



# Para Vet as facilitator – banking services

NABARD, Assam RO

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# Banking Scenario in Assam – Branch Net work (As on 31.03.2018)

- Commercial Banks
  - Public Sector banks : (24)1485
  - Private Sector banks :(09) 330
- RRBs : (02)474
- StCBs (01) 66
- PUCBs : (08) 25
- SFB : (03 )(NE, Jana, Ujjivan) : 81
- CD Ratio : 50.44%
- 74% branches in Rural and Semi urban areas.





# DEDS

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# DAIRY SECTOR IN INDIA – A Snapshot

Progressed from being deficient in milk production at 20 million tonnes in 1970 to becoming the world's largest milk producer at 165 million tonnes in 2016-17

Accounts for 18.5 per cent of global milk production.

India's dairy industry is worth Rs 5.4 trillion by value, having grown at 15 per cent CAGR during 2010-16.

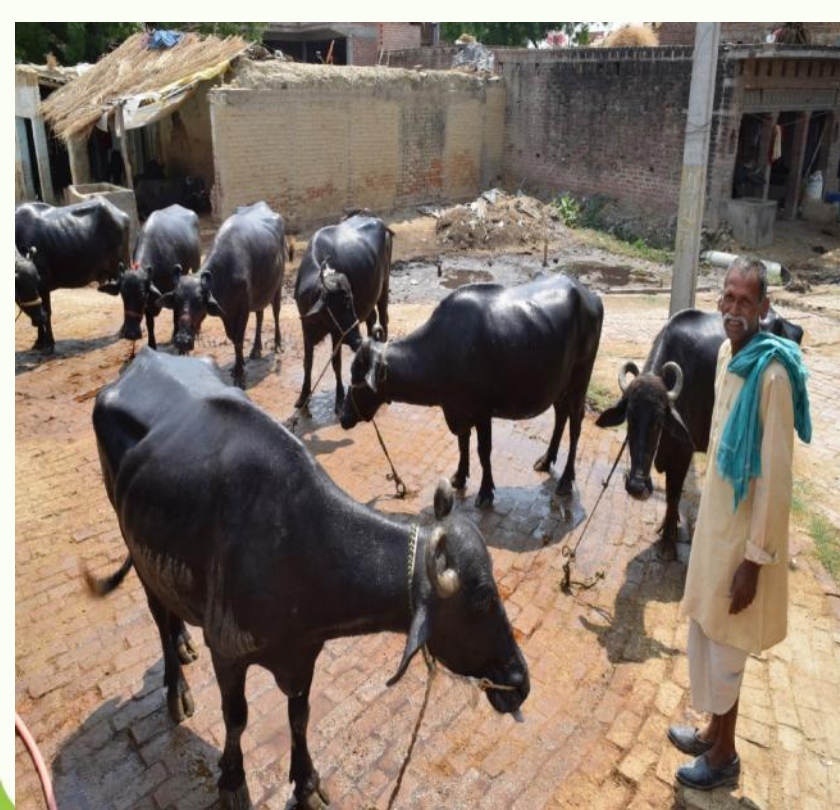
Going ahead the industry is expected to maintain 15 percent CAGR over 2016-20 and expected to touch 10 trillion by 2020





# Dairy Entrepreneurship Development Scheme (DEDS)

- Launched in the year 2010
- Launched by Department of Animal Husbandry, Dairying and Fisheries, MoA, GoI
- NABARD is the nodal agency for implementation of the scheme
- An amount of Rs.1128 cr has been released as subsidy to 3.30 lakh beneficiaries



# DEDS- Objectives

- 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
- To provide value addition to milk through processing and production of milk products



# DEDS- Eligible Beneficiaries

- Farmers, Individual Entrepreneurs and Groups of Organized and Unorganized Sector
- Groups of organized sector includes Self Help Groups on behalf of their members, Dairy Cooperative Societies, Milk Unions on behalf of their member, Milk Federation, PRIs etc.
- Priority given to projects being implemented in cluster mode covering dairy farmers/women in SHGs, Cooperatives and Producer Companies
- Priority to be given to beneficiaries from SC/ST, landless, small, marginal, BPL category farmers alongwith farmers belonging to drought and flood affected areas
- An applicant will be eligible to avail assistance for all components under the scheme but only once for each component



