



Better Farming by Every Farmer

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“ Agripreneur is a virtual platform to share the experiences of Agripreneurs, Nodal training institutes, Agribusiness companies, Extension functionaries, Bankers, Academicians, Researchers and Agribusiness thinkers in the country working for promotion of Agri Entrepreneurship development”.

e-Bulletin

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Improving “Credibility” with Bankers – Tips to Agripreneurs

One of the important considerations for a Banker, while scrutinizing a proposal for sanction of a loan, is the ‘Credibility’ of the prospective borrower. A banker would mostly depend upon the information given by the Borrower in his/her loan proposal regarding credibility besides enquiring from the market.

The onus of proving the credibility rests on the shoulders of Agripreneurs in our AC&ABC scheme. The information that would contribute to enhance the credibility of the Borrower with the bankers is as mentioned below:

- ◆ The permanent residential status of the Borrower in the area so that the Banker is sure of reaching him/her to contact anytime during the pendency of the loan.
- ◆ The socio-economic status of Agripreneur’s family in the area.
- ◆ The information regarding the assets and liabilities of the Agripreneur’s parents and those of the Borrower (separately), if any.
- ◆ The extent of interest the parents of Agripreneur take to ensure that their son/daughter becomes a successful Agripreneur.
- ◆ The permanency and sustainability of the proposed venture reflected through the seriousness of the Agripreneur, in letter and spirit.
- ◆ Compliance of all norms of KYC (Know Your Customer) by the Agripreneur.
- ◆ The help and assistance the Agripreneur can extend to the Banker, especially in the area of recovery of loans in the Village/Mandal he belongs to. It is, therefore, essential to train the Agripreneurs on these lines by the Nodal Training Institutes (NTIs) besides ensuring that all relevant information pertaining to the credibility and the creditworthiness of the Agripreneurs is incorporated in the project proposal report.

The NTIs may be advised to include a session on “Relationship Management with Bankers” in the 60-day course module which may help to reduce the rate of rejection by the Bankers.

(Mr. M. Ram Mohan Rao- Ex-Consultant, CAD, MANAGE)



National Institute of Agricultural
Extension Management



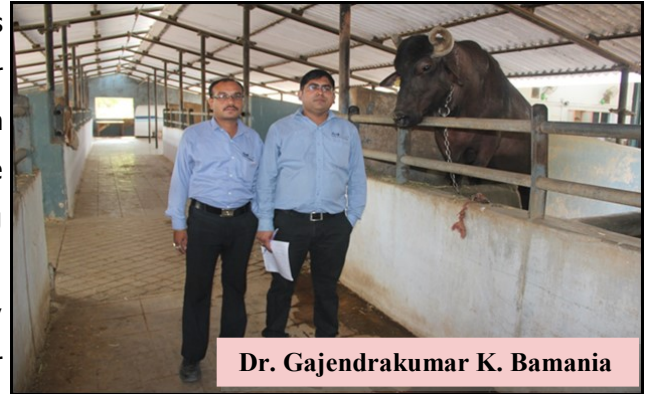
Department of Agriculture and
Co-operation, Ministry of Agriculture.



National Bank for Agriculture
and Rural Development

Complete solutions for Scientific Dairy at Xcell Breeding and Livestock Pvt. Ltd. being managed by Dr. Gajendrakumar Kantilal Bamania

“Courage should not be in muscles, it should be in your will”– says Dr. Gajendrakumar Kantilal Bamania, a 33-year old Veterinarian Doctor with a MBA degree in International Agribusiness Management and ten years of working experience. Driven by passion to work in Dairy and for the betterment of Dairy farmers, he left his job and joined AC&ABC training program at International School for Public Leadership (ISPL), Ahmedabad. He is committed to develop his business in rural areas, where the necessity of Veterinary services is more as compared to that in urban areas. After completion of the training, he has selected his native State, Gujarat, for his



