

Agriclinic and Agribusiness Centres Scheme – Gist for BANKERS

The ACABC scheme is being implemented by Ministry of Agriculture and Farmers' Welfare, Government of India, with NABARD acting as subsidy channelising agency.

The objectives of the scheme are –

- To supplement efforts of public extension by providing extension and other services to farmers either 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
- 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.

Agri-Clinics

Agri-Clinics are envisaged to provide expert advice and services to farmers on various aspects to enhance productivity of crops/animals and increase the incomes of farmers. Agri-Clinics provide support in the following areas:

- Soil health
- Cropping practices
- Plant protection
- Crop insurance
- Post-harvest technology
- Clinical services for animals, feed and fodder management
- Prices of various crops in the market, etc.

Agri-Business Centres

Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. These 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.

The scheme covers full financial support for training and handholding, provision of loan and credit-linked back-end composite subsidy.

EXERPTS FROM THE AC&ABC SCHEME GUIDELINES RELATED TO CREDIT FACILITY

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 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 formed by 2 or more trained persons under the scheme, with in

the TFO ceiling Rs. 20 lakh per trained person and overall ceiling of Rs. 100 lakh, whichever 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 Rs. 35 lakh, subsidy shall be reckoned only on TFO of Rs. 20 lakh.

- 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-XVII.pdf> (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 official.
- 5.2.3.** In order to provide extension services using web-enabled resources of DAC&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 candidate can be made co-borrowers with the eligibility for subsidy.

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 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 Rs. 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 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. Accordingly, up to a loan amount of Rs. 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 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 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 fulfilment 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. 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 agripreneurs.

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.

- (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 agripreneur 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 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 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 Rs. 20 lakh (25 lakh in case of extremely successful) Individual project and Rs. 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 instalment 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 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.

- 6.3.7.** 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 instalments 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. The banks have to process the application and take a decision of acceptance or rejection within a time frame of 15 days.
- 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 (Annexures XIII, XIV, XV), within 15 days of disbursement of first instalment of loan.
- 6.4.3.** Subsidy will be deposited by NABARD Regional Office with the disbursing bank upfront (i.e eligible subsidy amount in one instalment based on subsidy claim submitted by financing bank/ branch to NABARD Regional office immediately after loan is sanctioned), within 7 days of receipt of subsidy amount from NABARD Head Office.
- 6.4.4.** The subsidy amount will be placed with NABARD H.O. in advance by the Department of Agriculture Cooperation & Farmers Welfare, 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 mis-utilization of subsidy has been noticed the financing bank shall refund the subsidy to NABARD for remitting to the GOI.

6.5. NABARD shall not 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>

IMPORTANT LINKS:

- AC&ABC Scheme:
https://www.nabard.org/auth/writereaddata/File/1209165857Agriclinic_and_Agribusiness_Centres_Scheme.pdf
- Agriclinic and Agribusiness Centres Scheme Revised Guidelines
<https://www.nabard.org/auth/writereaddata/File/ACABC%20-%20Revised%20guidelines.pdf>
- AC&ABC Website: <http://www.agriclinics.net>
- MANAGE website: www.manage.gov.in
- Contact Details of AC&ABC Nodal Institute: <http://www.agriclinics.net/Nti-Contacts.aspx>
- Sample LOAN APPLICATION FORM:
[https://www.nabard.org/auth/writereaddata/File/1209160440Loan_Application_Form_for_Agri_Clinics_and_Agri_Business_Centres_\(ACABC\).pdf](https://www.nabard.org/auth/writereaddata/File/1209160440Loan_Application_Form_for_Agri_Clinics_and_Agri_Business_Centres_(ACABC).pdf)
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ENCLOSURES:

- **Annex XII** – NABARD Subsidy Release Statement format
- **Annex 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)
- **Annex 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)
- **Annex 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)
- **Annex XVI** – 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)
- **Annex XVII** – FORMAT FOR UTILIZATION CERTIFICATE - COMPOSITE SUBSIDY (FOR THE USE OF FINANCING BANK TO BE SUBMITTED TO THE REGIONAL OFFICE OF NABARD)
- NABARD's directive to Banks – **"ONE BRANCH, ONE AGRI-CLINIC"** concept

