

## **Scheme for establishment of Hi-Tech and Mini Dairy Units for the year 2018-19**

### **Brief Background**

Haryana holds a significant place in milk production in the country. With annual milk production of 89.75 lakh tonnes, the per capita per day availability of the milk in the State is 878 grams which is second highest in the country. The State is proud to be the home-tract of 'Murrah', one of the best buffalo breeds of the world. Most of the States procure breeding stock from Haryana for genetic up-gradation of their low producing buffaloes. The State is quite conscious of conserving, improving and fast multiplying this superior genetic stock of buffaloes by promoting scientific breeding in the State.

Animal Husbandry is an integral part of agriculture alongwith a major contributor of Agricultural Gross Domestic Product and endowed with a high potential of self-employment opportunities. In present scenario, when growth rate in crop production is stagnating, it is the animal husbandry sector which holds promise for achieving higher growth rates in State Gross Domestic Product as well as providing employment to the unemployed. There exists a vast potential of self-employment generation in animal husbandry and dairying sector. There is well-knit infrastructure of veterinary institutions catering to the needs of the livestock owners for providing veterinary and breeding services in the State. Further, self-sufficiency in fodder production, available human resources and vicinity of National Capital Region having ample marketing opportunities makes dairying an attractive option for self-employment to the unemployed in the State.

With a primary objective of providing self-employment opportunities, the unemployed persons would be assisted by way of establishing 3-5, 6-10, 11-20 and 21-50 milch animals dairy units. The pattern of assistance would be in the form of interest subvention (interest subsidy in popular terms) on loan availed by the beneficiary from banks/financial institutions. In addition, assistance would also be provided for insurance of the milch animals.

### **Long term objectives of the Scheme**

Long term objectives of this scheme are as follows:

- i. To Create self-employment opportunities through Animal Husbandry activities
- ii. To increase in milk production and overall productivity of dairy animals
- iii. To up-graduate and develop valuable breeds/germplasm available in the State

- iv. To encourage clean milk production

### **Medium term objectives of the Scheme**

Medium term objectives of this scheme are as follows:

- i. To provide gainful self-employment to the unemployed persons
- ii. To supplement the income of the families of the beneficiaries
- iii. To raise the socio economic status of the weaker sections of the society
- iv. To enhance per capita per day availability of milk in the State
- v. To commercialise dairy unit by encouraging small dairy unit owners to increase the size of their unit upto 50 milch animals

### **Strategies**

It is a credit based Scheme for which commercial banks/financial institutions under Agricultural Finance would finance the dairy units. The beneficiaries may avail marketing facility of milk being provided by Haryana Dairy Development Co-operative Federation. The beneficiaries may get 11 days training in dairying being provided by the Department.

It is proposed to establish 2000 dairy units of 3-5, 6-10, 11-20 and 21-50 milch animals during 2018-19. So far as the expected impact of the Scheme is concerned, it will encourage the unemployed persons to establish dairy units of high milk yielding quality animals which will boost up milk production on one hand and generate gainful self-employment opportunities in the dairying sector on the other. The establishment of dairy units would provide self-employment to 2000 beneficiaries during the year 2018-19.

### **Roll out of the Scheme in terms of Commencement of Activities**

The department would assist the beneficiaries in establishing these dairy units in the following ways:-

- i. Imparting 11 days dairy trainings at the concerned Sub Division / Government Veterinary Hospital in the State to the persons desirous of establishing dairy units
- ii. Sponsoring of loan applications to banks/financial institutions
- iii. Providing veterinary and breeding facilities
- iv. Linkage with cooperatives for marketing of milk through HDDCF if the beneficiary desire to market milk produced from dairy unit through the Federation

### **Process of submission of on-line application by the applicant**

Any un-employed person desirous of establishing dairy unit under the Scheme would have to apply online on the SARAL Portal: <http://saralharyana.gov.in>. While inviting application online endeavour would be made that applicants from each area of the State apply for establishment of dairy units. The applicants may submit application themselves on the portal or through Common Service Centres, Antodaya Kendra, Atal Sewa Kendra, e-disha Centres

or any other such centre as provided by the Government from time to time. The applicants shall also be required to upload following documents during submission of their online applications-

- i. Copy of Voter Id Card/ Driving License/Ration Card
- ii. Copy of Aadhar Card
- iii. Copy of Bank Pass Book
- iv. Copy of PAN Card (if available)
- v. Copy of cancelled Bank Cheque

### **Eligibility conditions for an Applicant**

The applicant should be of 18 to 55 years of age, a resident of Haryana and must be unemployed (employment even in private sector would bar an applicant from availing assistance under the Scheme). There would be no mandatory educational qualifications or training requirements for availing assistance under the Scheme. Any group/firm/organization would not be permitted to apply under the Scheme, as the Scheme being an individual beneficiary oriented.

The applicant would have to submit a Self-Declaration in the format annexed as Annexure-I for being unemployed and for undertaking to abide by other conditions as required under the Scheme. Further an Agreement would be made between the Applicant and Government of Haryana in the format annexed as Annexure-II. On behalf of Government of Haryana, the Sub Divisional Officer (Animal Husbandry) of concerned Sub Division would sign the Agreement under his hand and seal.

### **Selection of beneficiaries by the Committee and sponsoring the case to Banks for sanction of loan**

Once the applicant has applied online on SARAL portal the application would stand submitted to Deputy Director of the concerned district who would examine the application and if found not in order the same would be rejected. However, if application is found in order then the Deputy Director would accept the application online and the print-outs of the same would be taken along-with enclosures. The applications for establishment of Dairy Unit of 3-5, 6-10 and 11-20 Milch Animals would be sent to concerned Sub Divisional Officer (Animal Husbandry) for selection of beneficiaries. The selection of beneficiaries for establishment of Dairy Unit of 3-5, 6-10 and 11-20 Milch Animals would be done by a Committee headed by the concerned Sub Divisional Officer (Animal Husbandry) and selection of beneficiaries for establishment of Dairy Unit of 21-50 Milch Animals would be done by a Committee headed by Deputy Director of the district.

