

## Animal Husbandry Infrastructure Development Fund (AHIDF) Scheme

- 1. Purpose:** To provide financial support to infrastructure investments in dairy, meat processing and animal feed plants.
- 2. Beneficiaries:** Farmers Producer Organization (FPO), Private Companies, Individual entrepreneurs, Section 8 companies, Micro Small and Medium Enterprises.
- 3. Eligibility:** Dairy processing, Meat Processing and Value addition of facilities & Animal Feed Manufacturing and Strengthening of existing units/plant.
- 4. Margin:** Micro & Small units: 10%; Medium Enterprises:15% & Others: 25%
- 5. Quantum:** Eligible for loan up to 90% of the estimated/actual project cost.
- 6. Rate of Interest:**
  - **For MSME Category:** Loans up to Rs.2.00 lakhs as per circular No. 166/2020 dated 24.03.2020. Above Rs.2.00 lakhs RLLR+2.00 % irrespective of the Security and Risk grading under the scheme.
  - **For Other Category:** All Food & Agro Processing industries classified under Agriculture - Ancillary up to 100 Cr should be linked to RLLR. As per HO Circular 166/2020 dated 24.03.2020 and other Rol guidelines issued from time to time.
- 7. Guarantee Cover:** Credit Guarantee will be provided only for those projects which are viable and are covered under MSME defined ceilings and the guarantee coverage would be up to 25% of the credit facility available to the Eligible Entity.
- 8. Security:**

**MSME loans:**

  - Hypothecation of movable Assets created out of our finance & wherever immovable assets are created the same has to be mortgaged.
  - In addition to the above credit guarantee cover is available up to 25% of the credit facility.

**Other than MSME:**

  - Up to Rs.2.00 Lakhs: Hypothecation of Assets created out of our finance.
  - Above Rs.2.00 Lakhs:
    - a) Hypothecation of Assets created out of our finance.
    - b) Mortgage of landed property with Post development security value of minimum 125% of the loan amount.
- 9. Interest Subvention**
  - 3.00% interest subsidy for all Eligible Entities.
  - The interest subvention will not be available if re-payment is defaulted.
- 10 . Repayment:** Repayment period: 8 years inclusive of moratorium of 2 years on principal amount.
- 11 . Classification:** Priority - Agriculture - Food and Agro Processing Units.