

Annexure-7.57

Gist of Subsidy cum Refinance Scheme under JNNSM

- Only models (9 models) approved by MNRE will be eligible for coverage under the scheme. The benchmark cost for SPV systems is Rs.270 per Wp.
- Systems manufactured by companies/installed by dealers not approved by MNRE will not be eligible for coverage under the scheme. (For list of manufacturers please visit MNRE website : <http://mnre.gov.in/list/list-manufacturers-refinancing-jnnsn.pdf>).
- The modified scheme will have enhanced subsidy at 40% as against prevailing subsidy at 30%. The scheme will have only capital subsidy at 40% and there will not be any concessional rate of interest on bank loan or concessional rate of interest on refinance.
- If the bank avails refinance from NABARD, the refinance will be available at normal rate of interest as per the refinance policy.
- The margin will be as per RBI norms, wherever the same is applicable.
- The rate of interest for the ultimate borrower will be as per RBI / bank norms.
- Banks should ensure that the units are insured. The insurance premia may also be included in the Total Financial Outlay.
- Security : as per RBI guidelines
- Coverage - all parts of India -irrespective of urban or rural divide
- Subsidy will be back ended with a minimum lock in period of 3 years. If the loan is repaid before three years, the borrower will not be eligible for subsidy.
- Repayment will be for 5 years.
- Submission of utilisation certificate within 3 months from the date of disbursement.

Detailed guidelines of the above schemes are available for download at www.nabard.org

Annexure-7.58

Guidelines on Livestock Development for Livelihood Support (LDLS 2011-12) under Supplementary Demands for Grants

Total Project Cost = Rs 20 Crores
Assistance = Rs 10 Crores

This project proposes to provide 3996 beneficiaries with one pregnant heifer, 2 adult female goats and 10 (55-60 days old) chicks.

Objectives

- Augment milk and egg production to ensure livelihood support and food security
- Provide goats as a subsidiary income
- Provide chicks to augment income through backyard system.
- Increase fodder production to reduce the cost of production of milk.

Area of implementation

Entire State with preference to milk districts namely- Idukki, Wynad and Palakkad.

Beneficiaries

3996 beneficiaries.

The general policy of the project is to provide animals to farmers who have experience in dairying, those engaged in dairying at present and willing to expand the size of his existing unit and those having at least 10 cents of land suitable for fodder cultivation in own possession or on lease.

Subsidy: @ 50% of total project cost; Rs 25,000 per beneficiary

Mode of implementation

- A baseline study will be conducted in all districts by an SHG preferably 'Kudumbasree' to evaluate results of this project.
- The VS/SVS of panchayats shall invite application after wide publicity.
- Selection of beneficiaries will be conducted by a committee of Veterinary Surgeon/Senior Veterinary Surgeon, Grama Panchayat President and Presidents of milk co-operative societies in the Panchayath, which will be finalized and approved by the District Animal Husbandry Officer.
- Purchase of pregnant heifers from outside the State/ neighboring districts.
- Each farmer will be supplied with one pregnant heifer (above 5 months of pregnancy), 2 adult female goats and 10 (55-60 days old) chicks
- Purchase of heifers by a committee consisting of Veterinary Surgeon/SVS and representatives of beneficiaries
- Goats will be locally purchased or from neighboring districts
- Birds will be procured from Departmental farms/egger nurseries/KSPDC/Veterinary University.
- All animals shall be insured
- The scheme will be bank linked.

- Pregnancy ration @ 50 Kg cattle feed concentrate/month for three months period will be provided for each beneficiary.
- Veterinary surgeon/Senior Veterinary Surgeon shall identify the agency for stocking and distributing the feed (Milk co-operative society, Kudumbasree etc).
- The selected agency will execute an agreement to the effect that they will store the feed in good condition, distribute one bag of 50 Kg cattle feed per month for a period of 3 months to the farmers selected by the veterinary surgeon for this scheme, maintain the records and submit them to the veterinary surgeon for verification.
- The assistance amount will be provided to a Government approved feed factory, in terms of an agreement that the concerned feed factory will distribute the required amount of feed and mineral mixture to the societies identified for this scheme by VS/SVS in the selected area of implementation of the project.
- Veterinary surgeon shall inspect the animal for enrolling to the scheme.
- Secretary of the agency / society shall receive the feed, store them in good condition and maintain the stock register.
- The veterinary surgeon shall hand over the list of beneficiaries for feed supply (50 Kg cattle feed per month for 3 months) to the secretary of the agency/society.
- The secretary of the society shall distribute the feed to the farmers as per the list given by the veterinary surgeon. Month of distribution, quantity of feed etc. to be noted against the name of the farmers in the feed distribution register by the secretary. The farmers should put their signature against their name as a mark of acknowledgement of receipt of the feed.
- The beneficiary will cultivate fodder in at least 10 cents of land.
- The VS/SVS shall conduct health visit every month and provide medicines on need basis.
- Training to all beneficiaries by department personnel
- The monitoring committee should have representatives of District Animal Husbandry Office, Grama Panchayat and Beneficiaries

District wise target

Districts	Physical
Trivandrum	200
Kollam	200
Pathanamthitta	200
Alappuzha	156
Kottayam	200
Idukki	500
Ernakulam	200
Thrissur	300
Palghat	500
Malappuram	200
Kozhikode	300
Wyanad	500
Kannur	400
Kasargod	140
Total	3996

Economics

Item	Beneficiary	Bank loan	Assistance	Total
Cost of a pregnant heifer inclusive of transportation & insurance		15000	15000	30000
Cost of 10 chicks			700	700
Cattle shed renovation, goat shelter and poultry cage	4940			4940
Cattle feed for 3 months @ 50 Kg per month	0		1980	1980
Fodder cultivation	1060		2820	3880
Cost of 2 adult goats inclusive of insurance		4000	4000	8000
Veterinary health care	0		500	500
Total	6000	19000	25000	50000

Assistance @ 50% of Rs 50,000 = Rs 25,000

Total Assistance for 3996 Beneficiaries = Rs 25000 X 3996 = Rs 9.99 Crore

Baseline study = Rs 0.01 crore

TOTAL PROJECT ASSISTANCE = RS 10 CRORE

OUTCOME

- 3996 pregnant heifers, 7992 goats and 39960 chicks are added to the existing population
- On average 144 lakh liters of cow milk per year is added to the pool.
- On average 20 lakh liters of goat milk per year is added to the pool.
- The pullets distributed will add 68.4 lakh eggs to the pool