

# MICRO COLD STORAGE SCHEMES

A User-Friendly SOP Guide

Version 1





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July 2025

AEEE, in collaboration with the India Climate Collaborative (ICC), is working in Maharashtra and Uttar Pradesh to strengthen policy linkages, de-risk projects or beneficiaries, promote the integration of Distributed Renewable Energy (DRE)-based micro cold rooms, and enhance the utilisation of government subsidies. As a policy linkage partner, AEEE is supporting the deployment of micro-cold rooms by engaging with central and state government bodies, local actors such as Farmer Producer Organisations (FPOs), NGOs, and financial institutions. Key activities include simplifying the subsidy application process, aligning financing channels to support DRE-based projects, and building awareness among farmers and FPOs about the benefits of DRE cold rooms. The programme has enabled targeted support for FPOs to access concessional loans and contributed to streamlining Standard Operating Procedures (SOPs) to reduce errors in the application process and improve access to government schemes.

**Prepared by:** Alliance for an Energy-Efficient Economy (AEEE)

Alliance for an Energy Efficient Economy (AEEE) supports policy implementation and enables the energy efficiency market with a not-for-profit motive. AEEE collaborates with diverse stakeholders, including policymakers, government officials, businesses and industry, farmer groups, consumers, researchers, and civil society organisations, to advance sustainable and inclusive energy solutions across various sectors. Promoting a sustainable cold chain to reduce food loss and enhance farmers' livelihoods with entrepreneurship opportunities is a priority area for AEEE.

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**Disclaimer:** The information presented in this handbook has been compiled from official sources, including the respective websites of each government scheme. Additional inputs have been incorporated based on consultations with relevant government departments. While every effort has been made to ensure accuracy and relevance, the details provided are based on information available as of March 2024. Users are encouraged to cross-verify critical details with the latest official notifications or guidelines, as schemes and processes may be revised by implementing agencies over time.

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## About the Handbook

This handbook is a resource designed to present the application procedures for key government schemes related to micro cold storage solutions in a simplified and user-friendly manner. It compiles Standard Operating Procedures (SOPs), eligibility criteria, required documentation, and step-by-step processes as outlined by various government departments. By bringing all relevant information together in one place — including schemes like NABARD, NCDC, AIF, PMFME, and others — the handbook helps users navigate the existing processes more easily, from planning to implementation.

## Objectives

- ▶ To demystify government support schemes for micro cold storage infrastructure.
- ▶ To provide clear, scheme-wise SOPs and application steps in one place.
- ▶ To support applicants in preparing accurate documents and navigating approval processes with confidence.
- ▶ To reduce delays and increase uptake of available subsidies, loans, and grants for cold storage units.
- ▶ To promote the use of decentralized cold storage solutions for reducing post-harvest losses and enhancing farmer incomes.

## Target Users

This handbook is meant for:

- ▶ FPOs - To understand scheme eligibility, required documents, and navigate the application process with ease.
- ▶ Self-Help Groups (SHGs) and Cooperatives - To explore subsidy support and set up shared micro cold storage infrastructure for community benefit.
- ▶ Resource Institutions (RIs) – To assist FPOs and rural actors in identifying suitable schemes, preparing proposals, and handholding beneficiaries through the application journey.
- ▶ Rural Entrepreneurs and Start-ups - To identify relevant government schemes and structure viable cold storage business models.
- ▶ Bankers and Policy Implementers - To refer to simplified scheme procedures for accurate evaluation and guidance of proposals.
- ▶ NGOs, Consultants, and Professionals - To support training, awareness, and facilitation efforts by using this handbook as a field-ready reference tool.

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# Introduction

India is the world's second-largest producer of fruits and vegetables. According to the Ministry of Agriculture & Farmers Welfare (Final Estimates, 2023–24), the country's horticulture production has reached a record 354.7 million tonnes, including 113 million tonnes of fruits and 207.2 million tonnes of vegetables. Yet, despite this massive production, India continues to grapple with high post-harvest losses, estimated between 6.02% to 15.05% for fruits and 4.87% to 11.61% for vegetables. These losses directly impact farmer incomes, strain food supply chains, and contribute to avoidable environmental stress, particularly due to the lack of adequate cold storage and farm-level infrastructure.

