Government Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2019-20 has been received from GoI:

1. **Agri Clinics and Agri Business Centers Scheme**

The scheme aims to promote the establishment of Agri-Clinics and Agri-Business Centres (ACABC) all over the country.

**Agri-Clinics:** Agri-Clinics are envisaged to provide expert advice and services to farmers on various aspects to enhance productivity of crops/animals and increase the incomes of farmers. Agri-clinics provide support in the following areas:

   i. Soil health
   ii. Cropping practices
   iii. Plant protection
   iv. Crop insurance
   v. Post-harvest technology
   vi. Clinical services for animals, feed and fodder management
   vii. Prices of various crops in the market, etc.

**Agri-Business Centres:** Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development. The scheme covers full financial support for training and handholding, provision of loan and credit-linked back ended composite subsidy.

2. **Dairy Entrepreneurship Development Scheme**

GoI is implementing Dairy Entrepreneurship Development Scheme (DEDS) which is credit linked and wherein capital subsidy @ 25% to 33.33% is provided for various dairy related activities which reduces the interest burden on the beneficiary. NABARD is the implementing agency for DEDS.

The objective of the scheme is to

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

3. **National Livestock Mission**

National Livestock Mission is an initiative of the Ministry of Agriculture and Farmers Welfare. The mission, which commenced from 2014-15, has been designed with the objective of sustainable development of the livestock sector. NABARD is implementing agency/subsidy channelizing agency for Entrepreneurship Development & Employment Generation (EDEG) component of National Livestock Mission.

**Components and Sub-Components under NLM-(EDEG.)**

- Poultry Venture Capital Fund (PVCF) – 16 Sub-Components.
- Integrated Development of Small Ruminants and Rabbit (IDSRR) – 4 Sub-Components.
- Pig Development (PD) – 3 Sub-Components.
- Salvaging and Rearing of Male Buffalo Calves (SRMBC) - 3 Sub-Components.
- Effective Animal Waste Management – 5 Sub-Components.
- Construction of Storage Facility for Feed and Fodder – 2 Sub-Components.

Farmers, Individuals Entrepreneurs, NGOs, Companies, Cooperatives, Group of organized and unorganized sector including Self- Help Groups (SHGs) and Joint Liability Groups (JLGs)

- **Subsidy range for EDEG Components**: As follows;

<table>
<thead>
<tr>
<th>AREA</th>
<th>General Category</th>
<th>SC/ST Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal Area</td>
<td>25%</td>
<td>33%</td>
</tr>
<tr>
<td>North Eastern Region/ Hill Areas/ LWE Affected Areas</td>
<td>35%</td>
<td>50%</td>
</tr>
<tr>
<td>Difficult Areas</td>
<td>45%</td>
<td>60%</td>
</tr>
</tbody>
</table>

4. **Revised AMI sub scheme of ISAM** - Ministry of Agriculture and Farmers’ Welfare (MoA&FW) has approved the revised AMI sub scheme of ISAM for implementation wef 22.10.2018 for the period coterminous with the 14th Finance Commission i.e. up to 2019-20. The sub-scheme AMI lays special focus on developing and upgrading Gramin Haats as GrAMs through strengthening of infrastructure thereof, participation of FPOs, farmer-consumer markets for agricultural and allied produce devoid of intermediaries, etc.

NABARD is the channelising agency for release of capital subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW.
5. **Stand Up India Scheme**

Stand Up India Scheme (SUI) Scheme was launched by Hon’ble Prime Minister on 5 April 2016 with an objective to facilitate bank loans between Rs.10 lakh and Rs.1 crore to at least one SC or ST borrower and at least one women borrower per bank branch for setting up an enterprise. DDM offices of NABARD have been designated as Stand Up Connect Centres and assigned the task of organizing post disbursement handholding events at District level to share best practices, review programmes, problem solving and guiding potential borrowers. As on 31 March 2018, 1173 handholding events have been conducted by DDMs in 478 districts of the country. 51,708 participants/stakeholders participated in the meetings.

*****