**Dairy Entrepreneurship Development Scheme**

The Department of Animal Husbandry, Dairying and Fisheries (DAHD&F), GoI launched a pilot scheme titled “Venture Capital Scheme for Dairy and Poultry” in the year 2005-06.  The main objective of the scheme was to extend assistance for setting up small dairy farms and other components to bring structural changes in the dairy sector.

During a mid-term evaluation of the scheme, certain recommendations were made to accelerate the pace of implementation of the scheme. Taking into account the recommendations of the evaluation study and the representations received from various quarters including the farmers, State Governments and banks, DAHD&F decided to make some key changes to the scheme, including changing its name to Dairy Entrepreneurship Development Scheme (DEDS).The revised scheme has come into operation with effect from 1 September 2010.

**Objectives of the scheme**

* To promote setting up of modern dairy farms for production of clean milk
* To encourage heifer calf rearing, thereby conserving good breeding stock
* To bring structural changes in the unorganised sector so that initial processing of milk can be taken up at the village level itself
* To upgrade the quality and traditional technology to handle milk on a commercial scale
* To generate self-employment and provide infrastructure mainly for unorganised sector

**Who can benefit from this scheme?**

* Farmers, individual entrepreneurs, NGOs, companies, groups of organised and unorganised sectors, etc. Groups of organised sector include Self-help Groups (SHGs), dairy cooperative societies, milk unions, milk federations, etc.
* An individual will be eligible to avail assistance for all the components under the scheme but only once for each component
* 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 metres.

**Links for download**

* [Dairy Entrepreneurship Development Scheme](https://www.nabard.org/auth/writereaddata/File/Annexure_1.pdf)
* [Continuation of Dairy Entrepreneurship Development Scheme during 2018-19](https://www.nabard.org/auth/writereaddata/File/Circular-DEDS%202018-19.pdf)
* [List of beneficiaries from 01.04.2018 to 31.10.2018](https://www.nabard.org/auth/writereaddata/File/beneficiary%20April%20to%20October.pdf)

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**Capital Investment Subsidy Scheme for Commercial Production Units for organic/ biological Inputs**

The increasing and indiscriminate use of synthetic fertilizers and pesticides and deteriorating soil health and productivity is concerning people all over the world. Growing awareness for safe and healthy food has underlined the importance of organic farming, which is a holistic system based on the basic principle of minimizing the use of external inputs and avoiding the use of synthetic fertilizers and pesticides.

In view of these challenge, there is a need in the country to augment the infrastructure for production of quality organic and biological inputs. Accordingly, under National Project on Organic Farming a Capital Investment Subsidy Scheme for Commercial Production Units for organic/biological inputs has been introduced. The scheme is being implemented by the Department of Agriculture, Cooperation & Farmers’ Welfare through National Centre of Organic Farming (NCOF) in collaboration with NABARD or National Cooperative Development Corporation (NCDC). The scheme is being implemented since 2004-05.

**Objectives of the Scheme**

* To promote organic farming in the country by making available organic inputs, such as bio fertilisers, bio pesticides and fruit & vegetable market waste compost and thereby generate better return for the produce
* To increase agricultural productivity while maintaining soil health and environmental safety
* To reduce total dependence on chemical fertilizers and pesticides by increasing the availability and improving the quality of bio fertilisers, bio pesticides and composts in the country
* To convert organic waste into plant-nutrient resources
* To prevent pollution and environment degradation by proper conversion and utilization of organic waste

**Who can benefit from the scheme?**

* Bio fertilisers and Bio pesticides production Units
* Fruit & vegetable waste compost units
* Individuals, group of farmers/growers, proprietary and partnership firms, Co-operatives, fertilizer industry
* Companies, Corporations
* Non-Governmental Organizations (NGOs)
* Agricultural Produce Market Committees (APMCs)
* Municipalities
* Private entrepreneurs Links for downloads

