







National level Workshop for Nodal Training Institutes

under Agri-Clinics and Agri-Business Centers (AC&ABC) Scheme May 29th to 30th 2024

Proceedings of National Workshop followed by subsequent meetings with MoA&FW and MANAGE internal meetings



The central sector scheme, Agri-Clinics and Agri-Business Centers (AC&ABC), was launched in 2002 to provide value-added extension services to farmers through self-employed Agriculture and allied graduates / diploma holders by providing training and hand-holding support. Presently 89,747 graduates have been trained, of which 40,041 have established Agri-Clinics and Agri-Business ventures in 32 categories of Agri-activities.

In order to review and move forward, a National Level Workshop was scheduled from 29th -30th May 2024 at MANAGE, Hyderabad, under Agri-Clinics and Agri-Business Centers Scheme. A total of 98 participants comprising Nodal Officers, Training Coordinators, Program Coordinators, and officials from MoA &FW, Gol attended. The main focus of the workshop was to assess and improve the implementation of the

AC&ABC scheme, covering best practices, orientation on the JanSamarth portal, Krishi Mapper, Facial Biometric Machine, and AC&ABC MIS portal. Dr.J.P.Yadav, Joint Director (Extension), MoA&FW was also present. Dr. Shahaji Phand, Principal Coordinator, AC&ABC Scheme & Dr. Sai Maheshwari, Assistant Director, MANAGE coordinated the workshop. Representatives from 21 states, along with MANAGE faculty and Consultants, actively participated in the workshop. The workshop commenced with the lighting of the ceremonial lamp, symbolizing brightness and achievement.



Session I: Inaugural Session:

The commencement of the workshop was initiated by the introductory remarks delivered by Dr. K. Sai Maheshwari, Assistant Director of ACABC. She provided a concise overview of the workshop's agenda and outlined the various program activities that would be addressed during the two-day event.





Dr. Sanjay Kumar, Additional Commissioner (Extension) MoA&FW was extended inaugural address has suggested to align AC&ABC activities with government priorities, harness innovations and leverage digital technologies to benefit farming community.

Sri. Sajith Kumar, Director (Farm Information), MoA&FW, carried out a concise evaluation of the previous year's NTIs who did not conduct training programs. He highlighted that their performance was unsatisfactory due to negligence. The surprise visits and



feedback from the field revealed the poor performance of the NTIs. He stressed the importance of a strong mind-set, commitment, and dedication to the scheme in order to achieve the shared objective of the ACABC scheme.



In his presidential remarks, Dr. P. Chandra Shekara, Director General, MANAGE emphasized the strategies that Nodal Training Institutes should adopt to enhance their performance and attain remarkable success. He emphasized the significance of providing continuous support to trainees even after the training, which includes constant guidance and access to bank loans. Furthermore, he highlighted the importance of integrating private and public agricultural extension services.

The inaugural session was concluded by extending the vote of thanks by Ms. Jyoti Sahare, Consultant-AC&ABC Scheme.

Session II: Orientation on policy issues under AC&ABC scheme by MoA&FW Officials:

The workshop's second session began with a discussion on observations and suggestions regarding the overall implementation of the AC&ABC scheme. Dr. Sanjay Kumar, Additional Commissioner and Shri Sajith Kumar from MoA&FW, Gol, presided over the session.

The session started by evaluating the implementing process adopted by NTIs. Shri Sajith Kumar emphasized the significance of Krishi Mapper in mapping the nodal training institutes and agri-ventures established under the AC&ABC scheme. He said discrepancies were noted in the updating process, such as the absence of signboards at NTIs offices, only building structures being displayed, lack of signboards at agri-ventures locations, photos of agripreneurs working in the field causing confusion about the actual location of the establishment, and other similar issues. Dr. Sanjay urged NTIs to be more diligent in updating information on Krishi Mapper or the MIS portal, stressing the importance of accurately displaying the actual location with signboards.

Further discussions centred on the significance of NTIs infrastructure facilities. It was emphasized that these infrastructure facilities at NTI must adhere to the ACABC Guidelines-2018. It is crucial to have functional CCTV cameras, Facial Bio-metric machines, clean and hygienic lodging and boarding facilities, a well-equipped training hall, and a dining hall.