Dr. Gajendrakumar K. Bamania

venture. Mr. Bamania says ‘I worked ten years in Uttar Pradesh State and learnt about the Animal culture; nevertheless, I wish to start my business in my native State’. Investing his own capital and a loan amount of Rs. 20/- lakhs received from Dena bank, Godhra, Gujarat, Mr. Bamania has registered his firm as “Xcell Breeding & Livestock Services Pvt. Ltd.”. Being a management student, Mr. Bamania has chalked out a sound plan to start the Agriventure. He has developed a software to upload the data of Breeding services. He has prepared a list of villages with dairy farmers and availability of cattle. All the infrastructure required for Livestock breeding services was procured and installed in the Laboratory. Twenty two qualified persons were appointed to start the business. The services provided through his firm include the following:

- ◆ Cattle Artificial Insemination (AI) Programme. Semen sales, Cattle sourcing, Cattle sale, Herd recording, Artificial Breeding merchandise and Cattle breeding advice.
- ◆ Selling and distributing bovine semen, specifically for Murrah, HF and Sahiwal. The firm has national recognition.
- ◆ ‘Herd Testing Services’ throughout all the Dairying regions of western Uttar Pradesh
- ◆ Supplies AI accessories like tags, sheath, gloves and other farm products through a panel of suppliers
- ◆ Advises in selection while purchasing and selling of dairy bulls, heifers and cows.
- ◆ Offers complete consultancy on establishment of Scientific Dairy farm
- ◆ Breeding services to Dairy farmers in Gujarat and Western UP, with head office in Ahmedabad.



Mr. Devendra Singh S/o Gurmej Singh, Village: Mathurapur More, Post: Chandanpura, Tehsil: Najibabbad, Dist: Bijnore, said that natural services was the common practice for conceiving cattle during the earlier days. It was very difficult to take animals for mating purpose from one place to another. Further, the percentage of conception was very less and calving period was 2-3 years. Now, they can avail the Artificial Insemination (AI) services with quality breed semen on a single call at an affordable charge i.e. Rs. 100/- per AI. Due to quality AI services and guidance of Xcell breeding Pvt. Ltd., on animal health and fodder management, the milk yield of cows has increased.

He recruited 300 AITs (Artificial Insemination Technicians) to administer the AI services at the doorstep of farmers on timely basis. Provision was made for uploading daily data base of AITs through Mobile. Day in and day out, the works are expanding and the services have reached up to 3000 villages covering 30,000 farmers engaged in Dairy farming. The annual turnover of the firm is Rs.2 crores. Mr. Bamania says, “Nothing is impossible. With ordinary efforts, you can get extra ordinary results and this is the magic of life”.

Please contact: Dr. GAJENDRAKUMAR K. BAMANIA, Xcell Breeding & Livestock Services Private Limited, Tel: +91 121 2575335 fax: +91 121 2575336 ,Mobile: +91 9627489580 ,Email: gajendra.bamania@xcellbreeding.com, Website: <http://www.xcellbreeding.com>

Publicity to AC&ABC through 'Mobile Van' in Rural Uttar Pradesh – Initiative by Jubilant Agriculture Rural Development Society (JARDS)

Jubilant Agriculture Rural Development Society (JARDS) has been implementing AC&ABC Scheme since 2010 at Moradabad and from 2013 at Agra, Uttar Pradesh. So far, the institute has conducted 40 Training Programs in Moradabad and 7 Training Programs in Agra. JARDS has trained 1543 candidates, out of which 856 have successfully established Agriventures in areas such as Agri input, Seed processing, Bee-keeping, Custom hiring, Dairy, Poultry, Nursery, Piggery, Production of Micro Nutrients, Organic farming, Food Processing, Oil extraction units, Agri consultancy, Manufacturing of Animal feed etc.

