



पशुपालन और डेयरी विभाग

**DEPARTMENT OF ANIMAL HUSBANDRY AND  
DAIRYING**

# **REGIONAL REVIEW MEETING**

## **Dairy Development Schemes**

### **PM Gati Shakti and KCC**

**(Western Region & Himachal Pradesh)**

**02.04.2025**

# State-wise presentation

- **Gap Analysis**
- **National Programme for Dairy Development (NPDD)**
  - Component A
  - Component B (Dairying through Cooperatives)
- **Dairy Processing and Infrastructure Development Fund (DIDF)**
- **Supporting Dairy Cooperative & Farmer Producer Organisation engaged in dairy activities (SDC&FPO)**
- **PM Gati Shakti**
- **Kisan Credit Card**

# Gujarat

# Gujarat-Gap Analysis

Milk Availability, Production and Procurement				
Per Capita Availability	Milk Production (2023-24)		Milk Procurement (by Coop.+ MPC)	
Grams/day	('000 tonnes)	(in TKgPD)	(in TKgPD)	% of Milk Production
700	18311.80	50169.32	31359.00	62.51

Parameter	Milk Potential Village	Organized	Functional	Gap
DCS Coverage & Gap	16733	22752	18407	0
Infrastructural Gap Analysis		Required	Existing	Gap
Bulk Milk Chilling Capacity (in thousand Litres-KL)		39199	31112	2607
Milk Processing Capacity (in TLPD)		39199	34740	4459
AMCU/DPMCU with Milk Analyser (in Nos.)		18407	16843	1564
Adulteration Testing Machine (in Nos.)		8987	6502	2485

# **National Programme for Dairy Development**

**(Component A)**

# Gujarat- Financial Progress (NPDD-A)

## Year-wise position of unspent balance

(Rs. in lakh)

S. No.	Name of the State		2023-24		2024-25		Total	
			Released	Unspent	Assigned	Unspent	Released	Unspent
1	Gujarat	Coop.	0.00	0.00	3000.00	304.73	23129.80	304.73
		MPC*	574.05	82.90	0.00	0.00	574.05	82.90

No unspent balance against releases made till 31.03.2023

## Project-wise details

Financial Progress:

(Rs. In lakh)

Total Projects	Ongoing Projects	Total outlay	Central Share	Funds released	Refunds (Savings)	Unspent	Committed Liability
08	04	55281.98	33751.82	23703.85	1492.21	387.63	10050.97
Ongoing Projects							
Project Code	Year of approval	Total outlay	Central Share	Funds released	Refunds (Savings)	Unspent	Committed Liability
NPDD_GJ_05H	2021-22	19866.00	11919.60	11919.60	414.87	0.00	0.00
NPDD_GJ_06H	2021-22	2000.00	1200.00	1200.00	---	0.00	0.00
NPDD_GJ_07J	2023-24	18881.39	11328.83	3000.00	---	304.73	8328.83
NPDD_GJ_08J*	2023-24	3623.65	2296.19	574.05	---	82.90	1722.14

\*Project of Maahi MPC implemented by NDDB as SIA

# Gujarat-Physical Progress & Issues

## Physical Progress

Parameters		Project Target	Achievement	% Ach.
Dairy Cooperative Society (nos.)		2321	1852	79.79
Milk Producer members ('000)		319.85	35.280	11.03
Average Milk Procurement (TLPD)		4161.76	2808.33	67.48
Average Milk Marketing (TLPD)		2124.92	2921.25	137.5
Milk Processing Capacity (TLPD)		400.00	400.00	100.00
Bulk Milk Cooler	Number	2245	2026	90.24
	Capacity (TLPD)	6967.50	7109.00	102.03
Strengthening of Dairy Plant Laboratories		5	5	100.00
Automatic Milk Collection Unit (nos.)		4776	4284	89.70
Electronic Milk Adulteration Testing Machine		4389	82	1.87
State Central Lab		01	01	100.00

## Issues:

1. UC of about Rs. 82.90 lakh (Maahi MPC) of FY 2023-24 is still awaited.
2. Countersigned UCs from State Government is awaited. (Rs.1601.801 lakh UC of GCMMF and Rs.491.15 lakh of NDDDB/Maahi MPC awaited from State Govt.)
3. An amount of Rs.3000 lakh has been released during current FY 2024-25 against which expenditure of Rs.2695.27 lakh has been reported on PFMS portal. **Remaining amount of Rs.304.73 lakh was unutilized due to savings and lapsed.**

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# Gujarat-Action Plan

## Allocation and Expenditure made during FY 2024-25

(Rs. in lakh)

CNA	Committed Liability (As on 31.03.2024)	New Project Approved (2024-25)	Initial Allocation	Revised Allocation	Funds Assigned	Funds Utilized	Un-Utilised
GCMMF	11328.83	0.00	2000.00	3000.00	3000.00	2695.27	304.73
NDDDB	1722.14	0.00	574.05	0.00	0.00	0.00	0.00
Maahi MPC							

CNA	Action Plan for FY 2025-26 (Rs. in lakh)			Remarks
	Proposed Amount (State)	Tentative Allocation	Components /Activity	
GCMMF	23508.59 (Ongoing +New)	5000.00	Milk Chilling & Lab strengthening	<b>Ongoing Project:</b> Committed liability of Rs.8328.83 lakh. <b>New project:</b> Rs.15823.79 lakh
NDDDB for MPC	1645.69 (Ongoing)	574.05	Milk Chilling, Lab strengthening & ICT	<b>Ongoing project</b> UC of Rs 574.05 lakh awaited from State Govt. Committed Liability Rs.1645.69 lakh.



