Kamdhenu Scheme (Sudharit) Amended.

INTRODUCTION:-

Government has introduced Kamdhenu scheme (Sudharit) Amended 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. Farmers compulsorily undergo 2 weeks dairy training at the Govt. Farm – Copardem. Fresh entrants who are old traditional dairy farmers and are currently engaged in dairy activities themselves but had not availed the Kamdhenu Scheme could be exempted from undergoing the dairy training and will be considered only on recommendation from the Area Officer.

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 crossbreed 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. 70,000/- 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>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Category</td>
</tr>
<tr>
<td></td>
<td>Amount Rs.</td>
</tr>
<tr>
<td>1 to 5 (Grade A)</td>
<td>56000</td>
</tr>
<tr>
<td>6 to 10 (Grade B)</td>
<td>56000</td>
</tr>
<tr>
<td>11 to 20 (Grade C)</td>
<td>35000</td>
</tr>
<tr>
<td>21 &amp; above (Grade D)</td>
<td>28000</td>
</tr>
</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) Fulfiling all the conditions laid as required under Kamdhenu Scheme (Sudharit) viz. a well constructed Cattle Shed with cement flooring, fodder cultivation etc.

b) The farmer shall submit to the Director/Veterinary Officer of the Department a receipt, Milch抵达 statement, undertaking in fresh milk, statement of purchase, a recommendation of the concerned Assistant Director/Veterinary Officer within a period of 07 days of purchase.

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.

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, to 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 3½ years under the Comprehensive Insurance Policy with such Insurance Agency/company as the Department may from time to time notify(approved by the Government). 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. 14455/- (Rupees Fourteen Thousand Four Hundred Fifty Five 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” from the amount of subsidy released and kept in financial institution as back ended subsidy.

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

19) In the event of animal yielding less than 50% of expected milk yield as stated at the time of purchase within 45 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 of 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/Dhangar 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.

**INFRASTRUCTURE COMPONENT OF KAMDHENU SCHEME (SUDHARIT) AMENDED**

It is felt that the Farmer should be encouraged to construct Cattle Shed in scientific way and in order to do so Financial Assistance is required. It is proposed to subsidize 80% of Construction cost for a cattle shed with an Area of 5.4 Sq. mtr. per animal and the construction cost @ Rs. 6000/- per sq. mtr. Unit could be of 10 Milch Animals limited to maximum of 20 Milch Animals.

<table>
<thead>
<tr>
<th>No. of animals</th>
<th>Shed Area per Milch Animal 5.4 sq. mtr.</th>
<th>Cattle shed cost @ Rs. 6000/- per sq. mtr.</th>
<th>Subsidy @ 80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit of 10 Milch Animals</td>
<td>54 Sq. mtr.</td>
<td>3,24,000/-</td>
<td>2,59,200/-</td>
</tr>
<tr>
<td>Unit of 20 Milch Animals</td>
<td>108 Sq. mtr.</td>
<td>6,48,000/-</td>
<td>5,18,400/-</td>
</tr>
</tbody>
</table>

This Infrastructure Component is linked to Kamdhenu scheme (Sudharit). Release of subsidy shall be linked to number of Milch Animals purchased, minimum 50% of the unit strength @ Rs. 25,920/- per animal, shall be released the benefit under Infrastructure component of Kamdhenu Scheme (Sudharit). Infrastructure subsidy shall be released after purchase of animals. Bank loan is compulsory.

Farmer shall submit following documents at the time of application.

1) Copy of land ownership document.

2) Form I & XIV document.
3) Deed of lease for the period of 5 years/Notarized NOC Affidavit from Landlord to Tenant (Applicant) for a period of 5 years/Affidavit in Prescribed Format regarding ownership of cattle shed.

4) Survey Site plan.

5) Approved Cattle Shed plan from Government Authorized Engineer/Architect.

6) Copy of Bank Passbook/Mandate form from financial institution.

7) Construction License from prescribed authority.

8) Willingness from Bank/financing Institution ready to finance.

Documents required for release of Subsidy after completion of unit:

1. Valuation certificate from an Approved Valuer.
2. Occupancy Certificate from Panchayat/Municipality.
4. Completion Certificate from Area Assistant Director/Veterinary Officer.
5. Notarized agreement Bond in prescribed format.

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INFRASTRUCTURE COMPONENT OF
KAMDHENU SCHEME (SUDHARIT) AMENDED

Application Form

1. Full Name of the applicant(IN BLOCK LETTERS):

________________________________________________________________________
Surname          First name          Father’s/Husband’s name

2. Description of proposed shed - For 10 Animals.

   - For 20 Animals.

3. Amount of loan applied ________________

4. Annexures/Documents to be attached.
   1) Copy of land ownership document.
   2) Form I & XIV document.
   3) Deed of Lease for the period of 5 years/Notarized NOC from Landlord to Tenant (Applicant) for a period of 5 years/Affidavit in Prescribed Format regarding Ownership of Cattle Shed.
   4) Survey Site plan.
   5) Approved Cattle Shed plan from Government Authorized Engineer/Architect.
   6) Copy of Bank Passbook/Mandate form from financial institution.
   7) Construction License from prescribed authority.
   8) Willingness from Bank/financing Institution ready to finance.

I hereby certify that I have read the entire scheme containing its Rules, Regulations and Guidelines and enclosed all the required documents under Infrastructure component of Kamdhenu Scheme (Sudharit). I also hereby agree to abide by all Rules and Regulations of the scheme and to any changes/Amendments, 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.

Signature of the applicant
Name
Address
For Office use only

(Form to be submitted along with Kamdhenu Scheme (Sudharit) application upon Site Inspection).

1. Total No. of animals to be purchased ______________________________

2. Total Area of Cattle Shed covered under construction______________

3. Total Infrastructure Component Subsidy applied on Construction of Cattle Shed. ________________________________

4. Recommendation (Inspection of Site and Cattle Shed is compulsory)

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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.

Signature of the Asst. Director/ Veterinary Officer

Signature with stamp
Place: .....................

Date: .....................

Office Seal.