



संदर्भ सं.राबैं.पुनर्वित्त/ 644 /डीईडीएस/2019-20

22 मई 2019

कार्यालय परिपत्र सं./135/पुनर्वित्त- 40/2019

अध्यक्ष/प्रबंध निदेशक

सभी अनुसूचित वाणिज्य बैंक

सभी क्षेत्रीय ग्रामीण बैंक/ एडीएफसी/

राज्य सहकारी बैंक/ राज्य सहकारी कृषि

और ग्रामीण विकास बैंक

सभी अनुसूचित प्राथमिक शहरी सहकारी बैंक

प्रिय महोदय

The Chairman/Managing Director

All Scheduled Commercial Banks

All RRBs/ ADFCs/ StCBs/SCARDBs

All Scheduled Primary Urban

Co-operative Banks

डेयरी उद्यमिता विकास योजना (डीईडीएस) वित्तीय वर्ष 2019-20 के दौरान योजना जारी रखना

आप जानते हैं पिछले कुछ वर्षों में उपर्युक्त डेयरी उद्यमिता विकास योजना (डीईडीएस) की भारी सफलता को देखते हुए भारत सरकार ने चालू वित्तीय वर्ष के दौरान यह योजना जारी रखी है.

वर्ष 2019-20 के दौरान केन्द्रीय क्षेत्र योजना- डेयरी उद्यमिता विकास योजना (डीईडीएस) के कार्यान्वयन के लिए पशु पालन और डेयरी विभाग, कृषि और किसान कल्याण मंत्रालय, भारत सरकार द्वारा जारी 10 अप्रैल 2019 और 08 मई 2019 के प्रशासनिक अनुमोदन सं. क्रमश फ.सं.1-1/2009-डीपी और फ.सं.1-1/ 2013-डीपी की एक प्रति हम आपकी जानकारी के लिए इसके साथ भेज रहे हैं.

भारत सरकार ने वर्ष 2019-20 के लिए बजट में रु.325.00 करोड़ का प्रावधान किया है. राज्य-वार बजट आबंटन अनुबंध-I में दिया गया है.

Dairy Entrepreneurship Development Scheme DEDS) - Continuation of the Scheme for the Financial Year 2019-20

As you are kindly aware, the captioned DEDS scheme was a huge success during the past few years and therefore, Government of India is continuing this scheme during the current financial year also.

A copy of Administrative Approval No.F.No.1-1/2009-DP and F.No. 1-1/2013-DP dated 10th April 2019 and 08.05.2019 respectively, issued by the Department of Animal Husbandry, and Dairying, Ministry of Agriculture and Farmers Welfare, Govt. of India for implementing Central Sector Scheme – Dairy Entrepreneurship Development Scheme (DEDS) during 2019-20 is enclosed herewith for your information.

A budget provision of Rs.325.00 crore has been made by Government of India for the year 2019-20. The State-wise budget allocation is indicated in Annexure-I.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

प्लॉट नं. सी-24, जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. • टेलि : 022 2652 4926 • फैक्स : 022 2653 0090 • ई-मेल : dor@nabard.org

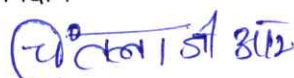
Department of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. • Tel. 022 2652 4926 • Fax : 022 2653 0090 • E-mail : cvc@nabard.org

