

**KISAN CREDIT CARD FACILITY - WORKING CAPITAL FOR ANIMAL HUSBANDRY
ACTIVITIES 2024-25**

A. WORKING CAPITAL UNDER KCC FOR DAIRY FARMING

S.NO.	ACTIVITIES UNDER DAIRY FARMING	UNIT COST 2024-25	WORKING CAPITAL AMOUNT (Rs.)		
			WORKING CAPITAL AS PERCENTAGE	WORKING CAPITAL PER COW	WORKING CAPITAL PER UNIT
1	Small Dairy (1+1)	150000	24%	18000	36000
2	Medium Dairy (3+2)	375000	24%	18000	90000
3	Commercial Dairy (5+5)	750000	24%	18000	180000

B. WORKING CAPITAL UNDER KCC FOR SHEEP AND GOAT REARING & BREEDING UNITS

S.NO.	ACTIVITIES UNDER SHEEP AND GOAT REARING	UNIT COST 2024-25 (Rs.)	WORKING CAPITAL AMOUNT (Rs.)		
			WORKING CAPITAL AS PERCENTAGE OF UC	WORKING CAPITAL PER EWE/DOE	WORKING CAPITAL PER UNIT
1	Rearing Unit (10+1)	99000	20%	1818	20000
2	Breeding Unit (100+5)	1050000	19%	1905	200000

C. WORKING CAPITAL UNDER KCC FOR PIG REARING & BREEDING UNITS

S.NO.	ACTIVITIES UNDER PIG FARMING	UNIT COST 2024-25 (Rs.)	WORKING CAPITAL AMOUNT (Rs.)		
			WORKING CAPITAL AS PERCENTAGE OF UC	WORKING CAPITAL PER PIG	WORKING CAPITAL PER UNIT
1	Rearing Unit (3+1)	100000	21%	5250	21000
2	Breeding Unit (20+4)	800000	16%	5250	126000

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D.WORKING CAPITAL UNDER KCC FOR POULTRY FARMING

S.NO.	ACTIVITIES UNDER Poultry	APPROVED UNIT COST 2024-25 (Rs.)	WORKING CAPITAL AMOUNT (Rs.)		
			WORKING CAPITAL AS PERCENTAGE OF UC	AMOUNT (Rs.)	REMARKS
1	Breedings farms for low input technology birds like turkey, ducks, emu	3000000	20%	600000	Working capital to be fixed based on the project cost/total financial outlay of the project and the working capital estimated based on the nature of the project & location. However indicative upper ceiling prescribed is 20% of TFQ.
2	Central Grower Units	4000000	20%	800000	
3	Cold storage for poultry products	2000000	20%	400000	
4	Feed Mixing Units, Disease Investigation Lab	1600000	20%	320000	
5	Hybrid Layer (Chicken) Units	2000000	20%	400000	
6	Rearing other species of poultry (varies with species and unit size)	2000000	20%	400000	
7	Retail Outlets (Dressing Units)	1000000	20%	200000	
Working Capital is not prescribed for the following activities under poultry sector					
8	Broiler Farming (1000 birds under contract farming)	224000	0%	Only initial investments are required and all inputs and services are supplied to the poultry farmer under	
9	Broiler Farming (5000 birds under contract farming)	1120000	0%		
10	Egg Broiler Carts	15000	0%	Income generated on daily basis	
11	Mobile Marketing Units	1000000	0%	Income generated on daily basis	
12	Refrigerated Transport Vehicles	1500000	0%	Income generated on daily basis	
13	Retail outlets (Marketing Units)	1500000	0%	Income generated on daily basis	
14	Transport Vehicles	800000	0%	Income generated on daily basis	

Working Capital for Dairy Farming

S.No	Stage	Items of expenditure	No. of days		Average requirement (per cow per day)	Cost (Rs. per Kg.)	Working capital requirement		
			Small Dairy	Mini & Commercial			Small Dairy	Medium Dairy	Commercial Dairy
							1+1	3+2	5+5
							One acre	Two acres	
1	Raw material	Green Fodder	Purchase	Cultivation					
			14	One Season	30	7	5880	14700	29400
		Dry Fodder	89	90	5	6.50	5785	14000	28000
		Concentrate feed	29	30	2	35	4060	10150	24000
		Veterinary services	15	15	Lumpsum	1500	2400	6000	12000
		Breeding Service	15	15	Lumpsum	1300	2600	5000	10000
		Water & Electricity	60	60	Lumpsum	1000	2000	2500	5000
		Labour charges	0	30	Lumpsum	3000	Family	5000	10000
2	Work in progress	Grass Fodder	1	0	20	7	280	300	600
		Dry Fodder	1	1	5	6.5	65	100	200
		Concentrate Feed	1	1	2	35	140	350	700
		Miscellaneous			Lumpsum	1500	3000	7500	10000
		Insurance cost							
		Veterinary charges			Yield per cow per day (Litres)				
3	Finished goods	Milk yield	1	1	12	28	672	1680	3360
4	Sundry Debtors	Milk sold	14	14	12	28	9408	23520	47040
						Total	36290	90800	180300
						Rounded	36000	90000	180000
		Animal Cost							
1	Unit costs fixed dairy units						150000	375000	750000
A	If we take 20% of UC as Working Capital						30000	75000	150000
B	If we work out based on RM, WIP, FG & SD						36290	90800	180300
	Working capital recommended						36000	90000	180000
							24.00%	24.00%	24.00%

Kisan Credit Card - Working Capital

Scale of Finance for Sheep and goat rearing

S.No	Particulars	Approved Scale of Finance for year 2024-25	
		Amount (Rs.)	
1	Unit size	10+1	100+5
2	Unit cost	99000	1050000
3	Extensive system of rearing - Free grazing		Cultivation of fodder (3 to 5 acres)
4	Fodder cost - Grazing/cultivation	Grazing	30000
5	Feed cost		
6	Bucks	500	1500
7	Does	3200	30000
8	Dry Fodder		
	Green Fodder		
9	Kids	3000	24000
10	Medicines/Veterinary charges	1500	10500
11	Insurance	1800	30000
12	Misc. (water/electricity charges)	2000	14000
13	Shed Cost		
14	Labour wages	8000	60000
	Total Working Capital	20000	200000
	WC as goat/sheep	1818	1905
	WC (% of unit cost)	20%	19%

Assumption: Farmer is selling goats/sheep/young one once in two months and fund required for two months is considered

Kisan Credit Card - Working Capital

Scale of Finance for Approved Pig Farming 2024-25

S.No.	Particulars	Approved Scale of Finance for year 2024-25 (Rs.in Amt)	
		I	II
1	Unit cost	100000	800000
2	Unit size	3+1	20+4
3	Recurring cost		
a	Cost of concentrate feed	14500	89950
b	Electricity charges		
c	Cost of waste for feeding	3500	19950
d	Laboure cost		
e	Veterinary care	150	900
f	Dry/Green Fodder		
g	Insurance	1400	7800
h	Insturment		
i	Misc. expenses	1450	7400
	Total Cost	21000	126000
4	WC per pig	5250	5250
5	WC (% of unit cost)	21%	16%

Assumption: Once the farm is fully established, farmer can sell piglets on regular basis. Piglets are sold at least once in two months and operating expenses for two months are considered as working capital requirement.

Kisan Credit Card - Working Capital 2024-25
WORKING CAPITAL UNDER KCC FOR POULTRY FARMING

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			WORKING CAPITAL AS PERCENTAGE OF UC	AMOUNT (Rs.)
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