



Government of Jammu & Kashmir
Directorate of Animal Husbandry
Jammu.

No:- DAHJ/Tech-368/1629-53

Dated:- 11-06-2020

Copy of Government Order No:- 64-ASH of 2020 Dated:- 10.06.2020 and Minutes of the meeting held on 10th June, 2020 under the Chairmanship of Mr.Navin Kumar Choudhary, IAS, Principal Secretary to Government, Agriculture Production Department issued vide No:- Pr.Secy/PS/Min/2020 Dated:- 10.06.2020 is endorsed to the following officers for information and immediate necessary action:-

- 1-3/ Joint Director, Farms/Poultry/ARV Lab., Jammu
- 4-13/ Chief Animal Husbandry Officer, Jammu/Samba/Kathua/Udhampur/Reasi/Doda/Ramban/Kishtwar/Rajouri/Poonch
- 14-16/Dy. Director (AH)/Poultry/P&S, Directorate of Animal Husbandry, Jammu
- 17/ Dy. Director, Res. & Prod., Jammu
- 18-19/Suptt., Vety.Hospital, Jammu/R.S.Pura
- 20/ Epidemiologist, Jammu
- 21/ Principal, Stock Asstt., Trg.Institute, Jammu
- 22/ L/F cum Rinderpest Control Officer, Jammu
- 23/ Extension Officer, Publicity Wing, Jammu
- 24/ Accounts Officer, Directorate of Animal Husbandry, Jammu for information & n/action.
- 25/ I/c Website, Directorate of Animal Husbandry, Jammu for information & n/action.


(Vivek Sharma) KAS,
Director,
Animal Husbandry Deptt.,
Jammu.

11/06/2020
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Government of Jammu and Kashmir
Animal/Sheep Husbandry Department
Civil Secretariat J&K, Jammu

Subject: Special Drive for providing all dairy farmers of Milk Cooperatives and Milk Producers with Kisan Credit Cards (KCCs).

Government Order No. 64 ASH of 2020

Dated: 10.6.2020

Dairy is among the fastest growing sectors of the economy with a CAGR of above 6% in the last 5 years. Providing short term credit to dairy farmers for meeting their requirements for working capital, marketing etc. will boost their productivity tremendously.

2. RBI vide its circular No. RBI/2018-19/112 dated 4th February 2020, had allowed coverage of all animal husbandry farmers including dairy, poultry and small ruminants' farmers under KCC. Consequently RBI issued another circular RBI/2019-20/48 dated 26 August 2019, through which interest subvention of 2% and prompt payment additional interest subvention of 3% was extended to these farmers.

3. In the first phase, the target is to cover all farmers who are members of dairy cooperative societies and are associated with different Milk Unions and who do not have KCC. If these farmers already have KCC based on their land ownership, they can get their KCC credit limit enhanced, however, interest subvention shall be available only to the extent of Rs. 3 lakhs. Although the general limit for KCC credit without collateral remains Rs. 1.6 lakh, but the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries and hence the credit limits without Collateral can be up to Rs. 3 lakh.

4. Milk Unions will need to get the KCC forms printed and get them filled by the farmers by utilising the services of Dairy Cooperative Society (DCS) Secretaries or Bank Mitras under SRLM. They will certify that the farmer whose details are given below has specific numbers of cattle and has been supplying milk to the Milk Union and that their milk payment is being done through BDT in the account number mentioned in the form. The filling of KCC forms for all farmer members should be completed within 15 days by the Milk Unions and submitted to the Bank branches to give the banks time to complete issue of KCC in time.

5. In case the farmer is agreeable, the Milk Union can enter into a general Tri partite agreement with the Bank and farmer and assure payment of KCC dues to the bank, in case of a default. In such a case, the bank may make use of the RBI guidelines to extend credit limit without collateral up to Rs. 3 lakh, as the farmer already has a tie up arrangements with the processing cum marketing Unit (Milk Union) without any intermediaries.

6. The Milk Union can also enter into a no cost service agreement with the bank to pay the bank dues timely so that the farmers can avail of the additional 3% interest subvention payable in case of prompt repayment as well as the enhanced collateral free credit limit.

7. NABARD has informed that the Scale of Finance for Allied activities has already been approved for all Districts by DLTC. This should be circulated by the DLCC to all the Bank branches.

8. A special meeting of DLCC of every district should be called and the Milk Union MD should be requested to attend as a special invitee in the meeting. The Milk Union should provide a list of farmers associated with the Milk Union Bankwise, branchwise to the DLCC in the first meeting itself. Thereafter it should weekly provide a list of applications submitted to different branches electronically to the LDM with a copy to DLCC and the Banks.

9. DLCC should review the progress of the Campaign every week by constituting a Special Committee for the purpose and also review the progress of different BLBCs. BLBCs should be activated to get better results. Many a time sanction of KCC cards to farmers is delayed in case of verification of Land records. As DLCC is headed by the Collector, who also heads land revenue administration, the Special Committee of DLCC should also review the progress of providing certified copy of land records to expedite issue of KCC.

10. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible for receiving forms and providing appropriate guidance to the farmers.

11. The Indian Banks Association, vide letter No. SB/Cir/KCC/2018-19/6778 dated 04.02.2019 had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/ crop loans up to Rs. 3 lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

12. While filling of the application form, the applicants will be encouraged to give consent for coverage under the PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC.

13. It needs to be ensured that eligible beneficiaries of PM-KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time and in any case within a maximum period of two weeks from the date of submission of the completed applications forms, after due process and verification as per Bank policy and regulatory guidelines.

14. Bank should nominate a nodal officer for coordinating on matters relating to this campaign. The Nodal Officer will be responsible for reporting the progress of coverage at such intervals and in such format for reporting, as would be required by DAC&FW and DAHD. The current practice of online reporting of data by the SLBCs on the PMFBY portal of DAC&FW will continue.

15. The Scheme will be reviewed on a weekly basis by a Committee chaired by Principal Secretary DAHD, with representatives from SLBC and implementing banks. Final report of issue of KCC should be provided by SLBCs and the banks to DAH latest by 7th of August, so that the progress of the campaign may be shared with the Nation by 7th August 2020.

By order of the Government of Jammu and Kashmir.

Sd/-

(Navin K. Choudhary), IAS
Principal Secretary to Government
Animal/ Sheep Husbandry Department

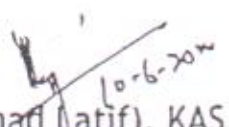
No: ASH/Plan/KCC/2020

Dated: 10.06.2020

Copy to the :

1. Chief Secretary, J&K.
2. Financial Commissioner, Finance Department, J&K.
3. Principal Secretary to Hon'ble Lieutenant Governor.
4. Joint Secretary (J&K), Ministry of Home Affairs, Government of India.
5. Private Secretary to Hon'ble Lieutenant Governor.
6. Director, Agriculture, Director Animal Husbandry, Director Horticulture Kashmir/Jammu and Director Fisheries Department, J&K to ensure that their field staff surveys each and every village and get prepared KCC immediately.

- They will also coordinate with the Bank Branches to ensure credit flow to the Farmers.
7. Mr. Sunil Gupta, Convener, SLBC. He is requested to circulate this immediately among bank branches in the state for immediate implementation. He will also give this scheme a wide publicity.
 8. Director Planning, Animal Husbandry Department.
 9. Private Secretary to Principal Secretary to Government, Animal/Sheep Husbandry Department.
 10. I/c Website.
 11. Government Order File.(w.2.s.c.).


(Mohammad Latif), KAS
Additional Secretary to Government
Animal / Sheep Husbandry
Department