

**COMPENDIUM OF INSTRUCTIONS FOR  
IMPLEMENTATION OF REVISED  
AGRI-CLINICS AND AGRI-BUSINESS CENTRES (AC&ABC)  
PROGRAMME-2025:**



**GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE  
EXTENSION DIVISION**

**DIRECTORATE OF EXTENSION  
KRISHI VISTAR BHAWAN, ICAR-IASRI CAMPUS  
PUSA, NEW DELHI-110012**

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## 1. OBJECTIVES OF THE SCHEME:

- ◆ To promote agri entrepreneurship and create gainful self-employment opportunities to unemployed candidates with desirable educational qualifications.
- ◆ To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agripreneurs, local needs and affordability of target group of farmers and thereby support agricultural development.

## 2. CONCEPT / DEFINITION:

**2.1. Agri-Clinics:** Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/ animals and ensure increased income to farmers.

**2.2. Agri-Business Centres:** Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

Indicative list of some such eligible activities under Agri-Clinics and Agri- Business Centres have been illustrated in Annexure –I.

## 3. ELIGIBILITY CRITERIA FOR CANDIDATES:

The scheme is open to following categories of candidates of age group of 21 to 60 years. Upper age limit for getting credit facility after training is 62 years. Serving persons and retired servants getting pensionary benefits are not eligible for subsidy benefits.

**3.1.** Graduates in Agriculture and allied subjects like Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering, Forestry, Food Technology, Food Nutrition and Dietetics etc., from SAUs/ Central Agricultural Universities/ Universities and graduates in Environmental Science, Botany, Zoology and Chemistry recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Farmers Welfare, Government of India on recommendation of the State Government.

**3.2.** Diploma ( 3 years after +2) with at least 50% marks/ Post Graduate Diploma holders

in Agriculture and allied subjects ( as in Para 3.1) from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects ( as in Para 3.1) offered by other agencies ( autonomous bodies, UGC affiliated universities etc.) are also considered subject to approval of Department of Agriculture & Farmers Welfare, Government of India on recommendation of the State Government.

**3.3.** Candidates with a minimum gap of one year after completion of educational qualification shall be considered for training to get serious candidates for training and establishment of ventures.

The scheme covers full financial support for training and hand holding, provision of loan and credit linked back ended composite subsidy as per the details given in the following section.

#### 4. TRAINING AND HAND HOLDING:

National Institute of Agricultural Extension Management ( MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes ( NTIs) and motivating them for setting up of Agri-Clinics and Agri-Business Centres.

#### 4.1. Selection of Nodal Training Institutes:

**4.1.1.** MANAGE has to assess the number of NTIs to be established in each State/UT based on the tentative strength of eligible candidates in the State/UT. Each NTI shall have a jurisdiction of approximately 200 km radius. Press advertisement inviting application from eligible institutions will be issued as per the requirement, so that selection of NTIs can be done in a time bound manner. However, additional applications may be taken during the year, if deemed necessary. The selection of NTIs is a three-stage process as given below:

1. Assessment of the institution based on the application ( Application format is given at Annexure-II)
2. Field verification of eligible institutions by a team comprising Director, CAD, MANAGE or any other Director nominated by the Director General, representative of ATMA, Department of Agriculture at the State level, Zillah Parishad Chairman or a member of Zillah Parishad representing the Chairman, Lead Bank, NABARD and/ or representative from DA&FW. Director, MANAGE will be the chairman of the team. A quorum of three members will suffice.
3. Institutions recommended by Field Verification Committee shall make a presentation before a panel of MANAGE faculty, Representative of NABARD, Directors of Department of Agriculture of State concerned, ICAR Zonal Project Director ( or his nominee) and DA&FW representative. Selection of NTIs shall be based on the criteria given in Annexure-III.

The entire process of selection of NTIs shall be completed within 45 days from the date of receipt of applications. The guideline including application forms are available at the website of DA&FW, ( <https://agriwelfare.gov.in>, -Schemes>Extension>Agri-Clinics & Agri-Business

Centres) and AC&ABC website of MANAGE ( <https://www.agriclinics.net>).

**4.1.2. Eligibility Criteria for NTIs:** Institutes from public and private sector with following credentials are eligible for considering them as Nodal Training Institutes ( NTIs) under the Scheme:

- i. At least one-year experience in organizing training programmes and implementation of Central & State Government Schemes related to agri-entrepreneurship development.
- ii. Either own or leased ( at least one year) lodging, boarding and transport facilities for minimum of 35 candidates.
- iii. Availability of training infrastructure ( buildings, teaching aids including PC and LCD Projector, resource persons etc. .
- iv. Nodal Officer, with degree in agriculture and allied disciplines ( as in Para 3.1 and having at least 3 years- experience in agri-entrepreneurship development.
- v. Private firms must have an annual turnover of minimum of Rs. 5 lakh for the last 3 years.

**4.1.3.** MANAGE shall inform DA&FW about any selection process being undertaken, so that, whenever deemed necessary its representative can attend as an observer.

**4.1.4.** At the time of signing Agreement with MANAGE, Institutes from the private or non-government sector will give a Bank Guarantee for an amount of Rs. 2.5 lakh so as to ensure expenditure as per norms during training and proper hand-holding after the training. All the NTIs shall install CCTV cameras in class rooms and at important locations for use by any of the monitoring agencies with centralised log in to view the activities of NTIs during trainings. All the NTIs shall also install Biometric Attendance Machine with face recognition system for proper monitoring of participation of candidates in the training programmes.

**4.1.5.** Immediately after signing of MoU with MANAGE, the selected institutions have to register their names on Krishi MApper mobile app of DA&FW with clear address and high-resolution photographs of the institutions showing the name board with address and geospatial location.

## 4.2. Process of Selection of Candidates:

Entire process of selection of candidates shall be through the online portal, <https://acabcmis.gov.in>.

**4.2.1.** Call for applications from eligible candidates: Advertisement in local newspapers & Social Media will be issued under intimation to local employment exchanges separately by the NTIs. The NTIs may also give publicity to the scheme through Doordarshan, AIR, Private Television and Radio channels, ATMA WhatsApp Groups, Agricultural Universities, ICAR Institutions, KVKs, Banks, Agriculture Graduate Associations, Agri-Business Companies, Agriculture and allied departments, network of trained / established Agripreneurs, posters, leaflets etc. Besides, NTIs may adopt any innovative method for giving publicity about the scheme. Advertisements will be uploaded on the website of NTIs as well as MANAGE. MANAGE will provide credentials to NTIs for uploading the advertisements in the AC&ABC website ( <https://www.agriclinics.net>) .

**4.2.2.** Applications for training will be accepted only through online portal, <https://acabcmis.gov.in>. The applicants shall also pay a nominal application fee of Rs.500/- as a token of security to ensure their participation in the training programmes. The amount shall be paid through online or uploaded as Demand Draft ( the original draft shall be submitted



through speed post to the NTI) . This amount is non-refundable in the case of selected candidates and MANAGE can utilize the amount only for coordination and monitoring purpose with the formal approval of DA&FW. The amount will be refunded to the non-selected candidates, by MANAGE through online mode, after the inauguration of the training of the batch to which the candidate has applied.

**4.2.3.** An individual eligible to receive the benefits under the scheme is required to furnish proof of possession of Aadhaar Number or undergo Aadhaar registration. If an individual is eligible but do not possess the Aadhaar number she/he can get enrolled by visiting the Aadhaar enrolment centre. The beneficiaries of AC&ABC scheme may register their request for enrolment by giving their name, address, mobile number and other details. Till such time as Aadhaar is assigned to individual, she/he can avail the benefit of the scheme on production of the following documents Aadhaar enrolment ID slip/ Copy of request for Aadhaar enrolment and Voter Identity Card/ PAN/ Passport/ Ration Card/ Employee Government ID/ Passbook of Bank or Post Office/ MGNREGS Card/ Kisan Photo Passport/ Driving Licences/ any other document as specified by State/ UT.

**4.2.4.** Aadhaar details need to be linked through a web-based registration process. The assistance if given in cash, needs to be transferred to the bank account of the beneficiary and in case it is given in terms of kind through Companies, the intimation be conveyed as SMS to the beneficiary mobile phone with details of assistance. It should be ensured, that no eligible beneficiary suffers for want of Aadhaar and it would be the responsibility of the implementing agency to ensure that Aadhaar enrolment of such beneficiaries is carried out on priority.

**4.2.5. Selection of candidates:**

- a. Scrutiny of applications of short-listed candidates meeting the prescribed qualifications will be done jointly by an official of Nodal Training Institute ( NTI) and any one official from ATMA/Block Technology Team/ State Agriculture and allied departments. For this purpose, NTI will coordinate with Project Director, ATMA.
- b. Eligible candidates will be called for an interview. The Interview Committee will consist of representatives from NTI, MANAGE, KVK, NABARD, Bank, State Agriculture / allied departments, and an Agri- Business Company in the area ( if any) . Besides NTI, presence of at least three officials is necessary to make the minimum quorum of the interview committee. NTI shall request the offices concerned in writing with proper notice.
- c. The candidates will be selected based on predetermined criteria and weightage ( Annexure-V) . To select the most eligible and genuine candidates for undergoing training under the Scheme, NTIs should ensure at least 60 applications are considered by the Screening Committee. Each batch shall not exceed 35 candidates.

**4.3. Training Allotment and its Implementation:**

**4.3.1.** After signing MOU with MANAGE as per the standard format available in <https://www.agriclinics.net/mou.html>, NTIs will advertise in local media, newspapers, social media and websites of NTIs as well as MANAGE to seek applications from the eligible candidates. After getting sufficient number of applications ( at least 60) , each NTI will seek allotment of training programme from MANAGE to initiate the screening process of eligible candidates and selecting them ( as per Para 4.2.5) . This selection process has to be completed within 30 days of allotment. The Screening Committee report, applications of selected candidates

and application fee of Rs.500/- per candidate ( for all the candidates applied) have to be submitted to MANAGE, immediately after completion of screening and selection. Training programme Number ( TPN) shall be allotted by MANAGE to the NTI, at least 10 days before the inauguration of the training and this shall be uploaded on the MIS Portal. The Ongoing Training Programmes shall be reflecting in the MIS Portal as well as MANAGE website from the first day of training itself.

**4.3.2.** On the day of inauguration of training programme, NTI will send inauguration report, list of candidates [with their addresses ( which should also show distance from training venue) , phone numbers and e-mail] and weekly training schedule for release of first instalment of training funds by MANAGE as well as monitoring by MANAGE/DOE. The training schedule of 45 days programme should be as per standards ( <https://www.agriclinics.net/scheme-training.html>) developed by MANAGE. Names of resource persons for each session should be clearly mentioned in the Training Schedule. The travel expenses incurred by the candidate for reaching the training institute and for returning home after training will be borne by the candidate only.

**4.3.3.** The 45 days training programme aims at transforming persons qualified in the field of agriculture and allied sectors into agri-entrepreneurs. It is an intensive capacity building effort by the NTI faculty in association with locally available experts and successful agri-entrepreneurs. The training programme is divided into two categories of activities:

**4.3.3.1.** Exposing the trainees into potential agri-ventures in their area and providing additional subject matter training to refresh their knowledge and skills. Besides motivation, training will also concentrate on building communication skills, record maintenance, schemes/ programmes from where financial assistance is available etc. For instance, trainees interested in setting up Soil Testing Laboratories, Small Scale Bio-inputs Preparation Units, Custom Hiring of Machineries will be imparted requisite skills and knowledge. The basic idea is to customize the training modules based on individual and collective needs of the entire group while adhering to the prescribed syllabi which is available at <https://www.agriclinics.net/scheme-training.html>. MANAGE shall prescribe relevant You Tube videos and online modules for the training programmes.

**4.3.3.2.** Facilitate the trainees to choose a venture and to prepare DPR based on market survey and hands on experience with the support of experienced bankers. Detailed interactions should be arranged with stakeholders such as farmers, bankers, department officials, input dealers, NGOs working in the area etc. Identification and analysis of farmers' problems and providing solutions through extension and business advisories are focused upon. Assessing technical feasibility and financial viability of ventures, hands-on interface with the successful entrepreneurs and DPR preparation with assistance by experienced bankers as resource persons are the other crucial parts of this activity.

**4.3.4.** MANAGE will coordinate scheduling of training in each NTI by sanctioning one or more batches simultaneously depending on the availability of selected candidates, infrastructure and logistic facilities at the NTIs.

**4.3.5.** The threshold percentage for success rate for awarding another course to the same NTI shall be minimum 35 % every year. Based on documentation prescribed for assessing the success rate, verification shall be carried out by any two members of the team mentioned at Para 4.1.1 above ( nominees of sufficiently senior levels will also be permissible for this purpose) based on the record available in NTI. This team of two or more members shall also

consider periodic & surprise inspection reports while recommending sanction of another course. One such report is mandatory at the end of the year to extend training to the next year.

**4.3.6.** The NTIs shall also send following reports to MANAGE (As per formats available in <https://www.agriclinics.net>) :

- i. In addition to the final feedback as per (iv) below, feedback shall be given by every trainee at least twice during the training period (with a gap of at least two weeks in feedbacks by the same candidate) in the web-based interface provided for this purpose. Such feedbacks shall begin from 10 days after commencement of the course.
- ii. Final list of candidates in the prescribed format after 20 days of commencement of training, but within 35 days.
- iii. During the last week of Training, NTIs will guide and ensure that each trained candidate prepares a Detailed Project Report (DPR) and submit the DPR to the Bank in their area of operation for financial assistance after due validation/vetting by MANAGE.
- iv. After Completion of training, report on valediction with final feedback of participants.
- v. Status of the projects submitted to banks, periodically on ACABC MIS portal <http://acabcmis.gov.in> and web-based form <https://www.agriclinics.net/login.asp>.
- vi. Success / failure stories as and when documented by NTI.
- vii. NTIs shall submit a copy of the DPR submitted by the candidates, to the concerned District Development Managers (DDM) of NABARD.

**4.3.7.** The certificates would be issued by MANAGE to the successful participants through NTIs on the last day of training/ valedictory function.

#### 4.4. Revised Training Cost:

**4.4.1.** The revised training cost per trainee shall be limited to Rs. 48,400/- as depicted in Annexure-VI. An additional amount of 10% of approved charges on food, accommodation, honorarium, training expenditure and hand holding charges has been provided for North-Eastern States and Hill States (J&K, Ladakh, Uttarakhand & Himachal Pradesh). The training cost shall be reviewed after every five years, and revised if required, to cope up with the fluctuations in market prices for goods and services.

#### 4.5. Release of Funds to Nodal Training Institutes:

**4.5.1.** Release of first instalment of training fund: First instalment of the training fund i.e. 60 percent of the total eligible training fund, excluding the hand holding fund, shall be released to the Public NTIs on receipt of Screening Committee report, applications and application fee. For Private NTIs, release of first instalment would be done after receiving the inauguration report, in addition to the above.

