



National level Workshop for Nodal Training Institutes

under

Agri-Clinics and Agri-Business Centers (AC&ABC) Programme

May 26th to 27th, 2025

Draft Proceedings of the Workshop

The Agri-Clinics and Agri-Business Centres (AC&ABC) programme, a Central Sector initiative, was launched in the year 2002 with the objective of strengthening agricultural extension services and generating gainful self-employment opportunities for agriculture and allied sector graduates and diploma holders. The program aims to promote agri entrepreneurship and create gainful self-employment opportunities to unemployed candidates and to supplement the efforts of the public extension system by leveraging the expertise of trained agri-professionals to deliver value-added services directly to farmers, thereby enhancing agricultural productivity and sustainability.



A total of 94,275 agri-professionals have been trained, out of which 41,630 have successfully set up Agri-Clinics and Agri-Business Centres spanning 33 diverse categories of agri and allied activities of which 3694 ventures have been extended with subsidy. These ventures have significantly contributed to bridging the extension gap and promoting rural entrepreneurship.

These achievements underscore the importance of continued capacity building and stakeholder engagement to sustain and scale the impact of the program. To further these achievements and reinforce collaborative efforts, the National Level Workshop for Nodal Training Institutes (NTIs) under the Agri-Clinics and Agri-Business Centres (AC&ABC) program was convened from May 26th to 27th, 2025. The workshop served as a platform for key stakeholders—including officials from the Ministry of Agriculture & Farmers Welfare (MoA&FW), representative from NABARD, Nodal Officers and CAD team, MANAGE to



deliberate on policy updates, revised guidelines 2025, share best practices, and address operational challenges. The sessions included detailed orientations on revised guidelines, financial documentation, and the use of the AC&ABC-MIS portal, along with insightful discussions on improving agripreneur support and enhancing the efficiency of NTIs across the country.

A total of 117 participants, including Nodal Officers, Training Coordinators, and officials from the Ministry of Agriculture & Farmers Welfare (MoA&FW), NABARD, Extension Education Institute (EEI) and CAD team, MANAGE took part in this workshop. The event was coordinated by Dr. Shahaji Phand, Principal Coordinator of the AC&ABC program, along with his team. Representatives from 17 states actively engaged in the deliberations. The workshop commenced with the lighting of the ceremonial lamp, a traditional gesture symbolizing enlightenment, progress, and the collective aspiration.

Day 1 Session I: Inaugural Session



The inaugural session commenced with a warm welcome address by Dr. Shahaji Phand, Principal Coordinator of the AC&ABC Programme. He extended his heartfelt gratitude to all the officials and participants for their presence, which added value and significance to the workshop. He highlighted the objectives of the AC&ABC Programme, its notable achievements, and the purpose of the workshop. He also provided an overview of the two-day program, outlining the key sessions and discussions planned to facilitate knowledge sharing, orientation revised guidelines and operational improvements.

Shri Shrikant Zambhre, Deputy General Manager, NABARD, Telangana Regional Office, delivered the special address during the inaugural session. He reiterated NABARD's association with the AC&ABC Programme as the subsidy channelizing agency, playing a pivotal role in supporting agri-entrepreneurs across the country. Shri Zambhre highlighted his active involvement in screening processes and in conducting orientation sessions for AC&ABC trainees. He further highlighted NABARD's ongoing efforts in sensitizing banks to facilitate timely credit support and ensure the smooth implementation of agri-business ventures under the programme.



A special address was delivered by Dr. M. Jagan Mohan Reddy, Director, Extension Education Institute (EEI), Southern Region, during the inaugural session. He highlighted that during the COVID-19 pandemic, while most sectors faced severe downturns, agriculture remained resilient with a steady 4% growth, reinforcing its role as the backbone of the Indian economy. However, he pointed out that significant challenges persist at the



grassroots level, particularly in rural areas, due to the lack of effective agricultural extension services, constrained by limited manpower and outreach. He stressed the vital role of the Agri-Clinics and Agri-Business Centres (AC&ABC) programme in addressing this gap. By training local youth as

agripreneurs, the programme empowers them with technical skills and entrepreneurial capabilities, enabling them to function as effective extension agents within their own communities. These agripreneurs provide timely, need-based support to farmers, thereby strengthening the agricultural extension system and contributing to sustainable rural development.

A special address was delivered by Shri Sajith Kumar Kunhalath, Director (Farm Information), Ministry of Agriculture & Farmers Welfare, New Delhi. He underlined the fact that the Agri-Clinics and Agri-Business Centres (AC&ABC) programme is the only initiative specifically benefiting graduates from agriculture and allied sectors, offering them meaningful self-employment opportunities. Highlighting the recent revision in cost norms, he urged all Nodal Training Institutes (NTIs) to work diligently and proactively to enhance the overall success and impact of the programme. He concluded with a call for collective effort, stating that as we all work for the betterment of farmers, it is imperative to come together and strengthen this initiative further in the days ahead. He also expressed concern about the non-participation of representative from NABARD Head Office, inspite of invitation from DG MANAGE well in advance and repeated requests from Ministry side and requested DGM form Telangana Regional Office to convey the same to Head Office, Mumbai.



