

Scale of Finance for the year 2024-25 approved by RCS, Haryana w.e.f.
04.06.2024

I. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing one Indigenous / Cross Bred Milking Cow upto 8 Kg. of milk per day

1. Feed Cost:-

- A. On average a Milch Cow per day requires 3 kg of dry fodder and 13 kg of green fodder.
- B. In addition to this, Concentrate feed is required @4 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	3	6.9	20.7	7555
Green fodder	13	3	39	14235
Concentrate	4	20	80	29200
Total			139.7	50990

2. Labor Cost:-

It is considered that one Labor is required to maintain eight animals @ Rs. 12,800/- per month. So, it comes out **Rs. 19,200/-** per year per cow.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 650/- per month will be sufficient to cover the water and electricity charges. So it comes out **Rs. 7,800/-** per year per cow.

4. Cost of Veterinary Aid:-

It is considered that in general, an amount of Rs. 200/- per month is sufficient to cover veterinary expenses per cow. So, it comes out **Rs. 2,400/-** per year per cow.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal are **Rs. 100/-** per year.

6. Misc. Expenses:-

It is good to keep some amount in Misc. Expenses head for some other expenses than above. An amount of Rs. 209/- per month will be sufficient for this. It comes out **Rs. 2,510/-** per year per cow.

Total Annual Cost for Rearing of 1 Cow = Rs. 83,000/-

Scale of Finance for One Cow (Indigenous/Exotic/Crossbred) for 6 months (half of Gestation Period = 9 Months 9 Days + 90 days Dry Period) would be = Rs. 41,500/- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

II. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing one Indigenous / Cross Bred / Exotic Milking Cow more than 8 Kg. of milk per day

1. Feed Cost:-

- A. On average a Milch Cow per day requires 4 kg of dry fodder and 16 kg of green fodder.
- B. In addition to this, Concentrate feed is required @ 5 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	4	6.8	27.2	9928
Green fodder	16	2.8	44.8	16352
Concentrate	5	20	100	36500
Total			172	62780

2. Labor Cost:-

It is considered that one Labor is required to maintain eight animals @ Rs. 12,800/- per month. So, it comes out **Rs. 19,200/-** per year per cow.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 650/- per month will be sufficient to cover the water and electricity charges. So it comes out **Rs. 7,800/-** per year per cow.

4. Cost of Veterinary Aid:-

It is considered that in general, an amount of Rs. 200/- per month is sufficient to cover veterinary expenses per cow. So, it comes out **Rs. 2,400/-** per year per cow.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal are **Rs. 100/-** per year.

6. Misc. Expenses:-

It is good to keep some amount in Misc. Expenses head for some other expenses than above. An amount of Rs. 227/- per month will be sufficient for this. It comes out **Rs. 2,720/-** per year per cow.

Total Annual Cost for Rearing of 1 Cow = Rs. 95,000/-

Scale of Finance for One Cow (Indigenous/Exotic/Crossbred) for 6 months (half of Gestation Period = 9 Months 9 Days + 90 days Dry Period) would be = Rs. 47,500/- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

III. Scale of Finance on the Estimates of Annual recurring expenses for rearing one Milch Buffalo (Murra).

1. Feed Cost:-

- A. On average a Milch Buffalo per day requires 5 kg of dry fodder and 20 kg of green fodder.
- B. In addition to this, Concentrate feed is required @7 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	5	6.8	34	12410
Green fodder	20	2.8	56	20440
Concentrate	7	20	140	51100
Total			230	83950

2. Labor Cost:-

It is considered that one Labor is required to maintain eight animals @ Rs. 12,800/- per month. So, it comes out **Rs. 19,200/-** per year per Buffalo.

3. Water & Electricity Cost: -

It is considered that an amount of Rs. 750/- per month will be sufficient to cover the water and electricity charges. So, it comes out **Rs. 9,000/-** per year per Buffalo.

4. Cost of Veterinary Aid:-

It is considered that in general an amount of **Rs. 300/-** per month is sufficient to cover veterinary expenses per animal. So it comes out **Rs. 3,600/-** per year per Buffalo.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal are **Rs. 100/-** per year per Buffalo.

6. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of **Rs. 346/-** per month will be sufficient for this. It comes out **Rs. 4,150/-** per year per Buffalo.

Total Annual Cost for Rearing of 1 Buffalo = Rs. 1,20,000/-

Scale of Finance for One Buffalo would be for 7 months (half of Gestation Period = 10 Months 10 Days + 120 days Dry Period) = Rs. 70,000/- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

IV. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing one Sheep.

