

## **Guidelines on Establishing Quail Rearing Clusters**

Quail farming presents a promising livelihood option for Self-Help Group (SHG) women, offering low-cost, high-return opportunities in rural areas. With minimal space requirements, short production cycles, and growing market demand for quail meat and eggs due to their nutritional value, this enterprise is well-suited for women-led microenterprises.

Quail farming is relatively easy to manage, requires less capital investment and can be started at the household level. By organizing SHG members into cohesive clusters, women can benefit from collective input procurement, shared infrastructure, and improved access to markets, thereby enhancing their income, food security, and economic empowerment.

### **I. Objectives**

- a. To provide an additional source of livelihood to SHG women through quail rearing.
- b. To improve household nutrition and food security for domestic and commercial consumption.
- c. To provide alternative livelihood opportunities for landless and marginal households, by promoting low-cost livestock-based enterprises on cluster basis.

### **II. Selection of District**

Districts were selected based on the following criteria to ensure viability, scalability, and sustainability of quail farming enterprises:

- a. Favourable weather conditions for quail rearing, particularly low humidity and moderate temperatures.
- b. Areas with limited water availability but sufficient for small-scale livestock farming (quails require less water than other poultry).

- c. Districts where poultry (especially backyard poultry) is already practiced by SHG women.

During the financial year 2025–26, 74 Quail clusters will be established in all districts of Tamil Nadu except Chennai - two clusters each at an estimated cost of Rs.3 lakhs per cluster.

### **III. Selection of Panchayats**

#### **a) Selection Committee**

For establishment of Quail rearing cluster in the district, **a district-level selection committee** will be formed to choose the most suitable panchayat where landless poor women are predominant. The committee will include:

- a. Project Director, Mathi
- b. Assistant Project Officer (Livelihood)
- c. District Resource Person (Farm)
- d. Block Mission Managers
- e. Representative from Animal Husbandry department

#### **b) Selection of panchayat – Criteria**

- 1) Panchayats where **SHGs are already engaged in poultry farming**, as they will have the necessary skills and knowledge to transition into or expand quail farming.
- 2) Panchayats where SHGs are already familiar with income-generating activities related to livestock and show interest and **willingness** to engage **in quail farming** as a cluster for collective farming.
- 3) Panchayats that are **close to urban centres, markets, or large retail hubs** to ensure that the quail products (meat, eggs, etc.) can be easily sold.
- 4) Panchayats having **accessibility of roads and transportation systems** to ensure that the products can reach the markets efficiently without excessive costs.

- 5) Panchayats that **are near veterinary hospitals or clinics** to ensure that the quail rearing units have ready access to animal health services.

#### **IV. Selection of beneficiaries**

- a. A **meeting** will be conducted **at the panchayat level** involving representatives from PLF Community Resource Persons
  1. To explain the project objectives, guidelines, and expected outcomes of the Quail Rearing Cluster initiative.
  2. To highlight the benefits of collective and individual quail farming as a viable income-generating activity.
  3. To encourage participation and address queries or concerns from potential beneficiaries.
- b. Once the meeting is conducted, application is collected from the SHG members interested in taking quail rearing as livelihood activity.
- c. **20 SHG women members** will be identified from each selected panchayat. Preference will be given to landless women and those from economically vulnerable backgrounds.
- d. The selection process will be conducted with the support of PLF and CRP (Farm) to ensure fairness and transparency.
- e. The details of selected beneficiaries to be placed in Grama Sabha and get approved

##### **i) General criteria for selection of Beneficiaries:**

- a. Should be SHG member for **at least two years**.
- b. The beneficiary **should not have NPA / overdue in any NRLM fund** support.
- c. The beneficiary **should not be the President, Secretary, Joint Secretary or Treasurer of PLF / BLF**.
- d. The beneficiary **preferably not be book keeper, CST, CBC, DRP, BRP, BMM, BC or any other CRP**.

