



**Scheme Guidelines
for
CENTRAL SECTOR SCHEME
of
Financing facility under 'Agriculture Infrastructure Fund'**



Revised Scheme Guidelines

May 2022

**Department of Agriculture, Cooperation & Farmers Welfare
Ministry of Agriculture & Farmers Welfare
Government of India**

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Scheme Guidelines for CENTRAL SECTOR SCHEME of financing facility under 'Agriculture Infrastructure Fund'

1. Introduction

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post-harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

In view of above, the Hon'ble Finance Minister announced on 15.05.2020 ₹ 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of ₹ 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc. Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Accordingly, DA&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management Infrastructure and community farming assets through incentives and financial support.

Subsequently, in the budget announcement made on 01.02.2021, it was decided to extend the benefit of the scheme to APMCs. Accordingly, modifications in the scheme were carried out with the approval of Cabinet to make it more inclusive.

2 Rationale of the Scheme

Agriculture and allied activities are the primary income source for ~58% of total population of India. ~85% of the farmers are Small Holding Farmers (SHFs) with less than 2 hectares of land under cultivation and manage ~45% of agricultural land. Annual income of

majority of the farmers is very low. Further, India has limited infrastructure connecting farmers to markets and hence, 15-20% of yield is wasted which is relatively higher vs. other countries where it ranges between 5-15%. Investment in agriculture in India has further been stagnant with less than 2% CAGR over last 5 years. Investment in FY17 was ~ ₹ 2.19 lac crore out of which private sector share was ~83% vs. a higher investment of ~ ₹ 2.50 lac crore in FY14 and a higher share of private sector at ~88%. Also, lack of investor confidence is leading to lower plowback ratio (~14% of Gross Value addition in FY18) vs. other sectors (~33% of Gross Value addition in FY18).

3 Objectives of the Scheme

Tomobilize a medium - long term debt finances facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. This financing facility will have numerous objective for all the stakeholders in the agriculture eco-system.

a. Farmers (including FPOs, PACS, Marketing Cooperative Societies, Multipurpose cooperative societies, State Agencies, Agricultural Produce Market Committees (Mandis), National & State Federations of Cooperatives, Federations of FPOs and Federations of Self Help Groups (SHGs). etc.).

- Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
- With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
- Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.

b. Government

- Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and credit guarantee. This will initiate the cycle of innovation and private sector

investment in agriculture.

- Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.
- Central/State Government Agencies or local bodies will be able to structure viable their own or PPP projects for attracting investment in agriculture infrastructure.

c. Agri entrepreneurs and startups

- With a dedicated source of funding, entrepreneurs will push for innovation in agriculture sector by leveraging new age technologies including IoT, AI, etc.
- It will also connect the players in ecosystem and hence, improve avenues for collaboration between entrepreneurs and farmers.

d. Banking ecosystem

- With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.
- Refinance facility will enable larger role for cooperative banks and RRBs.

e. Consumers

- With reduced inefficiencies in post-harvest ecosystem, key benefit for consumers will be a larger share of produce reaching the market and hence, better quality and prices. Overall, the investment via the financing facility in agriculture infrastructure will benefit all the eco-system players.

4 Implementation Period of Scheme

The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years. During the financial year 2020-21, the projects amounting to about ₹ 4000 crore have been sanctioned under the scheme. The financing facility of the balance amount of ₹ 96,000 crore will be distributed @ ₹16,000 crore for 2021-22 and @ ₹ 20,000 crore per year for the next four years w.e.f. 2022-23 to 2025- 26. Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.

5 Government Budgetary Support

Budgetary support will be provided for interest subvention and credit guarantee fee as also administrative cost of PMU. The details are as below:-

Sl. No.	Name of Component	Norms
1	Interest Subvention Cost	All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee.
2	Credit Guarantee Cost	Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW. However, FPOs are also eligible for reimbursement of credit guarantee fee under AIF.
3	Administration Cost of PMU	Farmers Welfare Programme Implementation Society under DACFW will provide PMU support to the scheme at the central level and state PMUs of PM KISAN at state level. Services of knowledge partners will be engaged to identify clusters including export clusters and gaps in supply chains to target projects and prepare viable project reports to support the beneficiaries.

6 Eligible Projects

The scheme will facilitate setting up and modernization of key elements of the value chain including

(A) Post Harvest Management Projects like:

- (i) Supply chain services including e-marketing platforms
- (ii) Warehouses
- (iii) Silos
- (iv) Pack houses
- (v) Assaying units
- (vi) Sorting & grading units
- (vii) Cold chains
- (viii) Logistics facilities
- (ix) Primary processing centers
- (x) Ripening Chambers

(B) Viable projects for building community farming assets including –

- (i) Organic inputs production
- (ii) Bio stimulant production units
- (iii) Infrastructure for smart and precision agriculture.
 - (I) The following projects for individual beneficiaries as well as Farmers 'Communities such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. as these are for the benefit of community.
 - a. Farm/Harvest Automation
 - b. Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc.
 - c. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications
 - (II) Only for FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc as they qualify as community farming assets.
 - 1. Hydroponic Farming – Hydroponics is a type of horticulture and a subset of hydro culture which involves growing plants without soil, by using mineral nutrient solutions in an aqueous solvent.
 - 2. Mushroom farming – Mushroom Spawn, preparing of compost, Spawning of mulch, Casing, mushroom production, harvest and supply chain infrastructure
 - 3. Vertical farming – It is the practice of growing crops in vertically stacked layers. It often incorporates controlled-environment

agriculture, which aims to optimize plant growth, and soil-less farming techniques

4. Aeroponic farming- It is the process of growing plants in an air or mist environment without the use of soil or an aggregate medium.
5. Poly house/ Greenhouse – It is a technique where specialized polythene sheet is used as a covering material under which the crops can be grown in partially or fully controlled climatic conditions.