Good practices of the Institute for Promotion of AC&ABC are:

- ◆ Consistent support to Agripreneurs for receiving Agriventure license, registration of the firm and procedural formalities to obtain bank loans.
- ◆ Organizing Scientist-Farmers' meet at Established Agriventures for guidance on quality inputs and new technology for enabling better farming.
- ◆ Mobile Van Publicity to established Agriventures as well as AC&ABC Scheme at Village level.
- ◆ Organizing Quarterly meeting of Agripreneurs.
- ◆ Providing DVDs to the trainees containing AC&ABC guidelines, details of different projects based on Agriculture and allied subjects and Success stories of established Agriventures.
- ◆ Conducting Refresher training programs for enhancing Agri Entrepreneurship skills among established Agripreneurs.
- ◆ English spoken classes to improve command over the language and fluency in communication.
- ◆ A well-equipped library is set up with books on Agriculture and Management, including monthly Agricultural magazines.
- ◆ Valediction was organized by inviting more than 1,000 farmers and District Officials at "Company Bagh" Moradabad, Uttar Pradesh. Training Certificates were distributed by Chief Development Officer, Agriculture department, Moradabad. Agripreneurs installed stalls with different themes for the benefit of the participants in the function.
- ◆ Loan sanction letters from banks have always been handed over to Agripreneurs personally by higher officials of the District during farmers' meets and fairs.



Mr. Rais Ahmad (Aripreneur) receiving loan sanction letter from Mr. Alok Ranjan, Agriculture Production Commissioner, Uttar Pradesh

Significant Achievement of JARDS:- Total 1543 candidates were trained out of which 856 are established Agripreneurs, thus achieving a success rate is 55.47 %.

- * Mr. Rais Ahmad (UP 9087) received a loan sanction letter from "Agriculture Production Commissioner" of Uttar Pradesh for an amount of Rs.14 lakhs from Syndicate Bank, Kanth branch, Moradabad district for promotion of Agri Consultancy.
- * Mr. Pushendra (UP 8107-Agriculture consultancy), Mr. Ran Bahadur (UP 8888-Agriculture) and Mr. Jamshed (UP 8752-Input dealership) were honored in the International conference held on "Entrepreneurship: Challenges, Issues and Practices" organized in Teerthanker Mahaveer University.



Mr. Deepak Mendiratta,
Nodal Officer

JARDS-UP may be contacted at:

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Bankable report for Agripreneurs is just a few clicks away

The Detailed Project Report (DPR) is one of the essential documents required to get bank loan. It must be prepared carefully and with sufficient details to ensure approval and funding from financial institutions. www.downloadprojectreport.com helps Agripreneurs to prepare instant online project report as per their requirements. It is an easy and user-friendly online system, which will enable Agripreneurs to understand and prepare their own project reports. downloadprojectreport.com is supported by a qualified and competent research team comprising of Chartered Accountants, Consultants, Subject Matter Specialists, Software Engineers and Bank officers having vast experience in their respective fields.

Mr. Mahendra Dhaibar is the Founder & CEO of downloadprojectreport.com. He holds a Master's degree in Agriculture from Mahatma Phule Agriculture University, Rahuri. Prior to his association with downloadprojectreport.com, he worked as Nodal Officer of an NTI (MITCON Consultancy Services Ltd., Pune) under the AC&ABC Scheme. During this stint, he guided Agripreneurs in preparation of Detailed Project Reports (DPRs). He has over 12 years of experience in the field of entrepreneurship development and preparation of DPRs.

Agripreneurs' bankable report is just a few clicks away

Click on <http://www.downloadprojectreport.com/> for getting ready project proposal on Mango cultivation, Goat farming, Poultry (Broiler), floriculture under playhouse, Cultivation of fruit orchard, Agro service centre, Veterinary Clinic, Mushroom (Oyster cultivation), Fishery (Inland) and Emu farming

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, Hand holding activities, Finance options and Subsidy to prospective Agripreneurs. It also provides information on details of established Agriventures, pending projects, relevant schemes etc., and other information useful for State governments, Agricultural Universities, Banks, Training Institutes and Agripreneurs.

For any query on Agri Clinics and Agri business Centres Scheme - please mail to indianagripreneur@manage.gov.in



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