- e. There **should not be repetition of beneficiaries** under various farm livelihood schemes in the last five years.
- f. **Priority** may be given for those **SHG members who are destitute, widow, SC, ST and poor and very poor in PIP list.**

## ii) Specific Criteria for selection of Beneficiaries:

- a. **20 SHG women members** will be identified from same panchayat **Preference will be given to landless women** and those from **economically vulnerable backgrounds.**
- b. The selected women farmers must either be **practicing poultry rearing** and possess knowledge of its rearing techniques.
- c. They should have minimum 125 sq, feet space in their surroundings.
- d. Selected members should be willing to contribute minimum **Rs.1000/- as membership fee.** The amount collected as member contribution may be used for administrative reasons which may be decided by the Cluster.
- e. Selected members must be willing to undergo structured training and adopt modern poultry techniques to improve Quail yield and quality, and profitability.
- f. In case of more women express interest for establishment of Quail cluster, priority should be given to those SHG members with prior experience in rearing of quail birds.

## V. Formation of Cluster

- a. A group of **20 SHG women farmers** interested / experienced in Quail rearing from same villages will be integrated to form a Quail Rearing cluster.
- b. Secretary and Treasurer to be elected by all 20 members of cluster to manage administrative, technical and accounting works of the cluster.

- c. A bank account to be opened in the nearby Indian Bank in the name '**with Panchayat Name as prefix - TNSRLM Quail Rearing Cluster 2025.**' (Ex.Kattur TNSRLM Quail Rearing Cluster 2025)

## **VI. Implementation Strategy**

- a) The cluster may operate **collectively or through individual** backyard units, Where each member manages her own small-scale unit.
- b) The choice of operational model will depend on the local context, land availability, infractucture and interest of the members.
- c) However, the cluster should follow **collective procurement of inputs** such as chicks, feed, medicines and equipment can be procured collectively, reducing costs and ensuring quality.
- d) **Shared access to brooding sheds, storage units, cages** and water facilities ensures efficient operations.
- e) SHG groups will **procure quail chicks** from **local farmers** who rear **breeds well-adapted to the region's climate**, local feed availability, and disease resistance.
- f) Each member will rear **500 healthy quail chicks**, with procurement done in two phases:
  - a. Phase 1: 250 quail chicks,
  - b. Phase 2: 250 quail chicks (**within three months**)
- g) Members will **collectively purchase quail chicks** and feed at wholesale rates to reduce input costs.
- h) Since the growth cycle of Quail is around one month, frequently chicks have to be procured. Hence, incubator is required for the cluster, and fund Rs. 45,000 is allotted. This amount should be given to any one member of the cluster as loan for purchase of incubator and supply of Quail chicks to the cluster members.
- i) Matured Quail birds and eggs will be **marketed collectively** to leverage better prices and ensure consistent supply to local markets.

- j) Direct sales by interested members will also be encouraged to diversify income streams.
- k) **Two-days training** will be conducted by the Animal Husbandry Department or Krishi Vigyan Kendras (KVKs) to educate members on quail care and feeding practices, disease management, hygiene and sanitation and basic business skills.
- l) **A sales centre** may be established by **1–2 members** of the group to facilitate regular sale of birds and eggs. If suitable, value-added activities may be taken up.
- m) **DRP (Farm)** and CFS Trainer / SPARK identified by VKP should provide technical guidance to the members in coordination with Animal Husbandry dept during the implementation of the cluster activities.

## **VII. Registers to be maintained**

- a. Beneficiaries Basic Data Register
- b. Resolution Register
- c. Cash book
- d. Loan disbursement and collection register
- e. Quail eggs & bird production and sales register
- f. Visitor register

## **VIII. Fund allocation**

An amount of Rs.3 lakhs will be released to each Quail rearing cluster with the following break-up.

<b>Sl. No</b>	<b>Details</b>	<b>Amount (in Rs)</b>
<b>Revolving fund</b>		
1.	Purchase of 500 quail chicks (for 20 members in two instalments @ 250 chicks) with a gap of 3 months (5,000/Member)	1,00,000

2.	Purchase of cages locally (for 20 members or could be used to put up a shed for rearing unit) (5,000/Member)	1,00,000
3.	Purchase of feed materials and implements (feeder etc.,) (Approximately Rs.1250 per member)	25,000
5	Incubator	45,000
	<b>Non revolving Fund</b>	
6.	Training	20,000
7.	Miscellaneous (board, registers etc.,)	5,000
	<b>Total</b>	<b>3,00,000</b>