# Gujarat : DIDF Achievement (Financial Progress) as on 28.02.2025 (Rs in Crore)

S.No	Project	Details of the Projects	(Rs in Crore)			Status
			Total Project Cost	Loan sanctioned	Loan disbursed	
NDDB's projects						
1	Banaskantha District Cooperative Milk Producer's Union Ltd.	New Dairy Plant of 30 LLPD capacity (expandable to 50 LLPD) at Sanadar, Modernization / strengthening of facilities in the existing dairy plant at Banas Dairy, Palanpur and Creation/ expansion of manufacturing facilities Value Added Products at Banas Dairy, Palanpur	599.83	479.87	474.20	Completed
2	Sabarkantha District Cooperative Milk Producer's Union Ltd.	Establishment of Powder Plant of 100 MTPD and Dairy Plant of 10 LLPD at Himatnagar	361.14	288.42	184.48	Completed
3	Gandhinagar District Cooperative Milk Producer's Union Ltd.	Setting-up of New Dairy Plant of 250 TLPD expandable to 500 TLPD at Dashela, District Gandhinagar, Gujarat	109.39	54.30	51.29	Completed
4	Sabarkantha Milk Union	Setting up of 30 MTPD Cheese and 45 MTPD Whey Powder Plant at Himmatnagar	600.00	480.00	400.11	On going
5	Sabarkantha Milk Union	Setting-up of new 800 MTPD Cattle Feed Plant and 25 MTPD Mineral Mixture Plant at Hajipur, Himmatnagar, Gujarat	208.75	167.00	176.81	On going
	Total		1879.11	1469.59	1286.89	

**Gujarat : DIDF Achievement (Physical Progress) as on 28.02.2025**  
**(Rs in Crore)**

S. No	Project	Total Projects	Milk Proc. (LKgPD)		Milk Process. Capacity (LLPD)		Value Added Products (LLPD)	
			EOP	Achiev.	EOP	Achiev.	EOP	Achiev.
NDDB's projects								
1	Banaskantha District Cooperative Milk Producer's Union Ltd.	1	71.48	81.01	30.00	30.00	10.63	10.63
2	Sabarkantha Milk Union (Powder and Dairy Plant)	1	39.62	45.63	10.00	10.00	0.00	0.00
3	Sabarkantha Milk Union (Cheese and Whey Powder Plant)	1			0.00	0.00	7.37	0.00
4	SabarkanthaMilk Union (CFP)	1			0.00	0.00	0.00	0.00
5	Gandhinagar District Cooperative Milk Producer's Union Ltd.	1	2.77	2.68	2.50	0.00	0.00	0.00
Total		5	113.88	129.32	42.50	40.00	18.00	10.63

# **Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)**

# Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)

Scheme was launched during 2017-18. The scheme is being implemented through National Dairy Development Board (NDDB). **The actual implementation of scheme started during 2020-21 (COVID period).**

**Pattern of financial assistance:** Under the Component “B” of the scheme, an interest subvention of 2% per annum on the working capital loan is being provided to the producer owned Institutes (POIs.). Further, for prompt and timely repayment, an additional 2% per annum interest subvention is payable at the end of the loan repayment/interest servicing period.

Temporarily, the other component namely “working Capital loan” was kept in suspension since 2020-21.

## Progress in Gujarat State

<b>State-wise release under SDCFPO (Interest subvention on working capital) as on 15.03.2025 *</b>							
S. No.	State	Amount, Rs. in crore					
		2020-21	2021-22	2022-23	2023-24	2024-25	Total
1	Gujarat	123.20	163.62	115.57	124.23	0.00	526.62
*Total Interest subvention disbursed (@2% regular and 2% additional)							

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Gujarat)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed



# **Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers**

## **Western Regional Review Meeting**

**02.04.2025**



# Provision of KCC to Animal Husbandry Farmers

- RBI in February,2019 extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.
- Loan limit is arrived at based on Scale of Finance, which is fixed by State Level Technical Committee in consultation with District Level Technical Committee.
- KCC card can be issued upto Rs 1.6 lakh without any collaterals and up to Rs 3 lakh without collateral if arrangements between producers & processors in place.
- Benefits of Interest Subvention at 2% and Prompt Repayment Incentive at 3% to fisheries and animal husbandry farmers (upto a maximum limit of Rs. 2 lakhs) allowed through RBI circular in Aug 2019 for KCC.

# **Budget Announcement 2025-26: Benefits for animal husbandry and dairy farmers under KCC**

**The increased credit limit from Rs 3 lakh to Rs 5 lakh for KCC under MISS Scheme:**

- will ensure higher limits for working capital requirements for animal husbandry and dairying.
- By increasing the IS limit to Rs.5.00 lakh without any sublimit , animal husbandry and dairy farmers will reap the benefit of subsidized working capital loan.
- may boost working capital loan uptake and ensure affordable working capital among animal husbandry and dairying farmers.
- Will helps farmers invest in better resources, improve productivity, and ultimately increase their income.

