SCALES OF FINANCE FOR THE FINANCIAL YEAR 2024-2025 FOR THE STATE OF DELHI – COMMUNICATION OF PROCEEDINGS.

Dear Sir / Madam,

The **State Level Technical Committee (S.L.T.C.)** Meeting of Delhi State, for fixation of the Scales of Finance, for the **Financial Year 2024-2025** for the State of Delhi, was held on **30.04.2024 (Tuesday) at 11:00 a.m.** in the Meeting Hall of The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), Head Office: 31, Netaji Subhash Marg, Daryaganj, New Delhi-110002.

A copy of the **Proceedings of the Committee** is enclosed for necessary action at your end, as per the recommendations of the Committee.

Thanking you,

Yours faithfully,

(Vishvender Singh)
A.G.M. (Loans)

INTERNAL:

Managing Director

ENCL.: As above.

PROCEEDINGS OF THE STATE LEVEL TECHNICAL COMMITTEE (S.L.T.C.)
MEETING TO FIX SCALES OF FINANCE FOR THE FINANCIAL YEAR
2024-2025 FOR THE STATE OF DELHI.

A Meeting of **State Level Technical Committee (S.L.T.C.) of Delhi State**, for fixation of the Scales of Finance, for the **Financial Year 2024-2025** for the State of Delhi, was held on **30.04.2024 (Tuesday) at 11:00 a.m.** in the Meeting Hall of The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), Head Office: 31, Netaji Subhash Marg, Daryaganj, New Delhi-110002.

The A.G.M. (Loans), D.S.C.B. Ltd. welcomed all the delegates / participants and emphasized the need to fix the Scales of Finance, for the Financial Year 2024-2025 for the State of Delhi. He has requested the delegates / participants to actively participate and offer their valuable suggestions to fix the Scales of Finance for different Sectors. He has taken up the review of Scales of Finance for different Sectors, for the Financial Year 2024-2025 for the State of Delhi. The representatives / delegates from NABARD-New Delhi Regional Office, SLBC-Delhi State, Agriculture Unit of Development Deptt., GNCT of Delhi, Fisheries Unit of Development Deptt., GNCT of Delhi, other Banks and Farmers have extended their valuable suggestions and played an important role in finalization of the Scales of Finance for different Sectors for the State of Delhi for the Financial Year 2024-2025.

Representatives / delegates from NABARD-New Delhi Regional Office raised an issue that, if there is any scope for Mulberry, Lach, Silkworm & Honey Bee Farming in the State of Delhi, then the Scales of Finance for the same may also be fixed for the current Financial Year i.e. 2024-2025. The Committee Members discussed the issue in detail and were of the view that no scope for Mulberry, Lach & Silkworm in the State of Delhi, hence Scales of Finance only for Honey Bee Farming will be fixed. In this context we may request Krishi Vigyan Kendra (National Horticultural Research & Development Foundation), Ujwa, New Delhi-110073 or any other Department / Agency i.e. National Bee Board, New Delhi, if there is any scope for Honey Bee Farming in the State of Delhi then the Scales of Finance for the same be provided to us for fixation. In this regard, we had requested both the Departments / Agencies via email but no revert is received till date. If, Scales of Finance for Honey Bee Farming will be received from above said Departments / Agencies, then we will be forwarded the same to the SLBC-Delhi State for circulation.

The Scales of Finance for all other Sectors i.e. for Agriculture Crops, Floriculture (Horticulture), Animal Husbandry & Fisheries Sectors for the Financial Year 2024-2025 were discussed in detail and all the Committee Members unanimously suggested that the Scales of Finance for Agriculture & Floriculture (Horticulture) Crops as fixed for the last Financial Year 2023-2024 shall remain the same for the current Financial Year also i.e. 2024-2025 and for Animal Husbandry & Fisheries Sectors, the Scales of Finance as received from the concerned Government Departments shall be fixed.