**4.5.2.** Release of second instalment of training fund: Second instalment of the training fund i.e. remaining 40 percent or the eligible expenditure, excluding the hand holding fund, whichever is less, shall be released on completion of training programme after receipt of expenditure statement from private institutions. In case of Public NTIs, second instalment shall be released on receipt of final list of participants, 20 days after the start of the training. 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 instalment on venture establishment.

**4.5.3.** Utilization Certificate for Training Fund: Expenditure Statement shall be submitted by the NTI immediately after completing the programme. Utilization Certificate, duly signed by a certified Chartered Accountant ( competent Finance Department Official in case of Public Institutions) has to be submitted within a fortnight of receiving the second instalment or completion of training, whichever is later in the format available at <https://www.agriclinics.net/guidelines/traininguc-general.pdf> for general category and <https://www.agriclinics.net/guidelines/trainingucne-hillystates.pdf> for North East and Hilly states.

**4.5.4.** Admission of Expenditure: The utilization certificate shall be admitted by MANAGE as per the cost norms of AC&ABC or actual expenditure claimed whichever is less. NTIs must maintain records related to actual number of candidates who are not staying in the training institute/hostel. Such candidates have to be considered as Day- Scholars and to be reported to MANAGE as per Annexure VII. Any deviation in the admission of the expenditure against the amount claimed in the Utilization Certificate will be informed to NTI by MANAGE. Any unspent or un-admitted amount shall be returned by NTI within a fortnight from receipt of the communication in this regard from MANAGE. MANAGE shall withhold the release of further funds to NTIs which do not adhere to the above guidelines, besides levying a penalty of 1% on the total eligible payable amount and recovering the excess amount from the Bank Guarantee.

#### **4.5.5. Release of Hand-holding Fund:**

**4.5.5.1.** Rs.1500 out of the total Hand-holding amount, i.e. Rs. 9,000/- per trained candidate, shall be released to the NTIs after submission of DPR to banks and getting the loan sanction by submission of list of projects submitted to bank ( for candidates who intend to establish the venture with bank finance) along with proof of submission by NTIs . Utilization Certificates for this amount shall be submitted by NTIs within one month from the date of receipt of amount as per the format available at [http:// www.agriclinics.net /guidelines /handholdinguc-allcategories.pdf](http://www.agriclinics.net/guidelines/handholdinguc-allcategories.pdf)

**4.5.5.2.** Remaining Rs.7500/- of the Hand holding amount shall be paid as incentive to NTIs in two instalments as shown below ( i) Rs. 4000/- on release of first instalment of loan by the banks to the agripreneur for which NTIs have to submit proof of loan sanction by banks. ( ii) Rs.3500/- on venture establishment by the candidates and release of subsidy amount by NABARD to the subsidy reserve fund account for which NTIs must submit proof of venture establishment by candidates and subsidy release by NABARD. NTIs have to submit only receipts for these amounts and need not submit Utilization Certificates as these amounts are paid as incentives.

**4.5.5.3.** In case of trained candidates who established ventures by self-finance, handholding fund of Rs. 3000/- ( Rs.1500/- each for DPR preparation and venture establishment) can be released in a single instalment on submission of proof of venture establishment.

#### 4.5.6. Incentives to Candidates and NTIs:

**4.5.6.1.** NTIs with cumulative and respective batch success rate of more than 50 percent are eligible to get an additional incentive of Rs. 2000/- per candidate for every candidate established after 50% success rate, reported in respective batch. NTIs shall submit receipt to MANAGE for accounting purpose and Utilization Certificate is not needed for this amount.

**4.5.6.2.** Every candidate who establishes his/her venture and submits proof to that effect is eligible to receive an incentive of Rs. 1000/-. This incentive amount may be electronically transferred to the candidate on verification by NTI and random verification by MANAGE.

**4.5.6.3.** As hand holding and reporting the progress are continuous activities, MANAGE may release the hand holding amount to NTIs on bi-monthly basis.

#### 4.5.7. Payment of hand holding charges to another NTI:

**4.5.7.1.** Presently, the Training Institutes where the candidates undergo training receive the hand holding charges. For some reasons ( e.g. distance, inactive NTIs etc) , the NTI which trains a particular candidate might not have been able to submit the DPR or successfully complete the hand holding support leading to setting up of venture. While such hand holding is to be provided for one year, a trained candidate may know whether the hand holding is on the right track, from MANAGE.

**4.5.7.2.** If a venture is not successfully established within one year and the candidate feels that this has happened due to the lack of appropriate hand holding by NTI that trained him, he may opt for subsequent hand holding by a different NTI. In such a case, full hand holding amount of Rs. 9,000/- ( or) 3000/- ( where even the first instalment would not have been disbursed due to non-submission of DPRs) or the amount excluding the first instalment of Rs.1500/- ( if DPRs are submitted) which will be considered for hand holding charges only after the trained candidate expresses his willingness to get associated with such other NTI in writing to MANAGE. Besides this, the NTI which is willing to provide hand holding to a candidate not trained by it has to convey its willingness to MANAGE in writing to provide hand holding. Confirmation about setting up of a successful venture as a sequel to such hand holding by another NTI will be reported in the prescribed format. The above steps will ensure non-duplication of payment to more than one NTI. Responsibility of hand holding of candidates trained by NTIs, which have been subsequently declared as inactive, may be given to willing/active NTIs in respective States.

#### 4.5.8. Criteria for declaring Recognized NTI as Inactive NTI:

- i. Not conducting any programme during the last one year ( Except NTIs in J&K, Ladakh and NE States)
- ii. Cumulative Success rate below 35% ( Except NTIs in J&K, Ladakh and NE States)
- iii. Not starting training within six months from the date of signing MOU ( Except NTIs in J&K, Ladakh and NE States)
- iv. Not providing hand holding activities as per guidelines
- v. Default in submitting Utilization Certificates ( UC) for more than a year ( to be declared inactive only after receiving UCs) .

- vi. Violating the norms of Guidelines, MOUs signed with MANAGE or the above instructions. Any one of the criteria is sufficient to consider any NTI as inactive.

#### 4.6. Certificates to successful ventures:

Certificates are being issued to trainees by MANAGE after successful completion of 45 days training. It has been decided that successfully established ventures will get a certificate recognizing that their enterprise is set up under the Scheme. Such certificates will be issued to ventures after verification and recommendation by PD, ATMA, Programme Coordinator of KVK or Head of nearest Research Station of State Agriculture University/ICAR institute as per the following procedure.

- ◆ On establishing the venture and running it successfully (including provision of extension services) for at least 6 months, the candidates will seek the certificate from MANAGE through respective NTI by submitting the verification report and recommendation to MANAGE as above.
- ◆ Certificates consisting Candidate's ID No. and venture details will be issued by MANAGE indicating the date on which verification was conducted.

This certificate entitles the agripreneurs to be recognized by the Development Departments and KVKs of same/nearby districts in supplementing the efforts of public extension services. Proof of establishment of venture will be provided in the format given in Annexure VIII.

#### 4.7. Refresher & Sensitization Trainings and Workshops:

**4.7.1.** Every year About 500 selected agripreneurs will undergo refresher training in 20 batches of 25 candidates each. This training of about 3-5 days duration may be conducted in specialized Institutions like SAUs/ ICAR Institutes /IIMs/IITs/CSIR Institutes /DST Institutes/ reputed Private/ Non- governmental Institutions. Candidates who have lapsed 5 years or more after completion of training and not established any venture will be given preference. Remaining slots will be filled with those completed training within 5 years, but not established ventures, followed by established agripreneurs who have lapsed 5 or more years. Detailed financial norms for refresher courses under AC&ABC Scheme are given at Annexure-IX.

**4.7.2.** NABARD will organize sensitization training/workshops to motivate the bankers across the country to provide credit to Agripreneurs for establishing ventures. One State level training/workshop followed by District level trainings/workshops in at least 50% of the total Districts shall be organized by NABARD every year in each State/UT. Budget of Rs. 25 lakh per year has been provided to NABARD for the purpose. NABARD will submit details of cost norms, numbers of courses, duration and officers to be trained. NABARD will necessarily inform MANAGE and DA&FW for participation of their representatives in such sensitization programmes. These trainings /workshops shall be organized in physical /virtual mode depending on the prevailing situations/ feasibility and availability of funds. NABARD shall prepare the tentative calendar for workshops for the entire year, during the first quarter of every year, and communicate to all concerned stakeholders. NABARD shall promote "One Bank Branch - One Agri-Clinic" as decided in the 11<sup>th</sup> Bankers review meeting and report the progress on monthly basis to the Ministry.

## 5. FINANCIAL SUPPORT:

Trained candidates can avail financial support in the form of credit linked back ended subsidy. Banks shall extend credit facilities for establishment of ventures by trained candidates under priority sector norms as per the provision at Para 6.3 of Chapter-III of RBI circular, RBI/ FIDD/ 2016-17/33 ( Master Direction-FIDD.CO.Plan.1 /04.09.01/2016-17) dated July 7, 2016 or as amended from time to time.

### 5.1. Linkage with Credit and Subsidy:

**5.1.1.** Assistance under the scheme would be purely credit linked, subject to sanction of the project by banks based on economic viability and commercial considerations. The eligible financial institutions under the scheme are:

- ◆ Commercial Banks
- ◆ Regional Rural Banks
- ◆ State Cooperative Banks
- ◆ State Cooperative Agriculture and Rural Development Banks
- ◆ National Scheduled Castes Finance & Development Corporation ( NSFDC)
- ◆ National Backward Classes Finance & Development Corporation ( NBCFDC)
- ◆ National Safai Karmachari Finance & Development Corporation ( NSKFDC)
- ◆ Such other institutions eligible for refinance from NABARD.

### 5.2. Project Cost Ceiling for Subsidy:

**5.2.1.** Ceiling of project cost for subsidy is Rs.20 lakh for an individual project ( 25 lakh in case of extremely successful individual projects) and up to Rs. 100 lakh for a group project ( Established by a group comprising at least 5 trained persons under the scheme) . The bank may, nevertheless, subject to their own satisfaction, finance groups with 2 - 4 trained persons also under the scheme, within the Total Financial Outlay ( TFO) ceiling Rs. 20 lakh per trained person for the purpose of subsidy. However, the actual credit sanctioned by the bank for a venture established under the scheme could be higher depending on the financial viability and technical feasibility. Thus, for instance, if an individual is granted a loan for TFO of Rs. 35 lakh, subsidy shall be reckoned only on TFO of Rs. 20 lakh. In case of group projects with candidates of different categories ( General/ Women/SC/ST/PWD) , subsidy shall be calculated as per the eligibility for each category of members by dividing the project cost equally among the members keeping Rs.20 lakhs as the TFO ceiling per each candidate.

**5.2.2.** To encourage exceptionally successful individual agripreneurs, the project cost limit for subsidy purposes may be extended by Rs. 5 lakh in addition to the generally applicable project cost limit of Rs. 20 lakh for calculating subsidy. This will serve as an incentive to an agripreneur to expand his/her already established and successful venture. Format for considering such cases is given on the MANAGE website <http://www.agriclinics.net/guidelines/Annexure-Xpdf> ( Ventures which score minimum 75 marks as per the format will be considered exceptionally successful) . Such cases are to be approved by the Empowered Steering Committee using the criteria given at Annexure X based on the recommendation of the Banker

and ATMA officials.

**5.2.3.** In order to provide extension services using web-enabled resources of DA&FW and other agencies, computer, printer and broadband connection should be an integral part of TFO.

**5.2.4.** To attract more women candidates to the scheme parents/husbands/ in-laws of the trained women candidates can be made co-borrowers with the eligibility for subsidy.

### 5.3. Term Loan:

**5.3.1.** For getting credit linked subsidy benefit, the credit availed from banks shall be term loan which would be composite in nature and participating bank (s) would extend bank loan as per the TFO, which would include fixed capital cost and working capital for one operating cycle for dealing with inputs like seeds, fertilizers, pesticides, organic manures etc. Loan sanctioned will be the differential amount between TFO and margin money. Trained agripreneurs shall submit the DPRs with loan applications through Jan Samarth Portal <https://www.jansamarth.in/home>. and (or) <https://agriinfra.dac.gov.in/Home>.

**5.3.2.** Composite subsidy will be provided even for low capital investment cases as it is definitely possible that some agripreneurs already have capital (e.g. a building) to start a venture, thereby requiring minimal capital investment. At least 10% value of the Total Financial Outlay of the project should be in capital form.

**5.3.3.** The repayment schedule will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).

**5.3.4.** Repayment period will depend on the nature of activity and will vary between 5 to 10 years. The repayment period may include a maximum grace period of 2 years (to be decided by the financing bank as per needs of individual projects).

**5.3.5.** Rate of interest on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. Interest would be chargeable on borrower's accounts as per RBI/ Banks policy.

**5.3.6.** Loans upto Rs.10 lakhs may be extended by financial institutions under Prime Minister MUDRA Yojana as per eligibility.

**5.3.7.** Loans may be extended by financial institutions like National Scheduled Castes Finance & Development Corporation (NSFDC), National Backward Classes Finance & Development Corporation (NBCFDC), National Safai Karmachari Finance & Development Corporation (NSKFDC) etc, as per eligibility.

### 5.4. Margin Money

**5.4.1.** The stipulations on margin money shall be in accordance with the guidelines of Reserve Bank of India issued from time to time.

**5.4.2.** The margin money to be contributed by the general category entrepreneur will be as per prevailing norms. However, concessions would be made in respect of SCs/STs, women and beneficiaries of North-Eastern States, Hill areas. In such cases, a maximum of 50% of the margin money prescribed by banks could be given by NABARD to meet the shortfall in



borrower's contribution, if the bank is satisfied that the borrower is unable to meet the margin money requirements. Such assistance to banks by NABARD will be without any interest. The banks may, however, levy a service charge up to 2% per annum from the borrowers.

### 5.5. Security:

As most of the eligible activities pertain to agricultural input supply and services and the cost of investment will be less than Rs. 25 lakh in most cases, the security norms applicable to tiny industries as prescribed in RBI circular No. RPCD.PLNFS.BC.65/06.02.31/ 99-2000 dated 31.3.2000 would be made applicable to these units. 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.

### 5.6. Time limit for completion of the project

**5.6.1.** Time limit for completion of the project would be as envisaged under the project, subject to maximum of 6 months period from the date of disbursement of the first instalment of loan by financial institution, which may be extended by a further period of 6 months, if reasons for such delay are considered justifiable by the financial institution concerned.

**5.6.2.** If the project is not completed within the total the stipulated period of one year, benefit of subsidy shall not be available and advance subsidy placed with the participating bank, if any, will have to be refunded forthwith to NABARD.

### 5.7. Other Conditions:

**5.7.1.** The participating banks will adhere to the norms of appraising the projects regarding technical feasibility and commercial/financial viability.

**5.7.2.** The participating banks should ensure insurance of the assets created under the project, wherever required statutorily. If beneficiary opts to buy insurance on these assets, even if insurance is not required statutorily, such expenditure will be an eligible component of the TFO.

**5.7.3.** A sign board displaying "Assisted under the Scheme of Agri-Clinics and Agri-Business Centres, Ministry of Agriculture & Farmers Welfare, Government of India" will be exhibited at the unit.

