

Revised Agri-Clinics and Agri-Business Centres (ACABC) Scheme-2010



सत्यमेव जयते

Government of India
Ministry of Agriculture
Department of Agriculture & Cooperation

**REVISED AGRI-CLINICS AND AGRI-BUSINESS CENTRES
(ACABC) SCHEME - 2010**



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**DEPARTMENT OF AGRICULTURE & COOPERATION
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COMPENDIUM OF INSTRUCTIONS FOR IMPLEMENTING REVISED AGRI-CLINICS AND AGRI-BUSINESS CENTRES (ACABC) SCHEME - 2010

1. OBJECTIVES OF THE SCHEME

- 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 agri-preneur, local needs and affordability of target group of farmers;
- To support agricultural development; and
- To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses.

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.

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:

- 3.1.** Graduates in agriculture and allied subjects from SAUs/ Central Agricultural Universities/ Universities recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Government of India on recommendation of the State Government.
- 3.2.** Diploma (with at least 50% marks)/ Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Government of India on recommendation of the State Government.
- 3.3.** Biological Science Graduates with Post Graduation in Agriculture & allied subjects.
- 3.4.** Degree courses recognized by UGC having

more than 60 percent of the course content in Agriculture and allied subjects.

- 3.5.** Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities.
- 3.6.** Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55% marks.

The scheme covers full financial support for training and handholding, 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. Press advertisement inviting application from eligible institutions will be issued once in a year, 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. After initial scrutiny of applications (received in the format provided at **Annexure II**) by MANAGE, eligible Institutions shall be visited 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, Zilla Parishad Chairman or a member of Zilla Parishad representing the Chairman, Lead Bank and NABARD. Director, MANAGE will be the chairman of the team. A quorum of three members will suffice. Recommended Institutions 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 DAC representative. Selection of NTIs shall be based on the criteria given in **Annexure-III**. In order to encourage submission of applications by organizations willing to be selected as NTIs without personally visiting MANAGE, a mechanism for submitting applications online will be made in

<http://www.agriclinics.net/guidelines/annexure-ii.pdf>

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 (on long-term basis) 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 and

having at least 3 years' experience in agri-entrepreneurship development

- (v) Private firms must have an annual turnover of minimum of ` 5 lakh for the last 3 years.

4.1.3. MANAGE shall invariably inform DAC about any selection process being undertaken, so that wherever 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 ` 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 web cameras in the class rooms for use by any of the monitoring agencies.

4.2. Process of Selection of Candidates

4.2.1. Call for applications from eligible candidates: Advertisement in local newspapers will be issued under intimation to local employment exchanges separately by the NTI. The NTIs may also give publicity to the scheme through Doordarshan, AIR, Private Television and Radio channels, ATMs, Agricultural Universities, ICAR Institutions, KVKs, Banks, Agriculture Graduate Associations, Agri -Business Companies, Agriculture and allied departments, network of trained / established Agri-preneurs, posters, leaflets etc. Besides, NTIs may adopt any innovative method for giving publicity about the scheme. Candidates can apply in the format prescribed in **Annexure-IV** to the

NTIs personally or by post.

4.2.2. Online applications: In order to encourage submission of applications by candidates for training without personally visiting NTIs for completing enrolment formalities, MANAGE will develop a mechanism for submitting applications online, through its website <http://www.agriclinics.net/onlineform.htm>.

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. MANAGE, Hyderabad is required to provide enrolment facilities at convenient location(s) in coordination with the Registrars of UIDAI or by becoming an UIDAI Registrar. 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 Govt. ID/ passbook of bank or post office/ MGNREGS card/ Kissan photo passbook/ Driving Licence / 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 <http://www.agriclinics.net/mou.htm>, NTIs will advertise in local media 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 4.2.3). This selection process has to be completed within 30 days of allotment. The Screening Committee report, applications of selected candidates and application fee have to be sent to MANAGE immediately after completion of screening and selection.

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 and monitoring by MANAGE/DOE. The training schedule of two months programme should be as per standards (<http://www.agriclinics.net/scheme-training.htm>) 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. Two months 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 individual and collective needs of the entire group while adhering to the prescribed syllabi which is available at www.agriclinics.net/.

4.3.3.2. Facilitate the trainees to choose a venture and to prepare DPR based on market survey, 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. Identification and analysis of farmers' problems and provision 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.

4.3.5. The threshold percentage for success rate for awarding another course to the same NTI shall be 37% overall and 45% during the past one year. However, such a cut-off percentage shall be progressively increased to attain the target of 50% by the year 2011-12. This threshold may be further increased subsequently. 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 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 one month of commencement of training.
- (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.
- (iv) After Completion of training, report on valediction with final feedback of participants.
- (v) Status of the projects submitted to banks, periodically on a web-based form <http://www.agriclinics.net/login.asp>
- (vi) Success / failure stories as and when documented by NTI.

