SUBSIDY ON LOAN UNDER THE VARIOUS SCHEMES OF THIS DEPARTMENT

Insurance: Department is implementing Risk Management & Insurance component under National Livestock Mission:

1. Insurance premium Rates:

<table>
<thead>
<tr>
<th>For one year</th>
<th>For three years</th>
</tr>
</thead>
<tbody>
<tr>
<td>• @ 3% in normal areas</td>
<td>• @ 7.5% in normal areas</td>
</tr>
<tr>
<td>• @ 3.5% in NER</td>
<td>• @ 9% in NER</td>
</tr>
<tr>
<td>• @ of 3.5% in difficult areas</td>
<td>• @ of 10.5% in difficult areas</td>
</tr>
</tbody>
</table>

2. Pattern of Assistance:

Subsidy on premium:

Normal Areas
For APL farmers:
• 25% GoI share,
• 25% State Share
• 50% beneficiary share

For BPL/SC/ST farmers:
• 40% GoI share,
• 30% State Share
• 30% beneficiary share

NER Areas
For APL farmers:
• 35% GoI share,
• 25% State Share
• 40% beneficiary share

For BPL/SC/ST farmers:
• 50% GoI share,
• 30% State Share
• 20% beneficiary share

Difficult Areas
For APL farmers:
• 45% GoI share,
• 25% State Share
• 30% beneficiary share
For BPL/SC/ST farmers:

- 60% GoI share,
- 30% State Share
- 10% beneficiary share
DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME

The Department of Animal Husbandry, Dairying and Fisheries is implementing Dairy Entrepreneurship Development Scheme with the objective of generation of self-employment opportunities in the dairy sector, covering activities such as enhancement of milk production, procurement, preservation, transportation, processing and marketing of milk by providing back ended capital subsidy for bankable projects through NABARD.

Pattern of Assistance:

(i) Back ended capital subsidy @ 25% of the project cost for general category and @ 33.33 % for SC/ST farmers. The component-wise subsidy ceiling will be subject to indicative cost arrived at by NABARD from time to time.

(ii) Entrepreneur contribution (Margin) for loans beyond Rs.1 lakh* -10% of the project cost (Minimum)

(iii) Bank Loan - Balance portion [* Subject to any revision in RBI guidelines]