**5.7.4.** Pre and post completion inspection of the project shall be undertaken by the participating bank to verify physical, financial and operational progress as and when required.

**5.7.5.** Financing banks shall provide a copy of the bank loan sanction order to the NTI through which the candidate has submitted the DPR and also to the concerned District Development Managers (DDM) of NABARD.

### 5.8. Refinance Assistance from NABARD:

NABARD will provide refinance assistance to commercial banks, RRBs, SCBs, SCARDBs

and other such eligible institutions at the rate of 100% of the amount financed by the banks as term loan. Rate of interest on refinance will be as decided by NABARD from time to time.

### 5.9. Credit Guarantee & Coverage Under Priority Sector Lending:

Most of the activities like Maintenance and repairing of Agricultural implements and machineries including micro irrigation system; Agri service centre; Seed processing units, Tissue culture projects, Production of Bio-fertilizers, Bio-pesticides & Bio-control agents; Honey & Bee products processing, Feed production & testing units; Setting up of Information kiosk in rural areas and Setting up of cool chains from the farmer level onwards are covered under Credit Guarantee Scheme of CGTSI (CGTSI order No. CGTSI (44)/862 dated November 14, 2005) depending on the amendments from time to time.

**5.10.** 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.

## 6. 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.

### 6.1. Eligibility for Subsidy:

**6.1.1.** All candidates trained under the scheme as per Para 3 including all sub-paras and fulfilling the conditions in all sub paras related to credit facilities under Para 5 shall be eligible for subsidy. Subsidy shall be credit linked. Trained candidates, whose knowledge acquired during the training might have become obsolete due to passage of time, may undergo a refresher course. Whether or not a candidate trained sufficiently long time ago needs his skills to be upgraded by refresher courses, shall be decided by the Selection Committee for candidates at the NTI level. However, need for such refresher trainings shall not be considered, if the training has been within 5 years before date of loan application. Funds for such skill upgradation courses can be pooled from various resources including MANAGE coordination charges, savings from funds allocated for refresher courses and budget earmarked for advertisement and publicity of ACABC Scheme with DOE.

**6.1.2.** Delivery of extension services shall also be a component of AC&ABC projects for availing of the benefit of subsidy under the Scheme.

### 6.2. Linking Subsidy Adjustment to Delivery of Extension Services:

**6.2.1.** Adequate safeguards are put in place to ensure providing extension services by the

agripreneurs to their clients. For this purpose, any two out of a group of rank and status not below the following officials/ persons would make a periodic / surprise inspection at least on quarterly basis and submit its report to NABARD/ financing bank / office of ATMA. Record of advisory services provided to farmers by the agripreneurs as per the format given at Annexure XI may form the basis for providing the report.

- ◆ Block Technology Manager/Subject Matter Specialists under ATMA
- ◆ Chairman ( or his nominee) , ATMA Block Farmers- Advisory Committee
- ◆ Panchayati Raj Members
- ◆ NABARD / Bank official
- ◆ Block level officer of State Department of Agriculture and allied sectors.
- ◆ Heads of nearby EEIs/KVKs/ICAR Institutes/Director Extension of SAUs/CAUs.

**6.2.2.** A consolidated report has to be finalized before the expiry of three years lock-in period. The financing bank has to send the report to the NABARD and ATMA for information. The report may highlight nature of enterprise initiated by agripreneur, its coverage / reach, impact on income of agripreneur, impact on farmers and agricultural development in the area.

**6.2.3.** States are encouraged to provide information on all government policies, programmes, schemes etc to agri-preneurs and also use their services in implementation of extension activities funded by the government like Agricultural Technology Management Agency ( ATMA) , Public Private Partnership ( PPP) model.

### 6.3. Change of Capital & Interest Subsidy to Composite Subsidy:

**6.3.1.** Subsidy pattern has been revised from = capital and interest subsidy= to = Composite Subsidy= in case of bank financed projects which will be back-ended in nature. It will be 44% of project cost or Total Financial Outlay ( TFO) for women, SC/ST/ PwP & all categories of candidates from NE and Hill states and 36% of total project cost or TFO for all others. Interest subsidy scheme is replaced with enhanced quantum of back-ended subsidy, subject to a maximum amount equal to the total loan amount.

**6.3.2.** The subsidy admissible under the scheme will be kept in the “Subsidy Reserve Fund Account” ( Borrower-wise) in the books of the financing bank. No interest will be charged on this by the bank. In view of this, for the purposes of charging interest on the loan component, the subsidy amount should be excluded by the banks. The balance lying to the credit of the “Subsidy Reserve Fund Account” will not form part of Demand and Time Liabilities. NABARD will ensure that the banks do not charge interest on subsidy portion of the loan from the date the subsidy is credited in the “Subsidy Reserve Fund Account”, as back-ended subsidy is released to banks up-front.

**6.3.3.** In all new cases, subsidy will be released as Composite Subsidy ( Annexure XIII) . The subsidy in all such cases will be worked out on the basis of the Fixed Capital and one Operating Cycle of the Working Capital as a Composite Loan. Loan / subsidy ( i.e. capital and interest) cases sanctioned so far ( but not yet closed) shall be converted to Composite Subsidy regime and the differential amount between the Composite Subsidy and subsidy already released shall be paid to the Agricultural entrepreneurs ( agripreneurs) as per the Scheme Guidelines ( Annexure XIV) . Entrepreneurs whose loan

accounts have been closed can avail fresh loan to expand the project activity or start a new venture under the scheme in which case the TFO for subsidy calculation be limited to Rs. 20 lakh ( 25 lakh in case of extremely successful) for Individual projects and Rs. 100 lakh for Group projects ( Annexure- XV) .

**6.3.4.** Candidates trained under this Scheme can avail subsidy from any Scheme of Central or State Government related to his/her field of agri-business, if it is beneficial to the candidate. However, subsidy for the same project cannot be availed from more than one Scheme by a candidate.

**6.3.5.** Sometimes entrepreneurs start small and then ramp up their business later on. Therefore, it has been decided that the benefit of subsidy will be extended up to 2 times to a candidate under the Scheme as per the approved rates, mentioned at Para 6.3.1, of the project cost of Rs. 20/25 lakhs or Rs. 100 lakhs as the case may be. Such cases may include cases where the project is expanded in phases or financed in phases. However, if an existing venture is expanded or financed in phases, Composite Subsidy limits shall be reckoned only on such incremental component of Total Financial Outlay. Following are the cases where such a facility can be availed:

- i. When two independent projects are financed to same beneficiaries.
- ii. When an existing project ( that has availed subsidy under the scheme) is undergoing expansion.
- iii. If the fresh/ expansion of project is sanctioned by the bank before August 4, 2010, the TFO ceiling of 10.00 lakh ( pre-revised) will be applicable. The TFO ceiling of 20.00 lakh ( revised) would be applicable only for fresh/ expansion of project sanctioned by the bank on or after August 4, 2010.

However, in all such cases the maximum amount of subsidy shall be limited to the stipulated TFO ceiling ( for both projects put together) . In case of expansion of an existing venture, composite subsidy shall be computed only on the TFO for expansion. This will not include the project cost of the existing project.

**6.3.6.** The subsidy will be back - ended with minimum 3 years lock-in period. This implies that once the loan is taken with subsidy, the account cannot be closed within three years.

**6.3.7.** 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. Subsidy release shall be done through AIF programme portal.

**6.3.8.** The subsidy will be adjusted in one lump-sum against the last remaining instalments of repayment of bank loan.

**6.3.9.** Banks should prescribe interest rates as per declared policy of the bank for the relevant sector, at the time of sanction of loan amount.

#### **6.4. Procedure for release of subsidy:**

**6.4.1.** An interested Agri-entrepreneur will submit the project proposal for term loan and sub-

sidy 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 <https://agriinfra.dac.gov.in/Home>, simultaneously marking a copy to the concerned District Development Managers of NABARD Regional Office. The banks have to process the application and take a decision of acceptance or rejection within a time frame of 30 days with intimation to the applicant marking copies to the concerned NTI, DDM of NABARD and MANAGE.

**6.4.2.** After sanction of the project and disbursement of first instalment of loan, the bank will furnish a brief project profile-cum-claim form for subsidy in the prescribed format along with a copy of bank's sanction letter to the Regional office of NABARD (Annexure XIII, XIV, XV), within 45 days of disbursement of first instalment of loan with a copy to the concerned DDM of NABARD, concerned NTI and MANAGE. This time frame is to fasten the processing of loan applications and shall not be a reason to reject subsidy by NABARD, if the applications fulfil all other criteria.

**6.4.3.** NABARD Regional office, after scrutinizing and verification, involving the concerned DDMs also, shall forward the claim/abstract to NABARD Head Office, within 30 days of receipt of application in complete shape from the bank, for approval/advice. Subsidy will be deposited by NABARD Head Office with the disbursing bank upfront (i.e. eligible subsidy amount in one instalment based on the subsidy claim submitted by the financing bank/branch to NABARD Regional office immediately after loan is sanctioned), within 7 days of receipt of recommendation from NABARD RO depending on subsidy amount received from Government of India, with intimation to the beneficiaries and marking a copy to the concerned DDMs, NTIs and MANAGE.

**6.4.4.** The subsidy amount will be placed with NABARD H.O. in advance by the Department of Agriculture & Farmers Welfare, Government of India. During the first quarter of every year DA&FW shall release the first instalment of subsidy allocation equal to half of the previous year's total release. Subsequently, releases shall be made whenever the balance available with NABARD reaches to Rs.400 lakhs. NABARD shall authorize its Regional Offices for speedy disposal of claims submitted by Banks/agripreneurs, but within a fortnight of receipt of claims from NABARD Regional Offices depending on the fund availability.

**6.4.5.** After crediting the subsidy in the Subsidy Reserve Fund Account of the borrowers under the Scheme, a Utilization Certificate in the prescribed format (Annexure XV) shall be submitted by the participating bank to NABARD to the effect that the amount of subsidy received by them has been fully utilized and adjusted in the books of account as per the sanctioned terms and conditions of the project within the overall guidelines of the scheme.

**6.4.6.** With reference to Para 6.2.1 and 6.2.2, it is clarified that in case unsatisfactory report is recorded during periodic/ surprise visits or where mis-utilization of subsidy has been noticed, the financing bank shall refund the subsidy to NABARD for remitting to the GOI.

**6.5.** If applicable, NABARD has to pay the interest on the amount of advance subsidy placed with them. NABARD shall be paid a service charge equal to 3% of the total subsidy amount disbursed during a particular year, as service charge, in the first quarter of the succeeding year.



## 6.6. Submission of subsidy claim status by NABARD :

Details of subsidy released shall be provided by NABARD on monthly interval in the format ( Annexure XII-F to XII-H) prescribed for the purpose. Details include advance/final/ total amount of subsidy and interest subsidy amount released to Banks. NABARD shall enter subsidy release status ( total eligible amount, amount deposited in bank, date of release etc) by updating each individual case in the AC&ABC MIS portal, <https://acabcmis.gov.in> of DA&FW on regular basis. NABARD should give - One Bank Branch - One Agri-Clinic- targets to banks and progress should also be reported on monthly basis.

## 7. MONITORING:

**7.1.** AC&ABC Monitoring Cell will be strengthened at Directorate of Extension ( DOE) and shall be responsible for proper Monitoring and Administration of the Scheme. The linkages of agri-preneurs with State Governments, Banks, Agro-industries under GOI and other stakeholders will be reviewed by MANAGE and Department of Agriculture and Farmers Welfare ( DA&FW) at least twice a year. The DOE would employ contractual staff, organize review meetings / workshops / interfaces and carry out periodic monitoring of the Scheme and its impact evaluation study at the end of every plan period or after every five years, whichever is earlier. DOE along with MANAGE would also maintain an on-line monitoring system, telephone, fax, computer, etc. for the Scheme. Four Extension Education Institutes ( EEIs) will function as a middle layer monitoring organization, below MANAGE, in their respective States/ UTs of jurisdiction. EEI officials may be part of the team visiting the institutes during the physical verification for selection as NTIs. During the selection of candidates as well as ongoing trainings also, EEI officials can make surprise visits and furnish the factual reports about the NTIs and the training programmes. MANAGE will develop a follow up system with banks to monitor the process of credit lending to the trained candidates.

### 7.1.1. Mapping and On-boarding of Nodal Training Institutes ( NTIs) and successful Agri-entrepreneurs on AC&ABC MIS Portal and Krishi Mapper:

**7.1.1.1.** After final selection of Nodal Training Institutes ( NTIs) by MANAGE, the respective NTI need to be mandatorily on-boarded on AC&ABC MIS Portal and Krishi Mapper by allotting user credentials.

**7.1.1.2.** MANAGE may allot training batches to only those NTIs who are on-boarded on AC&ABC MIS Portal and Krishi Mapper. Each NTI under MoU with MANAGE shall ensure on-boarding on both AC&ABC MIS Portal and Krishi Mapper.

**7.1.1.3.** Each NTI shall in turn ensure on-boarding of successful Agri-entrepreneurs on AC&ABC MIS Portal and Krishi Mapper. Training batches may be allotted by MANAGE to an NTI provided it has completed on-boarding of all successful Agri-entrepreneurs within one year from the date of completion of the training.

**7.1.1.4.** The data reflected on AC&ABC MIS Portal and Krishi Mapper will only be considered as progress under the scheme.

**7.1.1.5.** The inactive and default NTIs shall be deleted by MANAGE as per Para 4.5.8 on regular basis.

**7.1.1.6.** Release of funds may be based on the progress being reflected in the AC&ABC MIS Portal and Krishi Mapper.

**7.1.1.7.** MANAGE shall provide necessary training and handholding updation on AC&ABC MIS portal & Krishi Mapper.

**7.2.** In order to carry-out the monitoring and evaluation of the Scheme on regular basis, the following financial support shall be available with DOE:

**7.3.** Besides the surprise and regular visits by teams of officers as per Para 6.2.1 above, monitoring of each project shall be done by the financing bank. Joint review will also be undertaken on a quarterly basis by Bank & NABARD.

**7.4.** NABARD may prescribe suitable formats for submission of various reports by participating banks, considering reporting requirements of the DA&FW and subject to guidance of DA&FW/Empowered Steering Committee.

Sl. No	Items	Amount (Lakh)
1	Capital Expenditure - for fax machine, Xerox machine, telephone, computer etc. (For DOE/MANAGE)	5.00 (one time)
2	Other Expenditure	
	a) Organization of Workshops/ Review Meetings and awareness campaigns by DOE/MANAGE and visits by EEI Officials to NTIs	15.00 (per year)
	b) Contractual Support Staff for data entry operation, database management, monitoring and reporting etc., to DOE/ MANAGE	5.00 (per year)
	c) Awarding Best Agri-Clinics and Agri-Business Centres and Nodal Training Institutes (NTIs) (to be given to MANAGE).	20.00 (per year)
	d) Impact evaluation of the Scheme at the end of Five-Year Plans/ Finance Commission, by DOE	30.00 (one time)

**7.5.** The progress report of the scheme in the prescribed format shall be sent to the DA&FW by NABARD on fortnightly/monthly basis, with a copy to MANAGE.