To tackle these issues, the Government of India has made substantial financial allocations in 2024–25. An amount of ₹1,22,528.77 crore has been earmarked under various schemes and programmes by the Ministry of Agriculture & Farmers Welfare (MoAFW) for the overall welfare of farmers. Simultaneously, the Ministry of Food Processing Industries (MoFPI) has received a budget of ₹3,290 crore to support infrastructure creation, value addition, and market linkages in the food processing sector. Flagship schemes such as the Agriculture Infrastructure Fund (AIF), Mission for Integrated Development of Horticulture (MIDH), PM Formalisation of Micro Food Processing Enterprises (PMFME), and initiatives led by the National Cooperative Development Corporation (NCDC) and NABARD are designed to improve access to post-harvest infrastructure. However, despite the availability of funding, many eligible stakeholders — particularly small and marginal farmers, Farmer Producer Organisations (FPOs), Self-Help Groups (SHGs), and rural entrepreneurs — often lack the know-how to navigate these schemes due to fragmented information, unfamiliarity with procedural requirements, and limited handholding support.

This handbook has been designed to tackle these challenges head-on. It provides a clear and structured overview of the operational processes defined under each scheme and presents them in an easy-to-understand format. It also introduces a practical beneficiary identification framework that helps RIs and FPOs map profiles, objectives, and readiness levels against the eligibility criteria of different schemes, enabling a more targeted and efficient approach to scheme selection. Whether a farmer seeking to reduce post-harvest losses, an FPO investing in solar-powered storage, or a local official facilitating infrastructure deployment, this booklet serves as a go-to reference for navigating cold chain schemes effectively. By simplifying access



to government support, this guide aims to promote the adoption of climate-smart, energy-efficient cold chain infrastructure, thereby reducing wastage, enhancing incomes, and strengthening India's agri-value chain resilience.

**Table 1: Schemes for Micro cold rooms**

| Scheme                                                | Implemented By                  | Primary Beneficiaries                                                                                                                             | Support Type                                        |
|-------------------------------------------------------|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Agriculture Infrastructure Fund                       | MoAFW                           | Individual farmers, FPOs, SHGs, Cooperatives, Agri-entrepreneurs                                                                                  | Interest subvention + Credit Guarantee              |
| Mission for Integrated Development of Horticulture    | MoAFW (NHM/ NHM-State Missions) | Farmers, FPOs, SHGs, State Govts, Cooperatives                                                                                                    | Back-ended capital subsidy                          |
| National Cooperative Development Corporation Schemes  | MoC                             | Cooperatives and FPCs                                                                                                                             | Term loans + subsidy (via state/federal linkage)    |
| PM Formalisation of Micro Food Processing Enterprises | MoFPI                           | Individual micro-entrepreneurs, SHGs, FPOs, Cooperatives                                                                                          | 35% capital subsidy                                 |
| Agricultural Marketing Infrastructure                 | MoAFW / States                  | State agencies, Cooperatives, Private players                                                                                                     | Back-ended Capital subsidy                          |
| Long Term Rural Credit Fund                           | NABARD                          | Individual entrepreneurs, agribusiness firms, women's SHGs, FPOs, cooperatives, agri-startups, micro and small enterprises, and private companies | Concessional refinance to banks for long-term loans |
| Uttar Pradesh Food Processing Industry Policy, 2023   | State Government (UP)           | MSMEs, Startups, FPOs, SHGs, Pvt. Players                                                                                                         | 35% - 50% Capital subsidy                           |

To ensure that the benefits of these government schemes reach the right stakeholders, it is essential to have a structured and transparent process for identifying and onboarding eligible beneficiaries. Given the diversity of farmer groups, cooperatives, and agri-entrepreneurs across India, a clear framework is necessary to streamline access, improve scheme implementation, and minimize delays in project execution. The following Beneficiary Identification and Selection Framework provides a simple, step-by-step approach to determine eligibility and connect the right applicant with the right scheme support.



