

Dairy Entrepreneurship Development Scheme (DEDS)

Dairy Entrepreneurship Development Scheme (DEDS) was launched in September, 2010 with the objective to generate self employment opportunities in dairy sector in the country. This scheme is being implemented through NABARD which provides financial assistance to commercially bankable projects with loan from Commercial, Cooperative, Urban and Rural banks with a back ended capital subsidy of 25% of the project cost to the beneficiaries of general category and 33.33% of the project cost to SC & ST beneficiaries.

Activities covered- Establishment of small dairy unit from 2 to 10 milch animals, Rearing of heifers (upto 20 calves), Vermi-Compost, Purchase of Milking Machines, Milko testers & BMCs (upto 5000 litres capacity), Purchase of Milk Processing equipments for manufacture of indigenous milk products, Transportation & Cold Storage facilities, Establishment of private veterinary clinics, Setting up of Milk Parlour for enhancement of milk production, Procurement, Cold chain and Transportation facilities, Processing and Marketing of milk & milk products.

Eligible Beneficiaries – An individual entrepreneur, farmer, Group of farmers, Self Help Groups, Dairy Cooperative Societies, District Milk Unions and Panchayati Raj Institutions are eligible under the scheme.

Activities covered- Establishment of small dairy unit from 2 to 10 milch animals, Rearing of heifers (upto 20 calves), Vermi-Compost, Purchase of Milking Machines, Milko testers & BMCs (upto 5000 litres capacity), Purchase of Milk Processing equipments for manufacture of indigenous milk products, Transportation & Cold Storage facilities, Establishment of private veterinary clinics, Setting up of Milk Parlour for enhancement of milk production, Procurement, Cold chain and Transportation facilities, Processing and Marketing of milk & milk products.

Funding Pattern

Entrepreneurs contribution (margin)- 10% of the outlay (minimum) towards bank loans more than Rs. 1 lakh and for loans up to Rs. 1 lakh, no margins is to be insisted. Loan from Commercial, Cooperative, Urban and Rural Banks with a back ended capital subsidy of 25% of the project cost to the beneficiaries of general category and 33.33% of the project cost to SC & ST beneficiaries.

Linkage with Credit

Assistance under the scheme would be purely credit linked and subject to sanction of the project by eligible financial institutions. A list of the eligible financial institutions is given below.

Commercial Banks (CBs)

Regional Rural Bank (RRBs)

State Cooperative Banks (StCBs)

State Cooperative Agriculture and Rural Development Banks (SCARDBs)

Such other institutions, which are eligible for refinance from NABARD

Refinance Assistance from NABARD

NABARD would provide refinance assistance to commercial banks, RRBs, StCBs, SCARDBs and other such eligible institutions. Quantum and rate of interest on refinance will be as decided by NABARD from time to time.

Contact Person

Sh. Chinmoyjit Sen

Deputy Commissioner (DD)

Deptt. of AH, Dairying and Fisheries

Room No. 557-A, Krishi Bhawan, New Delhi.

Phone No.- 23385805.

Contact Details of the Scheme are available at

National Bank for Agriculture and Rural Development,
Plot C-24, G Block, Bandra Kurla complex, BKC Road, Bandra East, Mumbai, Maharashtra
400051.

Phone No : (91) 022-26539895/96/99.

Visit to website:- www.nabard.org

Office locator of NABARD -Contact details link :-

<https://www.nabard.org/contact.aspx?id=6&cid=18>