**Links for downloads**

* [Continuation during 2016-17](https://www.nabard.org/auth/writereaddata/File/Continuation%20of%20NPOF%20Scheme%20for%202016-17.pdf)
* [Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming](https://www.nabard.org/auth/writereaddata/File/Extn%201%20April%2014%20to%2031%20March%202015%20-NPOF.pdf)
* [Capital Investment Subsidy Scheme for Commercial Production Units of Organic Input](https://www.nabard.org/auth/writereaddata/File/NPOF_English.pdf)
* [Continuation during 2017-18 and Inclusion of Establishment of Soil Testing labs (Static/Mobile)/ Mini Labs and Soil Testing Projects at Village Level- Operational Guidelines (New)](https://www.nabard.org/auth/writereaddata/File/CISS%20-%20NPOF%20-%20Inclusion%20of%20Establishment%20of%20Soil%20Testing%20Labs%201.pdf)
* [Withdrawal of Soil Testing Labs(Static/Mobile)/MiniLabs and Soil Testing Projects at Village level from NPOF scheme](https://www.nabard.org/auth/writereaddata/File/NPOF%20-%20circular%20on%20withdrawal%20of%20Soil%20Testing%20Labs.pdf)

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**Agriclinic and Agribusiness Centres 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:

* Soil health
* Cropping practices
* Plant protection
* Crop insurance
* Post-harvest technology
* Clinical services for animals, feed and fodder management
* 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.

**Objectives of the scheme**

* To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per the business model of agripreneur, local needs and affordability of target group of farmers
* To support agricultural development
* To create gainful self-employment opportunities for unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with Post Graduation in agri-related courses.

**Who can benefit from the scheme?**

The scheme is open to the following categories of candidates:

* Graduates in agriculture and allied subjects from State Agriculture Universities (SAUs)/Central Agricultural Universities/Universities recognized by ICAR/UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, GoI, on recommendation of the State Government
* Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.
* Diploma in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture, Cooperation & Farmers’ Welfare, GoI on recommendation of the State Government
* Biological Science Graduates with Post Graduation in Agriculture & allied subjects
* Degree courses recognised by UGC having more than 60 percent of the course content in Agriculture and allied subjects
* Diploma/Post Graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognised colleges and universities.
* Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55% marks.

**Links to Download**

* [Agriclinic and Agribusiness Centres Scheme](http://www.nabard.org/auth/writereaddata/File/1209165857Agriclinic_and_Agribusiness_Centres_Scheme.pdf)
* [Loan Application form for AGRI Clinics and AGRI Business Centres (ACABC) Scheme of GOI](http://www.nabard.org/auth/writereaddata/File/1209160440Loan_Application_Form_for_Agri_Clinics_and_Agri_Business_Centres_(ACABC).pdf)
* [National Review Workshop on ACABC held on 7 August 2012 - Recommendations](http://www.nabard.org/auth/writereaddata/File/1209160607ACABC_Recommendations_National_Review_Workshop.pdf)
* [Agriclinics and Agribusiness Centres (ACABC) - Decisions of the 11th Bankers Review Meeting dated 26.08.2015, New Delhi](http://www.nabard.org/auth/writereaddata/File/1209160701ACABC-Decisions-of-the-11th-Bankers-Review-Meeting.pdf)
* [Continuation of Dairy Entrepreneurship Development Scheme during 2018-19](https://www.nabard.org/auth/writereaddata/File/Circular-DEDS%202018-19.pdf)

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**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 the objective of sustainable development of the livestock sector.

NABARD is the subsidy channelizing agency under Entrepreneurship Development & Employment Generation (EDEG) component of National Livestock Mission. This includes:

* Poultry Venture Capital Fund (PVCF)
* Integrated Development of Small Ruminants and Rabbit (IDSRR)
* Pig Development (PD)
* Salvaging and Rearing of Male Buffalo Calves (SRMBC)

**Who can benefit from the scheme?**

* Farmers, Individuals Entrepreneurs, NGOs, Companies, Cooperatives, groups of organized and unorganized sector which include Self- Help Groups (SHGs) and Joint Liability Groups (JLGs)

**Eligible financial institutions**

* Commercial Banks
* Regional Rural Banks
* State Cooperative Banks
* State Cooperative Agriculture and Rural Development Banks
* Other institutions eligible for refinance from NABARD