4.3.7. The certificates would be issued by MANAGE to the successful participants through NTIs.

4.4. Revised Training Cost

4.4.1. The revised training cost per trainee shall be limited to ` 35,000/- as depicted in **Annexure-VI**. An additional amount of 10% of approved charges on food, accommodation, honorarium, training expenditure and handholding charges has been provided for North-Eastern States and Hill States (J&K, Uttarakhand

& Himachal Pradesh).

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 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, whichever is less, shall be released on completion of training programme after receipt of expenditure statement. In case of Public NTIs, second instalment shall be released on receipt of final list of participants, one month after the start of the training.

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 <http://www.agriclinics.net/guidelines/traininguc-general.pdf> for general category and www.agriclinics.net/guidelines/trainingucne-hillystates.pdf for North East and hilly states.

4.5.4.

Admission of Expenditure: The utilizations certificate shall be admitted by MANAGE as per the cost norms of ACABC 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 recovering the excess from Bank Guarantee.

4.5.5. Release of Handholding Fund:

4.5.5.1. Half of the handholding amount i.e. ` 2500/- per trained candidate shall be released to the NTI on receipt of list of projects submitted to bank (for candidates who intend to establish the venture with bank finance) along with proof of submission. NTIs must submit Utilizations Certificate for this amount within a year from the date of completion of respective training programmes as per the format available at <http://www.agriclinics.net/guidelines/handholdinguc-allcategories.pdf>

4.5.5.2. Remaining 50 percent of the handholding amount i.e. ` 2500/- per established candidate shall be

released to NTI on receipt of proof for Agri-Venture establishment. The second instalment is given as an incentive and NTI's are required to give receipt to MANAGE for accounting purpose and Utilization Certificate is not needed. In case of self financed Agri-Ventures, NTIs may claim full handholding amount on submission of proof for Agri-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 ` 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 ` 1000/- . This incentive amount may be sent through demand draft or crossed cheque to the candidate through respective NTI on submission of Advance Receipt to MANAGE.

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

4.5.7. Payment of handholding charges to another NTI

4.5.7.1. Presently, the Training Institutes where the candidates undergo training receive the handholding

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 handholding support leading to setting up of venture. While such handholding is to be provided for one year, a trained candidate may know whether the handholding is on the right track.

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 handholding by NTI that trained him, he may opt for subsequent handholding by a different NTI. In such a case, full handholding amount of ` 5000/ - (where even the first instalment would not have been disbursed due to non-submission of DPRs) or 2nd instalment of ` 2,500/- shall be paid to such another NTI, which will be considered for handholding 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 handholding to a candidate not trained by it has to convey its willingness to MANAGE in writing to provide handholding. Confirmation about setting up of a successful venture as a sequel to such handholding 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 handholding 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
- ii. Cumulative Success rate below 35% (except NTIs in J&K and NE States)
- iii. Not starting training within six months from the date of signing MOU
- iv. Not providing handholding activities as per guidelines
- v. Default in submitting UCs for more than a year (to be declared inactive only after receiving UCs)
- vi. Violating the norms of MOU or these 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 two month 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 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 Training

4.7.1. About 500 selected agripreneurs will undergo refresher training every year. 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 - government a l Institutions. Detailed financial norms for refresher courses under ACABC 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. Budget of ` 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 DAC for participation of their representatives in such sensitization programmes.

5. CREDIT SUPPORT

5.1. Linkage with Credit

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

- i) Commercial Banks
- ii) Regional Rural Banks
- iii) State Cooperative Banks
- iv) State Cooperative Agriculture and Rural Development Banks
- v) Such other institutions eligible for refinance from NABARD.

5.2. Project Cost Ceiling

5.2.1. Ceiling of project cost for subsidy has been enhanced to ` 20 lakh for an individual project (25 lakh in case of extremely successful individual projects) and up to ` 100 lakh for a group project.

(Established by a group comprising at least 5 trained persons under the scheme, out of which one could be from Management background). The bank may, nevertheless, subject to their own satisfaction, finance groups formed by 2 or more trained persons under the scheme. (Person with management background can only be included in groups of 5 or more) within the TFO ceiling ` 20 lakh per trained person and overall ceiling of ` 100 lakh, which ever is less 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 ` 35 lakh, subsidy shall be reckoned only on TFO of ` 20 lakh.

5.2.2. To encourage exceptionally successful individual agripreneurs, the project cost limit for subsidy purposes may be extended by ` 5 lakh in addition to the generally applicable project cost limit of ` 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-XVII.pdf>. 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 official.

5.2.3. In order to provide extension services using web-enabled resources of DAC and other agencies, computer, printer and broadband connection (1 mbps at least) should be an integral part of TFO.

5.3. Term Loan:

5.3.1. The term loan 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. Loan sanctioned will be the differential amount between TFO and margin money.

