KAMDHENU SCHEME" (SUDHARIT)

INTRODUCTION:-

Government has introduced Kamdhenu scheme (Sudharit) strictly based upon the applicant fulfilling the following conditions:-

a. The applicant has to be bonafide resident of Goa for at least 05 years.

b. Shall possess a Pucca cattle shed with cement flooring for housing the animals proposed to be reared.

c. Undertake to strictly stall feed the animals and not allow open grazing.

d. New entrants should compulsorily undergo two weeks practical training on Government Farms.

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 are not sufficient to enable these farmers to generate sufficient additional income to break the various 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 holding, 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 high yielding crossbred cattle, Improved She Buffaloes and Indigenous breeds namely Sahiwal, Gir and Red Sindhi 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.

To begin with and in order to accelerate at fast pace the daily milk production in the state the scheme is intended to be implemented with full zeal throughout the state and create special milk producing pockets called ‘Dudh Gram Villages’.

The Dudh Gram Villages shall be carved out, based on their records of supply of maximum milk produced in a year and supplied to the Goa Milk Producers’ Union and other authorized Agencies. The concept is to target these groups and attain faster results in these Villages/Gram Panchayats to be declared as Dudh Gram in the implementation of Milk Policy for the State with the intention of giving special attention in the policy and programme implementation.
OBJECTIVES OF THE SCHEME:-

The main objectives of the scheme are

- To help the farmers to get financial assistance for the purchase of Cross bred Cows, Improved She Buffaloes and Cows of Indigenous breeds namely Sahiwal, Gir and Red Sindhi for his Dairy Unit.
- To promote self employment in the Dairy Sector.
- To boost the milk production in the State and to make state self sufficient.
- 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.
- To create employment in the State.

ELIGIBILITY:-

- Any person residing in Goa for at least 05 years or more.
- Knowledge or experience in Cattle or Buffaloes farming.
- Land for green fodder cultivation desirable.
- Farmer who had availed the purchase of animals under the earlier Kamdhenu Scheme.
- Applicant should necessarily have a Cattle shed to undertake the scheme.

DOCUMENTS TO BE PRODUCED:

- Residence Certificate from Mamlatdar/Sarpanch or Chairman of Dairy Society verified and attested by the Veterinary Officer/Assistant Director in charge of the area.
- Attested copy of Aadhar Card.
- Affidavit in prescribed format regarding ownership of Cattle Shed.
- Letter from financing institution having Electronic clearance system (ECS) willing to finance the beneficiary.
- Passport size photograph of the applicant.

DETAIL GUIDELINES OF THE SCHEME:

1) The scheme intends to provide self-employment to the youth by assisting the youth or any person desirous in establishing a Dairy Farm. Under the Scheme the farmer can buy Cross Bred Cows/Improved She Buffaloes/ Indigenous breed cows namely Sahiwal, Gir and Red Sindhi in one to three phases.
2) The eligible applicant should purchase the sanctioned animals within one year of sanction of the scheme.

3) Unit cost of the Cross Bred Cow/Improved She Buffalo/ Indigenous breed cow namely Sahiwal, Gir and Red Sindhi shall be limited to Rs. 60,000/- per animal expected to yield 2700 liters of milk per lactation for the purpose of release of subsidy

4) Subsidy on the cost of the animal shall be as follows:

<table>
<thead>
<tr>
<th>No of animals</th>
<th>SUBSIDY</th>
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<tr>
<td></td>
<td>Category</td>
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<tr>
<td></td>
<td>Amount</td>
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<tr>
<td>1 to 5</td>
<td>(Grade A)</td>
</tr>
<tr>
<td>6 to 10</td>
<td>(Grade B)</td>
</tr>
<tr>
<td>11 to 20</td>
<td>(Grade C)</td>
</tr>
<tr>
<td>21 &amp; above</td>
<td>(Grade D)</td>
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</tbody>
</table>

The eligible subsidy shall be credited to the loan account of the beneficiary through ECS system to the concerned Financing institution.

5) Incentives towards transportation of the animals at the rate of Rs. 1500/- (Rupees One Thousand Five Hundred Only) per animal or actual cost of transportation, whichever is less for the purchase made outside the State and Rs. 600/- (Rupees Six Hundred Only) per animal or actual cost of transportation, whichever is less for the purchase made at cattle melas organized by the Department shall be reimbursed to the beneficiary’s loan account through ECS along with subsidy amount.

6) Under the Scheme, a beneficiary can purchase either crossbred cows/improved She buffaloes/ Indigenous breed cows namely Sahiwal, Gir and Red Sindhi.