### **Selection of beneficiaries for 3-5, 6-10 and 11-20 Milch Animals Dairy Units**

The Sub Divisional Officer (Animal Husbandry) of the Sub Division would convene meeting of the Committee to examine, decide and recommend various applications received from the applicants for establishment of Dairy Unit of 3-5, 6-10 and 11-20 Milch Animals. When some applications are received then the Sub Divisional Officer (Animal Husbandry) would convene a meeting of the Committee for the Sub Division by issuing formal letters to every member of the Committee in format as annexed as Annexure-III. The applicants would also be invited in the meeting of the Committee along-with Self Declaration in format as annexed as Annexure-I and present the same to the Committee. The Committee would consists of the following-

- i. Sub Divisional Officer (AH) of the concerned Sub Division (Chairman)
- ii. Veterinary Surgeon, Govt. Vety. Hospital..... (Member)
- iii. Block Level Extension Officer, Block ..... (Member)
- iv. Representative of the concerned Village Panchayat/Municipal Body – Sarpanch/Panchayet Samiti or ZP Member/Ward Member/Numberdar (Member)

(The members of the Committee at Sr. No. ii, iii and iv would be the concerned officials/representatives under whose jurisdiction the village/town/area of the applicant in the particular Sub Division falls)

The Quorum of the Committee meeting would be three members including Chairman of the Committee (the presence of officials as mentioned at Sr. No. i and ii shall be mandatory).

### **Selection of beneficiaries for 21-50 Milch Animals Dairy Units**

The Deputy Director of the district would convene Sub Division wise meeting of the Committee to examine, decide and recommend various applications received from the applicants for establishment of Dairy Unit of 21-50 Milch Animals. When some applications for a particular Sub Division are received then the Deputy Director would convene a meeting of the Committee for that Sub Division by issuing formal letters to every member of the Committee in format as annexed as Annexure-III. The applicants would also be invited in the meeting of the Committee along-with Self Declaration in format as annexed as Annexure-I and present the same to the Committee. The Committee would consists of the following-

- i. Deputy Director, Animal Husbandry & Dairying/ICDP (Chairman)
- ii. Sub Divisional Officer (AH) of the concerned Sub Division (Member)
- iii. Veterinary Surgeon, Govt. Vety. Hospital..... (Member)
- iv. Block Level Extension Officer, Block ..... (Member)

- v. Representative of the concerned Village Panchayat/Municipal Body – Sarpanch/ Panchayet Samiti or ZP Member /Ward Member/Numberdar (Member)

(The members of the Committee at Sr. No. iii, iv and v would be the concerned officials/representatives under whose jurisdiction the village/town/area of the applicant in the particular Sub Division falls)

The Quorum of the Committee meeting would be four members including Chairman of the Committee (the presence of officials as mentioned at Sr. No. i, ii and iii shall be mandatory).

The above mentioned both the Committees would select suitable applicants by taking into consideration their entrepreneurship skills, attitude towards dairying, availability of collateral security and availability of margin money. The Committees shall also be at liberty to fix any other appropriate parameter, as it deems fit and appropriate, for finalising selection of suitable applicants. The Committees would generally adopt principle of first come first serve basis, however, if the number of applicants are more, then the Committees shall recommend their applications by prioritizing them on following parameters so that the actual resource poor/needy beneficiaries are selected-

1. Applicant belonging to below Poverty Line families
2. Widows
3. Ex-Serviceman
4. Applicant belonging to families having no member in Govt./Semi Govt. job
5. Applicant belonging to landless families
6. Applicant belonging to families having land holding less than 2.5 acres
7. Applicant already rearing livestock but the unit as per scheme is not complete
8. Families having no livestock but having aptitude and housing facilities to rear livestock
9. Application with Processing unit will be preferred over others.
10. Any other parameter that the committee deems appropriate

While selecting beneficiaries the Committee would generally follow 'first come first served' basis. If applicants from particular area of any Government Veterinary Hospital or Government Dispensary are not applying then chance could be given by Dy Director to next interested person in line as per Online system for timely utilization of the funds.

The proceedings of the Committees meeting would be recorded in writing duly signed by the members present in the meeting. If application of any applicant is rejected the reasons for the same would also be recorded in the proceedings.

On approval of an application of an applicant for establishment of Dairy Unit of 3-5, 6-10 and 11-20 Milch Animals by the Committee headed by the Sub Divisional Officer (Animal Husbandry) or on receipt of intimation from the Deputy Director about approval of an application of an applicant for establishment of Dairy Unit of 21-50 Milch Animals by the Committee headed by the Deputy Director, the Sub Divisional Officer (Animal Husbandry) of the concerned Sub Division would inform the applicant in writing in format annexed as Annexure-IV requesting for submission of Agreement in prescribed formats. After receipt of the Agreement the Sub Divisional Officer (Animal Husbandry) would submit the same to the Deputy Director of the district who would sponsor the case to Bank/ financial Institutions for sanction of loan and intimate the applicant of the same in format annexed as Annexure-V. The sponsoring letter to bank should clearly indicate the approximate amount of loan required by the applicant.

Time period of three months will be fixed for the Scheme in the 1<sup>st</sup> Phase. The 3 months period, however won't be awaited for processing of applications.

1. There will be first come-first serve principle; on-line process adoption
2. To maintain equilibrium of grant of opportunity; first Veterinary Hospital /Dispensary area and then District is being fixed as an entity for granting of opportunity
3. In case of sponsoring of applications by the Department and the applicant is not able to get loan from the Bank, because of any reasons, next person in line will be considered for the same, after expiry of one month from date of recommendation to the banks.

### **Purchase of Milch animals through Purchase Approval Committee**

After bank/financing institution sanction loan to the beneficiary, the Deputy Director of the district would intimate Sub Divisional Officer (Animal Husbandry) of concerned Sub Division in writing. The purchase of milch animals shall be effected through a Purchase Approval Committee headed by Sub Divisional Officer (Animal Husbandry) who would write to the members of the Committee in format annexed as Annexure-VI mentioning date and venue of the purchase of milch animals. Keeping in view the convenience of the beneficiaries, the venue of purchase of animals would be decided by the Sub Divisional Officer in consultation with concerned Veterinary Surgeon and it would be either the nearest Government Veterinary Institution or any other nearest Governmental Institution. The Purchase Approval Committee would have following Members and presence of all the members would be mandatory at the time of purchase of milch animals-

- |  |            |
|--|------------|
| i. Sub Divisional Officer (Animal Husbandry)       | (Chairman) |
| ii. Veterinary Surgeon, Govt. Vety. Hospital ..... | (Member)   |
| iii. Representative of financing bank              | (Member)   |
| iv. Representative of Insurance Company            | (Member)   |

The Purchase Approval Committee would certify that the milch animals have been purchased in their presence as per the guidelines of the Scheme and would recommend amount of loan disbursement to the beneficiary as per the format annexed as Annexure-VII.