1. Feed Cost:-

- A. On average a Sheep requires 0.2 kg of dry fodder and 1 kg of green fodder per day.
- B. In addition to this, Concentrate feed is required @150 Gms per day.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	0.2	6.5	1.3	474
Green fodder	1	2.7	2.7	985
Concentrate	0.15	19.6	2.94	1073
Total			6.94	2532

2. Labor Cost:-

It is considered that one Labor is required to maintain sixty Sheep @ Rs. 10500/- per month. So it comes out **Rs. 2,100/-** per year per Sheep.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 12.5/- per month will be sufficient to cover the water and electricity charges. So, it comes out **Rs. 150/-** per year Sheep.

4. Cost of Veterinary Aid:-

It is considered that in general an amount of Rs. 12.5/- per month is sufficient to cover veterinary expenses per Sheep. So it comes out **Rs. 150/-** per year.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance Premium of one Sheep is **Rs. 30/-** per year.

6. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of Rs. 19.8/- per month will be sufficient for this. It comes out **Rs. 238/-** per year Sheep.

Total Annual Cost to rear one Sheep or Goat = Rs. 5,200/-

The Scale of Finance would be for 1 Year to rear One Sheep = Rs. 5,200/- only.

The scale of Finance to rear one unit of 20+1 Sheep for 1 Year would be = Rs. 1,09,200/-.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

V. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing one Goat.

1. Feed Cost:-

- A. On average a Goat requires 0.15 kg of dry fodder and 1 kg of green fodder per day.
B. In addition to this, Concentrate feed is required @ 110 Gms per day.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	0.15	7	1.05	383
Green fodder	1	3	3	1095
Concentrate	0.11	20	2.2	803
Total			6.25	2281

2. Labor Cost:-

It is considered that one Labor is required to maintain sixty Goat @ Rs. 10000/- per month. So it comes out **Rs. 2,000/-** per year per Goat.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 12.5/- per month will be sufficient to cover the water and electricity charges. So, it comes out **Rs. 150/-** per year Goat.

4. Cost of Veterinary Aid:-

It is considered that in general an amount of Rs. 12.5/- per month is sufficient to cover veterinary expenses per Goat. So it comes out **Rs. 150/-** per year.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance Premium of one Goat is **Rs. 30/-** per year.

6. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of Rs. 15.75/- per month will be sufficient for this. It comes out **Rs. 189/-** per year per Goat.

Total Annual Cost to rear one Goat = Rs. 4,800/-

The Scale of Finance would be for 1 Year to rear One Goat = Rs. 4,800/- only.

The scale of Finance to rear one unit of 20+1 Goat for 1 Year would be = Rs. 1,00,800/-.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

VI. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing of one Pig.

1. Feed Cost:-

On average one Pig requires 3 kg of feed per day.

Per animal feed cost (100 Kg Body Wt)	Requirement of Compound Feed per day (Kg)	Rate per kg	Cost per day	Cost per year
Feed	3	25	75	27375

But this cost is for the ideal Stall fed conditions, but in general, the cost of feeding one pig annually is approximately half of the above mentioned cost of feeding pigs because the Pig Farmers are using the raw vegetables and kitchen waste for feeding their pigs along with compound fed in ratio of 50:50. So, it will be prudent to consider feed cost per pig per year as **Rs. 13,687/-**

2. Labor Cost:-

It is considered that one Labor is required to maintain Fifty Pigs @ Rs. 12,916/- per month. So, it comes out **Rs. 3100/-** per year per Pig.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 23.3/- per month will be sufficient to cover the water and electricity charges. So, it comes out **Rs. 400/-** per year per Pig.

4. Cost of Veterinary Aid:-

It is considered that in general an amount of Rs. 23.3/- per month is sufficient to cover veterinary expenses per Goat. So, it comes **Rs. 400/-** per year per Pig.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance Premium of one Pig is **Rs. 30/-** per year.

6. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of Rs. 32/- per month will be sufficient for this. It comes out **Rs. 383/-** per year per Pig.

Total Annual Cost to rear one Pig = Rs. 18,000/-

Scale of Finance would be for 1 Year to rear One Pig = Rs. 18,000/- only.

The scale of Finance to rear one Pig unit of 5+1 for 1 Year would be = Rs. 1,08,000/-.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

VII. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing of one Horse/Mare.

1. Feed Cost:-

- A. On average a Horse / Mare per day requires 4 kg of dry fodder and 4 kg of green fodder.
- B. In addition to this, Concentrate feed is required @ 4 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	4	8.2	32.8	11972
Green fodder	4	5.2	20.8	7592
Concentrate	4	25	100	36500
Total			153.6	56064

2. Labor Cost:-

It is considered that one Labor is required to maintain eight animals @ Rs. 15,000/- per month. So, it comes out **Rs. 22,500/-** per year per Horse / Mare.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 600/- per month will be sufficient to cover the water and electricity charges. So it comes out **Rs. 7,200/-** per year per Horse / Mare.

