

**Department of Agriculture Cooperation & Farmers Welfare
Directorate of Extension
Pusa, New Delhi**

Central Sector Scheme Establishment of Agri-Clinics & Agri-Business Centres (ACABC)

The Central Sector Scheme “Establishment of the Agri-clinics and Agri-business Centres (ACABC)” is under implementation since 2002 with the following objectives:

- (i) To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and science graduates with PG in agri related courses.
- (ii) To support agriculture development; and
- (iii) To supplement efforts of public extension by necessarily providing extension and other services to farmers

The scheme promotes the involvement of agripreneurs to supplement the efforts of public extension system by way of setting - up of agri-ventures in agriculture and allied areas. These agripreneurs are actively involved in providing advisory and extension services including know-how to the farmers at grass root level.

National Institute of Agricultural Extension Management (MANAGE), an apex level institute of GOI is the overall implementing agency for training component and imparting two months training to the Candidate through selected Nodal Training Institutes (NTIs) across the country. Presently, there are 72 identified Nodal Training Institutes in various States. The list of NTIs is annexed.

National Bank for Agriculture and Rural Development (NABARD) is the Nodal Institute for banks who is responsible for monitoring the credit support to Agri-clinics through commercial banks and is also responsible for extending refinance support to the banks under the scheme.

ii) Eligibility Criteria:

In addition to **Agriculture Graduates**, following qualifications have also been made eligible for availing the Scheme benefits:

- a) 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 may also be considered subject to approval of Department of Agriculture & Cooperation, Government of India on recommendation of the State Government.
- b) Biological Science Graduates with PG in agriculture & allied subject.
- c) Degree courses recognized by UGC having more than 60 per cent of the course content in agriculture and allied subjects.
- d) Diploma/PG Diploma courses with more than 60 per cent of the course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities.
- e) Agriculture courses at intermediate (i.e. plus two) level, with at least 55% marks.

Scheme Operation:

(i) MANAGE selects and appoints Nodal Training Institutes (NTIs) based on criteria for conducting the trainings and execution / implementation of the scheme.

(ii) Any candidate possessing qualification in agriculture and allied areas is eligible to apply (age is no bar). Only selected candidates are provided two months training free of cost keeping in view the agribusiness aspects, market survey etc in NTIs located in respective states. The NTIs also facilitate the trained graduates in preparation of a project they intend to take up.

(iii) Interested candidates desirous of undergoing training may apply giving Name, Date of Birth, Sex, Educational Qualification, Permanent Address (Village / Town / Block / District / State with pin code number, telephone & email address, if any, address for communication along with D.D. for Rs.500/- as non-refundable application fee drawn in favour of MANAGE payable at Hyderabad, enclosing passport size photograph and a attested copy of degree certificate to MANAGE or any recognized training institute under Agri-Clinics and Agri Business Centres Scheme in respective states. Trained candidate can avail start up loan for total project cost from Banks.

(iv) The NTIs are provided with the handholding support for assisting the trained agriculture graduates up-to one year in getting the loan sanctioned from commercial banks and execution of the project / agri-venture. The list of eligible projects under ACABCs scheme is as under:

INDICATIVE LIST OF AGRICULTURAL VENTURES UNDER ACABC SCHEME

- 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;
- 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;
- 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;
- 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.

Note: 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 agri-preneurs and render extension services to the farmers will also be eligible under the

Credit and Subsidy Assistance:

Assistance under the scheme would be purely credit linked and subject to sanction of the project by commercial / cooperative / Regional Rural banks based on economic viability and commercial considerations. The repayment period will depend on the nature of activity and will vary between 5-10 years. The repayment period may include a maximum grace period of 2 years.

Rate of interest on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. In case of loans upto Rs.5 lakhs no margin money is required as per present norms. The margin money to be contributed by the general category entrepreneur will be as per prevailing norms. However, concession would be made in respect of SCs/STs, Women and beneficiaries of North Eastern states and Hill areas.

The security for availing the loan will be as per the guidelines issued by RBI from time to time, and the time limit for the completion of the project would be as envisaged under the project subject to a maximum of 6 months period from the date of disbursement of the first instalment of the loan by financial institution which may be extended for a further period of 6 months.

The scheme has a provision of credit support (start up loan) upto Rs.20 lakhs for individual project and Rs.100 lakhs for a group project. The financial assistance is provided through commercial banks (public and private), Regional Rural Banks (RRBs), State Cooperative Banks.

There is a provision of Credit linked back-ended upfront composite subsidy on the bank loan availed by trained candidates under the Scheme. The subsidy is 44% in respect of women, SC/ST and all categories of candidates from North-Eastern and Hill States and 36% in respect of other categories.

New Initiatives under ACABC Scheme

In order to improve the performance, outreach and success rate of ACABC scheme following modifications/revisions have been made for its implementation during XI and XII Plan:

- (i) **Enhancement of training cost** to Rs.35000/- per trainee for two month duration programme.
- (ii) **Change from capital & interest subsidy to composite subsidy:** Subsidy pattern has been revised from existing “capital and interest subsidy” to “composite subsidy”, which will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others.
- (iii) **Ceiling cost of the projects:** SFC also agreed to revise cost ceiling of projects to Rs.20 lakh for individual's project and to Rs.100 lakh for a group project (minimum of five individuals).
- (iv) Additional amount of 10% on food, accommodation, honorarium, training expenditure and handholding cost in NE and Hill States.
- (v) Direct Benefit Transfer (DBT) has been inducted under the scheme. For this, Aadhaar particulars are made mandatory.
- (vi) Benefits of MUDRA loan scheme are extended for ventures established under the scheme.

Physical Progress

Since inception of the said scheme (April 2002), a total number of **54531** candidates have been trained and **23501** ventures have been established in the country till September 2017. Among the ventures established, 1811 number were extended subsidy as on this date.

The year-wise physical progress of ACABCs scheme is as under:

Year	Agri. Graduates Trained	Agri-Ventures Established
2002-03	3058	416
2003-04	1110	457
2004-05	2977	783
2005-06	2902	1415
2006-07	3149	1081
2007-08	2742	1039
2008-09	2503	1010
2009-10	2564	1111
2010-11	3224	1292
2011-12	4015	2139

2012-13	4425	2251
2013-14	4451	2322
2014-15	5437	2546
2015-16	5258	2587
2016-17	5728	2805
2017-18 (upto September)	987	255
Total	49745	21010

The details of ACABC scheme are available on the website www.agriclinics.net .