

GAAY

Gir Adarsh Aajeevika Yojana



A scheme by –
Dadra & Nagar Haveli, Daman & Diu Scheduled Caste / Scheduled Tribes, Other
Backward Classes & Minorities Financial Development Corporation Ltd.
-- SILVASSA --

GIR ADARSH AAJEEVIKA YOJNA (GAAY)

1. Introduction

Dairy farming is an important source of generating additional income for livelihood for an individual. It is also environment friendly; apart from the main product milk, the manure from animals provides a good source of organic matter for improving soil fertility besides the same may also be used as fuel. Women are undoubtedly backbone of any society and needs to be empowered. Hence, the Dadra & Nagar Haveli Daman & Diu Scheduled Caste / Scheduled Tribes Other Backward Classes & Minorities Financial Development Corporation has devised a scheme based on Dairy Farming for women.

1.1. The Department of Animal Husbandry and Veterinary Services of UT Administration is already running a scheme known as IDDP (Integrated Dairy Development Programme) and Small Scale Dairy Unit (SSDU) in which the Department is presently giving financial assistance in form of subsidy for purchase of indigenous Gir breed cow to the women by forming their cooperative society.

1.2. The Gir cow which is proposed to be given to beneficiaries is a robust breed and can survive lean period as well as harsh weather conditions. The Gir breed cow's milk is A2 milk. Such milk has high capability to fight against diseases and disorders of human body like obesity, joint pain, asthma, mental problems etc. A2 milk also contains high levels of Omega 3 fatty acids which is good for health. Strontium present in A2 milk enhances the immunity of body and protects it from harmful radiations. Considering the high malnutrition in the UT of DNH&DD, availability of Gir Cow's milk will help to reduce malnutrition level and it will be widespread impact on the society.

1.3. The Dadra & Nagar Haveli Daman & Diu Scheduled Caste / Scheduled Tribes Other Backward Classes & Minorities Financial Development Corporation has envisaged the Gir Adarsh Aajeevika Yojana (GAAY) in collaboration with the Department of Animal Husbandry and Veterinary Services under which financial assistance will be given by this Corporation for purchase of Gir cow.

2. Objectives of GAAY

- To boost economic empowerment of women belonging to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), Minorities and Divyang in Dadra Nagar Haveli, Daman and Diu through setting up small dairy farms and bring social and economic changes in their lives.
- To generate self employment and production of fresh organic farm milk.

3. Target Group

- Women belonging to SC, ST OBC, Minorities and *Divyang* category.
- Priority shall be given to widow and *Divyang* entrepreneur.

4. Eligibility

1. The beneficiary should be resident of Union Territory of Daman & Diu or Dadra & Nagar Haveli.
2. The female beneficiary should be in the age group of 18 to 55 years.

5. Salient Features of GAAY- IDDP

The Scheme will be implemented by the SC/ST Corporation in co-ordination with AH&VS Department of D&NH & DD.

- 5.1. Under this Scheme, two Gir Cow will be provided. Initially, one Gir cow will be given to the women and after a period of 6 months and assessment of performance of beneficiary by the Corporation second Gir Cow will be given.
- 5.2. A 25% subsidy from the Department of AH&VS and interest free loan from the Corporation is being provided to simplify & make accessible the scheme to beneficiaries which will help for purchase of Gir Cows.
- 5.3. Interest loss on loan amount will be borne by the UT Administration of DNH&DD.
- 5.4. Department of AH&VS will provide all health care facilities (Veterinary services) through its hospital / centres and will be issued cow health certificate.

