



Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme

"Better Farming by Every Farmer"

- Promoting Entrepreneurship and self-employment opportunities.
- Enabling Quality private agricultural and allied extension services to the farmers

Salient Features of the Scheme

Eligibility Criteria

- » Graduate/ Post Graduate 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.
- » Diploma (3 years after +2) with at least 50% marks/ Post Graduate Diploma holders in Agriculture and allied subjects.

Age	: 21 to 60 years
Training Period	: 45 days free residential programme
Project Cost	: Actual total project cost.
Type of Projects	: Individual or Group projects under Agriculture/Allied sectors
Margin Money	: No margin money upto ₹5 lakh. Above ₹5 lakh, 10-15% or as decided by the Banks
Rate of Interest	: As determined by Bank (Commercial Bank/Private/RRB/Cooperative Bank).
Security	: Collateral Security upto a loan amount of ₹10 lakh is waived off.
Repayment Period	: 5-10 years - depends on the project.
Handholding	: Post-training up to one year.



Subsidy

- » Total project cost upto ₹20 lakh (Individual) & ₹100 lakh (for a group of 5) is eligible for subsidy.
- » An additional limit of ₹5 lakh for subsidy purpose is also provided for extremely successful ventures.
- » Credit linked, composite and back ended subsidy with a lock in period of 3 years.
- » Subsidy is linked to extension services to farmers.
- » 36% for General category.
- » 44% for Women, SC/ST, North Eastern & Hill States.

Project Activities: 32 Indicative Projects and any other project which provides extension services to farmers.

Linkages with ATMA: Minimum 10% of resources of ATMA to be utilized in extension activities through Non-Governmental Sector, including Agripreneurs.

Refresher Training Programmes (RTPs): 20 theme-based refreshers training program conducted for Agripreneurs and Trainee to upgrade their knowledge in the chosen area of activity and to promote business links and Bank linkages.