SCHEME-2

Capital Investment subsidy scheme for construction/expansion/ modernization of cold storage and storages for Horticulture Produce.

a) Components
Credit linked projects relating to Cold Storages including Controlled Atmosphere (CA) and their modernization are eligible for assistance under this component.

b) Infrastructure/Activity and Crops eligible:
   a. Assistance for setting up of new Cold Storage infrastructure will be available only to Multi-Chamber cold Storage units with technologies which are energy efficient with provision of thermal insulation, humidity controlled, advance cooling systems, automation, etc, having specification and standards approved by the Ministry. To ensure, compliance of notified standards, all projects will be subjected to technical scrutiny by NHB empaneled Technical appraisal agency.
   b. In case of CA Stores, projects of temperate fruit crops located in production areas for which to NHB protocols are available, are only are allowed.

c) Capacity and Pattern of Assistance: -
The assistance will be given as subsidy @ 35% of the capital cost of project in general areas and 50% in case of NE, Hilly States & Scheduled Areas for a storage capacity above 5000 MT up to 10000 MT.

In case of North East states, projects with a capacity of 1000 MT or above are also eligible for application and consideration.

d) Calculation of Capacity for subsidy:-
For calculation of capacity, 3.4 cubic meters (cum.) (120 cubic feet (cft.) of chamber volume shall be considered equivalent to 1 MT storage capacity.

e) Cost Norms:

SN	Description	Cost Norms
1	Cold storage units Type 1 - basic mezzanine structure with large chamber (of > 250 MT) type with single temperature zone.	• @ Rs. 8000/ MT for capacity upto 5000 MT. • @ Rs. 7600/ MT for capacity between 5001 to 6500 MT. • @ Rs. 7200/MT for capacity between 6501 to 8000 MT. • @ Rs. 6800/MT for capacity between 8001 to 10000 MT.
2	Cold storage units Type 2 – Pre Engineering Building (PEB) Type for multiple temperature and product use , more than 6 chambers of <250 MT) and basic material handling equipment	• @ Rs.10000/ MT for capacity upto 5000 MT. • @ Rs. 9500/ MT for capacity between 5001 to 6500 MT. • @ Rs. 9000/MT for capacity between 6501 to 8000 MT. • @ Rs. 8500/MT for capacity between 8001 to 10000 MT.
3	Cold Storage Units Type 2 with add on technology for Controlled Atmosphere.	Additional Rs. 10,000/MT for add on components of controlled atmosphere technology as per component wise cost.

	CA stores are considered only in production areas for crops / commodities having NHB technical standards	
4	Technology induction and modernization of cold-chain	• @ Rs. 5000/MT, for capacity between 5001 to 10000 MT. • Components of modernization includes PLC equipment, packaging lines, dock levelers, advanced graders, alternate technologies, stacking system, modernization of insulation and refrigeration etc.

1. Technology Add on for CA and Modernization (Subject to maximum of Rs.5.00 crores for CA equipment and Rs.2.50 Crore for modernization).

S. No.	Item	Description	Admissible Cost
A.	**Add-on Technology for CA**		
i	CA Generator*	Inclusive of sensors, pressure equalizing equipment, controls	Rs. 1.25 crore per unit, maximum 2 generators
ii	Specialised CA Doors*	Add-on specialization to storage doors for positive pressure chambers.	Rs. 2.5 lac per door, maximum 20 doors
iii	CA Tents#	Low cost enclosure of polyethylene PVC, mylar or other impermeable body	As per original invoice, maximum 5 enclosures
iv	Programmed Logic Controller (PLC) equipment#@	Electronic and electrical logic controls for machinery & equipment.	50% of cost as per original invoice, maximum Rs 10 lakh
v	Dock Levelers#@	In existing or new storages	Max Rs. 7 lakh per unit, max 5 units
B.	**Modernization**		
i	Warehouse Development & Regulatory Authority (WDRA) / Negotiable Warehouse Receipt (NWR) system, equipment#@	Computers and printers & software for use with NWR of WDRA	100% of cost as per original invoice, maximum Rs. 2 lakh
ii	Specialized Packaging#	Automated packaging lines for fruits & vegetables with farm code labeling	100% of cost as per invoice, maximum Rs. 15 lakh per project
iii	High Reach Material Handling Equipment (MHE)*@	Specialized material Handling equipment	Rs. 17 lakh per unit, for max 2 units.
iv	Dock Levelers	In existing or new storages	Max Rs. 7 lakh per unit, max 5 units