(iv) Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.

(v) Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

Note: Digital Connectivity and optic fiber infrastructure shall be eligible investment as part of development of the aforementioned eligible projects.

7 Size of the financing facility and eligible beneficiaries

₹ 1 Lakh Crore to be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects, State Agencies, Agricultural Produce Market Committees (Mandis), National & State Federations of Cooperatives, Federations of FPOs (Farmer Produce Organizations) and Federations of Self Help Groups (SHGs). APMCs operating regulated markets for agriculture and allied sector produce including fisheries shall also be eligible.

PACS who have adopted digitization for handling its operations will be given preference under this scheme.

8 Number of Projects per entity eligible under the scheme

Interest subvention for a loan upto ₹ 2 crore in one location is eligible under the scheme. Multiple projects in one location are also eligible with an overall cap of Rs.2 crore. In case, one

eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto ₹ 2 crore. However, for a private sector entity, such as farmer, agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs and federation of SHGs. Location will mean physical boundary of a village or town having a distinct LGD (Local Government Directory) code. Each of such project should be in a location having a separate LGD (Local Government Directory) Code.

For APMCS, multiple projects of different infrastructure types can be sanctioned in its designated market area. In such cases, interest subvention for a loan upto ₹ 2 Crore will be provided for each project of different infrastructure types e.g. cold storage, sorting, grading and assaying units, silos, etc. within the designated market area of the APMC.

9 Participating institutions

All scheduled commercial banks scheduled cooperative banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Cooperative Development Corporation (NCDC) may participate to provide this financing facility, after signing of Memorandum of Understanding (MoU) with National Bank for Agriculture & Rural Development (NABARD)/DA&FW.

10 Refinance

If required, need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

11 Cap on lending rate

Lending rate of participating lending entities will be decided after due consultation with lending entities and same will be circulated to all stake holders. Lending institutions will sign MOU with DA&FW/ NABARD for implementation of the Scheme. MOUs to be signed by DA&FW/NABARD with banks/financial institutions with a view that DA&FW/NABARD will negotiate cap on lending rates in a fair manner.

12 Project Management and handholding support

An online platform will be made available in collaboration with participating lending institutions to provide information and loan sanctioning facility. Agri Infra fund will be managed and monitored through an online MIS platform. It will enable all the qualified entities to apply for loan under the fund. The system will also provide benefits such as transparency of interest rates offered by multiple banks, scheme details including interest subvention and credit guarantee offered, minimum documentation, faster approval process as also integration with other scheme benefits. At the back end, the platform will also provide multiple views of dashboards across district; state and national level PMUs to monitor the total sanctioned amount and number of borrowers, total interest subvention benefit availed, loan statement summary, demographic and geographic mix of borrowers and type of projects.

Farmers Welfare Programme Implementation Society under DACFW will provide PMU support to the scheme at the central level and state PMUs of PM KISAN at state level. Services of knowledge partners will be engaged to identify clusters including export clusters and gaps in supply chains to target projects and prepare viable project reports to support the beneficiaries.

Project reports with indicative unit costs will be prepared by Central and State PMUs for guidance of beneficiaries and lending entities. Such project reports shall be available on online platform.

13 Convergence

Any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility. In cases of capital subsidy such amount shall be considered as promoter's contribution. However, a minimum of 10% of the project cost shall be mandatory as promoter's contribution.

14 Revisit of the Scheme

The scheme will be re-visited by Department of Expenditure after disbursement of ₹ 20,000 crore is completed, for evaluation and midcourse correction if required. Concurrent/mid-term third party independent evaluation of the scheme in addition to end- line evaluation will be conducted as and when required.

15 Monitoring framework

The National, State and District Level Monitoring Committees to ensure real-time

monitoring and effective feed-back about the implementation of the proposed scheme. The Committees will be set up as per **Annexure-A**.

All assets created under this financing facility shall be geo tagged. The District Monitoring Committee and respective lending entity shall ensure that updated information on such geo tagged assets is available on the online portal.

16 OUTPUT AND OUTCOME MONITORING FRAMEWORK (OOMF)

The Output and Outcome Monitoring Framework (OOMF) (**Annexure-B**) will be a part of monitoring system and the measurement of outcome indicators will be monitored periodically by DLMC, SLMC and NLMC.

17 Linkage with PFMS

Interest subvention and credit guarantee support will be released to Banks and lending institutions through PFMS.

Disbursal of funds by lending entities to beneficiaries under this scheme shall be in Aadhaar linked bank account.

18 Criteria for selection of Eligible Borrower

Lending institutions will decide criteria for selection of eligible borrower in consultation with NABARD and monitoring committees, PMUs and keeping in mind the viability of the projects and to avoid NPA.

19 VGF Requirement

In case VGF requirement is projected by central / state / local bodies, norms as prescribed by DEA for PPP projects will be adhered to.

20 Sector specific focus

24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate

coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

21 State specific focus

Tentative State wise allocation of financing facility has been worked out on the basis of the ratio of total value of output of Agriculture and Allied sectors of States/UTs and placed at **Annexure- C**

Monitoring framework

(i) National level Monitoring Committee (NLMC)

Composition :-

Following will be the Members and Chairman of the NLMC:-

- a. Secretary (DA&FW) (Chairman)
- b. MD SFAC
- c. MD, NCDC
- d. Special Secretary/Additional Secretary and FA (DA&FW)
- e. Additional Secretary DFS
- f. Additional Secretary (DA&FW, GoI)
- g. Chairman, NABARD or his representative
- h. Principal Secretary-State Government (s)- Four States by rotation
- i. State Nodal Officers of four States (by rotation)
- j. Joint Secretary (DA&FW) and CEO of Farmers Welfare Programme Implementation Society- Member Secretary

Functions:-

1. National level Monitoring Committee (NLMC) will guide and steer the implementation of the scheme. It will approve the guidelines for implementation of the scheme.
2. National level Implementation Committee (NLIC) will examine and recommend the guidelines for implementation of the scheme. It also will ensure and review the implementation of the scheme as per approved guidelines by the National level Monitoring Committee (NLMC)

(ii) State level Monitoring Committee

Composition:-

Following will be Members and Chairman of the SLMC :-

- a. Chief Secretary –Chairman
- b. Agriculture Production Commissioner/Principal Secretary Agriculture
- c. Principal Secretary (Cooperation)
- d. Registrar of Cooperative Societies (RCS)
- e. Chief General Manager (CGM), NABARD
- f. Regional Director, NCDC

- g. Officers nominated by State (not more than three).
- h. SLBC Convener.
- i. State Nodal Officer- Member Secretary.