# DEDS- Eligible Institutions

- Commercial Banks
- RRBs
- StCBs
- SCARDBs
- PUCBs

and all other institutions eligible for refinance from NABARD





# DEDS- Sanction of project

## Sanction of Project

- Preparation of project as per norms by the entrepreneur
- Appraisal of project as per administrative approval of DADF
- Sanctioning of loan if found eligible

## Security

- As per RBI guidelines
- Beneficiary contribution of 10% shall not be required for loans less than Rs.1 lakh

## Rate of Interest

- As per RBI guidelines
- From the date of the receipt of subsidy, interest shall be charged only on the effective bank loan portion

## Repayment

- Vary between 3 to 7 years
- Recovery of the loan will be based on the net loan amount



# DEDS- Pattern of Assistance

Back ended capital subsidy @25% of the project cost for general category and 33.33% for SC/ST category

S.No.	Component	Present		Earlier	
		Indicative Unit Cost	Subsidy Ceiling	Indicative Unit Cost	Subsidy Ceiling
1	Establishment of small dairy units upto 10 animals	7 lakh for 10 animal unit. Min. 2, Max. 10	17,500 for Gen; 23,300 for SC/ST	6 lakh for 10 animal unit. Min. 2, Max. 10	15,000 for Gen; 20,000 for SC/ST
2	Rearing of heifer calves- upto 20 calves	9.70 lakh for 20 calf units Upper limit of 20 calves	12,100 for Gen; 16,200 for SC/ST	5.30 lakh for 20 calf units Upper limit of 20 calves	6,600 for Gen; 8,800 for SC/ST

# DEDS- Pattern of Assistance

S.No.	Component	Present		Earlier	
		Indicative Unit Cost	Subsidy Ceiling	Indicative Unit Cost	Subsidy Ceiling
3	Vermi Compost with milch animal unit	25,200	6,300 for Gen.; 8,400 for SC/ST	22,000	5,500 for Gen; 7,300 for SC/ST
4	Purchase of milking machines/ milk testers/ bulk milk cooling units (upto 5000 lit. capacity) <b>(Biomass/ cow dung based power run milk chilling unit is also admissible)</b>	20 lakh	5 lakh for Gen. ; 6.67 lakh for SC/ST	20 lakh	5 lakh for Gen. ; 6.67 lakh for SC/ST



# DEDS- Pattern of Assistance

S.No.	Component	Present		Earlier	
		Indicative Unit Cost	Subsidy Ceiling	Indicative Unit Cost	Subsidy Ceiling
5	Purchase of dairy processing equipment for manufacture of indigenous milk products	13.20 lakh	3.30 lakh for Gen.; 4.40 lakh for SC/ST	13.20 lakh	3.30 lakh for Gen.; 4.40 lakh for SC/ST
6	Establishment of dairy product transportation facilities	26.50 lakh	6.625 lakh for Gen; 8.830 lakh for SC/ST	26.50 lakh	6.625 lakh for Gen; 8.830 lakh for SC/ST
7	Cold storage facilities for milk and milk products	33 lakh	8.25 lakh for Gen, 11 lakh for SC/ST	33 lakh	8.25 lakh for Gen, 11 lakh for SC/ST



# DEDS- Pattern of Assistance

S.No.	Component	Present		Earlier	
		Indicative Unit Cost	Subsidy Ceiling	Indicative Unit Cost	Subsidy Ceiling
8	Establishment of private veterinary clinics	2.60 lakh (mobile) & 2 lakh for stationary	Mobile- 65,000 for Gen. ; 86,600 for SC/ST Stationary- 50,000 for Gen; 66,600 for SC/ST	2.60 lakh (mobile) & 2 lakh for stationary	Mobile- 65,000 for Gen. ; 86,600 for SC/ST Stationary- 50,000 for Gen; 66,600 for SC/ST
9	Dairy marketing outlet/ Dairy parlour	3 lakh	75,000 for Gen; 1,00,000 for SC/ST	1 lakh	25,000 for Gen; 33,300 for SC/ST



