THE DELHI STATE COOPERATIVE BANK LTD.

(A Scheduled Bank)

Head Office: 31, Netaji Subhash Marg,
Daryaganj, New Delhi-110002.
Ph: 011-41826064 Fax: 011-23281924.
E-mail: dscb.loan@gmail.com, loan@dscb.in

No: DSCB/HO/Loan/Scales of Finance/**6907**/2024-2025 Dated: 12/03/2025

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 2025-2026 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 2025-2026** for the State of Delhi, was held on **07.03.2025 (Friday) 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)
Addl. M.D. (Loans)

S.L.B.C.

पंजाब नैशनल बैंक
डाक प्राप्ति
15 MAR 2025
अंचल कार्यालय, दिल्ली
द्वितीय तल, 7, भीकाजी कामा प्लेस, नई दिल्ली-66

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 2025-2026 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 2025-2026** for the State of Delhi, was held on **07.03.2025 (Friday) 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 Addl. M.D. (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 2025-2026 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 2025-2026 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, Horticulture Unit of Environment Deptt., GNCT of Delhi, Animal Husbandry & 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 2025-2026.

The Scales of Finance for Agriculture Crops & Floriculture (Horticulture) were discussed in detail and all the Committee Members unanimously suggested to increase the Scales of Finance for Agriculture Crops to 10% & Floriculture (Horticulture) Crops to 5% from the last Financial Year 2024-2025 as per the details given below as the cost of cultivation, labour etc. of the same have been increased.

Contd... Page-2

SCALES OF FINANCE FOR AGRICULTURE CROPS

(Cost in Rupees per Acre)

S.NO.	NAME OF THE CROP	F.Y. 2024-2025	% to be increased	F.Y. 2025-2026
1.	Paddy	60,500/-	10%	66,550/-
2.	Bajara	24,150/-	10%	26,570/-
3.	Maize	24,150/-	10%	26,570/-
4.	Wheat	50,600/-	10%	55,660/-
5.	Barley	30,200/-	10%	33,220/-
6.	Mustard / Sarson	26,600/-	10%	29,260/-
7.	Gram	24,150/-	10%	26,570/-
8.	Arhar	30,200/-	10%	33,220/-
9.	Potato	64,400/-	10%	70,840/-
10.	Cauliflower / Cabbage	51,750/-	10%	56,930/-
11.	Ladyfinger	41,400/-	10%	45,540/-
12.	Tomato	50,600/-	10%	55,660/-
13.	Onion	59,800/-	10%	65,780/-
14.	Carrot / Radish	34,500/-	10%	37,950/-
15.	Baby Corn	40,250/-	10%	44,280/-

SCALES OF FINANCE FOR FLORICULTURE (HORTICULTURE)

(Cost in Rupees per Acre)

S.NO.	NAME OF THE FLORICULTURE CROP	F.Y. 2024-2025	% to be increased	F.Y. 2025-2026
1.	Rose Flower	1,36,500/-	5%	1,43,330/-
2.	Chrysanthemum Flower	95,000/-	5%	99,750/-
3.	Gladiolus Flower	1,31,000/-	5%	1,37,550/-
4.	Tube Rose Flower	1,36,500/-	5%	1,43,330/-
5.	Marigold Flower	73,500/-	5%	77,180/-

Contd... Page-3

The Scales of Finance for all the Sectors were discussed in detail & all the Committee Members unanimously approved the following Scales of Finance for the State of Delhi for different Sectors, for the Financial Year 2025-2026: -

APPROVED SCALES OF FINANCE FOR AGRICULTURE CROPS
(FINANCIAL YEAR: 2025-2026)

(Cost in Rupees per Acre)

S.NO.	NAME OF THE CROP	SCALES OF FINANCE
1.	Paddy	66,550/-
2.	Bajara	26,570/-
3.	Maize	26,570/-
4.	Wheat	55,660/-
5.	Barley	33,220/-
6.	Mustard / Sarson	29,260/-
7.	Gram	26,570/-
8.	Arhar	33,220/-
9.	Potato	70,840/-
10.	Cauliflower / Cabbage	56,930/-
11.	Ladyfinger	45,540/-
12.	Tomato	55,660/-
13.	Onion	65,780/-
14.	Carrot / Radish	37,950/-
15.	Baby Corn	44,280/-

APPROVED SCALES OF FINANCE FOR FLORICULTURE (HORTICULTURE)
(FINANCIAL YEAR: 2025-2026)

(Cost in Rupees per Acre)

