

Agri-Clinics and Agri-Business Centres

Better Farming by Every Farmer



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OBJECTIVES

- To augment support and extension services for agriculture.
- To provide a package of soil and input testing facilities and other consultancy services.
- To strengthen transfer of technology and extension of services.
- To provide self-employment opportunities to technically trained persons.

ELIGIBILITY

ACABC scheme is for following categories of candidates of age group of 18 to 60 years:

- Graduates / Post Graduation in Agriculture and allied subjects
- Diploma (with at least 50% marks) in Agri & allied subjects
- Post Graduate Diploma holders
- Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and allied subjects (as above).
- Agriculture related courses at intermediate level with at least 55% marks.

(Note : one year gap is mandatory after current qualification)

For setting up of Agri-Clinics & Agri-Business Centres and to offer professional extension services to farmers, the Government is now also providing start-up training to graduates of Agriculture, or any subject allied to Agriculture like Horticulture, Sericulture, Veterinary Sciences, Forestry, Dairy, Poultry Farming, and Fisheries, etc. . After completing the training, they can apply for loans under Agri-Clinics & Agri-Business Centres.

Area of Agri-clinics & Agri Business Centres

- a. **Agri-Clinics:** Agri-Clinics are envisaged **to provide expert advice and services to farmers** on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc., which would enhance productivity of crops/ animals and ensure increased income to farmers.

- a. **Agri-Business Centres:** Agri-Business Centers 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, other services in agriculture, post-harvest management and market linkages for income generation and entrepreneurship development.**

SOME VENTURES UNDER ACABC

- Extension consultancy services
- Soil and water quality cum inputs testing laboratories
- Crop protection services, including pest surveillance, diagnostic and control services (with culture rooms, autoclaves, microscopes, ELISA Kits etc .for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests)
- Micro-propagation including plant tissue culture labs and hardening units;
- Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems;

SOME VENTURES UNDER ACABC

- Seed production and processing units;
- Vermiculture units;
- Production of bio-fertilizers, bio-pesticides & other bio-control agents;
- Apiaries (bee-keeping) and honey & bee products' processing units;
- Agricultural insurance services;
- Agri tourism
- Agri journalism – film production, farm publications and exhibitions;
- Poultry and fishery hatcheries;

SOME VENTURES UNDER ACABC

- Livestock health cover, veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply and artificial insemination;
- Information technology kiosks;
- Feed production, marketing and testing units;
- Value addition centres;
- Cool chain including cold storage units.
- Post harvest management centres for sorting, grading, standardization, storage and packaging;
- Metallic and non-metallic storage structures.
- Horticulture clinic, nursery, landscaping, floriculture
- Sericulture;
- Vegetable production and marketing;

SOME VENTURES UNDER ACABC

- Retail marketing outlets for processed agri-products;
- Production and marketing of farm inputs & outputs;
- Contract farming;
- Crop production and demonstration;
- Mushroom production;
- Production, processing and marketing of medicinal and aromatic plants;
- Production units like dairy, poultry, piggery, fisheries, sheep rearing, goat rearing, emu rearing, rabbit rearing etc.

The above activities are indicative in nature. Any other activity in agriculture, horticulture, sericulture, animal husbandry, fisheries, allied sectors or combination of two or more of the above activities selected by the candidates, which, generate income to the agripreneur and render extension services to the farmers will also be eligible under the Scheme.

Loan Amount

TFO (Total Financial Outlay) includes **fixed capital cost** and **working capital for one operating cycle**. Loan sanctioned will be the differential amount between TFO and margin money.

Some agripreneurs already have capital (e.g. a building) to start a venture, thereby requiring minimal capital investment. **At least 10% value of the Total Financial Outlay (TFO)** of the project should be in capital form.

Loan limit: Min Rs 25000, Max Rs 2 crores

Project Cost ceiling for subsidy: **Rs 20 lakh** for an individual project (**Rs 25 lakh** in case of extremely successful individual projects) and to **Rs 100 lakh for a group project** (established by a group comprising at least five trained persons under the Scheme, out of which one could be from Management background).

Guaranty Cover : Up to Rs 10 lakh (under Mudra Loan)
> 10 lakhs to Rs 1 Cr (under SSI), if applicable

REPAYMENT :

- Up to 10 years with moratorium of maximum 24 months. The repayment schedule should be drawn on the total amount of loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).

TRAINING & SELECTION PROCESS :

MANAGE (National Institute for Agricultural Extension Management) in Hyderabad is responsible for providing training to eligible candidates, through its nodal institutes and motivating them for setting up of ACABCs. MANAGE will also ensure sponsoring of sufficient number of loan applications.