Veterinary surgeon of the area will issue Health Certificate, as per the format annexed as Annexure-VIII in presence of Purchase Approval Committee. The approximate daily milk yield and cost of milch animal would be compulsorily recorded in the Health Certificate along-with other details. The concerned Veterinary Livestock Development Assistant shall be responsible for Ear-tagging of animals, assisting the beneficiary in arrangement of insurance of animals through insurance company and for maintaining complete records of units established under the scheme.

After purchase of milch animals the Sub Divisional Officer (Animal Husbandry) would submit all necessary documents including the Health Certificates of milch animals along-with Certificate issued by the Purchase Approval Committee to Deputy Director of the district, who shall recommend the case to financing bank for disbursement of loan.

### **Types/Sizes of Dairy Units to be established under the Scheme**

Under the Scheme following types of Dairy Units would be established-

- i. Dairy Units of 3-5 Milch Animals
- ii. Dairy Units 3-5 Milch Animals of indigenous breeds of Cows (Hariana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir breeds etc.)
- iii. Dairy Units 6-10 Milch Animals
- iv. Dairy Units 6-10 Milch Animals of indigenous breeds of Cows (Hariana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir breeds etc.)
- v. Dairy Units 11-20 Milch Animals
- vi. Dairy Units 11-20 Milch Animals of indigenous breeds of Cows (Hariana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir breeds etc.)
- vii. Dairy Units 21-50 Milch Animals
- viii. Processing unit for someone having a diary of upto 50 milch animals
- ix. A standalone processing unit.

Any applicant who has earlier availed benefit of any Departmental Scheme for establishment of dairy unit and the dairy unit is still in existence and operational in that case the applicant would also be eligible for availing benefit under the Scheme for increasing size of the existing dairy unit by purchasing such number of additional milch animals as required to increase the size of Dairy unit to 3-5/6-10/11-20/21-50 Milch Animals. However, if an applicant already has a Dairy unit having 50 or more milch animals in that case no benefit under the Scheme would be provided to such applicant except for installing processing unit/accessories of upto Rs 10 Lakh. This can be illustrated by following example- if an applicant has availed benefit of subsidy for establishment of 5 milch animals Dairy unit under any Departmental Scheme in previous years and his Dairy unit is still in existence, the application of such applicant may be considered under the Scheme and applicant can purchase such number of additional milch animals to increase the size of Dairy unit to 6-10 or 11-20 or 21-50 Milch Animals. Such beneficiary would be provided assistance in the form of interest subvention for loan availed on purchase of additional milch animals and the quantum of the financial assistance would be as applicable to the size of Dairy unit under which the Dairy unit of applicant falls after purchase of additional milch animals.

#### **Single/Two/Three time purchase of milch animals**

The purchase of all milch animals required for establishment of Dairy unit may be effected at one time. However, the beneficiary is allowed to purchase milch animals in two phases for upto 20 milch animals dairy unit or even in three phases for 21 or more milch animals dairy units subject to the condition that the final purchase (2<sup>nd</sup> or 3<sup>rd</sup> purchase as the case may be) shall have to be effected within in one year from the date of first purchase and preferably in same financial year.

If the milch animals are purchased in two/three phases in that case the First instalment of quarterly assistance in the form of interest subvention would be made available to the beneficiary after end of first quarter (after unit completion) by the beneficiary i.e. after the beneficiary has paid two Equated Monthly Instalments to the bank, and the third has been debited to his/her account. Thereafter, quarterly instalments would be made available after end of subsequent quarters for five years.

#### **Margin Money and Loan Amount**

The beneficiary will have to arrange margin money, which would be 15% of the cost of milch animals (+ upto Rs 10 Lakh for Processing

unit/accessories) for Dairy units of 2-20 milch animals whereas in case of Dairy units of 21-50 milch animals margin money would be 25% cost of milch animals (+ upto Rs 10 Lakh for Processing unit/accessories). The rest of amount i.e. 85% cost of milch animals for Dairy units of 3-5,6-10 and 11-20 milch animals (+ upto Rs 10 Lakh for Processing unit/accessories) and 75% cost of milch animals for Dairy units of 21-50 milch animals (+ upto Rs 10 Lakh for Processing unit/accessories) or 75% of cost of Standalone Processing unit would be arranged as loan from banks/financial institutions.

Being the home tract of dual-purpose Haryana, Sahiwal and Belahi cows which are highly preferred milch purpose indigenous cattle breed, the State is under moral, social and national obligation to undertake conservation, development and further propagation of these indigenous breeds of cattle. Therefore, to encourage the farmers to setup dairy units of 3-5,6-10 and 11-20 milch animals of indigenous breeds of cows i.e. Haryana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir etc. no margin money would be required to be arranged by the beneficiary and total cost (100%) of purchase of indigenous cows would be arranged as loan from banks/financial institutions. But 25% margin would be required for processing unit attached to such units.

#### **Financial Assistance for Interest Subvention under the Scheme for loan availed for purchase of Milch Animals**

The beneficiary would repay loan in Equated Monthly Instalment (consisting of Interest as well as Principal portion) to the bank/financing institutions as per the schedule every month. The beneficiaries would be provided assistance in the form of interest subvention quarterly for five years (interest subsidy in popular terms, which is actually reimbursement of Interest part paid by beneficiary to the bank, however, penalty/penal interest charged by bank due to delayed payment of EMI by the beneficiary would not form a part of this interest subsidy) on loan availed for purchase of milch animals. Once the amount of interest in one quarter is debited to the account of the farmers, the interest portion will be credited in the account of the farmer even if the beneficiary has not repaid Interest portion of the instalments to the bank during that quarter even then interest portion for that quarter would be provided under the Scheme in the loan account of the beneficiary. The quantum of such assistance would be as follows-

- i. **Dairy units of 21-50 milch animals:-** Interest subsidy on 75% cost of milch animals (+ upto Rs 10 Lakh for Processing unit/accessories) (25% being the margin money) which has been availed as loan for purchase of

these milch animals by the beneficiary for establishment of dairy units of 21-50 milch animals;

- ii. **Dairy units of 3-5, 6-10 and 11-20 and milch animals:-**Interest subsidy on 85% cost of milch animals (+ upto Rs 10 Lakh for Processing unit/accessories) (15% being the margin money) which has been availed as loan for purchase of these milch animals by the beneficiary for establishment of dairy units of 3-5, 6-10 and 11-20 milch animals;
- iii. **Dairy units of 3-5,6-10 and 11-20 indigenous milch animals:-**Interest subsidy on 100% cost of milch animals (+75% of upto Rs 10 Lakh for Processing unit/accessories) which has been availed as loan for purchase of these milch animals by the beneficiary for establishment of dairy units of 3-5, 6-10 and 11-20 milch animals of Haryana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir breeds etc.

