

[Apply] Haryana Pashu Kisan Credit Card Scheme Application Form 2020

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Haryana Pashu Kisan Credit Card Scheme



Haryana govt. has launched Pashu Kisan Credit Card Scheme for all the farmers with livestock. With Pashu Kisan Credit Cards, farmers can get loans and buy anything they need but must repay the money within 1 year to avail concessional 4% interest rate. Check the procedure of how to apply and fill Pashu Kisan Credit Cards application / registration form.

The state govt. of Haryana has already brought a strict law for cow protection, now it would be the first in country to launch credit cards for farmers owning livestock. All the Pashu Kisan Credit Cards would be based on the lines of Kisan Credit Cards. The loan given under PKCC Scheme will promote animal husbandry as farmers will get loans for fish farming, poultry farming, sheep, goat, cow & buffalo rearing.

Around 10 lakh farmers to receive credit cards during FY 2019-2020 and the number of farmers availing credit cards would increase in the upcoming years. Here the complete details of Pashu Kisan Credit Card Scheme in Haryana.

Haryana Pashu Kisan Credit Card Scheme Application Form

All the farmers owning livestock would be eligible for Pashu Kisan Credit Scheme in Haryana. Farmers would be able to get credit of Rs. 76,300 per Murrah buffalo, Rs. 71,325 per exotic cow and Rs. 70,825 per indigenous cow. Moreover with these credit card, farmers can purchase anything and repayment period is 1 year to get concessional 4% interest rate. Otherwise, the interest rates will go up and farmers become defaulters too.

Get Loan Without Any Interest

Under this scheme, no interest will be charged on loans upto Rs. 1.6 lakh as mentioned above. The farmers will be given loans under Pashu Kisan Credit Card Scheme at 7% interest rate. Out of this, central govt. will provide 3% interest subsidy and Haryana state govt. will give rebate on remaining 4%. In this manner, the loan taken under PKCC Scheme will be without any interest. All the cattle rearers of Haryana can take advantage of Pashu Kisan Credit Card Yojana.

How to Apply Online for Haryana Pashu Kisan Credit Cards

Below is the complete procedure to fill application / registration form to apply for Pashu Kisan Credit Card in Haryana:-

- The implementation strategy for Pashu Kisan Credit Cards in Haryana involves tie-ups with 24 dairy milk plants. These dairy milk plants have milk collection points along with chilling centres across the state.
- The data operators and the officials of the animal husbandry department will get the Pashu Kisan Credit Card application form of farmers filled at these milk collection centres.
- Next, the details of each dairy animal would be picked along with 1 photograph from the “Har Pashu Ka Gyan” app. This app had been used by the department of animal husbandry for livestock census.
- On completion of details, department will follow up with the banks so that Pashu Kisan Credit Cards are issued and delivered to farmers the next day at milk collection point itself.

Pashu Kisan Credit Cards in Haryana are going to empower farmers to provide the best nutrition such as area specific mineral mixture and also get mats and fans for the animals. This scheme is

expected to become a game changer in Haryana. The farmers would be able to make repayment whenever they have the money and to enable them to use funds efficiently.

Alternate Method

To get Pashu Credit Card, go to your bank and apply for it. For this purpose, an application has to be submitted at the bank itself. Along with the Pashu Kisan Credit Card application form, documents like identity card, aadhaar card, passport size photograph will have to be submitted. It must be noted that this scheme is only for Haryana residents. After verifying the application form, your Pashu Credit Card will be sent in 1 month duration.

How to Get Loan under PKCC Scheme

In this scheme, farmers will have to give an affidavit to the Deputy Director of Animal Husbandry and Dairy department. Before this, farmer will also have to get his animal insured. For this, only Rs. 100 have to be paid.

Loan Details

Under this scheme, Haryana govt. gives loans of Rs. 40,783 to farmer who owns a cow. The loans will be given to farmers through credit card in 6 equal installments (Rs. 6,797 per installment) every month. Similar to this, loan of upto Rs. 60,249 will be given to the farmers having a buffalo. The money will have to be returned within 1 year with an interest of 4% per annum. The farmers who repay their loan on time will get extra benefit.

In case farmer takes loan above Rs. 1.6 lakh through Pashu Credit Card, then he will get loan at the normal interest rate. For this loan, farmer will have to something on mortgage. Here too, if farmer pays loan amount within one year, he will get rebate on interest.

Haryana Pashu Kisan Credit Card Repayment Schedule

One can easily understand the repayment schedule of Haryana Pashu Kisan Credit Card. For eg, if anyone buys diesel worth Rs. 4000 on 4 July 2019, then he must repay money by 3 July 2020. Similar to this, if anyone buys a fridge or pays tuition fees worth Rs. 9000 on 9 August 2019, then he must return that amount before 8 August 2020 to avail concessional 4% interest rate.

The main aim of these Pashu Kisan Credit Cards is to free farmers from the debt trap of money lenders and to boost their consumption expenditure. The state govt. of Haryana aims to issue 10 lakh Pashu Kisan Credit Cards in FY 2019-20. The new facility of Pashu Kisan Credit Cards would meet the short term credit requirements for rearing livestock as well as fish, shrimp and other aquatic organisms.

Similar to this, for brackish water shrimp, the rate is fixed at Rs. 92,800 while for freshwater shrimp, rate is fixed at Rs. 1.12 lakh. The state govt. has fixed this rate after including the feeding, labour, veterinary and electricity supply costs. Haryana govt. has approx. 89 lakh livestock and produces 44 lakh litres of milk per day. There are around 29 lakh farming households which depends on livestock for their daily income.

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