5.3.2. Composite Subsidy will be provided even for low capital investment cases has been introduced (for cases sanctioned by banks on or after 04.08.2010) 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/Bank's policy.

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. In case of loans up to ` 5 lakh, no margin money is required as per present norms.

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 ` 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. Accordingly, up to a loan amount of ` 5 lakh, the loans can be secured against hypothecation of assets created and no further security would be necessary.

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 installment 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 stipulated period, 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, 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.

5.8. 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.

6. SUBSIDY

6.1. Eligibility for Subsidy

6.1.1. In the Pre-revised Scheme, subsidy was admissible in respect of agriculture graduates trained under ACABC scheme on or after April 1, 2004, for fresh investments made after July 9, 2006. The candidates trained under the Scheme prior to April 1, 2004 who have made investments after July 9, 2006, were to be considered on a case by case basis. Subject to fulfillment of all other eligibility conditions under the scheme, a Committee headed by Director General (DG), National Institute of Agricultural Extension Management (hereinafter referred to as MANAGE) used to take a decision in such matters. However, very few such cases have been received in MANAGE since it was set up, mainly due to ignorance among candidates and financing institutions and distance of MANAGE from their place of operation.

6.1.2. Therefore, it has been decided to remove this cut-off date of April 1, 2004 *qua* the training date and henceforth all candidates trained under the scheme shall be eligible for subsidy with respect to investments made after July 9, 2006 (Applicable for loan accounts sanctioned on or after this date). As agreed in the Review Meeting held on 09.11.2010, 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.

6.1.3. The trained candidates could also undertake group projects. If the group consists of a total of five or more persons trained under the scheme, all except one of them would have to be from among the eligible categories mentioned under para 3 and the remaining person could be non-agriculture graduate with experience in business development and management.

6.1.4. Delivery of extension services shall be the main component of ACABC 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 necessarily by the agripreneurs to their clients. In particular, payment of back-ended subsidy will be linked to extension services provided by the agri-

preneurs. 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 atleast 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.

- (i) Block Technology Manager/Subject Matter Specialists under ATMA
- (ii) Chairman (or his nominee), ATMA Block Farmers' Advisory Committee
- (iii) Panchayat Members
- (iv) NABARD / Bank official
- (v) Block level officer of State Department of Agriculture and allied sectors.

6.2.2. The financing bank will consider the periodic or surprise visit reports mentioned above while releasing the back-ended composite subsidy to the agri-preneur under this Scheme. 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 agri-preneur, its coverage / reach, impact on income of agri-preneur, 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 agripreneurs and also use their services in implementation of

extension activities funded by the government.

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” which will be back-ended in nature. It will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. Interest subsidy scheme is replaced with enhanced quantum of back-ended subsidy.

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. 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, 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 entrepreneur (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 ` 20 lakh (` 25 lakh in case of extremely successful) Individual project and ` 100 lakh for Group project (**Annexure XV**).

Following criteria shall be taken into consideration while implementing the above instructions:

- i). Revised guidelines on TFO ceiling, revised rates of subsidy etc., would be applicable only for cases sanctioned by banks on or after August 4, 2010.
- ii). ‘Not yet closed’ would be interpreted as ‘all cases where at least an installment of subsidy (capital or interest) is yet to be released by NABARD and those cases where full subsidy (capital and interest) has been released but loan account is not closed (i.e. not fully repaid) as on 04 August, 2010. However, the loan accounts (not closed) which are NPA as on August 4, 2010 will not be eligible for composite subsidy (only those who are regular in repayment should get the benefit of subsidy).
- iii). Although subsidy at enhanced rates will be available for projects where bank loan was sanctioned prior to August 4, 2010 (but after July 9, 2006) they will not be eligible for higher TFO ceiling.

6.3.4. The cases where capital subsidy has been disbursed but interest subsidy is yet to be disbursed or vice-versa, as per the pre-revised scheme, such cases will be reopened and balance of composite subsidy as per the modified guidelines will be released in one lump-sum by NABARD to the concerned bank. Regional Offices of NABARD would obtain a claim for balance subsidy in such cases and sanction the same in the format given at **Annexure XIV**.

6.3.5. 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.

6.3.6. 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 6.3.1 of the project cost of ` 20/25 lakhs or ` 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.

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.

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.

6.3.7. 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.**

6.3.8. The subsidy, which is back ended, will be admissible only if all repayments till date had been made.

6.3.9. The subsidy will be adjusted in one lump-sum against the last remaining installments of repayment of bank loan

6.3.10. 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 subsidy to the bank on an application form as prescribed by the bank concerned along with the project

report and other documents for appraisal and sanction of loan.

6.4.2. After sanction of the project and disbursement of first installment 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 (Annexures XIII, XIV, XV)

6.4.3. Subsidy will be deposited by NABARD with the disbursing bank upfront (i.e eligible subsidy amount in one installment based on subsidy claim submitted by financing bank/branch to NABARD Regional office immediately after loan is sanctioned).