*\*Out of Rs.3 lakhs, a sum of Rs.2.75 Lakhs to be repaid*

#### **VIII. a) Fund release**

- a) The amount shall be released from SMMU to DMMU.
- b) The CRP-Farm will verify and confirm the selection of office bearers and the opening of cluster's bank account.
- c) On receipt of fund from SMMU, an **implementation team** of APO (LH), DRP (Farm) and BMM concerned should visit the panchayat and ensure formation of cluster with **20 women as per eligibility**, opening of bank account, availability of space for Quail rearing, quotation for cages, other equipment etc., **readiness of all women**, etc., and submit report to PD, Mathi in the format specified in annexure 2 & 3.
- d) On receipt of recommendation, DMMU should release 100% of fund allocated for Quail cluster to BLF within 7 days.
- e) BLF should release the fund to Quail Rearing cluster within 7 days, following the **execution of a tripartite agreement** between BLF

(agreement model given in annexure – 3), Cluster and the Beneficiary which consists clause stating

1. Shall utilize the funds for Quail rearing in the designated village.
  2. To follow cluster approach for procurement of quail chicks, and other inputs and aggregation, marketing and to carry out value addition in the Quail rearing cluster.
  3. To repay the loan with **6% interest**, starting from the sixth month.
- f) Only the actual cost incurred for Quail rearing cluster will be provided as a loan. If the incurred cost is less than the sanctioned amount, only the actual cost will be disbursed. Any additional cost beyond the sanctioned loan amount shall be borne by the beneficiary.
- g) The Quail rearing cluster activities should be implemented under the **supervision of the CRP Farm** and in the absence of CRP Farm, BC LH shall be responsible. BC LH should conduct a field visit and certify that the purchase of Quail chicks and all equipment are completed and the cluster is ready for operation.
- h) The **Asst. Project Officer (LH) should conduct a super check** through a physical field visit and ensure satisfactory functioning of the cluster.

## **IX. Training**

**A two-day hands-on training** program will be organized for all identified SHG members, covering the following key areas by KVKs

- a. Breed selection (e.g., Japanese quail)
- b. Housing and cage management
- c. Feeding practices and nutrition
- d. Disease prevention and health care
- e. Egg and meat production techniques
- f. Waste management and hygienic practices
- g. Operation and maintenance of incubators



- h. Temperature and humidity control
- i. Egg setting, turning, and hatching techniques
- j. Handling and care of newly hatched chicks

The budget earmarked for the two-day hands-on training on Quail rearing will be **Rs.20,000/- per cluster**, with the following break-up.

<b>S. No.</b>	<b>Activity</b>	<b>Unit cost</b>	<b>No of units</b>	<b>Amount</b>
1	Resource person fee to DRP Farm for two days	1,500	2	3,000
2	Food & Refreshments @ Rs.250/- per head for 22 persons for two days	250	44	11,000
3.	Transport Charges (Lumpsum)	4500	1	4,500
3	Stationery, Projector, leaflets	75	20	1,500
	<b>Total</b>			<b>20,000</b>

## **X. Marketing Strategy**

Before the commencement of production of quail eggs and birds, the **District Team of APO (LH), DRP Farm, DSMS Manager and CRPs** concerned in collaboration with the Animal Husbandry department should **support the Quail rearing cluster** members on the following aspects for remunerative marketing of eggs & meat produced by all 20 members.

- 1) For Marketing of Quail products, **DRP Farm & DS MS Manager** to jointly discuss with AH Department officials and study **marketing scopes** such as include local meat shops, urban wholesale markets, supermarkets, restaurants, and institutional buyers such as hostels or canteens and the marketing avenues, identify traders and marketing tie-up first time and afterwards, DSMS, Manager to follow the marketing of Quail products.

- 2) **CRP (Farm) / BC (LP)** to facilitate **timely aggregation, grading,** and delivery of Quail products to identified market channels.
- 3) Instead of selling individually, the members **should join and aggregate the produces** for despatching to bigger markets in the urban areas regularly.
- 4) Instead of selling to middle men, members should **engage in the direct sale of quail eggs** and meat in the market and production of various value-added food items made from quail eggs and meat.

