NABARD

संदर्भ सं राबै. डीओआर/ जीएसएस/ 109 /डीईडीएस-1/ 2018-19

06 जून 2018

कार्यालय परिपत्र सं. 128 /डीओआर- 44 /2018

अध्यक्ष/ प्रबंध निदेशक
सभी अनुसूचित वाणिज्य बैंक
सभी क्षेग्रा बैंक/ एडीएफ़सी/ रास बैंक/ एससीएआरडीबी
सभी अनुसूचित प्राथमिक शहरी सहकारी बैंक

The Chairman/Managing Director
All Scheduled Commercial Banks
All RRBs/ADFCs/StCBs/SCARDBs
All Scheduled Primary Urban Co-operative Banks

महोदय

डेयरी उद्यमिता विकास योजना (डीईडीएस) – वित्तीय वर्ष 2018-19 के लिए योजना जारी रखना

पशु पालन विभाग, डेयरी और मत्स्यपालन, कृषि और किसान कल्याण मंत्रालय, भारत सरकार द्वारा 2018-19 के दौरान केंद्रीय योजना - डेयरी उद्यमिता विकास योजना (डीईडीएस) के कार्यान्वयन के लिए दिनांक 2 मई 2018 को जारी किए गए प्रशासनिक अनुमोदन सं एफ़. नं.1-1/ 2009-डीपी की प्रति इसके साथ आपकी सूचना के लिए संलग्न की है.

भारत सरकार ने वर्ष 2018-19 के लिए रु. 323.00 करोड़ का बजटीय प्रावधान किया है. अनुबंध-I में राज्य-वार बजट आबंटन दिया गया है.

प्रसंस्करण की सुविधाओं का निर्माण, क्लस्टर में उत्पादित दूध में मूल्य वर्धन और उसके विपणन सहित डेयरी किसानों/ स्वयं सहायता समूहों में महिलाओं, सहकारी संस्थाओं और उत्पादक कंपनियों को शामिल करते हुए क्लस्टर आधार पर कार्यान्वित की जानेवाली परियोजनाओं को प्राथमिकता दी जाए. साथ ही अनुसूचित जाति, अनुसूचित जनजाति, भूमिहीन, छोटे, सीमांत और गरीबी रेखा से नीचे के किसानों और देश के सूखा और बाढ़ प्रभावित क्षेत्रों के किसानों को प्राथमिकता दी जाए.

Dairy Entrepreneurship Development Scheme (DEDS) - Continuation of the Scheme for the Financial Year 2018-19

A copy of Administrative Approval No.F.No.1–1/2009-DP dated 2nd May 2018 issued by the Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India for implementation of Central Sector Scheme – Dairy Entrepreneurship Development Scheme (DEDS) during 2018-19 is enclosed herewith for your information.

A budget provision of Rs.323.00 crore has been made by Government of India for 2018-19. The State-wise budget allocation has been indicated in Annexure-I.

Priority should be given to projects being implemented in a cluster mode covering Dairy Farmers/Women in SHGs, Cooperatives and Producer Companies including creation of facilities of processing, value addition and marketing of milk produced in the cluster. Priority may also be given to the beneficiaries from the categories of Schedules Caste, Scheduled Tribes, landless, small, marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country.

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नीचे दी गई समय सीमा के अनुसार वित्तपोषक बैंक अपने नियंत्रक कार्यालय के माध्यम से डीईडीएस पोर्टल (https://ensure.nabard.org) पर सब्सिडी के दावे अपलोड करें:	Financing banks should upload subsidy claims in DEDS Portal (https://ensure.nabard.org) through their Controlling Office as per the following time frame:
(i) वित्तपोषक संस्था द्वारा प्रस्ताव की मंजूरी के बाद डीईडीएस एन्श्योर पोर्टल में निर्धारित टेम्पलेट के अनुसार वे मंजूरी के 30 दिनों के भीतर विवरण अपलोड करेंगे और सब्सिडी की पात्र राशि को ब्लॉक करेंगे.	(i) After sanction of proposal by Financing Institution, they will upload the details as per the template prescribed in the DEDS Ensure Portal within 30 days of sanction and block eligible subsidy amount.
(ii) सफलतापूर्वक अपलोड करने और प्रमाणीकरण के बाद, बैंक पहली बार अपलोड करने के 30 दिन के भीतर पहली किस्त जारी करेगा और उसके विवरणों को अद्यतन करेगा.	(ii) On successful upload and post validation, the bank will release and update the details of first installment within 30 days of first upload.
(iii) यदि पहली किस्त के विवरणों को 30 दिन के भीतर अद्यतन नहीं किया जाता तो चूंकि बजट को अनिश्चित समय के लिए अलग नहीं रखा जा सकता इसलिए सिस्टम आवेदन को अपने आप डिलीट करेगा. बैंक/ नियंत्रक कार्यालय यह सुनिश्चित करे कि सब्सिडी के दावे निर्धारित समयावधि में अपलोड किए जाते हैं.	(iii) In case the first instalment details are not updated within 30 days, the system will delete the application automatically as budget cannot be earmarked for unlimited period. The bank/controlling office shall ensure the subsidy claims should be uploaded within stipulated time period.
प्रशासनिक अनुमोदन में उल्लिखित योजना के दिशनिर्देशों के अन्य सभी पहलुओं का पालन किया जाए.	All other aspects of the Scheme Guidelines as indicated in the Administrative Approval have to be adhered to.