6.4.4. The subsidy amount will be **placed with NABARD H.O. in advance** by the Department of Agriculture & Cooperation, Govt. of India. **The NABARD shall authorize its Regional Offices** for speedy disposal of claims submitted by Banks, but within a fortnight of receipt of claims from Banks.

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 XVI/XVII 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 may be clarified that in case unsatisfactory report is recorded during periodic/ surprise visits or where misutilization of subsidy has been noticed the financing bank shall refund the subsidy to NABARD for remitting to the GOI.

6.5. NABARD shall not to be required to pay interest on the amount of advance subsidy placed with them.

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**) 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 website being maintained by MANAGE <http://www.agriclinics.net/login.asp>

7. MONITORING

7.1. ACABC Monitoring Cell will be strengthened at DOE and shall be responsible for proper Monitoring and Administration of the Scheme. The linkages of agripreneurs with State Governments, Banks, Agro-industries under GOI and other stakeholders will be reviewed by MANAGE and DAC 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 XI Plan. DOE along with MANAGE would also maintain an on-line monitoring system, telephone, fax, computer, etc. for the Scheme.

7.2. In order to carry-out the monitoring and evaluation of the Scheme on regular basis, the following financial support is provided to Directorate of Extension (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, taking into account reporting requirements of the DAC and subject to guidance of DAC/Empowered Steering Committee.

7.5. The progress report of the scheme in the prescribed format shall be sent to the Department of Agriculture and Cooperation, Government of India by NABARD on monthly basis, with a copy to MANAGE.

7.6. The Scheme of ACABC and the progress thereunder shall be reviewed invariably in all District Level Consultative Committee and State Level Bankers Committee meetings with a view to sorting out problems / issues emerging in smooth implementation thereof.

S.No	Items	Amount (` Lakh)
1	Capital Expenditure - for fax machine, xerox machine, telephone, computer etc.	5.00 (one time)
2	Other Expenditure	
	a) Organization of Workshops and Review Meetings	15.00 (per year)
	b) Contractual Support Staff for data entry operation, database management, monitoring and reporting etc	5.00 (per year)
	c) Awarding Best Agri-Clinics and Agri-Business Centres and Nodal Training Institutes (NTIs)	20.00 (per year)
	d) Impact evaluation of the Scheme at the end of XI th Plan	30.00 (one time)

8. GENERAL AWARENESS & PUBLICITY

General awareness, publicity and advertisement for the Scheme would be undertaken by MANAGE and Nodal Training Institutions as per the Scheme guidelines.

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 trained at least 250 candidates during last 3 years
- (iii) Should have 35% overall success rate and 40% success rate in the last 3 years. This success rate will be reviewed regularly by MOA, GOI.
- (iv) 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.

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

- I. First prize - ` 3 lakh
- II. Second prize - ` 2 lakh
- III. Third Prize - ` 1 lakh

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, DAC, GoI which will decide the awards as per prescribed criteria.

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 of the following:-

- i. Additional Secretary, DAC
- Chairman
- ii. Joint Secretary (Extension)
- Member
- iii. DG, MANAGE
- Member
- iv. Advisor (Agri), Planning Commission
- Member
- v. CGM, NABARD
- Member
- vi. Officers of the Bank not below GM cader with maximum number of ventures loaned by them
- Member
- vii. DDG (Extension), ICAR
- Member
- viii. Additional Commissioner (Extension) -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 Agri-preneur

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 100 established ventures).

9.2.4. No. of awards

- i. One award/State - States having < 100 agri-ventures
- ii. Two awards/State - States having 100 to 500 agri-ventures
- iii. Three awards/State - States having > 500 agri-ventures.

9.2.5.

Awards shall carry the following cash prize besides a citation:

- i. 1st Prize - ` 40,000/-
- ii. 2nd Prize - ` 25,000/-
- iii. 3rd Prize - ` 15,000/-

9.2.6. Criteria will include number of farmers benefited, intensity of benefit, employment created and strength of business model

9.2.7. The Award Committee set up for selecting best Nodal Training Institute will also decide on best agri-entrepreneur in various states.

9.2.8. Once awarded Agri-preneur may not be considered for this award again.

9.2.9. Provision can be made for enhancing the prize money and to increase the categories of award through Private sector sponsorship

9.2.10. Detailed criteria for assessing the performance of NTIs and Agri-preneurs for awarding purpose is given in MANAGE website:

<http://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 Agripreneurs. ATMAs would be encouraged to implement extension activities through Agripreneurs. 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 agripreneurs 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 Agripreneurs for making their business more viable, Govt. of India Institutions such as National Seeds Corporation (NSC), State Farms Corporation of India (SFCI), 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 Agripreneurs 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&C) - Chairman
- ii) Additional Secretary, DAC - Member
- iii) AS & FA, DAC - Member
- iv) DDG (Extn.), ICAR - Member
- v) DG, MANAGE - Member
- vi) ED, NABARD - Member
- vii) Joint Secretary (Extn.) - 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 there for.