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(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 & 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							

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 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 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:

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 (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	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 (Rs) as per Project Report							
	i. Capital Investment (Rs)							
	ii. Working capital investment (Rs)							
8	Margin money (Rs)							
9	Amount of Bank Loan Sanctioned (Rs)							
	i. Term Loan (Rs)							
	ii. Working Capital Loan (Rs)							
10	Particulars of Subsidy (Rs) claimed and received from NABARD							
	i. Capital Subsidy (Rs)							
	ii. Interest Subsidy (Rs)							
	iii. Total Subsidy Received							
11	Composite Subsidy amount eligible as per revised guidelines based on Sl No.7 (Rs)							
12	Differential subsidy claimed (11-10.iii) Rs							

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 Rs..... (Rupeesonly) 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 Rs..... (Rupeesonly) 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 (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	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 (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	Details of Current loan							
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							
7	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)								

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 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 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.....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. (Rupeesonly) 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 (Rs) as per Project Report			
Margin Money (Rs)			
Bank Loan (Rs)			
Rate of interest charged by the financial bank (% p.a.)			
	Subsidy received (Rs) 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 Instalment (Ist Year)			
Final Instalment (IInd Year)			
The bank has/has not availed refinance from NABARD			
12. 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 Fund 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 (Rs)			
8	Margin Money (Rs)			
9	Bank loan (Rs)			
10	Rate of interest charged by the financial bank (% p.a.)			
11	Subsidy details			
	Composite Subsidy received from NABARD	Subsidy amount (Rs)	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)



<p>संदर्भ सं. राबै.डॉर/ 2112/ एसीएबीसी-4/ 2015-16 परिपत्र सं. 210 / डॉर - 60 / 2015 28 सितंबर 2015</p> <p>अध्यक्ष/ प्रबंध निदेशक सभी अनुसूचित वाणिज्य बैंक सभी क्षेत्रीय ग्रामीण बैंक/ राज्य सहकारी कृषि और ग्रामीण विकास बैंक/ राज्य सहकारी बैंक अनुसूचित शहरी सहकारी बैंक</p> <p>प्रिय महोदय</p> <p>एग्रि क्लिनिक और एग्रि बिजनेस सेंटर्स (एसीएबीसी) - दिनांक 26.8.2015 को नई दिल्ली में आयोजित 11वीं बैंकर्स समीक्षा बैठक में लिए गए निर्णय</p> <p>एग्रि क्लिनिक और एग्रि बिजनेस सेंटर्स (एसीएबीसी) योजना पर 11वीं बैंकर्स समीक्षा बैठक श्री राघवेंद्र सिंह, अतिरिक्त सचिव, कृषि विभाग, सहकारिता और किसान कल्याण, कृषि और किसान कल्याण मंत्रालय, भारत सरकार की अध्यक्षता में आयोजित की गई. बैठक के अनुमोदित कार्यवृत्त की प्रति आपकी सूचना और आवश्यक कार्रवाई हेतु इसके साथ संलग्न है.</p> <p>2. आपको ज्ञात ही है कि भारत सरकार इस योजना को प्राथमिकता दे रही है. अपर्याप्त ऋण लिंकेजों की पृष्ठभूमि में बैठक में बहुत से निर्णय लिए गए ताकि अधिक से अधिक पात्र उम्मीदवारों को इस ओर आकर्षित किया जा सके. मोटे तौर पर देखा जाए तो इन निर्णयों का अभिप्राय सही प्रौद्योगिकी अपनाकर कृषि उत्पादन बढ़ाना है और इस प्रकार किसानों द्वारा</p>	<p>Ref. No.NB.DoR/2112/ACABC-4/2015-16 Circular No.210/DoR- 60 /2015 28 September 2015</p> <p>The Chairman / Managing Director All Scheduled Commercial Banks All RRBs / SCARDBs / SCBs/ Scheduled Urban Co-op Banks</p> <p>Dear Sir</p> <p>Agriclinics and Agribusiness Centres (ACABC) - decisions of the 11th Bankers Review Meeting dated 26.8.15, New Delhi</p> <p>The 11th Bankers' Review Meeting on Agri-Clinics & Agri- Business Centres (ACABC) Scheme was held on 26.8.2015 under the chairmanship of Sh. Raghvendra Singh, Additional Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers' Welfare, Government of India. A copy of the approved minutes of the meeting is enclosed for your kind information and necessary action.</p> <p>2. You may appreciate that the GoI is according due priority to the scheme. A number of decisions, in the background of poor credit linkage, has been taken in the meeting with the objective of attracting more and more eligible candidates. Broadly, these decisions are intended to boost agricultural production through adoption of technology and thus better farming practices by farmers as also to provide self-employment opportunities.</p> <p>3. In the above background we request you as under.</p>
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राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051 • टेलि. : +91 22 2653 9325 • फैक्स : +91 22 2653 0090 • ई-मेल : dor@nabard.org