Functions:-

1. State level Monitoring Committee (SLMC) will implement the NIMC guidelines at the state level and provide feedback to NIMC.
2. It will also guide and steer the implementation of the scheme in the state.
3. It will set the targets as per OOMF format and review the progress regularly

(iii) District Level Monitoring Committee

Composition:-

Following will be Members and Chairman of the DLMC:-

- b. District Collector – Chairman
- c. Chief Executive Officer of District Panchayat/CDO- Vice Chairman
- d. District Officer of Agriculture
- e. District Registrar Officers nominated Cooperative Societies
- f. Officers nominated by State (not more than three)
- g. Lead District Manager of DLBC
- h. District Manager NABARD- Member Secretary

Functions:-

1. District level Monitoring Committee (DLMC) The DLMC will be the first line of implementation and monitoring system within the overall framework.
2. DLMC will set targets in consultation with SLMC as per OOMF format and monitor the progress closely with the support of PMU.
3. DLMC will maintain the Dashboard in collaboration with PMU.
4. It will be responsible for the smooth implementation of the scheme and resolve any issues at the district level. In the process of sorting out implementation issues the Committee would be supported by the district administration wherever required.

OOMF Framework

OUTPUTS:

Output statement	Output Indicators	Target	Achievement
Promoting creation and modernization of agriculture infrastructure	No. of projects submitted by eligible entities		
	Disbursement of funds for eligible projects/investments (₹Crore)		
Increase in amount of interest subvention and credit guarantee support provided	Amount outgo on account of interest subvention (₹Crore)		
	No. of projects receiving interest subvention		
	Percent projects receiving interest subvention (of the total projects offered loan under the scheme)		
	Amount outgo on credit guarantee coverage (₹Crore)		
	Average percent credit guarantee coverage of the total credit extension under the scheme.		

OUTCOMES:

Outcome Statement	Outcome Indicators	Target	Achievement
Improvement in resource provision for agriculture infrastructure	Percentage of fund utilized for completed projects		
	Additional investments leveraged due to agriculture infrastructure fund interventions (₹Crore)		
Enhancement in agriculture infrastructure capacity	Total capacity addition in agriculture sector due to infrastructure activities funded (MT)		
	Reduction in post-harvest losses and food wastages (%)		

Tentative Allocation of Financing Facility among States/UTs

Sl. No.	State	Financing Facility INR Crore
1	Uttar Pradesh	12831
2	Rajasthan	9015
3	Maharashtra	8460
4	Madhya Pradesh	7440
5	Gujarat	7282
6	West Bengal	7260
7	Andhra Pradesh	6540
8	Tamil Nadu	5990
9	Punjab	4713
10	Karnataka	4525
11	Bihar	3980
12	Haryana	3900
13	Telangana	3075
14	Kerala	2520
15	Odisha	2500
16	Assam	2050
17	Chhattisgarh	1990
18	Jharkhand	1445
19	Himachal Pradesh	925
20	Jammu & Kashmir & Ladakh	900
21	Uttarakhand	785
22	Tripura	360
23	Arunachal Pradesh	290
24	Nagaland	230
25	Manipur	200

Sl. No.	State	Financing Facility INR Crore
26	Mizoram	196
27	Meghalaya	190
28	Goa	110
29	Delhi	102
30	Sikkim	56
31	Puducherry	48
32	A & N Islands	40
33	Daman & Diu	22
34	Lakshadweep	11
35	Dadra & Nagar Haveli	10
36	Chandigarh	9
	Total	1,00,000



**Standard Operating Procedure (SoP) for submission
of claims for interest subvention
and credit guarantee by lending institutions**

**Ministry of Agriculture & Farmers Welfare
Department of Agriculture & Farmers Welfare
Krishi Bhawan, New Delhi**

Financing Facility under Agriculture Infrastructure Fund

Overview of the scheme

Department of Agriculture & Farmers Welfare (DA&FW) is implementing a Central Sector scheme of financing facility under Agriculture Infrastructure Fund. It aims at development of Post-Harvest Management Infrastructure (PHM) and Building Community Farming Assets which are expected to reduce post-harvest losses, result in better value realisation to farmers and innovation and invention in farming technology.

To achieve these objectives, the scheme provides financial support in the form of interest subvention@ 3% p.a. and credit guarantee upto Rs. 2 crore on loans given to eligible entities for eligible projects of PHM and Building Community Farming Assets by Lending Institutions (LIs.).

The subsidy for interest subvention and credit guarantee on the loans under AIF will be given to LIs against the claims submitted by them on the prescribed frequency. After receiving subsidy from the Government, LIs will immediately pass on the subsidy/adjust the subsidy in the respective loan account of the borrower.

These Standard Operating Procedures (SOPs) therefore lay down the detailed rules and procedures for submission of claims for interest subvention by the lending institutions, their processing by the Department, release of subsidy, transfer/adjustment of subsidy by the lending institution to the beneficiary account, Auditor's certificate of lending intuitions and other related aspects there to.

These SoPs will be deemed as natural extension of scheme guidelines, and in case of contravention, if any, between the two, the guidelines shall prevail.