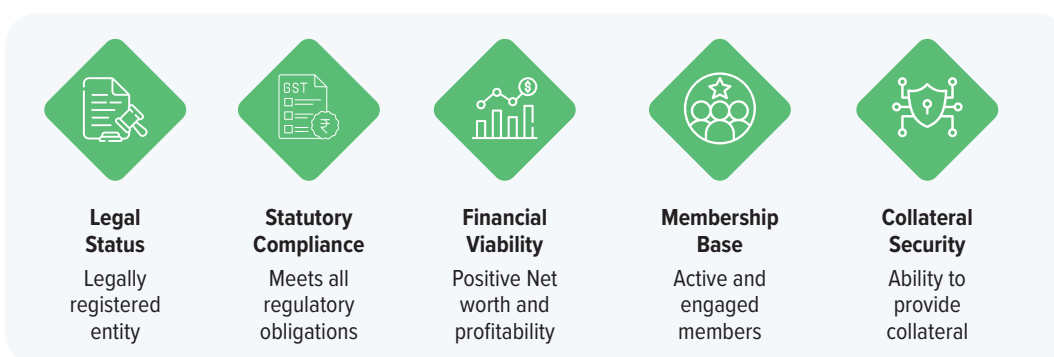






# Beneficiary Identification Framework

To facilitate beneficiaries' access to government schemes and financial institutions, a structured identification and selection process is essential. This framework outlines the necessary data points, classification criteria, and institutional mapping required for effective onboarding of beneficiaries for cold chain and micro cold storage solutions.



*Figure 1: Beneficiary Identification and Selection Framework*

## 2.1 Beneficiary Identification

The following information will be collected to assess eligibility and financial viability:

- ▶ **Geography** – To determine the ODOP (One District One Product) preference.
- ▶ **Certificate of Incorporation (mandatory)** – To verify the legal status of the beneficiary.
- ▶ **PAN (Mandatory)** – To assess the existing loan structure.
- ▶ **GST Certificate (Optional)** – For businesses registered under GST.
- ▶ **Audited Balance Sheets (Last Three Years) (Mandatory)** – To evaluate financial performance and profitability.
- ▶ **Land Ownership Details (Mandatory)** – To confirm land ownership status and ensure it is not under dispute.
- ▶ **FSSAI License (Optional)** – For beneficiaries involved in food processing.

Post beneficiary identification a detailed report of selected beneficiary would be developed on the basis of priority.

## 2.2 Beneficiary Selection

Beneficiaries will be categorized based on their incorporation status:

- ▶ Cooperative
- ▶ Farmer Producer Company (FPC)
- ▶ Society
- ▶ Individual
  - Proprietor
  - Partnership

## 2.3 Financial Segmentation

Based on financial performance and operational history, beneficiaries will be further classified:

Table 2: Financial segmentation

| Category         | ≥ 3 Years in Operation                                                                | < 3 Years in Operation                                                 |
|------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Positive Revenue | Eligible for assessment under relevant government schemes and financial institutions. | Eligible for support but with additional financial due diligence.      |
| Negative Revenue | Requires further evaluation for viability and potential restructuring support.        | High-risk category; additional scrutiny and support mechanisms needed. |

## 2.4 Department and Financial Institution Mapping

Based on incorporation status and financial health, beneficiaries will be mapped to relevant departments and financial institutions (for eg.):

### Government Departments

- ▶ Cooperatives – Department of Cooperation
- ▶ FPOs & Agribusiness – Ministry of Agriculture & Farmers Welfare (MoAFW), Ministry of Food Processing Industries (MoFPI), etc

### Financial Institutions

- ▶ **For Established Beneficiaries (≥ 3 years, positive revenue):** Banks, Cooperative Banks
- ▶ **For Early-stage Beneficiaries (< 3 years or negative revenue):** NBFCs, Specialized funding schemes, and support from relevant organizations (Government and Non-government).

This structured approach will enhance efficiency, ensuring a streamlined process for beneficiary selection while optimizing resource allocation and expediting execution.

Post this structured analysis, detailed SOPs are created on the basis of various government schemes.

This section outlines the key steps and processes for availing benefits under each scheme relevant to cold chain and micro cold storage infrastructure. These SOPs are designed to serve as a quick reference guide for FPOs, cooperatives, SHGs, and individual entrepreneurs.











# Scheme-Wise SOP

## 3.1 Agriculture Infrastructure Fund (AIF)

As a GOI-promoted scheme, INR 1 lakh crore Agri Infrastructure Fund was created in 2020 to provide financing for Agriculture Infrastructure Projects at farm-gate and aggregation points, with a key focus on affordable and financially viable Post Harvest Management infrastructure, including cold chain infrastructure. AIF aims to catalyze medium- and long-term debt financing for investments in viable projects for post-harvest management Infrastructure and community farming assets. The scheme is planned till 2032-33, with loan disbursement to be completed by 2025-26.

### Eligible Beneficiaries:

- ▶ Farmers, FPOs, Primary Agri cooperative societies (PACS), Marketing Cooperative Societies, SHGs, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, and Central/State agency or Local Body sponsored Public-Private Partnership Projects are the beneficiaries eligible for financing under this scheme.

