

Poultry & Duck Rearing

(Updated till 30.04.2022)

Purpose	<p>i. For Poultry: a) Establishing/improving layer/broiler farms and hatcheries including Purchase of chicks, feeds and medicines up to laying / marketing stage, equipments, feed mixing plants, construction of poultry sheds. b) Working capital limits for purchase of chicks, feed, medicines can be considered either as a single transaction loan or as working capital limits.</p> <p>ii. For Duck Rearing: - Purchase of ducks, portable enclosure, feeding equipments, transportation charges, supplementary feed, veterinary expenses and purchase of other inputs.</p> <p>iii. For rearing turkeys/quails.</p>
Eligibility	<p>i. The applicant should have experience/knowledge in poultry farming/duck rearing. ii. The farm should have sufficient accommodation for the birds proposed to be purchased. iii. Good quality, adequate drinking water facilities should be available in the farm. iv. The farm should be located in a calm area, free from disturbances, dust, noise, etc. v. Veterinary facilities, marketing facilities should be available in nearness to the farm. vi. Availability of day old chick, feeds, etc and also facility for replacement of ducklings.</p>
Margin	Up to Rs 1.60 lakhs - NIL, Above Rs 1.60 lakhs - 15-25%
Security	<ul style="list-style-type: none">• Up to Rs 1.60 lakhs - Hypothecation of assets created out of bank loan,• above Rs 1.60 lakhs - Hypothecation of assets plus mortgage of land where the development is proposed / investment is made
Repayment Period	<p>For Poultry:- i) Poultry loan granted for purchase of chicks and feeds for layer farm should be repaid within 18 months in monthly installments. The first of such installment falling due after six months from the date of disbursal or when egg production has commenced whichever is earlier. The initial repayment holiday depends on the age of birds proposed to be purchased.</p> <p>ii) Loans granted for purchase of broiler chicks and feeds should be repaid within 3 - 3 1/2 months or soon after marketing of birds whichever is earlier.</p>

iii) Repayment schedule for loans granted for hatcheries, commercial farm should be fixed according to the production programme after income generation and working out the cash flow statement.

iv) Composite loan for construction of poultry shed/purchase of equipments and other investments may be repaid in 7-9 years by monthly/quarterly installments inclusive of gestation period of 12 to 18 months.

For Duck Rearing:-

Loans granted for duck rearing are to be repaid within 4-5 years by quarterly/half yearly installments inclusive of a gestation of 12 months.