## **XI. Repayment**

- a. Loan repayment should be made **at 6% interest rate** and to be deposited to the cluster bank account.
- b. A sum of **Rs.2.75 lakhs** shall be utilized as **revolving fund** for Quail rearing cluster and has to be repaid to the cluster except the fund utilized for training, registers and name board.
- c. A **moratorium period of 2 months** is fixed during which only interest is to be repaid.
- d. Following the moratorium, repayments should be made in monthly instalments. The repayment amount, along with the applicable interest, should be paid on or before the 5<sup>th</sup> of every month to the cluster account.
- e. Repayments should be recorded in a cash Book and proper receipts should be given to the beneficiary. Repaid amount should be deposited promptly into the Cluster's bank account.
- f. From the Cluster account, **the due amount (principal & interest) for that month should be transferred to the BLF Farm Cluster Account through ECS.**
- g. **Repayment period 12 months** after the moratorium period.
- h. Repaid loan amount may be used as working capital for next year/season for the existing members **up to two more repayment cycles.**

- i. If the existing members are **not willing to buy more quail for rearing, eligible new members** who are interested in joining the cluster may be included after verification by the **team consisting of BC (LH), BMM and APO (LH)**.
- j. If no SHG member in the panchayat is willing to take up quail rearing in later year or after two more repayment cycles with the approval from DMMU, should release the funds to a **new cluster** willing to take up quail rearing as a cluster activity.

## **XII. Monitoring & Evaluation**

- a. **CRP (Farm)** shall be responsible for ensuring **timely loan repayments** by the SHG members and providing regular handholding support at the cluster level.
- b. The name of the cluster, year, beneficiary details, internal loan given details, no. of cows procured, etc., to be **maintained by the PLF in the Livelihood register**.
- c. **BMM, Zonal BC & BC LH will inspect the cluster**, ensure regular meeting, and oversee the expenditure made, number of quail eggs and birds produced and income generated besides maintenance of registers.
- d. BLF also to maintain a register with the cluster name and year.
- e. The **District Resource Person (Farm)** must visit members' Quail rearing unit, with AH Department officers and provide necessary **technical advice**.
- f. The **Assistant Project Officer (Livelihood)** will conduct monthly inspections to **monitor Utilization of cluster funds**, Maintenance of records, Adherence to planned activities and timelines.
- g. The Project Director, Mathi, shall randomly visit the operational cluster.
- h. The **Project Director, Mathi** should conduct **monthly review** on functioning, repayment and earnings of the Quail rearing cluster with APO LH, DRP Farm, BMM and BC LH.

- i. **Once in six months** progress can be reviewed in **convergence meeting** with the Line departments under the chairmanship **of District collector**.

### **XIII. Expected Benefits**

- a. Rural landless SHG women can earn stable and regular income with minimal investment on Quail rearing.
- b. The quail rearing will create additional employment in villages while managing daily house chore activities.
- c. Households may be assured of nutritional diet without any expenditure.

### **XIV. Way Forward**

- a. To encourage more SHG members to take up quail rearing as a viable income-generating activity, thereby promoting local employment and economic resilience in rural areas.
- b. To promote inclusion of new members in the quail rearing cluster in the village with assured income.

### Annexure – 1 - District wise target - Quail Rearing Clusters

<b>Sl.No.</b>	<b>District</b>	<b>Target no. of clusters</b>
1	Chengalpattu	2
2	Coimbatore	2
3	Cuddalore	2
4	Dharmapuri	2
5	Dindigul	2
6	Erode	2
7	Kallakurichi	2
8	Kanyakumari	2
9	Karur	2
10	Krishnagiri	2
11	Madurai	2
12	Mayiladuthurai	2
13	Nagapattinam	2
14	Namakkal	2
15	Pudukkottai	2
16	Ramanathapuram	2
17	Salem	2
18	Sivagangai	2
19	Tenkasi	2
20	Thanjavur	2
21	Theni	2
22	Tiruvarur	2
23	Thoothukudi	2
24	Tirunelveli	2
25	Tirupattur	2
26	Tiruppur	2
27	Thiruvallur	2
28	Tiruvannamalai	2

<b>Sl.No.</b>	<b>District</b>	<b>Target no. of clusters</b>
29	Trichy	2
30	Vellore	2
31	Villupuram	2
32	Virudhunagar	2
33	Ariyalur	2
34	Ranipet	2
35	Kancheepuram	2
36	Perambalur	2
37	The Nilgiris	2
<b>Total</b>		<b>74</b>