The inaugural address was delivered by Dr. Sanjay Kumar, Additional Commissioner (Extension), Ministry of Agriculture & Farmers Welfare. He shared that the Hon'ble



Agriculture Minister is highly keen and supportive of the Agri-Clinics and Agri-Business Centres (AC&ABC) programme. While there are several government programmes linked with credit, the presence of AC&ABC-trained agripreneurs remains limited. He cautioned that if Nodal Training Institutes (NTIs) do not function judiciously and effectively, the continuation of the

programme could be at risk. However, with the long-awaited enhancement in cost norms for training, he directed all NTIs to work with greater sincerity and commitment. He also stressed the importance of onboarding trained agripreneurs onto the KrishiMapper platform to ensure better tracking, visibility, and impact of the programme.

In his presidential remarks, Dr. Sagar Hanuman Singh, IPoS and Director General of MANAGE, highlighted the significant role of agricultural extension in improving exports and fostering the establishment of ventures by AC&ABC trainees. He stressed that successful agripreneurship not only strengthens individual businesses but also contributes to financial growth and, ultimately, enhances the nation's GDP. He underscored the trust and genuine responsibility vested in the Nodal Training Institutes (NTIs) to implement the programme effectively. He described this two-day workshop as a valuable opportunity for all stakeholders to discuss operational challenges and collaboratively find solutions to ensure the programme's continued success.



The inaugural session was concluded by extending the vote of thanks by Ms. Nagarani, Consultant-AC&ABC Programme.

Day 1 Session –II Orientation on policy issues under AC&ABC by MoA&FW Officials

The session on "Review of Action Taken on Decisions from the Last Workshop" was delivered by Dr.Shahaji Phand, Principal Coordinator, AC&ABC.

He listed out the actions taken as given below:

| Sl. No | Decisions Taken in the last workshop | Action Taken |
|---------------|--|---|
| 1 | On-boarding of NTIs and established Agriventures on KrishiMapper | So far, 90 NTIs have been mapped, and 5,678 Agri-ventures have been on-boarded onto KrishiMapper. |
| 2 | Data updating on AC&ABC MIS portal by NTIs | The list of sanctioned subsidies provided by NABARD has been circulated to NTIs for updating the data. The details are being uploaded by the respective NTIs |
| 3 | Revision of cost norms | The revised AC&ABC cost norms, effective from 23 rd October 2024, have been circulated among all NTIs. So far 126 training programs have been conducted in accordance with these revised norms. |
| 4 | Installation of facial recognition biometric machines by NTIs | As per the instructions, 64 NTIs have procured the ZKTECO MB360 model. Attendance is being recorded and calculated through this biometric device. |
| 5 | Monitoring of AC&ABC Program | -NTIs have provided CCTV credentials for classroom monitoring, which have been shared with the MoA&FW. -Consultants conducted weekly Skype interactions with trainees during the 45-day training period. -As per the instructions to verify 10 % of last year reported Agriventures, consultants visited and verified 184 agri-ventures across 12 states, established in the previous year. |

He mentioned that as directed by MoA&FW, the workshop was conducted with NTIs that had completed at least 50% KrishiMapper on boarding. However, only 21 NTIs met this criterion. Therefore, all NTIs geotagged were called for this workshop and are being given an opportunity to improve their on boarding percentage. With the overall success rate for training program allotment dropping to 35%, only NTIs that have on boarded at least 50% of their reported ventures on KrishiMapper will be eligible for training programs this year. Additionally, all NTIs must procure a facial recognition biometric machine before training allotment. He concluded the session by extending gratitude to all stakeholders for their efforts in the successful implementation of the programme.



Dr. Sanjay Kumar, Additional Commissioner (Extension), MoA&FW shared that NITI Aayog is set to review the AC&ABC programme, evaluating key parameters before the upcoming EFC meeting scheduled for March 31, 2026. Noting the reduction in the programme's success rate to 35%, he informed that NTIs performing below this benchmark would not be allotted future training programs. With the recent enhancement in cost norms, a critical review of all aspects of the programme will be conducted. He expressed that, now the government's expectations and the NTIs' needs have been fulfilled, many past concerns, including those related to food complaints, can now be addressed effectively under the revised norms, which will continue to be updated every five years. In order to promote transparency and accountability, he underlined the importance of geo-tagging ventures. Institutions like MANAGE and the four EEIs—equipped with capable faculty and resources can be involved in capacity building. He highlighted that the programme functions as a skill development platform for agri and allied sector graduates. He suggested NTIs to actively follow up with banks, while NABARD must ensure timely release of subsidies. He assured that genuine requests of NTIs will be considered for the next EFC. He concluded by encouraging cross-learning on emerging areas such as drone



technology, custom hiring centres, sprinkler and drip irrigation systems and directed all NTIs to work with honesty and dedication to uphold the integrity and success of the AC&ABC programme. Concluding his remarks, he expressed hope for continued collaboration and looked forward to meeting all stakeholders again in the following year.