The beneficiaries would be provided assistance in the form of interest subvention on loan raised by them (75%, 85% or 100% cost of purchase of milch animals as enumerated above under i), ii), and iii) for purchase of milch animals (+ upto Rs 10 Lakh for Processing unit/accessories)) for the establishment of the dairy unit including processing unit. The efforts would be made to provide Interest subvention assistance on quarterly basis meaning thereby a total of 20 instalments of financial assistance spread over five years, i.e. four quarterly instalments every year, would be provided. This assistance would be provided in bank loan account of beneficiary for 20 quarters and the First instalment of assistance in the form of interest subvention would become due after the beneficiary has paid first two Equated Monthly Instalments and the third instalment has been debited to his account i.e. after end of first quarter of loan repayment. If the milch animals are purchased in two/three phases in that case the First instalment of assistance in the form of interest subvention would become due after the beneficiary has paid first two Equated Monthly Instalments after first purchase and the third instalment has been debited to his account i.e. after end of first quarter of loan repayment after first purchase of milch animals. Thereafter the instalments of financial assistance would become due every quarter for 20 quarters.

The release of assistance instalments would be made by the Deputy Director preferably quarterly for 20 quarters in the loan account of beneficiary subject to fulfilment of following conditions before release of assistance every year-

- i. Production of a certificate from the financing bank/financial institution about **debiting of interest** of all the 3 Equated Monthly Installments during the previous quarter on loan availed for purchase of milch animals and for Ancillary Dairying/Processing Equipments\* (\*if applicable). Bank/financial institution would issue a certificate about payment of Equated Monthly Installments and also indicating Interest and Principal portion of loan repayment separately. However if the beneficiary has paid only principal part of the monthly instalments and has not paid Interest portion of the instalments to the bank during a quarter even then interest portion for that quarter would be provided under the Scheme in the loan account of the beneficiary. The banks would issue such certificates every quarter after end of each quarter of loan repayment by the beneficiary for 20 quarters. Further, if the bank/financial institution has charged some penalty/penal interest for late payment of Equated Monthly Installment by the beneficiary, this excess payment like late penalty/penal interest, which is over and above normal interest rate, **would not form a part of assistance on interest subvention** to be provided to the beneficiary.
- ii. Production of verification certificate by a Committee regarding the Dairy unit is still in existence and operational. The verification certificate would be issued by the committee once in a year.

After release of financial assistance for interest subvention in the loan account of beneficiary the Deputy Director of the district would make necessary entries in SARAL online portal.

The Department would make every effort to release the instalment within one month from the date it becomes due. However, in certain unavoidable circumstances like non-availability of budget, the release of assistance amount, which becomes due on quarterly basis by the Government, may be got further delayed and in such cases the applicant shall have no legal right to initiate any legal action against the Government.

#### **Financial Assistance for Interest Subvention under the Scheme for purchase of Ancillary Dairying/Processing Equipments**

The beneficiary, who wants a standalone processing unit or already has a dairy unit of even upto 50 animals, or who establishes a dairy Unit of 2 or more Milch Animals, would also be assisted, if he/she desires so, **in form of interest subvention on loan availed for Ancillary MILK PROCESSING / Dairying Equipments amounting** to a maximum of Rs. 10 lakhs. This interest

subvention shall also be for five years payable on quarterly basis and would be additional to what is provided to the beneficiary for purchase of milch animals and shall be subject to same conditions of repayment loan in Equated Monthly Instalment (consisting of Interest as well as Principal portion) to the bank/financing institutions as per the schedule every month. Under this component the beneficiary could avail loan for purchase of dairying Equipments like Gobar Gas Plant, Gobar dewatering machine, Ghee Making unit, Paneer making unit, Khoa making unit, Cream separator, Softy Ice cream unit, Kulfi unit or any other Milk Product making/ Processing unit/ Panchgavya unit etc. required for dairying/milk processing or Chaff cutter, Silage bags, Milk Chiller/Bulk Milk Cooling Unit, Milking Machines, Milk Testers,. To avail financial assistance for dairy equipments the purchase of the equipments shall have to be effected by the time of completion of the unit i.e. purchase of all the milch animals required for the Dairy unit. The financial assistance for Ancillary Dairying Equipments would be provided on the production of a certificate by financing bank about actual purchase of the equipments by the beneficiary along-with details of equipments with purchase cost and loan availed.

#### **Financial Assistance for Insurance under the Scheme**

Assistance for insurance of the milch animals purchased under the Scheme would also be provided under the Scheme. The beneficiary would be responsible for insurance of the milch animals. The quantum of assistance to be provided under the Scheme would be as follow-

- i. Insurance premium @ 50% would be borne for insurance of milch animals for first year under this Scheme.
- ii. Insurance premium @ 100% would be borne for insurance of milch animals for first year in case of SC beneficiaries under this Scheme.
- iii. Insurance premium @ 100% would be borne for insurance of milch animals for first year in case beneficiary establishes dairy units of 3-5, 6-10 and 11-20 milch animals of Haryana, Sahiwal, Belahi, Red Sindhi, Tharparkar and Gir breeds under this Scheme.