Refinance available:

By NABARD – 100 %

SOFT LOAN ASSISTANCE :

50 % of margin to be contributed by the applicant is provided by NABARD as Soft loan without any interest. However, branches can charge 2% of this amount as service charge per annum from the borrower.

APPLICATION FORMAT FOR CANDIDATES TO ENROLL AS TRAINEES UNDER AC&AI SCHEME

1.	Name of the candidate	
	Name of Father/ Spouse	
2.	Date of Birth	
3.	Sex (Male / Female)	
4.	Permanent Address	
	Village and Panchayat	
	Block and/or Tehsil	
	District	
	State PIN Code	
5.	Aadhaar Number	
6.	Bank details	
	Name of the bank	
	Branch and IFSC code	
	Account no.	
7.	Address for Correspondence	
8.	Educational Qualification	
	Name of the degree/ diploma/ Certificate/ Course	
	Board/ Institute/ University where studied	
	University to which Affiliated	
	Marks/ Grade obtained	
	Year of passing / completion	

9.	Contact details	
	Telephone/ Mobile	
	Email	
10.	Experience	
10 A	Family Background	
	Agriculture	
	Other than agriculture	
11.	Agri-Business interest	
	Nature of enterprise being planned to set up after the training	
	Experience in the enterprise being planned	
	Likely place of establishment of enterprise	
10.	Aptitude for extension work with brief details of extension work done and vision for future in serving farmers	

Date :

Signature :

Criteria for selection of candidates

S. No.	Parameter	Scoring pattern	
		Parameter	Score
1	Age	< 25 Yrs.	1
		25 – 50 Yrs	3
		> 50 Yrs.	2
2	Gender	Male	1
		Female	2
3	Family background	Agriculture	5
		Business	3
		Others	1
4	Qualification	Ph.D in Agriculture & allied disciplines	10
		Masters in Agriculture & allied disciplines	9
		Degree in Agriculture & allied disciplines with first class	8
		Degree in Agriculture & allied disciplines / PG Diploma in Agri with Degree in Biological Sciences	7
		Diploma in Agri with first class	6
		Diploma in Agri	5
		Degree Courses (> 60% content in agriculture) with first class	4
		Degree Courses (> 60% content in agriculture)	3
		Intermediate in Agri. with first class	2
Intermediate in Agriculture	1		

6	Experience in relevant area	> 5 years	5
		3-5 years	3
		1-3 years	1
		< 1 year	0
7	Technocommercial viability of the proposed venture	High	4-5
		Medium	2-3
		Low	0-1
8	Knowledge of the chosen activity	High	4-5
		Medium	2-3
		Low	0-1
9	Risk bearing capacity	High	4-5
		Medium	2-3
		Low	0-1
10	Aptitude for Extension work	High	8-10
		Medium	4-7
		Low	0-3
Total Score			50

Marks for item nos. 7-10 shall be decided during the interview. Minimum qualifying marks are 25.

Criteria for successful establishment of Ventures

S.No.	Parameters	Criteria	Maximum score
1.	Age of the Project	2 Score for every year after 3 years	10
2.	Total Annual Turnover (for last 3 years)	Upto Rs.25 lakh/year 25-50 lakh /year >50 lakh / year	5 10 15
3.	No. of farmers being served during the last 3 years	Upto 500 farmers/year 500-1000 farmers /year >1000 farmers/ year	5 10 15
4.	Linkages with Development Departments	1 Score per Department /Institution	5
5.	Nature of activities being carried out with the Departments	1 Score for each type of activity (Training, Demonstrations, Visits etc.)	5

6.	Impact Created (data of 30 farmers served by the Agri Clinic & Agri Business Centre to be enclosed with this format)		
	(i) Increase in production/productivity of crops over previous year	Upto 10% increase 10-20% increase > 20% increase	5 10 15
	(ii) Increase in farmers income over previous year	Upto 10% increase 10-20% increase > 20% increase	5 10 15
7.	Status of Loan taken from Financial Institutions under the Scheme	No Overdue and prompt repayment as per repayment schedule	5
8.	Employment provided	> 6 persons throughout the year 6-10 persons throughout the year >10 persons throughout the year	5 10 15

Successful projects: Minimum score 50 %

Extremely successful project: Min score 75%

FORMAT FOR MAINTAINING RECORDS OF ADVISORY SERVICES PROVIDED BY THE AGRI-PRENEUR

Part-I

Name of the Agri-Clinic & Agri-Business Centre:

Date	Name of the Farmer	Father's / Spouse Name	Village & Panchayat	Contact No.	Category (MF/SF/others)	Advise Provided	Amount charged, if any (₹)	Signature / thumb impression of farmer if visited in person