Shri Sajith Kumar Kunhalath, Director (Farm Information), MoA&FW, presented a comprehensive overview of the progress made under the AC&ABC programme, noting a significant improvement in both the cumulative number of trained candidates and venture establishments between 2002–2014 and 2014–2025. He provided a detailed, point-by-point explanation of the revised guidelines, making the session highly interactive and informative. NTIs actively participated in the discussion, particularly debating the eligibility criteria regarding educational qualifications. Concerns were raised about the alignment of the



revised education qualification requirement especially for diploma (3-year diploma after 10+2). Some NTIs proposed two more qualifications for inclusion: (1) 10th + 3-year diploma, (2) 12th + 2-year diploma, and (3) 12th + 3-year diploma(present criteria).

New provisions under candidate selection criteria, installation of facial biometric machines, mandatory geotagging of NTIs immediately after registration as new NTIs were also discussed. It was clarified that the screening fee will now be collected from all candidates, but will return back to non-selected candidates, retaining the amount collected from the candidates who got selected for the training program. He also emphasized that the threshold success rate for NTIs to qualify for future training programs has been revised to 35% annually. Discussions included the timeline for MANAGE and NTIs in allocating Training Program (TP) numbers, the mandatory involvement of NABARD District Development Managers (DDMs) from DPR preparation to subsidy disbursement, and the enhancement of training cost per candidate from ₹31,250 to ₹48,400 — a much-needed revision welcomed by NTIs.

He also explained that submission of Detailed Project Reports (DPRs) on the JanSamarth portal and/or AIF portal is now mandatory. A detailed explanation was provided on the

handholding fund release pattern under three categories: (1) credit-linked support, (2) self-financed ventures, and (3) self-financed ventures that later become credit-linked. During this session, Mrs. Poogodi, Nodal Officer from Imaigal Trust NTI, shared her field experience in effectively handholding candidates.

Additionally, he highlighted NABARD's sensitization efforts and advised that a schedule for these workshops should be prepared at the beginning of the year, with DDMs involved in all key meetings. He concluded the session by urging all NTIs to work judiciously and strive to improve the success rate of the programme.

Day 3 Session –III Orientation on AC&ABC Programme

The MoA&FW, GoI officials chaired the session. Shri Srikanth Zambhre from NABARD began his session with an introduction to the institution and its role in agricultural and rural development. He noted that the Agri-Clinics and Agri-Business Centres (AC&ABC) programme is not being adequately discussed in bankers' meetings and stressed the importance of including it regularly in such forums to improve its visibility and implementation. He emphasized that trainees must be well-informed about their Detailed Project Reports (DPRs) and confident enough to address queries from banks during the loan sanction process.

He reiterated that NABARD acts as the subsidy channelizing agency for the AC&ABC programme and highlighted the need to increase awareness about the programme among all stakeholders. Currently, significant subsidy disbursement has been observed in only seven states, and there is a pressing need to replicate this success across other regions. During the discussion, NTIs raised the issue of allowing greater flexibility in working capital, especially for agri-input businesses.

Shri Srikanth, explained that while subsidies are sanctioned, they are not directly disbursed to the beneficiary's account but held in a reserve fund until the loan repayments are completed. He addressed queries raised by the NTIs and assured that he would take up the concerns with the relevant authorities. The session proved to be highly productive, with meaningful discussions and actionable insights. All stakeholders gained valuable information to further strengthen the implementation of the AC&ABC programme.

Mr. Vinay Patidar, Consultant at MANAGE, conducted a session on Good Practices on overall implementation of AC&ABC programme which focused on the operational and procedural aspects of the AC&ABC programme. He began by detailing the candidate selection process and eligibility norms. He also discussed the preparation of the final training program schedule, underlining the need for timely communication and structured delivery of sessions.



The use of CCTV surveillance during training was highlighted as a mandatory compliance requirement to ensure quality, and monitoring of training activities. He also mentioned that the DPR submission through the JanSamarth Portal is compulsory for accessing credit-linked subsidy support.

He elaborated on handholding activities, noting that NTIs must maintain regular contact with trained candidates post-training to support venture establishment, documentation, and loan processing. Regarding the venture report, he explained that uploading geotagged photographs for proper documentation, and placing visible AC&ABC programme banners at each venture location as proof of activity and compliance.

In the context of loans and subsidy, Mr. Vinay clarified key processes, timelines, and responsibilities of both NTIs and candidates, stressing the need for active follow-up with banks and NABARD. He concluded that session by highlighting the parameters for National Agripreneurship Award, an initiative to recognize outstanding agripreneurs trained under the programme, and encouraged NTIs to identify and nominate deserving candidates.

Mr. Bommani Bala Krishna, Programme Executive (MIS) at ACABC, conducted a detailed session on the *Orientation and Demonstration of the Operational Procedure* of the AC&ABC-MIS portal database. He provided a step-by-step explanation of the applicant interface, covering the dos and don'ts of the registration process, as well as the NTI interface, including processes such as approvals, batch creation,



DPR uploads, fund release details, and the uploading of loan and subsidy details. The session comprehensively outlined the operational procedures that NTIs must follow.

Additionally, Mr. Bala Krishna highlighted recent changes implemented in the portal based on feedback from NTIs during previous virtual meetings. NTIs also used this opportunity to reiterate their requests for further improvements, such as the availability of a downloadable Excel sheet of applicant lists for screening and the display of subsidy disbursement details by NTI instead of by state. The session concluded with an interactive Q&A segment, during which NTI representatives actively participated and received clarifications from Mr. Bala Krishna.