5.5. Funding Pattern under IDDP Scheme for purchase of two cow :

Sr. No	Activjty	Cost	UTs Administration Subsidy	Loan (Interest free) Component by SC ST Corpn.
1.	Cost of 02 (Two) Milch GIR Cow including transportation cost @ Rs.60000/- per animal.	120000/-	@ 25% of purchase cost subject to maximum Rs30,000/-	Rs.90,000/-@75% of the project cost.
2.	Cost of Cattle Shed and water tank with automatic drinking system	8000/-	4000/- @ 50% of the construction cost	Rs.4000/- i.e. @ 50% of the construction cost as loan.
3.	44 Bags of Cattle feed (each of 50 KGs) 44 x 2 (Rs.600/bag)	52800/-	26400/- @50% of Purchase cost	-----
4.	44 kg of Minerals Mixture (each of 1 kg) (44kgsx2) (Rs.80/-/bag)	7040/-	3520/- (@ 50% of purchase cost)	---
5.	Cost of insurance for 3 years(approx @ Rs.5400/- per animal)	10800/-	Rs.8100/- (@ 75% for SC/ST) and Rs.5400/- i.e. @50% for others.	
6.	Total	198640/-	Rs.72020/- for SC/ST and Rs.69320/- for others	Rs.94,000/- for SC/ST and others

5.5.1. Initially, Under IDDP, the Corporation will provide interest free loan up to ₹ 73,400/- for one Gir Cow @ ₹60000/-, (including cost of cattle shed@ ₹8000/- & insurance @₹5400/-) payable in 5 years.

5.5.2. The beneficiary will have to contribute of ₹2700/-(SC/ST) and ₹5400/- (Others) toward insurance cost as contribution.

5.5.3. The loan amount will be transferred directly to the bank account of the respective beneficiary.

5.5.4. The subsidy of 50% of the actual cost per annum for first three years would also be provided for purchase of 44 bags of cattle feed (each of 50 kg) and 44 bags of mineral mixture (each of 1 kg) per cow by the Department of AH&VS, UT of Dadra and Nagar Haveli / Daman &Diu to the beneficiary.

5.5.5. A cattle shed will be constructed by the beneficiary at her level with the project cost of Rs.8000/-.

5.5.6. The department of AH&VS will provide subsidy @ 25% of purchase cost of Gir cow subject to a maximum of ₹30,000/-, @50% for the cattle shed limited to ₹4000/- and insurance cost @75% for SC/ST limited to ₹8100/- & @50% for others limited to ₹5400/- i.e. total subsidy of Rs.42100/- for SC/ST & Rs.39400/- for others to be transferred the SC/ST Corporation which will be adjusted against loan.

5.5.7. The department of AH&VS will release subsidy to the SC/ST Corporation within one month from the date of loan disbursement.

5.5.8. After purchase of Gir Cow, tagging and insurance will be done by the department of AH&VS with insurance company immediately.

6. Procurement of Gir Cows

The department of A.H. &V.S. DNH/DD will facilitate the beneficiaries to procure the animal under the scheme of GAAY.

7. Procedure for disbursement of loan:

7.1. The applications of eligible applicants alongwith necessary documents in support of eligibility will be sponsored by the department of AH&VS.

7.2. The officials of the Corporation will carry out pre-inspection of borrower's house, availability of drinking water, Green fodder, Cattle shed, medical facility and marketing facility for selling milk.

7.3. The loan will be sanctioned by the Managing Director of the Corporation & will be disbursed within 15 working days of receipt of applications from AH&VS.

7.4. The existing documentation shall be modified / simplified to the extent required.

7.5. An Undertaking will be taken from the beneficiary for surety purpose.

7.6. Post-Inspection will be carried out by the official of the Corporation who will identify purchased Gir Cow, Tagging, Insurance and Cow Health Certificate Certified from Veterinary Doctor.

7.7. The subsidy amount will be treated as promoter's contribution.

7.8. Documents : 1) Domicile/Resident Certificate issued by the Competent Authority.
2) Caste Certificate issued by the Mamlatdar concerned.
3) KYC (Aadhar Card, PAN Card, Ration Card & Voting Card).
4) Land Record (Abstract 7 x 12).

8. Recovery Procedure

On default of repayment of Loan amount, the Corporation shall follow the procedure as per provisions of Goa, Daman and Diu, Public Monies (Recovery of Dues) Act, 1986 and DNH Land Revenue Administration and Regulation Act, 1971. Under IDDP scheme, if beneficiary fails to repay of loan amount within the repayment period, the Corporation will charge @ 8% simple interest on outstanding loan amount till the balance amount has not been cleared.

9. Salient Features of GAAY-SSDU

The Scheme will be implemented by the SC/ST Corporation in co-ordination with AH&VS Department of D&NH & DD.

