

**THE DIST.CO-OPERATIVE CENTRAL BANK LTD.,**

**NO.M.210, SRIKAKULAM**

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To

**The Hon'ble District Collector,  
SRIKAKULAM.**

**Sub:** District Co operative Central Bank Ltd, Srikakulam- Sanction of Dairy Units by Co-Operative Societies-Irregularities In sanction of units-Report call for- Submission of report- Request- Regarding.

**Ref:** 1. Representation dated 15-10-2012 of Sri Kuna Ravi kumar In charge ,TDP Amadalavalasa constituency, Srikakulam.  
2. Orders of the Hon'ble District Collector Dated 17-10-2012.

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With Reference to the above we submit the following for kind information.

The loans under investment credit(Long Term loans) are sanctioned against mortgage of land only. In fact borrowers eligibility is determined not so much with reference to the actual need for meeting the outlay involved on a particular development as to the value of security offered.

The present Scheme available in our bank is as follows:

Proforma:

Size of the Unit	Unit Cost	Extent of land Required as Security
1+1 Cross Bred Cows	66000	1.50
1+1 Murrah Buffaloes	76000	1.50
3+2 Mini Dairy Cows	203000	3.50
5+5 Mini Dairy Cows	420000	6.00
Any size Commercial Dairy	Depending up on the size of unit	Depending upon conclusion of appraisal and field Inspection

In the given conditions sanctioning of loans to Benamies does have little scope. Further our borrowers are mostly Small and Marginal farmers. The enclosed list of units sanctioned speak well of this fact.

The NABARD Dairy Entrepreneur Development Scheme (DEDS) does not prevent the beneficiary from acquiring animals in the local market/Sandies. However the purchases should be made by the Committee consisting of local Veterinary Officer , Representative of financing Bank and Borrower.

Further it may be relevant to submit that Norms/Guidelines for adjustment of Backened subsidy in borrowers account are so stringent and scope for mis utilization is remote. The guidelines are as follows.

1. An individual will be eligible to avail assistance for all the components under the scheme but only once for each component.
2. More than one member of a family can be assisted under the Scheme provided they setup separate units with separate infrastructure at different locations. The distance between the boundaries of two such forms should be atleast 500m.
1. Minimum lock in period is 3 years.

2. The capital subsidy admissible under the Scheme will be kept in the Reserve Fund Account(Borrower-Wise) in the books of the financing Bank. No interest will be paid on this amount by the Bank. In view of this, for the purposes of charging interest on the Loan component, the subsidy amount should be excluded. The balance lying to the credit of the subsidy Reserve Fund Account will not form part of Demand and Time Liabilities for calculation of CRR and SLR.
3. Immediately after receipt of Subsidy amount from NABARD, the implementing Bank Branch should credit the subsidy to the reserve fund of the Borrower. A utilization certificate in the prescribed format(**Annexure II**) shall be submitted by the participating Bank to NABARD to the effect that the amount of subsidy received by them has been fully utilized (by way of crediting to the subsidy Reserve Fund Account- Borrower - Wise).
4. From the date of receipt of subsidy by the implementing branch, interest has to be charged only on the effective Bank Loan portion. i.e, outlay excluding the Margin and subsidy. The capital subsidy will be adjusted against the last few installments of repayment of Bank Loan.
5. Time limit for completion of the project(except for Calf rearing units where disbursements are expected to continue till two years) would be envisaged under the project, subject to maximum of 9 months period from the date of disbursement of the first installment of Loan which may be extended by a further period of 3 months, If reasons for delay are considered justified by the financial institution concerned.
6. If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the participating Bank, if any will have to be refunded forthwith to NABARD.
7. The capital subsidy should be refunded one year after the account becoming NPA and remaining NPA as on date.
8. The participating Banks should conduct periodic inspections of the units and give a feed back to the NABARD Regional Office on a consolidated basis.
9. All possible care will be taken to avoid duplication of projects under the Scheme with similar projects implemented by Directorate of Agricultural Marketing, Ministry of Agriculture in the same areas.
10. A signboard displaying assisted by Department of Animal Husbandry Dairying and Fisheries, Ministry of Agriculture, Government of India through NABARD will be exhibited at the unit.
11. DAHD&F reserves the right to modify, add and delete any terms/conditions without assigning any reason. DAHD&F interpretation of various terms will be final.
12. Pre and Post inspection would be undertaken by DAHD&F/NABARD to find out the physical and financial progress as and when required.
13. Other operational instructions issued by DAHD&F by NABARD from time to time will be strictly followed.