Thereafter MoA&FW officials highlighted the importance of following the AC&ABC course curriculum. Inadequate resources can hinder the successful implementation of a training program. It is recommended that NTIs should hire subject matter specialists to ensure quality. Each resource person should only conduct two sessions per day. Adherence to ACABC guidelines is crucial when selecting resource persons. Prior to assigning training programs to NTIs, it is important for MANAGE to verify the subject-matter expertise of the trainers and align it with the scheduled training lectures.

Additionally, field visits to state agri-departments KCC should be organized according to the prescribed curriculum under the scheme.

Over the past twenty years, there has been no change in the cost norms for training programs under the AC&ABC scheme. This has sparked numerous discussions, with many NTIs expressing their inability to sustain programs with minimal incentives for lodging and boarding. Recently, Shri Sajith sir mentioned that discussions on revising the cost norms are ongoing, and approval for doubling the cost norm may be granted soon.

Mr. Sajith sir has explicitly stated that in order to address the ongoing issues regarding the payment of 2nd Hand holding, he personally visited MANAGE and thoroughly reviewed all the claims submitted by the NTIs. During this process, it was once again discovered that there were discrepancies in the submission of proof and evidence. Additionally, the provided photo was not relevant to the specified agriventures. Therefore, it is imperative that NTIs adhere to proper documentation procedures when claiming 2nd Handholding payment to avoid any further delays.

NTIs often faces the challenge of retaining trainees for the entire 45-day duration, which can be quite troublesome. Some trainees choose to leave after just 30 days, leaving NTIs responsible for all the expenses related to lodging and boarding. To address this issue, the selection of considerate candidates for the training program is the pivotal solution, Shri Sajith said.

Several additional discussions took place during the session, covering topics such as delay in release of subsidies, the negligence of bankers in approving loans. The session ended with a commitment to address the credit issue by raising awareness among bankers and promoting the concept of one branch one agri-clinic.



Session III: Orientation on operational procedure of AC&ABC Scheme:

The MoA&FW, GoI officials chaired the session, which commenced with a presentation by Mr. Somnath Day, Associate Vice President of OPL Innovate New Delhi. A live demonstration was conducted on the JanSamarth portal, showcasing hidden measures and tools to facilitate the seamless submission of loan applications. The NTIs provided issues and challenges faced by them during operation procedure, which were noted for future improvements. The session concluded by addressing numerous queries that arose during the session.

Mr. Jyothi Kumar, an executive at IDSL in Hyderabad, provided a comprehensive presentation on the orientation and demonstration of the Facial recognition bio metric machine to be used for the AC&ABC scheme. During his presentation, he covered all the relevant aspects of the machine. He showcased the machine's strong authentication capabilities, which effectively reduce instances of fraud and identity theft. Additionally, he demonstrated a more reliable method for verifying individuals' identities and minimizing the risk of unauthorized access.

Mr. Manish Saxena, a Senior IT Consultant at the Ministry of Agriculture and Farmers Welfare (MoA&FW), delivered a presentation on the Orientation and Demonstration of the operational procedure of Krishi Mapper and MIS Portal. During the presentation, Mr. Saxena showcased a live demonstration of mapping agri-ventures from various locations. Additionally, he provided a comprehensive report on the on-boarded NTIs and established Agri-ventures. Furthermore, he highlighted the synchronization between the MIS and Krishi Mapper, which aids in generating a real-time database of the total success stories achieved under the AC&ABC scheme. The digital issues encountered by NTIs during the operational procedure on MIS and Krishi Mapper were successfully resolved, leading to the conclusion of the session.

Day-2 Session No. IV: Orientation on AC&ABC Scheme:

The MoA&FW, Gol officials chaired the session. The session commenced with a presentation on the Best Practices for the successful implementation of the ACABC scheme. Dr. K. Sai Maheshwari, AD-ACABC, and Mr. Vinay Patidar, Consultant ACABC, were the presenters. Dr. Maheshwari outlined the effective practices for smooth operational activities within the scheme. She discussed all aspects, starting from pre-screening to the issuance of training certificates. Additionally, she emphasized how these practices can streamline post-training operations and prevent unnecessary delays in payment processing.