9.1. Under SSDU Scheme, 10 Gir Cow will be provided. Initially, five (05) Gir cow will be given to women and after a period of 6 months and assessment of performance of beneficiary, another five (05) Gir Cow will be given.

9.2. A 25% subsidy from the Department of AH&VS and loan with simple interest as applicable from the Corporation is being provided to simplify & make accessible the scheme to beneficiaries which will help for purchase of Gir Cows.

9.3. Department of AH&VS will provide all health care facilities (Veterinary services) through its hospital / centres and will be issued cow health certificate.

9.4. Existing eligibility Income criteria will be exempted.

9.5. Funding Pattern under the Scheme of Small Scale Dairy Unit (SSDU) (for 10 Cows).

Sr. No.	Activity	Cost	UT Admin. Subsidy	Loan component with interest by SC ST Corpn.
01	Cost of 10 milch Cow including transportation cost @Rs.60,000/- per cow.	Rs.6,00,000/-	Rs.1,50,000/- (@25% of purchase cost)	Rs.4,50,000/- (@75% of the project Cost)
02	Cost towards Cattle shed, Water Tank, Store Room, automatic drinking system etc.	Rs.2,60,000/-	Rs.1,25,000/- (or @ 50% of construction cost)	Rs.1,35,000/- (or @ 50% of the construction cost)
03	44 bags of Cattle feed (each of 50 Kgs) (44 bsgs x 10) (Rs.600/- bag)	Rs.2,64,000/-	Rs.1,32,000/- (or @ 50% of purchase cost)	---
04	44 kgs of Mineral mixture (each of 1 kg) (44 kgs x 10)(80/bag)	Rs.35,200/-	Rs.17,600/- (or @ 50% of purchase cost)	---
05	Purchase of milking machine (once in lifetime)	Rs.65,000/-	Rs.33,700/-(or @ 75% of purchase cost)	Rs.31,300/-(or @ 25% of the purchase cost)
06	Purchase of Electric Driven Chaff cutter (Once in lifetime)	Rs.38,000/-	Rs.15,000/- (or @ 75% of purchase cost)	Rs.23,000/-(or @25% of the purchase cost)
07	Cost of Insurance for 3 years (approx. @ Rs.5,400/- per animal	Rs.54,000/-	Rs.27,000/- (or @ 50% for Gen) OR Rs.40,500/- (or @ 75% for SC/ST)	
08.	Total	Rs.13,16,200/-	Rs.5,00,300/- for OBC & others and Rs.5,13,800/- for SC/ST	Rs.6,39,300/-

9.5.1. Initially, under SSDU, the Corporation will provide loan at the prevailing rate of interest up to ₹6,90,000/- for five cows (including cost of Gir cow @ ₹3,00,000/-, cattle shed@ ₹2,60,000/, Purchase of milking machine @₹65000/-, Purchase of Electric Driven Chaff cutter @₹38000/-& insurance @₹27000/-) payable in 5 years.

9.5.2. The beneficiary will have to contribute `13,500/-(SC/ST) and ₹27,000/- (Others) towards insurance cost as contribution.

9.5.3. The loan amount will be transferred directly to the bank account of the respective beneficiary.

9.5.4. The subsidy of 50% of the actual cost per annum for first three years would also be provided for purchase of 44 bags of cattle feed (each of 50 kg) and 44 bags of mineral mixture (each of 1 kg) per cow by the Department of AH&VS, UT of Dadra and Nagar Haveli / Daman & Diu to the beneficiary.

9.5.5. The department of AH&VS will provide subsidy @ 25% of purchase cost of Gir cow subject to a maximum of ₹1,50,000/-, @50% for the cattle shed etc limited to ₹1,25,000/-, milking machine @75% limited to ₹33,700/-, Chaff cutter @75% limited to ₹15000/- and insurance cost @75% for SC/ST limited to ₹40,500/- & @50% for gen/others limited to ₹27000/- i.e. **total subsidy Rs.3,64,200/- for SC/ST & Rs.3,50,700/- for OBC & others** to the SC/ST Corporation which will be adjusted towards loan.

9.5.6. The department of AH&VS will release subsidy to the SC/ST Corporation within one month from the date of loan disbursement.