After detailed discussions, all the Committee Members unanimously approved the following Scales of Finance for the State of Delhi for different Sectors, for the Financial Year 2024-2025: -

APPROVED SCALES OF FINANCE FOR AGRICULTURE CROPS
(FINANCIAL YEAR: 2024-2025)

(Cost in Rupees per Acre)

S.NO.	NAME OF THE CROP	SCALES OF FINANCE
1.	Paddy	60,500/-
2.	Bajara	24,150/-
3.	Maize	24,150/-
4.	Wheat	50,600/-
5.	Barley	30,200/-
6.	Mustard / Sarson	26,600/-
7.	Gram	24,150/-
8.	Arhar	30,200/-
9.	Potato	64,400/-
10.	Cauliflower / Cabbage	51,750/-
11.	Ladyfinger	41,400/-
12.	Tomato	50,600/-
13.	Onion	59,800/-
14.	Carrot / Radish	34,500/-
15.	Baby Corn	40,250/-

APPROVED SCALES OF FINANCE FOR FLORICULTURE (HORTICULTURE)
(FINANCIAL YEAR: 2024-2025)

(Cost in Rupees per Acre)

S.NO.	NAME OF FLORICULTURE CROP	SCALES OF FINANCE
1.	Rose Flower	1,36,500/-
2.	Chrysanthemum Flower	95,000/-
3.	Gladiolus Flower	1,31,000/-
4.	Tube Rose Flower	1,36,500/-
5.	Marigold Flower	73,500/-

APPROVED SCALES OF FINANCE FOR ANIMAL HUSBANDRY SECTOR
(FINANCIAL YEAR: 2024-2025)

Approved, as per details / cost received from the Office of the Director: Animal Husbandry Unit, Development Department, Govt. of N.C.T. of Delhi, Delhi-110054 enclosed herewith.

APPROVED SCALES OF FINANCE FOR FISHERIES SECTOR
(FINANCIAL YEAR: 2024-2025)

Approved, as per details / cost received from the Office of the Warden, Fisheries Unit, Development Department, Govt. of N.C.T. of Delhi, Delhi-110053 enclosed herewith.

The list of participants is enclosed.



LIST OF THE MEMBERS PARTICIPATED IN THE MEETING OF STATE LEVEL TECHNICAL COMMITTEE (S.L.T.C.) FOR FIXATION OF THE SCALES OF FINANCE FOR DIFFERENT SECTORS FOR THE FINANCIAL YEAR 2024-2025 FOR THE STATE OF DELHI HELD ON 30/04/2024 (TUESDAY) AT 11:00 A.M.

S.NO.	NAME AND DESIGNATION	REPRESENTING
1.	Smt. Meenakshi Meena, A.G.M.	N.A.B.A.R.D. - New Delhi Regional Office, New Delhi.
2.	Sh. Abhishek Shukla, Manager	N.A.B.A.R.D. - New Delhi Regional Office, New Delhi.
3.	Sh. Ranjan Kumar Sinha, A.G.M. (S.L.B.C. - Delhi)	Punjab National Bank, S.L.B.C., New Delhi.
4.	Sh. Saurabh Athaiya, Chief Manager (S.L.B.C. - Delhi)	Punjab National Bank, S.L.B.C., New Delhi.
5.	Sh. Prashant Singh, Senior Manager (Rural Development)	Central Bank of India, Rural Development Department, Zonal Office, New Delhi.
6.	Sh. Goswami Rakesh Kumar, Chief Manager	State Bank of India, Local Head Office, New Delhi.
7.	Sh. Chandra Pal Singh, Extension Officer (Agriculture)	Joint Director (Agriculture), Development Department, Govt. of N.C.T. of Delhi.
8.	Sh. D.C. Pant, Incharge Fish Farm, Seelampur	Fisheries Unit, Development Department, Govt. of N.C.T. of Delhi.
9.	Sh. Devendar, Farmer	V.P.O. Qutabgarh, Delhi.
10.	Sh. Yogeshwar, Farmer	V.P.O. Qutabgarh, Delhi.
11.	Sh. A.K. Bansal, A.G.M. (Bkg.)	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), H.O.: Daryaganj, New Delhi-110002.
12.	Sh. Vishvender Singh, A.G.M. (Loans)	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), H.O.: Daryaganj, New Delhi-110002.
13.	Sh. Vijay Singh, Incharge	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), Branch: Qutabgarh, Delhi-110039.