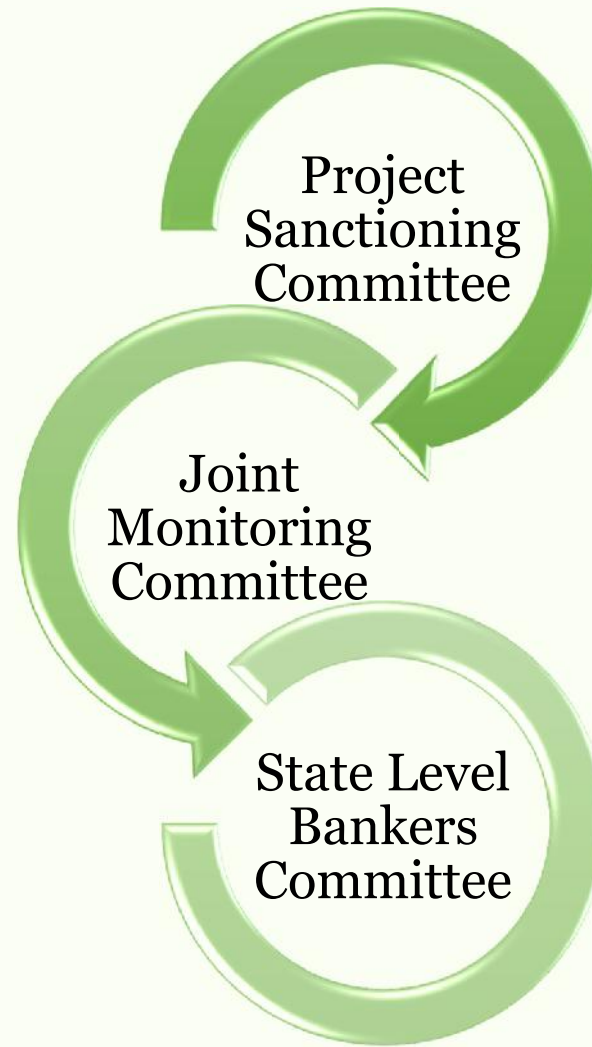


# DEDS- Release of Subsidy

- Release of subsidy amount by GOI
- PSC will be conducted at NABARD HO
- Release of subsidy based on the availability of funds allocated to States/UT
- Financing banks to keep the subsidy amount in “Subsidy Reserve Fund Account” in books of FI and adjust the subsidy amount in the SRFA of the beneficiary within 7 days of receipt of subsidy from NABARD
- Utilization Certificate to be furnished to NABARD within 15 days of receipt of subsidy