If any Livestock Insurance Scheme is in operation then the insurance of milch animals purchased for establishment of Dairy Unit is to be covered under that Scheme wherever permissible and quantum of such assistance shall be, whichever is beneficial to the applicant, either as applicable under operational Livestock Insurance Scheme or as described under i, ii and iii. Whatever benefit can be availed under GOI Livestock Insurance Scheme (e.g. it is restricted to five

animals only) will be availed and rest will be paid from this Scheme. However, if no Livestock Insurance Scheme is in operation then the beneficiary would have to arrange for the insurance of the milch animals and the assistance portion as mentioned under i, ii and iii would be reimbursed to the beneficiary from this Scheme. Those who get the insurance done on non subsidized rates for the first year would be given the due insurance subsidy once the final Govt. insurance scheme is approved.

Cost of insurance for future years will be made a part of the project cost itself on which the interest subsidy will be available.

### **Verification of Dairy Unit**

As the financial assistance become due in every quarter therefore the Dairy Unit would be physically verified every year in any quarter at the discretion of the Deputy Director by a team of two officials deputed by the Deputy Director of the district for Dairy Units having upto 40 milch animals. For Dairy Units having 41 to 50 milch animals, the team for verification would be constituted by the Directorate, Animal Husbandry & Dairying Haryana. In the interest of transparency and to ensure that the team perform verification work without any fear or favour, the members of the team would be deputed in following manner-

#### **i. Dairy Units of upto 10 milch animals**

The verification of the Dairy Unit would be done by a team consisting of one Veterinary Surgeon and one Veterinary Livestock Development Assistant. Both of these, the Veterinary Surgeon as well as the Veterinary Livestock Development Assistant, would be deputed from the adjacent Government Veterinary Hospital i.e. the Government Veterinary Hospital other than the Government Veterinary Hospital under the jurisdiction of which the Dairy Unit falls.

#### **ii. Dairy Units of 11 to 40 milch animals**

The verification of the Dairy Unit would be done by a team consisting of one Sub Divisional Officer (Animal Husbandry) and one Veterinary Surgeon. Both of these, the Sub Divisional Officer (Animal Husbandry) as well as the Veterinary Surgeon, would be deputed from the adjacent Sub Division i.e. the Sub Division other than the Sub Division under the jurisdiction of which the Dairy Unit falls.

#### **iii. Dairy Units of 41 to 50 milch animals**

The verification of the Dairy Unit would be done by a team consisting of one Deputy Director and one Sub Divisional Officer (Animal

Husbandry). Both of these, the Deputy Director as well as the Sub Divisional Officer (Animal Husbandry), would be deputed from the adjacent District i.e. the District other than the District under the jurisdiction of which the Dairy Unit falls.

The team would verify the milch animals by ear tag numbers. The beneficiary would be permitted to replace or add milch animals to Dairy unit, however, the Dairy unit would be verified as intact and operational only when total number of milch animals with the beneficiary is same or more at the time of verification as required for the size of Dairy unit for which assistance is being provided. Whenever a beneficiary replaces milch animals, he/she must intimate concerned Veterinary Surgeon, Deputy Director of the district and financing bank about such replacement. Further, he/she would get his/her new milch animals tagged and insured. Further the insurance of replaced/additional milch animals would not be borne under the Scheme. The team would verify the Dairy unit in the format as annexed at Annexure-IX and submit the same to the Deputy Director of the district.

### **Publicity of the Scheme**

Block Level Extension Officer (B.L.E.O.) shall be responsible for wider publicity of the Scheme in the concerned block. The B.L.E.O. shall identify and encourage interested unemployed persons for applying under Scheme and also assisting them in online application submission on SARAL portal.

Veterinary Surgeon and Veterinary Livestock Development Assistant of the area will also be responsible for publicity of the Scheme in areas under their jurisdiction. The livestock owners would be provided information and encouraged during various Health Care Camps, Kisan Gosthis etc. for self-employment by establishing dairy units.

Publicity and Extension Branch at Headquarter would be responsible for wider publicity and extension of the Scheme through printing of pamphlets, booklets and through other extension materials.

### **Cash flow Requirement as per Roll Out Plan**

For the establishment of a dairy unit the department would sponsor loan applications to the banks/financial institutions. The bank/financial institutions would advance loan to the beneficiaries. The department would release assistance in the form of interest subvention on loan availed for purchase of milch animals/ (+ upto Rs 10 lakh for Processing plant/ accessories) (interest subsidy in popular

terms which is actually reimbursement of Interest part paid by beneficiary to the bank) for five years.

During earlier years under this Scheme advance subsidy was being paid for establishment of Dairy units of 3, 5 and 10 milch animals, however, during previous financial year i.e. 2017-18, the assistance in form of interest subvention was started for establishment of 50 milch animals Dairy units instead of advance subsidy. The Scheme has been modified in current financial year wherein instead of advance subsidy the beneficiaries would be provided assistance in form of interest subvention upon debiting of interest in the loanee's account. During current financial year pending liability of subsidy of previous years as well as liability on interest subvention for 50 milch animals Dairy units established in financial year 2017-18 and financial assistance for insurance of milch animals for Dairy units to be established during current financial year would also be met out under the Scheme.

The permissible limit of cost per milch animal for providing financial assistance will be as follows-

#### **Cost of Animals**

Sr. No.	Type of Milch Animal	Milk Yield	Maximum permissible cost per animal for grant of assistance as interest subvention
1.	Crossbred Cow (H.F.)	8-12 litre	Rs. 60,000/-
		13- 15 litre	Rs. 65,000/-
		16-20 litre	Rs. 72,000/-
		Above 20 litre	Rs. 83,000/-
2.	Buffalo	8-12 litre	Rs. 66,000/-
		13-15 litre	Rs. 77,000/-
		Above 15 litre	Rs. 88,000/-
3.	Indigenous Cow (Sahiwal)	8-12 litre	Rs. 60,000/-
		13-15 litre	Rs. 72,000/-
		Above 15 litre	Rs. 83,000/-
4.	Indigenous Cow (Haryana)	8-10 litre	Rs. 38,000/-
		10-12 litre	Rs. 44,000/-
		Above 12 litre	Rs. 55,000/-
5.	Indigenous Cow (Belahi)	8-10 litre	Rs. 38,000/-
		10-12 litre	Rs. 44,000/-
		Above 12 litre	Rs. 55,000/-

**Cost of milch animals has been fixed as per the recommendation of the Unit Cost Committee of National Bank of Agriculture and Rural Development (NABARD). The cost of animal as determined by Veterinary Surgeon may be lower depending upon age, number of lactation, breed characteristics etc. and the assistance as interest subvention would be provided on this lower cost. However, the maximum permissible cost for grant of assistance**

**as interest subvention would not exceed the cost indicated against various milk yields in the table mentioned above.**

Note-1 Indigenous breeds of cows will include all indigenous breeds such as Red Sindhi, Tharparkar and Gir etc and these will be treated at par with Sahiwal cow in terms of price etc.