Mr. Uday Kumar G., Consultant, AC&ABC, conducted a key session focused on addressing the challenges faced by agripreneurs, NTIs, and MANAGE in accessing and tracking loan and subsidy status, as well as on the documentation process and record-keeping under the AC&ABC Programme. This session was particularly significant as it provided a platform to present and discuss real-time issues encountered by beneficiaries and key stakeholders, including MANAGE and NTIs.

Key discussion points included Difficulties encountered by agripreneurs in availing loans, particularly with respect to margin money requirements, Lack of clear and accessible information regarding the subsidy claim process, Inadequate awareness and understanding of the AC&ABC programme among bank officials, often leading to unnecessary delays or outright rejection of applications by trainees and Concerns regarding the timeline for disbursement of credit-linked support, which directly impacts the motivation and success of prospective agripreneurs.



Mr. Uday continued the session on the topic Documentation Process and Record Keeping under the AC&ABC Programme. He elaborated on the comprehensive list of documents required from NTIs, starting from registration as a new NTI to the documents required to report successful establishment of ventures. He highlighted common errors in the documents submitted by NTIs to MANAGE, which often

lead to delays in financial procedures. Furthermore, he emphasized that improper or incomplete information in documents reflects the NTIs' carelessness and affects the overall process flow. Mr. Uday also provided detailed explanations of the Utilization Certificate (UC) formats and other necessary forms available in MANAGE AC&ABC website. He compared the documentation process under the new guidelines with the previous ones, clearly outlining the key changes. Additionally, he provided a thorough explanation of the post-training fund release pattern and addressed queries raised by the NTIs. The session concluded with a strong focus on the responsibilities of Nodal Training Institutes to ensure smooth and uninterrupted implementation of the AC&ABC Programme.

Day-2 Session-I Interaction Session and Group discussion

On Day Two, an Interaction Session and Group Discussion was conducted. Representatives from the NTIs were divided into five groups, with each group comprising 15 members. Each group was assigned a specific theme related to the AC&ABC Programme as below:

Theme 1: Eligibility, Selection, and Training of Candidates

Theme 2: Strategies for Improving Handholding Support to Candidates

Theme 3: Enhancing Credit Linkages under the Programme

Theme 4: Strategies to Mitigate Issues Related to Subsidy

Theme 5: Strengthening Linkages with Government and Private Departments



The groups engaged in detailed discussions on their respective themes. Following the discussions, each group leader presented their key points and proposed strategies in the workshop.



Theme 1: Eligibility, Selection, and Training of Candidates Presented by Nodal officers - Mr. Avadhut Kadam, SSVP, Pune, Maharashtra & Mr. N Edison, SMIDS, TN

1. 10th + 2-year / 3-year diploma in agriculture and allied sectors may be permitted for training.
2. Veterinary Diploma (12 + 2 / 3 years) may also be included in the eligibility criteria for training.
3. A degree in General Microbiology and Biotechnology may be considered for the eligibility of candidates for training.
4. A Bachelor's degree in Vocational Courses in Agriculture and Allied sectors may also be considered for eligibility criteria for training.
5. A Bachelor of Rural Studies (as followed in Gujarat state), a 3-year degree, may also be included in the eligibility criteria for training.
6. Farmers or Agribusiness entrepreneurs with a minimum of 5 years of practical experience may also be included in the eligibility criteria for training.

7. As per the New Education Policy 2020 (Government of India), the eligibility criteria should be revised.
8. Candidates should present a summary of their Agriventure plan during the selection process.
9. Screening may be conducted through both online and offline modes.
10. Counseling sessions should be conducted for guardians (parents/spouse) of the selected candidates.
11. Checking the CIBIL score should be made mandatory in the guidelines.
12. An application fee of ₹2,500 may be collected from selected candidates, out of which ₹1,000 should be sent to MANAGE. The remaining ₹1,500 may be kept as a cautionary deposit at the NTI and refunded upon successful completion of the training period.
13. The syllabus should be more practical and made flexible, subject to prior approval from MANAGE.
14. More informational sessions should be included on precision farming technologies such as drones and AI.
15. Online sessions may be permitted to enable experts from across the country to interact with the trainees.
16. Kisan Call Center visits may be conducted virtually in cases where the center is located far from the NTI.
17. The curriculum needs to be revised as per the local conditions of different states.



Theme 2: Strategies for Improving Handholding Support to Candidates

presented by Nodal Officer Mr. Anil Kumar Saini, NLRI-GVT, Ratlam, MP.

1. Handholding support should be a continuous process for monetary purposes; the one-year time limit may be removed.

2. Detailed Project Reports (DPRs) should be submitted through the District Development Managers (DDMs).
3. The JanSamarth loan rejection list should be submitted to both the DDM and Lead District Manager (LDM) for further follow-up.
4. In some areas, under the *One Branch One Clinic* concept, branches are reluctant to issue new loans because they have already sanctioned one loan under the AC&ABC programme.
5. A uniform checklist for banks should be created for applying for the AC&ABC subsidy.
6. District-wise AC&ABC sensitization programs organized by NABARD in collaboration with NTIs and LDMs. A one-day, full-fledged awareness program should be planned.
7. Multiple issues are being faced in the MIS portal, and since NTIs are the end-users, a joint platform involving NIC, MANAGE officials, and NTI representatives should be formed to resolve these issues.
8. Subsidy claims should be compulsorily submitted through the DDMs only.
9. NTIs should be invited to District Level Bankers Committee (DLBC), State Level Bankers Committee (SLBC), and Block Level Bankers Committee (BLBC) meetings.
10. Region-wise sensitization programs should be conducted for Bank branch managers.