# Highlights of the Campaign

- Target is to cover all eligible farmers who are involved in various Animal Husbandry and Fishery Activities.
- Detailed guidelines for the campaign including State-wise targets issued on 10.11.2021 to all the States and UTs.
- Under this campaign, weekly “District-level KCC camps” will be organized by the District Coordination Committee constituted as under for scrutiny of sourced applications;
  - a) Lead District Manager- Convenor
  - b) DDM, NABARD - Member
  - c) District Nodal Officer, Department of Animal Husbandry - Member
  - d) District Nodal Officer, Department of Fisheries - Member
  - e) Bank’s representatives at District Level -Member
- The Coordination Committee functioned under the overall supervision of District Magistrate.

# Progress of the ongoing Campaign

- Progress of AHD KCC campaign 2024-25 as reported by DFS ;

Date as on	Application received	Applications Accepted	Applications sanctioned
15.09.2024	47,17,148	46,37,334	32,16,422
14.03.2025	53,76,681	52,94,636	37,27,593
Progress during 2024-25 campaign	6,59,533	6,57,302	5,11,171

# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Gujarat	80,000	83,993	84,209	75,272

# Goa

# Goa-Gap Analysis

Milk Availability, Production and Procurement				
Per Capita Availability	Milk Production (2023-24)		Milk Procurement (by Coop.+ MPC)	
Grams/day	('000 tonnes)	(in TKgPD)	(in TKgPD)	% of Milk Production
110	63.66	174.41	41.00	23.51

Parameter	Milk Potential Village	Organized	Functional	Gap
DCS Coverage & Gap	178	181	174	4
Infrastructural Gap Analysis		Required	Existing	Gap
Bulk Milk Chilling Capacity (in thousand Litres-KL)		51	42	19
Milk Processing Capacity (in TLPD)		51	110	Nil
AMCU/DPMCU with Milk Analyser (in Nos.)		174	56	118
Adulteration Testing Machine (in Nos.)		225	0	225

# **National Programme for Dairy Development**

**(Component A)**



# Goa-Financial Progress (NPDD-A)

## Year-wise position of unspent balance

2017-18		2019-20		2021-22		Total (2014-15 to 2024-25)	
Released	Unspent	Released	Unspent	Released	Unspent	Released	Unspent
791.50	695.42	42.50	0.00	39.81	0.00	873.81	695.42

No releases during 2014-15 to 2016-17, 2018-19, 2020-21, 2022-23 & 2023-24

## Project-wise details

Financial Progress:

(Rs. In lakh)

Total Projects	Ongoing Projects	Total outlay	Central Share	Funds released	Unspent
02	01	1689.97	1393.45	873.81	695.42
Ongoing Projects					
Project Code	Year of approval	Total outlay	Central Share	Funds released	Unspent (Year)
NPDD_GA_01D	2017-18	1604.97	1308.45	791.50	695.42

# Goa-Issues

## Issues

1. **Funds under NPDD\_GA\_01D stuck in Punjab & Maharashtra Co-op Bank (Since Sept'2019). No permission has been granted by RBI for withdrawal of funds.**
2. RBI has informed that GOI has notified the amalgamation scheme of PMC Bank with Unity Small Finance Bank Ltd. (USFBL) from January 25, 2022
3. As per the amalgamation scheme, funds parked with PMC bank amalgamated to Unity Small finance Pvt. Ltd have now been converted into equity and preference share.
4. Goa Milk Union (GMU) vide letter dated 17.08.2023 **requested DAHD to get the share and equity warrants transferred in the name of Government of India** as refund of balance unspent and also that the refund the amount of dividend received by them from USFBL, as the amount kept separately and not utilized by them.
5. DFS vide DO letter dated 25.10.2024 has informed that **equity is required to be dematerialised first and these dematerialised securities can then be transferred** as per the contractual terms, in accordance with the procedures prescribed under Companies Act.2013 and the regulations/rules made there under.
6. Form for opening CNA account of Goa Milk Union in e-Kuber of RBI is still awaited.

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# Goa-Action Plan

Allocation and Expenditure made during FY 2024-25							
(Rs. in lakh)							
CNA	Committed Liability (As on 31.03.2024)	New Project Approved (2024-25)	Initial Allocation	Revised Allocation	Funds Assigned	Funds Utilized	Un-Utilised
Goa Milk Union	0.00	0.00	100.00	0.00	0.00	0.00	0.00

CNA	Action Plan for FY 2025-26 (Rs. in lakh)			Remarks
	Proposed Amount (State)	Tentative Allocation	Components /Activity	
Goa Milk Union	Not provided	100.00	--	Fund Stuck in PMC Bank. No ongoing or New project.

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Temporarily, the other component namely “working Capital loan” was kept in suspension since 2020-21.

## Progress in Goa

State-wise release under SDCFPO (Interest subvention on working capital) as on 15.03.2025 *							
S. No.	States	Amount, Rs. in crore					
		2020-21	2021-22	2022-23	2023-24	2024-25	Total
1.	Goa	No proposals.					

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Goa)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed





# **Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers**

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**02.04.2025**

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- Will helps farmers invest in better resources, improve productivity, and ultimately increase their income.