**7.6.** The Scheme AC&ABC and the progress there under shall be reviewed invariably in all Block Level Bankers' Committee/ District Level Consultative Committee and State Level Bankers Committee meetings with a view to sorting out problems / issues emerging in smooth implementation thereof.

**7.7.** NTIs shall submit copies of DPRs to the concerned DDMs of NABARD and furnish a Statement on the status of DPRs to DDMs as well as EEIs and MANAGE on monthly interval.

**7.8.** NABARD DDMs shall review the status of DPRs in the BLBCs and DLCCs.

**7.9.** EEIs and MANAGE shall review the status of DPRs and loan sanctions with NTIs on quarterly intervals as well as during workshops & review meetings.

## 8. GENERAL AWARENESS & PUBLICITY:

**8.1.** General awareness, publicity and advertisement for the Scheme would be undertaken by DoE, MANAGE, NABARD and Nodal Training Institutions (NTIs).

**8.2.** MANAGE shall organize awareness campaigns in SAUs/ CAUs etc., for final year Extension Education of Universities.

**8.3.** DOE/MANAGE shall release Newspaper advertisements in national and regional languages under the programme Mass Media Support to Agricultural Extension of DOE.

**8.4.** NTIs shall advertise through local TV & Radio channels/Newspapers/Mass Media & Social Media etc.

## 9. AWARDING BEST NTIs/AGRI-PRENEURS:

The Scheme provides for awards to best agripreneurs and Nodal Training Institutes with an objective to create an environment of competitiveness and motivate those excelling in their work. State Level Awards for agripreneurs and National Level Awards for Nodal Training Institutes will be instituted for this purpose. Following criteria shall be adopted in awarding the best NTIs:

### 9.1. Guidelines for awarding the Best Nodal Training Institute:

#### 9.1.1. Eligibility:

- i. Should be an Active NTI for the last 3 years ( must have completed at least 3 courses in each of the last 3 years)
- ii. Should have been onboarded on AC&ABC MIS Portal and Krishi Mapper.
- iii. Should have updated the data on training, venture establishment and loan & subsidy disbursements regularly on AC&ABC MIS Portal.
- iv. Should have onboarded all established agriventures on Krishi Mapper.
- v. Should have trained at least 250 candidates during last 3 years
- vi. Should have minimum 35% overall success rate in the last 3 years. This success rate will be reviewed regularly by MOA & FW, GOI.
- vii. Should be able to demonstrate qualitative success in terms of business excellence and extension services provided by documenting 25 highly successful cases of ventures established during the last 3 years.
- viii. The success rate reflected on AC&ABC MIS Portal and Krishi Mapper may be considered for short listing the NTIs for awards.

**9.1.2.** Three best NTIs will be awarded every year.

**9.1.3.** Once awarded an NTI may not be considered for award for next three years

**9.1.4.** Award consists of citation and cash award as follows:

- |   |              |   |             |
|---|--------------|---|-------------|
| ◆ | First prize  | - | Rs. 3 lakhs |
| ◆ | Second prize | - | Rs. 2 lakhs |

- ◆ Third prize - Rs. 1 lakhs

**9.1.5.** Enhancing the prize money and/or to increase the categories of awards will be worked out subsequently.

**9.1.6.** Award committee will be chaired by Additional Secretary (Extension), DA&FW, GoI which will decide the awards as per prescribed criteria (as per Annexure XVII).

**9.1.7.** MANAGE will compile all documents pertaining to successful ventures and excellence achieved by the applicant NTI and place the same before an ACABC Award Committee which will consist the following officials: -

- |       |  |                    |
|-------|--|--------------------|
| i.    | Additional Secretary (Extension i/c), DA&FW                                    | - Chairman         |
| ii.   | Joint Secretary (Extension), DA&FW   | - Member           |
| iii.  | Director General, MANAGE   | - Member           |
| iv.   | Advisor (Agri), NITI Aayog   | - Member           |
| v.    | Chief General Manager, NABARD  | - Member           |
| vi.   | Officers of the Bank not below GM cadre with maximum number of ventures loaned | - Member           |
| vii.  | Dy. Director General (Extension), ICAR   | - Member           |
| viii. | Director (Extension) / Additional Commissioner (Extension), DA&FW              | - Member Secretary |

**9.1.8.** Awards may be conferred during National Review workshop of the Scheme.

## 9.2. Guidelines for awarding the Best Agri-preneurs:

**9.2.1.** Entries will be invited through MANAGE website. The application should consist of proof for outstanding achievements of the Agripreneur.

**9.2.2.** Each NTI may nominate five best Agri-preneurs trained from their institutes in the format provided for the purpose in the MANAGE website.

**9.2.3.** MANAGE will short-list five best agri-preneurs from each state (from among those States having at least 25 established ventures).

**9.2.4.** Number of awards:

- |      |                    |   |
|------|--------------------|---|
| i.   | One award/State    | - States having < 50 agri-ventures      |
| ii.  | Two awards/State   | - States having 50 to 200 agri-ventures |
| iii. | Three awards/State | - States having > 200 agri-ventures.    |

**9.2.5.** Awards shall carry the following cash prize besides a citation:

- |   |                       |                |
|---|-----------------------|----------------|
| ◆ | 1 <sup>st</sup> Prize | - Rs. 40,000/- |
| ◆ | 2 <sup>nd</sup> Prize | - Rs. 25,000/- |
| ◆ | 3 <sup>rd</sup> Prize | - Rs. 15,000/- |

**9.2.6.** The Award Committee set up for selecting best Nodal Training Institutes will also decide on best agri-entrepreneurs in various states.

**9.2.7.** Once awarded Agripreneur may not be considered for this award again.

**9.2.8.** Provision can be made for enhancing the prize money and to increase the categories

of award through Private sector sponsorship.

**9.2.9.** Criteria will include onboarding on Krishi Mapper, number of farmers benefited, intensity of benefit realised by serving farmers, employment created and strength of business model etc. as per the proforma given in Annexure XVI. To attract women candidates, at least one award will be allotted to women candidates. If no woman candidate is found among the top 3 ranks, the woman candidate who scores the highest marks among the women candidates considered for ranking, will be awarded under women category.

**9.2.10.** Detailed criteria for assessing the performance of Agri-preneurs and NTIs for awarding purpose is given as Annexure XVI & XVII respectively, in MANAGE website, [https://www.agriclinics.net/\\_guidelines/awards-nti-agripreneur.pdf](https://www.agriclinics.net/_guidelines/awards-nti-agripreneur.pdf).

## 10. LINKAGES WITH ATMA & AGRO INDUSTRIES

**10.1.** The Scheme should be linked with Agricultural Technology Management Agencies (ATMAs) constituted by States under the Scheme- Support to State Extension Programmes for Extension Reforms. The Extension Reforms Scheme mandates that minimum 10% of resources on extension activities are to be utilized through the non-governmental sector, which also includes Agri-preneurs. ATMAs would be encouraged to implement extension activities through Agri-preneurs. The ventures could also be utilized to provide input services like plant saplings, seeds, and micronutrients under on-going flagship schemes implemented by the Department. Special emphasis will be made to review the progress of involvement of the agri-preneurs in ATMA activities on half-yearly basis by State Nodal Officer, GoI and MANAGE. ATMAs shall also strive to achieve establishment of at least one agri-clinic every year in each Block depending on the availability of trained candidates under the Scheme. The Monthly Progress Report being submitted through EMS under ATMA scheme shall necessarily have a provision for reporting the progress achieved on this front.

**10.2.** In order to provide support to the Agri-preneurs for making their business more viable, Govt. of India Institutions such as National Seeds Corporation (NSC), Indian Farmers Fertilizers Cooperative Ltd (IFFCO), Krishak Bharati Cooperative Ltd. (KRIBHCO), Small Farmers Agri Business Consortium (SFAC), State Agro Industries Corporations etc. shall be advised to engage the Agri-preneurs as their authorized dealers on preferential basis without affecting their existing network. The linkages with these agro industries shall be reviewed on half-yearly basis.

## 11. EMPOWERED STEERING COMMITTEE

The following empowered Steering Committee would take all policy decisions within the framework of approved Scheme, for its smooth implementation:

- |   |            |
|---|------------|
| i) Secretary (A&FW)                                     | - Chairman |
| ii) Additional Secretary (Extension i/c), DA&FW         | - Member   |
| iii) Addl. Secretary & FA, DA&FW                        | - Member   |
| iv) Dy. Director General (Agricultural Extension), ICAR | - Member   |
| v) Director General, MANAGE                             | - Member   |
| vi) Executive Director, NABARD                          | - Member   |



vii) Joint Secretary (Extn.), DA&FW

- Member Secretary

12. The Government's interpretations of these instructions will be final. Government reserves the right to modify, add and delete any part of the instructions without assigning any reason thereof.

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## INDICATIVE LIST OF AGRI VENTURES UNDER ACABC SCHEME

- ◆ Extension consultancy services
- ◆ Soil and water quality cum inputs testing laboratories
- ◆ Crop protection services, including pest surveillance, diagnostic and control services ( *with culture rooms, autoclaves, microscopes, ELISA Kits etc. for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests* ) .
- ◆ Micro-propagation including plant tissue culture labs and hardening units;
- ◆ Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems;
- ◆ Seed production and processing units;
- ◆ Vermiculture units;
- ◆ Production of bio-fertilizers, bio-pesticides & other bio-control agents;
- ◆ Apiaries ( bee-keeping) and honey & bee products- processing units;
- ◆ Agricultural insurance services;
- ◆ Agri tourism
- ◆ Agri journalism - film production, farm publications and exhibitions;
- ◆ Poultry and fishery hatcheries;
- ◆ Livestock health cover, veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply and artificial insemination;
- ◆ Information technology kiosks;
- ◆ Feed production, marketing and testing units;
- ◆ Value addition centres;
- ◆ Cool chain including cold storage units.
- ◆ Post harvest management centres for sorting, grading, standardization,
- ◆ Storage and packaging;
- ◆ Metallic and non-metallic storage structures;
- ◆ Horticulture clinic, nursery, landscaping, floriculture
- ◆ Sericulture;
- ◆ Vegetable production and marketing;
- ◆ Retail marketing outlets for processed agri-products;
- ◆ Production and marketing of farm inputs & outputs;
- ◆ Contract farming;
- ◆ Crop production and demonstration;
- ◆ Mushroom production;
- ◆ Production, processing and marketing of medicinal and aromatic plants;
- ◆ Production units like dairy, poultry, piggery, fisheries, sheep rearing, goat rearing, emu rearing, rabbit rearing etc.
- ◆ Agri-Drone operation, maintenance and repairing;
- ◆ Protected Cultivation etc.

**Note:** The above activities are indicative in nature. Any other activity in agriculture, horticulture, sericulture, animal husbandry, fisheries, allied sectors or combination of two or more of the above activities selected by the candidates, which, generate income to the agripreneur and render extension services to the farmers will also be eligible under the Scheme.

## APPLICATION FORMAT FOR NODAL TRAINING INSTITUTES (NTIs) UNDER ACABC SCHEME

1.	Name of the Organization	
	Address	
	Location (State Head Quarters/ District Head Quarters/ Others)	
2.	Name of the Head of the organization	
	• Address	
	• Mobile No.	
	• E-mail address	
	• Web Site	
3.	Type of Organization (Central Government/ State Government/ NGO/ Krishi Vigyan Kendra/ Private Agribusiness Company/ Others, Specify)	
4.	Year of Establishment	
5.	Registration No. (if any)	
6.	Activities undertaken by the Organization	
	Agriculture Training / Extension/ Research	
	Education including Adult Education	
	Health and Nutrition	
	Social service	
7.	Training experience (no. of years)	
	Agriculture and Allied areas	
	Entrepreneurship Development Programmes	
	Others	
8.	Training Facilities available:	
	Class rooms- own (adequacy and status)	
	Class rooms – rented (adequacy and status)	
	Hostel – own (adequacy and status)	
	Hostel- rented (adequacy and status)	
	Catering facilities – own (adequacy and status)	
	Catering facilities – rented (adequacy and status)	
	Teaching aids (Computer, internet, LCD Projector, TV, Web Camera, Sound System etc.)	
	Transport vehicles (Bus/ Van for field trips)	
9.	Staff and Resources persons:	
	• Faculty: Technical (Agri. And allied disciplines)	
	Non- Technical Numbers	
	• Other support staff – Number	
	• Background of Nodal Officer (Agriculture / Non-Agriculture)	
	• Availability of guest faculty/ Resource persons	
10.	Financial details:	
	• Net worth of the organization (Rs. Lakhs)	
	• Income over expenditure for the past three years (Positive/ Negative)	
11.	Associations with Govt. programmes:	
	• Related to Agri. & Allied areas (Specify)	
	• Others (Specify)	
12.	Accreditation:	
	• Details of Rating if any	
	• Recognized by Central / State Governments	
	• Others if any	
13.	Experience in Entrepreneurship development and liaison with bankers/ financial institutions	
14.	Describe the preparedness of your organization in conducting training and handholding under Agri-Clinics and Agri-Business Centres Scheme.	
15.	Installation of CCTV Cameras (minimum 4 in important locations)	
16.	Installation of Bio-metric Attendance machine with face recognition	

Place :  
 Date :  
 Name :  
 Designation :  
 Signature :  
 Documents to be submitted ( for NGOs and Private) :

- ◆ Document in support of type of organization/ registration and bye-law.
- ◆ Experience in trainings.
- ◆ Associations with government programmes and entrepreneurship training.
- ◆ Audited Balance sheet for last 3 years.

