

**SCHEME FOR FINANCING SETTING UP OF AGRI CLINICS / AGRI BUSINESS CENTRES** (Updated till 30.04.2022)

<p><b>Purpose</b></p>	<p>To supplement efforts of public extension by necessarily providing extension and other services to farmers on payment basis or free of cost as per business model of Agricultural Entrepreneur, local needs and affordability of target group of farmers.</p> <p><b>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.</b></p> <p><b>Agriclinics:</b> Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, <b>crop insurance, post harvest technology</b> and clinical services for animals, <b>feed and fodder management</b>, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.</p> <p><b>Agribusiness Centres:</b> Agri-Business Centres are commercial units of agriventures 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.</p> <p>The scheme is for providing gainful employment to agriculture graduates in new emerging areas in agricultural sector and to make available supplementary sources of input supply and services to needy farmers.</p>
<p><b>Eligibility</b></p>	<p><b>The scheme is open to following categories of candidates of age group of 18 to 60 years</b></p> <p>Constitution - individual, joint or partnership firms, Limited companies, etc.</p> <ol style="list-style-type: none"> <li>i. Borrower should be in between age group of 18 to 60 yrs.</li> <li>ii. Graduates in Agriculture and allied subjects like Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering, Forestry, Food Technology, Food Nutrition and Dietetics etc, from SAUs/ Central Agricultural Universities/ Universities and graduates in Environmental Science, Botany, Zoology and Chemistry recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture Cooperation &amp; Farmers Welfare, Government of India on recommendation of the State Government.</li> <li>iii. Diploma (with at least 50% marks)/ Post Graduate Diploma holders in Agriculture and allied subjects (as mentioned earlier) from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects (as mentioned earlier) offered by other agencies (autonomous bodies, UGC affiliated universities etc.) are also considered subject to approval of Department of Agriculture Cooperation &amp; Farmers Welfare, Government of India on recommendation of the State Government.</li> </ol>

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	<ul style="list-style-type: none"> <li>iv. Post Graduation in Agriculture &amp; allied subjects.</li> <li>v. Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and allied subjects.</li> <li>vi. 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.</li> <li>vii. Agriculture related courses at intermediate (i.e. plus two) level, with at least 55% marks.</li> </ul>								
Margin	Agri Clinics and Agri-Business Centers (ACABC) For loans upto Rs.5 lakh: No margin For loans beyond Rs. 5 lakh: 15 % to 25 %								
Rate of Interest	As applicable to Priority Agricultural loans.								
Security	<table border="1"> <thead> <tr> <th align="center">Loan Quantum</th> <th align="center">Security to be stipulated</th> </tr> </thead> <tbody> <tr> <td>For loan upto Rs.5,00,000/-</td> <td> <ul style="list-style-type: none"> <li>a) Hypothecation of assets created out of our finance.</li> <li>b) Compulsory coverage for credit Guarantee under CGFMU.</li> </ul> </td> </tr> <tr> <td>For loan above Rs.5,00,000/- and upto Rs10,00,000/-</td> <td> <ul style="list-style-type: none"> <li>a) Hypothecation of assets created out of our finance.</li> <li>b) Mortgage of landed property if the same is available as a part of prime security.</li> <li>c) If the developments are undertaken on the leased land and where legislation permits mortgage of lease hold rights, mortgage of leased hold right may be insisted.</li> <li>d) Compulsory coverage for credit Guarantee under CGFMU.</li> </ul> </td> </tr> <tr> <td>For loans above Rs.10,00,000/-</td> <td>Hypothecation of assets created out of loan +Mortgage of landed property equivalent to loan amount + Co-obligation/ Guarantor (In deserving cases co-obligation/ guarantor may be waived by the sanctioning authority)</td> </tr> </tbody> </table>	Loan Quantum	Security to be stipulated	For loan upto Rs.5,00,000/-	<ul style="list-style-type: none"> <li>a) Hypothecation of assets created out of our finance.</li> <li>b) Compulsory coverage for credit Guarantee under CGFMU.</li> </ul>	For loan above Rs.5,00,000/- and upto Rs10,00,000/-	<ul style="list-style-type: none"> <li>a) Hypothecation of assets created out of our finance.</li> <li>b) Mortgage of landed property if the same is available as a part of prime security.</li> <li>c) If the developments are undertaken on the leased land and where legislation permits mortgage of lease hold rights, mortgage of leased hold right may be insisted.</li> <li>d) Compulsory coverage for credit Guarantee under CGFMU.</li> </ul>	For loans above Rs.10,00,000/-	Hypothecation of assets created out of loan +Mortgage of landed property equivalent to loan amount + Co-obligation/ Guarantor (In deserving cases co-obligation/ guarantor may be waived by the sanctioning authority)
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Repayment	<ul style="list-style-type: none"> <li>i. Loans are to be repaid in 5-10 years in monthly / quarterly / half yearly instalments depending on activity and generation of income.</li> <li>ii. The repayment period may include a grace period of maximum of 2 years based on income generation.</li> </ul>								