During the presentation, Mr. Rupesh Vyas, a Consultant-ACABC, provided a comprehensive overview of the documentation process and record keeping under the ACABC scheme. He emphasized the importance of bookkeeping in maintaining accurate records. He said, due to negligence, many NTIs have struggled to effectively implement this crucial process. Mr. Vyas showcased various annexures, formats, and documents which are required to be submitted by NTIs to MANAGE during various stages of training program. Additionally, he presented a list of supporting evidence that should be included when submitting success stories. He also placed the sample

of pre-sign receipts and the AUC format for claiming training and handholding payments.

The presentation on the amendments in compendium of the AC&ABC scheme with respect to revised ACABC guidelines was presented by Ms. Jyoti Sahare, Consultant-AC&ABC scheme. She has shown all the five components of the ACABC–Guidelines and precisely highlighted the amendments made by MoA&FW for smooth functioning of the scheme in future. All the amendments were noted by the NTIs and ensured for implementation during the course of training program.

Session No. V: Interaction and Group Discussion:

While commencing of the session all the participants were divided into five groups and each group was allotted with one theme.

Theme no. 1. Eligibility, Selection and Training,

Theme no. 2. Hand Holding including JanSamarth and Krishi Mapper

Theme no. 3. How to enhance the uptake of the loan and subsidy

Theme no. 4. How to strengthen the linkages with Govt. and private departments

Theme no. 5. Suggestions for improving the scheme

The officials of the MoA&FW chaired the group presentation session, during which the leader of each group was invited to deliver their presentations and offer suggestions. Each group provided the following suggestions.

Team 1: Mrs. Poongadi, Nodal officer, IMAIGAL Trust-Salem Tamil Nadu

- Microbiology subject may be considered in eligibility criteria
- Chemistry with Mathematics group may be considered in eligibility criteria
- B.Sc Agriculture course for three years may be considered in eligibility criteria
- Bachelor of Vocational in Agriculture courses may be considered in eligibility criteria
- B.Sc Farm Technology may be considered in eligibility criteria
- PGDEAM course running at MANAGE may be considered in eligibility criteria
- Pre-screening assessment of entrepreneurial skill test may be considered for selection of the serious trainee for the program
- Parent consent letter may be considered while selection of trainee
- Final year candidates in Agriculture should be provided with internship opportunities to visit NTIs or Agri-Clinics in order to learn about the ACABC scheme.
- Managerial feasibility may be provided to the NTIs for relocation to reputed places for conducting skill/entrepreneurial test.
- ACABC Content upgradation as per ICAR curriculum
- DPR preparation days should be increased

Team 2: Mr. Jhon Rogar, Nodal Officer, Stella Maris Institute of Development Studies (SMIDS), Kanyakumari, Tamil Nadu

- Loan process till subsidy should be tracked on JanSamarth portal
- Bank acknowledgment should be auto generated by e-Mail
- Additional documents required to process loans should be communicated by email/reflected on portal
- Before rejection of the loan, reasons to be mentioned/enough time to be given for the submission of the documents
- Application status should be accessible for the NTIs
- Change of bank/venture should be made available
- Mapping of the Agri-ventures from 2018 onwards is difficult, make a provision to map the agri-ventures established from 2023 to 2024 onwards
- Technical glitches should be removed before making it compulsory i.e. action photo, OTP not generated, synchronization is not happening on Krishi Mapper
- Handholding payment should be released based on the on board agri-ventures on Krishi mapper
- NTIs should also have the access to Jansamarth portal and they should be able to track the status of the candidate's loan application.
- Intimation on release of subsidy should be sent to NTIs also.