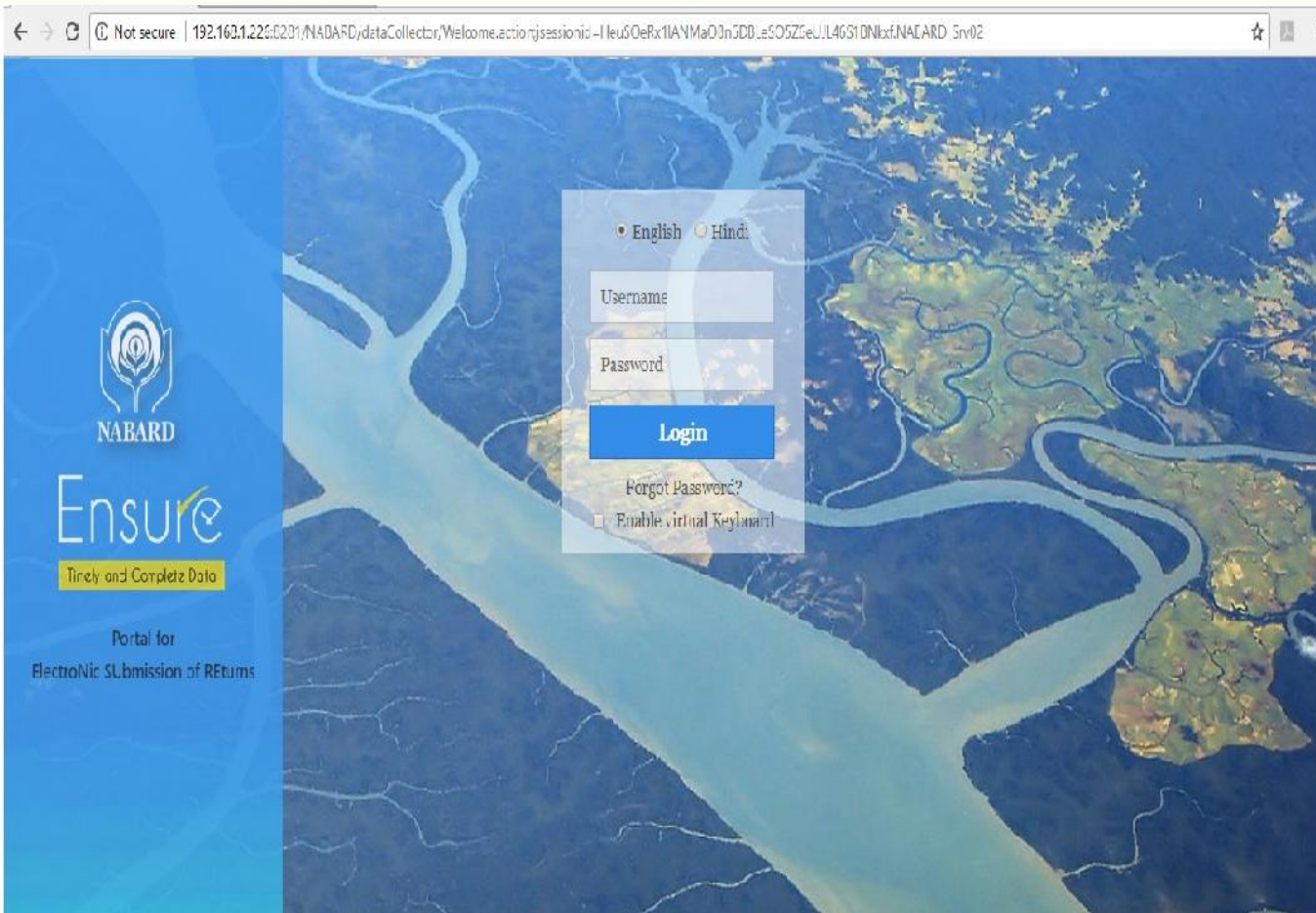


# DEDS - MONITORING MECHANISM



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# DEDS-Process of claiming Subsidy- ENSURE PORTAL



<https://ensure.nabard.org>

# DEDS- Time frame for online upload

- Uploading of details in ENSURE within 30 days of sanction by FI and block eligible subsidy
- On successful upload and post validation bank will release the first installment
- Updating of first installment details within 30 days of first upload



## Area Development Scheme – Assam

S No.	Sector	No. of districts	Physical Units	Bank Loan (Rs. Crore)
01	Dairy	29	17217	240.68
02	Piggery	23	27440	482.55
03	Goatery	06	8418	54.72
Total			53075	777.95




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# NLM EDEG

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# The Scheme

**National Livestock Mission (NLM) –EDEG was launched during 2014-15, the following erstwhile schemes have been subsumed under NLM-EDEG**

- **Poultry Venture Capital Fund (Subsidy)**
- **Pig Development**
- **Integrated Development of Small Ruminants and Rabbits**
- **Salvaging and Rearing of Male Buffalo Calves**





# Poultry Venture Capital Fund-EDEG



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# Objectives

- **To encourage entrepreneurship in various poultry activities and provide capacity building for employment opportunities.**
- **To improve production of poultry products and productivity of processing units through technology upgradation and also encourage introduction of innovative technology.**
- **To encourage rearing of other poultry species like quails, ducks, turkeys, etc. which have good potential**





# Eligibility

- **Farmers, individual entrepreneurs, NGOs, companies, cooperatives, groups of un organized and organized sector which include Self Help Groups (SHGs), Joint Liability Groups (JLGs).**
- **An individual will be eligible to avail assistance for all the components under the scheme but only once for each component**