Project Report for Two Buffalo

A	TECHNO ECONOMIC PARAMETERS	
1	Type of Animal	Buffalo
2	No of animals	2
3	Cost of animal(Rs.)	80000
4	Transportation cost/animal	1500
5	Average milk yield (ltr/day)	10
6	Floor space (sq.ft/adult animal)	50
7	Floor space (sq.ft/calf)	20
8	Cost of construction /sq. ft	200
9	Cost of equipments/animal	1500
10	Insurance premium/annum (%)	5
11	Veterinary aid/animal/year	2000
12	Quantity of conc Feed/Bag in Kg	50
13	Cost of conc feed/kg	16
14	Cost of dry fodder/kg	6
15	Cost of green fodder/kg	3
16	Cost of electricity & water/animal/year	2500
17	Selling price of milk/liter(Rs.)	55
18	Lactation days (nos)	280
19	Dry days (nos)	150

B	CAPITAL COST	
1	Cost of animals	160000
2	Transportation cost	3000
3	Construction of animal shed	20000
4	Construction of calf shed	8000
5	Cost of chaff cutter & equipment	3000
	Total	194000

C		FEEDING SCHEDULE				
		Lactation			Dry	
	Type of Feed	Rate/Kg (Rs.)	Quantity	Cost/day	Quantity	Cost/day
1	Conc. feed/animal/day	16	5	80	2	32
2	Green fodder/animal/day	3	25	75	20	60
3	Dry fodder/animal/day	6	4	24	5	30
	Total			179		122

D		Lactation chart/ Dry chart					
Sr No	Particulars	Years					
		I	II	III	IV	V	VI
1)		Lactation Days					
a)	First Batch	250	280	250	210	210	250
b)	Second Batch	180	210	210	210	210	210
	Total	430	490	460	420	420	460
2)		Dry Days					
a)	First Batch	110	80	110	150	150	110
b)	Second Batch	--	150	150	150	150	150
	Total	110	230	260	300	300	260

E	ECONOMICS	Years					
		1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
1	Sale of Milk (Rs. 55/ Lit for lactation days with avg. Milk yield 10 lit/day)	236500	269500	253000	231000	231000	253000
2	Total	236500	269500	253000	231000	231000	253000
3	Cost of feeding during lactation	76970	87710	82340	75180	75180	82340
4	Cost of feeding during dry period	13420	28060	31720	36600	36600	31720
5	Veterinary & breeding charges	4000	4000	4000	4000	4000	4000
6	Labour charges (Not required as family members will take care)	---	---	---	---	---	---
7	Electric & Misc. expenses	5000	5000	5000	5000	5000	5000
8	Insurance charges	5000	5000	5000	5000	5000	5000
9	Total	104390	129770	128060	125780	125780	128060
10	Surplus	132110	139730	124940	105220	105220	124940

F		Calculation of BCR and IRR					
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	
Capital cost	194000						
Recurring cost	104390	129770	128060	125780	125780	128060	
Total Cost	298390	129770	128060	125780	125780	128060	
Benefit	236500	269500	253000	231000	231000	253000	
Net Benefit	-61890	139730	124940	105220	105220	124940	

The available information as desired is submitted to the best of the estimated values for fixation of the financial scales.



Project Report for Two Cows

A	TECHNO ECONOMIC PARAMETERS	
1	Type of Animal	Crossed Breed Cows
2	No of animals	2
3	Cost of animal(Rs.)	50000
4	Transportation cost/animal	1500
5	Average milk yield (ltr/day)	10
6	Floor space (sq.ft/adult animal)	50
7	Floor space (sq.ft/calf)	20
8	Cost of construction /sq. ft	200
9	Cost of equipments/animal	1500
10	Insurance premium/annum (%)	5
11	Veterinary aid/animal/year	2000
12	Quantity of conc Feed/Bag in Kg	50
13	Cost of conc feed/kg	16
14	Cost of dry fodder/kg	6
15	Cost of green fodder/kg	3
16	Cost of electricity & water/animal/year	2500
17	Selling price of milk/liter(Rs.)	45
18	Lactation days (nos)	280
19	Dry days (nos)	150