Further it is submitted that the petitioners allegation is relevant in respect of the units sanctioned under Government of AP Scheme Viz.. **Pashu Kranthi** under which animals are required to be procured from outside of the state. Whereas the societies are sanctioning loans to Dairy Farming under Govt. of India Scheme. i.e, DEDS(Dairy Entrepreneur Development Scheme).

Yours faithfully,

**Chief Executive Officer**

## LIST OF DAIRY UNITS

Sl. No	Name of the entrepreneur	Village/ Mandal	Unit size	Date of sanction	Bank loan
1	K.Manga Rao	Mandavakuriti(Vill) Santhakaviti(Man)	10 Cows	25-11-2010	270000
2	K.Madhava Rao	-Do-	10 Cows	21/11/10	270000
3	G.Appanna	Jiyyannapeta/ (Vill) Kotabommali(Man)	10 Cows	22/02/11	270000
4	M. laxsmana Rao	-Do-	6 Cows	22-02-2011	160000
5	Satturubari Naidu	Tarlipeta/(Vill) Kotabommali(Man)	6 Cows	22/02/11	143000
6	B.Surya Rao	-Do-	6 Cows	22/02/11	156000
7	K.Sarath Babu	Adavaram(Vill) R.Amadalavalasa(Man)	6 Cows	22/02/11	160000
8	R.Appanna	Modugulapeta/(Vill) Santhakaviti(Man)	6 Cows	28/02/11	270000
9	Ch.Venkata Rao	Vanavishnu Puram(V) Polaki (M)	10 Cows	30.03.2011	270000
10	V.Suryanarayana	Totoda (V) Polaki (M)	10 Buffalos	30.03.2011	320000
11	V.Tirupathi Rao	-do-	6 Buffalos	30.03.2011	190000
12	K.Roshini	Yetla Basivada(V) Polaki(M)	10 Cows	30.03.2011	270000
13	M.Pameswara Rao	Vandrangi (V) G.Sigadam(M)	10 cows	19.04.2011	270000
14	S.Venkata Rao	Santhakaviti(V) Santhakaviti(M)	10 cows	19.04.2011	270000
15	P.Janardhanra Rao	-do-	10 cows	19.04.2011	270000
16	M.Satyam	Mandavakurity(V) G.Sigadam(M)	10 cows	19.04.2011	262000
17	M.Polisu	Santhavurity(V) G.Sigadam(M)	10 cows	19.04.2011	270000
18	M.Viswanadham	Burjalu(V) Bhamini(M)	10 Buffalos	19.04.2011	300000
19	V.Chittibabu	-do-	10 Buffalos	19.04.2011	320000
20	K.Seetamma	Kalivaram(V) Amadalavalasa(M)	6 cows	19.04.2011	160000
21	K.Rama Rao	-do-	6 cows	19.04.2011	160000
22	P.Rajyalakshmi	-do-	6 cows	19.04.2011	160000
23	Y.Appa Rao	-do-	6 cows	19.04.2011	160000
24	D.Laxmu Naidu	Vangara(V) Vangara(M)	10 cows	20.04.2011	270000
25	N.Appa Rao	Neelayyavalasa(V)	10 cows	20.04.2011	270000