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# Progress of the ongoing Campaign

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Progress during 2024-25 campaign	6,59,533	6,57,302	5,11,171

# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Goa	200	0	0	0

# Madhya Pradesh

# Madhya Pradesh-Gap Analysis

Milk Availability, Production and Procurement				
Per Capita Availability	Milk Production (2023-24)		Milk Procurement (by Coop.+ MPC)	
Grams/day	('000 tonnes)	(in TKgPD)	(in TKgPD)	% of Milk Production
673	21326.38	58428.44	1190.00	2.04

Parameter	Milk Potential Village	Organized	Functional	Gap
DCS Coverage & Gap	35486	11641	7770	27716 (78%)
Infrastructural Gap Analysis		Required	Existing	Gap
Bulk Milk Chilling Capacity (in thousand Litres-KL)		5110	2450	2058.75
Milk Processing Capacity (in TLPD)		1488	1896	Nil
AMCU/DPMCU with Milk Analyser (in Nos.)		6349	3016	3333
Adulteration Testing Machine (in Nos.)		953	145	808



# **National Programme for Dairy Development**

**(Component A)**

# Madhya Pradesh-Financial Progress (NPDD-A)

## Year-wise position of unspent balance

(Rs. in lakh)

S. No.	Name of the State		2024-25		Total	
			Assigned	Unspent	Released	Unspent
1	Madhya Pradesh	Coop.	1572.64	1184.24	6993.50	1307.30
		MPC*	99.00	35.75	148.13	35.75

No unspent balance against releases made till 31.03.2024

## Project-wise details

### Financial Progress:

(Rs. In lakh)

Total Projects	Ongoing Projects	Total outlay	Central Share	Funds released	Unspent	Committed Liability
14	3	9952.74	7747.29	7141.63	1219.99	552.54

### Ongoing Projects

Project Code	Year of approval	Total outlay	Central Share	Funds released	Unspent	Committed Liability
NPDD_MP_12J*	2023-24	327.50	196.50	148.13	35.75	48.37
NPDD_MP_13J	2023-24	440.24	265.34	265.34	265.34	0.00
NPDD_MP_14K	2024-25	2823.70	1811.47	1307.30	923.90	504.17

\*(Project of Bhagyauday MPC implemented by NDDB as SIA)

Note: **Implementation of NPDD\_MP\_13J (11.01.2024) & NPDD\_MP\_14K (29.10.2024) projects were not taken up** by MPCDF/Bhopal Milk Union after the decision of MP Cabinet on 07.01.2025 to hand over the O&M of MPCDF and Milk Unions to NDDB. Out of Rs.1572.64 lakh, **Rs.1189.24 lakh remained unutilized and lapsed at FY ending.**

# Madhya Pradesh-Physical Progress & Issues

## Physical Progress

Parameters		Project Target	Achievement	% Ach.
Milk Processing Capacity (TLPD)		15.00	15.00	100.00
Dairy Cooperative Society (nos.)		1040	(-) 491	--
Milk Producer members ('000)		87.281	(-) 8.331	--
Average Daily Milk Procurement (TLPD)		242.69	57.42	23.66
Average Daily Milk Marketing (TLPD)		133.56	255.15	191.04
Bulk Milk Cooler	Number	206	201	97.57
	Capacity (TLPD)	206	181.00	87.86
Strengthening of Dairy Plant Labs			17	16
Automatic Milk Collection Unit (nos.)		817	817	100.00
Data Processing and Milk Collection Unit (nos.)		259	63	24.32
Electronic Milk Adulteration Testing Machine		145	145	100.00
State Central Lab		1	0	0.00

## Issues:

1. Progress/Achie under Milk Procurement, DCS formation and farmer members enrolment is not satisfactory.
2. Two projects are under implementation. NPDD\_MP\_13J approved in FY 2023-24 (PSC dated 11.01.2024) and NPDD\_MP\_14K in FY 2024-25 (PSC dated 29.10.2024).

# Madhya Pradesh- Issues

## Issues:

3. During current FY, an amount of Rs.265.34 lakh was released on 07.11.2024 under NPDD\_MP\_13J (2023-24; Supplementary QMP project) and Rs.1307.30 lakh was released on 12.12.2024 under NPDD\_MP\_14K (2024-25 project).
4. However, **implementation of both the projects were not taken up** by MPCDF/Bhopal Milk Union after the decision of MP Cabinet on 07.01.2025 to hand over the O&M of MPCDF and Milk Unions to NDDB. Out of Rs.1572.64 lakh, **Rs.1189.24 lakh remained unutilized and lapsed at FY ending.**
5. Regular review of project implementation is not done. Last SLTMC meeting held on 09.10.2023. **No SLTMC meeting conducted during FY 2024-25.**

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# Madhya Pradesh-Action Plan

## Allocation and Expenditure made during FY 2024-25

(Rs. in lakh)

CNA	Committed Liability (As on 31.03.2024)	New Project Approved (2024-25)	Initial Allocation	Revised Allocation	Funds Assigned	Funds Utilized	Un-Utilised
MPCDF	265.34	1811.47	400.00	1572.64	1572.64	383.40	1189.24
NDDB MPC	147.37	0.00	49.13	99.00	99.00	0.00	0.00

