

Central Sector Scheme of financing facility under Agriculture Infrastructure Fund (AIF).

Purpose	To mobilize 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.
Beneficiaries	Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Farmers, SHGs, JLGs, Multi-Purpose Cooperative Societies, Agri-entrepreneurs, Start-ups, Central/State Agencies or Local Body promoted PPP Projects.
Eligible Projects	<p>The scheme will facilitate setting up and modernization of key elements of the value chain including:</p> <p>(A) Post Harvest Management Projects like:</p> <ul style="list-style-type: none"> (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 <p>(B) Viable projects for building community farming assets including:</p> <ul style="list-style-type: none"> (i) Organic inputs production (ii) Bio stimulant production units (iii) Infrastructure for smart and precision agriculture. <ul style="list-style-type: none"> a) The following projects for individual beneficiaries as well as Farmers, Communities such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Cooperatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. as these are for the benefit of community. <ul style="list-style-type: none"> • Farm/Harvest Automation • Putting up specialized sensors on field, Blockchain and AI in agriculture etc. • Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.

	<p>b) Only for FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Cooperatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. as they qualify as community farming assets.</p> <ul style="list-style-type: none"> • Hydroponic Farming • Mushroom Farming • Vertical farming • Aeroponic farming • Poly house/Greenhouse <p>(iv) Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.</p> <p>(v) Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.</p>									
Margin	Minimum of 10% of the project cost.									
Quantum	<ul style="list-style-type: none"> • No minimum or maximum loan limit stipulated. • However, the interest subvention and credit guarantee cover benefits are restricted to loans up to Rs. 2.00 Cr only. 									
Security	<table border="1"> <thead> <tr> <th>For loans up to Rs. 2.00 Cr</th> <th>For loans above Rs. 2.00 Cr</th> </tr> </thead> <tbody> <tr> <td>1. Hypothecation of assets created out of bank finance.</td> <td>1. Hypothecation of Assets created out of our finance.</td> </tr> <tr> <td>2. All eligible loans sanctioned under the subject scheme will have Credit Guarantee Cover under CGTMSE for loans up to Rs. 2.00 Cr. The cost for this coverage will be borne by the Govt.</td> <td>2. Mortgage of landed property with Post development security value of minimum 125% of the limit as per extant guidelines.</td> </tr> <tr> <td></td> <td>3. If the sanctioning authority feels that there is need for additional collaterals depending on risk factors, the same may be insisted.</td> </tr> </tbody> </table>	For loans up to Rs. 2.00 Cr	For loans above Rs. 2.00 Cr	1. Hypothecation of assets created out of bank finance.	1. Hypothecation of Assets created out of our finance.	2. All eligible loans sanctioned under the subject scheme will have Credit Guarantee Cover under CGTMSE for loans up to Rs. 2.00 Cr. The cost for this coverage will be borne by the Govt.	2. Mortgage of landed property with Post development security value of minimum 125% of the limit as per extant guidelines.		3. If the sanctioning authority feels that there is need for additional collaterals depending on risk factors, the same may be insisted.	
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Interest Subvention	<ul style="list-style-type: none"> • 3% interest subvention for all Eligible loans. • Subvention is restricted up to a limit Rs. 2 Cr for a maximum period of 7 years. 									