S.NO.	NAME OF FLORICULTURE CROP	SCALES OF FINANCE
1.	Rose Flower	1,43,330/-
2.	Chrysanthemum Flower	99,750/-
3.	Gladiolus Flower	1,37,550/-
4.	Tube Rose Flower	1,43,330/-
5.	Marigold Flower	77,180/-

Contd... Page-4

APPROVED SCALES OF FINANCE FOR ANIMAL HUSBANDRY SECTOR

(FINANCIAL YEAR: 2025-2026)

Approved, as per details / cost received from 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: 2025-2026)

Approved, as per details / cost received from 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 2025-2026 FOR THE STATE OF DELHI HELD ON 07/03/2025 (FRIDAY) AT 11:00 A.M.

S.NO.	NAME AND DESIGNATION	REPRESENTING
1.	Sh. Abhishek Shukla, A.G.M.	N.A.B.A.R.D. - New Delhi Regional Office, New Delhi.
2.	Sh. Saurabh Athaiya, Chief Manager	S.L.B.C. - Delhi - Punjab National Bank, S.L.B.C., New Delhi.
3.	Sh. Naveen Bhatia, Chief Manager (ABU)	State Bank of India, Local Head Office, New Delhi.
4.	Sh. Prashant Singh, Senior Manager	Central Bank of India, Rural Development Department, Zonal Office, New Delhi.
5.	Dr. Surendra Singh	Joint Director (Agriculture), Development Department, Govt. of N.C.T. of Delhi.
6.	Sh. N.D. Vashisth	Head of Horticulture, Office of Director Horticulture, Environment Department, Govt. of N.C.T. of Delhi.
7.	Sh. D.C. Pant	Animal Husbandry & Fisheries Units, Development Department, Govt. of N.C.T. of Delhi, Delhi.
8.	Sh. Dilbagh Singh, Farmer	Village Qutabgarh, Delhi.
9.	Sh. Vishvender Singh, Addl. M.D. (Loans)	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), H.O.: Daryaganj, New Delhi-110002.
10.	Sh. A.K. Bansal, D.G.M. (Bkg.)	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), H.O.: Daryaganj, New Delhi-110002.
11.	Sh. Vijay Singh, Incharge	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), Branch: Qutabgarh, Delhi-110039.
12.	Sh. Anil Khatri	The Delhi State Cooperative Bank Ltd. (A Scheduled Bank), Branch: Qutab Garh, Delhi-110039.

Scales of Finance for Animal Husbandry Unit, GNCTD
(Project for Two Buffalo)

A	TECHNO ECONOMIC PARAMETERS	(In rupees)
1	Type of Animal	Buffalo (Murrah cross)
2	No of animals	2
3	Cost of per animal	100000
4	Transportation cost/animal	5000
5	Average milk yield (ltr/day)	12
6	Floor space (sq.ft/adult animal)	50
7	Floor space (sq.ft/calf)	20
8	Cost of construction /sq. ft	350
9	Cost of equipments/animal	2000
10	Insurance premium/annum (%)	5
11	Veterinary aid/animal/year	5000
12	Quantity of conc Feed/Bag in Kg	50
13	Cost of conc feed/kg	35
14	Cost of dry fodder/kg	15
15	Cost of green fodder/kg	4
16	Cost of electricity & water/animal/year	2500
17	Selling price of milk/liter(Rs.)	60
18	Lactation days (nos)	280
19	Dry days (nos)	150

B	CAPITAL COST	
1	Cost of animals	200000
2	Transportation cost	10000
3	Construction of animal shed	35000
4	Construction of calf shed	14000
5	Cost of chaff cutter & equipment	4000
	Total	**2,63,000**

C	FEEDING SCHEDULE					
			Lactation		Dry	
	Type of Feed	Rate/Kg (Rs.)	Quantity	Cost/day	Quantity	Cost/day
1	Conc. Feed /animal/day	30	5	150	2	60
2	Green fodder/animal/day	4	25	100	20	80
3	Dry fodder/animal/day	15	4	60	5	60
	Total			**310**		**200**

