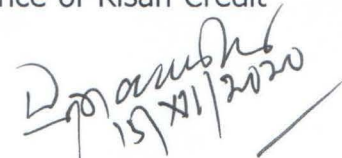


**MEMORANDUM**

The "Scale of Finance" (SOF) in respect of Processing Methodology for diary activities of Animal Resources Development Department (ARDD) for the year 2020-21 has been revised and finalized by the State Level Committee for considering issuance of Kisan Credit Card (KCC) by the Banks with immediate effect until further revision.

Encl: As Stated

  
(Dr. D.P. Sarkar)  
Director of Agriculture  
State Nodal Officer for SOF  
Tripura

To

1. The Director, Horticulture & Soil Conservation, Govt of Tripura, paradise Chowmuhani, Agartala for information.
2. The Director, Institutional Finance, Gurakhabasti, P.N Complex, Agartala, for information please.
3. The Director, Fisheries, Govt of Tripura, Gurakhabasti, Nehru Complex, Agartala.
4. The Director, ARDD, Govt of Tripura, Gurakhabasti, Nehru Complex, Agartala. This has got the reference to his letter F. No. 5(608)/ARDD/KCC/Skill-Dev/2020/13356-58, dated, 20-11-2020.
5. The General Manager, NABARD, Tripura Regional Office, TIDC Complex, Agartala.
6. The DGM & Circle Head, Agartala Circle, (SLBC Convener), Punjab National Bank, Durgabari Road, Agartala.
7. The General Manager, (North) State Bank of India, Near Chandramahal, Agartala.
8. The General Manager, (South) State Bank of India, Bijoy Kr Chowmahani, Agartala.
9. The Chairman, Tripura Gramin Bank, Head Office, Abhoynagar, Agartala.
10. The Managing Director, Tripura State Co-Operative Bank Head Office, Agartala.
11. The Joint Director of Agriculture, SARS, A.D. Nagar, Tripura
12. The Soil Survey Officer, Directorate of Horti & SC, Paradise Chow, Agartala.
13. The Dy. Director of Agriculture (S&QC), Directorate of Agri & FW, Agartala.
14. The Dy. Director of Agriculture (Seed), Directorate of Agri & FW, Agartala.
15. The Dy. Director of Agriculture, SARS, A.D. Nagar, Tripura
16. The Dy. Director of Agriculture, North Tripura / Unokuti / Dhalai / Khowai / West Tripura / Sepaijiala / Gomuti / South Tripura District for information
17. The Nodal Officer, IT, Directorate of Agri & FW, for uploading in the portal of Department portal.
18. The Chief Manager, UCO, Central Road, Kaman Chowmahani, Agartala.
19. The Sr. Manager, CBI, Central Road, opposite Kolkata Bazaar, Agartala.

20. The Chief Manager, Allahabad Bank, H.G.B Road, Agartala.
21. The Br. Manager, Andhra Bank, Old Thana Road, Agartala.
22. The Br. Manager, Axis Bank, Welcome Palace, Agartala.
23. The Br. Manager, Bank of Borada, HGB Road, Kaman Chow, Agartala.
24. The Br. Manager, Bank of India, BK Road, Agartala.
25. The Br. Manager, Bank of Maharashtra, Nagerjala, Agartala.
26. The Chief Manager, Canara Bank, BK Road near Rajdhani Hotel, Agartala.
27. The Br. Manager, HDFC Bank, Netaji Chow, Agartala.
28. The Br. Manager, Indian Bank, HGB Road, Agartala.
29. The Cluster Br. Manager, ICICI Bank, HGB Road, Agartala.
30. The Br. Manager, IDBI Bank, HGB, Near Mahendra Basratralay, Agartala.
31. The Chief, Manager, Indian Overseas Bank, Old Motor Stand Agartala.
32. The Br. Manager Indusland Bank, Mantribari road, Agartala.
33. The Br. Manager Panjab & Sind Bank, Central Road, Agartala.
34. The Sr. Manager Syndicate Bank, Dugrabari Road, Agartala.
35. The Br. Manager South Indian Bank, Amulya Market, Agartala.
36. The Chief Manager, Union Bank, HGB Road, Agartala.
37. The Br. Manager, OBC Bank, HGB Road, Agartala.
38. The Chief Manager, Vijaya Bank, Central Road, Agartala.
39. The Br. Manager Yes Bank, Netaji Subhas Road, Agartala.
40. The Br. Manager Kotak Mahindra Bank, HGB Road, Agartala.
41. The Manager, Federal Bank, Jaganathbari Road, Agartala.
42. The General Manager, TCARDB Bank, Office Lane, Agartala.