Theme 3: Enhancing Credit Linkages under the Programme Presented by Nodal officer
Mrs.Poongodi, Imaigal Trust, TN



1. During the selection of candidates for the training program, the CIBIL score must be verified by NTIs before the screening process. Along with the candidate's score, the co-applicant's or parent's CIBIL score may also be checked.
2. During screening, NTIs should invite bankers who have a good rapport with the NTI. This encourages better loan sanction success, as the banker becomes familiar with the candidate from the beginning.
3. NTIs should assess the family background and credit history of the candidate and prepare the DPR and loan amount accordingly.
4. DPRs should be submitted to appropriate banks based on the loan amount. NTIs must carefully select the bank: if the candidate has a good credit history, private banks may be

approached; if there are credit issues, nationalized banks may be approached, even if the process is slower.

5. NTIs must clearly explain the margin money requirement to the candidate during the initial stage of training and obtain information about how much the candidate can invest.
6. DPR preparation classes must begin from the first day of training and be conducted at least once a week. Candidates should be taught the basics of DPR preparation so they become familiar with key terms (e.g., TFO, WC, CC) and financial calculations, building their confidence by the end of the training.
7. When submitting the DPR to banks, NTIs must ensure submission of all necessary documents, including the DPR, training completion certificate, AC&ABC guidelines, MoU copy, programme continuation letter from MoA&FW, and the candidate's financial background. This creates a comprehensive candidate profile for easier understanding by the banker.
8. Bank-wise regional-level workshops may be conducted to raise awareness about the AC&ABC programme. At the very least, a formal letter from Head office should be sent to banks that have MoUs with MANAGE.
9. Banks expect official communication from their head offices; they are generally not willing to act based on guidelines available only on the website.
10. Bankers tend to follow the list of activities permitted under the Mudra programme, whereas the AC&ABC programme covers a broader range of activities.
11. NTIs must provide information about their role in handholding process to bankers, so they are aware of the support offered to candidates.
12. An interest cap may be considered for loans sanctioned under the AC&ABC programme, similar to that under AIF.
13. The AC&ABC programme should be included in the Annual District Credit Plan (DCP) to enhance its visibility at the district level.
14. NABARD should issue guidelines and set targets for district-level cooperative banks.
15. Rural and urban cooperative banks may be made eligible to participate in the programme.

16. NABARD, under its NABKISAN initiative, provides subsidies for FPOs. It is suggested that AC&ABC Agriventure also be made eligible to avail subsidies under NABKISAN, as bankers are currently encouraging loans sanctioned through this platform.

Theme 4: Strategies to Mitigate Issues Related to Subsidy Presented by Nodal officer
P.Krishna Reddy. SKES, AP



1. A fixed time frame of one week at each stage of the subsidy claim process should be established, ensuring the entire process is completed within one month.
2. A dedicated contact person should be appointed at each level—bank controlling office, Regional Office (RO), NABARD—to streamline communication.
3. A centralized tracking system should be developed, providing online access to all stakeholders—including entrepreneurs, bank branches, controlling officers, ROs, NABARD, and NABARD HQ—to monitor the real-time status of subsidy claims, including any queries raised and responses given.
4. Subsidy disbursement should be split into two phases: front-end (50%) and back-end (50%). The front-end subsidy should be made available in advance to the bank's controlling office at the time of loan sanction. The back-end subsidy should be released immediately after the final disbursement of the loan.
5. To ensure effective implementation of the AC&ABC programme, DDMs of NABARD should act as monitoring officers, responsible for mobilizing and selecting candidates, facilitating loan arrangements, and following up on subsidy claims with banks, regional offices, and NABARD HQ for timely release.
6. Four hard copies of the DPR should be prepared: one copy each for the NTI, the bank branch, the candidate, and DDM, NABARD.
7. As per the guidelines, there is a six-month lock-in period after loan sanction. Once this period ends, the candidate should be eligible for interest waiver on the amount equivalent to the approved subsidy.

8. The financial procedure flow under the AC&ABC programme should be fully digitized.

Theme 5: Strengthening Linkages with Government and Private Departments Presented by Nodal officer- Rahul G Ghadage, GMKVK, Narayangaon, Maharashtra.



1. The key types of linkages include Extension Linkages, Financial Linkages, and Business Linkages for production and marketing.
2. Extension Linkages can be strengthened through collaboration with institutions like ICAR, ZRC, KVKs, AC&ABC Centres, FPOs, SHGs, SETI, and RUDSETI.
3. Financial Linkages require facilitation of finance and subsidy support through banks and allied government departments.
4. Business Linkages involve establishing connections with government and private sector enterprises, including input suppliers and marketing agencies.
5. AC&ABC candidates should be prioritized in the procurement of inputs and access to expert guidance from industry professionals.
6. Regular meetings should be conducted with officials from government departments and private organizations to build strong institutional ties.
7. Group meetings should be organized to bring together AC&ABC candidates and stakeholders from both government and private sectors.
8. AC&ABC agribusinesses should be promoted through advertisements and awareness campaigns at the local, regional, and state levels.
9. The objective of these initiatives is to create business opportunities and enhance awareness about the AC&ABC programme and its entrepreneurs.

