Proportion of Subsidy for various areas and various categories of beneficiaries

(i) NORMAL AREAS:

Category	Back ended subsidy	Credit	Beneficiary Share / Margin Money
BPL / SC / ST	33.33%	56.67%	10%
APL	25%	65%	10%

(ii) NORTH EAST REGION / HILL AREAS / LWE AFFECTED DISTRICTS

Category	Back ended subsidy	Credit	Beneficiary Share / Margin Money
BPL / SC / ST	50%	40%	10%
APL	35%	55%	10%

(iii) DIFFICULT AREAS

Category	Back ended Subsidy	Credit	Beneficiary Share
BPL / SC / ST	60%	30%	10%
APL	45%	45%	10%

Abbreviations: BPL: Below Poverty Line, SC / ST: Schedule Caste / Schedule Tribe

APL: Above Poverty Line

Types of Areas:

NORMAL AREAS: All areas which do not fall under the subsequent categories.

NORTH EAST REGION: Seven NE States and Sikkim.

HILL AREAS: Designated Hill Areas indicated below:

State	Districts	State	Districts
Assam	North Cachar Karbi Anglong	West Bengal	1. Darjeeling
Uttarakhand	 Dehradun Pauri Garhwal Tehri Garwhal Chamoli Uttarkashi Nainital Almora Pithoragarh 	Himachal Pradesh	1.Chamba 2. Kinnaur 3. Kullu 4.Lahauland Spiti 5. Shimla 6. Kangra
Jammu & Kashmir	Kathua Udhampur Doda Baramulla	Tamil Nadu	1.Nilgiris
Mizoram	Chimptuipui Lungelei Town in Lunglei District		