# AGRIPRENEUR

**A Virtual Experience Sharing Platform** 

## e-Bulletin

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#### Empowering Agripreneurship in Telangana: MANAGE, SBI and NABARD tripartite agreement

A historic MoU was signed between National Institute of Agricultural Extension Management (MANAGE), Hyderabad, State Bank of India (SBI), LHO, Hyderabad and National Bank for Agriculture and Rural Development (NABARD), RO, Hyderabad for collaborative approach to enhance rural prosperity on May 13<sup>th</sup>, 2021. The ceremony was graced by the presence of Dr. P. Chandra Shekara, DG, MANAGE, Hyderabad, Shri Prafulla Kumar Jena, Deputy General Manager, FIMM Sales Head, SBI, LHO, Hyderabad, Shri Krishnan Sharma, General Manager, SBI, LHO, Hyderabad, Shri Y K Rao, CGM, NABARD, TRO,



Hyderabad, Dr. Shahaji Phand, Principal Coordinator, AC&ABC, MANAGE and Shri K Ramulu, MD, TSAGRO, Telangana. The MoU will provide for better development of resources and opportunities in enhancing the establishment of agri-ventures which would generate employment for the agricultural graduates in the state.

#### Social Impact of Agri-Clinics and Agri-Business Centres Scheme

MANAGE recently conducted an impact study of the AC&ABC scheme with a view to analyze the social benefits generated by the scheme. The study was carried out by Dr. P. Kanaka Durga, Assistant Director under the guidance of Dr. P. Chandra Shekara, DG, MANAGE, Hyderabad.

#### Key Findings of the Study

- Increase of 67 percent in net profit margin of the agripreneur.
- Return on Investment for agribusiness established by agripreneur was found out to be more than 100 percent.
- Increment in household expenditure by 64 percent of the established agripreneur.
- Agripreneurs became capable of creating employment for unemployed rural youths.
- Increase in happiness, self-confidence, risk taking capacity of the Agripreneurs along with increase in skill and knowledge, societal respect, stability in business and improvement in credibility with the banks and farmers.

#### Suggestions/Policy Implications

- Commissioner Agriculture/Director of Agriculture/State Nodal Officer ATMA can be given the responsibility of monitoring the loan status of AC&ABC Projects.
- The Agripreneurs should be given the option of availing the present system of Along subsidy component of 36 per cent with the Interest subsidy Scheme of 4 per cent a large number of Agripreneurs may be able to avail the loan facilities from the banks
- The Government has to strengthen the loan and subsidy support by strictly enforcing "One Bank Branch-One Agri-Clinic" policy where each bank branch is mandated to provide support to at least one Agripreneur every year.

#### MANAGE-AC&ABC Fight against COVID-19: A Scientific Social Responsibility

The National Institute of Agricultural Extension Management (MANAGE), Hyderabad in collaboration with CARE Hospitals has initiated an awareness programme in the fight against COVID-19. The programme aims to disseminate awareness on preventive measures and healthcare to contain spread of COVID-19 guidance to agricultural officers, academia in agricultural universities and institutions, agriculture extension professionals, agricultural researchers/scientists, functionaries in agricultural markets, Agripreneurs, input dealers, development workers of NGO sector and through them to farmers in country.

The Agri-Clinics and Agri-Business Centres section of MANAGE has also taken up this responsibility to their part in the fight against COVID-19 and save our farmers in this difficult situation. The first step in this fight started with sensitizing the pool of Nodal Training Institutes (NTIs) under MANAGE. Two awareness webinars were conducted with 131 NTIs by Dr. K. Sai Maheshwari, Assistant Director (AC&ABC) and Dr. Sagar Deshmukh, Assistant Professor (AC&ABC) under the guidance of Dr Shahaji Phand, Principal Coordinator (AC&ABC) on May 6th, 2021. The NTIs were made aware of the different aspects of preventive measures to be followed in curbing the COVID-19 and also requested that they should conduct various similar awareness programs with their trained and established Agripreneurs which in turn will play an important role in sensitizing the farmers across the country on preventive measures to be followed in fight against COVID-19.



The AC&ABC team of MANAGE, along with its various NTIs and Agripreneurs have conducted **142 webinars** and sensitized **5,486 participants** including Agripreneurs and farmers till date (31.05.2021) and ensured their "Scientific Social Responsibility" in fight against COVID-19.

#### Central sector scheme of financing facility under "Agriculture Infrastructure Fund"

The **Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW)** has formulated the Central Sector Scheme with an **objective to** mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

#### Financial Outlay and Key Features of the Scheme

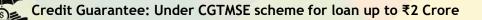


Size of the fund: ₹1 lakh crore, disbursement over 4 years

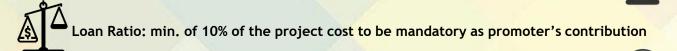
Beneficiaries: Farmers, FPOs, PACS and AgriTech Entrepreneurs and Startups

Participating Institutions: All scheduled Commercial banks, Cooperative banks, RRBs, Small finance banks, NBFCs and NCDC

Interest Subvention: 3% p.a. up to a loan amount of ₹2 crore



Duration:7 years (60months to 2 years of moratorium)



Refinance: Need based support via NABARD to all eligible lending entities as per policy

#### Projects to be funded under the scheme

The scheme will facilitate setting up and modernization of key elements of the value chain including:

(A) Post Harvest Management Projects:	(B) Viable projects for building community farming assets including:
<ul> <li>Supply chain services including e- marketing platforms</li> <li>Warehouses</li> <li>Silos</li> <li>Pack houses</li> <li>Assaying units</li> <li>Sorting &amp; grading units</li> <li>Cold chains</li> <li>Logistics facilities</li> <li>Primary processing centers</li> </ul>	<ul> <li>Organic inputs production</li> <li>Bio stimulant production units</li> <li>Infrastructure for smart and precision agriculture.</li> <li>Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.</li> <li>Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.</li> </ul>

Ripening Chambers

With a dedicated source of funding, entrepreneurs will push for innovation in agriculture sector by leveraging new age technologies including IoT, AI, etc. It will also connect the players in ecosystem and hence, improve avenues for collaboration between entrepreneurs and farmers.