B	CAPITAL COST	
1	Cost of animals	100000
2	Transportation cost	3000
3	Construction of animal shed	20000
4	Construction of calf shed	8000
5	Cost of chaff cutter & equipment	3000
	Total	134000

C	FEEDING SCHEDULE		Lactation		Dry	
	Type of Feed	Rate/Kg (Rs.)	Quantity	Cost/day	Quantity	Cost/day
1	Conc. feed/animal/day	16	5	80	2	32
2	Green fodder/animal/day	3	25	75	20	60
3	Dry fodder/animal/day	6	4	24	5	30
	Total			179		122

D		Lactation chart/ Dry chart					
Sr No	Particulars	Years					
		I	II	III	IV	V	VI
1)		Lactation Days					
a)	First Batch	250	280	250	210	210	250
b)	Second Batch	180	210	210	210	210	210
	Total	430	490	460	420	420	460
2)		Dry Days					
a)	First Batch	110	80	110	150	150	110
b)	Second Batch	--	150	150	150	150	150
	Total	110	230	260	300	300	260

E	ECONOMICS	Years					
		1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
1	Sale of Milk (Rs. 45/ Lit for lactation days with avg. Milk yield 10 lit/day)	193500	220500	207000	189000	189000	207000
2	Total	193500	220500	207000	189000	189000	207000
3	Cost of feeding during lactation	76970	87710	82340	75180	75180	82340
4	Cost of feeding during dry period	13420	28060	31720	36600	36600	31720
5	Veterinary & breeding charges	4000	4000	4000	4000	4000	4000
6	Labour charges (Not required as family members will take care)	---	---	---	---	---	---
7	Electric & Misc. expenses	5000	5000	5000	5000	5000	5000
8	Insurance charges	5000	5000	5000	5000	5000	5000
9	Total	104390	129770	128060	125780	125780	128060
10	Surplus	89110	90730	78940	63220	63220	78940

F		Calculation of BCR and IRR					
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	
Capital cost	134000						
Recurring cost	104390	129770	128060	125780	125780	128060	
Total Cost	238390	129770	128060	125780	125780	128060	
Benefit	193500	220500	207000	189000	189000	207000	
Net Benefit	-44890	90730	78940	63220	63220	78940	

The available information as desired is submitted to the best of the estimated values for fixation of the financial scales.



The State of Delhi has varied activities of Fisheries and accordingly related varied population of Fish Farmers under different category, however efforts are made to incorporate inputs from all category. Following types of activities are there:

- Fish Culture Farming through advanced mechanism— Recirculatory Aquaculture System.
- Fish Culture Farming in open Kuccha/Pucca ponds – Any allowed Fish variety can be reared.
- Farming of Shrimp – White Legged Shrimp culture.
- Capture Fishery – Fishing in Yamuna River under proper License.
- Ornamental Fish Rearing Units.
- Bio floc Culture System.

All the above activities will demand different financial inputs, which on an estimated basis is given as under.

1. Recirculatory Aquaculture System:

This method involves a high capital and input cost (Recurring expenditure). This does not work out on Unit basis as it is an equipment based culture technique of one system unit/1000 Sq.Mtr.

Operational cost / Recurring cost: For a Medium RAS.

Sr. No.	Item / Description	Amount (Rs.)
1.	Fish Seed 65544 pc. @ Rs. 3.50/pc	229404/-
2.	Feed (High Protein) 67208.82 kg in different level & rate	2077929/-
3.	Electricity charges	133972/-
4.	Labour – 01	93000/-
5.	Miscell. Charges	13500/-
Total		2547805/-

Note: Business cycle however depends on the variety of fish and Fish seed size being cultured, it may Vary from 6- 9 months for single produce.

2. For a Low cost RAS the cost would be:

Operational cost / Recurring cost

Sr. No.	Item / description	Amount (Rs.)
1.	Fish Seed 3750 pc. @ Rs. 4/pc	15000/-
2.	Feed (High Protein) in different level/population	1,20,000/-
3.	Electricity charges	70,000/-
4.	Labour – 01	60,000/-
5.	Miscellaneous Charges	10,000/-
Total		2,75,000/-

Note: Business cycle however depends on the variety of fish and Fish seed size being cultured, it may Vary from 6- 9 months for single produce.