CNA	Action Plan for FY 2025-26 (Rs. in lakh)			Remarks
	Proposed Amount (State)	Tentative Allocation	Components /Activity	
MPCDF	504.16 (Ongoing)	504.16	Milk Chilling, Lab strengthening, Certification and Accreditation, ICT Network, Training, Planning & Monitoring	<b>Ongoing:</b> Committed liability Rs.504.16 lakh.
NDDB for MPC	48.37 (Ongoing)	48.37	BMC & DPMCU	<b>Ongoing:</b> Committed Liability Rs.48.37 lakh



पशुपालन और डेयरी विभाग

**DEPARTMENT OF ANIMAL HUSBANDRY AND  
DAIRYING**

# **Regional Review Meeting- Western Region Component B of NPDD- Dairying Through Cooperatives (DTC)**

# Financial Progress –Indore MU (NPDD-B)

**Rs. Lakh**

Financial	Sanctioned	Funds released	Utilised as per FUC submitted (upto Mar 24)	Balance with PI as per Bank Account St. (as on 28 <sup>th</sup> Feb)	Utilised as per Bank Account St.	% utilisation as per Bank st.	Committed Liability
Loan	5000	2952.75	2952.75	0	2952.75	100%	0
Total	5000	2952.75	2952.75	0	2952.75	100%	0

Note : To finish the project in time the MU has invested its own corpus and will not avail the balance loan of Rs. 2047.25 Lacs

30 MTPD Capacity of UHT Milk Powder Plant have been established.

# Madhya Pradesh :DIDF Achievement (Financial Progress) as on 28.02.2025

(Rs in Crore)

S.No	Project	Details of the Projects	(Rs in Crore)			Status
			Total Project Cost	Loan sanctioned	Loan disbursed	
NDDB's projects						
1	Panchmahal District Cooperative Milk Producer's Union Ltd.	1Setting-up of New Dairy Plant of 3 LLPD (expandable to 5 LLPD) and Ice Cream Plant of 50 TLPD (expandable to 100 TLPD) at Ujjain, Madhya Pradesh	338.00	270.40	237.86	Completed

SNo	Project	Milk Proc. (LKgPD)		Milk Process. Capacity (LLPD)		Value Added Products (LLPD)	
		EOP	Achiev.	EOP	Achiev.	EOP	Achiev.
NDDB's projects							
1	Panchmahal District Cooperative Milk Producer's Union Ltd.	0.00	0.00	3.00	0.00	1.46	0.00



# **Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)**

# Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)

Scheme was launched during 2017-18. The scheme is being implemented through National Dairy Development Board (NDDB). **The actual implementation of scheme started during 2020-21 (COVID period).**

**Pattern of financial assistance:** Under the Component “B” of the scheme, an interest subvention of 2% per annum on the working capital loan is being provided to the producer owned Institutes (POIs.). Further, for prompt and timely repayment, an additional 2% per annum interest subvention is payable at the end of the loan repayment/interest servicing period.

Temporarily, the other component namely “working Capital loan” was kept in suspension since 2020-21.

# Progress in Madhya Pradesh

<b>State-wise release under SDCFPO (Interest subvention on working capital) as on 15.03.2025 *</b>							
S. No.	State	Amount, Rs. in crore					
		2020-21	2021-22	2022-23	2023-24	2024-25	Total
1	Madhya Pradesh	0.36	0.00	0.33	0.35	0.00	1.03
*Total Interest subvention disbursed (@2% regular and 2% additional)							

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Madhya Pradesh)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed



# **Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers**

## **Western Regional Review Meeting**

**02.04.2025**

# Provision of KCC to Animal Husbandry Farmers

- RBI in February,2019 extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.
- Loan limit is arrived at based on Scale of Finance, which is fixed by State Level Technical Committee in consultation with District Level Technical Committee.
- KCC card can be issued upto Rs 1.6 lakh without any collaterals and up to Rs 3 lakh without collateral if arrangements between producers & processors in place.
- Benefits of Interest Subvention at 2% and Prompt Repayment Incentive at 3% to fisheries and animal husbandry farmers (upto a maximum limit of Rs. 2 lakhs) allowed through RBI circular in Aug 2019 for KCC.

# **Budget Announcement 2025-26: Benefits for animal husbandry and dairy farmers under KCC**

**The increased credit limit from Rs 3 lakh to Rs 5 lakh for KCC under MISS Scheme:**

- will ensure higher limits for working capital requirements for animal husbandry and dairying.
- By increasing the IS limit to Rs.5.00 lakh without any sublimit , animal husbandry and dairy farmers will reap the benefit of subsidized working capital loan.
- may boost working capital loan uptake and ensure affordable working capital among animal husbandry and dairying farmers.
- Will helps farmers invest in better resources, improve productivity, and ultimately increase their income.



# Highlights of the Campaign

- Target is to cover all eligible farmers who are involved in various Animal Husbandry and Fishery Activities.
- Detailed guidelines for the campaign including State-wise targets issued on 10.11.2021 to all the States and UTs.
- Under this campaign, weekly “District-level KCC camps” will be organized by the District Coordination Committee constituted as under for scrutiny of sourced applications;
  - a) Lead District Manager- Convenor
  - b) DDM, NABARD - Member
  - c) District Nodal Officer, Department of Animal Husbandry - Member
  - d) District Nodal Officer, Department of Fisheries - Member
  - e) Bank’s representatives at District Level -Member
- The Coordination Committee functioned under the overall supervision of District Magistrate.