## PART-A

### CRITERIA FOR SELECTION OF NODAL TRAINING INSTITUTES AT LEVEL-01

Sl. No.	Parameters	Score		
		Item	Group	Maximum
<b>I.</b>	<b>Types of Organization</b>		3	3
	a) State and Central Govt Organization	3		
	b) NGO/KVK	2		
	c) Private Agri Business Companies	1		
<b>II.</b>	<b>Standing of Organization</b>		3	3
	a) 1-5 years	1		
	b) 6-10 years	2		
	c) Above 10 years	3		
<b>III.</b>	<b>Location</b>		4	4
	a) State Head Quarters	1		
	b) District Head Quarters	2		
	c) Block Head Quarters	3		
	d) Panchayat Level	4		
<b>IV.</b>	<b>Training Facilities</b>			8
	a) <b>Class Rooms (Training Halls)</b>		3	
	Own	3		
	Long Lease (5 years & more)	2		
	Short Term Rentals (less than 5 years)	1		
	b) <b>Hostel Accommodation</b>		3	
	Own	3		
	Long Lease (5 years & more)	2		
	Short term Rentals (less than 5 years)	1		
	c) <b>Boarding/Catering Facilities</b>		2	
	Own	2		
	Out Sourced	1		
<b>V.</b>	<b>Teaching Aids</b>		2	2
	Printers, internet & Webcam and other facilities	1		
	Computers 1:2	2		
<b>VI.</b>	<b>Transport Facilities</b>		2	2
	Own	2		
	Out Sourced	1		
<b>VII.</b>	<b>Staff/Resource Persons</b>			10
	i. <b>Nodal Officer</b>		2	
	Technical person as Nodal Officer	2		
	Non-technical person as Nodal Officer	1		
	Not yet identified a fulltime nodal officer	0		
	ii. <b>Staff on rolls of the Institute</b>		3	
	More than 10 Staff on rolls	3		
	5-10 staff on rolls	2		
	1-5 staff on rolls	1		
	At least 5 faculty with Agriculture or allied subjects with > 5 years training/teaching exp.	3	3	
	At least 3 faculty with Agriculture or allied subjects with > 5 years training/teaching exp.	2		
	At least 2 faculty with Agriculture or allied subjects with > 5 years training/teaching exp.	1		
	iii. <b>Guest Faculty</b>		2	
	Guest Faculty Available in nearby area	2		
	Guest Faculty not Available in nearby area	1		
<b>VIII.</b>	<b>Financials (only for private firms/NGOs)</b>			6
	i. <b>Net Worth</b>		3	
	More than 1 Crore	3		
	50 lakhs and Above	2		
	50 lakhs and below	1		
	ii. <b>Annual Turnover of Last 3 years</b>		3	
	More than Rs.1 Crore	3		
	Rs.50 lakhs to Rs.1 Crore	2		
	Below 50 lakhs	1		
<b>IX.</b>	<b>Experience</b>			10
	i. <b>Entrepreneurship Development Programmes</b>		3	
	Since more than 10 years	3		
	Since 5-10 years	2		
	Since 1-5 years	1		
	ii. <b>Liaison with Banks and Financial Institutions</b>		3	
	Since more than 10 years	3		
	Since 5-10 years	2		
	Since 1-5 years	1		
	iii. <b>Experience in working with NABARD</b>		3	
	Since more than 10 years	3		
	Since 5-10 years	2		
	Since 1-5 years	1		
	iv. <b>Experience in working with Government Schemes</b>		1	
	Experience working with government Schemes	1		
	No Experience working with Government Schemes	0		
<b>X.</b>	<b>Sector of Involvement</b>		2	2
	i. Related to Agriculture and allied/ Environment	2		
	ii. Others-Health/Nutrition/ Education	1		
	Total			50

The organization securing more than 70% marks in Level-1 will be eligible for next stage of selection.



**PART-B**  
**PROPOSED CRITERIA FOR SELECTION OF NODAL TRAINING INSTITUTES AT**  
**LEVEL-02 ( PHYSICAL VERIFICATION)**

Sl.No.	Parameters	Score		
		Item	Group	Maximum
<b>I</b>	<b>Location as mentioned in PART-A</b>		1	<b>1</b>
<b>II.</b>	<b>Training Facilities</b>			
	<b>a) Class Rooms (Training Halls)</b>		3	<b>12</b>
	Capacity of classroom is sufficient for 50 candidates	3		
	Capacity of classroom is sufficient for 40 candidates	2		
	Capacity of classroom is sufficient for 35 candidates	1		
	Capacity of classroom is insufficient for 35 candidates	0		
	<b>b) Computer Room</b>		3	
	Number of computers to candidate ratio-1:2	3		
	Number of computers to candidate ratio-1:3	2		
	Number of computers to candidate ratio-1:4	1		
	Number of computers to candidate ratio-1:5	0		
	<b>c) Teaching Aids</b>		3	
	Printers, Internet facility, available	01		
	Course Manuals Available for references	01		
	Webcam, Projectors available	01		
	<b>d) Washrooms</b>		2	
	Washroom to candidate ratio 1:10	2		
	Washroom to candidate ratio 1:20	1		
	Washroom to candidate ratio 1:30	0		
	<b>e) Washrooms for female Candidates</b>		1	
	Separate washroom for female candidates	1		
	No Separate washroom for female candidates	0		
<b>III. (a)</b>	<b>Hostel Accommodation</b>		3	<b>13</b>
	Capacity of Hostel is sufficient for 50 candidates	3		
	Capacity of Hostel is sufficient for 40 candidates	2		
	Capacity of Hostel is sufficient for 35 candidates	1		
	Capacity of Hostel is insufficient for 35 candidates	0		
	<b>b) Hostel-Rooms</b>		4	
	Rooms with Double Occupancy	4		
	Room with Three Candidates Sharing	3		
	Rooms with Four candidates sharing	2		
	Rooms with Six Candidates sharing	1		
	<b>Hostel-Dormitory</b>		4	
	Capacity of 6 Candidates	4		
	Capacity of 8 Candidates	3		
	Capacity of 10 Candidates	2		
	Capacity of 12 Candidates	1		
	Capacity of 15 Candidates	0		
	<b>c) Washrooms</b>		2	
	Washroom to candidates ratio 1:10	2		
	Washroom to candidates ratio 1:20	1		
	Washroom to candidates ratio 1:30	0		
<b>VI.</b>	<b>Transport Facilities</b>			<b>1</b>
	Own	1	1	
	Out Sourced	0		
<b>VII.</b>	<b>Staff/Resource Persons</b>			<b>2</b>
	<b>i. Nodal Officer</b>		1	
	CV with All Supporting Documents available for verification	1		
	<b>ii. Faculty with Agriculture or allied subjects with years of training/ teaching exp.</b>		1	
	CV with all supporting documents available for verification	1		
<b>IX.</b>	<b>Experience</b>			<b>6</b>
	<b>i. Entrepreneurship Development Programmes</b>		2	
	Since more than 10 years	2		
	Since 5-10 years	1		
	Since 1-5 years	0		
	<b>ii. Liaison with Banks and Financial Institutions</b>		2	
	Since more than 10 years	2		
	Since 5-10 years	1		
	Since 1-5 years	0		
	<b>iii. Experience in working with NABARD</b>		2	
	Since more than 10 years	2		
	Since 5-10 years	1		
	Since 1-5 years	0		
	<b>Total</b>			<b>35</b>

The organization securing more than 75% marks in Level-2 will be eligible for next stage of selection.

**PART- C**

**PRESENTATION IN MANAGE WILL BE EVALUATED FOR 15 MARKS (LEVEL-3).  
THE ORGANIZATION MAY PRESENT ON FOLLOWING AREAS:**

Sl. No.	Parameters	Maximum Marks
•	Institution Background	01
•	Understanding of AC&ABC Scheme	01
•	Mobilization Strategy	02
•	Methodology of Conducting training	02
•	Addition Development of Candidates	01
•	Bank Linkages Strategy	02
•	Post Training Support Strategy	02
•	Follow-up Strategy after 1 years	01
•	Linkages with agribusiness firms	01
•	Linkages with other government Schemes	01
•	Linkages with NABARD and Financial Institutions	01
	<b>TOTAL</b>	<b>15</b>

**The organization securing more than 60% marks in Level 3 and 70% overall will be eligible for selection as NTI.**

Presentation in MANAGE will be evaluated for 15 marks. The Organization may present on its major areas of work, methodology aspects, impact created and the vision for ACABC Scheme particularly how good they would be in providing post-training support in terms of liaison with bankers, agribusiness firms and line departments of the state governments.

**Note:**

During field verification and presentation, if the details submitted by applicants are found incorrect, the application is liable to be rejected. MANAGE has to inform the institute about the rejection with reasons. The institute, however, can apply fresh, after rejection, by rectifying the inconsistency.

## Annexure - IV

APPLICATION FORMAT FOR CANDIDATES TO ENROLL AS TRAINEES UNDER  
AC&ABC SCHEME

1.	Name of the candidate	
	Name of Father/ Spouse	
2.	Date of Birth	
3.	Sex (Male / Female)	
4.	Permanent Address	
	Village and Panchayat	
	Block and/or Tehsil	
	District	
	State PIN Code	
5.	Aadhaar Number	
6.	Bank details	
	Name of the bank	
	Branch and IFSC code	
	Account no.	
7.	Address for Correspondence	
8.	Educational Qualification	
	Name of the degree/ diploma/ Certificate/ Course	
	Board/ Institute/ University where studied	
	University to which Affiliated	
	Marks/ Grade obtained	
	Year of passing / completion	
9.	Contact details	
	Telephone/ Mobile	
	Email	
10.	Experience	
10	Family Background	
A		
	Agriculture	
	Other than agriculture	
11.	Agri-Business interest	
	Nature of enterprise being planned to set up after the training	
	Experience in the enterprise being planned	
	Likely place of establishment of enterprise	
10.	Aptitude for extension work with brief details of extension work done and vision for future in serving farmers	

## CRITERIA FOR SELECTION OF CANDIDATES

SL .No.	Parameter	Scoring Pattern	Score
		Parameter	
1.	Age	21- 25	3
		26-40	5
		41-50	4
		51-60	2
2.	Gender	Male	3
		Female	5
3.	Family Background	Agriculture	5
		Business	3
		Others	1
4.	Qualification	Ph.D in Agriculture & allied disciplines	8
		Masters in Agriculture & allied disciplines	6
		Degree in Agriculture & allied disciplines with first class	5
		Diploma in Agriculture	3
5.	Experience in relevant area	>5 years	7
		3-5 years	5
		1-3 years	3
		<1 year	1
6.	Techno-commercial viability of the proposed venture	High	5
		Medium	3
		Low	1
7.	Knowledge of the chosen activity	High	5
		Medium	3
		Low	1
8.	Risk bearing capacity	High	5
		Medium	3
		Low	1
9.	Aptitude for Extension work	High	5
		Medium	3
		Low	1
Total Score		50	

Marks for item nos. 6-9 shall be decided during the interview. Minimum qualifying marks are 25.

## Annexure - VI

## TRAINING COST PER TRAINEE

Sl. No.	Items	Approved Expenditure
<b>Training Expenses</b>		
1	Food (@)	Rs. 300x 45 days= 13,500/-
2	Accommodation (@)	Rs. 200x 45 days= 9,000/-
3	Honorarium for Officers and Staff of Nodal Training Institution and resource persons @@	Rs. 120x45 days= 5,400/-
4	Training expenditure* including Hands on job training**	Rs.200x45 days= 9,000/-
5	Pre-training activities like correspondence, advertisements, screening and publicity	Rs.1,000/- (lumpsum)
<b>Total of Training Expenses (I)</b>		<b>Rs. 37,900/-</b>
<b>Handholding Expenses</b>		
6	Handholding charges	Rs.9,000/- (Rs. 1500 as expenditure and Rs.7,500 as activity-based incentive)
	DPR Expenses and Loan Sanction	Rs.1,500/- (lumpsum)
	Loan disbursement	Rs. 4,000/- (lumpsum)
	Venture Establishment & Subsidy release	Rs.3,500/- (lumpsum)
<b>Total of Handholding Expenses-(II)</b>		<b>Rs.9000/-</b>
<b>MANAGE Expenses</b>		
7	Coordination expenditure to MANAGE	Rs.500/- (lumpsum)
8	Service charges to be paid to MANAGE	Rs.1,000/-*** (lumpsum)
<b>Total of MANAGE Expenses (III)</b>		<b>Rs.1,500/-</b>
<b>Total Expenses(I+II+III) per candidate</b>		<b>Rs. 48,400/-</b>
<b>Total Expenses per batch of 35 candidates (Rs.48,400x35)</b>		<b>Rs. 16,94,000/-</b>
<b>Additional amount for NEH States (10% of items 1-6)</b>		<b>Rs. 4690/- per candidate</b>
<b>Total expenses per batch of 35 candidates in NEH states (Rs.48,400+4690= 53090x35)</b>		<b>Rs.18,58,150/-</b>

@ These norms indicate upper ceilings. Limit on accommodation charges refers to per candidate expenditure for the NTI as a whole. Expenditure on food is based on minimum menu which may be prescribed by MANAGE. Menu, specifying the minimum food to be served during breakfast/launch/supper in each Training Centre, should be in accordance with the local food habits. MANAGE may prepare a standard menu with multiple options, leaving the final choice to the Participants of each batch. A three-member committee of trainees may coordinate with the NTI for decision on menu items on day-to-day basis and also to monitor the quality and quantity of food served. It is possible that some trainees may come only during day time and return home after the training is over in the evening. In such cases, lodging charges and cost towards meals not availed by such trainees shall not be claimed by the NTI. Savings on this account may be used as specified in Para 4.5.6.

\* Training Expenditure includes expenditure on honorarium, TA & DA for resource persons, study material, stationary, preparation of preliminary project reports, DPRs, field visits, monitoring, etc.

\*\*This would provide practical exposure to the trainee graduates in domain specific industries / institutes / successful ventures for a greater orientation towards the specific venture proposed to be set-up by them.

\*\*\*To meet the expenditure towards the activities of Centre for Agri-entrepreneurship Development (CAD) for implementing and monitoring the ACABC Scheme.

@@ The NTI will decide the amount of honorarium paid to the resource persons. About 50 sessions per training programme shall be handled by resource persons from outside the training centre.



### FORMAT FOR BOOKING EXPENDITURE OF DAY-SCHOLARS UNDER ACABC SCHEME

- ◆ Batch No./ T.P. No:
- ◆ Date of Start of the Training Programme:
- ◆ Date of Close of Training Programme:
- ◆ No. of Day-Scholars:
- ◆ No. of Boarders:

#### Note:

- ◆ NTIs should not book any expenditure in respect of un-availed lodging or boarding facilities.
- ◆ For working out expenditure on Day-Scholars, boarding expenses may be taken as -60/- for breakfast, -140/- for lunch ( including tea & snacks during day) and -100/- for dinner per head. Thus, for a day-scholar, only Rs. 200/- per day is permissible.
- ◆ Candidates who do not avail lodging/ boarding facilities shall not be given any cash in lieu of the same.
- ◆ If certain day-scholars have to take dinner or use boarding facilities once in a while, details shall be provided in the following format:

Sl.	Name of Trainee	Total No. of Days	No. of Days	No. of Days
No.	with ID No.	attending	availing	availing
		Training	lodging	dinner
<b>Total No. of man-days</b>				

## FORMAT FOR PERFORMANCE REPORT OF AN ESTABLISHED UNIT

Sl No	Item	Details
1.	Name of the Agripreneur	
2.	Training Programme Number (TP No.) and period of training	
3.	I D. No.	
4.	Address:	
	Mobile No:	
	Email:	
5.	Name of the Nodal Training Institute (NTI)	
6.	State	
7.	Address of the agriventre with PIN code	
	Geo-coordinates of the Location:	
	• Latitude	
	• Longitude	
8.	Date of starting the enterprise	
9.	Status of onboarding on Krishi Mapper	
	(i) Activity of the agriventre	
	(ii) Nature of extension services provided as per Annexure XI	
10.	(iii) No of farmers benefitted on an average per month	
	Total Financial Outlay of the project (Rs in lakhs)	
	a) Fixed/Capital (Rs in lakhs)	
11.	b) Operational cost (Rs in lakhs)	
	Source of investment (Own/Borrowed)	
	• If borrowed, amount of loan (Rs in lakhs)	
	• Name of the bank	
	c) Margin Money (Rs in lakhs)	
12.	• Subsidy details with percentage and amount	
13.	Annual Turnover	
14.	Annual Income	
15.	No. of farmers covered/year	
16.	No. of villages covered/year	
17.	No. of people employed (excluding Agripreneur)	

Please enclose three Geo-tagged photographs and supporting documents: i.e. Bank sanction letter/ Subsidy release letter/Licenses/Farmers registers/Audited certificates from CA/Awards/Press clippings including electronic materials etc.,

Signature of the Candidate

Signature of Nodal Officer

Seal &amp; Signature of

ATMA Official / Block Level Officer of State Agriculture and Allied Departments / Block Farmer Advisory Committee / Panchayat members/Heads of same/nearby KVKs of District  
( or ) Director Extension of SAUs or CAUs.

