

## **SCHEME FOR FINANCING DAIRY DEVELOPMENT PROGRAMMES**

**Dairy projects can be financed for the following activities: -**

**I.** Financing individuals for purchase of good quality high yielding milch animals, viz., cows/buffaloes or cross bred cows for milk production. This activity may be taken up as small unit or at a large scale as commercial ventures.

**II.** Financing individuals for purchase and rearing of calves up to the stage of first lactation so as to ensure production of good quality high yielding cows.

**III.** Financing for other innovative animal husbandry activities, namely, cattle breeding, salvaging of dry pregnant cattle, milk-processing facilities, construction of milk houses, etc.,

**IV.** Central Sector Scheme – Salvaging and Rearing of Male Buffalo calves

**V.** Central Sector Scheme – Utilization of Fallen Animals

- **PURPOSE:** Purchase & maintenance of milch animals for milk production (with average daily mild yield of 6.5 litres or exotic bred cows)
  - a. Construction of shed(s) for keeping the animals.
  - b. Rearing of good quality female calves up to the stage of first lactation.
  - c. Finance may also be granted for other innovative animal husbandry activities like cattle breeding through artificial insemination, salvaging of dry pregnant cattles, financing milk processing facilities (including milk chilling plants, pasteurization plants, transport equipment, milk processing & storage facilities, etc.)
  - d. Construction of milk houses by Village Milk Cooperative Societies, development of pastures
  
- **ELIGIBILITY:**
  - a. Individual borrower undertaking dairy as a subsidiary activity (landless agricultural labourer or farmer) having experience & arrangement for supply of adequate quantity of fodder and accommodation for keeping the animals.
  - b. Individual borrowers undertaking dairying as main activity should be well experienced in running a dairy farm on commercial basis & should have accommodation for construction of sheds, arrangement for growing storage of fodder concentrates.
  
- **EXTENT OF LOAN:** Need based. A unit of 2 milch animals is considered viable size.
  
- **REPAYMENT:** 5 years in monthly/ quarterly installments, linked with lactation period. 30 months moratorium for Cross -bred calf rearing.