		Vangara(M)			
26	N.Chandra gowdu	Pasukadi(V) Bhamini(M)	6 Buffalos	03.06.2011	190000
27	Gowdu Jagannadham	-do-	6 cows	03.06.2011	160000
28	S.Ramudu	Liviri(V) Bhamini(M)	6 cows	03.06.2011	135000
29	S.Bhavani	-do-	10 Buffalos	03.06.2011	320000
30	B.Shanmukam	Ganasara(V) Bhamini(M)	6 Buffalos	03.06.2011	190000
31	S.Pentayya	Liviri(V) Bhamini(M)	10 cows	03.06.2011	230000
32	S.Pavan Kumar	-do-	10 cows	03.06.2011	220000
33	K.Mallesu	Pedaminili(V) Bhamini(M)	6 cows	03.06.2011	160000
34	Ch.Narayana Rao	Chodarivaram(V) Vangara(M)	10 cows	28.06.2011	270000
35	D.Dali Naidu	Madduvalasa(V) Santhakaviti(M)	10 cows	28.06.2011	270000
36	N.Raja Gopal	Janaparapeta(V) Veeraghattam(M)	6 cows	28.06.2011	160000
37	K.Appanna	Mandavakuriti(V) Santhakaviti(M)	6 cows	07.07.2011	160000
38	K.Venkata Ramana	Akkarapalli(V) Santhakaviti(M)	10 cows	23.08.2011	270000
39	Jai Bhaskara Rao	Dolamada(V) Veeraghattam(M)	6 cows	23.08.2011	156800
40	Kamoju Manga Rao	Santhakaviti/Rajam	10 Cows	25.11.2010	270000
41	Kommuru Madhava Rao	Santhakaviti/ Rajam	10 Cows	25.11.2010	270000
42	Gangu Appanna	Kotabommali / Kotabommali	10 Cows	22.02.2011	270000
43	Menda Lakshmana Rao	Kotabommali / Kotabommali	6 Cows	22.02.2011	160000
44	Sattubari Naidu	Kotabommali / Kotabommali	6 Cows	22.02.2011	143000
45	Balaga Surya Rao	Kotabommali/ Kotabommali	6 Cows	22.02.2011	156000
46	Reddi Appanna	Santhakaviti/ Rajam	10 Cows	28.02.2011	270000
47	Ch.Venkata Rao	Polaki/Narasannapeta	10 Cows	30.03.2011	270000
48	V.Suryanarayana	Polaki/Narasannapeta	10 Buffalos	30.03.2011	320000
49	V.Tirupathi Rao	Polaki/Narasannapeta	6 Buffalos	30.03.2011	190000
50	K.Roshini	Polaki/Narasannapeta	10 Cows	30.03.2011	270000
51	M.Parameswara Rao	G.Sigadam/Ponduru	10 Cows	19.04.2011	270000
52	S.Venkata Rao	G.Sigadam/Ponduru	10 Cows	19.04.2011	270000
53	P.Janardhanra Rao	G.Sigadam/Ponduru	10 Cows	19.04.2011	270000
54	M.Satyam	G.Sigadam/Ponduru	10 Cows	19.04.2011	262000

55	M.Polisu	G.Sigadam/Ponduru	10 Cows	19.04.2011	270000
56	M.Viswanadham	Bhamini/Kotturu	10 Buffalos	19.04.2011	300000
57	V.Chittibabu	Bhamini/Kotturu	10 Buffalos	19.04.2011	320000
58	K.Seetamma	Amadalavalasa/ Amadalavalasa	6 Cows	19.04.2011	160000
59	K.Rama Rao	Amadalavalasa/ Amadalavalasa	6 Cows	19.04.2011	160000
60	P.Rajyalakshmi	Amadalavalasa/ Amadalavalasa	6 Cows	19.04.2011	160000
61	Y.Appa Rao	Amadalavalasa/ Amadalavalasa	6 Cows	19.04.2011	160000
62	D.Laxmu Naidu	Sivvam/Rajam	10 Cows	20.04.2011	270000
63	N.Appa Rao	Sivvam/Rajam	10 Cows	20.04.2011	270000
64	N.Chandra gowdu	Bhamini/Kotturu	6 Buffalos	03.06.2011	190000
65	Gowdu Jagannadham	Bhamini/Kotturu	6 Cows	03.06.2011	160000
66	S.Ramudu	Bhamini/Kotturu	6 Cows	03.06.2011	135000
67	S.Bhavani	Bhamini/Kotturu	10 Buffalos	03.06.2011	320000
68	B.Shanmukam	Bhamini/Kotturu	6 Buffalos	03.06.2011	190000
69	S.Pentayya	Bhamini/Kotturu	10 Cows	03.06.2011	230000
70	S.Pavan Kumar	Bhamini/Kotturu	10 Cows	03.06.2011	220000
71	K.Mallesu	Bhamini/Kotturu	6 Cows	03.06.2011	160000
72	Ch.Narayana Rao	Sivvam/Rajam	10 Cows	28.06.2011	270000
73	D.Dali Naidu	Santhakaviti/Rajam	10 Cows	28.06.2011	270000
74	N.Raja Gopal	Veeraghattam/Palakonda	6 Cows	28.06.2011	160000
75	K.Appanna	Santhakaviti/Rajan	6 Cows	07.07.2011	160000
76	K.Venkata Ramana	Santhakaviti/Rajan	10 Cows	23.08.2011	270000
77	Jai Bhaskara Rao	Veeraghattam/Palakonda	6 Cows	23.08.2011	156800
78	M.Appala Naidu	Mamidi Palli /s.kaviti	10 Cows	16.11.2011	270000
79	M.Prabhakar Rao	pothurajupeta/s.kaviti	6 Cows	16.11.2011	160000
80	V.Padhamanabharao	Karakavalasa / Jalumuru	6 Cows	16.11.2011	160000
81	B.Ramana murthy	Nadukuru/ Veeraghattam	10 Cows	9 .12.2011	259000
82	S.varahaNarishimhu lu	Dallavalasa /Ponduru	10 Cows	9 .12.2011	259000
83	N.A Suryakumari	Dolamada / Palakonda	10 Cows	7 .12.2011	270000
84	S.Kantha Rao	Velagavada/Palakonda	6 Cows	7 .12.2011	160000
85	R.Narannaidu	Singupuram/Palakonda	6 Cows	7 .12.2011	160000
86	K.Adinarayana	Bomminaidu /Rajam	10 Cows	7 .12.2011	270000
87	M.Krishna Murthy	M.Kottavalasa/ Amadalavalasa	6 Cows	16.12.2011	160000
88	S.Anandha Rao	N.Torlada/Amadalavalasa	6 Cows	16.12.2011	160000
89	M.Mallesu	N.Torlada/Amadalavalasa	6 Cows	16.12.2011	160000
90	Ch.Savitramma	Karavanja/Jalumuru	6 Cows	24.12.2011	160000
91	K.Durgamma	Labara /Pathapatnam	10 Cows	29 12 2011	270000
92	S.Mohan rao	Mandavakurity/Santhakaviti	6 Cows	13.01.2012	160000
93	K.Giribabu	Mandavakurity/Santhakaviti	10 Cows	13.01.2012	270000
94	M.Raminaidu	Laidam /Ponduru\	10 Cows	13.01.2012	270000

