



सत्यमेव जयते

**THE ADMINISTRATION OF UNION TERRITORY OF LADAKH
LADAKH AUTONOMOUS HILL DEVELOPMENT COUNCIL KARGIL
OFFICE OF THE DEPUTY COMMISSIONER/ CEO LAHDC KARGIL**

(MINUTES OF MEETING)

Subject: - Scale of finance (SOF) for various Agriculture/ Horticulture/ Animal Husbandry / Sheep Husbandry/Poultry/Fisheries and allied activities grown in the district Kargil

Meeting of the district level technical committee (DLTC) of Kargil district under the chairmanship of Deputy Commissioner Kargil (chairman DLTC) was held at Kargil on 28-02-2026 where in all the concerned member of the DLTC were present.

The Chief Agriculture Officer briefed the Chair about the importance of an Approved Scale of Finance for various agriculture and allied activities. He highlighted that the Scale of Finance provides an adequate, uniform, and scientific basis for banks to extend loans to the farming community.

A detailed discussion and deliberation were held on each sector. The Chair directed all concerned sectoral heads to reassess the previously approved Scale of Finance (SOF) and to formulate a revised scale keeping in view the needs of the poorest farmers with minimal resources.

The Chair further directed the Agriculture Department to ensure inclusion of all crops, vegetables, pulses, spices, and floriculture in the revised Scale of Finance.

The Departments of Animal Husbandry, Sheep Husbandry, and Fisheries were advised to propose the Scale of Finance for smaller units so that the poorest farmers could also be brought under the ambit of financial inclusion.

The Horticulture Department was directed to propose the Scale of Finance on an individual tree basis rather than on an area basis. This was suggested in view of the traditional practice in the district where horticultural plants are generally grown on farm boundaries, backyards, and other available spaces without following a well-designed orchard system. The Chief Horticulture Officer informed the Chair that the department is promoting modern high-density orchards in the district and that farmers require financial assistance for establishing such orchards. He further stated that old and established trees require only minimal maintenance costs.

During the deliberations, the members also proposed revising and increasing the Scale of Finance in view of the rise in the cost of inputs such as seeds, labour, feed, fodder, medicines, livestock, and transportation over the preceding year.

After threadbare discussion and deliberation the Scale of Finance (SOF) at **Annexure-1** was approved with the permission of the Chair. It was also directed in the meeting that all the concerned department and

bankers will follow the approved rated of scale of finance (SOF) rates which shall remain valid for the year 2026-2027 or till next Scale of Finance (SOF) is fixed.


(Member Secretary DLTC Kargil)
Chief Agriculture Officer Kargil


(Convener DLTC Kargil)
Cooperative Bank Kargil
Manager
J&K State Co-OP Bank
Kargil


(Chairman DLTC Kargil)
Deputy Commissioner/CEO
Deputy Commissioner,
LAHDC Kargil
Deputy Commissioner,
LAHDC, Kargil

No: - DC-K/ MOM/ SOF/ 2026/
Dated: 18/03/2026

Copy:-

1. Deputy Commissioner/ CEO, LAHDC, Kargil for favour of information please
2. Chief planning officer kargil for favour of information please
3. Joint Director Agriculture UT Ladakh for favour of information please
4. Director JKSCB for favour of information please
5. Chief Agriculture Officer Kargil for information
6. JKSCB convener DLTC Kargil for of information
7. Chief Animal Husbandry officer Kargil member DLTC for information
8. Chief Horticulture Officer Kargil member DLTC for information
9. District Sheep Husbandry Officer Kargil member DLTC for information
10. Assistant Director Fisheries Kargil member DLTC for information
11. Manager Lead Bank Kargil member DLTC for information
12. DDM NABARD Kargil Ladakh for information
13. Chief Manager State bank Kargil member DLTC for information
14. Cluster head J&K Bank Kargil member DLTC for information
15. Manager PNB/HDFC/ICICI/ Axis Bank/ Grameen Bank for information


Chief Agriculture Officer
Kargil

Annexure- 1

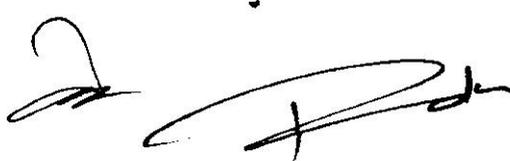
Scale of Finance approved by (DLTC) for the financial year 2026-27 for Kargil District.

