

उत्तर बिहार ग्रामीण बैंक
प्रधान कार्यालय, कलमबाग चौक,
मुजफ्फरपुर, बिहार, 842 001



Uttar Bihar Gramin Bank

HEAD OFFICE, KALAMBAGH CHOWK,
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By :: Central Bank of India)

Integrated Dairy Development Scheme

Purpose	To generate self employment and provide infrastructure for Dairy Sector by establishing dairy project of 2, 5 and 10 milch cattle and to strengthen their social and economic condition
Eligibility	<ul style="list-style-type: none">• Farmers, SHG etc. who are permanent resident of that place and comes under service area of bank• Should not be defaulter of any Bank/Financial Institution
Component	Cows of cross breed having daily milk production of minimum 10 litres
Loan	Maximum 1.00 lac for unit of 2 cows. More cows as per bank circular
Margin	Minimum 10%
Subsidy	50% of Project cost
Collateral Security	<ul style="list-style-type: none">• No security upto 1.00 Lac• Above 1.00 Lac, as per Bank Circular
Repayment Period	5 years in equated monthly instalment
Lock in Period	Minimum 3 years
Rate of Interest	12.50% payable half-yearly (Subject to change)
KYC	Required
Insurance	Insurance of cattle is necessary
Disbursement of Loan	Cattle have to be purchased in identified Hat/Fair with Purchase Committee
Payment of Loan	Payable directly to Supplier/seller
Purchase of second cattle	After 4-6 months of purchase of first cattle