v	Modernization of refrigeration[@]	For upgrading of evaporator system, compressor system	50% of cost as per original invoice, maximum Rs. 100 lakh @ Rs. 2500/MT
vi	Modernization of insulation[@]	For repair or modernizing of cold chamber insulation	50% of cost as per original invoice, maximum Rs.100 lakh @ Rs. 1500/MT
vii	Reefer Container[#]	Reefer container for use on existing chassis trailers	Max Rs. 6 lakh per 9MT (20 foot container)
Viii	Advanced Grader*[#@]	Computerized, Optical Grading Lines	100% of cost as per original invoice, max Rs. 75 lakh per line
ix	Stacking system*[#@]	Racking system Bins, Pallets	100% of invoice cost, max Rs 2000/MT
x	Retail Shelf[#]	Temperature controlled retail cabinets	Maximum Rs. 10 lakhs per establishment
xi	Alternate Technology[#@]	Vapour Absorption, Phase change material, Solar PV panels or Solar Thermal sys	100% of cost as per invoice, maximum Rs. 35 lakhs per project

Components categorization : * CA Add- ONS:# Other Add-ons: and @ Modernization

Maximum permissible subsidy shall be subject to original invoices and in no case more than Rs. 7.50 crore, whichever is lower. For add-on technology, subsidy shall be provided as credit linked back ended at 35% of the capital cost.

Technology offers inherent value for operators and the admissible cost norms are designed to incentivize induction and not to serve as venture funding.

Any other components as maybe decided by Technical Committee when new technology or items that reduce carbon footprints are introduced. For individual unit components like insulation, graders, CA generator, solar panels - NCCD shall publish guidelines for use by appraising agency.

6.Technical Standards and Protocols : Project should strictly comply with the prescribed NCCD Technical standards and protocols, else the project is not eligible for any financial assistance. The standards and protocols may be accessed at the following link.

Technical standards prescribed by NCCD

NHB Protocols (*Only to the extent of protocols with regard to standards, these supersede by NCCD Standards*):

a) Protocols for the CS-Type-1 for fresh horticulture produce not requiring pre-cooling before storage:
b) Protocols for the CS-Type-2 for fresh horticulture produce requiring pre-cooling before storage:
c) Protocols for the CA Stores/ Type-3:
d) Protocols for Fruit ripening chamber:
e) Protocols for the Special equipment for Refrigerated transport of perishable food commodities including fresh horticulture produce:

National Horticulture Board,
85, Institutional Area, Sector-18
Gurugram, Website : nhb.gov.in

NHB/HD/CC/Guidelines/2022-23/ 19234 March 9, 2023

PUBLIC CIRCULAR

Subject : Revision in the scheme guidelines of NHB, including its implementation design, documentation and sanctioning process – reg.

This is in-continuation to a Public Circular No. NHB/HD/CC/Guidelines/2022-23/52 dated 10/11.11.2022 issued by NHB on the captioned subject.

Subsequently, NHB vide a public circular No. NHB/HD.CC/Guidelines/2022-23/6937 dated 27/29.12.2022 put on hold the implementation of said Public Circular dated 10/11.11.2022 due to administrative reasons.

In partial modification to the Public Circular dated 11.11.2022, the revised schemes guidelines of NHB including their implementation design, documentation and sanctioning process will be as under:-

A. System of Grant of Clearance

1. NHB will do away with two stage system of IPA and GoC. Now IPA will not be needed for availing benefit under the Scheme of NHB and applicant will apply straightaway for Grant of Clearance (GoC) to NHB after sanction of term loan by bank. The term loan sanctioned within 3 months from the date of online GoC application to NHB shall be treated valid, however, disbursement of term loan and start of project will be allowed only after issuance of GoC by NHB. GoC will be valid for 3 months for getting disbursement of first instalment of term loan and start of project. Accordingly, the applications in NHB will be dealt in the following manner:

(i) IPA system will be discontinued from 15.03.2023 and thereafter NHB shall accept applications only for Grant of Clearance with required documents.

