

Standard Operational Guidelines to extend Bank finance for the beneficiaries of YSR Cheyutha Scheme for Animal Husbandry Activities.

S.no	Parameter.	Guidelines
1	Name of the scheme	"YSR Cheyutha" (For AH Activities i.e Dairy & Sheep /Goat rearing)
2	Objectives of the scheme	<ul style="list-style-type: none"> Extend financial assistance to the women of BC,SC,ST & Minority communities of 45-60 years age Enhance their livelihood opportunities and living standards To ensure optimal production from animals supplied under this programme by making available good quality feed and fodder through RBKs in the State Providing Health care services to the animals through AH Departmental Staff.
3	Target Group & Eligibility	<ul style="list-style-type: none"> Beneficiaries , who are in the age group of 45-56 years , belonging to SC/ST/BC/MINORITY Communities are eligible for this scheme. (Subject to meeting other criteria as per Govt of AP GO No 40 & 41 date 12.11.2020, which is enclosed). Bank finance to be extended from list of eligible borrowers as per the Bank norms.
4	Identification of Beneficiaries	<ul style="list-style-type: none"> Beneficiary identification as per the eligible criteria who are interested to rear dairy /sheep/goat animal and obtaining beneficiary willingness for purchase of animals under YSR Cheyutha schemes was done by the SERP.
5	Facility Type	<ul style="list-style-type: none"> Agriculture Term loan
6	Purpose of the Loan.	<ul style="list-style-type: none"> Purchase of Pregnant Heifers, pregnant and milch animals among the categories of Buffaloes and cows and sheep and goat as per the beneficiary choice.
7	Loan amount (Rs)	<ul style="list-style-type: none"> Maximum 56,250/ (Fifty Six Thousands and two hundred fifty)
8	Self Margin	<ul style="list-style-type: none"> 25 % on the unit cost.
9	Rate of Interest	<ul style="list-style-type: none"> As per Financing Bank's guidelines.
10	Repayment	<ul style="list-style-type: none"> Dairy : 48 Monthly installments including moratorium of 03-06 months . Sheep/Goat : 4 yearly or 8 half yearly installments including moratorium of 03-06 months .



SLBC OF AP



Convener: Union Bank of India

11	Co - Obligation/Guaranty	NIL.
12	Primary Security	<ul style="list-style-type: none"> Hypothecation of live stock purchased out of Bank finance.
13	Collateral Security	<ul style="list-style-type: none"> Nil
14	Documentation	<ul style="list-style-type: none"> As per individual Bank's approved Loan policy. Banks shall accept the simplified common application designed by SLBC.
15	Other Charges	<ul style="list-style-type: none"> Applicable as per individual Bank loan policy guidelines.
16	Insurance	<ul style="list-style-type: none"> Applicable as per individual Bank loan policy guidelines.
17	Mode of disbursement	<p>Payment towards the cost of animal (Milch/Pregnant/Pregnant Heifers/sheep/goat) which was finalized by following Purchase Committee/Procurement Committee:</p> <ul style="list-style-type: none"> The beneficiary concerned The VAS/AD concerned Representative of SERP Bank representative <p>Amount shall be paid to the bank account of animal seller from the unit cost after receipt of the acknowledgment of the beneficiary (as per annexure VI & IV in GO no 40& 41 respectively) and sale consent from the seller concerned.</p>
18	Insurance.	<p>The insurance cover shall be for 3 years for full animal cost in the name of the financing bank. Insurance coverage will be as per the IRDA norms and as group policy. The Insurance premium shall be paid from Rs.75,000/- within the unit cost by the banker.</p> <p>For animals purchased outside the state transit insurance shall also be included in the scheme</p> <p>(The details of the Insurance company and premium rates will be decided by Govt of AP, which will be intimated in due course)</p>
19	Role of Department of Animal Husbandry.	<ol style="list-style-type: none"> Pre & Post-Induction Training to the Beneficiaries Physical verification of animals. Providing Health care services to the animals Encourage beneficiaries for feed & fodder linkages
20	Other Information	<ul style="list-style-type: none"> GoAP aims to channelize this funds being provided under YSR Cheyutha scheme into sustained and long term advantage by encouraging "Enterprising" among the scheme beneficiaries. GoAP would handhold the scheme by providing technical support, forward and backward linkages, marketing, support etc. As such GoAP

		<p>has entered MOU with reputed AMUL company.</p> <ul style="list-style-type: none"> ➤ Type of Animal, Breed, Unit Size, Unit Cost, Animal induction mode, Finalization of rates of animals etc will be applicable as per the procedure explained in GO no : 40 & 41 dated 12.11.2020(Enclosed) ➤ Banks can view the proposed scheme with a business prospective. ➤ Animal Husbandry department & SERP (Society for Elimination of Poverty), GoAP will provide all requisite inputs to the beneficiaries, provide handholding support and help banks in providing required finance to the beneficiaries. ➤ Banks shall update the finance progress through on line portal to be developed by Department. ➤ Banks shall treat the financial assistance under the scheme as separate one and not to link with their existing SHG limits. ➤ The identified beneficiary under YSR Cheyutha scheme is eligible for financial assistance of Rs 75,000 in 4 tranches at 18,750 per annum which can be utilized for business development or repayment of loans. ➤ Banks can utilize the services of VAA/VAHA/VWA services at village secretariat for the purpose recovery of loans.
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YSR CHEYUTHA LOAN APPLICATION
(Govt. of AP Sponsored Scheme)

To

The Branch Manager,

..... Bank

.....Branch

PHOTO

Sir / Madam,

SUB:- Request for setting up of the following under YSR Cheyutha Scheme — Reg.

- a) Cows – Pregnant/ Pregnant Heifer/Milch (Cross breed – HF/J)
- b) Buffaloes - Pregnant/ Pregnant Heifer/Milch – (GM/GMB)
- c) Sheep/Goat – Ewes/Does

1. Personal Information

Name:	W/o / D/o
Address:	Aadhaar No.
Category (SC/ST/BC/MINORITY)	Land Holdings (If any)(Acres):
Age & Date of birth	Experience.
Education qualification:	Mobile No.
Name of the group (In case member of SHG group)	SHG Group A/c No. (In case member of group)
Line of proposed activity .	Milch Cattle/ Sheep /Goat Rearing
Cost of Animals	Rs.
Insurance Charges	Rs.
Transportation & Feed costs.	Rs.
Total Unit Cost :	Rs.
Existing number of Animals	
Proposed animals to be purchased.	
Annual cash flows (In Rs. Lakhs)	Existing (Last financial year)
	Expected :

2. Personal Bank Account detail (Details of account where YSR Cheyutha amount has been credited)

Bank Account No	
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3. Details of the loan required

Bank Loan : Rs.

Margin (25%) : Rs.

Total amount : Rs.

4. Repayment Schedule : (Tick the appropriate Option)

48 Months inclusive of 3-6 months gestation – Cow/Buffalo

4 yrly installments/ 8 half yrly installment inclusive of 3-6 months gestation – Goat/Sheep

The above information is true to the best of my knowledge and belief.

I hereby certify that all information furnished by me/us is true, correct and complete. I have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue/statutory due owed by me. I shall furnish all other information that may be required by bank in connection with my application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or Mudra Ltd., or any other agency as authorized by you, may at any time, inspect / verify assets, books of accounts, milch cattle/sheep/goat etc, in our business place as given above. You may take appropriate safeguards / actions for recovery of bank's dues.

Place :
Date :

Signature of the Applicant