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					
	Particulars	**1st Year**	**2nd Year**	**3rd Year**	**4th Year**	**5th Year**	**6th Year**
1	Sale of Milk (Rs. 60/ Lit for lactation days with avg. Milk yield 12 lit/day)	309600	352800	331200	302400	302400	331200
	Total	**309600**	**352800**	**331200**	**302400**	**302400**	**331200**
2	Cost of feeding during lactation	133300	151900	142600	130200	130200	142600
3	Cost of feeding during dry period	22000	46000	52000	60000	60000	52000
4	Veterinary & breeding charges	10000	10000	10000	10000	10000	10000
5	Labour charges (Not required as family members will take care)	---	---	---	---	---	---
6	Electric & Misc. expenses	5000	5000	5000	5000	5000	5000
7	Insurance charges	10000	10000	10000	10000	10000	10000
	Total	**180300**	**222900**	**219600**	**215200**	**215200**	**219600**
8	**Surplus**	**129300**	**129900**	**111600**	**87200**	**87200**	**111600**

F	Calculation of BCR and IRR					
Particulars	**1st Year**	**2nd Year**	**3rd Year**	**4th Year**	**5th Year**	**6th Year**
Capital cost	2,63,000					
Recurring cost	180300	222900	219600	215200	215200	219600
Total Cost	443300	222900	219600	215200	215200	219600
Benefit	309600	352800	331200	302400	302400	331200
Net Benefit	**-133500**	**129900**	**111600**	**87200**	**87200**	**111600**

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

The Delhi State Co-operative Bank Ltd. 31, Netaji Subhash Marg, Darya Ganj, New Delhi-2 Head Office

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.)	60000
4	Transportation cost/animal	5000
5	Average milk yield (ltr/day)	15
6	Floor space (sq.ft/adult animal)	50
7	Floor space (sq.ft/calf)	20
8	Cost of construction /sq. ft	350
9	Cost of equipments/animal	2000
10	Insurance premium/annum (%)	5
11	Veterinary aid/animal/year	5000
12	Quantity of conc Feed/Bag in Kg	50
13	Cost of conc feed/kg	35
14	Cost of dry fodder/kg	15
15	Cost of green fodder/kg	4
16	Cost of electricity & water/animal/year	2500
17	Selling price of milk/liter(Rs.)	50
18	Lactation days (nos)	280
19	Dry days (nos)	150

B	CAPITAL COST	
1	Cost of animals	120000
2	Transportation cost	10000
3	Construction of animal shed	35000
4	Construction of calf shed	14000
5	Cost of chaff cutter & equipment	4000
	Total	**183000**

C	FEEDING SCHEDULE					
			Lactation		Dry	
	Type of Feed	Rate/Kg (Rs.)	Quantity	Cost/day	Quantity	Cost/day
1	Conc. feed/animal/day	30	5	150	2	60
2	Green fodder/animal/day	4	25	100	20	80
3	Dry fodder/animal/day	15	4	60	5	60
	Total			**310**		**200**

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					
	Particulars	**1st Year**	**2nd Year**	**3rd Year**	**4th Year**	**5th Year**	**6th Year**
1	Sale of Milk (Rs. 50/ Lit for lactation days with avg. Milk yield 15 lit/day)	322500	367500	345000	315000	315000	345000
	Total	**322500**	**367500**	**345000**	**315000**	**315000**	**345000**
2	Cost of feeding during lactation	133300	151900	142600	130200	130200	142600
3	Cost of feeding during dry period	22000	46000	52000	60000	60000	52000
4	Veterinary & breeding charges	10000	10000	10000	10000	10000	10000
5	Labour charges (Not required as family members will take care)	---	---	---	---	---	---
6	Electric & Misc. expenses	5000	5000	5000	5000	5000	5000
7	Insurance charges	6000	6000	6000	6000	6000	6000
	Total	176300	218900	215600	211200	211200	215600
8	**Surplus**	**146200**	**148600**	**129400**	**103800**	**103800**	**129400**

F	Calculation of BCR and IRR					
Particulars	**1st Year**	**2nd Year**	**3rd Year**	**4th Year**	**5th Year**	**6th Year**
Capital cost	183000					
Recurring cost	176300	218900	215600	211200	211200	215600
Total Cost	359300	218900	215600	211200	211200	215600
Benefit	322500	367500	345000	315000	315000	345000
Net Benefit	**-36800**	**148600**	**129400**	**103800**	**103800**	**129400**

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

The Delhi State Co-operative Bank Ltd. 31, Netaji Subhash Marg, Darya Ganj, New Delhi-2 Head Office

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.
- Fish Culture Farming through Capture Fishery – In Yamuna River under 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. Fish Culture Farming through Capture Fishery – under License.

The poorer Fish farmers 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.

The Delhi State Co-operative Bank Ltd. 31 Netaji Subhash Marg, Darya Ganj, New Delhi-2 Head Office