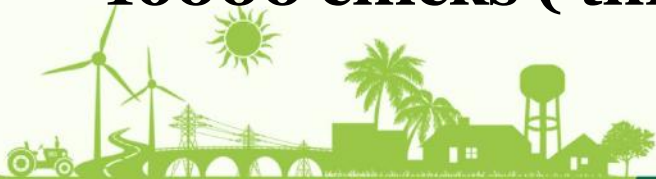
# Components & Subsidy

- **(1) Breeding Farms for birds of alternate species like turkey, ducks, Japanese quails, guinea fowl and geese.**

**Subsidy at 25% level –Rs. 7.50 lakh Varies depending on the species and unit size**

- **(2) Central Grower Units (CGU) – up to 16000 layer chicks per batch**

**Subsidy at 25% level –Rs. 10.00 lakh for a unit of 16000 chicks ( three batches a year)- Varies with size**



## Components & Subsidy

- (3) Hybrid Layer (chicken) Units – up to 20000 layers**
- **Subsidy at 25% level -Rs 2.00 lakh for 2000 layer unit - Varies with the size. Minimum unit size 2000**
- (4) Hybrid Broiler (chicken) Units – up to 20000 birds.**  
**Can be weekly, fortnightly, monthly, all-in all-out batches. Bird strength at any point of time should not exceed 20000 birds Minimum unit size 1000**
- **Subsidy at 25% level Rs 0.56 lakh for a batch of 1000 broilers - Varies with unit size**



# Components & Subsidy

- **(5) Rearing of poultry like low input technology varieties of chicken other alternative species like turkey, ducks, Japanese quails, guinea fowl and gees**  
**Subsidy at 25% level -5.00 lakh** Varies with the species and unit size
- **(6) Feed Mixing units (FMU) - 1.0 ton per hour**  
**Disease Investigation Lab (DIL)**  
**Subsidy at 25% level - Rs 4.00 lakh**



# Components & Subsidy

- (7) **Transport Vehicles – open cage**  
**Subsidy at 25% level -Rs 2.00 lakh**
- (8) **Transport Vehicles – Refrigerated**  
**Subsidy at 25% level -Rs 3.75 lakh**
- (9) **Retail outlets – Dressing units**  
**Subsidy at 25% level -Rs 2.50 lakh**
- (10) **Retail outlets – marketing units**  
**Subsidy at 25% level -Rs 3.75 lakh**





# Components & Subsidy

- **(11) Mobile marketing units**  
**Subsidy at 25% level -Rs 2.50 lakh**
- **(12) Cold storage for poultry products**  
**Subsidy at 25% level -Rs 5.00 lakh**
- **(13) Egg / Broiler Carts**  
**Subsidy at 25% level -Rs 3750/-**



# Pig Development-EDEEG



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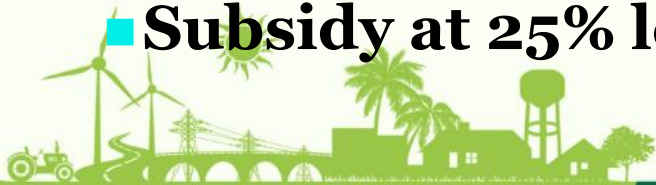
# Objectives

- **Encourage commercial rearing of Pigs by adopting scientific methods and creation of infrastructure.**
- **Production and supply of improved germplasm**
- **Organizing stakeholders to popularize scientific practices**
- **Create supply chain for pork Industry**
- **Encourage value addition for better income**



# Eligible Activities & Unit Cost

- **Pig breeding farms – 20 Sows + 4 Boars – Subsidy at 25% level : Rs.2,00,000/-**
- **Commercial rearing units- 3 Sows + 1 Boar –**
- **Subsidy at 25% level : Rs.25000/- (upto 4 units can be availed by single entrepreneur)**
- **Retail Pork outlets with facility for chilling:**
- **Subsidy at 25% level : Rs.3,00,000/-**