INDICATIVE LIST OF AGRICULTURAL 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.
- 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	
	a) Address	
	b) Mobile No.	
	c) E-mail address	
	d) 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 Resource persons:	
	a) Faculty: Technical (Agri. and allied disciplines) Non-Technical Numbers	
	b) Other support staff – Number	

	c) Background of Nodal Officer (Agriculture / Non-Agriculture)	
	d) Availability of Guest faculty / Resource persons	
10.	Financial details:	
	a) Net worth of the Organization (₹ lakhs)	
	b) Income over expenditure for the past two years (Positive / Negative)	
11.	Associations with Govt. programmes :	
	a) Related to Agri & Allied areas (Specify)	
	b) Others (Specify)	
12.	Accreditation:	
	a) Details of Ratings if any	
	b) Recognized by Central / State Governments	
	c) 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	

Place :

Date :

Name :

Designation :

Signature :

CRITERIA FOR SELECTION OF NODAL TRAINING INSTITUTES

Parameters		Maximum
I. Type of Organization		
a) State and Central Govt Organizations	3	
b) NGO/KVK	2	3
c) Private Agri Business Companies	1	
II. Standing of Organization		
a) 1-5 years	1	
b) 6-10 years	2	3
c) Above 10 years	3	
III. Location		
a) State Head Quarters	3	
b) District Head Quarters	2	3
c) Other Places	1	
IV. Training Facilities		
a) Class Rooms (Training Halls)		
Own, adequate and in good condition	5	
Own, either inadequate or not in good condition	3	
Own, neither adequate nor in good condition	2	5
Rented, adequate and in good condition	2	
Rented, either inadequate or not in good condition	1	
Rented, neither adequate nor in good condition	0	
b) Hostel Accommodation		13
Own, adequate and in good condition	5	
Own, either inadequate or not in good condition	3	
Own, neither adequate nor in good condition	2	5
Rented, adequate and in good condition	2	
Rented, either inadequate or not in good condition	1	
Rented, neither adequate nor in good condition	0	
c) Boarding / Catering Facilities		
Own with full time staff	3	
Own with part time staff	2	3
Out Sourced	1	

V. Teaching Aids			10
Computers with printers, internet & webcam	3		
Projection facilities including LCD, Screens etc.	2		
Library with internet facilities	3		
White/Black Boards in required quality and quantity	1		
Lighting, ventilation and cleanliness	1		
VI. Transport Facilities			2
Own with part time staff	2		
Out Sourced	1		
VII. Staff / Resource Persons			15
i. Nodal Officer		2	
Technical person as Nodal Officer	2		
Non technical person as Nodal Officer	1		
Not yet identified a fulltime nodal officer	0		
ii. Faculty on rolls of the Institute		3	
More than 5 faculty on rolls	3		
3-5 faculty on rolls	2		
1-2 faculty on rolls	1		
At least 3 faculty with Ph.D/MBA	3	3	
At least 2 faculty with Ph.D/MBA	2		
At least 1 faculty with Ph.D/MBA	1		
At least 3 faculty with > 5 years training /teaching exp.	3	3	
At least 2 faculty with > 5 years training /teaching exp.	2		
At least 1 faculty with > 5 years training /teaching exp.	1		
iii. Guest Faculty (at least 5)		4	
At least 5 faculty available in the same city/town	4		
At least 5 faculty available in the radius of 50 kilometers	2		
At least 5 faculty available in the radius of 50-100 kms	1		
VIII. Financials (only for private firms /NGOs)			6
i. Net Worth		3	
More than ` 15 lakh	3		
` 10 to 15 Lakh	2		
` 10 lakhs and below	1		
ii. Income Over Expenditure (3 years Balance sheet)		3	
Positive for three years	3		
Positive for two years	2		
Positive for one year	1		

IX. Experience			10
i. Entrepreneurship Development Programmes		5	
Since more than 5 years	5		
Since 3-5 years	3		
Since 1-2 years	1		
ii. Liaison with Bankers and Financial Institutions		5	
Since more than 5 years	5		
Since 3-5 years	3		
Since 1-2 years	1		
X. Association with Govt Sponsored Programmes			1
i. Associated	1		
ii. Not Associated	0		
XI. Accreditation			3
i. Recognized by Central/State Government	3		
ii. Rated by Private agencies	2		
iii. Not Rated/ Not recognized	0		
XII. Awards/ Recognition			3
i. National Awards	3		
ii. State Awards	2		
iii. Others	1		
XIII. Sector of Involvement			3
i. Related to Agriculture/ Environment	3		
ii. Health and Nutrition	2		
iv. Education	1		
TOTAL			75

- The organization securing more than 50 % marks (i.e. 37.5 marks) will be eligible for next stage of selection.
- Presentation in MANAGE will be evaluated for 25 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.
- Helping agripreneurs to organize them and to federate at district / state level to serve farmers particularly by ensuring better backward and forward linkages.
- If the class room or hostel accommodation is not found to be satisfactory by the visiting team, the institute / organization making the application will have to achieve minimum standards of acceptability before being considered for next stage of selection process irrespective of the marks obtained in stage-1.