Department of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel. : +91 22 2653 9325 • Fax : +91 22 2653 0090 • E-mail : dor@nabard.org

बेहतर कृषि व्यवहार को बढ़ावा मिलेगा और उन्हें स्वनियोजन के अवसर प्राप्त होंगे.

3. उक्त के परिप्रेक्ष्य में आपसे निम्नानुसार अनुरोध है कि

(i) आप अपनी शाखाओं को सूचित करें कि वे "एक शाखा एक एग्रि क्लिनिक" की संकल्पना को अपनाएँ. जहाँ तक संभाव्य ऋण सहायता के लिए प्रशिक्षित उम्मीदवारों की पहचान करने की बात है, जैसा कि एसीएबीसी योजना के दिशानिर्देशों के अंतर्गत दिया गया है, बैंक की शाखाएं अपने क्षेत्र में नोबल ट्रेनिंग इन्स्टिट्यूट्स (एनटीआई) <http://www.agriclinics.net/nticontact.asp>) से संपर्क कर सकती हैं.

(ii) योजना के अंतर्गत उधारकर्ताओं के लंबित आवेदन पत्रों का शीघ्रातिशीघ्र निपटान किया जाए ताकि बैंक शाखाओं के स्तर पर लंबित आवेदन पत्रों को कम किया जा सके. यदि परियोजना रिपोर्ट में कुछ कमी है तो उसे संबंधित एनटीआई की नोटिस में लाया जाए ताकि उसे दूर किया जा सके.

(iii) आपके बैंक के प्रत्येक नियंत्रक कार्यालय से एक नोडल अधिकारी की पहचान की जाए और उनका नाम/ संपर्क से संबंधित विवरण नाबार्ड के संबंधित क्षेत्रीय कार्यालय और मैनेज (नैशनल इन्स्टिट्यूट ऑफ एग्रिकल्चरल एक्सटेंशन मैनेजमेंट, राजेन्द्र नगर, हैदराबाद, तेलंगाना-5000030, फोन 040-24016702) को उपलब्ध करा दिया जाए.

भवदीय



(एस के बंसल)
मुख्य महाप्रबंधक

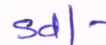
संलग्न: यथोक्त

(i) Your branches may specifically be advised to adopt "One Branch one Agrilclinic" concept. As regards identifying trained candidates for possible credit support as envisaged under ACABC Scheme guidelines, bank branches may consider to contact the Nodal training Institutes (NTIs) (<http://www.agriclinics.net/nti-contact.asp>) in their region.

(ii) Expeditiously clear the pending applications from prospective borrowers under the scheme so that pendency at the level of bank branches is reduced. Inadequacies, if any in the project report may also be brought to the notice of the concerned NTIs for making the same good.

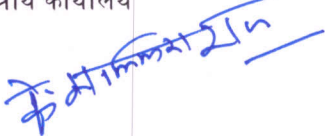

(iii) One nodal officer at each of the controlling offices of your bank may be identified and the name/contact details may be provided to the respective RO of NABARD as also MANAGE (National Institute of Agricultural Extension Management, Rajendranagar, Hyderabad, Telangana 500030, Phone: 040 2401 6702).