Part-II

Format for Reporting Advisory Services provided by the Agri-preneur on Monthly basis

Name of the Agri-Clinic & Agri-Business Centre:

Period of Report:

Sl. No.	Farmer's Name, Address & contact numbers	Category (MF/SF/others)	No. of Times interacted during the month	Details of Advisories provided	Amount charged (Rs)

Training Cost

ANNEXURE-IRevised Cost Norms of AC&ABC Training

S. No.	Items	Estimated expenditure per candidate	
		Existing Provision	As per Revision
1.	Food	Rs. 150 x 60 days= Rs.9000	Rs. 150 x45 days= Rs. 6750
2.	Accommodation	Rs. 100x 60 days= Rs.6000	Rs. 100x 45 days= Rs. 4500
3.	Honorarium for officers and staff of NTIs	Rs. 3000	Rs. 3000
4.	Training Expenditure	Rs. 6700	Rs. 6700
4. (a)	Pre-training activities like correspondence, advertisements, screening and publicity	Rs. 300	Rs. 300
4. (b)	Hands on job training	Rs. 2000	Rs. 2000
5.	Handholding based on expenditure + Rs. 2500 as incentive	Rs 5000	Rs 5000
6.	Coordination expenditure to MANAGE	Rs. 2000	Rs. 2000
7.	Service charges to MANAGE	Rs. 1000	Rs. 1000
	Total	Rs. 35000	Rs. 31250

Checklist for ACABC

Application form for Bank loan under ACABC scheme

Certificate for training completion certificate received from MANAGE/ if group venture certificate for each members

KYC of the applicant (AADHAR Card, PAN Card, Voter ID, Driving License, etc.)

Educational qualification certificates (Diploma, 10 th, 12th, UG / PG Degree)

Community certificate (SC/ST only)

Applicants Passport size Photo - 3 nos

Detailed Project Report (DPR)

Quotations for Machinery / Implements, etc. & Engineer estimates in case of constructions.

Approval / Licenses from Govt Dept like Municipal/Panchayat/Weights and Measures (e.g. For sale of Pesticides, Fertilizers, Seeds, etc.) as applicable

Checklist for ACABC

Udyam Registration Copy

IT and GST Returns(if existing unit)

PAN/GST Registration number copy (if it is a new unit)

SB / Current Ac statement for past 12 months (if from other banks)

Loan account statements (of other banks if already availed)

Title deed for land/Lease deed /Rental agreement of the establishment

Details of securities-Collateral details

(if proposed loan amount more than 10 lakhs)

Notarized Assets and Liabilities of borrowers/ guarantors as applicable

Notarised Affidavit-- declaring that applicant has not availed any subsidy for same activity.

SUBSIDY & Timeline for completion

The subsidy will be back-ended (minimum 3 years lock-in period. once the loan is taken with subsidy, the account cannot be closed within three years.)

- 44% of project cost for women, SC/ST & all categories of candidates from North-Eastern & Hill states, and
- 36% of project cost for all others.

Retired employees getting pensionary benefits are not eligible for subsidy. However, they can undergo training and established self-financed Project.

Time limit for completion of the project:

maximum of **6 months period from the date of disbursement** of the first installment of loan (may be extended by a further period of 6 months, if reasons for such delay are considered justifiable by the financial institution concerned).

Subsidy will not be available, if the project is not completed within the stipulated period

SUBSIDY ADMINISTRATION

The capital subsidy admissible under the scheme will be kept in the **“Subsidy Reserve Fund Account” (Borrower-wise)** in the books of the financing bank. No interest will be paid on this by the bank. In view of this, for the purposes of charging interest on the loan component, the subsidy amount should be excluded.

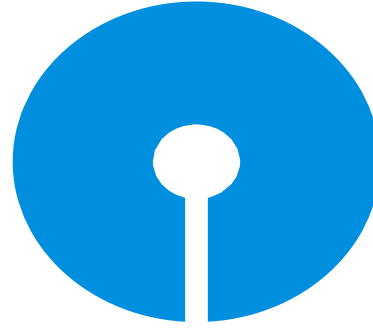
The benefit of subsidy will be extended only once. If the applicant has availed any subsidy from Central or State Government under any other scheme, he/she will not be eligible for subsidy under ACABC. The capital and interest subsidy would be admissible only if all the repayments till date had been made as per schedule.

The advances are to be classified now under Indirect Agricultural Advances.



Link of ACABC guidelines-

<https://www.agriclinics.net/ACABCGuidelines2018.pdf>



Thank You