<p>पात्र लाभार्थी</p> <p>किसान, व्यक्तिगत उद्यमी तथा असंगठित और संगठित क्षेत्र के समूह. संगठित क्षेत्र के समूह के अंतर्गत स्वयं सहायता समूह एवं दुग्ध संगठन अपने सदस्यों के पक्ष में, डेयरी सहकारी समितियां, दुग्ध संघ, पंचायती राज संस्थाएं (पीआरआई) आदि योजना के अधीन पात्र हैं.</p> <p>ii) योजना के अधीन एक आवेदक सभी घटकों के लिए, किंतु प्रत्येक घटक के लिए सिर्फ एक बार, सहायता हेतु पात्र होगा. तथापि, विभिन्न स्थानों पर एक ही परिवार के एक से अधिक सदस्य अलग-अलग आधारभूत पृथक इकाइयां स्थापित करते हैं तो उन्हें योजना के अधीन सहायता दी जा सकती है. इस प्रकार की दो इकाइयों (फार्म) में न्यूनतम 500 मीटर की दूरी होनी चाहिए.</p> <p>पशुपालक किसान/ स्वयं सहायता समूह की महिलाएं, सहकारी एवं उत्पादक कंपनियाँ (Producer Companies) द्वारा प्रसंस्करण सुविधाओं के निर्माण, मूल्य संवर्धन और समूह में उत्पादित दूध विपणन के लिए सामूहिक (क्लस्टर) मोड के रूप में कार्यान्वित की जाने वाली परियोजनाओं को वरीयता दी जानी चाहिए.</p> <p>अनुसूचित जाति, अनुसूचित जनजाति, महिला लाभार्थी, भूमिहीन / छोटे / सीमांत और गरीबी रेखा के नीचे आने वाले कृषक और देश के सूखा और बाढ़ग्रस्त इलाकों के किसानों के लाभार्थियों को भी वरीयता दी जानी चाहिए.</p> <p>सहायता का पैटर्न</p> <p>बैक-एंडेड (Back-ended) सब्सिडी के रूप में सामान्य वर्ग के किसानों के लिए परियोजना लागत की 25% राशि और अनुसूचित जाति/ अनुसूचित जनजाति के किसानों के लिए 33.33% राशि.</p>	<p>Eligible Beneficiaries</p> <p>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 federations, Panchayati Raj Institutions (PRIs) etc. are eligible under the Scheme.</p> <p>ii) 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 setup separate units with separate infrastructure at different locations. The distance between boundaries of two such farms should be at least 500 M.</p> <p>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.</p> <p>Priority may also be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribes, women beneficiaries, landless/ small / marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country.</p> <p>Pattern of Assistance</p> <p>Back ended capital subsidy @25% of the project cost for general category and @33.33% for SC/ST farmers.</p>
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<p>वित्तपोषित बैंकों को अपने नियंत्रक कार्यालय के माध्यम से निम्नलिखित समय-सरणी के अनुसार डीईडीएस पोर्टल (https://ensure.nabard.org) पर सब्सिडी के दावे अपलोड करने चाहिए:</p> <ol style="list-style-type: none"> वित्तपोषक संस्थान/ बैंक को प्रस्ताव की स्वीकृति के 30 दिन के भीतर डीईडीएस एनश्योर (ENSURE) पोर्टल में निर्धारित टेम्पलेट के अनुसार विस्तृत जानकारी अपलोड करनी होगी और पात्र सब्सिडी राशि ब्लॉक करनी होगी जानकारी सफलतापूर्वक अपलोड करने और वैध पाए जाने के बाद, बैंक को पहली बार अपलोड करने के 30 दिन के भीतर पहली किस्त का विवरण (instalment details) अपलोड (upload) करना होगा. पहली किस्त की जानकारी 30 दिन के भीतर अपलोड न किए जाने पर इस प्रणाली से अपने आप आवेदन हट जाएगा चूंकि बजट असीमित अवधि के लिए नहीं दिया जा सकता. इसलिए बैंक/ नियंत्रक कार्यालय को निर्धारित समय सीमा के भीतर सब्सिडी के दावों को अपलोड करना सुनिश्चित करना होगा. <p>प्रशासनिक अनुमोदन में उल्लिखित योजना के दिशानिर्देशों की अन्य सभी बातों का पालन करना होगा.</p>	<p>Financing banks should upload subsidy claims in DEDS Portal (https://ensure.nabard.org) through their Controlling Office as per the following time frame:</p> <ol style="list-style-type: none"> After sanction of the proposal by Financing Institution/ Bank, 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. On successful upload and post validation, the bank will release and update the details of first installment within 30 days of first upload. 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 therefore ensure the subsidy claims should be uploaded within stipulated time period. <p>All other aspects of the Scheme Guidelines as indicated in the Administrative Approval need be adhered to.</p>
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भवदीय



(जी आर चिंताला)

मुख्य महाप्रबंधक

अनुलग्नक : यथोक्त

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

Krishi Bhawan, New Delhi-110001

Dated the 10th April, 2019

OFFICE MEMORANDUM

Subject:-Administrative Approval for implementation of Central Sector Scheme – “**DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME**” during 2019-20.