# Progress of the ongoing Campaign

- Progress of AHD KCC campaign 2024-25 as reported by DFS ;

Date as on	Application received	Applications Accepted	Applications sanctioned
15.09.2024	47,17,148	46,37,334	32,16,422
14.03.2025	53,76,681	52,94,636	37,27,593
Progress during 2024-25 campaign	6,59,533	6,57,302	5,11,171

# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Madhya Pradesh	120,000	67,686	66,492	42,110

# Maharashtra

# Maharashtra-Gap Analysis

Milk Availability, Production and Procurement				
Per Capita Availability	Milk Production (2023-24)		Milk Procurement (by Coop.+ MPC)	
Grams/day	('000 tonnes)	(in TKgPD)	(in TKgPD)	% of Milk Production
347	16045.41	43960.03	4088.00	9.30

Parameter	Milk Potential Village	Organized	Functional	Gap
DCS Coverage & Gap	24541	19196	8591	15950 (65%)
Infrastructural Gap Analysis		Required	Existing	Gap
Bulk Milk Chilling Capacity (in thousand Litres-KL)		5110	2450	2060
Milk Processing Capacity (in TLPD)		5110	13430	Nil
AMCU/DPMCU with Milk Analyser (in Nos.)		8361	3589	4772
Adulteration Testing Machine (in Nos.)		1421	311	1110

# **National Programme for Dairy Development**

**(Component A)**

# Maharashtra-Financial Progress (NPDD-A)

## Year-wise position of unspent balance

(Rs. in lakh)

2022-23		2023-24		2024-25		Total (2014-15 to 2024-25)	
Released	Unspent	Released	Unspent	Released	Unspent	Released	Unspent
657.44	61.96	692.15	657.44	0.00	0.00	4541.88	719.40

No unspent balance against releases made till 31.03.2022

## Project-wise details

### Financial Progress:

(Rs. In lakh)

Total Projects	Ongoing Projects	Total outlay	Central Share	Funds released	Unspent	Committed Liability
04	02	5177.21	4645.99	4541.88	719.40	104.11

### Ongoing Projects

Project Code	Year of approval	Total outlay	Central Share	Funds released	Unspent	Committed Liability
NPDD_MH_02F (QMP)	2019-20	2629.76	2629.76	2629.76	719.40	0.00
NPDD_MH_04J	2023-24	230.23	138.82	34.71	0.00	104.11

Implementation of QMP project approved in FY 2019-20 is yet to be completed. Utilisation certificate of **Rs.719.40 lakh** under QMP projects is awaited.

# Maharashtra-Physical Progress

## Physical Progress:

Parameters		Project Target	Achievement	% Ach
Dairy Cooperative Society (nos.)		141	369	261.70
Milk Producer members ('000)		38.150	35.362	92.69
Average Daily Milk Procurement (TLPD)		330.6	192.9	58.35
Average Daily Milk Marketing (TLPD)		251.39	21.61	8.60
Bulk Milk Cooler	Number	95	69	72.63
	Capacity (TLPD)	199.50	149.00	74.69
Strengthening of Dairy Plant Labs		25	25	100.00
Automatic Milk Collection Unit (nos.)		568	568	100.00
Electronic Milk Adulteration Testing Machine		75	75	100.00
State Central Lab		1	0	0

## Issues

1. In spite of utilization of funds released under NPDD\_MH\_04J project (Baramati Milk Union), next instalment could not be released as Milk Federation (Mahanand) was having unspent funds (of 2022-23 & 2023-24).
2. State to regularly review the implementation of the projects. Last SLTMC meeting was held on 21.02.2024. **No SLTMC meeting conducted during FY 2024-25.**

\*\*\*\*\*



# Maharashtra-Action Plan

## Allocation and Expenditure made during FY 2024-25

(Rs. in lakh)

CNA	Committed Liability (As on 31.03.2024)	New Project Approved (2024-25)	Initial Allocation	Revised Allocation	Funds Assigned	Funds Utilized	Un-Utilised
Maharashtra Milk Fed (Mahanand)	104.11	0.00	400.00	0.00	0.00	0.00	0.00

CNA	Action Plan for FY 2025-26 (Rs. in lakh)			Remarks
	Proposed Amount (State)	Tentative Allocation	Components /Activity	
Maharashtra Milk Fed (Mahanand)	5544.03 (New)	1500.00	Milk Chilling, Lab strengthening, ICT, Training & R&D	Ongoing (Rs.104.11 lakh) USB of Rs.719.40 lakh
				New (Rs.5544.03 lakh) DPR awaited.