**APPLICATION FORMAT FOR CANDIDATES TO ENROLL AS TRAINEES
UNDER ACABC 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.	Address for Correspondence	
6.	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	
7.	Contact details	
	Telephone/Mobile	
	Email	
8.	Experience	
8A	Family Background	
	Agriculture	
	Other than agriculture	
9.	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	
11.	Aadhaar No.	
12.	Name of the Bank	
	Branch Name:	
	Account No:	
	IFSC Code:	

Date :

Signature :

CRITERIA FOR SELECTION OF CANDIDATES

S.No.	Parameter	Scoring pattern	
		Parameter	Score
1	Age	< 25 Yrs.	1
		25 – 50 Yrs	3
		> 50 Yrs.	2
2	Gender	Male	1
		Female	2
3	Family background	Agriculture	5
		Business	3
		Others	1
4	Qualification	Ph.D in Agriculture & allied disciplines	10
		Masters in Agriculture & allied disciplines	9
		Degree in Agriculture & allied disciplines with first class	8
		Degree in Agriculture & allied disciplines / PG Diploma in Agri with Degree in Biological Sciences	7
		Diploma in Agriculture with first class	6
		Diploma in Agriculture	5
		Degree Courses (> 60% content in agriculture) with first class	4
Degree Courses (> 60% content in agriculture)	3		
5	Experience in relevant area	> 5 years	5
		3-5 years	3
		1-3 years	1
		< 1 year	0
6	Techno-commercial viability of the proposed venture	High	4-5
		Medium	2-3
		Low	0-1

7	Knowledge of the chosen activity	High	4-5
		Medium	2-3
		Low	0-1
8	Risk bearing capacity	High	4-5
		Medium	2-3
		Low	0-1
9	Aptitude for Extension work	High	8-10
		Medium	4-7
		Low	0-3
Total Score			50

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

TRAINING COST PER TRAINEE

Sl.No.	Items	Estimated Expenditure
1.	Food(#)	` 150 x 60 days = ` 9000/-
2.	Accommodation(#)	` 100 x 60 days = ` 6000/-
3.	Honorarium for Officers and Staff of Nodal Training Institution ##	` 3000/-
4.	Training expenditure	` 6700/-*
4(a).	Pre-training activities like correspondence, advertisements, screening and publicity	` 300/-
4(b).	Hands on Job Training	` 2000/-**
5.	Handholding based on expenditure + 2500/-	` 5000/- (` 2500/- as an incentive)
6.	Coordination expenditure to MANAGE	` 2000/-
7.	Service charges to be paid to MANAGE	` 1000/-***
8.	TOTAL	` 35000/-

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

- i. Batch No./ T.P.No :
- ii. Date of Start of the Training Programme:
- iii. Date of Close of Training Programme:
- iv. No. of Day-Scholars:
- v. 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 ` 30/- for breakfast, ` 70/- for lunch (including tea & snacks during day) and ` 50/- for dinner per head. Thus, for a day-scholar, only ` 100/- 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. No.	Name of Trainee with ID No.	Total No. of Days attending Training	No. of Days availing lodging	No. of Days availing dinner
Total No. of man-days				

FORMAT FOR PERFORMANCE REPORT OF AN ESTABLISHED UNIT

S.No	Item	Details
1.	Name of the Candidate	
2.	Dates of Training and I.D. No	
3.	Address:	
	Mobile No:	
	Email:	
4.	Name of the Training Institute	
5.	State	
6.	Enterprise / Venture	
7.	Date of starting the enterprise	
8.	(i) Nature of extension services provided as per Annexure xi (ii) No of farmers benefitted on an average per month	
9.	Total Financial Outlay (` in lakhs	
	a) Fixed/Capital (` in lakhs)	
	b) Operational cost (` in lakhs)	
	c) Margin Money (` in lakhs)	
	d) Subsidy component (` in lakhs)	
10.	Source of investment (Own/Borrowed)	
11.	If borrowed, name of the bank, place, amount (` in lakhs)	
12.	Average income (` per month)	
13.	No. of farmers being covered/year	
14.	No. of villages being covered/year	
15.	No. of people employed (excluding Agri-preneur)	

Please enclose photograph / other documents related to the enterprise.