7) The farmer has to produce a letter from the financing institution having ECS system, willing to finance him.

8) All milch animals under the scheme have to be purchased from Cattle Mela organized by the Directorate of Animal Husbandry & Veterinary Services, Govt. of Goa or from outside the State, accompanied by a Veterinary Doctor of the Department.
In case of farmers permitted to purchase animals from outside the state, other than the Cattle Melas held by the Department in Goa, subject to following conditions:

a) Fulfilling all the conditions laid as required under Kamdhenu Scheme (Sudharit) viz. a well constructed Cattle Shed with cement flooring, fodder cultivation etc.

b) Purchase of minimum of two high yielding Crossbred animals/Improved Buffaloes/Indigenous breed cows namely Sahiwal, Gir and Red Sindhi

c) Obtain prior written permission well in advance from the Department before undertaking such purchase.

d) Be a member of the Local Dairy Society/Bachat Gat/Self help groups.

e) Purchase of animals from outside the State shall be done accompanied by local area Veterinary Doctor/ designated Veterinary Doctors panel of the Department.

9) The Veterinary Officer should ensure that details of purchase including microchip number should be faxed to this office on fax no. 0832-2437244 immediately within 24 hrs after affecting the purchase.

10) It shall be the sole responsibility of the beneficiary/ financing institution to insure the animals which include Transit Insurance which is mandatory and submit the proof of insurance or policy documents to the concerned Assistant Director/Veterinary Officer within a period of 07 days of purchase.

11) On purchase of animals the Officer accompanying the farmers for purchase of milch animals, has to submit the Purchase statement, purchase receipt, transport receipt, duly certified by the Area Veterinary Officer/Assistant Director, Bank official and the farmer along with insurance document, through financing institution.

12) The Purchase statement and documents as stated at ‘11’ above shall be submitted to Head Office by the financial Institution within 2 weeks of effecting purchase so as to enable release of subsidy.

13) Identification of Kamdhenu animals must be done only through Microchips system. The existing Cross Bred Cows/Improved she Buffaloes / Indigenous breed cows namely Sahiwal, Gir and Red Sindhi shall be identified by microchip only.

14) Release of subsidy will depend on the receipt of the documents mentioned at clause (11) above, which should be submitted by the Financing Institution, and no relaxation will be considered.
15) Animals purchased under the Scheme should be insured for minimum period of a 3 ½ years under the Comprehensive Insurance Policy with such insurance Agency/Company as the Department may from time to time notify. 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 including transit insurance should be initially borne by the beneficiaries/financing institution, the Department shall reimburse the premium amount to a maximum of Rs. 9600/- (Rupees Nine Thousand Six Hundred Only) per animal directly to the financing institution, together with the subsidy amount on receipt of all the required documents in order.

16) The animals purchased under the Scheme cannot be disposed off for a minimum period of 3 ½ years. In case of default Government “shall recover the subsidy amount paid to the beneficiary on pro-rata basis” as arrears under land revenue code.

17) a) In case of death of animal, outstanding loan amount pertaining to that animal shall be paid directly to the financing institution to the beneficiary’s loan account from the death claim amount reimbursed by the insurance company and balance claim amount shall go to Government.

b) In the event of unfortunate death of the animal within one month from date of purchase, beneficiary has to report in writing to Area officer and fax on 0832-2437244 to the Deputy Director (Kamdhenu) within 24 hours of death. Pursuant of confirmation and verification of death by the said officers and on satisfying the officer that death is not due to negligence on the part of beneficiary, the cost of the animal shall be directly credited to the account of the beneficiary.

18) In the event of the animal undergoing permanent total Disability (PTD) after duly certified by team of experts appointed by Directorate of A. H. & V. S. for that purpose the farmer has option to dispose the animal under the intimation to Directorate of A.H. & V. S., Panaji – Goa.

19) In the event of animal yielding less than 50% of expected milk yield as stated at the time of purchase within 20 days from the date of calving, beneficiary has to report in writing to Area Officer and Fax on 0832-2437244 to the Director of Animal husbandry & Veterinary Services
immediately. Pursuant to confirmation and verification of milk yield less than 50% of expected milk yield at the time of purchase by the said officer within 72 hours of intimation by farmer and on being satisfied by the Officer concerned that the milk yield is less than 50% of expected milk and is not due to negligence in feeding and management on the part of beneficiary, than the cost of the animals shall be directly credited to the loan account of the beneficiary. Such animal shall be the property of the Government and the beneficiary has to return the animal to the Government designated Farm at his own cost. Value of such animals shall be determined by the valuation committee appointed by the Department and the said animal is proposed to be returned to the seller for the price to be determined by the Departmental committee and the proceeds shall be deposited to Government Treasury by the Department. This is only applicable for the purchase of animals at Cattle Melas organized at Cattle Breeding Farm, Copardem/Dhat of this Directorate and not applicable for the animals purchased by the farmers from other States.