## Annexure - 2

### Format for recommendation for fund release from DMMU to BLF

S. No.	Particulars	Details
1	Name of the Block	
2	Name of the Cluster	
3	Name of the Panchayat	
4	Grama Sabha approval date of selected Beneficiaries	
5	Date of Account opening	
6	Bank Name	
7	Branch Name and IFSC code	
8	Account Name as per bank passbook	
9	Account Number	
10	Secretary Name and Mobile Number	
11	Treasurer Name and Mobile Number	
12	Beneficiary eligibility (Sub format enclosed) for number of Beneficiaries whether verified	
13	Per member contribution in (Rs.)	
14	Conduct of Regular meeting	
15	Name of the Register Maintained	
16	Nearby markets (mentioned name and distance)	

Cluster formation and selection of beneficiaries are verified as per guidelines and recommended for release of funds to the \_\_\_\_\_ cluster of \_\_\_\_\_ PLF in \_\_\_\_\_ Block through BLF.

**Block Coordinator**  
**(LH)**

**Block Mission**  
**Manager**

**Asst. Project Officer**  
**(LH)**



### **Annexure -3**

#### **Sub Format for Eligibility of Beneficiary Identified\*\*\***

<b>S. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Name of the Beneficiary	
2	Name of the Husband/ Guardian	
3	Address	
4	Date of Birth/Age	
5	Mobile Number	
6	Name of the SHG	
7	Number of years as an SHG member	
8	NRLM member ID No.	
9	Community(SC/ST/MBC/BC/Others)	
10	Whether comes under Special Category (Diff. abled / Widows/Destitute widows)	
11	Aadhar card Number	
12	Smart card Number	
13	Do you have MGNREGA card? If yes, provide card number	
14	PIP Number and Category	
15	Total area of Land owned / leased(Acres)	
16	Whether the member presently rearing Quail?	

17	Experience in Quail rearing	
18	Area of land proposed for rearing quail (in cents)	
19	Any loan availed under livelihood activities a. Name of the scheme: b. Loan amount availed in Rs.	
20	Any overdue / NPA in Rs.	

I declared that the above details are correct and in line with my consensus.

Date:

Beneficiary Signature

Place:

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The above details were verified by me and found correct

Name of the CRP(Farm):

CRP(Farm) Mobile Number:

Signature of CRP(Farm):

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**Attachment:**

1. Aadhar Card Xerox Copy
2. Smart Card Xerox Copy
3. MGNREGA Xerox card
4. SHG Resolution copy for the number of years as an SHG member
5. SHG Resolution copy not to be an office bearer in BLF/PLF
6. SHG Resolution copy for No overdue or NPA in any Bank/institution
7. Patta copy/Lease agreement copy
8. Selected Member Grama saba approval copy

**\*\*\*** This format to be collected for each beneficiary separately and attached to the Annexure-1 for fund release to BLF.

Annexure-4  
TRIPARTITE AGREEMENT

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This Tripartite Agreement is made on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ at \_\_\_\_\_

Among:

1. Block Level Federation (BLF), a community-based organization constituted under the guidelines of the [Tamil Nadu State Rural Livelihoods Mission], having its office at \_\_\_\_\_, represented herein by its President/Secretary, Shri/Smt. \_\_\_\_\_, hereinafter referred to as the "First Party" (which expression shall, unless excluded by or repugnant to the subject or context, include its successors and permitted assigns);

AND

2. \_\_\_\_\_ Cluster, a collective of \_\_\_\_\_ cultivating SHG women farmers functioning under the aegis of the First Party, with its registered/recognized office at \_\_\_\_\_, represented by its Cluster Leader/Representative Selvi/Smt. \_\_\_\_\_, hereinafter referred to as the "Second Party";

AND

3. Selvi/Smt. \_\_\_\_\_, daughter/wife of \_\_\_\_\_, residing at \_\_\_\_\_, a member of the Self Help Group \_\_\_\_\_ under the jurisdiction of the above-mentioned BLF, hereinafter referred to as the "Third Party" or the "Beneficiary".

**WHEREAS:**

- The First Party is responsible for facilitating and overseeing ..... Cluster initiatives at the Block level.
- The Second Party manages implementation and support at the cluster level.
- The Third Party is a beneficiary of the scheme, participating through her Self Help Group (SHG).