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Standard operating procedures for submission of claims for interest subvention and Credit Guarantee fee (CGTMSEE fee)

1. Interest subvention and credit guarantee

- 1.1. Loans under AIF means loans given to eligible entities for undertaking eligible projects for setting up of Post-Harvest Management Infrastructure (PHM) and Building Community Farming Assets as per the scheme guidelines of AIF.
- 1.2. Loans under AIF will have interest subvention @3% p.a. upto ₹ 2 crore for a period of 7 years from the date of first disbursement, including moratorium period from six months to not more than 2 years. For loans above ₹ 2 cores interest subvention will be limited upto ₹ 2 cores. **No interest subvention will be granted for the period during which a loan remains NPA.** Interest subvention will resume from the date loan upgrades into standard category and interest subvention for the period of NPA will also be given. NPA status of a loan will not extend the period of interest subvention and credit guarantee i.e. it will be provided for a period of 7 years from the date of first disbursement irrespective of whether the loans becomes NPA during this period.
- 1.3. Credit guarantee for eligible beneficiaries as per CGTMSE guidelines on loans under AIF will be provided under Credit Guarantee Fund for Median and Small Entrepreneurs (CGTMSE) upto ₹ 2 crores for a period upto 7 seven years or till the tenure of the loan ends, if it is earlier. For loans above ₹ 2 crores, credit guarantee will be limited upto ₹ 2 crores. Fee for the credit guarantee under CGTMSE will be first paid by the lending institution, which will be reimbursed by the Government afterwards.
- 1.4. For Farmers Producer Organisations (FPOs), credit guarantee will be given under FPO promotion scheme of this Department.

2. General aspects of claim submission

- 2.1. Each LI will submit a consolidated claim in respect of loans disbursed under AIF by its field agencies across the country. e.g. State Bank of India will submit a single claim in respect of interest subvention and credit guarantee on the loans disbursed under AIF by its branches

across the country. As for State/District cooperative banks and Rural Banks, NABARD will submit a single consolidated claim.

2.2. Lending institutions will submit the claims quarterly for the first three quarters i.e in July (for April – June), October (for July-Sept) and January (for Oct-Dec). However for the last quarter, claim for only January and February will be submitted in March. Claim for March will be submitted in April month of next FY. So in total, LIs will be submitting 5 claims in a FY.

2.3. The last date for submission of claim will be the 30th/31st of the claiming month.

2.4. Subsidy for interest subvention and CGTMSE fee will be released only against actual claims and not on provisional/tentative claims. In other words subsidy will be release only against interest subvention already accrued or CGTMSE Fee already paid.

2.5. Following documents are required to be submitted by the lending intuitions with their claims:-

2.5.1 Auditor's certificate in [Annexure-I](#) (only with July claim).

2.5.2 Bank details in which subsidy is to be transferred duly signed by the authorised signatory

2.5.3 System generated **Consolidated Claim Sheet-Cum-Forwarding Letter** (on the LIs letter head) duly signed

2.5.4 Utilisation certificate generated on PFMS

2.5.5 Completion of EAT module on PFMS certification in [Annexure-II](#)

Note:- all these documents may be uploaded as a single pdf along with the claim.

2.6 All lending institutions shall be responsible for submission of the accurate data and monitoring of the scheme. DA&FW shall not be liable for any inaccurate submission of data by LIs.

2.7 For generating Utilisation certification and completing EAT module on PFMS, LIs may refer to PFMS/EAT User-Manual and contact the concerned PFMS officer of their state.

2.8 In the event a loan under AIF becomes NPA and LI has initiated the process of recovery, then LI will also recover the total amount of interest

subvention upto date of it becoming NPA, in the recovery process, and remit the same to DA&FW.

3. Claim submission Procedure

- 3.1 Claims for interest subvention and CGTMSE Fee are required to be submitted separately for category wise for North Eastern Region, other than North Eastern Region and General, Scheduled Cast Sub-Plan (SCSP) and TSP (Tribal Sub-Plan) for enabling DA&FW to release subsidy accordingly.
- 3.2 However, the LIs will only have to fill in the amount of interest subvention or CGMTSE fee in the appropriate template and system will automatically segregate them in the appropriate categories based on the records and will generate a **Consolidated Claim Sheet-Cum-Forwarding Letter**. In case of any discrepancy between system captured details of beneficiaries, LIs may coordinate with Central PMU for the rectification of the same.
- 3.3 Lending institutions will need to take a print out of the **Consolidated Claim Sheet-Cum-Forwarding Letter** (on LIs letter head), sign and stamp it, and thereafter upload the same on the claim portal along with other documents mentioned in para 2.5 above as a single pdf.
- 3.4 After completing the above steps, LIs will forward the completed claim to Central PMU for verification. On receipt, Central PMU will check the claim, and if found correct, will validate it. Then claim will be forwarded to the Department for processing.
- 3.5 However, if CPMU finds discrepancy/error in the claim, it will return the claim to the LI for correction, indicating the discrepancies/error. After rectification the lending institution will re-submit the claim to Central PMU by following the steps outlined in 3.2 to 3.4 above.

4. Processing of claim by DA&FW

- 4.1 After receiving the claim from Central PMU along with the documents uploaded by the lending institution, Department will process the claims for payment, subject to availability of the budget.

4.2 For timely processing of claim, it is necessary that lending institutions adhere the timelines for submission of claims and claims should be complete and correct in all respect.

5. PASSING ON THE BENEFIT TO THE BENEFICIARY

5.1 Upon receiving subsidy from the Department against the claim, lending institutions will immediately adjust/pass on the benefit into the beneficiaries loan account.

6. RECORDS OF COMPLETED PROJECTS

6.1 LIs are to keep a close watch on the progression of projects completion. LIs will ensure that each project has been geo-tagged on AIF portal.