( at least one of the above officials seal and signature is necessary )

## NORMS FOR REFRESHER COURSES UNDER ACABC SCHEME DURING XI PLAN

Sl. No.	Head of Expenditure	Amount (Rs.) for 5 day course	Amount (Rs.) for 3 day course
1	Module development	10,000	6,000
2	Study material like pen, pad, bag, CD, book (Rs. 500*25=12500)	12,500	12,500
3	Resource persons travel (Rs. 500*20)	10,000	5,000
4	Resource persons honorarium (Rs. 1000*20 sessions)	20,000	10,000
5	Visit of MANAGE observer	10,000	0
6	Lodging, boarding of agri-preneurs (Rs. 450*25*6/4 days including arrival & departure day)	67,500	45,000
7	Cost of training venue (Rs. 2000*5/3 days)	10,000	6,000
8	AV aids (Rs.1000 * 5/3 days)	5,000	3,000
9	Honorarium to training coordinator and team	10,000	6,000
10	Travel cost of the agri-preneurs @ Rs. 1000*25*2	50,000	50,000
11	Post Training, Evaluation (Certification, photographs and others) Rs. 210x25	5,250	3,250
12	<b>Grand total of training cost</b>	<b>2,10,250</b>	<b>1,46,750</b>

\* Estimated cost under different sub-heads are only upper-limits and should be claimed as per actual. Based on the actual expenditure, savings if any are inter-changeable limited to overall cost of the training.

## Annexure - X

### CRITERIA FOR SUCCESSFUL ESTABLISHMENT OF VENTURES/ EXTREMELY SUCCESSFUL PROJECTS

Sl. No.	Parameters	Criteria	Maximum Marks
1.	Age of the Project	2 Score for every year after 3 years	10
2.	Total Annual Turnover (for last 3 years)	Upto Rs. 25 lakh/year	5
		Rs. 25-50 lakh /year	10
		Rs. >50 lakh / year	15
3.	No. of farmers being served during the last 3 years	Upto 500 farmers/year	5
		500-1000 farmers /year	10
		>1000 farmers/ year	15
4.	Linkages with Development Departments	1 Score per Department / Institution	5
5.	Nature of activities being carried out with the Departments	1 Score for each type of activity (Training, Demonstrations, Visits etc.)	5
6.	Impact Created (data of 30 farmers served by the Agri Clinic & Agri Business Centre to be enclosed with this format)		
	(i) Increase in production/ productivity of crops over previous year	Upto 10% increase	5
		10-20% increase	10
		> 20% increase	15
	(ii) Increase in farmers income over previous year	Upto 10% increase	5
		10-20% increase	10
		> 20% increase	15
7.	Status of Loan taken from Financial Institutions under the Scheme	Prompt repayment as per repayment schedule and No Overdue	5
8.	Employment provided	> 6 persons throughout the year	5
		6-10 persons throughout the year	10
		>10 persons throughout the year	15

Ventures scoring minimum 50 % marks will be categorized as successful establishment and minimum 75 % marks will be considered for selection of extremely successful projects.

## FORMAT FOR MAINTAINING RECORDS OF ADVISORY SERVICES PROVIDED BY THE AGRI-PRENEUR

### Part-I

Name of the Agri-Clinic & Agri-Business Centre:								
Date	Name of the Farmer	Father's / Spouse Name	Village & Panchayat	Contact No.(Mobile No.)	Category (MF/SF/ others)	Advise Provided	Amount charged, if any (Rs)	Signature / thumb impression of farmer if visited in person

### Part-II

**Format for Reporting Advisory Services provided by the Agripreneur on Monthly basis**

**Name of the Agri-Clinic & Agri-Business Centre:**

**Period of Report:**

Sl. No.	Farmer's Name, Address & contact numbers	Category (MF/SF/ others)	No. of Times interacted during the month	Details of Advisories provided	Amount charged (Rs)



## Annexure-XII-A

**PROGRESS OF AGRICLINICS AND AGRIBUSINESS CENTRES SCHEME-  
CATEGORY/GENDER WISE REPORT ON TRAINING & VENTURE ESTABLISHMENT  
NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT  
(MANAGE) , HYDERABAD**

Period from: -----.to : -----

Sl.No.	State/UT	Number of Candidates Trained										Number of Ventures Established													
		General		SC		ST		OBC		PWP		Total		General		SC		ST		OBC		PWP		Total	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1																									
2																									
.																									
.																									
36																									
Total																									

**PROGRESS OF AGRI-CLINICS AND AGRI-BUSINESS CENTRES - ACTIVITY-WISE  
CATEGORISATION OF AGRI-VENTURES  
NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT  
(MANAGE) , HYDERABAD**

From-----.To-----

Name of the Agri-venture	A P	AR N	AS S	BH R	CH A	CH D	DE L	GO A	G U	H P	HR N	JA M	JH A	KA R	KE R	MA N	ME G	M P	M S	NA G	OR S	PO N	PU N	R AJ	SK M	T G	T N	T RI	U P	UT C	W B	Tot al
01. Agri-Clinics																																
02. Agri-Clinics and Agribusiness Centre																																
03. Agro-Eco Tourism																																
04. Animal Feed Unit																																
05. Bio-fertilizer production and Marketing																																
06. Contract Farming																																
07. Cultivation of Medicinal Plant																																
08. Direct Mkt.																																
09. Farm Machinery Unit																																
10. Fisheries Development																																
11. Floriculture																																
12. Horticulture Clinic																																
13. Landscaping + Nursery																																
14. Nursery																																
15. Organic Production/ Food Chain																																
16. Pesticides Production and Marketing																																
17. Value Addition																																
18. Fishery clinic																																
19. Seed Processing and Marketing																																
20. Soil Testing Laboratory																																
21. Tissue Culture Unit																																
22. Vegetable Production and Marketing																																
23. Vermicomposting / Organic manure																																
24. Veterinary Clinics																																
25. Crop Production																																
26. Dairy/Poultry/Piggery/Goatery																																
27. Rural Godown																																
28. Production & Marketing of Bio-Control Agents																																
29. Agriculture Journalism																																
30. Sericulture																																
31. Mushroom Cultivation																																
32. Apiary																																
33. Agri-Drone operation, repair & maintenance																																
34. Protected Cultivation																																
Total																																

# Annexure-XII-C

## PROGRESS OF AGRI-CLINICS AND AGRI-BUSINESS CENTRES-REPORT ON REFRESHER TRAINING PROGRAMMES ( RTP) NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT ( MANAGE) , HYDERABAD From.....To.....

S.No.	Institute	State	Total number of candidates trained	Number of beneficiaries of RTP				Expenditure incurred by MANAGE (Rs.)
				Current year		Cumulative		
				5 days	3 days	5 days	3 days	
1								
2								
....								
.....								
Total								

# Annexure-XII-D

## AGRI-CLINICS AND AGRI-BUSINESS CENTRE SCHEME - EXPENDITURE STATEMENT UNDER TRAINING & VENTURE ESTABLISHMENT NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT ( MANAGE) , HYDERABAD

Year : \_\_\_\_\_

Month : \_\_\_\_\_

( Rupees in Lakhs)

Financial Year	Unspent Balance in last year	Funds received from DA&FW , MOA&FW during the current year	Interest earned on SB A/c & investments in last year	Total amount	Expenditure Details item wise Expenditure	Expenditure incurred	Total Expenditure	Total Unspent Balance	Advances with NTI and Others	Unspent Balance/ cash in hand
1	2	3	4	5	6	7	8	9	10	11
					• Training Programme Expenditure					
					• Food and accommodation					
					• Honorarium					
					• Training expenditure					
					• Handholding Expenses					
					• Handholding Incentive					
					• Incentive to candidates					
					• RTP Expenses					
					• Coordination expenditure by MANAGE					
					• Service charges to MANAGE					
<b>Total</b>										

**Total**

- ◆ Unspent balance from last year : \_\_\_\_\_
- ◆ Funds received in current year : \_\_\_\_\_
- ◆ Interest accrued : \_\_\_\_\_
- ◆ Total funds available : \_\_\_\_\_

**Annexure-XII-E**

**PROGRESS OF AGRI- CLINICS AND AGRI- BUSINESS CENTRE SCHEME- NTI WISE  
REPORT**

**NATIONAL INSTITUTE OF AGRICULTURAL EXTENSION MANAGEMENT  
( MANAGE ) , HYDERABAD**

Year : \_\_\_\_\_ Month : \_\_\_\_\_

Sl. No. (1)	Name and Address of NTIs (2)	State (3)	Number of batches		Number of candidates trained			Number of DPRs submitted			Number of ventures established			Loans sanctioned (Nos.)		Subsidy released (Nos)		Funds released to NTI by MANAGE (In Rs.)			Interface with	
			Current year (4)	Cumulative (5)	Current month (6)	Current year (7)	Cumulative (8)	Current month (9)	Current year (10)	Cumulative (11)	Current month (12)	Current year (13)	Cumulative (14)	Current Year (15)	Cumulative (16)	Current Year (17)	Cumulative (18)	Current month (19)	Current year (20)	Cumulative (21)	ATM A (2)	Banks (2)
1																						
2																						
...																						
112																						
Total																						

**Annexure-XII-F**

**PROGRESS OF AGRI-CLINICS & AGRI-BUSINESS CENTRES-REPORT ON SUBSIDY  
DISTRIBUTION/FUND RELEASE/FUND UTILIZATION/USB  
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT ( NABARD,  
HEAD OFFICE, MUMBAI**

**STATUS AS ON ----- ( Amt in Rs. lakh) -----**

Sl.No	State/UT	Brief Description of Type of Projects	No. of Schemes	TFO Sanctioned	Bank Loan	Agri Entrepreneurs Contribution	Total amt. of eligible subsidy	Subsidy Released		
								Advance subsidy	Final subsidy	Total Subsidy
1										
2										
3										
..										
..										
..										
36										
<b>Total</b>										

		<b>(in Lakh)</b>
<b>Subsidy Amt. Released by GoI during .....</b>		
<b>Amt. claimed as subsidy against pending claims</b>		
<b>Amt. of Refund Recd. during .....</b>		

**DETAILS OF SUBSIDY RELEASE ( Cumulative)****( in Lakh)**

<b>A</b>	<b>SUBSIDY RECEIVED FROM GOI</b>	
<b>B</b>	<b>REFUNDS OVER THE YEARS ADDED BACK TO THE REGISTER BALANCE</b>	
<b>C</b>	<b>SUBSIDY RELEASED TO BANKS</b>	
<b>D</b>	<b>PROMOTIONAL EXPENSES DURING THE YEARS FROM 2010 to .....</b>	
<b>E</b>	<b>PROMOTIONAL EXPENSES DURING THE YEAR .....</b>	
<b>F</b>	<b>SUBSIDY RECOMMENDED FOR RELEASE TO BANKS</b>	
<b>G</b>	<b>BALANCE SUBSIDY AVAILABLE WITH NABARD</b>	



Annexure-XII-G-1

**PROGRESS OF AGRI-CLINICS & AGRI-BUSINESS CENTRES-SUBSIDY  
DISTRIBUTION-GENDER & CATEGORY WISE  
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT ( NABARD) ,  
HEAD OFFICE, MUMBAI**

STATUS AS ON .....

( Amt in Rs. lakh)

Sl.No.	State/UT	SC				ST				PWP				General				Total Subsidy			
		M		F		M		F		M		F		M		F		M		F	
		NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA
1																					
2																					
3																					
..																					
....																					
36																					
Total																					

**Note: PWP; Physically Weak Person, M-Male, F-Female, NC- Number of Claims, SA-Subsidy Amount**

Annexure-XII-G-2

**PROGRESS OF AGRI-CLINICS & AGRI-BUSINESS CENTRES-SUBSIDY  
DISTRIBUTION-GENDER & CATEGORY WISE  
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT ( NABARD) ,  
HEAD OFFICE, MUMBAI**

FORTHEMONTH ..... ( Amt in Rs. lakh)

Sl.No.	State/UT	SC				ST				PWP				General				Total Subsidy			
		M		F		M		F		M		F		M		F		M		F	
		NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA	NC	SA
1																					
2																					
3																					
..																					
....																					
36																					
Total																					

**Note: PWP; Physically Weak Person, M-Male, F-Female, NC- Number of Claims, SA-Subsidy Amount**

## Annexure-XII-H-1

**PROGRESS OF AGRI-CLINICS & AGRI-BUSINESS CENTRES-SUBSIDY  
DISTRIBUTION/BENEFICIARY WISE  
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD) ,  
HEAD OFFICE, MUMBAI  
STATUS AS ON..... ( Amt in Rs. lakh)**

No.	Name of the beneficiary	Address	Category	District	State	Project	TFO of the project	Bank loan sanction date	Bank loan amount	Total eligible subsidy	Date of Inspection	Subsidy sanction date	Amount of subsidy released	Date of Subsidy release
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	

## Annexure-XII-H-2

**PROGRESS OF AGRI-CLINICS & AGRI-BUSINESS CENTRES-SUBSIDY  
DISTRIBUTION/BENEFICIARY WISE  
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD) ,  
HEAD OFFICE, MUMBAI  
FOR THE MONTH OF .....  
( Amt in Rs. lakh)**

No.	Name of the beneficiary	Address	Category	District	State	Project	TFO of the project	Bank loan sanction date	Bank loan amount	Total eligible subsidy	Date of Inspection	Subsidy sanction date	Amount of subsidy released	Date of Subsidy release
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	

Annexure XIII

**CONSOLIDATED CLAIM FORM FROM THE FINANCING BRANCH OF THE BANK  
THROUGH ITS CONTROLLING OFFICE FOR RELEASE OF COMPOSITE SUBSIDY IN  
RESPECT OF REVISED AGRI CLINIC & AGRI BUSINESS CENTRES (AC&ABC)  
SCHEME**

( To be submitted to the Regional Office of NABARD concerned)

NAME AND ADDRESS OF THE BANK/BRANCH :										
MONTH/YEAR OF CLAIM:										
DISTRICTS COVERED:										
TOTAL AMOUNT OF CURRENT CLAIM(Rs. lakhs):										
DETAILS OF CURRENT CLAIM:										
		(Rs in Lakh)								
Sl.	PARTICULARS	1	2	3	4	5	6	7	8	9
1	Name and address of the Entrepreneur									
2	Whether SC/ST/Women /North-Eastern Region/ Hill States J&K, H.P., Uttarakhand									
3	Period (dates) & Institute of training & ID. No.									
4	Loan A/c No.									
5	Date of Sanction									
6	Purpose of Loan/Nature of activity									
7	Total Financial Outlay (Rs) as per Project Report									
a)	Capital Investment amount (Rs)									
b)	Working capital investment amount (Rs)									
c)	Margin money (Rs)									
8	Amount of Loan Sanctioned (Rs)									
a)	Term Loan (Rs)									
b)	Working Capital Loan (Rs)									
9	Repayment Schedule prescribed									
10	Security									
11	Date of first instalment of loan released									
12	Date (s) of Inspection									
13	Composite Subsidy amount eligible (Rs)									
14	Composite Subsidy amount claimed (Rs)									
15	Any other information									

♦ We undertake having complied with all the instructions contained in Compendium of Instructions issued by Government of India on the Revised ACABC Scheme while sanctioning above proposals.