(ii) IPA/GoC applications received prior to 15.3.2023 will be considered as per existing system.

2. NHB has prescribed a new short template for DPR and Bank appraisal note (**Annexure-I**). The template is indicative and applicant/bank must ensure that the components mentioned in the template are invariably included in DPR or appraisal note, as the case may be.

3. The applicant will make online application to NHB for GoC and will have to submit following documents alongwith the application for GoC:-

   a. Detailed Project Report (DPR) and the information suggested in the NHB's prescribed template will only be mandatory.
   b. Project Land Document along with non-encumbrance certificate
   c. Bank Sanction letter

9/3/2023

d. Bank Appraisal Note
e. Undertaking (will be part of Application Form in the prescribed format)

5. After application is submitted, an email will be sent to the applicant alongwith a reply/confirmation link to the financing bank. Concerned bank need to confirm the authenticity of documents online. Based on the confirmation of documents by the bank e.g. bank sanction letter, appraisal note and land documents etc., NHB will issue GoC.

6. The stage of inspection of the location for GoC will be replaced with a mobile app based self-inspection. During the JIT, the details captured earlier through mobile app like Geo Location/ fencing etc will be verified.

7. Subsidy claim documents will also be submitted by bank/applicant online.

8. Technical Data sheet for Cold Storages/Ripening Chamber and Protected Structure will be a part of DPR. Basic datasheet for Cold Storage and Ripening Chamber will be examined by the NCCD before GoC by NHB. It will be mentioned in the GoC Letter that applicant will construct the cold storage/ripening chamber/green house as per extant standards/ specifications prescribed by NHB.
9. Registration certificate/Deed in case of legal entity will be a part of DPR.
10. NHB shall rely upon financing banks for the examination of project documents.

B. Letter of Comfort

1. IPA system will be replaced with Letter of Comfort (LoC) to the desirous applicants to facilitate them to get the term loan sanctioned from the Banks/FIs for their proposed project. **However, LoC is not mandatory unlike IPA and it will be issued to only those who so desire as a facility letter to get his/ her term loan sanctioned from the Banks/FIs for the proposed project.**

2. The applicant will make online application to NHB for LoC and will have to submit following documents alongwith the application for ~~[illegible]~~ LoC :-

   a. Detailed Project Report (DPR) and the information suggested in the NHB's prescribed template will only be mandatory.
   b. Project Land Document

3. The validity of LoC issued by NHB will be upto 6 months, which may be extendable by 3 more months based on justified reasons on case to case basis. The applicant has to get the term loan sanctioned for the proposed project within the validity period of 6 months.
4. After getting sanction term loan from the bank/FI, the applicant will request NHB for issuance of Grant of Clearance. The procedure for making application GoC will remain the same as mentioned in **Part-A** of this notification.

This issues with the approval of competent authority.

9/3/2023

(C.P. Gandhi)
Deputy Director (Coord.)

1. For uploading on NHB's Website
2. For Circulation to all NHB's officers at HQ & Centres

Annexure-1

DPR/Financial Appraisal Template for Projects under the Scheme of National Horticulture Board

1. Details of 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, if applicable	
iv.	GST No. of Applicant, if applicable	
V	Date of Establishment/ Incorporation, if applicable	
vi.	Address of correspondence/ 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

SN	Name of Applicant / Promoter(s) / Partner(s)	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth, if applicable	DIN No., if ap	Credit Rating, if	Date of Share Holding, if	Partner profit shari

	/Director(s)/ Members					plicable	applicable	applicable	ng ratio
1									
2									

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

SN	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. Proposed infrastructure as per the scheme

SN	Component
1	
2	
3	

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 (Latitude and Longitude)	
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. **Detailed timeline for construction of proposed project and proposed date for commencement of operation**

10. **Proposed Project Financials**

a. **Estimated Project cost details**

SN	Items	Amount (Rs 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	
10	Contingencies	
11	Add other items not listed above	
	Total Project Cost	

b. **Means of Finance**

SN	Items	Amount (Rs. 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	Year1	Year2	Year3	Year4	Year5
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)

i. Details of pre-inspection report of the Financing Bank/FI

11. 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.

