

GOVERNMENT OF INDIA  
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING  
DEPARTMENT OF ANIMAL HUSBANDRY AND DAIRYING  
LOK SABHA  
UNSTARRED QUESTION NO.3615  
TO BE ANSWERED ON 10<sup>TH</sup> AUGUST, 2021

**PROVISION OF LOAN TO DAIRY AND ANIMAL HUSBANDRY SECTOR**

3615. SHRI OMPRAKASH BHUPALSINH alias PAWAN RAJENIMBALKAR:  
SHRIMATI BHAVANA PUNDALIKRAO GAWALI:

Will the Minister of FISHERIES, ANIMAL HUSBANDRY AND DAIRYING  
मत्स्यपालन, पशुपालन और डेयरी मंत्री  
be pleased to state:

- (a) whether the Government provides loan at lower rates of interest or without interest to those not having any provision in this regard to promote dairy and animal husbandry;
- (b) the details thereof including the criteria fixed for the said purpose;
- (c) the details of steps taken by the Government to promote dairy and animal husbandry among the farmers keeping the target of doubling the income of each farmer by the year 2022;
- (d) whether the Government has focused on increasing the credit flow to promote dairy and animal husbandry;
- (e) if so, the details thereof; and
- (f) the quantum of estimated funds and targets of credit flow in this regard?

**ANSWER**

THE MINISTER FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING  
(SHRI PARSHOTTAM RUPALA)

(a) & (b) Yes Sir. The Government provides loans with interest subvention through the following schemes for promotion and development of dairy and animal husbandry sector across the country:

- (i). Animal Husbandry Infrastructure Development Fund(AHIDF)
- (ii). Dairy Processing and Infrastructure Development Fund(DIDF)
- (iii). Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDC&FPO)

Under AHIDF, the Government provides 3% interest subvention to Farmer Producer Organisation, Private companies, individual entrepreneurs, section 8 companies, Micro, Small and Medium Enterprises through the Bank upfront in the first year and subsequently on demand by the bank for each of the beneficiaries on each year on the outstanding amount.

Under DIDF, loan assistance with interest subvention @ 2.5% per annum is provided through NABARD, NDDB and NCDC to the Eligible End Borrowers (EEBs). The Eligible End Borrowers (EEBs) under DIDF are Co-operative Milk Unions, State Co-operative Milk Federations, Multi-

state Milk Co-operatives, Milk Producer companies, NDDB Subsidiaries, FPO/SHGs registered under cooperatives/companies act.

Under SDC&FPO, loan towards working capital to dairy Cooperatives/FPOs is provided at simple annual interest rate of 5%, calculated on a monthly basis. Further, due to Economic Impact of Covid-19 on Dairy Sector, the Government has introduced a new activity “interest subvention on Working capital loans for Dairy sector” as a component under this scheme. This component is implemented by DAHD through NDDB. 2% interest subvention on secured working capital loan is provided including additional 2% interest subvention for prompt and timely repayment.

(c) The details of the schemes being implemented by the Government to promote dairy and animal husbandry across the country are as under:

- i. Rashtriya Gokul Mission(RGM)
- ii. National Programme for Dairy Development (NPDD)
- iii. Dairy Processing and Infrastructure Development Fund(DIDF)
- iv. Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDC&FPO)
- v. National Livestock Mission(NLM)
- vi. Animal Husbandry Infrastructure Development Fund(AHIDF)
- vii. Livestock Health & Disease Control(LH&DC)
- viii. National Animal Disease Control Programme (NADCP)

(d) to (f) In order to ensure increased credit flow in the form of Kisan Credit Card(KCC) to animal husbandry, dairy & fisheries farmers as announced in Hon’ble Finance Minister’s Budget Speech 2021-22, a target of Rs 61,650 crore for animal husbandry, dairy and fisheries is fixed within the overall term loan target of Rs 6,85,000 crore for agriculture. The proposed target for animal husbandry, dairy and fisheries for 2021-22 is as under;

(Rs in Crore)

Dairy	35,141
Poultry	13,563
Sheep Goat & Piggery	6781
Fisheries	6165
<b>Total</b>	<b>61,650</b>

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