95	D.Chinnavadu	Karakavalasa / Jalumuru	6 Cows	13.01.2012	160000
96	G.Savithamma	Nandabalaga / Rajam	10 Cows	25.01.2012	270000
97	K.Vijaya Narnada	Narasapuram /Ponduru	10 Cows	25.01.2012	270000
98	Ch.satyanarayana	Parusahibpeta/Amadalavalasa	6 Cows	25.01.2012	160000
99	P.V. Ramanamurty	Chittarapeta/Amadalavalasa	6 Cows	25.01.2012	160000
100	S.Govinda Rao	Torlavada/Amadalavalasa	6 Cows	25.01.2012	160000
101	Bukka Kameswara rao	Ligalavalasa/Jalumuru	10 Buffalos	7.2.2012	320000
102	Baggu Varahamma	Karakavalasa /Jalumuru	10 Cows	7.2.2012	320000
103	Tadi.Haribabu	Syampuram /Rajam	6 Cows	7.2.2012	160000
104	D.Sitaramamurty	Korlam /Gara	10 Cows	7.2.2012	270000
105	D.Suryakumari	Korlam /Gara	10 Cows	7.2.2012	270000
106	U.V ramana	Korlam /Gara	10 Cows	7.2.2012	270000
107	P. Ramanamma	Korlam /Gara	10 Cows	7.2.2012	270000
108	B.Venkateswara rao	Korlam /Gara	10 Buffalos	7.2.2012	320000
109	A.Satyanarayana	Korlam /Gara	10 Buffalos	7 2 2012	320000
110	A.Eswar rao	Korlam /Gara	10 Buffalos	7.2.2012	320000
111	K.Ramanamurty	Salihundam /Gara	10 Cows	7.2.2012	270000
112	K.Simhachalam	Garapeta /Ponduru	10 Cows	7.2.2012	270000
113	M.A.K Visweswar rao	Garapeta /Ponduru	10 Cows	7.2.2012	270000
114	G. Ramarao	Garapeta /Ponduru	10 Cows	7.2.2012	270000
115	K. Krishna veni	Mahasingi /Saravakota	6 Cows	7.2.2012	160000
116	K. appala ramu	Dallavalasa /Ponduru	10 Cows	13.2.2012	270000
117	S.Satyanarayana	Vijayarampuram /G.Sigadam	10 Cows	13.2.2012	270000
118	P.Gowri naidu	Santhavurity /G.Sigadam	10 Cows	13.2.2012	256000
119	B.Sundar rao	Davalapeta /G.Sigadam	10 Cows	13.2.2012	270000
120	G.ramulu	Gedelapeta /G.Sigadam	10 Cows	13.2.2012	249000
121	K.Tavitinaidu	Niddam /G.Sigadam	10 Cows	13.2.2012	270000
122	R. Janardhana	Mirtivalasa /Santhakaviti	6 Cows	21.2.2012	158000
123	R.Bhaskar Rao	Chittarapuram /Santhakaviti	6 Cows	21.2.2012	160000
124	G.Appalanaidu	Mukundhapuram /Santhakaviti	6 Cows	21.2.2012	160000
125	B.Krishna rao	Madavakurity /Santhakaviti	6 Buffalos	21.2.2012	190000
126	Ch. Satyam	Korrapam /Amadalavalasa	6 Cows	15.3.2012	160000
127	D. Jayaram	Korlam /Gara	10 Cows	15.3.2012	270000
128	D.Narisimha murty	Korlam /Gara	10 Cows	15.3.2012	270000
129	V.Gandhi	Tanem /Ponduru	10 Cows	15.3.2012	270000
130	B.V.Appalnaidu	Peddaseedi/Pathapatnam	10 Cows	15.3.2012	270000
131	M.Janardhana	Maredubaka /Rajam	10 Cows	15.3.2012	270000
132	B.Ramaraonaidu	K.Kakarapalli /Rajam	10 Cows	15.3.2012	270000
133	B.Subadhramma	Geethanapalli /Vangara	10 Cows	15.3.2012	270000
134	A.Sreeramulunaidu	Geethanapalli /Vangara	6 Cows	15.3.2012	160000
135	D.Krishnam Naidu	Ampili/Palakonda	10 Cows	21.3.2012	270000
136	K.VenkataRao	Parasurampuram /Palakonda	6 Cows	21.3.2012	160000
137	K.DurgaRao	Voni /Palakonda	6 Cows	21.3.2012	160000