12. Details of the catchment area of the project

SN	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).*

13. 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.

14. Employment Generation projections

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

15. 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.

16. 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			
2			

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

I ....Certify 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/NHB.

Date: ________________ Signature of the Applicant

Place: ________________

National Horticulture Board,
85, Institutional Area, Sector-18
Gurugram, Website : nhb.gov.in

NHB/HD/CC/Guidelines/2022-23/52 November 10, 2022 11

PUBLIC CIRCULAR

Subject : Revision in the scheme guidelines of NHB, including its implementation design, documentation and sanctioning process – reg.

This is in continuation to the previous Circulars/Orders issued by NHB from time to time with regard to amendments in the Scheme Guidelines of NHB. The scheme guidelines of NHB including its implementation design, documentation and sanctioning process etc. have further been reviewed and with the approval of competent authority, it has been decided to effect following changes w.e.f. 01.01.2023 :-

1. NHB will do away with two stage system of IPA and GoC. Now IPA will not be needed for availing benefit under the Scheme of NHB and applicant will apply straightaway for Grant of Clearance (GoC) to NHB after sanction of term loan by bank. The term loan sanctioned within 3 months from the date of online GoC application to NHB shall be treated valid, however, disbursement of term loan and start of project will be allowed only after issuance of GoC by NHB. GoC will be valid for 3 months for getting disbursement of first instalment of term loan and start of project. Accordingly, the applications in NHB will be dealt in the following manner:

(i) IPA system will be discontinued from 01.01.2023 and thereafter NHB shall accept applications only for Grant of Clearance with required documents.

(ii) IPA/GoC applications received prior to 1.1.2023 will be considered as per existing system.

2. The processing of GoC application will be completely digital, including examination and sanction of GoC application. The platform will be augmented with the timeline monitoring systems so that every step can be monitored as per the pre-set target timelines and alerts can be sent to the processing officer/applicant at regular intervals and escalation matrix can be put in place based on ageing analysis of pendency at officer level.

3. Before making a new GoC Application online on the Web-Portal of NHB, the applicant will have to register after Aadhar authentication through OTP verification. Applicant will be given an option at NHB portal and in case loan for the proposed project is sanctioned under Agri-Infra Fund (AIF) Scheme, the entire loan data of the applicant will be captured as such from AIF portal through API and only remaining details would be required to be filled in by the applicant online and saved at NHB Portal to complete the GoC application of NHB. In case loan is not sanctioned under AIF, the complete application form will have to filled up by the applicant.

4. NHB has prescribed a new short template for DPR and Bank appraisal note (**<u>Annexure-I</u>**). The template is indicative and applicant/bank must ensure that the

11/11/2022

components mentioned in the template are invariably included in DPR or appraisal note, as the case may be.

5. The applicant will have to submit following documents alongwith the application for grant of clearance :-

   a. Details Project Report (DPR) and the information suggested in the NHB's prescribed template will only be mandatory.
   b. Project Land Document along with non-encumbrance certificate
   c. Bank Sanction letter
   d. Bank Appraisal Note
   e. Undertaking (will be part of Application Form in the prescribed format)

5. After application is submitted, an email will be sent to the applicant alongwith a reply/confirmation link to the financing bank. Concerned bank need to confirm the authenticity of documents online. Based on the confirmation of documents by the bank e.g. bank sanction letter, appraisal note and land documents etc., NHB will issue GoC.

6. The stage of inspection of the location for GoC will be replaced with a mobile app based self-inspection. During the JIT, the details captured earlier through mobile app like Geo Location/ fencing etc will be verified.

7. Queries on GoC applications, if any, will be communicated to the applicant/Bank automatically by system/email by the concerned division within 15 days from the date of receipt of hard copy of the application/documents/bank documents and get the reply from applicant/bank within 15 days and place the application to the approving authority for decision. GoC will be issued by NHB within a period of two months positively.

