

## **Modified "Kamdhenu Scheme" - Subsidiary Occupation in Dairy Farming**

### **Introduction:-**

The main reason for the success of the dairy programme in India is the involvement of milk producers in setting up their own organizations for milk production enhancement, milk procurement, processing and marketing. Dairying, as a subsidiary source of income, is a real relief to most of these weaker groups in society. In today's life style one or two milch animals is not sufficient to enable these farmers to generate sufficient additional income to break the vicious subsistence agricultural-debt cycle. Animal Husbandry plays a vital role in providing household nutritional security, increased income, and employment especially of women and in rural transformation. Livestock provide economic security and social status to the family. Concentration of livestock in general and small ruminants in particular, is in marginal, small and semi-medium holdings, which mostly represent poorer sections of the society. Thus progress in livestock sector is directly related to a more balanced development of rural economy and upliftment of the poor sections of the society.

Dairying with crossbred cattle and high yielding buffaloes has become a remunerative business. Studies have shown that dairy enterprise as against crop in rural areas was on the top with regard to profit in marginal, small and medium holding. Dairying and crop production together for small farmers having irrigated land was more profitable than crop farming alone. Animal Husbandry components provide easy cash; therefore, small farmers prefer it to crop production.

### **Objectives of the Scheme:-**

The main objectives of the scheme is

- to help the farmers to get financial assistance for the purchase of Cross Bred Cows and Improved She Buffaloes for his Dairy Unit
- to promote self employment in the Dairy sector
- to boost the milk production in the State
- to strengthen the Dairy Co-operative movement in the State.
- to ensure sustainability and provide improved income and livelihood.
- to also encourage the schedule tribe and schedule caste communities

### **Eligibility:-**

- Any person residing in Goa for at least 15 years or more
- Knowledge or experience in Cattle or Buffaloes farming
- The applicant should be below 60 yrs of age.
- Only one member per household (as shown in the ration-card) is eligible
- He should possess pucca cattle shed with proper drainage facilities & facilities for storage of feed
- land for green fodder cultivation desirable
- Non Defaulter in the Financial Institutions
- Non- defaulter for the Department, with no back log of repayment under any other Departmental scheme
- Any person who has availed Modern Dairy Scheme can avail the benefit of Modified Kamdhenu Scheme only after five years.
- Any farmer who has availed the purchase of animals under the Revised Kamdhenu Scheme can purchase the balance of animals.
- Training Certificate from FTC will be mandatory in case of farmers having no crossbred animals and no knowledge of dairy farming.

### **Documents to be produced:-**

- Residence Certificate from Mamlatdar/Certificate from Chairman of Dairy Society stating that he is a member of the society for last 10 years verified & attested by the Veterinary Officer or Assistant Director incharge of the area.
- Ownership papers of the land or any other documents to prove ownership or NOC from owner of land in case of tenanted land or Undertaking by the owner that he has been rearing animals since last 15 years, the same should be verified and certified by local Veterinary Officer.
- Certificate of being schedule caste /schedule tribe issued by the Competent Authority
- Letter from Bank willing to finance the beneficiary.
- Certificate of Training in Dairy from Farmers Training Centre, if new farmer.
- Passport size photograph of the applicant.