# Maharashtra: DIDF Achievement (Financial Progress) as on 28.02.2025

S.No	Project	Details of the Projects	(Rs in Crore)			Status
			Total Project Cost	Loan sanctioned	Loan disbursed	
NDDB's projects						
1	Panchmahal District Cooperative	Establishment of New Dairy Plant of 7.5 LLPD (expandable upto 13 LLPD) with 20 MTPD curd, 100 TLPD butter milk and 5 MTPD Paneer facility at Taloja, Maharashtra	319.08	155.26	131.03	Completed
2	Panchmahal District Cooperative	Setting-up of 1 LLPD (Exp. to 1.50 LLPD) Ice- Cream Processing & Packing at existing dairy plant at Taloja, Maharashtra	169.25	135.40	116.10	Completed
	Total		488.33	290.66	247.13	

S. No	Project	Milk Proc. (LKgPD)		Milk Process. Capacity (LLPD)		Value Added Products (LLPD)	
		EOP	Achiev.	EOP	Achiev.	EOP	Achiev.
1	Panchmahal District Cooperative	35.09	25.57	7.50	7.50	1.04	1.04
2	Panchmahal District Cooperative			0.00	0.00	2.92	0.00
	<b>Total</b>	<b>35.09</b>	<b>25.57</b>	<b>7.5</b>	<b>7.5</b>	<b>3.96</b>	<b>1.04</b>

# **Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)**

# Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)

Scheme was launched during 2017-18. The scheme is being implemented through National Dairy Development Board (NDDB). **The actual implementation of scheme started during 2020-21 (COVID period).**

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Temporarily, the other component namely “working Capital loan” was kept in suspension since 2020-21.

<b>State-wise release under SDCFPO (Interest subvention on working capital) as on 15.03.2025 *</b>							
S. No.	State	Amount, Rs. in crore					
		2020-21	2021-22	2022-23	2023-24	2024-25	Total
1	Maharashtra	4.39	4.71	4.29	6.35	0.00	19.74
*Total Interest subvention disbursed (@2% regular and 2% additional)							

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Maharashtra)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed



# **Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers**

## **Western Regional Review Meeting**

**02.04.2025**



# Provision of KCC to Animal Husbandry Farmers

- RBI in February,2019 extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.
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# Highlights of the Campaign

- Target is to cover all eligible farmers who are involved in various Animal Husbandry and Fishery Activities.
- Detailed guidelines for the campaign including State-wise targets issued on 10.11.2021 to all the States and UTs.
- Under this campaign, weekly “District-level KCC camps” will be organized by the District Coordination Committee constituted as under for scrutiny of sourced applications;
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  - e) Bank’s representatives at District Level -Member
- The Coordination Committee functioned under the overall supervision of District Magistrate.

# Progress of the ongoing Campaign

- Progress of AHD KCC campaign 2024-25 as reported by DFS ;

Date as on	Application received	Applications Accepted	Applications sanctioned
15.09.2024	47,17,148	46,37,334	32,16,422
14.03.2025	53,76,681	52,94,636	37,27,593
Progress during 2024-25 campaign	6,59,533	6,57,302	5,11,171

# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Maharashtra	100,000	2,442	2,411	2,092

# Himachal Pradesh

# Himachal Pradesh-Gap Analysis

Milk Availability, Production and Procurement				
Per Capita Availability	Milk Production (2023-24)		Milk Procurement (by Coop.+ MPC)	
Grams/day	('000 tonnes)	(in TKgPD)	(in TKgPD)	% of Milk Production
640	1748.96	4791.67	120.00	2.71

Parameter	Milk Potential Village	Organized	Functional	Gap
DCS Coverage & Gap	6232	1130	615	5617
Infrastructural Gap Analysis		Required	Existing	Gap
Bulk Milk Chilling Capacity (in thousand Litres-KL)		150	182.50	Nil
Milk Processing Capacity (in TLPD)		150	130.00	20.00
AMCU/DPMCU with Milk Analyser (in Nos.)		615	675	Nil
Adulteration Testing Machine (in Nos.)		225	0	225

# **National Programme for Dairy Development**

**(Component A)**



# Himachal Pradesh (NPDD-A)

## Financial Progress:

(Rs. In lakh)

Total Projects	Ongoing Projects	Total outlay	Central Share	Funds released	Unspent	Committed Liability
06	01	5716.04	5238.54	4657.55	0.00	571.87
<b>Ongoing Projects</b>						
Project Code	Year of approval	Total outlay	Central Share	Funds released	Unspent	Committed Liability
NPDD_HP_06J	2023-24	1073.27	971.87	400.00	0.00	571.87

## Consolidated Physical Progress::

Parameters		Project Target (Incremental)	Achievement	% Ach.
Dairy Cooperative Society (nos.)		322	309	95.96
Milk Producer members ('000)		16.050	11.020	68.66
Average Milk Procurement (TLPD)		111.91	106.01	94.73
Average Milk Marketing (TLPD)		76.51	35.78	46.77
Milk Processing Capacity (TLPD)		120.00	120.00	100.00
Bulk Milk Cooler	Number	47	47	100.00
	Capacity (TLPD)	88.00	88.00	100.00
Automatic Milk Collection Unit (nos.)		335	335	100.00
Electronic Milk Adulteration Testing Machine		11	11	100.00

# Himachal Pradesh

## Issues:

1. Completion report of NPDD\_HP\_02E (Mandi and Shimla), NPDD\_HP\_04F (Bilaspur) and NPDD\_HP\_05I project needs to be furnished.
2. Status of operationalizing of New Dairy Plants at Dutt Nagar and Bilaspur may be provided
3. Efforts needs to be made to improve the quality of raw milk and increase the marketing of milk.
4. Action to be taken on the suggestions/observations of GOI officials during the field visit and on the decision of SLTMC meeting (08.10.2024).