Day-2 Session II- Concluding Session

The concluding session of Day 2 began with a comprehensive overview of the program. Dr.Shahaji Phand noted that fruitful discussions took place throughout the workshop, especially in light of the recent changes to the AC&ABC programme guidelines. He also acknowledged the valuable efforts of the Ministry of Agriculture & Farmers Welfare

(MoA&FW), the involvement of NABARD, NTIs participation and the insightful inputs shared during the workshop.

Shri Sajith Kumar, Director (Farm Information) MoA&FW, summarized key takeaways, that the workshop facilitated open communication between implementation and the administration sides. Feedback from the field was acknowledged, and he reassured participants that efforts are ongoing to improve the programme based on inputs from the ground level. He encouraged NTIs to take the insights gained here seriously and to work with honesty towards the betterment of the program.

Dr. Sanjay Kumar, Additional Commissioner (Extension) MoA&FW, addressed the participants with a strong message that the NTIs to follow the programme's guidelines with integrity and sincerity. He assured everyone that genuine concerns and requests would be considered during the next Expenditure Finance Committee (EFC) meeting. He also stressed the importance of proper monitoring mechanisms, including the use of CCTV and biometric attendance, to ensure accountability. He informed participants that surprise visits will be conducted, and actions will be taken wherever necessary to uphold the quality and purpose of the program.



Dr.Sagar Hanuman Singh, Director General, MANAGE reminded NTIs that they play crucial role of AC&ABC programme at the grassroots level and must fulfill the responsibilities assigned by MANAGE and the Ministry diligently. He described the program to a chain, where each stakeholder is a vital link—any weakness could compromise the whole, so every NTI

must strengthen the overall framework. He emphasized the immense satisfaction that comes from seeing trainees become successful agripreneurs, industry leaders, and role models and called upon all NTIs to take the AC&ABC program seriously and remain dedicated to its objectives.

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

**Recommendations for the Implementation of the Agri-Clinics and Agri-Business
Centers Scheme for the year (2025-2026) &
Decisions taken during National Level Workshop for NTIs on 26th -27th May, 2025**

I. Recommendations

- A. Instructions to Nodal Training Institutes
- B. On-boarding of Agriventure and NTIs on KrishiMapper
- C. Screening Process
- D. Training Programme
- E. Monitoring
- F. Fund Release Pattern
- G. DPR & Jan Samarth Portal
- H. Handholding
- I. Success Stories, Loans & Subsidy and KrishiMapper
- J. Extension linkages
- K. Publicity and Awareness for AC&ABC Programme
- L. National Agripreneurship Award
- M. MoU & Bank Guarantee (BG)

II. Decisions taken during National Level Workshop for NTIs on 26th -27th May, 2025

A. Instructions to Nodal Training Institutes:

1. All selected NTIs must register on the KrishiMapper mobile app, immediately after signing the MoU with MANAGE, using a clear address and high-resolution photographs showing the institution name board and geospatial location.
2. NTIs must achieve a minimum success rate of 35% for further training program allotments, based on venture establishment reports submitted within one year after batch completion.
3. All venture establishment reports verified by MANAGE must be compulsorily uploaded to the KrishiMapper platform.
4. NTIs must install CCTV cameras at classrooms and key locations, share access credentials with MANAGE for centralized live monitoring
5. NTIs must install the ZKTECO MB360 facial recognition biometric device with SIM and Wi-Fi connectivity, ensuring it is linked to the MANAGE server.

B. On-boarding of Agriventures and NTIs on KrishiMapper

1. Presently, there are 91 NITs, out of which 88 are mapped on Krishi Mapper and rest of 3 NTIs, MANAGE has already sent a letter to organizational head and asked their willingness to continue to implement AC&ABC scheme.
2. A total of 14,356 agri-ventures have been established, including those reported by delisted NTIs and ventures established before 2018 but reported after 2018. Out of these, 5,120 agri-ventures have been geo-tagged on KrishiMapper, while the remaining 9,256 are in the process of being onboarded. Currently, 35.6% of the total established ventures have been successfully on boarded on KrishiMapper and the process of updating remaining ventures are in process.

C. Screening Process:

1. The entire process of candidate selection and screening must be carried out exclusively through the online portal <https://acabcmis.gov.in>
2. If the candidate is selected in screening but registered with another NTI, obtain the NOC from that particular NTI.
3. The age eligibility for candidates has been revised to 21–60 years, with an upper age limit of 62 years for availing credit facilities after training.