भवदीय

चेतला 30/12

( )

मुख्य महाप्रबंधक

संलग्न : यथोपरि

F.No.1-1/2009-DP
Government of India
Ministry of Agriculture and Farmers Welfare
Department of Animal Husbandry, Dairying & Fisheries
Dairy Division

Krishi Bhawan, New Delhi-110001
Dated the 2nd May, 2018

To

Pay & Accounts Officer,
Ministry of Agriculture and Farmers Welfare,
Department of Animal Husbandry, Dairying and Fisheries
16, Akbar Road Hutments,
New Delhi-110011.

Subject: - Administrative Approval for implementation of Central Sector Scheme – **"DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME"** during 2018-19.

Sir

The undersigned is directed to refer to this Department's OM No 1-1/09-DP dated 9th September, 2010 conveying first administrative approval for Central Sector Scheme – **"DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS)"** implementation during 12th Plan and last administrative approval issued vide letter No 1-1/09-DP dated 20th April, 2017 and to convey administrative approval for continuation of DEDS scheme for the financial year 2018-19 **beyond 12th Plan.**

2. **Objectives of the Scheme**

- to generate self-employment and provide infrastructure for dairy sector;
- to set up modern dairy farms and infrastructure for production of clean milk;
- to encourage heifer calf rearing for conservation and development of good breeding stock;
- to bring structural changes in the unorganized sector, so that initial processing of milk can be taken up at the village level;
- to upgrade traditional technology to handle milk on a commercial scale and
- to provide value addition to milk through processing and production of milk products.

3. **Implementing Agency and Area of Operation**

The National Bank for Agriculture and Rural Development (NABARD) will be the nodal agency for implementation of DEDS scheme in all the States and UTs throughout the country.

4. **Outlays of the scheme**

There is budget provision of Rs 323.00 crore during the year 2018-19, which includes Rs 195.78 crore under MH2404 (General Component), Rs 42.29 crore under MH2404 (SC Component), Rs 25.63 crore under MH2404 (Tribal Component) and Rs 45.42 crore under MH 2552 (North Eastern Region) & Rs 4.53 crore under MH2552 (SC Component), Rs 2.35 crore under MH2552 (Tribal Component).

5. **Integration of one or more components shall be admissible for funding under DEDS subject to bankability of the project. Components that can be financed, indicative unit cost and pattern of assistance are given below:**

S.No	Component	indicative unit cost	Pattern of Assistance
i	Establishment of small dairy units with crossbred cows/ indigenous descript milch cows like Sahiwal, Red Sindhi, Gir, Rathi etc / graded buffaloes upto 10 animals. **(for SHGs, Cooperatives societies , Producer Companies unit size will be 2-10 animals per member)**	Rs.7.00 lakh for 10 animal unit. minimum unit size is 2 animals with an upper limit of 10 animals.	25% of the project cost (33.33 % for SC / ST farmers), as back ended capital subsidy. Subsidy shall be restricted on prorata basis to a maximum of 10 animals subject to a ceiling of Rs.17,500 per animal, (Rs.23,300 for SC/ST farmers) or actual whichever is lower Beneficiaries may purchase animals of higher costs, however, the subsidy will be restricted to the above ceilings.
ii	Rearing of heifer calves – cross bred, indigenous descript milch breeds of cattle and of graded buffaloes – upto 20 calves	Rs 9.70 lakh for 20 calf unit- with an upper limit of 20 calves	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy. Subsidy shall be restricted on prorata basis to a maximum of 20 calf unit subject to a ceiling of Rs.12,100/- per calf (Rs.16,200 for SC/ST farmers) or actual whichever is lower.
iii	Vermi compost with milch animal unit (to be considered with milch animals/small dairy farm and not separately)	Rs 25200/-	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 6,300/- (Rs 8400/- for SC/ST farmers) or actual whichever is lower.
iv	Purchase of milking machines /milkotesters/bulk	Rs 20 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to