**Links for Downloads**

* [Administrative approval for the implementation of Centrally Sponsored Scheme – National Livestock Mission (NLM)](http://www.nabard.org/auth/writereaddata/File/1409163900NLM_2016-17_Eng.pdf)
* [Administrative Approval for implementation of Centrally Sponsored Scheme” National Livestock Mission-EDEG Component During 2017-18](https://www.nabard.org/auth/writereaddata/tender/08081756052017-Cir-180-E.pdf)
* [NLM - Continuation of the scheme upto 28.02.2018](https://www.nabard.org/auth/writereaddata/File/NLM%20Cont%2028%202%202018.pdf)
* [NLM - Continuation of the scheme upto 31.03.2018](https://www.nabard.org/auth/writereaddata/File/NLM-EDEG%20Sch%2031.03.2018.pdf)
* [Administrative Approval for implementation of Centrally Sponsored Scheme” National Livestock Mission-EDEG Component during 2018-19](https://www.nabard.org/auth/writereaddata/file/Adm%20App%20NLM%20EDEG%202018-19%20-%20Circular.pdf)

Detailed guidelines are available on Govt. of India website [www.dahd.nic.in](https://www.nabard.org/www.dahd.nic.in)

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**GSS – Ensuring End Use of Subsidy Released**

To ensure end use of subsidy released under various schemes of GoI routed through NABARD, the banks have been advised to ensure that credit and subsidy are not mis-utilised by the beneficiaries. In the event of such misuse, the financing bank is required to refund the subsidy released in respect of the unit concerned to NABARD immediately.

**Link for download**

* [GSS routed through NABARD - Ensuring end use of subsidy released](http://www.nabard.org/auth/writereaddata/File/1409164235GSS_Complaints_received_from_public_ensuring_end_use_of_subsidy_released.pdf)

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**Interest Subvention Scheme**

The Honourable Finance Minister in his budget speech (para 49) for 2006-07 announced that the Government had decided to ensure that farmers receive short term credit at 7% with an upper limit of Rs. 3.00 lakh on the principal amount. The policy came into force with effect from Kharif 2006-07. The amount of subvention was to be calculated on the amount of crop loan from the date of disbursement up to the actual date of repayment of the crop loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year.

In pursuance of this announcement, the Government of India provided interest subvention of 2% to Public Sector Banks, Regional Rural Banks (RRBs) and Cooperative Banks in respect of short term production credit up to Rs. 3.00 lakh provided to farmers out of their own resources, provided that they make available short term credit @ 7% p.a. at ground level. Private Sector Banks (in respect of loans given by their rural and semi urban branches) are also covered under the scheme from the year 2013-14 with similar terms and conditions.

The scheme, introduced in 2006-07, has continued in the following years with certain modifications and changes in rate of subvention. Year-wise rate of interest subvention made available to the banks on their own funds was as under:

2007-08 - 2%

2008-09 - 3%

2009-10 - 2%

2010-11 - 1.5%

2011-12 - 2%

2012-13 - 2%

2013-14 - 2%

2014-15 - 2%

2015-16 - 2%

2016-17 - 2%

2017-18- 2%

* **Incentive to farmers on prompt repayments**

Since the year 2009-10, Government of India introduced additional incentive for farmers who promptly repay the loans on or before the due date or the date fixed by the bank, subject to a maximum period of one year. Year-wise rate of incentive to prompt-paying farmers was as under:

2009-10 - 1%

2010-11 - 2%

2011-12 - 3%

2012-13 - 3%

2013-14 - 3%

2014-15 - 3%

2015-16 - 3%

2016-17 - 3%

2017-18- 3%

* **Relief to farmers**

To provide relief to farmers affected by natural calamities, Interest Subvention of 2% has been made available to banks for the first year on restructured amount of crop loans.  Such restructured loans will attract normal rate of interest from the second year onwards as per the policy laid down by the RBI.

* **Interest Subvention to Small and Marginal Farmers against Negotiable Warehouse Receipts**

In order to discourage distress sale of produce by farmers and to encourage them to store their produce in warehouses against warehouse receipts, GoI had introduced a scheme in 2011-12 for extending concessional loans to the farmers against negotiable warehouse receipts.

The benefit of 2% interest subvention will be available to banks on their own funds involved for extending credit support up to Rs 3.00 lakh at 7% interest per annum to Small and Marginal farmers (SF/MF) having Kisan Credit Card for a further period of upto six months post the harvest of the crop against Negotiable Warehouse Receipts issued on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority.

SF/MF, who have not availed crop loans through banking system, would not be eligible.