Team 3: Mr. Vijay Bharat, Nodal Officer, Mobile Agricultural School & Services (MASS), Ranchi

- Sensitization, capacity building and awareness of the bank branches on the AC&ABC scheme.
- Quality DPR preparation
- Parent counselling during pre-screening
- Sensitization of bankers during SLBC/ DLBC workshop on ACABC scheme
- Organization of Bankers-Agripreneurs interface meeting
- Online portal for subsidy claim
- Include more credit support institutions like PACS, Multi-state cooperatives, NBPC etc.
- Open separate ACA&BC Bank branch
- Allocate target for ACABC for Bankers dividend annual plan
- Exclusion of AC&ABC Scheme from Service area approach by Lead bank scheme.
- Conducting AC&ABC Loan ela
- The queries regarding subsidy by NABARD were also to be sent to NTIs

Team 4: Ms. M.V.K.Prasanti, Nodal Officer, Participatory Rural Development Initiatives Society, Mahaboobnagar

- Addressing letter for mobilization of the candidates to all the Agricolleges./Allied sector colleges
- Social media awareness about the ACABC scheme

- During screening for selction of the trainee, involved the officials form Bank, NABARD, FPO, ATMA, State agri department, Progressive farmers, Successful agripreneurs etc.
- Introduction of the Gol scheme by inviting officials from NHB, ATMA, NHM etc.
- Linkages with all stakeholders concerned with ACABC scheme
- Setting up of community radio station for more publicity of the scheme

Team 5: Dr.Swati Sharma, ASPEE, Agribusiness Management Institute, Navsari Agricultural University, Gujarat

- Promotion of the one branch one clinic concept among banks
- The unit project coat of loan should be increased by 20 lakh to 40 lakh
- Promote self-financed agri-ventures for release of subsidy, do not enforced for the credit linked subsidy
- MANAGE should be issued ID cards for the NTIs
- Need to focus on Digitized based curriculum under ACABC scheme i.e IoT, AI, Block chain etc.
- Agriculture property should be taken as collateral security by banks
- The interest rate for Bank loans should be determined independently for ACABC borrowers. The cost norm should be doubled
- Include physically challenged trainee under 44% subsidy
- The timeline for approving subsidies should be kept to a minimum in order to lessen the financial burden of interest on trainees.
- It is required for the NTIs to attend the NABARD and Bank sensitization meeting.



Session No. VI: Concluding Session:

The concluding session was chaired by Dr. Sanjay Kumar, Additional Commissioner, Shri Sajith Kumar, Director (Farm Information), Dr.J.P.Yadav, Joint Director (Extension), MoA&FW Dr. P. Chandra Shekara, Director General MANAGE and & Dr. Sai Maheshwari, Assistant Director, MANAGE

Dr. Sanjay Kumar, Additional Commissioner, MoA&FW, Gol initiated the session by presenting the concluding speech. He emphasized that throughout the two-day workshop, every aspect of the scheme has been thoroughly discussed. Now, it is crucial to focus on the efficient execution of the ACABC scheme with determination and integrity in order to attain the common goal. He further elaborated on the recommendations regarding various aspects of the scheme, which have played a significant role in ensuring the seamless functioning of the program.

Feedback is the effective listening to improve the program in higher level, hence, Dr. Deepak Mendirratta, the Nodal Officer of Jubilant Agriculture Rural Development Society (JARDS) in Moradabad, was invited to provide feedback on the program. According to Dr. Mendirratta, the workshop was highly enlightening and introduced numerous new initiatives by MoA&FW to digitize the ACABC scheme. He expressed confidence that the use of the App and portal NTIs would enhance transparency within the scheme.

Mrs. Poongadi, the Nodal officer of IMAIGAL Trust in Salem, Tamil Nadu, has mentioned that the workshop successfully addressed all the key aspects of the scheme. However, she highlighted that the core component of the scheme has not been fully achieved yet. The overall success rate of bank loan sanction is disappointingly low. Mrs. Poongadi has urged the Officials of MoA&FW to take proactive measures to enhance credit support within the scheme. She emphasized the need for a more targeted approach towards sensitizing bankers to facilitate loan approvals.

Dr. P. Chandra Shekara, Director General of MANAGE, concluded the session by expressing his gratitude to all the participants from various regions of the country. He thanked the dignitaries from the MoA&FW for their presence. Additionally, he announced that the target for the training program will be raised. He urged the nodal training officers to prioritize the mapping of agri-ventures on Krishi Mapper as a crucial step for the commencement of the new training program. Finally, he outlined a clear roadmap for the effective implementation of the ACABC scheme.