	milk cooling units (upto 5000 lit capacity)		a ceiling of Rs 5.0 lakh (Rs 6.67 lakh for SC / ST farmers) or actual whichever is lower.
v	Purchase of dairy processing equipment for manufacture of indigenous milk products	Rs 13.20 lakh	25% of the project cost (33.33 % for SC/ST farmers) as back ended capital subsidy subject to a ceiling of Rs 3.30 lakh (Rs 4.40 lakh for SC/ST farmers) or actual whichever is lower.
vi	Establishment of dairy product transportation facilities and cold chain	Rs 26.50 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 6.625 lakh (Rs 8.830 lakh for SC/ST farmers) or actual whichever is lower.
vii	Cold storage facilities for milk and milk products	Rs 33 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 8.25 lakh (Rs 11.0 lakh for SC/ST farmers) or actual whichever is lower.
viii	Establishment of private veterinary clinics	Rs 2.60 lakh (mobile) & Rs 2.0 lakh (stationary)	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 65,000/- and Rs 50,000/- (Rs 86,600/- and Rs 66,600/- for SC/ST farmers) respectively for mobile and stationary clinics or actual whichever is lower.
ix	Dairy marketing outlet / Dairy parlour	Rs 3 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 75,000/-(Rs 1,00,000/- for SC/ST farmers) or actual whichever is lower.

Note:- *The subsidy amount will be rounded off to the nearest 100 Rupees. Beneficiaries may submit project proposals without any limit. However, the back ended capital subsidy under the scheme will be restricted to the above ceilings. The Banks will verify the costs of components admissible under the scheme based on the cost norms notified by NABARD.*

6. **Eligible Beneficiaries**

i) Farmers, Individual Entrepreneurs and Groups of Unorganized and Organized Sector. Group of organized sector, includes Self-Help Groups on behalf of their members, Dairy Cooperative Societies, Milk unions on behalf of their members, Milk federation, Panchayati Raj Institutions (PRIs) etc.are eligible under the scheme.

ii) An applicant will be eligible to avail assistance for all components under the scheme but only once for each component.

iii) More than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500 m.

7. **Pattern of Assistance**

a) Back ended capital subsidy @ 25% of the project cost for general category and @ 33.33 % for SC/ST farmers. The component-wise subsidy ceiling will be subject to indicative cost arrived at by NABARD from time to time.

b) Entrepreneur contribution (Margin) for loans beyond Rs.1 lakh* -10% of project cost (Minimum)

c) Bank Loan - Balance portion

[* Subject to any revision in RBI guidelines]

8. **Financial Institutions eligible for re-finance under the scheme**

a. Commercial Banks
b. Regional, Rural and Urban Banks
c. State Cooperative Banks
d. State Cooperative Agriculture and Rural Development Banks: and
e. Such other institutions, which are eligible for refinance from NABARD

9. **Linkage with credit**

Assistance under the scheme shall be purely credit linked and subject to sanction of the Project by eligible financial institutions and as per the guidelines of the scheme enclosed herewith.

10. **Priorities:**

NABARD should work in close liaison with the State Governments and UTs so that the proposals on priority basis in cluster mode may be implemented. NABARD may also instruct to banks to give priority to projects being implemented in cluster mode farmers/Women in SHGs, Cooperatives and Producer Companies including creation of facilities of processing, value addition and marketing of milk produced in the cluster mode.

11. NABARD shall furnish a monthly progress report to DAHD&F, regarding proposals received and sanctioned; farmers / entrepreneurs benefited; including Scheduled Caste (SC), Scheduled Tribes (ST) & Women members; component-wise details of fund release; funds sanctioned and recovery of loan.

12. It may be ensured that 16.66% and 8.66% of the funds targeted for SC and ST beneficiaries under Scheduled Caste Sub Plan (SCSP) and TSP components respectively are spent as per the directives of Ministry of Finance.

13 The administrative approval is being issued subject to the following:-

(i) Pending appraisal/approval of the scheme for continuation beyond 12th Plan, an interim extension has been granted subject to the condition that there shall be no change in nature, scope and coverage of the scheme as approved for 12th Plan.

(ii) The norms of assistance for various components shall be the same as approved by the Government for 12th Plan and no change /modification/addition shall be permissible in scheme components/operational guidelines during this interim period.

(iii) Provision of General Financials Rules, 2017 shall be applicable henceforth.

(iv) Release of fund shall be as per Cash Management System guidelines issued by Budget Division. Department of Economic Affairs, Ministry of Finance vide OM No. 15(39)-B(R)/2016, dated 21.08.2017.

(v) The Flow of fund is to be ensured through PFMS/DBT platforms.

(vi) The UCs shall be submitted through PFMS in accordance with guidelines issued in this regard by CCA, Ministry of Agriculture and Farmers Welfare.