2. We request you to release an amount of Rs..... ( Rupees.....)  
as Composite Subsidy in respect of the above entrepreneurs.

Place:

Date:

Branch Manger  
Seal and Signature

Encl: ( 1) Bank's sanctioned letter ( 2) Brief project profile

Controlling Officer

Seal and Signature

**(For the use of NABARD RO)**

The above claim is scrutinized. HO is requested to confirm the release of upfront composite subsidy amount of Rs. .... ( Rupees ..... Only) to be released to ( Name of Bank)

Signature)

AGM/DGM

( NABARD, RO) .....

( For the use of ICD, NABARD HO)

Release of Subsidy - Confirmation

RETURN E-MAIL MESSAGE

Date

FROM: CGM, ICD, NABARD, HO, MUMBAI

FOR: CGM/GM/OIC, REGIONAL OFFICE

NABARD

ACABC - Release of upfront composite subsidy - confirmation

The claim no. -----is admitted ( Ref. Claim No. -----For upfront composite subsidy) . Since sufficient funds are available with NABARD, under the scheme, the above proposal of upfront composite subsidy amount of ..... ( Rupees....only) is confirmed for release.

AGM/DGM

ICD, NABARD-HO, Mumbai

Date:

**CONSOLIDATED CLAIM FORM FROM THE FINANCING BRANCH OF THE BANK  
THROUGH CONTROLLING OFFICE FOR RELEASE OF COMPOSITE SUBSIDY IN  
RESPECT OF AGRI CLINICS & AGRI BUSINESS CENTRES SEEKING SECOND LOAN  
AS PER REVISED GUIDELINES - 2025 OF THE AC&ABC SCHEME**

NAME AND ADDRESS OF THE BANK/BRANCH :								
MONTH/YEAR OF CLAIM:								
DISTRICTS COVERED:								
TOTAL AMOUNT OF CURRENT CLAIM (Rs. lakhs):								
DETAILS OF CURRENT CLAIM:								
		(Rs. lakh)						
Sl.	PARTICULARS	1	2	3	4	5	6	7
1	Name and address of the Entrepreneur							
2	Whether SC/ST/Women /North-Eastern Region/ Hill States J&K, H.P., Uttarakhand							
3	Period (dates) & Institute of training under ACABC Scheme – ID No.							
4	<b>Details of first loan</b>							
i	Loan A/c No.							
ii	Purpose of Loan/Nature of activity							
iii	Total Financial Outlay (Rs) as per Project Report							
iv	Margin money (Rs)							
v	Amount of Bank Loan Sanctioned (Rs)							
vi	Date of Sanction of Loan							
vii	Particulars of Subsidy claimed & received (Rs)							
	a. Capital Subsidy (Rs)							
	b. Interest Subsidy (Rs)							
	c. Total Subsidy /Composite subsidy Received (Rs)							
5	<b>Details of Current loan</b>							
i	Loan A/c No.							
ii	Purpose of Loan/Nature of activity							
iii	Total Financial Outlay (Rs)							
	a. Capital Investment (Rs)							
	b. Working capital investment (Rs)							
iv	Margin money (Rs)							
v	Amount of Loan Sanctioned (Rs)							
	a. Term Loan (Rs)							
	b. Working Capital Loan (Rs)							
vi	Date of Sanction							
vii	Repayment Schedule prescribed (Rs)							
viii	Security							
6	Composite Subsidy amount [Sum of previous loan and current loan TFO for subsidy purpose be limited to Rs. 20 lakh (Rs. 25 lakh in case of extremely successful cases)]							
i	Total financial outlay for both the loans (Rs)							
ii	Eligible composite subsidy for both the loans (Rs)							
iii	Subsidy released for first loan(Rs)							
iv	Balance eligible subsidy claimed for second loan (Rs)							



**( To be submitted to the concerned Regional Office of NABARD)**

- ◆ We undertake having complied with all the instructions contained in Compendium of Instructions issued by Government of India on the Revised ACABC Scheme while sanctioning above proposals.
- ◆ We request you to release an amount of ..... ( Rs.....) as upfront composite subsidy for second loan in respect of the above entrepreneurs.

Place:

Date:

Branch Manger

Seal and Signature

Encl: ( 1) Bank's sanctioned letter ( 2) Brief project profile

Controlling Officer

Seal and Signature

**( For the use of NABARD RO )**

The above claim is scrutinised. HO is requested to confirm the release of upfront composite subsidy amount of Rs.----- ( Rupees .----- Only) for second loan to be released to ( Name of Bank)

Signature

AGM/DGM

NABARD-RO.-----

( For the use of ICD, NABARD HO)

Release of Subsidy - Confirmation

RETURN E-MAIL MESSAGE

Date:

FROM: CGM, ICD, NABARD, HO, MUMBAI

FOR: CGM/GM/OIC, REGIONAL OFFICE

NABARD

**ACABC- Release of upfront composite subsidy for second loan- confirmation**

The claim No.is admitted ( Ref. Claim No-----For upfront composite subsidy for second loan) . Since sufficient funds are available with NABARD, under the scheme, the above proposal of upfront composite subsidy for second loan amount of Rs. ----- ( Rupees -----only) is confirmed for release.

AGM/DGM

ICD, NABARD-HO, Mumbai

Date:

**FORMAT FOR UTILIZATION CERTIFICATE - COMPOSITE SUBSIDY  
( FOR THE USE OF FINANCING BANK TO BE SUBMITTED TO THE  
REGIONAL OFFICE OF NABARD)**

**SCHEME FOR SETTING UP OF AGRICLINICS & AGRIBUSINESS CENTRES**

1	Name, address and location of the beneficiary and project				
2	Name of the financing bank				
3	Name & address of the financing branch				
4	Date of sanction of loan by bank				
5	Date of verification by Joint Verification Team				
6	Date of commission of the unit				
7	Total financial outlay (Rs)				
8	Margin Money (Rs)				
9	Bank loan (Rs)				
10	Rate of interest charged by the financial bank (% p.a.)				
11	<b>Subsidy details</b>				
	Composite Subsidy received from NABARD		Subsidy amount (Rs)	Date of Receipt	Date of credit to the Borrowers account of Subsidy Reserve Fund account
	Advance subsidy				
	Final subsidy				
12	Brief description	of facilities created with capacity etc.			
13	The bank has / has not availed refinance from NABARD				

This is to certify that the full amount of composite subsidy received in respect of the above project has been fully utilized ( by way of crediting to the « Subsidy Reserve Fund Account - borrower - wise) and adjusted in the books of account under the sanctioned terms and conditions of the project within the overall guidelines of the scheme.

Place :

Date :

( \_\_\_\_\_ )

Seal & Signature of the Branch Manager  
( Financing bank)

## CRITERIA FOR SELECTION OF AGRIPRENEURS FOR AWARDS UNDER AC&ABC SCHEME

Sl. No.	Criteria	Weightage (Marks)
<b>I.</b>	<b>Gender</b>	
1.	Women Agripreneur	<b>10</b>
<b>II.</b>	<b>Extension Coverage</b>	
2.	Number of farmers covered for providing Extension services.	<b>Maximum 35</b>
	i. Up to 300	5
	ii. 301 to 1500	10
	iii. 1501 to 3000	15
	iv. 3001 to 5000	20
	v. 5001 to 10000	25
	vi. 10001 to 20000	30
	vii. More than 20000	35
<b>III.</b>	<b>Intensity of benefits to farmers</b>	<b>Maximum 40</b>
3.	Contribution for promotion of Commodity Interest Groups/ Farmers Producers Company	10
4.	Contribution for providing Market Intelligence to farmers	4
5.	Contribution for promoting Farmers' Linkages with buyers	4
6.	Contribution for Agripreneur purchasing Farm produce directly from farmers	6
7.	Contribution for establishment of Export Oriented Agri-Venture	4
8.	Contribution for promoting processing and value addition activities	5
9.	Technologies developed by Agripreneur	5
10.	Innovations in agribusiness model	2
<b>IV.</b>	<b>Employment creation</b>	<b>Maximum 8</b>
11.	Employment created	
	i. Up to 6 persons	2
	ii. 7 to 12 persons	4
	iii. 13 to 20 persons	6
	iv. More than 20 persons	8
<b>V.</b>	<b>Strength of Agribusiness Model</b>	<b>Maximum 7</b>
12.	Loan amount received from Banks	Maximum 2
13.	Net Income from the Agri-venture	Maximum 2
	Up to Rs.10 lakhs	1
	Rs.10 to Rs. 25 lakhs	1.5
	More than Rs. 25 lakhs	2
14.	Annual turnover of agribusiness	Maximum 3
	i. Up to Rs. 10 lakhs	1
	ii. Rs. 10 lakhs to Rs. 20 lakhs	2
	iii. Rs. 20 Lakhs to Rs. 30 lakhs	2.5
	v. More than Rs. 30 lakhs	3
	<b>Total Marks</b>	<b>100</b>

### CRITERIA FOR SELECTION OF NODAL TRAINING INSTITUTES FOR AWARDS UNDER AGRI-CLINICS & AGRI-BUSINESS CENTRES PROGRAMME:

S. No	Criteria	Weightage (Marks)
<b>I</b>	<b>Background of Nodal Officer</b>	<b>Maximum -7</b>
	a. Nodal Officer with agriculture background	5
	b. Women Nodal Officer with agriculture background	7
<b>II</b>	<b>Outreach and Inclusivity</b>	<b>Maximum-35</b>
<b>II-i</b>	<b>Number of training programmes conducted in last 3 years</b>	Maximum -10
	a. 09 Training programs with at least 3 programmes in each year	3
	b. 10-15 training programs with at least 3 programmes in each year	5
	c. More than 15 training programs with at least 3 programmes in each year	10
<b>II-ii</b>	<b>Candidates trained in last 3 years</b>	Maximum -10
	a. Less than 250 candidates	5
	b. 255-355 candidates in last 3 years	7
	c. More than 355 candidates	10
<b>II-iii</b>	<b>Success Rate on venture establishment in last 3 years</b>	Maximum-10
	a. Upto 50%	5
	b. 51-75%	7
	c. Above 75%	10
<b>II-iv</b>	<b>Number of nominations in RTPs during last 3 years</b>	Maximum-5
	a. Upto 15 agripreneurs	1
	b. 16-30 agripreneurs	3
	c. More than 30 agripreneurs	5
<b>III</b>	<b>Hand holding Support provided</b>	<b>Maximum-35</b>
<b>III-i</b>	<b>Hand holding amount received during last 3 years</b>	Maximum-10
	a. Received the first instalment for only a few candidates established ventures	3
	b. Received only the first instalment for all the candidates established ventures	5
	c. Received the first instalment for all the candidates and second instalment for few candidates established ventures	7
	d. Received the first and second instalments for all the candidates established ventures	10
<b>III-ii</b>	<b>Bank loans sanctioned (based on total success stories) during last 3 years</b>	Maximum-15
	a. 1%- 5 % of established projects	5
	b. 6% to 10 % of established projects	10
	c. More than 10% of established projects	15
<b>III-iii</b>	<b>Subsidy extended during last 3 years</b>	Maximum-10
	a. Less than 5% of established projects	5
	b. 5-10% of established projects	7
	c. More than 10% of established projects	10
<b>IV</b>	<b>Effectiveness of Entrepreneurial Skill Management</b>	<b>Maximum-10</b>
<b>IV-i</b>	<b>Documentation and publication of success stories during last 3 years</b>	Maximum-7
	a. Less than 25 success stories	3
	b. 25 success stories	5
	c. More than 25 success stories	7
<b>IV-ii</b>	<b>Number of Categories of Agri-business established during last 3 years</b>	Maximum-3
	a. Only one type of venture	1
	b. 2-5 types of ventures	2
	c. More than 5 types of ventures	3
<b>V</b>	<b>General performance Assessment in last 3 years</b>	<b>Maximum-13</b>
	a. Submission of DPRs	Maximum -5
	i. Less than 55 nos per year	1
	ii. 56-75 nos per year	3
	iii. More than 75 nos per year	5
	b. Less than 5% drop out	Maximum -2
	c. 90-100% attendance	Maximum -3
	d. Faculty numbers	Maximum -3
	i. All guest faculties	1
	ii. 1-3 own faculties and remaining guest faculties	2
	iii. All own faculties	3
	<b>Total Marks</b>	<b>100</b>

Annexure- XVIII

**REVISED TRAINING CURRICULUM UNDER AGRI-CLINICS AND AGRI-BUSINESS  
CENTERS (AC&ABC) SCHEME**

S. No.	Particulars	Days	Percentage
<b>1. Self- transformation Curriculum</b>			
	Registration, Induction and Orientation on AC&ABC Scheme, Interpersonal relationship, leadership, communication, Stress management, Group dynamics, Conflict management, Time management, Small enterprise management, SWOT, Ethics of Business, Interaction with established agripreneurs, business design strategic, challenges in business, introduction of social/inclusion enterprises, Start-up & Incubation facilities, introduction of rules and regulation Tax/GST etc. ICT-MS-Word, Internet access. Writing, Reading and Oral communication Skill	<b>6 days</b>	<b>13.33%</b>
<b>2. Specific Domain Skills/Technical Skills</b>			
	Introduction of Agro-ecological zone in India, Zone-wise group discussion on major crops and practices, Soil, package of practices of major crops, Horticulture, Value addition, Pest Management, Disease management, Weeds management, License, act & regulation, Seeds, Bio-inputs, Chemical inputs, Agri-marketing, Animal health & Artificial Insemination, Livestock entrepreneurship, Poultry, Sericulture, Apiculture, farm mechanization, Micro-Irrigation, Plasticulture, Fishery & aquaculture, Agri-tourism, Warehouse management, Contract farming, Agri-journalism.	<b>8 days</b>	<b>17.77%</b>
<b>3. Entrepreneurial and Management Skills</b>			
	Project identification, tools & technique, market survey, preparation of business plan, cost estimation, account and finance, digital marketing & product development, Bank Volunteer, Grievances, Hands-on- experiences, Project analysis tools, translating business plan into DPR, Finalizing detailed project report (DPR), Forwarding DPR to MANAGE, Incorporation of feedback into DPR, Submission of DPR to respective bank.	<b>25 days</b>	<b>55.55%</b>
<b>4. Extension strategies for Agri-entrepreneurship</b>			
	Preparation and Operationalization of strategic research extension plan (SREP), Extension planning, writing skills in success stories, Introduction of Govt. Scheme, Flagship program of Animal Husbandry, Agriculture and Fishery, National Food Security Mission (NFSM), Work with line department ATMA, Credit & Subsidy scheme, IT enabled agricultural extension advisory services, Exposure visit to KCC, KVK, ICAR Institute, line department and private agri-companies etc.	<b>6 days</b>	<b>13.33%</b>
		<b>45 days</b>	<b>100 %</b>