4. Cost of Veterinary Aid:-

It is considered that in general, an amount of Rs. 500/- per month is sufficient to cover veterinary expenses per Horse / Mare. So, it comes out **Rs. 6,000/-** per year per Horse / Mare.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal is **Rs. 100/-** peryear.

6. Misc. Expenses:-

It is good to keep some amount in Misc. Expenses head for some other expenses than above. An amount of Rs. 505/- per month will be sufficient for this. It comes out **Rs. 6,056/-** per year per Horse / Mare.

Total Annual Cost for Rearing of 1 Horse / Mare = Rs. 97,920/-

Scale of Finance for One Horse / Mare is considered for 10 months (the working capital for two months is considered from the earnings of animal throughout the year) would be = **Rs. 81,600 /-** only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

VIII. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing of one Mule.

1. Feed Cost:-

- A. On average a Mule per day requires 3.6 kg of dry fodder and 3.6 kg of greenfodder.
- B. In addition to this, Concentrate feed is required @2.5 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	3.6	8.2	29.52	10775
Green fodder	3.6	5.2	18.72	6833
Concentrate	2.5	25	62.5	22812
Total			110.74	40420

2. Labor Cost:-

It is considered that one Labor is required to maintain eight animals @ Rs. 15,080/- per month. So, it comes out **Rs. 22,620/-** per year per Mule.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 600/- per month will be sufficient to cover the water and electricity charges. So it comes out **Rs. 7,200/-** per year per Mule.

4. Cost of Veterinary Aid:-

It is considered that in general, an amount of Rs. 500/- per month is sufficient to cover veterinary expenses per Mule. So, it comes out **Rs. 6,000/-** per year per Mule.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal is **Rs. 100/-** peryear.

6. Misc. Expenses:-

It is good to keep some amount in Misc. Expenses head for some other expenses than above. An amount of Rs. 518/- per month will be sufficient for this. It comes out **Rs. 6,220/-** per year per Mule.

Total Annual Cost for Rearing of 1 Mule = Rs. 82,560/-

Scale of Finance for One Mule for 10 months (the working capital for two months is considered from the earnings of animal throughout the year) would be = Rs. 68,800 /- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

IX. Scale of Finance on the Estimates of Annual Recurring Expenses for rearing of one Camel.

1. Feed Cost:-

- A. On average a Camel per day requires 8 kg of dry fodder and 25 kg of greenfodder.
- B. In addition to this, Concentrate feed is required @ 6 kg per day per animal.

Per animal feed cost	Requirement per day (Kg)	Rate per kg	Cost per day	Cost per year
Dry fodder	8	8.5	68	24820
Green fodder	25	4.5	112.5	41062
Concentrate	6	20	120	43800
Total			300.5	109682

2. Labor Cost:-

It is considered that one Labor is required to maintain 6 camels @ Rs. 12,250/- per month. So, it comes out **Rs. 24,500/-** per year per Camel.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 625/- per month will be sufficient to cover the water and electricity charges. So it comes out **Rs. 7,500/-** per year per Camel.

4. Cost of Veterinary Aid:-

It is considered that in general, an amount of Rs. 500/- per month is sufficient to cover veterinary expenses per camel. So, it comes out **Rs. 6,000/-** per year per Camel.

5. Subsidized Cost of Insurance:-

As per scheme of Government of Haryana, Insurance premium of one animal is **Rs. 100/-** peryear.

6. Misc. Expenses:-

It is good to keep some amount in Misc. Expenses head for some other expenses than above. An amount of Rs. 518/- per month will be sufficient for this. It comes out **Rs. 6,218/-** per year per Camel.

Total Annual Cost for Rearing of 1 Camel = Rs. 1,54,000/-

Scale of Finance for One Camel for 9 months (the working capital for three months is considered from the earnings of animal throughout the year) would be = Rs. 1,15,500/- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines (approximately 4% per annum).

X. Scale of Finance on the Estimates of Annual recurring expenses for rearing of one layer bird

1. Feed Cost:-

On average a Layer requires 45 kg feed in life cycle of 72 weeks. Hence, 90 gms of feed is required for one layer bird per day.

Per Layer Bird feed cost

Requirement per day (Kg) Avg of 72 wks	Per kg Rate of feed	Cost per day (cost in INR)	Cost per Layer Bird for 1 year (cost in INR)
0.09	32	2.88	1051

2. Labor Cost:-

It is considered that one Labor is required to maintain 8000 layer birds @ Rs. 13500/- per month. So, it comes out **Rs. 20/-** per year per layer bird.