9.5.7. A cattle shed will be constructed by the beneficiary at her level with the project cost of Rs.2,60,000/- including water tank, store room and automatic drinking system etc.

10. Procurement of Gir Cows

The department of A.H. & V.S. DNH/DD will facilitate the beneficiaries to procure the animal under the scheme of GAAY.

11. Procedure for disbursement of loan Under SSDU Scheme:

11.1. The applications of eligible applicants alongwith necessary documents in support of eligibility will be sponsored by the department of AH&VS.

11.2. The officials of the Corporation will carry out pre-inspection of borrower's house, availability of drinking water, Green fodder, Cattle shed, medical facility and marketing facility for selling milk.

11.3. The loan will be sanctioned by the Loan Sanctioning Committee / Managing Director of the Corporation & will be disbursed within 15 working days of receipt of applications from AH&VS.

11.4. Post-Inspection will be carried out by the official of the Corporation who will identify purchased Gir Cow, Tagging, Insurance and Cow Health Certificate Certified from Veterinary Doctor.

11.5. Documents : 1) Domicile/Resident Certificate issued by the Competent Authority.
2) Caste Certificate issued by the Mamlatdar concerned.
3) KYC (Aadhar Card, PAN Card, Ration Card & Voting Card).
4) Land Record (Abstract 7 x 12).

11.6. The applicant will be required to fulfil the existing criteria of the Corporation to get the benefit under this scheme. The corporation shall charge at the @8% simple interest on the loan amount under SSDU scheme.

12. Recovery Procedure

On default of repayment of Loan amount, the Corporation shall follow the procedure as per provisions of Goa, Daman and Diu, Public Monies (Recovery of Dues) Act, 1986 and DNH Land Revenue Administration and Regulation Act, 1971.

13. Role of Beneficiary

13.1. The beneficiary will procure Gir Cow at her/his level and if any, assistance required by the beneficiary, the same will be provided by the personnel from AH&VS and SC/ST corporation.

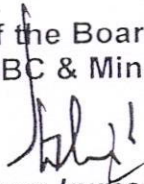
13.2. Growing and harvesting green fodder at her / his land.

13.3. Feeding, day to day care and milking of cattle.

13.4. Cattle feed & mineral mixture will be purchased from authorised agency.

13.5. The beneficiary will pay monthly instalment of loan amount to the Corporation through cheque or any electronic mode regularly.

On behalf of the Board of Directors, DNH
DD SC/ST OBC & Mino. FDC Ltd.


(Sandeep kumar Singh, I.A.S.)
Managing Director

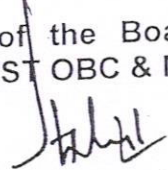
ANNEXURE-I

Estimated Income and Expenditure under GAAY:

