

## **PNB DAIRY VIKAS CARD SCHEME**

**PURPOSE:** Purchase of good quality high milk yielding cows/buffaloes or exotic cross bred cows; Construction of shed for keeping the animals; Purchase of feed and fodder, medicines, dairy machinery or other equipments, etc.

**ELIGIBILITY:** Landless agricultural labourers or farmers/individuals having experience in maintaining milch animals. The applicant should have shed/ accommodation for keeping the animals or should have adequate space for constructing the shed for keeping the animals as also arrangements for supply of adequate quantity of fodder.

**MARGIN:** Nil.

**TYPE OF CARD:** PNB Dairy Vikas Card.

**VALIDITY OF CARD:** 5 Years.

**EXTENT OF LOAN:** Rs.1,00,000/-

**DISBURSEMENT OF LOAN:** Loan shall be disbursed in cash in stages as per requirement of the farmer. The limit shall be availed from the Card Issuing Branch only.

**REPAYMENT OF LOAN:** Investment credit will be repayable in 5 years with reducing composite cash credit limit on yearly basis. Installments in the account shall be repaid on monthly/quarterly basis.