



## KERALA AGRICULTURAL UNIVERSITY

### Agri-clinic & Agribusiness center, College of Agriculture, Vellayani - Kerala-695 522

Application are invited from eligible candidates for a Training Programme under Agri-Clinic and Agri –Business Centers Scheme of Ministry of Agriculture, Government of India

#### About the training programme

Agri-Clinic and Agri –Business Centre Scheme (AC & ABC) is implemented by the Ministry of Agriculture & Farmer’s Welfare, Government of India since April, 2002 with the support of National Institute of Agriculture Extension Management (MANAGE), an autonomous organization under the Ministry of Agriculture & Farmer’s Welfare, Government of India.

#### The objective of the scheme is:

- To promote entrepreneurship and self-employment opportunities.
- To supplement the efforts of public agriculture extension.

#### Salient features

As per the guidelines of the AC&ABC scheme two month training will be imparted to the selected candidates on various aspects related to agriculture and entrepreneurship development. After the two months training, the candidates have to submit their projects for obtaining bank loan for establishing agricultural ventures. The bank will provide loan after the thorough scrutiny of the project submitted by the candidate.

<b>Age</b>	:	No bar
<b>Training period</b>	:	Two months free residential programme. Starting from January 28, 2019.
<b>Type of project</b>	:	Individual and group projects under Agriculture/ Allied sectors
<b>Loan &amp;subsidy</b>	:	<b>Rs. 20/- lakh, 25/- and Rs.1.00/- Cr. With NABARD Subsidy -36% for General &amp; 44% for women and SC/ST, Credit from MUDRA Scheme</b>
<b>Margin money</b>	:	No margin money up to Rs. 5 Lakhs. 10-15 % or as decided by the Banks.
<b>Rate of interest</b>	:	As decided by Bank (commercial bank/ Private/ RRB/ cooperative Banks)
<b>Security</b>	:	Collateral Security up to a loan amount of Rs. 5 lakh is waived. Hypothecation of assets, mortgage of lands or third party guarantee.
<b>Repayment period</b>	:	5-10 years, depends on the project.
<b>Handholding</b>	:	Post-training up to one year.

## Eligibility

- Graduate in Agriculture / Allied subjects from SAUs/ Central Agricultural Universities/ Universities recognized by ICAR/UGC and other agencies approved by Department of Agriculture and Cooperation, Government of India.
- Diploma (with at least 50% marks)/Post Graduate Diploma holder in Agriculture and allied subjects from SAU, State Agriculture and Allied Departments and State Department of Technical Education and other agencies approved by Department of Agriculture & Cooperation, Government of India.
- Biological Science Graduates with Post graduation in Agriculture & allied subjects.
- Degree recognized by UGC having more than 60% of course content in Agriculture and Allied subjects.
- Diploma / Post-graduate Diploma courses with more than 60% of course content in Agriculture and allied subjects.
- Agriculture related courses at Intermediate (i.e. +2) with at least 55% marks.

**NOTE:** The training course mentioned above is not a guarantee for availing of the loan. Sanctioning of the loan would be on the basis of the techno-economic viability of the project submitted.

## Application Process

- ❖ Please superscribe in bold letters on the envelope “APPLICATION FOR AC&ABC”.
- ❖ All the candidates who wish to attend the selection have to appear for an interview on **23<sup>rd</sup> January 2019 from 10AM** at Training Service Scheme, College of Agriculture, Vellayani, Thiruvananthapuram with the attested copies of all required documents.
- ❖ Please note that the applicants selected for training has to submit an application fee of Rs. 500/- (Rupees five hundred only).
- ❖

For any further clarification regarding course please contact the **Nodal officer, ACABC, Training Service Scheme, College of Agriculture, Vellayani, contact mob: 9946177542 /94474 29615**

## Please note:

Candidates are requested to bring the original & a copy of the following documents

1. Certificate of qualification
2. Certificate to prove date of birth
3. Nativity certificate (eg: votes ID, ration card)
4. AADHAAR card & PAN card
5. Experience certificate (if any)
6. Proposed project (format attached)
7. Filled application form (attached)

**ACABC-FORMAT FOR MODEL PROJECT REPORT TO BE SUBMITTED AT THE TIME OF SCREENING OF CANDIDATE**

**1. Project name:**

**2. Introduction**

**3. Objectives**

**4. Marketing plan**

- i) Existing market in the locality**
- ii) Future demand**
- iii) market strategy**

**5. Project components & assumptions**

**6. Financial details**

- i) Fixed cost**
- ii) Variable cost**
- iii) Other expenditure**
- iv) Total working capital: B+C**
- v) Total investment: A+(B+C)**

**7. Means of finance**

- i) Promoter's share**
- ii) NABARD margin money**
- iii) Bank loan**

**8. Sales realisation**

**9. Profitability statement**

**10. Repayment schedule of Bank loan**

**11. Repayment schedule of margin money of NABARD**

**12. Depreciating schedule**

**13. Economics of project**

- i) Break Even point(BEP)**
- ii) Debt Service Coverage ratio (DSCR)**

**14. Net cash flow statement**

- i) Benefit cost Ratio(BCR)**
- ii) Net Present Value(NPV)**
- iii) Internal rate of return(IRR)**

**Signature**

**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

Date :

Signature :