Note-2 In case a beneficiary buys an OFFICIALLY Recorded animal of the highest yield category then its unit price would be allowed to be increased by Rs. 10000/- e.g. if Sahiwal cow gives more than 15 litre then its value will be fixed at Rs. 93000/- instead of Rs. 83000/- and a recorded Murrah buffalo giving more than 25 litre then its value will be fixed at Rs 98000/- instead of Rs 88000/-.

## District wise Targets

<b>District wise Target for the scheme of establishment of Hi-tech/ Mini dairy units for the year 2018-19 (Notional),( if demand is more, tell us we will arrange more funds)</b>							
Sr. No.	Name of District	Types/Sizes of Dairy units					
		3-5 MA	3-5 MA (Ind. cows)	6-10 MA	6-10 MA (Ind. Cows)	11-20 MA (Including Ind. Cows units)	21-50 MA
1	Ambala	50	5	10	3	15	10
2	Bhiwani	50	5	10	3	15	10
3	Ch. Dadri	30	4	5	2	10	7
4	Faridabad	45	3	5	1	10	5
5	Fatehabad	60	8	15	4	15	10
6	Gurugram	50	2	5	1	10	5
7	Hisar	60	7	15	3	15	10
8	Jhajjar	50	7	15	3	15	10
9	Jind	50	7	15	3	15	10
10	Kaithal	60	3	10	1	15	7
11	Karnal	70	5	15	3	15	10
12	Kurukshetra	60	2	5	1	15	5
13	Mahendergarh	60	8	15	4	15	10
14	Mewat	60	1	3	1	5	5
15	Palwal	60	1	4	1	5	5
16	Panchkula	30	1	3	1	5	5
17	Panipat	50	3	10	1	10	5
18	Rewari	20	7	15	3	15	10
19	Rohtak	60	7	15	3	15	10
20	Sirsa	80	8	15	5	15	10
21	Sonipat	60	4	15	2	15	7
22	Yamuna Nagar	60	2	5	1	10	9
	<b>Total</b>	<b>1175</b>	<b>100</b>	<b>225</b>	<b>50</b>	<b>275</b>	<b>175</b>

**MA- Milch Animal, Ind.- Indigenous**

**Please Note:-**

- *The district wise targets of various sizes / categories of dairy units are interchangeable among different categories keeping in view the no. of perspective beneficiaries / applicants in each category due to budgetary constraints. However, the target for total no of animals shall remain same as per the target allotted for each district.*
- *The targets within district shall remain flexible*
- *If there are more no of applicants in any category the principal of first come first serve basis would be applied.*
- *The scheme will be closed for the current financial year in any district after achieving the allotted targets of establishment of dairy units.*
- *If demand is more, please tell HQ to arrange more funds.*

## Self-Declaration by Applicant

PASSPORT SIZE PHOTOGRAPH OF APPLICANT
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I, ..... S/o, D/o, W/o ..... resident of  
..... solemnly declare as under-

1. that I am a permanent resident of the State of Haryana.
2. that my age is ..... years (copy of proof enclosed).
3. that I am unemployed and neither employed in public sector nor in private sector.
4. that, if approved, my application may be sponsored to .....(Name of Bank and Branch)..... for sanction of loan.
5. that I belong to Below Poverty Line family\*
6. that I am a widow\*
7. that I am an Ex-Serviceman\*
8. that no member of my family is in Govt./Semi Govt. Job\*
9. that I belong to landless family\*
10. that I belong to landless family having land holding less than 2.5 acres\*
11. that I am already rearing livestock but the unit as per scheme is not complete\*
12. that I have never availed any financial assistance for establishment of Dairy unit under any Scheme being implemented by Animal Husbandry and Dairying Department, Haryana.  
or  
that I have availed financial assistance for establishment of Dairy unit under Scheme being implemented by Animal Husbandry and Dairying Department, Haryana in year ..... for establishment of Dairy unit of ..... Milch Animals and the Dairy unit is still in existence and operational.
13. that I have applied for establishment of Dairy Units of 3-5 MA\*/ 3-5 MA (indi. breeds of Cows)\* / 6-10 MA\* / 6-10 MA (indi. breeds of Cows)\* / 11-20 MA\* / 11-20 MA (indi. breeds of Cows)\* / 21-50 MA\* (strike out which are not applicable) under the Scheme for establishment of Hi-Tech and Mini Dairy Units being implemented by Animal Husbandry and Dairying Department, Haryana and I shall need an amount of Rs. .... as loan for establishment of Dairy Unit for purchase of ..... milch animals. A sum of Rs. .... as Margin Money is available with me.  
or  
that I already have a Dairy Unit of ..... Milch Animals and I wish to increase the size of my existing Dairy Unit to ..... Milch Animals and applying for assistance under the Scheme for establishment of Hi-Tech and Mini Dairy Units being implemented by Animal Husbandry and Dairying Department, Haryana and I shall need an amount of Rs. .... as loan for establishment of Dairy Unit for purchase of ..... milch animals. A sum of Rs. .... as Margin Money is available with me.
14. that in addition to purchase of milch animals, I shall also purchase ancillary dairying equipments by availing loan amounting to approximately Rs..... under the Scheme.\*
15. that I shall abide by all the directions of Animal Husbandry and Dairying Department, Haryana regarding livestock insurance, breeding, managerial practices etc.
16. that I shall abide by all the terms and conditions as required under the Scheme for establishment of Hi-Tech and Mini Dairy Units being implemented by Animal Husbandry and Dairying Department, Haryana.
17. that if at any stage it is noticed by the Department that I have violated any terms and conditions of the Scheme or have provided wrong information I shall be liable to return all the financial assistance provided to me by the Department and shall stand debarred from any financial assistance under any other Scheme being implemented by the Department in future.

\*strike out which is not applicable

Date-

Signature of Applicant  
Name and Address of Applicant

**AGREEMENT**

This agreement made this.....day of .....(month) .....(year)..... between Sh./Ms./Smt. .... S/o, D/o, W/o Sh. ....resident of ..... (full address)..... (hereinafter called the applicant) of the first part and the Governor of Haryana (hereinafter called the Government) represented by Sub Divisional Officer (AH), Animal Husbandry & Dairying Department, Sub Division ..... District ..... of the other part.