Ms. Jyoti Sahare, Consultant-ACABC, concluded the two-day workshop by extending her gratitude through a vote of thanks.

* Decisions taken in the National Level Workshop followed by subsequent meetings with MoA&FW and MANAGE internal meetings are incorporated in the proceedings.

Recommendations for the Implementation of the Agri-Clinics and Agri-Business Centers Scheme for the year (2024-2025)

- 1. Installation of the facial bio-metric device at NTI before starting the training program
 - Tenders were floated on GEM which was opened on 30.05.2024.
 - A total of 02 service providers were found eligible. Therefore, the tender process may need to be conducted again.
 - MANAGE will purchase facial biometric machines and issue to NTIs on a payment basis.
 - The training program will be given only after the installation of the facial biometric machine at NTI.

2. Conducting physical screening:

Pre-screening process-

- NTIs should install a AC&ABC signboard outside the premises.
- The identification and selection of potential candidates is the most important aspect of pre -training phase.
- Promote scheme through orientations in nearby Agri-allied colleges and Universities.
- Verify online MIS application with original documents.
- Candidates should have at least one year gap from the eligible qualification to enrol under AC&ABC scheme.
- Verification of NTI infrastructure.
- Surprise visits to established agriventures and nearby NTIs.

Screening -

- Ensure a minimum 60 candidates for selecting genuine candidates.
- Ensure participation of officials from MANAGE, Bank, NABARD & Dept. of Agricultural.
- Conduct Business Skill Test in screening.
- Certain socio personal characteristics such as family background, age, size and type of family, education, and previous experience in trade should also be taken into consideration for selecting the potential candidates.
- Collect copy of documents as per checklist to dispatch it to MANAGE immediately after inauguration.
- Make sure all candidates are registered in the same NTI.

Pre-Training Process

- If the candidate is selected in screening but registered with another NTI, obtain the NOC from that particular NTI.
- That candidate application should be rejected by NTI from their MIS Portal and registered in current NTI before requesting for Training program.
- Check linkage of permanent mobile number with PAN card and Adhaar card.
- Check CIBIL Score of candidates.
- Check Service area of Bank/Available banks in proposed location.
- Biometric device should be linked with MANAGE server.

- Program schedule should be followed as per AC&ABC guidelines.
- Recourse person must subject matter specialist and should not take more than 2 session per day.
- Final Program schedule should be include resource person name, qualification, and year of experience.

Training Programs

- Invite Bankers and NABARD officials to Inaugural program.
- Exposure visit to KCC to be followed.
- Market Survey on 18th, 19th, and 20th day & Hands-on-experience on 29th, 30th, and 31st day of training.
- Interaction with successful agripreneurs especially loan sanctioned under AC&ABC for motivation.
- DPR may be finalized with the consultation of Bankers to avoid rejection.
- CCTV footage- entire classroom must be cover and 45 days training should be saved. It should submitted whenever required.
- Classroom and hostel should be properly ventilated, clean and equipped with fire extinguishers.
- NTI should ensure uninterrupted connectivity of the biometric device with the MANAGE server during the training program. If any network issue arises, NTI should inform to MANAGE on a priority basis.
- NTI should submit documents and complete process in MIS portal on time as per checklist to avoid delay in process.
- If any candidate is absent for more than 10 days, the NTI should select the leaving candidate option and fill the details of that candidate in MIS Portal before clicking the second instalment option of that Training Program in next day of completion of training program.

Monitoring Activities during Training Program

- NTIs should create a Facebook page/social media pages (e.g.: AC&ABC NTI Name-Location) and share link to MANAGE.
- NTIs should create a WhatsApp group for each TP by adding a respective state Consultant, MANAGE.
- NTIs should update the activities on the Facebook page and WhatsApp group on a daily basis.
- Nodal Officers should ensure to conduct Weekly skype interaction of trainees with Consultant, MANAGE during each TP (45 days).

