

## **Appendix-D**

### **METHODOLOGY FOR PREPARING CREDIT REQUIREMENTS**

#### **B. NON-FARM (NON CROP) CREDIT (MEDIUM AND LONG-TERM)**

##### **1. LIVESTOCK (GOAT, SHEEP AND CATTLE)**

###### **A. MILK CHILLING PLANT**

The provinces would estimate cost to be incurred on construction of Milk Chilling Plant at Union council/town Committees level . 50 %of such amount should be treated as credit requirements.

###### **B. MILK PROCESSING PLANT (THROUGH COOPERATIVE SYSTEM)**

The provinces would estimate cost to be incurred on the construction of milk Processing plant (through Cooperative system) at Union Council/Town committee level. 75% of the cost to be incurred should be treated as credit requirements the province should make ad hoc provision for this purpose.

###### **C. MOTOR CYCLE FOR MILK MAN**

The actual cost of the Motor Cycle prevailing in the Market should be treated as cash requirement 75% of the cash requirement should be treated as credit requirement.

###### **D. OPENING OF PRIVATE VETERINARY CLINICS (VETERINARY EQUIPMENTS, PURCHASE OF MEDICINES, VACCINES AND ALLIED HOSPITAL FACILITIES)**

The provinces would estimate cost to be incurred on opening of private veterinary clinics etc. at Union Council/town Committee level. 75% of cost to be incurred should be treated as credit requirements. The province should make an ad hoc provision for this purpose.

###### **E. OPENING OF VETERINARY DIAGNOSTIC LABORATORY IN PRIVATE SECTOR (PURCHASE OF MEDIA, REAGENTS, EQUIPMENTS AND ALLIED ITEMS)**

The provinces would estimate cost to be incurred on opening of private veterinary Diagnostic Laboratory in the private sector at Union Council/Town Committee level. 75% of the cost to be incurred should be treated as credit requirements. The province should make ad hoc provision for this purpose.

###### **F. OPENING OF PRIVATE ARTIFICIAL INSEMINATION (PURCHASE OF ARTIFICIAL INSEMINATION EQUIPMENT AND OTHER RELATED ITEMS)**

The provinces would estimate cost to be incurred on opening of private artificial insemination Centres at Union Council/Town Committee level. 75% of cost to be incurred should be treated as credit requirements. The province should make ad hoc provision for this purpose.

## **G. OPENING OF PRIVATE VETERINARY MEDICAL STORES (PURCHASE OF VETERINARY MEDICINES, VACCINES AND OTHER ALLIED ITEMS)**

The provinces would estimate cost to be incurred on opening of private veterinary Medical Stores at Union Council/Town Committee level 75% of the cost to be incurred should be treated as credit requirements. The province should make ad hoc provision for this purpose.

## **H. COMPOUND FEED MAKING INDUSTRY IN PRIVATE SECTOR**

The provinces would estimate cost to be incurred on opening of private veterinary Medical Stores at Union Council/Town Committee level 75% of the cost to be incurred should be treated as credit requirements. The province should make ad hoc provision for this purpose.

## **2. FORESTRY INCLUDING SOCIAL FORESTRY**

### **A. DEVELOPMENT LOAN FOR BAMBOO/PINE TREE/DIYAR/ SUMBAL, ETC. CULTIVATION**

The Committee had adopted per acre credit requirements of various types of social forestry including Bamboo/ pine Tree/ Diyar/ Sumbal etc. cultivation for the first three years of their growing period. The details of this items has been given vide item no C (1) under non-Far (non-Crop) Credit.

## **3. FISHERIES - MARINE**

### **(MEDIUM AND LONG TERM)**

#### **A. EXISTING ITEMS**

##### **i) PURCHASE OF NEW BOATS, TRAWLERS, IMPORTED ENGINES AND OTHER EQUIPMENTS**

The Committee recommended that 90% of the total cost on purchase of new boats, trawlers, imported engines and other equipments should be treated as credit requirements.

##### **ii) REPLACEMENT OF ENGINES AND SPARE PARTS\***

The committee recommended that 20% of the existing machinery is estimated to be replaced. Cash requirements should be estimated at the current market price of engines and spare Parts and the credit needs be estimated at 90% of the cash requirements.

#### **B. NEW ITEMS**

##### **i) PURCHASE OF MARINE ENGINES (OUTBOARDS/INBOARDS) AND FISHING BOATS/ENGINES**

The Committee recommended that 90% of the cash requirement –estimated on the current market prices of the Marine engines (outboard/ inboard) and fishing Boats/Engines should be treated as credit requirements.

#### **4. SULPHURIC ACID GENERATOR**

60% of the cash requirement estimated on the current market prices of the Sulphuric Acid Generator should be treated as credit requirement.

*Note: the credit requirements as percentage of cash requirements in detail for various farm (crop) and non farm (non-Corp) items as adopted by the Committee of Experts is appended at Appendix "E"*

*Note: This item would apply to both Marine and Inland Fisheries*