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AS UNDER:

## **1. Roles and Responsibilities**

### **1.1 First Party (Block Level Federation) Shall:**

- Facilitate capacity building, training, and support services for \_\_\_\_\_(Agriculture/Horticulture/Sericulture/Animal Husbandry)
- Mobilize and release funds/grants/subsidies received under any government or non-governmental scheme to the Second and/or Third Party, as per approved norms.
- Release the \_\_\_\_\_ cluster funds Rs.\_\_\_\_\_ received from the District Mission Management Unit to the Second Party's bank account within 7 days from the date of receipt of funds.
- Participate (through any one of its representatives) in the monthly meeting of the cluster and monitor the cluster activities and progress.
- Monitor the proper maintenance of registers by the cluster.
- Provide conflict resolution support and maintain oversight over operations.
- Monitor and evaluate the implementation of the project and ensure adherence to prescribed guidelines.

### **1.2 Second Party (\_\_\_\_\_ Cluster) Shall:**

- Coordinate procurement, input supply, training, and market linkages.
- Maintain records of disbursements, training, production, and sales.
- Release of Rs.\_\_\_\_\_ against activities such as ..... to the Third Party's bank account within 7 days of receiving funds from the First Party.
- Monitor the utilization of the fund released to the Third Party for the above-mentioned purposes.
- Collect 6% interest from the Beneficiary starting from \_\_\_\_\_ month onwards and transfer the loan due amount (principal & interest) to the 1<sup>st</sup> party's Cluster Bank account.

### **1.3 Third Party (Beneficiary) Shall:**

- Utilize the funds strictly for the purposes they are meant for and shall not divert the funds for consumption or personal purposes.
- Repay the loan with 6% interest starting from the \_\_\_\_\_ month from the date of receiving funds from the Second Party and pay only interest during the \_\_\_\_\_ months.
- Properly maintain all assets acquired under the scheme and shall not sell or transfer them to outsiders without prior approval from the Second and First Parties.
- Participate in training, share production data, and allow inspections as required.
- Ensure cleanliness in \_\_\_\_\_ units, and follow standard protocols.

## **2. Duration**

This Agreement shall remain in force till the repayment of loan unless extended by mutual consent or terminated earlier as per Clause 5.

## **3. Financial Terms**

Disbursement and utilization of funds shall follow the installment structure detailed in Section 1.2.

All repayments with interest shall be made as per the repayment schedule.

Refer to Annexure A for detailed repayment schedule.

## **4. Dispute Resolution**

Disputes, if any, shall be resolved amicably at the Panchayat level first. If unresolved, they shall be escalated to the Block Level Federation under the TNSRLM.

## **5. Termination**

This Agreement may be terminated:

- By mutual consent of all parties;
- By the First Party upon breach or non-performance by the Second or Third Party;
- By the Third Party upon return of all assets and repayment of funds as applicable, with 30 days written notice.

## **6. Miscellaneous**

The Agreement does not constitute an employment or agency relationship.

All annexures, rules, guidelines, and communications relating to the scheme are binding components of this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

Signature of First Party (BLF Secretary & Treasurer)

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Designation: \_\_\_\_\_ Designation: \_\_\_\_\_

Seal: \_\_\_\_\_ Seal: \_\_\_\_\_

Signature of Second Party (\_\_\_\_\_ Cluster Secretary & Treasurer)

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Designation: \_\_\_\_\_ Designation: \_\_\_\_\_

Seal: \_\_\_\_\_ Seal: \_\_\_\_\_

Signature of Third Party (Beneficiary)

Name: \_\_\_\_\_

SHG Name: \_\_\_\_\_

Witnesses:

1. \_\_\_\_\_ (Name & Address)

2. \_\_\_\_\_ (Name & Address)

## **Annexure A: Repayment Schedule**

**Name of the cluster or Activity:**

**Name of the Beneficiary with Father or Husband Name:**

**Name of the SHG:**

**Total Loan Amount:**

**Interest rate:**

**Repayment period:**

<b>S. No.</b>	<b>Month</b>	<b>Repayment Amount (Rs.)</b>		<b>Total amount to be repaid</b>
		<b>Principal</b>	<b>Interest</b>	
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

**Signature of the BLF**

**Secretary & Treasurer**

**Signature of Cluster**

**Secretary & Treasurer**

**Signature of the Beneficiary**