DPR & Jan Samarth Portal

- Final DPR softcopy should be submitted to MANAGE 43rd day as per schedule.
- Prepare DPR of 5-8 lakhs initially for easy sanctioning of loans.
- Apply loans within service area Banks.
- NTI should upload the DPR & other documents on Jan Samarth portal to get the in principle approval of loan letter.
- One Branch-One Agri-Clinic need to be sensitize among the bankers (Guidelines copy to be sent with DPR).
- ✤ Awareness of AIF, 10000 FPO formation scheme.

AC&ABC (09 activities) under Credit Guarantee Scheme of CGTSI:

- Maintenance and repairs of Agricultural, Implements & Machinery including Micro Irrigation System.
- ✤ Agri Service Centre.
- Seed Processing Unit.
- Tissue Culture.
- Production of Bio-fertilizers, Bio-pesticide and Bio-Control agents.
- Honey and Bee Product Processing Unit.
- Feed Processing And Testing Unit.
- Setting up Information Technology Kiosk in Rural areas for access to various agricultural related portals.
- Setting of Cool Chain for the farm level onward.

Success Stories, Loans & Subsidy

- NTIs should regularly submit the success stories to MANAGE throughout year. The new training approvals will be given based on the success rate of each NTI (number of Agri- ventures established by trained candidates).
- NTI should upload the stories in MIS Portal only after the verification and confirmation from MANAGE
- NTIs should regularly submit Loan sanctioned and Subsidy details (Proforma-B and MIS portal updating).
- Enclose clear Geo-tagged photographs of agri-venture/activities with AC&ABC poster.
- Success Stories Video-bite: share in social media and YouTube.
- Publish Success Stories in Journals and newspapers.

Hand Holding Activities

- Sign MoU with Local Bankers and NABARD
- Maintaining one page candidate-wise for Hand Holding-Activity
- (Venture establishment, loan and subsidy, etc). It will be verified during visit to NTIs.
- Call all candidates once in a month for HH follow-up.
- Linkage of Agri-preneurs with ATMA and FPOs.
- Share list of Established Agri-preneurs to PD, ATMA and make the use of them for the extension activity.
- Participate in NABARD and SLBC workshop (Highlights: Success stories, Loansanctioned, Loan-pending).

National Agripreneurship Award

- All agri-ventures must be uploaded in MIS portal and onboarded in Krishi Mapper application.
- The success rate reflected on AC&ABC MIS Portal and Krishi Mapper may be considered for short listing the NTIs for awards.
- NTI should sensitize the agripreneur before filling the application form.
- Submit supporting documents w.r.t information provided in the application.

3. On-boarding of Agriventures and NTIs on KrishiMApper

- MANAGE has already initiated action as directed by MoA&FW, Gol regarding the Mapping of agriventures and NTIs on Krishi Mapper.
- Presently, there are 113 NITs, out of which 84 are mapped on Krishi Mapper and rest 29 NTIs, MANAGE has already sent a letter to organizational head and asked their willingness to continue to implement AC&ABC scheme.
- Similarly, total ventures established during 2023-24 were 2511. Out of that, 1382 established agriventures are geo-tagged on KrishiMApper, 183 ventures were submitted by the delisted NTIs another 58 agripreneurs were trained before 2018, i.e. before MIS initiation, but they reported success stories in the year 2023-24. So these 58 agripreneurs are not able to on-board on krishiMApper. The rest 888 agriventures are in process on-boarding on Krishi Mapper.
- Out of 888 agriventrues, approximately 80 agripreneurs have changed their mobile numbers and therefore, unable to map their venture on Krishi Mapper. However, the issue is discussed with Manish Saxena, Senior Consultant (IT), DA&FW and he assured us that within 10 days they will find a solution (Report attached).

4. MoU & Bank Guarantee (BG)

- MANAGE has maintained one Excel sheet for MoU and register for bank guarantee which is counter signed by AAO and PC –AC&ABC.
- Further to ensure the MoU and BG of all NTIs are valid, MANAGE had made these two parameters as the part of note-sheet, which NTI has to submit to MANAGE for approval of screening of candidates.

Dr. K. Sai Maheshwari Asst. Director, ACABC