14. The expenditure will be debited from the following Budget Heads of account:

General Component
Demand No.**003**-Department of Animal Husbandry, Dairying & Fisheries
Major Head-**2404**- Dairy Development
Minor Head **102**- Dairy Development Projects
Sub Head **23**-White Revolution
Detailed Head **05**- Dairy Entrepreneurship Development Scheme (DEDS)
Object Head -**230531** (Grant-in-aid-General)

SC Component
Demand No.**003**-Department of Animal Husbandry, Dairying & Fisheries
Major Head-**2404**- Dairy Development
Minor Head **789**- Special Component Plan for Scheduled Caste
Sub Head **09**-White Revolution
Detailed Head **03**- Dairy Entrepreneurship Development Scheme (DEDS)
Object Head -**090331** (Grant-in-aid-General)

TSP Component
Demand No.**003**-Department of Animal Husbandry, Dairying & Fisheries
Major Head-**2404**- Dairy Development
Minor Head **796**- Tribal Area Sub-Plan
Sub Head **02**-White Revolution
Detailed Head **03**- Dairy Entrepreneurship Development Scheme (DEDS)
Object Head -**020331** (Grant-in-aid-General)

15 This issues with the concurrence of IFD vide Dy.No E 4102 dated 01.05.2018 and approvals of Competent Authority vide Dy.No.E 4102 dated 01.05.2018.

Yours Sincerely

(K.C. Patra)
Under Secretary to the Govt. of India

(के. सी. पत्रा)
(K. C. PATRA)
अवर सचिव/Under Secretary
भारत सरकार/Govt. of India
पशु पालन डेयरी और मत्स्य पालन विभाग
Dep...ment of Animal Husbandry Dairying & Fisheries
कृषि मंत्रालय/Ministry of Agriculture
कृषि भवन, नई दिल्ली
Krishi Bhawan, New Delhi

Distribution:

1. The Pay & Accounts Officer, PAO(Sectt)-I, Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry, Dairying & Fisheries, Room No.35, Krishi Bhawan, New Delhi
2. The Accountant General, Commerce, Works and Miscellaneous, AGCR Building, Near ITO, New Delhi-110002.
3. Chief Controller of Accounts, Department of Agriculture and Cooperation, Krishi Bhavan, New Delhi.
4. Advisor (Agriculture), NITI AAYOG, New Delhi.
5. Additional Secretary & Financial Advisor, Deptt. of Animal Husbandry & Dairying, Krishi Bhavan, New Delhi.
6. Chief General Manager, Department of Refinance , NABARD, C-24, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051
7. Joint Secretary (Admn.), Room No.199, Ministry of Rural Development, Krishi Bhawan, New Delhi.
8. Joint Secretary (PF-II), Ministry of Finance, Department of Expenditure, North Block, New Delhi.
9. Joint Secretary, Ministry of Finance, Department of Economic Affairs, Banking Operation and Administration Division, Room No.6, 3rd Floor, Jeevan Deep Building, Parliament Street, New Delhi.
10. Chairman, NDDB, P.B.No.40, Anand 388001.
11. All State Governments, Department of Animal Husbandry & Dairying.
12. All MD, Milk Federation, States/ UTs
13. Technical Director, NIC (With a request to Include the Administrative approval in website of the Department)

Copy for information to:
PPS to Secretary (AHD&F)
PPS to AS &FA
PPS to AHC
PS to JS (C&DD)/ Dir (DD)/Dir (Budget)/DC(DD)/US (Fin)/ AC (DD)/AO(Budget) .
PS to JS(ANLM)/Ps to JS(LH)

(K.C. Patra)
Under Secretary to the Govt. of India

OPERATIONAL GUIDELINES FOR DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME FOR IMPLEMENTATION DURRING 2018-19

1. Background

The Department of Animal Husbandry, Dairying and Fisheries is implementing Dairy Entrepreneurship Development Scheme (DEDS) since 01.09.2010 with the objective of generating self employment opportunities in the dairy sector, covering activities such as enhancement of milk production, procurement, preservation, transportation, processing and marketing of milk, by providing back ended capital subsidy for bankable projects. The scheme is being implemented by National Bank for Agriculture and Rural Development (NABARD).

2. Objectives of the Scheme

- to generate self-employment and provide infrastructure for dairy sector;
- to set up modern dairy farms and infrastructure for production of clean milk;
- to encourage heifer calf rearing for conservation and development of good breeding stock;
- to bring structural changes in the unorganized sector, so that initial processing of milk can be taken up at the village level;
- to upgrade traditional technology to handle milk on a commercial scale and
- to provide value addition to milk through processing and production of milk products.

3. Implementing Agency and Area of Operation

The National Bank for Agriculture and Rural Development (NABARD) will be the nodal agency for implementation of DEDS scheme in all the States and UTs throughout the country.

4. Outlays of the scheme and implementation Period

There is budget provision of Rs 323 crore during the year 2018-19, which includes Rs 195.78 crore under MH2404 (General Component), Rs 49.29 crore under MH2404 (SC Component), Rs 25.63 crore under MH2404 (Tribal Component) and Rs 45.42 crore under MH 2552 (North Eastern Region) & Rs 4.53 crore under MH2552 (SC Component), Rs 2.35 crore under MH2552 (Tribal Component).