138	A.V.Krishna Sai	Vadama /Palakonda	6 Cows	21.3.2012	160000
139	D.Bullamma	Ampili/Palakonda	6 Cows	21.3.2012	160000
140	K.Suryanarayana	T.R.Rajupeta/Palakonda	6 Cows	21.3.2012	160000
141	A.Sreenivasa Rao	Vadama /Palakonda	6 Cows	21.3.2012	160000
142	Y.Thirupathi Rao	Chinamangalapuram/ Palakonda	6 Cows	21.3.2012	150000
143	D.Hymavathi	Korlam /Gara	10 Cows	21.3.2012	270000
144	D.Amaravathi	Korlam /Gara	10 Cows	21.3.2012	270000
145	M.Venkata Rao	Chinatulagam/Tekkali	10 Cows	21.3.2012	270000
146	B.Panda	Karajada /Meliyaputti	6 Cows	21.3.2012	160000
147	P.Thavitayya	Korlam/Gara	10 Cows	28.3.2012	270000
148	D.Sobhanababu	Korlam/Gara	10 Cows	28.3.2012	270000
149	P.Suryaprakasa Rao	Korlam/Gara	10 Cows	28.3.2012	270000
150	P.Thirupati Rao	Korlam/Gara	10 Cows	28.3.2012	270000
151	Y.Appalanaidu	Korlam/Gara	10 Cows	28.3.2012	270000
152	Y. Lalitha Naidu	Korlam/Gara	10 Cows	28.3.2012	270000
153	Y.Sanyasi Naidu	Rampadu /Santhakaviti	10 Cows	28.3.2012	270000
154	N.Suryanarayana	Pogodu /Jalumuru	10 Cows	28.3.2012	270000
155	G.Vijayalaxmi	Bobbilipeta /Amadalavalasa	6 Cows	28.3.2012	160000
156	P.Ramulu	Arasavalli/Srikakulam	6 Cows	28.3.2012	160000
157	P.Sekhar	Avalangi /Saravakota	10 Cows	28.3.2012	320000
158	P.Rambabu	Tilari/Kotabommlu	6 Cows	31.3.2012	160000
159	P.Simhachalam	Swodam /Kotabommlu	6 Cows	31.3.2012	160000
160	S.Ramanamurthy	Vishnudharapuram /Kotabommlu	6 Cows	31.3.2012	160000
161	K.Sree Ramulu	Vishnudharapuram /Kotabommlu	6 Cows	31.3.2012	160000
162	L.Balayya	Challamayyapeta /Kotabommlu	10 Cows	31.3.2012	270000
163	Ch.Dhuryodhanudu	Talatarya /Jalumuru	10 Cows	31.3.2012	270000
164	CH.Prakasa Rao	Talatarya /Jalumuru	10 Cows	31.3.2012	270000
165	M.Narayanamma	Malakam /Ponduru	10 Cows	31.3.2012	270000
166	S.Thavitayya	S.R.Agarharam /Santhakaviti	2 Cows	31.3.2012	70000
167	G. Krishna rao	Gopalapuram /Rajam	10 Cows	31.3.2012	320000
168	D.Suneetha	Korlam /Gara	10 Cows	31.3.2012	270000
		<b>TOTAL</b>			<b>38236600</b>