#### MANAGE-AC&ABC Agripreneurs Webinar Series

The 4th Webinar in the series was organized on May 1st, 2021 at 9:30 am IST. The theme for the webinar was "Increasing Farmers' Income through Agroforestry and Seed Processing Plant". Unlike previous webinars, this webinar saw the presence of Nodal Training Institute from where the Agripreneurs were trained.

Dr. Deepak Mendiratta, Nodal Officer of Jubilant Agriculture Rural Development Society (JARDS), Moradabad, Uttar Pradesh was the first speaker for the session. He highlighted the achievements of the NTI and how they have trained 85 batches comprising of 2,771 candidates who have gone ahead and established 1,518 agri-ventures. The NTI continue to exhibit a success rate of 54.78 percent. Incepted in the year 2010, JARDS, Moradabad is one of the top performing NTIs under AC&ABC scheme. The major ventures focused under this NTI are allied agriculture activities such as Dairy/Poultry/Piggery/Goatary along with promotion of agri-ventures providing custom hiring of machinery.

Mr. Harender Singh, an AC&ABC Agripreneur and Founder, Tarai Seed Farms, Udhamsingh, Uttarakhand was the second speaker for the webinar. He mentioned that he is focused on solving the demand and the problems farmers face in fetching seeds. The seed processing unit is present in an area of 10000 Sq. m. The breeder seeds are procured from GBPUAT, Pantnagar; CSUAT, Kanpur; and some private companies in Faridabad. Mr Harender Singh is currently involved with more than 300 farmers through his agriventure.



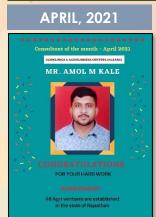
Mr. Ompal Sharma, an AC&ABC Agripreneur and Founder, Krishi Seeds Traders Moradabad, Uttar Pradesh mentioned that he is promoting agroforestry among the farmers in the districts of Moradabad and Rampur, Uttar Pradesh. He also highlighted that he provides free consultancy to innumerable farmers on various aspects of agroforestry activities. He also owns a nursery where he grows the best sapling of 10-12 varieties of poplar plants and sell them to farmers at considerable rates. He is currently involved with more than 2000 farmers.





The next webinar in the series is scheduled for June 5th, 2021 at 09:30 am IST. The theme for the webinar is **"Leveraging Biotechnology for Agri-entrepreneurship: Experiences from Agri-Clinics & Agri-Business Centres"**. Mr N G Kamath, Nodal Officer, KVAAF, Sangli, Mr Pravin Mali, Founder, Oasis Agro Industries and Oasis Bio Control Laboratory, Kolhapur, Maharashtra and Mr Vishwas Chavan, Founder, Seema Biotech, Kolhapur, Maharashtra are going to be the speakers for the webinar. Registration Link for the Webinar: <u>http://tiny.cc/cmzxtz</u>

#### MANAGE-AC&ABC "Consultant of the Month"



Mr. Amol Kale, Consultant (AC&ABC), was chosen as the "Consultant of the Month" for April, 2021. Mr. Amol has been tasked with monitoring of AC&ABC scheme in the states of Rajasthan and Karnataka. With his hardwork and diligence, he verified 48 agri-ventures which were established in the state of Rajasthan.

Mr. Rajaneesh K, Consultant (AC&ABC), was chosen as the "Consultant of the Month" for May, 2021. Mr. Rajaneesh has been tasked with monitoring of AC&ABC scheme in the states of Madhya Pradesh and Chhattisgarh. Mr Rajaneesh verified 28 agri-ventures which were established in the state of Madhya Pradesh.

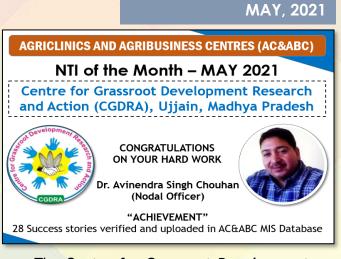


#### Nodal Training Institute (NTI) of the Month

#### **APRIL**, 2021



Kota, Rajasthan was selected as the "NTI of the Month" for April, 2021. The institute has successfully submitted 48 success stories for the month of April, 2021 which has been verified and uploaded into the AC&ABC MIS database.



The Centre for Grassroot Development Research and Action (CGDRA), Ujjain, Madhya Pradesh has been selected as the "NTI of the Month" for May, 2021. The institute has successfully submitted 28 success stories for the month of May, 2021 which has been verified and uploaded into the AC&ABC MIS database.

www.agriclinics.net is the portal providing information about Agri-Clinics and Agri-Business Centres Scheme. The portal gives updates on eligibility criteria, training institutes, training progress, handholding activities, finance options and subsidy to the prospective Agripreneurs. The website also provides information on details of established Agri-ventures, pending projects, relevant schemes etc., and other information useful for State governments, Agricultural Universities, Banks, Training Institutes and Agripreneurs.



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