S. No	Crops	Existing Scale of Finance		Approved Scale of Finance 2026-27		% increase	Remarks
		Existing (SOF) per Kanal	Existing (SOF) per Hectare	Approved (SOF) per Kanal	Approved (SOF) per Hectare		
A - Agriculture							
1	Vegetable	₹ 12,000	₹ 2,40,000	₹ 12,600	₹ 2,52,000	5%	5% inflation rate added
2	Potato	₹ 11,000	₹ 2,20,000	₹ 12,100	₹ 2,42,000	10%	5% inflation, 5% insurance premium
3	Peas	₹ 8,700	₹ 1,74,000	₹ 9,570	₹ 1,91,400	10%	5% inflation, 5% insurance premium
4	Wheat	₹ 6,500	₹ 1,30,000	₹ 6,955	₹ 1,39,100	7%	5% inflation, 2% insurance premium
5	Buck wheat	₹ 7,000	₹ 1,40,000	₹ 7,490	₹ 1,49,800	7%	5% inflation, 2% insurance premium
6	Barley	₹ 7,000	₹ 1,40,000	₹ 7,491	₹ 1,49,801	7%	5% inflation, 2% insurance premium
7	Other Cereals	₹ 6,500	₹ 1,30,000	₹ 6,825	₹ 1,36,500	5%	5% inflation rate added
8	Rajma	₹ 8,500	₹ 1,70,000	₹ 8,925	₹ 1,78,500	5%	5% inflation rate added
10	Other Pulses	-	-	₹ 8,925	₹ 1,78,501	-	As per cost of cultivation
11	Mustard	₹ 3,500	₹ 70,000	₹ 3,675	₹ 73,500	5%	5% inflation rate added
12	Water Melon/Mask Melon	₹ 17,500	₹ 3,50,000	₹ 18,375	₹ 3,67,500	5%	5% inflation rate added
13	Alfalfa (Lucerne)	-	-	₹ 7400	₹ 1,48,000	-	As per cost of cultivation
14	Other Fodders	-	-	₹ 6825	₹ 1,36,500	-	As per cost of cultivation
15	Millets	-	-	₹ 4500	₹ 90,000	-	As per cost of cultivation
16	Saffron	-	-	₹ 28500	₹ 5,70,000	-	As per cost of cultivation
17	Black Zeera	-	-	₹ 6000	₹ 1,20,000	-	As per cost of cultivation
18	Garlic	-	-	₹ 13250	₹ 2,65,000	-	As per cost of cultivation
19	Other Spices	--	-	₹ 13000	₹ 2,60,000	-	As per cost of cultivation

B – Horticulture							
1	Apple/ Pear	₹ 40000	₹ 8,00,000	₹ 91,000	₹ 18,20,000	127.5 %	As per approved SDP Scheme
2	Strawberry	₹ 3000	₹ 60,000	₹ 3,300	₹ 66,000	10%	5% inflation, 5% insurance premium
3	Apricot/ Plum/ Cherry/ Peach/Stone fruit	₹ 42000	₹ 8,40,000	₹ 91000	₹ 18,20,000	116.7 %	As per approved SDP Scheme
4	High Density Apple	₹ 67000	₹13,40,000	₹ 1,07,000	₹ 21,14,000	59.7 %	As per cost of cultivation
5	Grapes	₹ 50000	₹ 10,00,000	₹ 55,000	₹ 1,10,000	10%	5% inflation, 5% insurance premium
6	Sea buckthorn	-	-	₹ 2,92,500	₹ 58,50,000	-	As per cost of cultivation
7	Apple/ Pear Nursery	-	-	₹ 4,71,666	₹ 94,33,320	-	As per approved SDP Scheme
8	Flower Garden (Lilium, Gladiolus, Tulip, Lavender and other flower)	-	-	₹ 7,50,000	₹ 1,50,00,000	-	As per cost of cultivation
9	Walnut per tree above age of 15 year	₹ 5,000 per tree		₹ 5,500 per tree		10%	5% inflation, 5% insurance premium
C - Animal Husbandry							
1	HF (Holstein Friesian)	-		₹ 1,50,000 per animal		-	On actual cost calculation basis
2	Jersey cow	₹ 90000 per animal		₹ 95,000 per animal		5.6%	Addition of 5.6% cost of inflation
3	Cross Breed	CBJ	₹ 85000 per animal	₹ 90,000 per animal		5.9%	Addition of 5.9% cost of inflation
		CBHF	-	₹ 95,000 per animal		-	On actual cost calculation basis
4	Sindhi	₹ 50000 per animal		-			Discarded
5	Indigenous/Desi	₹ 45000 per animal		₹ 50,000 per animal		11%	Addition of 11% cost of inflation
6	Zomo	₹ 55000 per animal		₹ 60,000 per animal		9.1%	Addition of 9.1% cost of inflation
7	Demo	₹ 55000 per animal		₹ 60,000 per animal		9.1%	Addition of 9.1% cost of inflation
8	Other cattle Breeds	-		₹ 60,000 per animal		-	On actual cost calculation basis
D - Sheep Husbandry							