5. Eligible Beneficiaries

5.1 Farmers, Individual Entrepreneurs and Groups of Unorganized and Organized Sector are eligible under DEDS. Group of organized sector, includes Self-Help Groups on behalf of their members, Dairy Cooperative Societies, Milk unions on behalf of their members, Milk federation, Panchayati Raj Institutions (PRIs) etc.

C. PATRA
Under Secretary
Govt. of India
Ministry of Agriculture
Deptt. of A. H. D. & Fisheries
Krishi Bhawan, New Delhi

5.2 An applicant will be eligible to avail assistance for all components under the scheme, but only once for each component. However, more than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500 m.

5.3 Priority shall be given to projects being implemented in a cluster mode covering dairy farmers/Women in SHGs, Cooperatives and Producer Companies including creation of facilities of processing, value addition and marketing of milk produced in the cluster.

5.4 Priority may be also be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribes, landless, small, marginal and BPL category farmers alongwith farmers belonging to drought and flood affected areas of the country.

5.5 Block Development Officers may also recommend the proposals of potential beneficiaries to bank for funding under DEDS. BDOs shall provide information regarding details of such recommended proposals to District Consultative Committee (DCC) to review periodically.

6. Pattern of Assistance

a) Back ended capital subsidy @ 25% of the project cost for general category and @ 33.33 % for SC/ST farmers. The component-wise subsidy ceiling will be subject to indicative cost arrived at by NABARD from time to time.

b) Entrepreneur contribution (Margin) for loans beyond Rs.1 lakh* -10% of the project cost (Minimum)

c) Bank Loan - Balance portion

[* Subject to any revision in RBI guidelines]

7. Financial Institutions eligible for re-finance under the scheme

a. Commercial Banks
b. Regional Rural and Urban Banks
c. State Cooperative Banks
d. State Cooperative Agriculture and Rural Development Banks: and
e. Such other institutions, which are eligible for refinance from NABARD

8. Linkage with credit

Assistance under the scheme shall be purely credit linked and subject to sanction of the Project by eligible financial institutions mentioned at para 7above.

(C. PATRA)
Under Secretary
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Ministry of Agriculture
Deptt. of A, H, D. & Fisheries
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9. Sanction of project by banks (Financial Institutions): & Release of Subsidy:

9.1 The entrepreneurs will prepare a project as per norms of the scheme and submit to the Bank for sanction of the project.

9.1.1. The bank shall appraise the project as per the administrative approval issued by DADF from time to time and if found eligible, sanction the total outlay excluding the margin, as a bank loan.

9.1.2. After sanction of proposal by Financing intuition, they will upload the details as per the template prescribed in the DEDS Ensure Portal (https://ensure.nabard.org) within 30 days of sanction and block eligible subsidy amount.

9.1.3. On successful upload and post validation, the bank will release the first instalment. The details of first instalment may be updated within 30 days of first upload. Thereafter, the loan amount shall be disbursed in suitable installments depending on the progress of the unit. The time frame shall be as under:

i. 1st Installment release - 30 days from the date of 1st upload (new)

ii. Submission to NABARD - 30 days from the date of release of the 1st installment.

9.1.4. In case the first installment details are not updated within 30 days, the system will delete the application automatically, **as budget cannot be earmarked for unlimited period. The bank/ controlling office shall ensure the subsidy claims should be uploaded within stipulated time period.**

9.1.5. In case the application is rejected due to incomplete detail or for any other reason, the application has to be uploaded afresh.

9.2 All the financing banks shall be required to upload their subsidy claims in DEDS Portal through their Controlling Office in time frame as indicated in Para 9.1 above. Bank shall submit the valid Aadhar Number of applicant in all cases (except for areas where Government of India has granted relaxation)

10. Project Sanctioning Committee (PSC)

Project Sanctioning Committee of NABARD at Head Office shall consider proposals uploaded by Concerned Financial Institutions/banks in portal and approve the subsidy cases of eligible applicants within one month of receipt of the proposal.

11. Release of subsidy by Government India

11.1 Government of India will release funds in advance to NABARD to meet the subsidy claims submitted through DEDS online portal (www.Ensure.nabard.org). Funds will be recouped after balance comes below a certain level in DEDS portal. The funds will be utilized by NABARD for providing back ended capital subsidy to eligible beneficiaries through financing banks, as per their online subsidy claims.

11.2 After approval by the PSC of NABARD, NABARD shall release the subsidy amount, on the basis of availability of funds allocated to the States/UTs on first come first serve basis.

11.3. All the financing banks shall be required to keep the subsidy amount in "Subsidy Reserve Fund Account (Borrower-wise) in books of the financing institution/bank and adjust the subsidy amount in the subsidy reserve fund account of the beneficiary within seven days of the receipt of subsidy from NABARD. In case the subsidy is not adjusted to the subsidy reserve fund account of the beneficiary within seven days of the receipt, the financing bank shall be liable to compensate the beneficiary to the extent of the additional interest charged.