4. Only candidates with a minimum gap of one year after completing their educational qualification shall be considered to ensure seriousness in training and venture establishment.
5. In addition to graduates from agriculture and allied sectors, candidates holding a three-year diploma (post +2) with at least 50% marks or a postgraduate diploma in agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments, or State Departments of Technical Education are also eligible.
6. Ensure a minimum 60 candidates for selecting genuine candidates.
7. Ensure participation of officials from MANAGE, Bank, NABARD & Dept. of Agricultural.
8. Collect copy of documents as per checklist to dispatch it to MANAGE immediately after inauguration.
9. Make sure all candidates are registered in the same NTI.
10. The program schedule must strictly follow AC&ABC guidelines, and the resource person should be a subject matter specialist who conducts no more than two sessions per day and not in consecutive slots

D. Training Programme

1. It is the responsibility of the NTI to ensure timely IN and OUT biometric punching by each candidate; failure to do so will result in the candidate being marked absent for that day.
2. NTIs must strictly adhere to the final training schedule uploaded on the AC&ABC website, and any changes must be approved in advance by MANAGE.
3. 100% attendance is mandatory for all candidates; however, in cases of health issues or emergencies, a maximum of 5 days leave may be granted with prior approval from MANAGE, and a medical certificate must be submitted within one week of rejoining.
4. NTIs must maintain documented proof of electronic honorarium payments made to their officers and staff.
5. The final list of candidates, in the prescribed format, must be submitted after 20 days of training commencement but no later than 35 days.
6. During the final week of training, each candidate must prepare a Detailed Project Report (DPR) and submit it to a bank in their operational area for financial assistance, following validation and vetting by MANAGE.
7. NTIs must also submit a copy of each candidate's DPR to the respective District Development Manager (DDM) of NABARD.

8. Each trainee must give feedback twice (minimum 2-week gap), starting 10 days from commencement of training program.
9. MANAGE shall review the status of DPRs and loan sanctions with NTIs on quarterly intervals as well as during workshops & review meetings.

E. Monitoring

1. NTIs should create a WhatsApp group for each Training Program (TP) by adding the respective state Consultant from MANAGE.
2. Nodal Officers must ensure weekly Skype interactions between trainees and the MANAGE Consultant throughout each 45-day TP.
3. MANAGE will monitor live CCTV footage during classes, and any discrepancies observed will be reported to the Ministry of Agriculture & Farmers Welfare (MoA&FW) for appropriate action.
4. The four Extension Education Institutes (EEIs) will act as regional monitoring agencies under MANAGE, responsible for conducting surprise field visits, supporting NTI selection, and monitoring training activities.
5. MANAGE, EEI and the MoA&FW will conduct surprise visits, and serious action will be taken against NTIs found involved in malpractice /discrepancies/violating AC&ABC guidelines.
6. MANAGE will develop a follow up system with banks to monitor the process of credit lending to the trained candidates.

F. Fund Release Pattern

1. Release of Funds to Nodal Training Institutes: Funds shall be released in 3 categories: (i) 60% excluding handholding fund, (ii) 40% excluding handholding fund and (iii) Handholding fund.
2. Hand holding funds can be released in three stages viz.: (i) after DPR preparation and bank loan sanction, (ii) after getting loan facility by the candidate and (iii) after establishment of agri-venture by the candidate and release of subsidy amount by NABARD to the subsidy reserve fund account. Handholding funds in case of trained candidates who have established ventures through self-finance, can be released in one instalments on venture establishment.
3. Loans up to Rs.10 lakhs may be extended by financial institutions under Prime Minister MUDRA Yojna as per eligibility.

4. The stipulations on margin money shall be in accordance with the guidelines of Reserve Bank of India issued from time to time.
5. As per the latest order, RBI/FIDD/2017-2018/56 (Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 July 24, 2017-Updated as on April 25, 2018), up to a loan amount of Rs. 10 lakh, the loans can be secured against hypothecation of assets created and no further security would be necessary. This ceiling shall be revised as per the amendments made by RBI from time to time
6. Financing banks shall provide a copy of the bank loan sanction order to the NTI through which the candidate has submitted the DPR and concerned District Development Managers (DDM) of NABARD
7. Credit Guarantee & Coverage Under Priority Sector Lending: Most of the activities included under AC&ABC activities are covered under Credit Guarantee Scheme of CGTSIME. Loans for all the activities enlisted under the AC&ABC programme are covered under the Priority Sector Lending under the Item No.6.3 (Ancillary Activities) of the Master Direction on Priority Sector Lending of RBI.
8. Loans for all the activities enlisted under the AC&ABC programme are covered under the Priority Sector Lending under the Item No.6.3 (Ancillary Activities) of the Master Direction on Priority Sector Lending of RBI (Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated 07-07-2016 latest amended December 5, 2019) and depending on the amendments from time to time
9. Subsidy: National Bank for Agriculture & Rural Development (NABARD) is the nodal agency for implementation of subsidy component through financing banks for credit linked projects. NABARD has to ensure that at least 50% of the ventures established under the programme, every year, are getting the subsidy benefit

G. DPR & Jan Samarth Portal

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

H. Handholding

1. Call all candidates once in a month for HH follow-up.
2. The NTIs of the respective states must attend meetings conducted by banks & NABARD. The progress of the scheme will be assessed in BLBC, DLCC, and SLBC meetings
3. NTIs must submit monthly updates on the status of DPRs to the respective DDMs, EEIs, and MANAGE, with all stakeholders conducting regular performance reviews.
4. In case of credit linked projects, the subsidy, which is back ended, will be admissible only if all repayments till date had been made. When there is procedural delay on the part of banks/NABARD to release subsidy, beneficiaries can opt for payment of only interest portion keeping principle amount equal to the subsidy value as balance.
5. In case of credit linked projects, an interested Agri-entrepreneur will submit the project proposal for term loan and subsidy to the bank on an application form as prescribed by the bank concerned, along with the project report duly vetted by MANAGE and other documents for appraisal and sanction of loan through the concerned nodal Training Institute where he/she got trained through Jan Samarth Portal <https://www.jansamarth.in/home> or AIF Portal