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 3rd May, 2018 and to convey administrative approval for continuation of DEDS scheme for the financial year 2019-20.

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 325 crore during the year 2019-20, which includes Rs 196.99 crore under MH2404 (General Component), Rs 49.60 crore under MH2404 (SC Component), Rs 25.79 crore under MH2404 (Tribal Component) and Rs 45.70 crore under MH 2552 (North Eastern Region) & Rs 4.56 crore under MH2552 (SC Component), Rs 2.36 crore under MH2552 (Tribal Component).



DEEPAK SETHI
Under Secretary
DAHD

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. 25,200/-	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 milk cooling units (upto 5000 lit capacity)	Rs. 20 lakh	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

S.No	Component	Indicative unit cost	Pattern of Assistance
			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

- i) 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.
- ii) Entrepreneur contribution (Margin) for loans beyond Rs.1 lakh* -10% of project cost (Minimum)
- iii) Bank Loan - Balance portion
[* Subject to any revision in RBI guidelines]

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

- i) Commercial Banks
- ii) Regional, Rural and Urban Banks
- iii) State Cooperative Banks
- iv) State Cooperative Agriculture and Rural Development Banks: and
- v) 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 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, 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:
- Pending appraisal/approval of the scheme for continuation beyond 12th Plan, as 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.
 - 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 the interim period. Provision of General Financials Rules, 2017 shall be applicable during this period.
 - Provision of General Financial Rules, 2017 shall be applicable henceforth,
 - Release of fund shall be as per Cash Management System guidelines issued by the Budget Division. Department of Economic Affairs, Ministry of Finance vide OM No. 15(39)-B @/2016, dated 21.08.2017.
 - The flow of fund is to be ensured through PFMS/DBT platforms.
 - 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 and Dairying

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** (Grants-in-aid-General)

SC component

Demand No. **003**-Department of Animal Husbandry and Dairying

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** (Grants-in-aid-General)



TSP component

Demand No. **003**-Department of Animal Husbandry and Dairying

Major Head-**2404**- Dairy Development

Minor Head-**796**- Tribal Sub-Plan

Sub Head-**02**-White Revolution

Detailed Head-**03**-Dairy Entrepreneurship Development Scheme (DEDS)

Object Head- **020331** (Grants-in-aid-General)

NER (General) component

Demand No. **003**-Department of Animal Husbandry and Dairying

Major Head-**2552**- Dairy Development

Minor Head-**266**- Tribal Sub-Plan

Sub Head-**10**-White Revolution

Detailed Head-**01**-Dairy Entrepreneurship Development Scheme (DEDS)

Object Head- **100131** (Grants-in-aid-General)

NER (SC) component

Demand No. **003**-Department of Animal Husbandry and Dairying

Major Head-**2552**- Dairy Development

Minor Head-**789**- Component Plan for Scheduled Caste

Sub Head-**36**-White Revolution

Detailed Head-**02**-Dairy Entrepreneurship Development Scheme (DEDS)

Object Head- **360231** (Grants-in-aid-General)

NER (TSP) component

Demand No. **003**-Department of Animal Husbandry and Dairying

Major Head-**2552**- Dairy Development

Minor Head-**796**- Tribal Sub-Plan

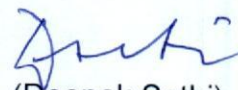
Sub Head-**42**-White Revolution

Detailed Head-**02**-Dairy Entrepreneurship Development Scheme (DEDS)

Object Head- **420231** (Grants-in-aid-General)

14. This administrative approval for continuation of the scheme during 2019-20 is issued with approval of competent authority vide Dy No. 4102 dated 10.04.2019 of the Department of Animal Husbandry and Dairying.