11.4 After the receipt of subsidy from NABARD, the controlling office of the financing bank/ Institution shall submit a utilization certificate to the effect that the amount has been credited to the Subsidy Reserve Fund Account (SRFA) of the beneficiary alongwith details of the beneficiary. This certificate should be submitted/uploaded to NABARD online within fifteen days of receipt of subsidy.

12. Rate of Interest applicable on the loan amount under the scheme

Rate of interest on loans shall be as per RBI guidelines and the declared policy of the concerned bank. The bank may charge interest on the entire loan amount, until the subsidy portion is received; and from the date of the receipt of the subsidy, interest shall be charged only on the effective bank loan portion i.e. bank loan minus subsidy.

13. Time limit for Completion of the project

13.1 Time limit for completion of the project (except for calf rearing units where disbursements are expected to continue upto two years) would be as envisaged under the project, subject to a maximum period of 9 months from the date of disbursement of the first installment of loan. This maximum period may be extended by 3 months in cases where justification provided by the beneficiary is found adequate by the financing bank.

13.2 In case, the project is not completed within the stipulated period, benefit of subsidy will not be available; the advance subsidy placed with the participating bank, if any, shall be refunded to NABARD.

14. Security/Surety

14.1 Security for availing the loan be as per the guidelines issued by RBI from time to time.

14.2 The beneficiary contribution of 10% shall not be required for loans less than Rs.1 lakh or any amount as specified in the RBI guidelines, as revised from time to time.

14.3 Kisan Credit Cards (KCC) may be used for availing loans under the scheme, subject to RBI guidelines.

15. Repayment

15.1. Repayment Period will vary between 3- 7 years depending on the nature of the activity and cash flow. Grace period may range from 3 to 6 months in case of dairy farms to 3 years for calf rearing units (to be decided by the financing bank as per needs of individual projects).

15.2 The recovery of the loan will be based on the net loan amount only. Subsidy shall be adjusted by the concerned bank after the net bank loan (Bank loan minus subsidy) and interest thereon has been repaid.

15.3 Repayment schedules shall be drawn on the total bank loan taken in a manner that the subsidy amount is adjusted after liquidation of the net bank loan (excluding subsidy).

16. Adjustment of subsidy

16.1 Capital subsidy will be back ended (adjusted against last few installments of repayment of the bank loan) with a minimum lock-in period of 3 years, and shall be refunded if the account becomes a Non Performing Account (NPA).

16.2 The subsidy amount will be kept in "Subsidy Reserve Fund Account (Borrower-wise) in books of the financing institution/bank. No interest shall be payable on this amount.

17. Monitoring Mechanism

17.1 **Project Sanctioning Committee (PSC)**: PSC set up at NABARD shall monitor and review the progress of the scheme on quarterly basis. The participating banks shall conduct periodic inspections of the units and give a feedback to NABARD.

17.2 **Joint Monitoring Committee (JMC):** Joint Monitoring Committee (JMC) set up under Chairmanship of Joint Secretary (DD) with representatives of NABARD, concerned Banks and State Secretaries-in-charge of AH&D of four States, on rotational basis for a period of two years, will monitor and review progress of implementation of the Scheme, at regular intervals.

17.3 The **State Level Bankers Committee (SLBC)** and **District Consultative Committee (DCC) of bankers** shall review and monitor the Scheme in the concerned State at regular intervals.

17.4 Empowered Committee under the Chairmanship of Secretary (ADF) will have discretion to modify indicative unit cost, based on inputs from NABARD.

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कृषि भवन, नई दिल्ली
Krishi Bhawan, New Delhi

17.5 **NABARD** shall furnish a **monthly progress report** to **DAHD&F**, regarding proposals received and sanctioned; farmers / entrepreneurs benefited; including SC, ST & Women members; component-wise details of fund release; funds sanctioned and recovery of loan in the format enclosed at **Annexure I.**

17.6 Units set up under the scheme will be monitored by conducting **field visits** on a sample basis by NABARD and major observations shall be placed before the PSC for discussion. In case the observation is such that needs to be brought to the attention of JMC, NABARD shall do so.

18. Other conditions:

18.1 Empowered Committee under the Chairmanship of Secretary (ADF) will have discretion to modify indicative unit cost, based on inputs from NABARD.

18.2 As per directives of NITI Aayog, a Separate budgetary provision has been made in the Scheme for SC farmers/beneficiaries under the Special Component Plan for Scheduled Castes (SCP-SC), Tribal Area Sub-plan (TSP) and for North Eastern States in BE 2018-19.