Whereas an application has been made by the applicant to the Deputy Director, Animal Husbandry & Dairying Department, District ..... for the grant of assistance in form of interest subvention (interest subsidy in popular terms) on loan availed for purchase of milch animals for five years under the Scheme for establishment of Hi-Tech and Mini Dairy Units (hereinafter called the Scheme) being implemented by Animal Husbandry & Dairying Department Haryana, the Government has agreed to grant the same as per the provisions enumerated in the Scheme.

Now the parties hereby agree as follows:-

1. Assistance in the form of interest subvention on interest amount on loan availed by the applicant from bank/financial institutions for purchase of milch animals and ancillary dairying equipments\* (\*strike out if not applicable) for establishment of Dairy Unit will be provided by the Government for five years and the quantum of such assistance would be strictly as per the provisions of the Scheme.
2. The purchase cost of animals shall be determined as per the provisions mentioned in the Scheme.
3. Assistance amount will be reimbursed to the beneficiary by the Government as per the provisions of the Scheme and the Department would make every effort to release the instalment within one month from the date it becomes due.
4. In certain unavoidable circumstances like non-availability of budget, the release of assistance amount, which is to be reimbursed to the applicant by the Government, may be got delayed and in such cases the applicant shall have no legal right to initiate any legal action against the Government.
5. The interest subsidy would become payable as per the provisions of the Scheme for five years subject to the production of a certificate from the concerned Bank/Financial Institution and physical verification of the Dairy Unit as per the provisions of the Scheme.
6. The applicant shall:-
  - (a) furnish such periodical reports as may be called from time to time by the Director General, Animal Husbandry & Dairying, Haryana or his/her representative authorized by him/her in this behalf.
  - (b) maintain separate accounts of the financial assistance paid to him/her and Director General, Animal Husbandry & Dairying, Haryana shall have the right to check himself or through his authorized representative these accounts and the connected record etc.
  - (c) repay within a period of 5 years the amount of the loan taken from Bank/ Financial Institution for the purchase of milch animals and ancillary dairying equipments\* (\* strike out if not applicable).
  - (d) get the milch animals ear tagged as a mark of identification and insured within a week of the purchase; and thereafter intimate in writing to the Deputy Director, Animal Husbandry & Dairying Department of the concerned district or his/her authorised representative of the same.

- (e) intimate forthwith the death or theft or sale or replacement of the milch animals to the Deputy Director, Animal Husbandry & Dairying Department of the concerned district or his/her authorised representative and also to bank/financial institution which has financed the Dairy Unit.
- (f) purchase the milch animals through Purchase Approval Committee mentioned in the Scheme.
- (g) faithfully comply with the advice of the Department as to the management, feeding, breeding, recording of the livestock and shall abide by all the provisions as required under the Scheme.
- (h) shall be liable to return all the financial assistance provided by the Department and shall stand debarred from any financial assistance under any other Scheme being implemented by the Department in future, if, at any stage it is noticed by the Department that the applicant has violated any terms and conditions of the Scheme or has provided wrong information.

7. If any dispute / difference arise between the parties hereto during the subsistence of this Agreement or thereafter, such dispute shall be referred to Arbitration. Director General, Animal Husbandry & Dairying Haryana, Panchkula will be the arbitrator for any dispute. The place of Arbitration shall be at Panchkula. The award of the arbitrator shall be final and binding on the parties to this Agreement.

IN WITNESS WHEREOF the Parties hereto this Agreement have signed this Agreement on the dates respectively mentioned below their signatures.

Signature .....  
 (1st party) Name.....  
 Dated:  
 .....

WITNESSES

1.....  
 .....  
 2.....  
 .....

Sub Divisional Officer (Animal Husbandry),  
 Animal Husbandry & Dairying Department,  
 Sub Division .....  
 District .....  
 for and on behalf of the Governor of Haryana  
 (2<sup>nd</sup> party)  
 Dated .....

**(Format for Committee Meeting Notice)**

No. \_\_\_\_\_ Date \_\_\_\_\_  
From \_\_\_\_\_  
Deputy Director\*  
Animal Husbandry & Dairying/ Intensive Cattle Development Project  
District .....

or

Sub Divisional Officer\*  
Animal Husbandry & Dairying  
Sub Division .....

To \_\_\_\_\_

(Names and Addresses of Committee Members)

**Subject- Meeting regarding finalizing applications received under the Scheme for establishment of Hi-Tech and Mini Dairy Units for the Sub Division .....**  
Memo

In reference to the subject cited above it is to intimate that a meeting of the Committee has been scheduled to be held on .....(date)..... at .....(time)..... in the office of ..... to examine, decide and recommend various applications received from the applicants for Sub Division ..... under the Scheme for establishment of Hi-Tech and Mini Dairy Units.

You are therefore requested to kindly make it convenient to attend the meeting.

Deputy Director  
Animal Husbandry & Dairying/  
Intensive Cattle Development Project  
District .....

or

Sub Divisional Officer  
Animal Husbandry & Dairying  
Sub Division .....

Copy to the applicants for attending the meeting along with duly filled Self Declaration in Annexure-I as available on the website of the Department ([www.pashudhanharyana.gov.on](http://www.pashudhanharyana.gov.on)).

**\* The selection of beneficiaries for establishment of Dairy Unit of 3-5, 6-10 and 11-20 Milch Animals would be done by a Committee headed by the concerned Sub Divisional Officer (Animal Husbandry) and selection of beneficiaries for and establishment of Dairy Unit of 21-50 Milch Animals would be done by a Committee headed by Deputy Director of the district.**

**(Format for intimation to Applicant for submission of Agreement)**

No. Date

From

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....

To

(Name and Address of Applicant)

**Subject- Submission of Agreement for establishment of Dairy unit under the Scheme for establishment of Hi-Tech and Mini Dairy Units**

Memo

In reference to the subject cited above it is to intimate that the Committee has recommended your application for establishment of ..... Milch Animal Dairy Unit under the Scheme for establishment of Hi-Tech and Mini Dairy Units for which you would have to purchase ..... number of milch animals.