6.2 LIs are to update the state of completion of each project on AIF portal. It is the responsibility of LIs to give correct information regarding completion of project.

7. STEP-WISE ONLINE CLAIM SUBMISSION PROCEDURE

To claim Interest Subvention, Lending Institute has to Log-In with valid credentials and select on Claim request from the side menu.

- After selection the following screen will open, LI needs to select the Interest subvention option

The screenshot displays the NAIFF portal interface. At the top, it identifies the Government of India, Department of Agriculture, Cooperation & Farmers Welfare. The main header reads 'National Agriculture Infra Financing Facility'. A navigation menu includes 'Home', 'About Scheme', 'Who Can Apply', 'Eligible Project', 'Fund Allocation', 'Lending Institutions', 'Scheme Monitoring', 'Resources', and 'Contact Us'. A left sidebar menu lists various functions, with 'Claim Request' circled. The main area is titled 'Claim Requests' and shows a table with one entry: 'Interest Subvention' with a sub-entry 'CGTMSE Fee', both circled. An 'Add +' button is visible above the table. The status 'No Records Found' is displayed below the table. The footer contains the URL 'https://naiff.gov.in/ClaimSubventionAdd' and the text 'Website Content Managed by Department of Agriculture, Cooperation & Farmers Welfare'.

Interest Subvention Claim Screen

A new screen will open, the LI has to select the loan applications by clicking Fetch Loan Applications,

- Following which loan applications of that duration will be displayed and Bank has to select against the respective loan application number to claim for the Interest subvention as shown in the following screen.

Period

Year January ▼

Month 2021 ▼

Fetch Loan Applications

Application	Beneficiary	State	District	Amount	Term
<input type="checkbox"/> 1000452	PRIYANKA PATEL	MADHYA PRADESH	RAISEN	79,90,000	7Y 0M
<input type="checkbox"/> 1000457	Ritu Maanfi	MADHYA PRADESH	RAISEN	1,12,48,000	7Y 0M
<input type="checkbox"/> 1000463	Mansaji Warehousing	MADHYA PRADESH	RAISEN	1,13,00,000	7Y 0M
<input type="checkbox"/> 1000589	RAJNI PATEL	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input type="checkbox"/> 1000599	RAJANI RAI	MADHYA PRADESH	RAISEN	1,22,40,000	7Y 3M
<input type="checkbox"/> 1000604	Sunita Rai	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input type="checkbox"/> 1000628	SHREE GANESHA WAREHOUSE	MADHYA PRADESH	BHOPAL	1,12,50,000	7Y 9M
<input type="checkbox"/> 1000630	NANINDA WAREHOUSING	MADHYA PRADESH	RAISEN	73,00,000	7Y 0M

Loan Application	Beneficiary	Interest Amount	Subvention Amount
No matching records found			
		0	0

Interest Amount

Subvention Amount

Document

Choose File No file chosen

Note- Format accepted only in .pdf format. Maximum size allowed is 5 MB.

Notes

Save as Draft

Submit

Cancel

- Once loan application is selected LI will fill the Interest amount and subvention amount of the selected applications. And upload the authenticated documents for approval of SI claim.

Period Year January Month 2021 Fetch Loan Applications

Application	Beneficiary	State	District	Amount	Term
<input type="checkbox"/> 1000452	PRIYANKA PATEL	MADHYA PRADESH	RAISEN	79,90,000	7Y 0M
<input type="checkbox"/> 1000457	Ritu Malani	MADHYA PRADESH	RAISEN	1,12,48,000	7Y 0M
<input checked="" type="checkbox"/> 1000483	Mansaji Warehousing	MADHYA PRADESH	RAISEN	1,13,00,000	7Y 0M
<input checked="" type="checkbox"/> 1000589	RAJNI PATEL	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input type="checkbox"/> 1000599	RAJANI RAI	MADHYA PRADESH	RAISEN	1,22,40,000	7Y 3M
<input checked="" type="checkbox"/> 1000604	Sunita Rai	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input checked="" type="checkbox"/> 1000628	SHREE GANESHA WAREHOUSE	MADHYA PRADESH	BHOPAL	1,12,50,000	7Y 9M
<input type="checkbox"/> 1000630	NAINA WAREHOUSING	MADHYA PRADESH	RAISEN	73,00,000	7Y 0M

Loan Application	Beneficiary	Interest Amount	Subvention Amount
1000483	Mansaji Warehousing	<input type="text" value="0"/>	<input type="text" value="0"/>
1000589	RAJNI PATEL	<input type="text" value="0"/>	<input type="text" value="0"/>
1000604	Sunita Rai	<input type="text" value="0"/>	<input type="text" value="0"/>
1000628	SHREE GANESHA WAREHOUSE	<input type="text" value="0"/>	<input type="text" value="0"/>
		0.00	0.00

Interest Amount
Rs.0

Subvention Amount
Rs.0

Document
 No file chosen


Note- Format accepted only in .pdf format. Maximum size allowed is 5 MB.

Notes

Save as Draft Submit Cancel

- Once a Claim is submitted it will be visible to PMU for Verification/ pending Information or Rejection based on the filled details.

Interest Sub. Approval

Claim 120920121001 **Date** 18/03/2021
Status Submitted **Period** December 2020
Lending Institution Punjab and Sind Bank **Type** Interest Subvention
Documents 

#	Application	Beneficiary	Type	State	Approved On	Term	Approved	AIF	Disbursement	Interest	Subvention
1	1039965	SATISH GERA	Agri-Entrepreneur	RAJASTHAN	05/11/2020	7Y 0M	2,47,50,000	1,62,50,000	2,47,50,000	86,436.00	34,119.00
										86,436.00	34,119.00

Interest Amount

Rs.86,436

Eighty Six Thousand Four Hundred and Thirty Six

Subvention Amount

Rs.34,119

Thirty Four Thousand One Hundred and Nineteen

Notes

Approval

Amount

Date

14/06/2021

Notes

CGTSME Claim Screen

A new screen will open, the LI has to select the loan applications by clicking Fetch Loan Applications,

- Following which loan applications of that duration will be displayed and Bank has to select against the respective loan application number to claim for the CGTMSE fee as shown in the following screen.