18.3 DAHD&F reserves the right to modify, add and delete any terms / conditions without assigning any reasons and the Department's interpretation of various terms will be final. Further, the Department reserves the right to recall any amount given under the scheme without assigning any reason thereof

18.4 Surprise inspection shall be undertaken by DAHD&F to assess the physical and financial progress of the projects.

18.5 NABARD would be provided funds equivalent to 3.5% of the subsidy disbursed per year for Administrative and Impact evaluation study expenses (including 1% to be spent on Publicity and awareness generation of the Scheme) subject to a ceiling of Rs.10 crore per year.

18.6 NABARD shall ensure adequate publicity of the scheme throughout the country to ensure that the benefits of the scheme are availed by all eligible beneficiaries. Publicity charges will be restricted to 1% of subsidy disbursed in a year. Special attention will be given to the North Eastern States to sensitize potential beneficiaries.

18.7 Other operational instructions issued by DAHD&F / NABARD from time to time will be strictly adhered to.

18.8 NABARD would provide refinance assistance to commercial banks, Regional Rural Banks (RRBs), Schedule Commercial Banks (SCBs), State Cooperative Agriculture and Rural Development Banks (SCARDBs) and other such eligible institutions. Quantum and rate of interest on refinance will be as decided by NABARD from time to time.

18.9 A signboard displaying "Assisted under DEDS by Department of Animal Husbandry Dairying and Fisheries, Government of India through NABARD" will be exhibited at the unit funded under DEDS.

18.10 NABARD shall have the administrative control of the DEDS online portal. All technical issues regarding operationallisation of the portal shall be dealt by NABARD, Head Office.

18.11 Copyright of data generated in the DEDS portal shall be with DAHD&F, Government of India.

19. Integration of one or more components shall be admissible for funding under DEDS subject to bankability of the project. Components those can be financed, indicative unit cost and pattern of assistance are given below.

S.No	Component	indicative unit cost	Pattern of Assistance
i	Establishment of small dairy units - crossbred cows, indigenous cows like Sahiwal, Red Sindhi, Gir, Rathietc, graded buffaloes - upto 10 animals. Establishment of small dairy units with crossbred cows/ indigenous descript milch cows like Sahiwal, Red Sindhi, Gir, Rathi etc / graded buffaloes upto 10 animals. **(for SHGs, Cooperatives societies , Producer Companies unit size will be 2-10 animals per member) loan account)**	Rs.7.00 lakh for 10 animal unit. minimum unit size is 2 animals with an upper limit of 10 animals.	25% of the project cost (33.33 % for SC / ST farmers), as back ended capital subsidy. Subsidy shall be restricted on prorata basis to a maximum of 10 animals subject to a ceiling of Rs.17,500 per animal, (Rs.23,300 for SC/ST farmers) or actual whichever is lower Beneficiaries may purchase animals of higher costs, however, the subsidy will be restricted to the above ceilings.
ii	Rearing of heifer calves – cross bred, indigenous cattle and graded buffaloes – upto 20 calves	Rs 9.70 lakh for 20 calf unit- with an upper limit of 20 calves	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy. Subsidy shall be restricted on prorata basis to a maximum of 20 calf unit subject to a ceiling of

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			Rs.12,100/- per calf (Rs.16,200 for SC/ST farmers) or actual whichever is lower.
iii	Vermi compost with milch animal unit	Rs 25200/-	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 6,300/- (Rs 8400/- for SC/ST farmers) or actual whichever is lower.
iv	Purchase of milking machines /milk-o-testers/bulk milk cooling units (upto 5000 lit capacity) **(Biomass/cow dung based power run milk chilling unit is also admissible)**	Rs 20lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 5.0 lakh (Rs 6.67 lakh for SC / ST farmers) or actual whichever is lower.
v	Purchase of dairy processing equipment for manufacture of indigenous milk products	Rs 13.20 lakh	25% of the project cost (33.33 % for SC/ST farmers) as back ended capital subsidy subject to a ceiling of Rs 3.30 lakh (Rs 4.40 lakh for SC/ST farmers) or actual whichever is lower.
vi	Establishment of dairy product transportation facilities	Rs 26.50 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 6.625 lakh (Rs 8.830 lakh for SC/ST farmers) or actual whichever is lower.
vii	Cold storage facilities for milk and milk products	Rs 33 lakh	25% of the project cost

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पशु धन विकास विभाग
Dep. of Animal Husbandry Dairying & Fisheries
कृषि मंत्रालय/Ministry of Agriculture
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			(33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 8.25 lakh (Rs 11.0 lakh for SC/ST farmers) or actual whichever is lower.
viii	Establishment of private veterinary clinics	Rs 2.60 lakh (mobile) & Rs 2.0 lakh (stationary)	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 65,000/- and Rs 50,000/- (Rs 86,600/- and Rs 66,600/- for SC/ST farmers) respectively for mobile and stationary clinics or actual whichever is lower.
ix	Dairy marketing outlet / Dairy parlour	Rs 3 lakh	25% of the project cost (33.33 % for SC / ST farmers) as back ended capital subsidy subject to a ceiling of Rs 75,000/-(Rs 1,00,000/- for SC/ST farmers) or actual whichever is lower.