PROCEDURE FOR APPLICATION:

1. The farmers interested in availing this facility will have to apply in a prescribed application form through Area Assistant Director/Veterinary Officer.

2. A non-refundable processing fee of Rs. 200/- (Rupees Two hundred only) and for SC/ST Rs. 25/- (Rupees Twenty Five Only) shall be collected at the time of accepting the application at the respective Government Dispensary or Hospital.

3. On processing the cases (within 15 days) the Assistant Director/Veterinary Officer of the respective Hospital/Dispensary shall submit the application of all farmers eligible under the scheme to the Director of Animal Husbandry and Veterinary Services, for sanction by the Department.

4. Applications should be received in triplicate (Original plus 2 photocopies) along with all the documents as mentioned in guideline of the scheme.

The following Documents are required to release the subsidy.

1. The prescribed Purchase statement should be certified and stamped by the Area Veterinary Officer/Assistant Director and Official of the Financing Institution and should be signed by the beneficiary.

2. Purchase and transport receipt should be attested with a stamp by the Area Veterinary Officer/Assistant Director and Official of the financing
institution and beneficiary, which should be enclosed along with the purchase statement mentioned at 1 above.

3. Proof of Insurance should also be enclosed together with the purchase statement.

4. Agreement bond sworn before Notary/Magistrate on stamp paper as per rule in force in Departmental prescribed format.

5. Subsidy will then be released as per the pattern of the scheme.
APPLICATION FORM OF SCHEME FOR SUBSIDIARY OCCUPATION IN DAIRY FARMING

KAMDHENU SCHEME (SUDHARIT)

1) Full name of the applicant:

__________________________________________________________
Surname                     First name                Father’s/Husband’s name
(IN BLOCK LETTERS)

2) Male / Female

3) Permanent address: a) House No............... b) Ward....................... c) Village.....................
   d) Taluka .......... e) Constituency ............
   f) Telephone/ Mobile No....................


5) Educational Qualifications:..............................................................

6) Employed/Unemployed:.................................................................

7) Age: ..................................

8) Information of existing milch animals, if any:-

<table>
<thead>
<tr>
<th>Type of animal</th>
<th>Milking</th>
<th>Dry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross Bred Cow</td>
<td></td>
<td></td>
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<tr>
<td>Improved She Buff.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indigenous Cows</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Descript cows/ Buffaloes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10) Quantity of milk daily sold to Dairy Co-op. Society/ Bachat Gat/Self Help Group (Litres):.................................................................

11) Name of the Dairy Co-op. Society/ Bachat Gat/Self Help Group & Membership No.:.................................................................

12) Capacity of the Existing Cattle Shed ......................

13) Number and types of animals proposed to be purchased phasewise:
   a) Phase I .......... c) Phase III
   b) Phase II .......... 

14) a) Name of the Financing Institution with Branch from where loan is proposed to be availed.................................................................
   b) S.B. Account No.........................
   c) MICR Code:.........................
   d) ECS Code (If any) .........................

15) Annexures to be attached
   a) Residence Certificate (05 years residence) from Mamlatdar/ Sarpanch/ or from Chairman of Dairy Society, countersigned by concerned Assistant Director/ Veterinary Officer.
   b) Certified copy of Aadhar Card.
   c) Affidavit in prescribed format regarding ownership of Cattle shed.
   d) Letter from the Financing Institution having ECS system, willing to finance the beneficiary.
   e) Passport size photograph of the applicant
I hereby certify that I have read the entire scheme containing its rules, regulations and guidelines and enclosed all the required documents. I also hereby agree to abide by all rules and regulations of the schemes and to any changes, which the Government may effect from time to time. I further certify that all the information given by me are true to the best of my knowledge and belief and also agree that in case it is found false that I shall be liable for any action as Government may deem fit and appropriate to impose upon me.

Place: -_________

Date:-_________ Signature of the Applicant

Full Name........................................

Address........................................

..............................................

..............................................