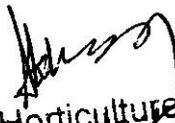
23	Different sheep unit (9+1)	₹ 140000 per unit Different Sheep (9+1) cross breed goats	-		Discarded
24	Pashmina Goat per unit of 9+1 animal per unit	₹ 110000 per unit (9+1) pashmina goat	-		Discarded
25	Cross Breed karakul sheep	-	17500 per animal		On actual cost calculation basis
26	Cross Breed Merino sheep	-	16500 per animal		On actual cost calculation basis
27	Local Sheep	-	11600 per animal		On actual cost calculation basis
28	Cross Breed Pashmina Goat	-	13500 per animal		On actual cost calculation basis
29	Local Goat	-	11600 per animal		On actual cost calculation basis
30	Other Cross Breed	-	15500 per animal		On actual cost calculation basis
E - Poultry					
1	Broiler Birds (per unit of 1000 birds) Max of 2 cycle	₹ 110000 per cycle up 2 max 2 cycle per year	-		Discarded
2	Broiler Birds (per unit of 1000 birds) Max of 5 cycle/ Year	-	₹ 3,20,000 per unit		On actual cost calculation basis
3	Broiler Birds (per unit of 500 birds) Max of 5 cycle/ Year	-	₹ 1,50,000 per unit		On actual cost calculation basis
4	Kuroiler Birds (per unit of 500 birds) Max of 1cycle/ Year	-	₹ 2,50,000 per unit		On actual cost calculation basis
5	Kuroiler Birds (per unit of 100 birds) Max of 1cycle/ Year	-	₹ 80,000 per unit		On actual cost calculation basis
6	Kuroiler Birds (per unit of 50 birds) Max of 1cycle/ Year	-	₹ 50,000 per unit		On actual cost calculation basis
7	Turki Birds (per unit of 100 birds) Max of 1cycle/ Year	-	₹ 1,10,000 per unit		On actual cost calculation basis

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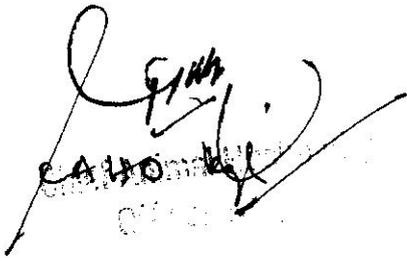


8	Turki Birds (per unit of 50 birds) Max of 1cycle/ Year	-	₹ 55`000 per unit		On actual cost calculation basis
9	Silki Birds (per unit of 100 birds) Max of 1cycle/ Year	-	₹ 1,50,000 per unit		On actual cost calculation basis
10	Silki Birds (per unit of 50 birds) Max of 1cycle/ Year	-	₹ 75,000 per unit		On actual cost calculation basis
F - Fisheries					
1	Trout raceway with stocking capacity 4000 (fingerlings) fish seeds	₹ 2,50,000 per unit (Rs 1.00 lac. seed prices and ₹ 1.5 Lac for feed	₹ 2,50,000 per unit (Rs 1.00 lac. seed prices and ₹ 1.5 Lac for feed		No enhancement
2	Trout raceway with stocking capacity 2000 (fingerlings) fish seeds	-	₹ 2,00,000 per unit (Rs 1.00 lac. seed prices and ₹ 1.0 lac for feed		On actual cost calculation basis
3	RAS/Bio-floc	-	₹ 5,00,000		On actual cost calculation basis
4	Trout Fish Hatchery	-	₹ 5,00,000		On actual cost calculation basis

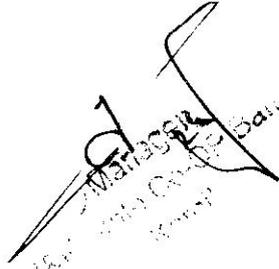

 Chief Agriculture Officer
 Kargil

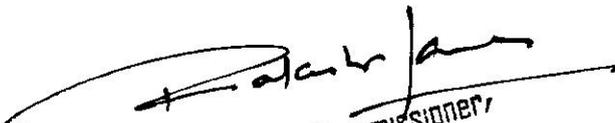

 Chief Horticulture Officer
 Kargil


 District Superintendent Officer
 LAHDC-Kargil


 AD Fisheries

AD fisheries


 Deputy Commissioner
 LAHDC-Kargil


 Deputy Commissioner,
 Chief Executive Officer
 LAHDC, Kargil