8. Subsidy claim documents will also be submitted by bank/applicant online.

9. Technical Data sheet for Cold Storages and Protected Structure will be a part of DPR and instead of their appraisal by NCCD or any other agency, it will be mentioned in the GoC Letter that applicant will construct the cold storage/green house as per extant standards/ specifications prescribed by NHB. Similarly, Registration certificate/Deed in case of legal entity will be a part of DPR.

10. NHB shall rely upon financing banks for the examination of project documents.

Operational details and modalities in this regard are being circulated separately.

This issues with the approval of competent authority.

11/11/2022

(C.P. Gandhi)
Deputy Director (Coord.)

DPR/Financial Appraisal Template for Projects under the Scheme of National Horticulture Board

1. Details of 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, if applicable	
iv.	GST No. of Applicant, if applicable	
V	Date of Establishment/ Incorporation, if applicable	
vi.	Address of correspondence/ 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

SN	Name of Applicant / Promoter(s) / Partner(s)	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth, if applicable	DIN No., if ap	Credit Rating, if	Date of Share Holding, if	Partner profit shari

	/Director(s)/ Members					pli ca ble	appli cable	applicab le	ng ratio
1									
2									

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

SN	**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. Proposed infrastructure as per the scheme

SN	**Component**
1	
2	
3	

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 (Latitude and Longitude)	
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. **Detailed timeline for construction of proposed project and proposed date for commencement of operation**

10. **Proposed Project Financials**

a. **Estimated Project cost details**

SN	Items	Amount (Rs 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	
10	Contingencies	
11	Add other items not listed above	
	Total Project Cost	

b. **Means of Finance**

SN	Items	Amount (Rs. 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	Year1	Year2	Year3	Year4	Year5
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)

i. Details of pre-inspection report of the Financing Bank/FI

11. 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.

12. Details of the catchment area of the project

SN	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).*

13. 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.

14. Employment Generation projections

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

15. 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.

16. 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			
2			

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

I ....Certify 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: ________________ **Signature of the Applicant**

Place: ________________

Note : 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 .

(A) List of documents to be uploaded while submitting online application for LoC :

Category	List of documents to be Uploaded at the time of LoC
Land	Land Document (Project Land ownership in the name of Applicant with clear survey No. and Plot. In case the land ownership details are not in Hindi, the applicant has to submit English version of the same self-attested by the applicant (or) Registered land lease with clear survey No. and Plot on the name of Applicant and entry in RoR with latest record self-attested. In case the land lease details are not in Hindi, the applicant has to submit English version of the same self-attested.)
Project	Detail Project Report-DPR (on the suggestive lines of NHB model DPR Templates)
Others	Photo of Applicant /Lead Promoter /CEO of the Project
	Applicant Signature

(B) List of documents to be uploaded while submitting online application for GoC :

Category	List of documents to be Uploaded at the time of GoC
Applicant	Self-attested PAN card or Voter Card
	Self-attested Aadhaar Card of Applicant. In case of non-possession to follow procedure prescribed DAC&FW vide F.No.18-38/2018-MIDH(AAP) Dated 1st August 2018.
	In case of Company/Society/Trust/Partnership firm- Registration Certificate, MoA, BoD resolution permitting investment proposal.
	Caste certificate in case of SC/ST/OBC - self attested
Land	Land Document (Project Land ownership in the name of Applicant with clear survey No. and Plot. In case the land ownership details are not in Hindi, the applicant has to submit English version of the same self-attested by the applicant (or) Registered land lease with clear survey No. and Plot on the name of Applicant and entry in RoR with latest record self-attested. In case the land lease details are not in Hindi, the applicant has to submit English version of the same self-attested.)
	In case of North East/Sikkim States, the Land Possession Certificate issued by Government to the applicant shall also qualify.
	A copy of TSP/Schedule Area Notification- self attested
Project	Detail Project Report-DPR (on the suggestive lines of NHB model DPR Templates)
Bank	Bank Sanction Letter
	Bank Appraisal Note
	Legal Search report of the bank for Project Land
Others	Photo of Applicant /Lead Promoter /CEO of the Project
	Applicant Signature