3. Water & Electricity Cost: -

It is considered that an amount Rs. 6700/- per month will be sufficient to cover the water and electricity charges of 8000 birds (capacity of a layer bird Shed). So the annual per layer bird cost would be **Rs. 10/-**.

4. Cost of Veterinary Aid:-

It is considered that in general an amount of **Rs. 40/- per year** is sufficient to cover veterinary expenses (This includes the cost of all kinds of required poultry vaccines, feed supplements, minerals, vitamins and other medicines etc. per layer bird) per annum.

5. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of **Rs. 29/-** per layer bird per year will be sufficient for this.

Total Annual Cost to rear one Layer Bird = Rs. 1150/-

Scale of Finance would be for 1 Year and to rear One Thousand Layer Birds would be = Rs. 11,50,000/- only.

The Repayment period of the amount would be for 1 Year and the Interest Rate will be as per RBI Guidelines.

XI. Scale of Finance on the Estimates of annual recurring expenses for rearing of one Broiler bird

1. The Cost of One Day old Broiler Chick:- The average cost of one day chick should be considered as Rs 30/- per Chick.

2. Feed Cost:-

On an average, one Broiler Bird requires 3.8 kgs of feed per cycle and on the basis of Feed Conversion Ratio (FCR) of 1.9 Kg of feed is required to produce 1 kg of live weight of Broiler bird.

Requirement of feed for one Broiler bird to gain weight of 2 Kg throughout its life cycle (Kg)	Per kg Rate of feed (cost in INR)	Cost for 3 months life cycle (cost in INR)
3.8	30	114

3. Labor Cost:-

It is considered that one Labor is required to maintain 5000 birds @ Rs. 20,000/- per month. So it comes out **Rs. 12/-** per broiler for one cycle of three months.

4. Water & Electricity Cost: -

It is considered that an amount 5000/- Rs per month will be sufficient to cover the water and electricity charges per 5000 broiler birds. So it comes out **Rs. 3/-** per broiler for one cycle of three months.

5. Cost of Veterinary Aid:-

It is considered that in general an amount of **Rs. 15/-** is sufficient to cover veterinary expenses (This includes the cost of all kinds of required poultry vaccines, feed supplements, minerals, vitamins and other medicines etc. per Broiler bird) per cycle.

6. Misc. Expenses:-

It is good to keep some amount in misc Expenses head for some other expenses than above. An amount of **Rs. 11/- per broiler** per cycle of three months will be sufficient for this.

Total Cost to rear one Broiler Bird throughout of its life cycle (60 days) = Rs. 185/-.

Scale of Finance would be for 3 months and to rear Five Thousand Broiler Birds in one Shed would be = Rs. 9,25,000/- only.

The Repayment period of the amount would be for 3 Months and the Interest Rate will be as per RBI Guidelines.

A Brief Summary of the Approved Scale of Finance on the Estimates of Annual Recurring Expenses for rearing of one Cattle / Buffalo / Sheep / Goat / Pig / Horse / Mule / Camel / Layer Bird / Broiler Bird to be considered for Issuance of Pashu Kisan Credit Card.

	Major Components / Items of recurring expenses Per Animal on annual basis	Indigeno us / Exotic Cow upto 8 ltr. milk per day	Cow / Exotic / Crossbre d / Indi. More than 8 ltr. milk per day	Buffalo (Murra)	Sheep	Goat	Pig	Horse/ Mare	Mule	Camel	Layer (life cycle of 72 week)	Broiler (life cycle of 2 Months)
1	Cost of Feed	50990	62780	83950	2532	2281	13687	56064	40420	109682	1015	114
2	Labor Cost	19200	19200	19200	2100	2000	3100	22500	22620	24500	20	12
3	Water and Electricity Cost	7800	7800	9000	150	150	400	7200	7200	7500	10	3
4	Cost of Veterinary Aid	2400	2400	3600	150	150	400	6000	6000	6000	40	15
5	Subsidized Insurance Cost	100	100	100	30	30	30	100	100	100	-	-
6	Misc. Cost	2510	2720	4150	238	189	383	6056	6220	6218	29	11
7	Chick Cost	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30
	G. Total	83000	95000	120000	5200	4800	18000	97920	82560	154000	1150	185
8	Tenure of Scale of Finance	6 Months	6 Months	7 Months	1 Year	1 Year	1 Year	10 Months	10 Months	9 Months	1 Year	3 Months
9	Scale of Finance per animal / bird	41500	47500	70000	5200	4800	18000	81600	68800	115500	1150	185
10	Repayment Period	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	3 Months