Period

Year January ▼

Month 2021 ▼

Fetch Loan Applications

	Application	Beneficiary	State	District	Amount	Term	
<input type="checkbox"/>	1000452	PRAYANICA PATEL	MADHYA PRADESH	RAISEN	79,60,000	7Y 0M	▲
<input type="checkbox"/>	1000457	Ritu Malani	MADHYA PRADESH	RAISEN	1,12,48,000	7Y 0M	
<input type="checkbox"/>	1000403	Manseji Warehousing	MADHYA PRADESH	RAISEN	1,13,00,000	7Y 0M	
<input type="checkbox"/>	1000589	RAJNI PATEL	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M	
<input type="checkbox"/>	1000599	RAJANI RAI	MADHYA PRADESH	RAISEN	1,22,40,000	7Y 3M	
<input type="checkbox"/>	1000604	Sunita Rai	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M	
<input type="checkbox"/>	1000628	SHREE GANESHA WAREHOUSE	MADHYA PRADESH	BHOPAL	1,12,50,000	7Y 6M	▼
<input type="checkbox"/>	1000630	NAINA WAREHOUSING	MADHYA PRADESH	RAISEN	73,00,000	7Y 0M	

Loan Application	Beneficiary	CGTMSE Fee
No matching records found		
		0

CGTMSE Fee

Document

Choose File No file chosen

Note- Format accepted only in .pdf format. Maximum size allowed is 5 MB.

Notes

Save as Draft

Submit

Cancel

- Once loan application is selected LI will fill the Interest amount and subvention amount of the selected applications. And upload the authenticated documents for approval of CGTMSE Fee claim.

Period Year January Month 2021 Fetch Loan Applications

Application	Beneficiary	State	District	Amount	Term
<input type="checkbox"/> 1000452	PRIYANKA PATEL	MADHYA PRADESH	RAISEN	79,90,000	7Y 0M
<input type="checkbox"/> 1000457	Ritu Malani	MADHYA PRADESH	RAISEN	1,12,48,000	7Y 0M
<input type="checkbox"/> 1000483	Mansaji Warehousing	MADHYA PRADESH	RAISEN	1,13,00,000	7Y 0M
<input type="checkbox"/> 1000589	RAJNI PATEL	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input checked="" type="checkbox"/> 1000599	RAJANI RAI	MADHYA PRADESH	RAISEN	1,22,40,000	7Y 3M
<input checked="" type="checkbox"/> 1000604	Sunita Rai	MADHYA PRADESH	RAISEN	1,22,41,000	7Y 3M
<input type="checkbox"/> 1000628	SHREE GANESHA WAREHOUSE	MADHYA PRADESH	BHOPAL	1,12,50,000	7Y 9M
<input type="checkbox"/> 1000630	NAINA WAREHOUSING	MADHYA PRADESH	RAISEN	73,00,000	7Y 0M

Loan Application	Beneficiary	CGTMSE Fee
1000599	RAJANI RAI	<input type="text" value="0"/>
1000604	Sunita Rai	<input type="text" value="0"/>
		0.00

CGTMSE Fee
Rs.0

Document
 No file chosen
Note- Format accepted only in .pdf format. Maximum size allowed is 5 MB.

Notes

Save as Draft Submit Cancel

- Once a CGTMSE fee claim is submitted it will be visible to PMU for Verification/ pending Information or Rejection based on the filled details.

CGTMSE FEE Approval

Claim 15892104C001 **Date** 15/05/2021
Status Submitted **Period** April 2021
Lending Institution Karur Vysya Bank **Type** CGTMSE Fee
Documents 

#	Application	Beneficiary	Type	State	Approved On	Term	Approved	AIF	CGTMSE Fee
1	1045823	T KANNAN	Farmer	TAMIL NADU	31/03/2021	7Y 0M	24,00,000	24,00,000	42,480.00
									42,480.00

CGTMSE Fee

Rs.42,480
 Forty Two Thousand Four Hundred Eighty

Notes please reimburse the CGTMSE amount paid

Approval

Amount

Date

Notes

Approve **Pending Information** **Reject** **Cancel**

Annexure-I

Agri Infra Fund- Format for interest subvention and CGTMSE fee claim certificate from Auditors of Lending Institutions

_____ BANK

OFFICE ADDRESS: _____

Claim for 3% Interest Subvention and CGTMSE fee for loan upto ₹2 Crore under Agriculture Infrastructure Fund Scheme for the Financial Year _____

	Interest Subvention			CGTMSE Fee		
	No. of accounts (in Actuals)	Amount Disbursed (₹ Lakh)	Amount of subvention claimed (₹ in Actuals)	No. of accounts (in Actuals)	Amount Sanctioned (₹ Lakh)	Amount of CGTMSE fee claimed (₹ in Actuals)
Loans up to ₹2 crore						

We certify having disbursed the above loans at a maximum interest rate of 9% p.a. up to ₹ 2 Crores under Agriculture Infrastructure Fund during the financial year _____.

CERTIFICATE :

The 3% interest subvention claim of _____ Bank under Agriculture Infrastructure Fund for the year ended 31st March _____ is ₹_____. We certify that the total claim of ₹_____ of the Bank is true and correct.

The Claim towards CGTMSE fee of _____ Bank under Agriculture Infrastructure Fund for the year ended for 31st March _____ is ₹_____. We certify that the total claim of ₹_____ of the Bank is true and correct.