\*\*\*\*

# Himachal Pradesh-Action Plan

## Allocation and Expenditure made during FY 2024-25

(Rs. in lakh)

CNA	Committed Liability (As on 31.03.2024)	New Project Approved (2024-25)	Initial Allocation	Revised Allocation	Funds Assigned	Funds Utilized	Un-Utilised
HP Milk Fed.	871.87	0.00	400.00	300.00	300.00	300.00	0.00

CNA	Action Plan for FY 2025-26 (Rs. in lakh)			Remarks
	Proposed Amount (State)	Tentative Allocation	Components /Activity	
HP Milk Fed	202.98 (Ongoing)	300.00	BMC and AMCU	Ongoing: Committed liability Rs.571.87 lakh

# **Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDCFPO)**

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## Progress in other States

<b>State-wise release under SDCFPO (Interest subvention on working capital) as on 15.03.2025 *</b>							
S. No.	States	Amount, Rs. in crore					
		2020-21	2021-22	2022-23	2023-24	2024-25	Total
1.	Goa, Daman & Diu, Dadar and Nagar Haveli, Himachal Pradesh and Chandigarh	No proposals.					

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Himachal Pradesh)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed





# **Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers**

## **Western Regional Review Meeting**

**02.04.2025**

# Provision of KCC to Animal Husbandry Farmers

- RBI in February,2019 extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.
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# Highlights of the Campaign

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# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Himachal Pradesh	1,000	4,428	4,441	4,187

# Chandigarh

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**



# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Chandigarh)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
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# Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers

# Western Regional Review Meeting

02.04.2025

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S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Chandigarh	100	35	35	12

# Daman & Diu



# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Daman& Diu)

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02.04.2025

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- may boost working capital loan uptake and ensure affordable working capital among animal husbandry and dairying farmers.
- Will helps farmers invest in better resources, improve productivity, and ultimately increase their income.

# Highlights of the Campaign

- Target is to cover all eligible farmers who are involved in various Animal Husbandry and Fishery Activities.
- Detailed guidelines for the campaign including State-wise targets issued on 10.11.2021 to all the States and UTs.
- Under this campaign, weekly “District-level KCC camps” will be organized by the District Coordination Committee constituted as under for scrutiny of sourced applications;
  - a) Lead District Manager- Convenor
  - b) DDM, NABARD - Member
  - c) District Nodal Officer, Department of Animal Husbandry - Member
  - d) District Nodal Officer, Department of Fisheries - Member
  - e) Bank’s representatives at District Level -Member
- The Coordination Committee functioned under the overall supervision of District Magistrate.

# Progress of the ongoing Campaign

- Progress of AHD KCC campaign 2024-25 as reported by DFS ;

Date as on	Application received	Applications Accepted	Applications sanctioned
15.09.2024	47,17,148	46,37,334	32,16,422
14.03.2025	53,76,681	52,94,636	37,27,593
Progress during 2024-25 campaign	6,59,533	6,57,302	5,11,171

# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Daman & Diu	50	0	0	0



# Dadar & Nagar Haveli

# **PM Gati-Shakti -National Master Plan (NMP) integration by DAHD**

# PM Gati-Shakti -National Master Plan (NMP) integration by DAHD (Dadar & Nagar Haveli)

Domain Area	Dairy Division	NLM Division	Cattle Division	LH Division
Type of infra uploaded	<p><b>State Dairy Cooperatives;</b></p> <p>Dairy Processing plants, Milk powder plants, Milk chilling Plants, Cattle Feed Plants, Bulk Milk Coolers</p>	<p>All Infrastructure created under AHIDF scheme</p>	<p>All State Livestock Development Board</p>	<p>Veterinary Hospitals, Veterinary, Dispensaries, Cold Chain, Diagnostic Labs, State Vety. Council, Vety. Colleges</p>
Status	Completed	Completed	Completed	Completed

# Nation-wide KCC Campaign for Animal Husbandry and Dairy Farmers

# Western Regional Review Meeting

02.04.2025

# Provision of KCC to Animal Husbandry Farmers

- RBI in February,2019 extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.
- Loan limit is arrived at based on Scale of Finance, which is fixed by State Level Technical Committee in consultation with District Level Technical Committee.
- KCC card can be issued upto Rs 1.6 lakh without any collaterals and up to Rs 3 lakh without collateral if arrangements between producers & processors in place.
- Benefits of Interest Subvention at 2% and Prompt Repayment Incentive at 3% to fisheries and animal husbandry farmers (upto a maximum limit of Rs. 2 lakhs) allowed through RBI circular in Aug 2019 for KCC.

# **Budget Announcement 2025-26: Benefits for animal husbandry and dairy farmers under KCC**

**The increased credit limit from Rs 3 lakh to Rs 5 lakh for KCC under MISS Scheme:**

- will ensure higher limits for working capital requirements for animal husbandry and dairying.
- By increasing the IS limit to Rs.5.00 lakh without any sublimit , animal husbandry and dairy farmers will reap the benefit of subsidized working capital loan.
- may boost working capital loan uptake and ensure affordable working capital among animal husbandry and dairying farmers.
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# State wise progress for FY 2024-25 as on 14.03.2025

S. No	State/UT	Target	Application Received	Application Accepted	Application Sanctioned
1	Dadra and Nagar Haveli	50	3	3	3

**Thank You**