You are therefore requested to submit the Agreement in the prescribed formats, which is available on the website of the Department ([www.pashudhanharyana.gov.in](http://www.pashudhanharyana.gov.in)), as required under the Scheme so that the same could be submitted to Deputy Director office for sponsoring your case to bank for sanction of loan.

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....

No. Date

A copy is forwarded to Veterinary Surgeon, Government Veterinary Hospital ..... for information.

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....

**(Format for intimation to Applicant for sponsoring application to Bank)**

No. Date

From

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....  
District .....

To

(Name and Address of Applicant)

**Subject- Intimation of sponsoring of your application to bank for sanction of Loan for establishment of Dairy unit under the Scheme for establishment of Hi-Tech and Mini Dairy Units**

Memo

In reference to the subject cited above it is to intimate that your application has been sponsored for sanction of loan to the .....(Name and Address of Bank)..... vide this office letter No. .... dated ..... for establishment of .....(Type/Size of Dairy Unit)..... for purchase of ..... number of milch animals under the Scheme for establishment of Hi-Tech and Mini Dairy Units.

You are therefore requested to contact the bank for necessary formalities so that the bank can sanction the loan for establishment of Dairy Unit.

Deputy Director  
Animal Husbandry & Dairying Department/  
Intensive Cattle Development Project  
District .....

Endst. No. Date

A copy is forwarded to Sub divisional Officer, Sub Division ..... for information.

Deputy Director  
Animal Husbandry & Dairying Department/  
Intensive Cattle Development Project  
District .....

Endst. No. Date

A copy is forwarded to Veterinary Surgeon, I/C Government Veterinary Hospital ..... for information.

Deputy Director  
Animal Husbandry & Dairying Department/  
Intensive Cattle Development Project  
District .....

**(Format for intimation to members of Purchase Approval Committee for purchase of Milch Animals)**

No. Date

From

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....  
District .....

To

(Names and Addresses of Purchase Approval Committee Members)

**Subject- Purchase of milch animals through Purchase Committee for establishment of dairy unit under the Scheme for establishment of Hi-Tech and Mini Dairy Units**

Memo

In reference to the subject cited above it is to intimate that the purchase of milch animals has been scheduled on .....(date)..... at .....(time)..... through Purchase Approval Committee at .....(venue)..... The applicants under the Scheme are as under-

(Name and addresses of applicants)

You, being a member of Purchase Approval Committee, are hereby requested to kindly participate in purchase process of milch animals at designated date and time.

Sub Divisional Officer (AH)  
Animal Husbandry & Dairying Department  
Sub Division .....  
District .....

Copy to the applicants for information

**Certificate by Purchase Approval Committee**

It is hereby certified that .....number of milch animals were purchased in the presence of the Purchase Approval Committee today on .....(date)..... at .....(venue) ..... for establishment of ..... Milch Animal Dairy Unit of Sh./ Smt. .... S/o, W/o ..... resident of ..... being a beneficiary under the Scheme for establishment of Hi-Tech and Mini Dairy Units being implemented by Animal Husbandry and Dairying Department, Haryana. The purchase of ..... number of milch animals has been effected as per the guidelines of the above mentioned Scheme.

As per the provisions of the Scheme, the Committee recommends for disbursement of loan amounting to Rs. .... to the beneficiary.

Date-

Signatures, Names and Addresses of all the members of the Committee present at the time of purchase

# Animal Husbandry & Dairying Department, Haryana HEALTH CERTIFICATE



No. \_\_\_\_\_

1<sup>st</sup> Purchase/2<sup>nd</sup> Purchase  
Type of Livestock Unit \_\_\_\_\_

Certified that I have examined the following animal and found free from contagious disease and good in condition:-

1. Name of the beneficiary with \_\_\_\_\_  
parentage & full address \_\_\_\_\_
2. Type of animal \_\_\_\_\_
3. Breed \_\_\_\_\_
4. Age \_\_\_\_\_
5. Colour \_\_\_\_\_
6. No. of lactation \_\_\_\_\_
7. Age & Sex of Calf at foot \_\_\_\_\_
8. Identification Mark \_\_\_\_\_
9. Brand \_\_\_\_\_
10. Ins. Tag No. \_\_\_\_\_
11. *Cost of Animal* \_\_\_\_\_
12. *Milk Yield* \_\_\_\_\_

Veterinary Surgeon

## RECEIPT

Certified that Shri \_\_\_\_\_ son of Shri \_\_\_\_\_  
 \_\_\_\_\_ Village \_\_\_\_\_ Block \_\_\_\_\_  
 District \_\_\_\_\_ as said to be purchased a \_\_\_\_\_  
 for Rs. \_\_\_\_\_ from Shri \_\_\_\_\_ Son of Shri \_\_\_\_\_  
 \_\_\_\_\_ village \_\_\_\_\_ Tehsil \_\_\_\_\_  
 District \_\_\_\_\_ financed by \_\_\_\_\_ identified aforesaid.

Signature of Borrower

Signature of Seller

Witness: -

Purchase Committee

**Certificate of Verification of Dairy Unit**

It is hereby certified that the Dairy Unit of Sh./ Smt. .... S/o, W/o ..... resident of ....., who is a beneficiary under the Scheme for establishment of Hi-Tech and Mini Dairy Units being implemented by Animal Husbandry and Dairying Department, Haryana, was inspected today on .....(date).....

**Size of dairy Unit approved under the Scheme .....**

**Number of milch animals purchased by the beneficiary at the time of establishment of Dairy Unit .....**

<b>1. Details of milch animals available at the time of inspection which were purchased by the beneficiary at the time of establishment of Dairy Unit</b>	
<b>Number of Animals</b>	<b>Ear tag numbers of the milch animals</b>

<b>2. Details of New/replaced milch animals available at the time of inspection</b>	
<b>Number of Animals</b>	<b>Ear tag numbers of the milch animals</b>

<b>3. Number of milch animals available at the time of inspection without Ear Tag</b>	
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**Total number of milch animals available at the time of inspection (total of 1 to 3 above) .....**

<b>Details of Ancillary Dairying Equipments *</b>	
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\*Strike out if not applicable

On inspection of the Dairy Unit the undersigned recommend/ don't recommend for release of instalment of assistance in form of interest subvention to the beneficiary.

Date-

Signature  
Name and Designation

Signature  
Name and Designation