DATE:

PLACE:

CHARTERED
ACCOUNTANT/
AUDITOR(S)

FIRM RUBBER STAMP
& REGISTRATION NUMBER

ACCOUNTANT/BRANCH MANAGER
CHIEF MANAGER /REGIONAL HEAD

Annexure-II

**Completion of EAT module certification
(on Banks letter head)**

_____ **BANK**

OFFICE ADDRESS: _____

Certificate

We hereby certify that the transactions relating to transfer/adjustment of subsidy to beneficiaries have been entered in the EAT module of PFMS in respect of subsidy released by DA&FW in month of20..... under Agriculture Infrastructure Fund Scheme.

(Authorised signatory)

DATE:

PLACE:

No. R-11016/16/2020-I&P(Part-I)
Government of India
Ministry of Agricultural and Farmers Welfare
Department of Agricultural, Cooperation & Farmers Welfare
(Cooperation Division)

Krishi Bhawan, New Delhi
Dated: 11th March, 2021

To

State Nodal officers of AIF of all States/UTs

Subject:- Eligible primary processing activities under Agriculture Infrastructure Fund –reg.

Sir,

I am directed to say that Central Sector Scheme of Financial Facility under Agriculture Infrastructure Fund (AIF) provides financial assistance for affordable and financially viable Post Harvest Management (PHM) infrastructure projects which also includes primary processing centres to undertake primary processing activities for agricultural produce. A large number of queries are being received with regard to the eligibility of primary processing of different agricultural produces under AIF.

2. Primary processing for the purpose of the scheme relates to value addition to a raw agricultural produce which, after processing, does not result in change of product form. The primary processing is different for different agricultural produce like cereals (Wheat, Paddy, etc.), Fruits and vegetables, Oilseeds, Pulses, Cotton, Sugarcane, etc.

3. Therefore, in order to clarify this, a detailed crop-wise list of primary processing activities which are and are not eligible under Agriculture Infrastructure Fund (AIF) is given at Annexure-A.

4. This issues with the approval of Hon'ble Minister for Agriculture & Farmers Welfare.

Yours faithfully,


(K.R. Meena)
Director (Cooperation)

Copy to:-

1. Secretary/Principal Secretary, Agriculture of all States/UTs
2. IT Division, NIC – for uploading on Department's website.
3. Central PMU, AIF – for information/necessary action and uploading on AIF portal
4. Guard file

Annexure-A

[To letter No. R-11016/16/2020-I&P(Part-I) dated 11.03.2021]

List of primary processing activities eligible under Agriculture Infrastructure Fund

Sl. No.	Crops	Eligible PHM & Primary Processing Activities	Not eligible under AIF
1	Cereals (Wheat, Paddy, etc.)	Cleaning De-stoning Sorting & grading Hulling, Milling Pounding Grinding Tempering Parboiling Soaking Drying Sieving Irradiation	Fermentation Baking Puffing Flaking Frying Extrusion Blending Roasting
2	Fruits and vegetables	Washing Cleaning Drying Sorting Grading Blanching for primary processing Cooling Waxing Conditioning	Dehydration Concentrated products Canning Juice extraction Sterilization
3	Oilseeds	Cleaning De-stoning De-husking (decorticating machines) Winnowing Oil extraction (ghani, hydraulic press etc.	By-product utilization Refining Neutralization Bleaching
4	Pulses	Cleaning De-stoning Drying Sorting & grading De-husking Splitting De-hulling Milling Irradiation	Canning Besan Papads Pulse based foods Puffed chickpea Pulse polishing
5	Cotton	Cleaning Drying Ginning Pressing & Bailing Lintering	Fibre finishing Scouring Purifying Spinning Weaving

[Annexure To letter No. R-11016/16/2020-I&P(Part-I) dated 11.03.2021]

6	Sugarcane	Cane unloading Cleaning Cane breaking Cane milling Straining Evaporators Centrifugation Storage tanks Dryers	
7	Spices	Cleaning Drying Sorting Boiling Polishing Grinding Packaging Storage Irradiation	Roasting Sterilizing Thermal treatment
8	Cocoa	Cleaning Gathering of pods Sorting Breaking of pods Fermentation of cocoa Drying Storage	Roasting Winnowing Alkalization
9	Coffee	Cleaning Drying of cherries Washing Hulling Pulping	Roasting Grinding Extraction
10	Jute	Cutting Retting Stripping Washing Drying Bailing Packing Storage	
11	Cashew	Cleaning Streaming in boiler Shell cutting Drying Peeling Grading Packaging	

[Annexure To letterNo. R-11016/16/2020-I&P(Part-I) dated 11.03.2021]

12	Moringa	Washing Drying Milling Storage Packaging	
13	Tea	Cleaning Withering Rolling Fermentation Drying Sorting	
14	Rubber	Mastication Mixing Shaping Curing Irradiation	
15	Herbal and Medicinal Crops	Cleaning Sorting Drying	Syrup Pills Cream Roasting Frying Distillation Concentration

DPR Template for projects under Agriculture Infrastructure Fund¹

1. Details of the Applicant

SN	Particulars	Details
i.	Name of the Applicant	
ii.	Constitution Legal Status of Applicant : (i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.)	
iii.	Registration No. of Applicant/CIN	
iv.	GST No. of Applicant	
v.	Date of Establishment/ Incorporation	
vi.	Address of the registered office	
vii.	PAN No. of Applicant	
viii.	Address of the proposed site	
ix.	District	
x.	State	
xi.	Pin Code	
xii.	Whether lead promoter belong to SC/ ST/ Woman/Minority	

****Details of associates/ allied firms, if any may also be provided.***

2. Contact details of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members including addresses, telephone, mobile, fax, e-mail, website, PAN etc.