Signature of the Candidate

Signature of Nodal Officer

Seal & Signature of
ATMA Official / Block Level Officer of State Agriculture and Allied Departments / Block
Farmer Advisory Committee / Panchayat members
(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 (₹) for 5 day course	Amount (₹) for 3 day course
1	Module development	10,000	6,000
2	Study material like pen, pad, bag, CD, book (` 500*25=12500)	12,500	12,500
3	Resource persons travel (` 500*20)	10,000	5,000
4	Resource persons honorarium (` 1000*20 sessions)	20,000	10,000
5	Visit of MANAGE observer	10,000	0
6	Lodging, boarding of agri-preneurs (` 450*25*6/4 days including arrival & departure day)	67,500	45,000
7	Cost of training venue (` 2000*5/3 days)	10,000	6,000
8	AV aids (` 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 @ ` 1000*25*2	50,000	50,000
11	Post Training, Evaluation (Certification, photographs and others) ` 210x25	5,250	3,250
12	Grand total of training cost	2,10,250	1,46,750

* 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 interchangeable limited to overall cost of the training.

CRITERIA FOR SUCCESSFUL ESTABLISHMENT OF VENTURES

S.No.	Parameters	Criteria	Maximum
1.	Age of the Project	2 Score for every year after 3 years	10
2.	Total Annual Turnover (for last 3 years)	Upto ` 25 lakh/year ` 25-50 lakh /year ` >50 lakh / year	5 10 15
3.	No. of farmers being served during the last 3 years	Upto 500 farmers/year 500-1000 farmers /year >1000 farmers/ year	5 10 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 10-20% increase > 20% increase	5 10 15
	(ii) Increase in farmers income over previous year	Upto 10% increase 10-20% increase > 20% increase	5 10 15
7.	Status of Loan taken from Financial Institutions under the Scheme	No Overdue and prompt repayment as per repayment schedule	5
8.	Employment provided	> 6 persons throughout the year 6-10 persons throughout the year >10 persons throughout the year	5 10 15

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.	Category (MF/SF/others)	Advise Provided	Amount charged, if any (₹)	Signature / thumb impression of farmer if visited in person

Part-II

Format for Reporting Advisory Services provided by the Agri-preneur 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 (₹)

NABARD

Statement on Release of Subsidy under ACABC Scheme during the month _____

(i) Consolidated Statement:

Sl No.	State	No. of Projects (` lakhs)	Total TFO Sanctioned Sanctioned Amount (` lakhs)	Total Bank Loan Money (` lakhs)	Total Margin Amount (` lakhs)	Total Subsidy (` lakhs)

(ii) Candidate-wise

Sl No.	State	Name of Bank & Branch	Name of Agri- preneur	Project Title	TFO Sanctioned (` lakhs)	Bank Loan Sanctioned (` lakhs)	Margin Money Amount (` lakhs)	Subsidy Amount (` lakhs)

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 (ACABC) 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(` lakhs):

DETAILS OF CURRENT CLAIM:

(` 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 & ID. No.							
4	Loan A/c No.							
5	Date of Sanction							
6	Purpose of Loan/Nature of activity							
7	Total Financial Outlay (`) as per Project Report							
a)	Capital Investment amount (`)							
b)	Working capital investment amount (`)							
c)	Margin money (`)							
8	Amount of Loan Sanctioned (`)							
a)	Term Loan (`)							
b)	Working Capital Loan (`)							
9	Repayment Schedule prescribed							
10	Security							
11	Date of first instalment of loan released							
12	Date (s) of Inspection							
13	Composite Subsidy amount eligible (`)							
14	Composite Subsidy amount claimed (`)							
15	Any other information							

1. 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 `.....(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 ` (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 FAX 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 :

Annexure XIV

CONSOLIDATED CLAIM FORM FROM THE FINANCING BRANCH OF THE BANK THROUGH ITS CONTROLLING OFFICE FOR RELEASE OF DIFFERENTIAL SUBSIDY AS PER REVISED AGRI CLINICS & AGRI BUSINESS CENTRES (ACABC) SCHEME – 2010 IN RESPECT OF PREVIOUSLY SANCTIONED (BUT NOT YET CLOSED) LOANS

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

NAME AND ADDRESS OF THE BANK/BRANCH :

MONTH/YEAR OF CLAIM:

DISTRICTS COVERED:

TOTAL AMOUNT OF CURRENT CLAIM (₹ lakhs):

DETAILS OF CURRENT CLAIM:

(₹ lakh)