I. Success Stories, Loans & Subsidy and KrishiMapper

1. NTIs should avoid submitting the success stories at the end of the financial year rather submit on bimonthly basis to MANAGE.
2. NTI should upload the stories in MIS Portal only after the verification and confirmation from MANAGE
3. NTIs should regularly submit Loan sanctioned and Subsidy details in MIS portal.
4. NTI must ensure all reported Agriventure on boarding on KrishiMapper.
5. Enclose clear Geo-tagged photographs of agri-venture/activities with AC&ABC poster.
6. Success Stories Video-bite: share with acabc-manage@manage.gov.in mail id, social media and YouTube.
7. NTIs should publish success stories in journals and newspapers to enhance the visibility and outreach of the programme.

J. Extension linkages

1. Delivery of extension services shall be an integral component of AC&ABC projects to qualify for subsidy benefits under the Scheme.
2. Agripreneurs should be linked with ATMA and FPOs to strengthen grassroots extension services.
3. The list of established Agripreneurs must be shared with the Project Director, ATMA, for their involvement in extension activities.
4. Subsidy adjustment shall be linked to the delivery of extension services, with periodic or surprise inspections conducted quarterly by any two designated authorities such as Heads of nearby EEIs, KVKs, ICAR Institutes, or Directors of Extension of SAUs/CAUs, and reports submitted to NABARD, the financing bank, or ATMA.

K. Publicity and Awareness for AC&ABC Programme

1. General awareness, publicity and advertisement for the Scheme would be undertaken by MANAGE and Nodal Training Institutions.
2. MANAGE shall organize awareness campaigns in SAUs/ CAUs etc., for final year students of graduation courses in liaison with Directorate of Extension Education of Universities.

L. National Agripreneurship Award

1. All agri-ventures must be uploaded in MIS portal and on- boarded in Krishi Mapper application.
2. The success rate reflected on AC&ABC MIS Portal and KrishiMapper may be considered for short listing the NTIs for awards.
3. NTI should sensitize the agripreneur before filling the application form.
4. Submit supporting documents w.r.t information provided in the application.
5. Award nominations should be verified by NTIs more scrupulously before submitting to MANAGE
6. The number of awards per State will be determined based on the total number of agri-ventures established: one award will be given to States with fewer than 50 agri-ventures; two awards will be granted to States with more than 50 but up to 200 agri-ventures; and three awards will be presented to States having more than 200 agri-ventures.

M. MoU & Bank Guarantee (BG)

1. MANAGE has maintained (1) one Excel sheet for MoU and (2) register for bank guarantee which is counter signed by AAO and PC (AC&ABC).
2. Further to ensure the MoU and BG of all NTIs are valid, MANAGE had made the above two parameters as the part of note-sheet, which NTI has to submit to MANAGE for approval of screening of candidates.

II. Decisions Taken during National Level Workshop for NTIs on 26th -27th May, 2025

1. The revision of MANAGE coordination charges will be considered in the next EFC proposal for the period from April 2026.
2. On a pilot basis, agripreneurs under the AC&ABC programme will be registered on the Krishiudyamee app, along with farmers from their respective localities. This initiative aims to establish mutual linkages for transparent and efficient farmer-oriented extension services, thereby supplementing the public extension system
3. A payment gateway feature will be added to the AC&ABC MIS portal to enable selected candidates to make payments upon confirmation of their training selection.
4. A proposal to introduce an interest rate cap on loans under the AC&ABC scheme, similar to the AIF scheme, will be considered by MoA&FW.
5. The working capital component in loans may be made more flexible, particularly for agri-input ventures.
6. The eligibility criteria for training programmes will be revisited, and apart from the revised diploma criteria (12th + 3-year diploma), additional qualifications such as 10th + 3-year diploma and 12th + 2 - year diploma may also be considered for inclusion.
7. NTI must provide classroom CCTV access to MANAGE & DA&FW for effective monitoring.

8. A mandatory session for bankers should be included in the training program curriculum for better understanding of banking terms and procedural requirements.
9. The handholding amount should be released to NTIs if handholding done within one year and reported MANAGE beyond the stipulated one-year period.
10. NABARD will explore the development of an online tracking system for real-time monitoring of subsidy disbursement.
11. The online portal for back-ended subsidy claims will be integrated with the AIF portal, as per Clause 6.3.7 of the AC&ABC Guidelines, 2025.
12. MANAGE and EEIs will play an active role in development and upgrading the course curriculum.
13. Participation Certificate may be issued to Agripreneurship Award nominees, provided the nominations are genuine and worthwhile.
14. A dedicated help desk at NABARD/MANAGE will be established to address queries related to loan and subsidy processes.
15. NABARD will circulate the tentative schedule of workshops for the respective states ahead to facilitate the planning of participation by the concerned stakeholders.