N.B.:

a. A non-refundable processing fee of Rs. 200/- shall have to be paid at the time of submitting the application.
b. The applicant has to be a bonafide resident of Goa for 05 years.
c. Shall possess a pucca Cattle shed with cement flooring.
d. Undertake to strictly stall feed the animals and not allow open grazing.
e. New entrant to undergo one week practical training in Dairy Farming in Government Farms
(Form to be verified and recommended within 15 days of receipt of application :)

a) The existing animals of the applicant are identified by microchipping (Quote numbers.)………………………………………………………………………………………………………………………………………………

b) Whether the farmer has cattle shed sufficient to house the animals to be purchased………………………………………………………………………………………………………………………………...

c) Whether the applicant has availed any benefits of Sudharit Kamdhenu Scheme, if yes, then state the year, the number of animal and their status.

d) Whether applicant is trained/ experienced in Dairy Management ............

e) Recommendation

………………………………………………………………………………………………………………………

I certify that the information provided by the applicant in his application is verified by me and is correct to the best of my knowledge and belief.

Assistant Director / Veterinary Officer

Place: ..................

Date: ....................
An agreement made this.............day of .............of the year Two thousand .............between
Shri/Smt.................................................................
of Village.............................. Taluka............... herein called the Bounder and the owner which terms
shall include his/her heirs, assigns and legal representative and
Shri/Smt................................................................. resident of .............. herein after called the Surety
and the Second part, the Director of Animal Husbandry and Veterinary Services, Panaji herein after
called the Government of the Third part with witnesses.

That in consideration of the Government granting under Order No. ............................. dtd.
............... to be issued by Director of Animal Husbandry & Veterinary Services to the above mentioned
Shri/Smt. ..................................r/o..............................for release of subsidy of
Rs......................(Rupees.................................) towards the purchase of
.........................Milch Animals under the “Kamdhenu Scheme” (Sudharit) the bounder agrees to the
following conditions:-

1. The bounder agrees that the animals are purchased as per the existing rules of the scheme and
   all formalities have been carried out before the purchase of animals.
2. The animals will be maintained properly in good health, with proper arrangement of shelter,
   feed, and fodder, proper records of milk etc.
3. The animals will not be sold until completion of a period of three and half years (42 months)
   from the date of purchase of milch animals as per terms and conditions of scheme.
4. It shall be Lawful for the Government to recover all the dues, of the milch animals, as arrears
   under Land Revenue, in case of any breach of the Agreement.

Signed by:-

1. Bounder.............................................. 2. Surety......................................
Name.............................................. Name .................................
Address ......................................... Address..................................

WITNESSES:

1..........................................................
2..........................................................
AFFIDAVIT
(On stamp paper and notarized)

I the undersigned Shri/Smt. .................................................................

major of age, son / daughter/ wife/ widow of............................................. Indian national resident of (full
address)................................................................. in the State of Goa do hereby solemnly affirm an oath and submit as
under:-

1. I say that, I am residing at the above said address.

2. I say that, I am the legal owner of the cattle shed existing in the plot bearing Survey No..................... of
Village................................................................. . Property known as ...........................................

3. I say that, I will be fully responsible if there is any claim/complaint/objection from any person and I am
responsible and shall face any litigation or any legal consequences.

4. I say that, I am executing this affidavit in order to produce the same in the office of Directorate of Animal
Husbandry & Veterinary Services, Panaji-Goa to avail the financial benefits under the Kamdhenu Scheme
(Sudharit).

5. I say that, the content of para 1 to 4 above of the affidavit are true to the best of my knowledge and belief.

Solemnly affirmed on this ................. day of..........20 ...... at.................

Identified by

Name: .................................................................

DEPONENT

Name: .................................................................

Full Address: .................................................................
PURCHASE STATEMENT OF ANIMALS PURCHASED UNDER “KAMDHENU SCHEME” (SUDHARIT)

Purchase of Milch Animals under “Kamdhenu Scheme” (Sudharit) from Animal Husbandry Department during the year 20_______

1) Name of the Applicant: -
2) Father’s/Husband’s name: -
   a) House No: -
3) Profession/Occupation: -
   b) Ward/Locality: -
4) Category of the beneficiary: -
   c) Village/Town: -
5) ECS No.: -
   d) Constituency:-
   e) Taluka: -
   f) Contact No.

4) Sanction Order with date: No.
5) Purchase Order with date: No.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Breed of Animals</th>
<th>Date of purchase</th>
<th>Age of animals</th>
<th>Purchase cost</th>
<th>Transport cost</th>
<th>Microchip No.</th>
<th>Phase of current purchase</th>
<th>Total animals purchased under the scheme including current phase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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</table>

FITNESS: - Certified that the animals are in good health and have been microchipped by me as mentioned above.

S/B A/c No.
MICR Code:
IFSC:

Signature of Departmental Area Veterinary Officer/
Assistant Director with Office stamp & Date
Signature of Farmer
Signature of Bank Manager
Enc: Transport receipt, Purchase receipt duly attested by the purchase committee together with insurance receipt.