# Integrated Development of Small Ruminants and Rabbits IDSRR-EDEG



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# The Scheme Context

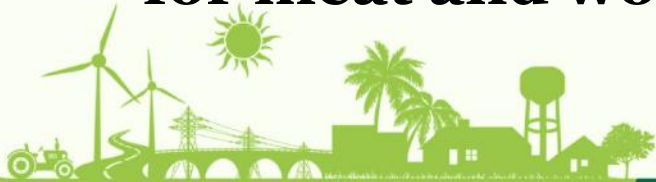
- **The Sector contributes about 10 % of the total value of the livestock products.**
- **Poor awareness of the role played by the sector for the downtrodden- the landless, marginal and small farmers.**
- **41 breeds of Sheep and 20 breeds of goat available in the country.**
- **Very little scientific breeding to improve performance**





# Objectives

- **Development of sheep for wool and mutton**
- **Development of Goat for meat and milk**
- **Assistance for Establishment of Goat farms in Government and private sector and NGO**
- **Assistance for establishment of Rabbit breeding farms for meat and wool**



# Objectives

- **Assistance for establishment of Rabbit breeding farms for meat and wool**
- **Assistance for training in Sheep, Goat and Rabbit production .**



# Components for Credit Linkage

Sr. No.	Component	Pattern of Assistance
1	Commercial unit of 10 ewe/does + 1 ram/buck	25% Subsidy level- Rs 12500/- (max 4 units)
2	Breeding farms with 100 ewe/does =5 ram/bucks	25% Subsidy level- Rs 2,50,000/-
3	Commercial rabbit-Angora units (15+5)	25% Subsidy level- Rs 75,000/-
4	Rabbit- Angora breeding farms 15 female+5 male	25% Subsidy level- Rs 75,000/-





# Salvaging of Male Buffalo Calves SMBC EDEG



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# Components for Credit Linkage



Sr. No.	Component	Pattern of Assistance
1	<b>Mini Units: Rearing of male Buffalo calves upto 25 calves.</b>	<b>At 25% level subsidy - subsidy ceiling Rs. 6,250/- per calf.</b>
2	<b>Commercial Units: Rearing of male Buffalo calves, more than 25 calves upto 200 calves at one location.</b>	<b>At 25% level subsidy - subsidy ceiling Rs. 1,50,000/- per 25 calves (at the rate of Rs.6,000/- per calf).</b>
3	<b>Industrial Rearing Units: Rearing of more than 200 calves upto 2000 Buffalo calves at one location.</b>	<b>At 25% level subsidy - subsidy ceiling Rs. 6,25,000/- per 200 calves (at the rate of Rs.3,125/- per calf).</b>

The beneficiary will have to avail bank loan to a tune of minimum 50% of project cost minus subsidy and prescribed beneficiaries share.



# Funding Pattern

- **Margin: loans upto Rs.1 lakh, bank may not insist on margin as per RBI guidelines. Above one lakh: 10% (minimum)**
- **Credit linked, back ended capital subsidy ( as indicated in the previous slides)**
- **CBs, RRBs, Cooperative Banks and such other institutions, which are eligible for refinance from NABARD**





# How to Claim Capital Subsidy

- **The process is same as in DEDS, in ensure portal. After logging in to <https://ensure.nabard.org> select NLM**



# NLM EDEG - Time frame for online upload

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# Subsidy Pattern

(NER, Hilly Areas, LWE Affected districts)

Category	Back ended subsidy
BPL/AC/ST	50%
APL	35%



# Repayment Period

- **RP will depend on the nature of activity and cash flow and will vary between 5 to 9 years. Grace period may range from 6 months to 1 year.**
- **RP will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).**
- **Capital subsidy will be back ended with minimum lock-in-period of 3 years.**



# Project Implementation Period

- **Time limit for completion of the project - maximum of 12 months period from the date of disbursement of the first installment of loan, extendable by a further period of 3 months, if reasons for delay are considered justified by the financial institution concerned.**
- **If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the bank, if any, will have to be refunded forthwith to NABARD.**





# Monitoring

- **JMC consisting of representatives of NABARD, concerned Bank and State Secretaries-in-charge of AHD under the chairmanship of JS(P&F), DAHD&F, GoI will review implementation of the scheme at regular intervals.**
- **At the State Level – by State Level Monitoring Committee (SLSMC)**
- **SLBC and DCC are also to review and monitor the scheme**



# Thank You



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