Copy to:

1. The Secretary (Agri), Tripura.
2. The District Magistrate & Collector, North Tripura / Unokuti / Dhalai / Khowai / West Tripura / Sepaihijala / Gomati & South Tripura District, Tripura

*D.P. Sarkar*  
*15/11/2020*

(Dr. D.P. Sarkar)  
Director of Agriculture  
State Nodal Officer for SOF  
Tripura

**SCALE OF FINANCE FOR 01 NO. COW FOR 1 MONTH FOR THE YEAR 2020-21**

Working capital for 01 No Cow for 1 month period.

Assumption:

1. Cost of green fodder: -Rs.2.00 per kg.
2. Cost of dry fodder: - Rs.2.00 per kg.
3. Cost of concentrate ration: - Rs.30.33 per kg.
4. Selling price of milk: - Rs.55.00 per lit.

Cost of cow (Rs.)	Milk yield (in lit per cow) per day	No of cow	Cost of feed during 10 months lactation	Cost of feeding during 2 months dry period	Working capital cost for 01 No Cow for 1 month						Gross income per month (in Rs.)	Net Income in 10 months (in Rs)	Yearly income in Rs
					Average monthly Feed cost in Rs. Including dry period	Insurance@6% of cow value+ 18% GST	Veterinary aids in Rs.	Labour (part time)	Cattle shed repairing cost*	total working capital cost in Rs.			
1,00,000	10	1	48100	5130	4450	600	600	1800		7450	15750	83000	83000
90,000	9	1	39600	4200	3650	550	600	1800		6660	14175	75150	75150
80,000	8	1	36600	3800	3350	475	500	1200		5525	12600	70750	70750
70,000	7	1	34200	3630	3150	415	500	1200		5265	11025	57600	57600
60,000	6	1	29100	3100	2700	350	500	1200		4750	9450	47000	47000
50,000	5	1	24000	2400	2200	300	500	self		3000	7875	48750	48750
40,000	4	1	15000	1550	1400	250	400	self		2050	6300	42500	42500
30,000	3	1	12000	1200	1100	175	300	self		1575	4725	31500	31500
20,000	2	1	9000	1800	900	125	200	self		1225	3150	19250	19250
10,000	1	1	6000	1200	600	60	100	self		760	1575	8150	8150

\*Repairing cost of cattle shed will be determine based on self estimate of owner but not exceeding to Rs.20,000/- (Rupees twenty thousand)only.

1. KCC (Dairy) Loan Amount = 130% of 5 month of Working Capital (WC) which includes 20% for maintenance & 10 % for consumption.


2. Example Worksheet:

For 1 cow having milk yield 5 lit/day

KCC Loan amount for 1 cow = Working Capital for 5 month + 20 % Maintenance + 10% Consumption

$$= \text{Rs. } 3000 \times 5(15000) + 20\% \text{ of Rs. } 15000 + 10\% \text{ of Rs. } 15000$$

$$= \text{Rs. } 15000 + \text{Rs. } 3000 + \text{Rs. } 1500 = 19,500/- = \text{Say Rs. } 20,000$$

  
 04/12  
 (Dr. K. SASIKUMARI)  
 Director of ARDD,  
 Govt. of Tripura.