Yours Sincerely



(Deepak Sethi)

Under Secretary to the Govt. of India
Under Secretary
DAHD

Distribution:

1. Pay and Accounts Officer, Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry & Dairying, 16, Akbar Road Hutments, New Delhi-110011
2. The Pay & Accounts Officer, PAO (Sectt)-I, Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry & Dairying, Room No.35, Krishi Bhawan, New Delhi

3. The Accountant General, Commerce, Works and Miscellaneous, AGCR Building, Near ITO, New Delhi-110002.
4. Chief Controller of Accounts, Department of Agriculture and Cooperation, Krishi Bhavan, New Delhi.
5. Advisor (Agriculture), NITI AAYOG, New Delhi.
6. Additional Secretary & Financial Advisor, Department of Animal Husbandry & Dairying, New Delhi.
7. Chief General Manager, Department of Refinance , NABARD, C-24, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051
8. Joint Secretary (Admn.), Room No.199, Ministry of Rural Development, Krishi Bhawan, New Delhi.
9. Joint Secretary (PF-II), Ministry of Finance, Department of Expenditure, North Block, New Delhi.
10. 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.
11. Chairman, NDDDB, P.B.No.40, Anand 388001.
12. All State Governments, Department of Animal Husbandry & Dairying.
13. All MD, Milk Federation, States/ UTs
14. Technical Director, NIC (With a request to Include the Administrative approval in website of the Department)

Copy for information to:

PPS to Secretary (AHD)

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)



(Deepak Sethi)

Under Secretary to the Govt. of India

DEEPAK SETHI
Under Secretary
DAHD

OPERATIONAL GUIDELINES FOR DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME FOR IMPLEMENTATION DURING 2019-20

1 Background

The Department of Animal Husbandry and Dairying 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 325 crore during the year 2019-20, which includes Rs 196.99 crore under MH2404 (General Component), Rs 49.60 crore under MH2404 (SC Component), Rs 25.79 crore under MH2404 (Tribal Component) and Rs 45.70 crore under MH 2552 (North Eastern Region) & Rs 4.56 crore under MH2552 (SC Component), Rs 2.36 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.

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 also be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribes, landless, small, marginal and BPL category farmers along with 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

- i. 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.
- ii. Entrepreneur contribution (Margin) for loans beyond Rs.1 lakh* -10% of the project cost (Minimum)
- iii. Bank Loan - Balance portion
[* Subject to any revision in RBI guidelines]

7 Financial Institutions eligible for re-finance under the scheme

- i. Commercial Banks
- ii. Regional Rural and Urban Banks
- iii. State Cooperative Banks
- iv. State Cooperative Agriculture and Rural Development Banks: and
- v. 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 7 above.

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 institution, 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 the 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 instalment depending on the progress of the unit. #

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.

As per corrigendum no. F.No.1-1/2009-DP dated 12.06.2018

- 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 (AHD) will have discretion to modify indicative unit cost, based on inputs from NABARD.

- 17.5 NABARD shall furnish a monthly progress report to DAHD, 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 (AHD) 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 2019-20.
- 18.3 DAHD 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 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 / 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 and Dairying, 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 operationalisation of the portal shall be dealt by NABARD, Head Office.

18.11 Copyright of data generated in the DEDS portal shall be with DAHD, 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, Rathi etc, 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)	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


S.No	Component	Indicative unit cost	Pattern of Assistance
			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	Rs 25,200/-	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 20 lakh	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.

S.No	Component	Indicative unit cost	Pattern of Assistance
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 afore mentioned ceilings. The Banks will verify the costs of components admissible under the scheme based on the cost norms notified by NABARD.