3. Backyard Recirculatory Aquaculture System Unit: Smallest of all RAS units.

Seed (4500 fingerlings @ Rs.6/pc): Rs.27000/=

Feed (28-30% protein content): Rs.72000 / =

Transportation: Rs.6000/=

Probiotics: Rs.15000 / =

Electricity: Rs.8000 / =

Others including service delivery: Rs.12000

Total Input Rs. 1.4 lakh (Accordingly the KCC Credit amount can be adjudged).

Note: Business cycle however depends on the variety of fish and Fish seed size being cultured, it may Vary from 6- 9 months for single produce.

4. Fish Culture Farming in open Kuccha/Pucca ponds – Any allowed Fish variety can be reared.

This data is on the basis of Input cost/Hectare.

Drying, silting and Ploughing Rs.3000

Lime Rs.2500

Fertilizer Rs.7000

Seed (IMC) Rs.25000

Feed (good protein content) Rs.72000

Harvesting Rs.2000

Miscellaneous Rs.1000

Total input cost Rs.1,12,500 (Accordingly the KCC Credit amount can be adjudged).

Note: Business cycle however depends on the variety of fish and Fish seed size being cultured, it may Vary from 6- 9 months for single produce.

5. Fish Culture Farming of Shrimp – White Legged Shrimp culture is practiced in Saline waters.

This data is on the basis of Input cost/Hectare.

- Farm size (water spread area) ha 1
- culture period Months 4
- No of crops per year Two

Operational cost for one crop (Excluding capital, repair,

Fertilizer	Rs.10,000
Seed (IMC)	Rs.3,75,000
Feed (good protein content)	Rs.8,92,500
Harvesting	Rs.10,600
Electricity	Rs.65,000
Labour	Rs.65,000

Total input cost Rs. 14,18,100/= (Accordingly the KCC Credit amount can be adjudged).

Note: There are 2 business cycles in a year.

6. Capture Fishery – Fishing in Yamuna River under proper License.

The poorer Fish Anglers come into play in this section. The cost estimates as per yearly inputs.

Cost of Boat	Rs.90, 000 to 1,25,000 for 10-seater.
Cost of Gears	Rs. Cast Net=1500 to 3000
Cost of Gear	Rs.35, 000 to 90,000
Cost of Transportation	Self-managed.
Cost of Fuel	Not motorized boats.

(Accordingly the KCC Credit amount can be adjudged).

Note: There is no business cycle it is a day to day business i.e. fishing in Yamuna River.

7. Biofloc culture system - This Culture system involves fish culture in various categories. 50 tanks, 25 tanks & 07 Tanks (with 4m dia & 1.5 m height)

Input Cost for 50 tanks bio floc culture system (One Crop)		
1	Seed cost @ Rs.4/pc for 48000	1.90
2	Feed cost	8.00
3	Electricity charges	3.00
4	Manpower	0.96
5	Miscellaneous	0.14
	Total	14.00

Input Cost for 25 tanks bio floc culture system (One Crop)		
1	Seed cost @ Rs.4/pc for 24000	0.95
2	Feed cost	4.00
3	Electricity charges	1.50
4	Manpower	0.48
5	Miscellaneous	0.07
	Total	7.00

Input cost for 07 tanks bio floc culture system (One Crop)		
11	Seed cost, Feed cost, Probiotics, Test kits etc.	1.50
	Total cost per one crop	1.50

Note: Business cycle however depends on the variety of fish and Fish seed size being cultured, it may Vary from 6- 9 months for single produce.

8. Ornamental Fish Rearing Units

This fishery activity is for rearing of ornamental fish species and can be done in a very little space the cost involved in the projects are as under

1. Backyard Ornamental fish rearing unit (both marine and fresh water) input cost Rs. 1 Lakh per crop.
2. Medium Scale Ornamental fish rearing unit (both marine and fresh water) input cost Rs. 3 Lakh per crop.

Note: Business cycle however depends on the variety of fish and Fish seed size being reared, it may Vary from 3 - 4 months for single produce.

The information is on the estimated values for fixation of the financial scale is as per above for the culture projects/ activities. The cost estimate are based on prevailing rate & the GOI guideline of various project.

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