SN	Name of Applicant/Promoter(s)/Partner(s)/Director(s)/Members	Address	Telephone No.	Mobile No.	E-mail Id	Any other details
1						
2						

3. Details of the Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of Promoter(s)/Partner(s)/Director(s)/Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
1									

¹ This template is prepared keeping in mind the essential information required by the lending institutions to process the loan application. Different formats of table/description can be used for preparation of the DPR but all the required information in template should be included in the DPR.

S N	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
2									

4. Relative experience of the Applicant/Promoter(s)/Partner(s)/Directors(s)/Members

S N	Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity	Detail of Experience	Details of Turnover (year-wise)	Supporting Document attached, if any (Yes/No)
1				
2				

5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/ Directors(s)

SN	Types of Facility	Name of Bank and Branch	Limits	Outstanding as on dd/mm/yyyy	Securities	Rate of interest	Repayment terms	Purpose
1	Cash Credit							
2	Term Loan							
3	Others							

**Information pertaining to credit rating (internal /external) may also be shared along with the aforementioned information*

6. Details of GST Returns submitted, if any or status of registration

7. Project Details

a. Objective of the proposed project:

b. Category of proposed infrastructure as per the Scheme:

SN	Component	Mark Tick (✓)
1	Supply chain	
2	Warehouses	
3	Silos	
4	Pack Houses	
5	Assaying Unit	
6	Sorting & Grading unit	

SN	Component	Mark Tick (✓)
7	Cold Chain	
8	Logistics facilities	
9	Primary Processing Centres	
10	Ripening Chambers	
11	Organic input production	
12	Bio stimulant production unit	
13	Infrastructure for Smart and precision agriculture	
14	Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.	
15	Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.	
16	Any other (please Specify)	

c. Type of Operating Model (Rental, PPP, captive, Lease, Franchise etc.) and details

8. Land Details:

SN	Particulars	Details
1	Land Area	
2	Status of Legal title & Possession	
3	if leased, Period of lease	
4	Coordinates of location	
5	Details of CLU	
6	Connectivity to roads i. State Highway (in Km.) ii. National Highway (in Km.)	
7	Availability of Water	
8	Availability of Power	

9. Proposed facilities:

(i) Details of proposed facility

SN	Type of facilities proposed to be created	No. of Units	Total Capacity [MT, Ltrs, MT/Hr. where ever, applicable]	No. of Days of operation of each facility in a year
1	Warehouse			
2	Silos			

S N	Type of facilities proposed to be created	No. of Units	Total Capacity [MT, Ltrs, MT/Hr. where ever, applicable]	No. of Days of operation of each facility in a year
3	Pack-house			
4	CA Store			
5	Cold store			
6	Frozen store			
7	Pre-cooling Chambers			
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as per actual]			
9	Ripening Chambers			
10	IQF			
11	Blast Freezing			
12	Refrigerated Vehicles/ Reefer vans			
13	Mobile Pre-coolers			
14	Insulated/ non-insulated distribution vehicle			
15	Irradiation Facility			
16	Organic input production			
17	Bio Stimulant production units			
18	Others (Specify)			

(ii) Details of technologies to be used/ alternative technologies

(iii) Flow chart of activity process

10. Detailed timeline for construction of proposed project and proposed date for commencement of operation

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakh)
1	Site Development	
2	Civil Works	
3	Technical Civil Works/Errection etc.	
4	Plant & Machinery (P&M)	
5	Fixed cost on power supply connection or/ and Generator set/solar system etc.	
6	Common Utilities like Water/ETP/ STP, etc.	
7	Pre-operative Expenses	
8	Interest During Construction	
9	Working Capital	

SN	Items	Amount (₹ in lakh)
10	Contingencies	
11	Add other items not listed above	
Total Project Cost		

b. Means of finance

SN	Items	Amount (₹ in lakh)	Percentage (%)
1	*Promoter's Equity		
2	Capital Subsidy/ Benefit from other Central/ State Scheme		
3	Loan		
Total			

**The source of the owned funds and also the capacity of the promoter to support the project in the event of cost escalations due to time overruns should also be mentioned*

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5
1	Turnover					
2	Cost of Operations					
3	Gross Profit					
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)					
5	Profit before taxation					
6	Profit after taxation					

**CMA data to be provided along with projected balance sheet, profit & loss statements, covering entire period of repayment.*

d. Financial Parameters

SN	Particulars	Details (Ratio/%)	Ref Page No. in DPR*
1	Internal Rate of Return (IRR) [(a) With and (b) without grant/ subsidy]		
2	Avg. Debt Service Coverage Ratio (DSCR)		
3	Break Even Point (BEP)		
4	Debt-Equity Ratio (TTL/TNW)		
5	Fixed Assets Coverage Ratio		

e. Credit Facilities proposed

(I) Fund Based

(a) Term Loan

(b) Working Capital (Attach Assessment of working capital, if proposed)

(II) Non Fund Based

- f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore)
- g. Repayment Schedule (Including moratorium period)
- h. Details of Statutory/other approvals/registrations (status)

12. Availability of Raw Materials in the Catchment Area - provide details such as Adequate Volume, Wider Mix of Raw Materials, Days of Operation in a Year along with supporting data. Based on this information feasibility/viability of the project should be justified.

13. Details of the catchment area of the project

S.N	Location of the Catchment (Primary/Secondary)	Name Village/Dist/APMC	Commodities to be sourced	Quantities to be sourced [MT] (per annum)
1				
2				

**DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).*

14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players / retailers for assured cash flows if any.

15. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled).....
- b. Contractual Employment with no. of days:
- c. Indirect Employment (specify):

16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter alia, details of power generation.

17. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprints and increasing operational efficiency:-

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operational efficiency
1			

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operational efficiency
2			

18. List of Manufacturers/ Suppliers of P&M (enclose quotations)

ICertify that the information / contents as above furnished by me / us are true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any information furnished in the application is found false, my / our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

Date: _____

Place: _____

Signature of the Applicant