Note:- *The subsidy amount will be rounded off to the nearest 100 Rupees. Beneficiaries may submit project proposals without any limit. However, the back ended capital subsidy under the scheme will be restricted to the afore mentioned ceilings. The Banks will verify the costs of components admissible under the scheme based on the cost norms notified by NABARD.*

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(K. C. PATRA)
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पशु पालन डेयरी और मत्स्य पालन विभाग
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Annexure I

Progress Report of Dairy Entrepreneurship Development Scheme

State-wish details of application received, subsidy released by NABARD category-wise (General, SC, ST and Women) and numbers of application pending are as under:

Month- _____

Sr No	State/ UTs	No of applications received		No of application sanction										No of application pending		Status
				General category		SC beneficiaries		ST beneficiaries		Women beneficiaries		Total				
		Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount	Unit	Amount	

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Under Secretary
to the Govt. of India
Dte Animal Husbandry Dairying & Fisheries
Min of Agriculture
Krishi Bhawan, New Delhi

F. No. 1-1/2013-DP
Government of India
Ministry of Agriculture and Farmers Welfare
Department of Animal Husbandry, Dairying and Fisheries

Krishi Bhawan, New Delhi
Dated: 27/03/2018

To,

The Chief General Manager,
NABARD
Department of Refinance
BKC, Bandra (E), Mumbai 400 051
Fax No.022-26530090

Subject: **State-wise allocation of funds under Dairy Entrepreneurship Development Scheme (DEDS) during 2018-19.**

Sir,

I am directed to enclose herewith, approved State-wise allocation of fund under Dairy Entrepreneurship Development Scheme (DEDS) for implementation during the year 2018-19, for information and necessary action.

This is issued with the approval of competent authority.

Encl: A/A

27/3/18

(C. Sen)
Deputy Commissioner (DD)
Ph: 011-23385805

State-wise allocation of fund under Dairy Entrepreneurship Development Scheme (DEDS) for implementation during the year 2018-19.

Sr No	States/UTs	Fund Allocation (Category wise) (Rs in Lakh)				
		Gen	SC	ST	NER	Total
1	Andhra Pradesh	1293.52	321.15	169.50		1784
2	Bihar	1169.22	290.29	153.21		1613
3	Chhattisgarh	330.55	82.07	43.31		456
4	Goa	6.41	1.59	0.84		9
5	Gujarat	1413.61	350.96	185.23		1950
6	Haryana	799.83	198.58	104.81		1103
7	Himachal Pradesh	186.56	46.32	24.45		257
8	Jammu & Kashmir	259.71	64.48	34.03		358
9	Jharkhand	483.64	120.08	63.37		667
10	Karnataka	903.01	224.20	118.33		1246
11	Kerala	219.06	54.39	28.70		302
12	Madhya Pradesh	1831.31	454.67	239.96		2526
13	Maharashtra	1207.83	299.87	158.27		1666
14	Odisha	431.20	107.06	56.50		595
15	Punjab	991.10	246.07	129.87		1367
16	Rajasthan	2100.55	521.52	275.24		2897
17	Tamil Nadu	797.03	197.88	104.44		1099
18	Telangana	623.38	154.77	81.68		860
19	Uttar Pradesh	3461.88	859.50	453.63		4775
20	Uttarakhand	228.83	56.81	29.98		316
21	West Bengal	735.27	182.55	96.35		1014
	Total States (a)	**19474**	**4835**	**2552**		**26860**
	NER					
23	Arunachal Pradesh		20.59	10.67	206.48	238
24	Assam		296.84	153.91	2976.99	3428
25	Manipur		21.76	11.28	218.26	251
26	Meghalaya		29.53	15.31	296.16	341
27	Mizoram		11.63	6.03	116.59	134
28	Nagaland		19.34	10.03	193.94	223
29	Sikkim		15.79	8.19	158.34	182
30	Tripura		37.44	19.41	375.50	432
	Total NER States (b)	**0**	**453**	**235**	**4542**	**5230**
	UT					
31	Andamand & Nicobar	14.94	13.47	1.59		30
32	Chandigarh	14.94	13.47	1.59		30
33	Dadra and Nagar Haveli	14.94	13.47	1.59		30
34	Daman and Diu	14.94	13.47	1.59		30
35	Lakshadweep	14.94	13.47	1.59		30
36	NCT Delhi	14.94	13.47	1.59		30
37	Puducherry	14.94	13.47	1.59		30
	Total UTs (c)	**105**	**94**	**11**		**210**
	Total (a+b+c)	**19578**	**5382**	**2798**	**4542**	**32300**