Sl.	PARTICULARS	1	2	3	4	5	6	7
1	Name and address of the Entrepreneur							
2	Nature of Activity							
3	Whether SC/ST/Women /North-Eastern Region/Hill States J&K, H.P., Uttarakhand							
4	Period (dates) & Institute of training under ACABC Scheme – ID No.							
5	Loan A/c No.							
6	Date of Sanction of Loan							
7	Total Financial Outlay (₹) as per Project Report							
	i. Capital Investment (₹)							
	ii. Working capital investment (₹)							
8	Margin money (₹)							
9	Amount of Bank Loan Sanctioned `							
	i. Term Loan `							
	ii. Working Capital Loan `							
10	Particulars of Subsidy ` claimed and received from NABARD							
	i. Capital Subsidy `							
	ii. Interest Subsidy `							
	iii. Total Subsidy Received							
11	Composite Subsidy amount eligible as per revised guidelines based on Sl No.7 (₹)							
12	Differential subsidy claimed (11-10.iii) (₹)							

1. 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 `(Rupees.....) as differential amount of subsidy in respect of the above

Branch Manger
Seal and Signature

Place:
Date:

Controlling Officer
Seal and Signature

(For the use of NABARD RO)

The above claim is scrutinized. HO is requested to confirm the release of differential subsidy amount of ` (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 FAX MESSAGE

Date

FROM:	CGM, ICD, NABARD, HO, MUMBAI	
FOR:	CGM/GM/OIC, REGIONAL OFFICE	NABARD

ACABC - Release of differential subsidy – confirmation

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

AGM/DGM
ICD, NABARD-HO, Mumbai
Date :

Annexure XV

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 – 2010 OF THE ACABC SCHEME

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

NAME AND ADDRESS OF THE BANK/BRANCH :

MONTH/YEAR OF CLAIM:

DISTRICTS COVERED:

TOTAL AMOUNT OF CURRENT CLAIM (₹ lakhs):

DETAILS OF CURRENT CLAIM:

(₹ 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	Details of first loan							
i	Loan A/c No.							
ii	Purpose of Loan/Nature of activity							
iii	Total Financial Outlay (₹) as per Project Report							
iv	Margin money (₹)							
v	Amount of Bank Loan Sanctioned (₹)							
vi	Date of Sanction of Loan							
vii	Particulars of Subsidy claimed & received (₹)							
	a. Capital Subsidy (₹)							
	b. Interest Subsidy (₹)							
	c. Total Subsidy /Composite subsidy Received (₹)							
5	Details of Current loan							
i	Loan A/c No.							
ii	Purpose of Loan/Nature of activity							
iii	Total Financial Outlay (₹)							
	a. Capital Investment (₹)							
	b. Working capital investment (₹)							
iv	Margin money (₹)							
v	Amount of Loan Sanctioned (₹)							
	a. Term Loan (₹)							
	b. Working Capital Loan (₹)							
vi	Date of Sanction							
vii	Repayment Schedule prescribed (₹)							
viii	Security							
7	Composite Subsidy amount [Sum of previous loan and current loan TFO for subsidy purpose be limited to ` 20 lakh ` 25 lakh in case of extremely successful cases]							
i	Total financial outlay for both the loans (₹)							
ii	Eligible composite subsidy for both the loans (₹)							
iii	Subsidy released for first loan (₹)							
iv	Balance eligible subsidy claimed for second loan (₹)							

1. 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 `..... (Rupees) 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 `(Rupeesonly) 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 FAX 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..... Forupfront 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 `(Rupees.....only) is confirmed for release.

AGM/DGM
ICD, NABARD-HO, Mumbai
Date :

FORMAT FOR UTILIZATION CERTIFICATE – CAPITAL & INTEREST SUBSIDY (OLD CASES) UNDER AGRI CLINICS AND AGRI BUSINESS CENTRES SCHEME (ACABC)

(To be submitted, in duplicate, to the Regional Office of NABARD by the financing bank)

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. Dates of verification by Inspection Team:
6. (a) Date of Commission of the unit:
(b) Date of completion of the unit:
7. Brief description of facilities created, capacity level of the project etc.:

Total financial outlay (₹) as per Project Report			
Margin Money (₹)			
Bank Loan (₹)			
Rate of interest charged by the financial bank (% p.a.)			
	Subsidy received (₹) from NABARD	Date of Receipt	Date of credit to the Borrowers account or Subsidy Reserve Fund account
Capital Subsidy			
50% Advance subsidy			
Final instalment of Receivable capital subsidy			
Interest Subsidy			
First Installment (Ist Year)			
Final Installment (IInd Year)			
The bank has/has not availed refinance from NABARD			
11. This is to certify that the full amount of subsidy received towards both capital cost and interest on bank loan in respect of the above project has been fully utilized (by way of crediting to the “subsidy Reserve Find Account/Interest Subsidy receivable 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 Branch Manager (Financing Bank)

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 (₹)			
8	Margin Money (₹)			
9	Bank loan (₹)			
10	Rate of interest charged by the financial bank (% p.a.)			
11	Subsidy details			
	Composite Subsidy received from NABARD	Subsidy amount (₹)	Date of Receipt	Date of credit to the Borrowers account or 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)