### **Detail guidelines of the Scheme:**

- The scheme intends to provide self-employment to the youth by assisting the youth or any person desirous in establishing a Dairy Farm.
- The eligible applicant under the Scheme can buy up to 20 milch animals in two or three phases
- In case of General category beneficiaries a subsidy of Rs8000/- (Rupees Eight thousand only) shall be credited to the loan amount of the beneficiary through the Bank. In case of Schedule Tribe beneficiaries the subsidy amount shall be Rs 10,000/- (Rupees Ten thousand only) and for beneficiaries from the Schedule Caste category the subsidy shall also be limited to Rs 10,000/- (Rupees Ten thousand only).
- Under the Scheme, a beneficiary can purchase either crossbred cows or improved breed of She buffaloes.
- The farmer has to produce a letter from the Bank, willing to finance him.
- All milch animals under the scheme have to be purchased from outside the State.
- On purchase of animals the Financing Institution has to submit the purchase statement, enclosing along with it purchase receipt, transport receipt showing the microchip numbers and duly certified by the Area Veterinary Officer/Assistant Director at the time of effecting the purchase.
- The purchase statement and documents as stated at '7' above shall be submitted to Head Office within 2weeks of affecting purchase so as to enable release of subsidy.
- Identifications of Kamdhenu animals (the existing animals and those to be purchased) must be done only through Microchips system so that the identifying and counting of Kamdhenu animals is practically made fool proof.
- Release of subsidy will depend on the receipt of the documents mentioned at clause 7 above, which should be submitted by the Financing Institution, and no relaxation will be considered.
- The beneficiary should ensure that details of purchase including microchip number should be faxed to this office on, fax no. 0832-2437840 immediately within 24hrs after effecting the purchase.
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- Animals purchased under the Scheme should be insured for minimum period of a 3 years under the Comprehensive Insurance Policy. It shall be the sole responsibility of the beneficiary to insure the animals immediately on purchase. The Government shall not be responsible in the event of the death of the animal or otherwise. The respective Financing Institution shall be responsible for the tie up arrangement of insurance cover between the beneficiary and the Insurance Company. The premium towards Insurance should be initially

borne by the beneficiaries/ Bank; the Department shall reimburse the premium amount directly to the Bank, together with the subsidy amount on receipt of all the required documents in order.

- The animals purchased under the Scheme cannot be disposed off for a minimum period of 3 years. In case of default Government shall recover the entire subsidy amount paid to the beneficiary as arrears under Land Revenue Code.
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  - If the animal dies under any circumstances within 12 months of payment of subsidy then, the Rs. 8,000/- (Rupees Eight Thousand only) paid by the Government as subsidy shall go back to the Government from the death claim amount reimbursed by the Insurance Company.
  - In case of the death of animals within a period of 24 months, then the farmer shall get Rs. 2,000/- (Rupees Two Thousand only) and Rs. 6,000/- (Rupees Six Thousand only) will go back to the Government.
  - In case of death of animal beyond 24 months and less than 36 months 50% of subsidy amount shall be reimbursed to the Government and 50% to the beneficiary.
  - Any death after 36 months but within 42 months, the entire subsidy amount of Rs. 8,000/- (Rupees Eight Thousand only) shall be paid to the beneficiary.

#### **Procedure for Application:-**

- The farmers interested in availing this facility will have to apply in a prescribed application form through Area Asst. Director/ Vet. Officer.
- A non-refundable processing fee of Rs. 100/- (One hundred only) shall be collected at the time of accepting the application at the respective Government Dispensary or Hospital. In case the farmer desires to avail the infrastructure loan for constructing a cattle shed, a non-refundable processing fee of Rs 100/- (One hundred only) will be collected separately at the time of submission of application. On processing the cases (within 15 days) the Assistant Director/ Veterinary Officer of the respective Hospital/Dispensary shall submit the applications of all farmers eligible under the scheme to the Director of Animal Husbandry & Veterinary Services, for scrutiny by the Department.  
Applications should be received in duplicate along with all the documents as mentioned in guideline of the scheme.

#### **The following Documents are required to release the subsidy**

- The prescribed Purchase statement should be certified and stamped officially by the Area Veterinary Officer/Assistant Director and Official of the Financial Institutions and should be signed by the beneficiary.
- Purchase and transport receipt should be attested with a stamp by the Area Veterinary Officer/ Assistant Director and Official of the Financial Institutions and beneficiary, which should be enclosed along with the purchase statement mentioned at 1 above.
- Proof of Insurance should also be enclosed together with the purchase statement.
- Agreement bond should be made and signed by the beneficiary and two witnesses & surety in the presence of concerned Veterinary Officer/ Assistant Director and to be submitted along with other purchase documents.
- Subsidy will then be released as per the scheme pattern.