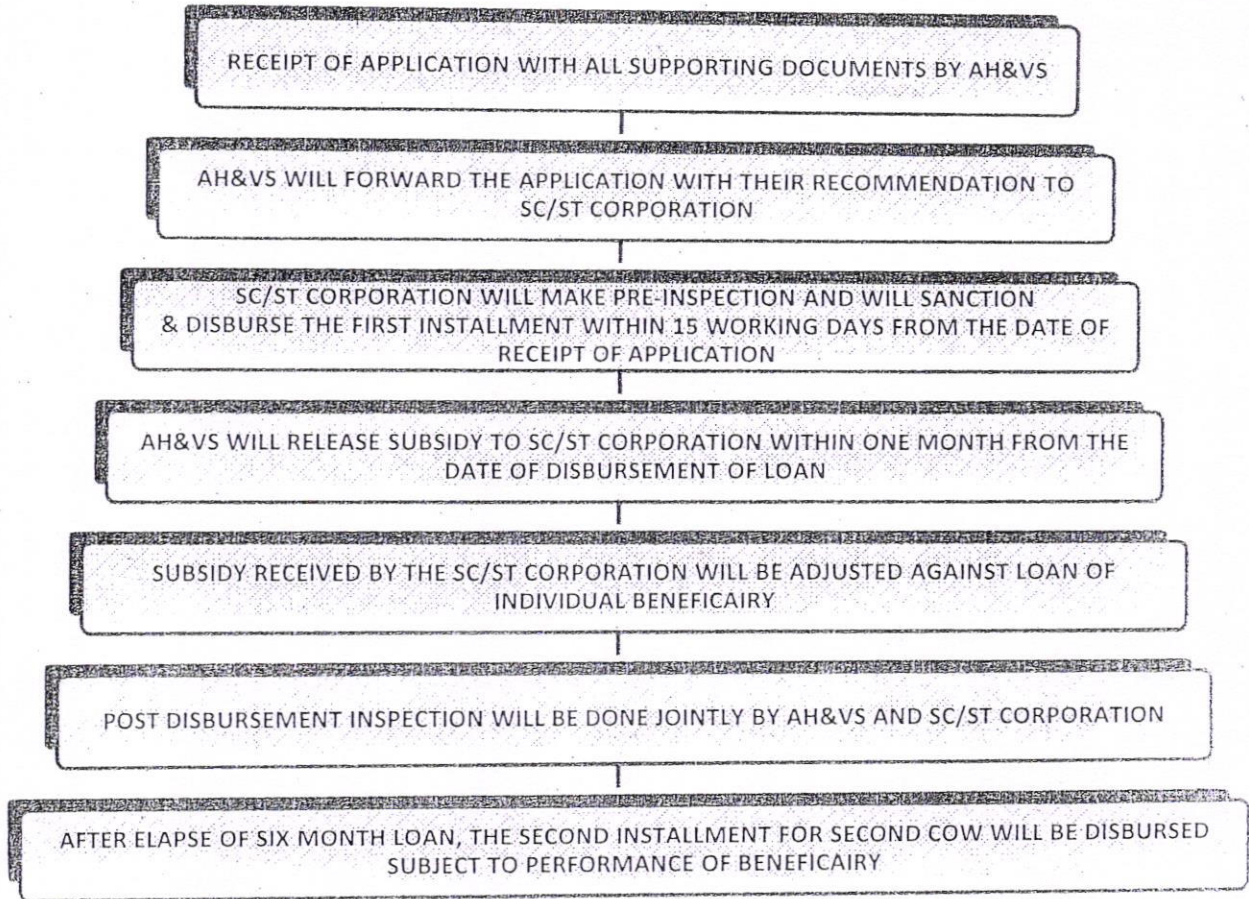
Sr. No.	Particulars	Amount in (₹)
1	Cost of Gir breed Cow (Average Price)	60000
2	Average Milk production per day (in litres) considering entire lactation period	7
3	Average sale price per litre	60
4	Milk Revenue per day	420
5	Average expenditure per cow per day	200
6	Net Income over expenditure per day	220
7	Lactation Days	270
8	Total net Income in one cycle of lactation period	59,400
6	Dry days	210
7	Expenditure per day during dry days	129
8	Feed & fodder expenditure during dry days	27,090
9	Net Income after deduction of expenditure during dry period	32,310
11	Urine per day per cow (in litres)	5
12	Net sale price of urine after deducting Rs.2 as a collecting charge	8
13	Income from urine per day	40
14	Total income from Urine (lactation days + dry days) 270+210 =480 days	19200
15	Total Income (9 +14)	51510
16	EMI (for 5 years @ 0% interest of loan amount)	1961
17	Income from cow per day during dry and lactation period	107.00

Note: *Dairying being a subsidiary to Agriculture activity, fodder as a by-product of crop like paddy and grass will reduce the maintenance charges further. There will be an additional income from cow dung as Farm Yard Manure (FYM) and varmi-compost to the farmer. The offspring will be also an additional asset for the beneficiary. In addition, net income from milk is shown after fulfilling the family's milk requirement.*

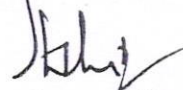
On behalf of the Board of Directors,
DNH DD SC/ST OBC & Mino. FDC Ltd.


(Sandeep kumar Singh, I.A.S.)
Managing Director

FLOW CHART OF PROCEDURE UNDER "GAAY" (IDDP/SSDU) SCHEME



On behalf of the Board of Directors,
DNH DD SC/ST OBC & Mino. FDC Ltd.


(Sandeep kumar Singh, I.A.S.)
Managing Director