## DETAILS OF DAY TO DAY SESSION UNDER AGRI-CLINICS & AGRI-BUSINESS CENTERS ( AC&ABC) SCHEME

Day Session - I ( 9.30 am-11am)

Session - II ( 11.30 am-1 pm)

Session - III ( 2 pm-3.30 pm)

Session - IV ( 4 pm-5.30 pm)

Day	Session - I (9.30 am-11am)	Session - II (11.30 am-1 pm)	Session - III (2 pm-3.30 pm)	Session - IV (4 pm-5.30 pm)
1.	<b>Registration</b> <ul style="list-style-type: none"> <li>Inauguration</li> <li>Video on Agripreneurs</li> </ul>	<b>Induction and Orientation</b> <ul style="list-style-type: none"> <li>AC&amp;ABC Scheme &amp; Use of <a href="http://www.agriclinics.net">www.agriclinics.net</a></li> <li>MANAGE activities, GoIScheme Overview</li> </ul>	<b>Agro-ecological zone in India:</b> <ul style="list-style-type: none"> <li>Introduction of Agro-ecological zone in India</li> <li>Zone-wise group discussion on major crops and practices</li> </ul>	<b>ICT :</b> <ul style="list-style-type: none"> <li>MS –WORD</li> <li>Internet access</li> </ul>
2.	<b>Interpersonal Relation</b> <ul style="list-style-type: none"> <li>Introduction to Interpersonal Relations</li> <li>Analysis Relations of different ego states</li> <li>Analysis of Transactions,</li> <li>Analysis of Life position</li> </ul>	<b>Leadership:</b> <ul style="list-style-type: none"> <li>Introduction to Leadership</li> <li>Leadership Power</li> <li>Leadership Styles</li> <li>Leadership in Administration.</li> </ul>	<b>Communication:</b> <ul style="list-style-type: none"> <li>Introduction to Communication</li> <li>Flow of Communication, Listening</li> <li>Barriers of Communication &amp; How to overcome barriers of communication.</li> </ul>	<b>ICT :</b> <ul style="list-style-type: none"> <li>MS –WORD</li> <li>Internet access</li> </ul>
3.	<b>Stress Management:</b> <ul style="list-style-type: none"> <li>Introduction to Stress</li> <li>Causes of Stress</li> <li>Impact &amp; Management of Stress</li> </ul>	<b>Group Dynamics:</b> <ul style="list-style-type: none"> <li>Importance of groups in organization and Team Interactions in group</li> <li>Team Building</li> <li>Decision Taking</li> <li>Interaction with the Team, How to build a good team?</li> </ul>	<b>Marketing and Hazards/risk management :</b> <ul style="list-style-type: none"> <li>Introduction to Risk &amp; Conflict, Causes of Conflict in various enterprises,</li> <li>Managing Risk &amp; Conflict</li> </ul>	<b>Time Management:</b> <ul style="list-style-type: none"> <li>Time as a Resource</li> <li>Identify Important Time Wasters</li> <li>Individual Time Management Styles</li> <li>Techniques for better management</li> </ul>
4.	<b>Small enterprise Management</b> <ul style="list-style-type: none"> <li>Small Enterprise Management</li> <li>SWOT Analysis</li> <li>Book keeping process</li> </ul>	<b>Personal value and Ethics</b> <ul style="list-style-type: none"> <li>Ethics in Business</li> </ul>	<b>Planning in Extension:</b> <ul style="list-style-type: none"> <li>Preparation and operationalization of Strategic Research Extension Plan (SREP)</li> </ul>	<b>Writing Skills:</b> <ul style="list-style-type: none"> <li>Writing, reading and Oral communication Skill</li> <li>News Papers / agriculture Magazines</li> </ul>
5.	<b>Interaction with successful agri-preneurs (at least 4) from different sectors – reflecting on their success</b>			
6.	<b>Design strategy:</b> <ul style="list-style-type: none"> <li>Design thinking for business strategy and entrepreneurship</li> </ul>	<b>Challenges in business:</b> <ul style="list-style-type: none"> <li>Enterprise Development Challenges and mitigation strategies</li> </ul>	<b>Introduction of Entrepreneurship:</b> <ul style="list-style-type: none"> <li>Basics of Social /Inclusive Entrepreneurship ( Case Studies)</li> </ul>	<b>Introduction to rule/regulation:</b> <ul style="list-style-type: none"> <li>Acts, Rules and Regulations related to Agricultural</li> <li>GST, Income Tax Returns</li> <li>Agriculture Land Revenue Records</li> </ul>
7.	<b>Sunday 1. – Homework, Assignments, Readings and Personal work</b>			
8.	<b>Soils:</b> <ul style="list-style-type: none"> <li>Soil types and their management</li> <li>Soil sampling</li> <li>Soil and water testing Advisory</li> </ul>	<b>Package of Practices:</b> <ul style="list-style-type: none"> <li>Major Crops (agriculture) of the area and Post-harvest Technology</li> </ul>	<b>Horticulture</b> <ul style="list-style-type: none"> <li>Package of practices of major Vegetables, Fruits, Flowers, Cash crops, Medicinal and Aromatic crops of the area</li> </ul>	<b>Bi-product Value addition &amp; Management :</b> <ul style="list-style-type: none"> <li>Fruit</li> <li>Spices</li> <li>Dairy</li> </ul>
9.	<b>Pest Management :</b> <ul style="list-style-type: none"> <li>Important Pests of Major Crops - Causes, Symptoms and Control measures</li> <li>Integrated Pest Management (IPM).</li> <li>Methods of Pesticide application</li> <li>Identification of useful and harmful insects</li> </ul>	<b>Disease management:</b> <ul style="list-style-type: none"> <li>Important diseases of Major Crops - Causes, Symptoms and Control measures</li> <li>Integrated disease Management (IDM)</li> <li>Methods of seed treatments and application of fungicides</li> </ul>	<b>Weeds Management</b> <ul style="list-style-type: none"> <li>Types of weeds</li> <li>Identification and management of weeds (including chemical, biological and mechanical control)</li> </ul>	<b>License procedure and act:</b> <ul style="list-style-type: none"> <li>Seed act</li> <li>Insecticide act</li> <li>Fertilizer Act.</li> <li>Bio-Input certification</li> </ul>
10.	<b>Seed:</b> <ul style="list-style-type: none"> <li>Seed Producing Companies-technical Head</li> </ul>	<b>Bio-Input production and management</b> <ul style="list-style-type: none"> <li>Bio Agri Inputs Company - Technical Head</li> </ul>	<b>Chemical Input</b> <ul style="list-style-type: none"> <li>Input Retail Stores – Coromandel (any one)</li> </ul>	<b>Agri-Marketing</b> <ul style="list-style-type: none"> <li>Millet Marketing</li> <li>Organic produce marketing</li> </ul>



11	<b>Livestock entrepreneurship</b> <ul style="list-style-type: none"> <li>Animal health &amp; Artificial Insemination</li> <li>Package of practices of Animal Husbandry Enterprises Dairy, goat, sheep &amp; piggery</li> </ul>	<b>Poultry:</b> <ul style="list-style-type: none"> <li>Types of poultry</li> <li>Management practices (inputs management)</li> <li>Feed &amp; Fodder</li> <li>Medicine and vaccination</li> </ul>	<b>Sericulture:</b> <ul style="list-style-type: none"> <li>Complement package of practices on Sericulture</li> <li>Introduction to Project proposal</li> </ul>	<b>Apiculture – Bee keeping</b> <ul style="list-style-type: none"> <li>Complement package of practices on Apiculture</li> <li>Introduction to Project proposal</li> </ul>
12	<b>Farm-Mechanization:</b> <ul style="list-style-type: none"> <li>Farm Implements and Equipment's,</li> <li>Repairing &amp; Maintenance of Farm</li> <li>Implements</li> <li>Custom Hiring Centre</li> <li>Solar-based agri-entrepreneurship</li> </ul>	<b>Micro-Irrigation:</b> <ul style="list-style-type: none"> <li>Types of irrigation in agriculture</li> <li>Micro-Irrigation System in agriculture</li> <li>Hydroponic</li> </ul>	<b>Plasticulture:</b> <ul style="list-style-type: none"> <li>Playhouse/shade net/tunnel net</li> <li>Mulching /types of mulching</li> <li>Water harvesting structures (Use of poly propylene material)</li> </ul>	<b>Fishery&amp; Aquaculture:</b> <ul style="list-style-type: none"> <li>Basics of fishery</li> <li>Shrimp farming</li> <li>Feeds &amp;Medicine</li> </ul>
13	<b>Agri-tourism &amp; entrepreneurship</b> <ul style="list-style-type: none"> <li>Agri-tourism</li> <li>Eco-tourism</li> </ul>	<b>Warehouses Management</b> <ul style="list-style-type: none"> <li>Warehouses functions and management</li> </ul>	<b>Contract Farming:</b> <ul style="list-style-type: none"> <li>Complete package of practices for contract farming</li> </ul>	<b>Agri-Journalism</b> <ul style="list-style-type: none"> <li>Printing, Digital, Social Media</li> <li>Project proposal on Mushroom farming</li> </ul>
14	<b>Sunday 2. – Homework, Assignments, Readings and Personal work</b>			
15	<b>Project Identification:</b> <ul style="list-style-type: none"> <li>Resources Analysis and Counselling</li> <li>Project identification, profile preparation</li> <li>Presentations and Counselling</li> </ul>	<b>Project Identification:</b> <ul style="list-style-type: none"> <li>Resources Analysis and Counselling</li> <li>Project identification, profile preparation</li> <li>Presentations and Counselling</li> </ul>	<b>Tools &amp; Technique:</b> <ul style="list-style-type: none"> <li>Briefing on tools and techniques of market survey</li> <li>Briefing on Check list for data collection</li> <li>Dos and Don'ts during hands-on-experience</li> </ul>	<b>Tools &amp; Technique:</b> <ul style="list-style-type: none"> <li>Briefing on tools and techniques of market survey</li> <li>Briefing on Check list for data collection</li> <li>Dos and Don'ts during hands-on-experience –</li> </ul>
16	Exposure to DA& FW flagship scheme implemented at district level ( Soil Health Card, Crop Insurance, RKVY, Seed bank and all etc.) with State Agriculture and Allied department			
17	Exposure to DA& FW flagship scheme implemented at district level ( Soil Health Card, Crop Insurance, RKVY, Seed bank and all etc.) with State Agriculture and Allied department			
18	Market Survey – Business / Activity Overview (Collecting data from secondary sources of information to find out scope for the proposed Business Activity and essential information for preparation Business plan			
19	Market Survey – Business / Activity Overview (Collecting data from secondary sources of information to find out scope for the proposed Business Activity and essential information for preparation Business plan			
20	Market Survey – Business / Activity Overview (Collecting data from secondary sources of information to find out scope for the proposed Business Activity and essential information for preparation Business plan			
21	<b>Sunday 3. – Homework, Assignments, Readings and Personal work</b>			
22	<b>Account &amp; Finance</b> <ul style="list-style-type: none"> <li>Ledger &amp; book keeping</li> </ul>	<b>Marketing &amp; product Development</b> <ul style="list-style-type: none"> <li>Digital marketing</li> <li>Method demonstration</li> <li>Result Demonstration</li> </ul>	<b>Bank Volunteer:</b> <ul style="list-style-type: none"> <li>Banking facilitators</li> <li>a "Business and Extension opportunity" for Agripreneur</li> </ul>	<b>Grievances redressal mechanism in Banks</b> <ul style="list-style-type: none"> <li>RTI /Ombudsman etc.</li> </ul>
23	<b>Govt. Scheme :</b> <ul style="list-style-type: none"> <li>National Horticulture Mission (NHM)</li> </ul>	<b>Flagship programs</b> of Dept. of Animal Husbandry, GoI and of respective State	<b>Flagship programs</b> of Dept. of Fisheries, GoI and of respective State	<ul style="list-style-type: none"> <li>National Food Security Mission (NFSM)</li> </ul>
24	<b>Work with Line department:</b> <ul style="list-style-type: none"> <li>How to work effectively with ATMA and to organize Farm Schools- PD ATMA</li> </ul>	<b>Source of Credit &amp; Subsidy:</b> <ul style="list-style-type: none"> <li>Rural Credit/funds</li> <li>Crop Insurance</li> <li>Access of subsidies scheme – Bankers/ NABARD</li> </ul>	<b>IT Enabled Agricultural Extension Advisory Services</b> <ul style="list-style-type: none"> <li>Visit to KCC</li> </ul>	<b>IT Enabled Agricultural Extension Advisory Services</b> <ul style="list-style-type: none"> <li>Introduction of Mobile App/e-tablet)</li> </ul>
25	Exposure visit to KCC			
26	Exposure Visit to KVK			
27	Exposure Visit to State Department of Agriculture			
28	<b>Sunday-4: Homework, Assignments, Readings and Personal work</b>			
29	Hands-on-experience/Internship with respective Agri-business companies & established agri-preneur / – Interaction with the promoter and understanding each process thoroughly and record the observations – seek clarifications – amend the business plan accordingly			
30	Hands-on-experience/Internship with respective Agri-business companies/established agri-preneur– Interaction with the promoter and understanding each process thoroughly and record the observations – seek clarifications – amend the business plan accordingly			
31	Hands-on-experience/Internship with respective Agri-business companies/established agri-preneur – Interaction with the promoter and understanding each process thoroughly and record the observations – seek clarifications – amend the business plan accordingly			
32	Preparation of business plan based on the data / information collected during Market Survey/Internship			
33	Project outline and financial analysis tools – lecture cum case study / case exercises			
34	Translating Business Plan in to Detailed Project Report (DPRs)			
35	<b>Sunday-5: Homework, Assignments, Readings and Personal work</b>			
36	Finalizing Detailed Project Reports (DPRs)			
37	Finalizing Detailed Project Reports (DPRs)			
38	Finalizing Detailed Project Reports (DPRs)			
39	Finalizing Detailed Project Reports (DPRs)			
40	Finalizing Detailed Project Reports (DPRs)			
41	Finalizing Detailed Project Reports (DPRs) and forwarding to MANAGE			
42	<b>Sunday-6: Homework, Assignments, Readings and Personal work</b>			
43	Finalizing Detailed Project Reports (DPRs) and gets Feedback from MANAGE			
44	Presentation of DPR and submission to respective bankers			
45	Valedictory program and distribution of Certificate			

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