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

Month-_____

[illegible]

DEEPAK SETHI
Under Secretary
DAHD

Annexure-I

F. No. 1-1/2013-DP
Government of India
Ministry of Agriculture and Farmers Welfare
Department of Animal Husbandry and Dairying
(Dairy Division)

Krishi Bhawan, New Delhi
Date: 08.05.2019

To

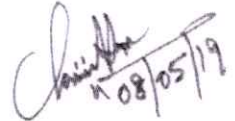
Chief General Manager (CGM)
Department of Refinance, NABARD Head Office
3rd Floor A & B Wing, Bandra Kurla Complex
Bandra (East) Mumbai - 400 051

Subject: State-wise fund allocation of funds under Dairy Entrepreneurship Development Scheme (DEDS) during 2019-20.

Sir,

I am directed to enclose herewith, approved State-wise allocation of fund under Dairy Entrepreneurship Development Scheme (DEDS) for implementation during the year 2019-20 for information and necessary action.

This is issued with the approval of competent authority.



(C. Sen)
Deputy Commissioner (DD)
Ph: 011-23385805
Email: chinmoyjit.sen@gov.in

Encl: A/A

State-wise allocation of fund under Dairy Entrepreneurship Development Scheme (DEDS) for implementation during the year 2019-20

SI No	States	Fund Allocation (category-wise)				(Rs in Lakh)
		Gen	ST	SC	NER	
1	Andhra Pradesh	1158.09	152.80	297.57		1608.46
2	Bihar	1170.93	154.50	300.86		1626.30
3	Chhattisgarh	315.41	41.62	81.04		438.07
4	Goa	6.00	0.79	1.54		8.34
5	Gujarat	1418.62	187.18	364.51		1970.30
6	Haryana	666.88	87.99	171.35		926.23
7	Himachal Pradesh	196.45	25.92	50.48		272.85
8	Jammu & Kashmir	228.18	30.11	58.63		316.92
9	Jharkhand	449.45	59.30	115.48		624.24
10	Karnataka	1074.94	141.83	276.20		1492.98
11	Kerala	145.24	19.16	37.32		201.72
12	Madhya Pradesh	2116.09	279.21	543.72		2939.02
13	Maharashtra	1177.26	155.33	302.49		1635.08
14	Odisha	504.04	66.50	129.51		700.05
15	Punjab	763.68	100.76	196.22		1060.66
16	Rajasthan	1910.50	252.08	490.89		2653.48
17	Tamil Nadu	740.18	97.66	190.18		1028.02
18	Telangana	647.55	85.44	166.38		899.38
19	Uttar Pradesh	3749.83	494.77	963.50		5208.09
20	Uttarakhand	222.33	29.34	57.13		308.79
21	West Bengal	798.50	105.36	205.17		1109.02
	Subtotal	19460.16	2567.66	5000.18		27028.00
NER						
22	Arunachal Pradesh		62.04	13.44	131.32	206.80
23	Assam		1133.66	245.63	2399.57	3778.86
24	Manipur		59.05	12.79	124.99	196.83
25	Meghalaya		104.17	22.57	220.48	347.22
26	Mizoram		10.59	2.29	22.41	35.28
27	Nagaland		40.92	8.87	86.61	136.39
28	Sikkim		30.24	6.55	64.02	100.81
29	Tripura		137.94	29.89	291.97	459.80
	Subtotal	0.00	1578.60	342.03	3341.37	5262.00
UTs						
30	Andamand & Nicobar	21.60	2.85	5.55		30.00
31	Chandigarh	21.60	2.85	5.55		30.00
32	Dadra and Nagar Haveli	21.60	2.85	5.55		30.00
33	Daman and Diu	21.60	2.85	5.55		30.00
34	Lakshadweep	21.60	2.85	5.55		30.00
35	NCT Delhi	21.60	2.85	5.55		30.00
36	Puducherry	21.60	2.85	5.55		30.00
	Subtotal	151.20	19.95	38.85		210.00
Grand Total		19611.36	4166.21	5381.06	3341.37	32500.00