Yours faithfully



(S K Bansal)
Chief General Manager

Encl. As above

<p>उक्त दिनांक का पृष्ठांकन सं. राबैं.डॉर/2112 A/ एसीएबीसी-4/ 2015-16 परिपत्र की प्रति सूचनार्थ निम्नलिखित को प्रेषित:</p> <p>फैक्स: 011-23384551</p> <p>1. डॉ आर के त्रिपाठी, निदेशक (ईएम), कमरा नंबर 527-ए, कृषि विभाग, सहकारिता और किसान कल्याण, कृषि मंत्रालय, भारत सरकार, कृषि भवन, नई दिल्ली - 110011.</p> <p>फैक्स: 040-24015388</p> <p>2. श्रीमती वी उषा रानी, आईएएस, महानिदेशक, नैशनल इन्स्टिट्यूट ऑफ एग्रिकल्चरल एक्सटेंशन मैनेजमेंट, राजेन्द्र नगर, हैदराबाद, तेलंगाना-5000030</p> <p>3. मुख्य महाप्रबंधक/ प्रभारी अधिकारी, नाबार्ड, सभी क्षेत्रीय कार्यालय</p> <p></p> <p>(के मल्लिगराज) महाप्रबंधक</p>	<p>Endt. No.NB.DoR/2112A/ACABC-4/2015-16, of date</p> <p>Copy forwarded for information to:</p> <p>Fax : 011-23384551</p> <p>1. Dr. R K Tripathy, Director (EM), Room No.527-A, Department of Agriculture, Cooperation & Farmers' Welfare, Ministry of Agriculture, Government of India, Krishi Bhawan, New Delhi - 110011.</p> <p>Fax : 040-24015388</p> <p>2. Smt. V Usha Rani, IAS, Director General, National Institute of Agricultural Extension Management, Rajendra Nagar, Hyderabad - 500030.</p> <p>3. CGM/OIC, NABARD, All ROs.</p> <p></p> <p>(K Malligaraaj) General Manager</p>
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संदर्भ सं.राबैं.डॉर/ 2615 /एसीएबीसी-4/2018-19 Ref. No.NB.DOR/ 2615 /ACABC-4/2018-19

परिपत्र सं.17 /डॉर - 04 /2019

Circular No. 17 /DOR - 04 / 2019

16 जनवरी 2019

16 January 2019

अध्यक्ष/ प्रबंध निदेशक
सभी अनुसूचित वाणिज्य बैंक /
सभी क्षेत्रीय ग्रामीण बैंक/ राज्य सहकारी बैंक/
सभी अनुसूचित सहकारी अर्बन कोऑपरेटिव
बैंक

The Chairman / Managing Director
All Scheduled Commercial Banks
All RRBs / SCARDBs / SCBs/
Scheduled Urban Co-op Banks

प्रिय महोदय

Dear Sir

एग्री क्लीनिक और एग्रीबिजिनेस केन्द्र योजना
संशोधित दिशानिर्देश

Agriclinic and Agribusiness Centres Scheme
Revised Guidelines

कृपया उपर्युक्त विषय पर दिनांक 24.12.2010 के हमारे परिपत्र सं.255/आईसीडी-52/2010-11 का संदर्भ ग्रहण करें जिसके माध्यम से उक्त योजना पर संशोधित दिशानिर्देश भेजे गए थे. भारत सरकार ने ए सी ए बी सी योजना पर अद्यतन दिशानिर्देश जारी कर दिए हैं. हम इसके साथ भारत सरकार के दिनांक 08.1.2019 के पत्र सं एफ सं.1(4)/2015-ईएम की प्रति आपकी सूचना और आवश्यक कार्रवाई के लिए भेज रहे हैं. कृपया आप योजना का विवरण अपने नियंत्रित सभी कार्यालयों / शाखाओं को जारी करायें.

Please refer to our circular No. 255 /ICD - 52 /2010-11 dated 24.12.2010 forwarding therewith the revised guidelines on the ACABC scheme. The GoI has since updated the guidelines on ACABC scheme. Copy of GoI letter No. F No. 1(4)/2015-EM dated 08.1.2019 forwarding therewith the detailed guidelines is enclosed for your information and necessary action. The Scheme details may be circulated among your Controlling offices/branches.

भवदीय

Yours faithfully

(जी आर. चिंताला)
मुख्य महाप्रबंधक

(G.R. Chintala)
Chief General Manager

संलग्न : यथोक्त

Encl. As above