To avail benefits under the AIF Scheme, applicants must meet the following eligibility criteria:

#### 1. Financial Eligibility

- ▶ If the applicant has any existing loan, it should not be overdue at the time of applying for AIF assistance.
- ▶ A minimum CIBIL score of 700 (depending on the bank it will vary) is required. In cases where the applicant has no prior credit history, a score of -1 (indicating no credit history) will be accepted.

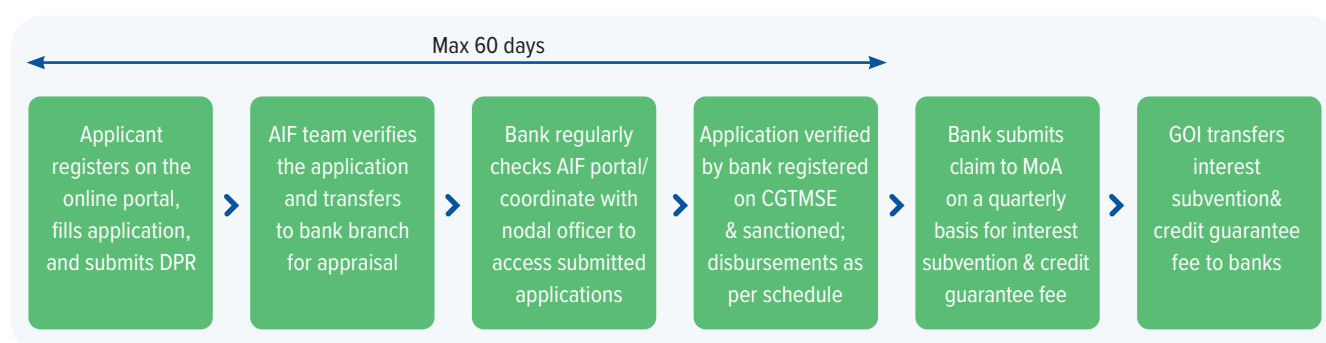
#### 2. Due Diligence by Banks

- ▶ The lending bank will conduct a thorough background verification of the applicant before approving the loan.
- ▶ The applicant's landholding details (if applicable) will be assessed to ensure project feasibility.
- ▶ The applicant must demonstrate adequate knowledge and capability to successfully implement and manage the proposed project.

3. **Financial Contribution Requirement:** The identified beneficiary must demonstrate financial capability by contributing at least 10% of the total project cost as a self-financed component.

### 3.1.1 Process to apply

- ▶ Applicant needs to visit the website [agriinfra.doc.gov.in](http://agriinfra.doc.gov.in).
- ▶ Register under the beneficiary registration. After the registration, the applicant will receive a beneficiary ID on the registered number.
- ▶ Then, the applicant has to log in with the received beneficiary ID to reach the dashboard of the application
- ▶ Applicant needs to fill out the template DPR and provide the documents according to the checklist to the bank.
- ▶ Applicant needs to fill in the project details in the online application and submit it.
- ▶ Post submission of application, it will be reviewed by the MoAF&W
- ▶ After approval, the application is transferred to the selected bank for credit appraisal
- ▶ The bank reviews the project for viability and accordingly sanctions the project
- ▶ Throughout all stages, status updates will be communicated via text messages to the applicant's registered mobile number.



*Figure 2: AIF: Online application process*

#### Step 1: Beneficiary Registration

1. The applicant (Farmer/FPO/FPC) must fill in the required details in the beneficiary registration form, including:
  - ▶ Beneficiary Type
  - ▶ Name
  - ▶ Mobile Number
  - ▶ Category
  - ▶ Gender
  - ▶ Aadhar Number
  - ▶ Email
  - ▶ Address
  - ▶ City/Village
  - ▶ Pincode



- ▶ State
  - ▶ District
2. After completing the registration, the applicant must submit the form.
  3. Upon successful submission, the applicant will receive a Beneficiary Registration Number/ID on their registered mobile number and email.

### **Step 2: Download and Fill the DPR**

1. Before logging in, the beneficiary must download the Detailed Project Report (DPR) template from the official website.
2. The beneficiary must fill in the DPR with all necessary details.

### **Step 3: Beneficiary Login**

1. Using the Beneficiary Registration Number/ID, the applicant must log in to the AIF portal.
2. Upon login, the Dashboard will open.
3. From the dashboard, select the Loan Application section.

### **Step 4: Loan Application Process**

1. Click on Apply for Loan to start the application.
2. Fill in the Project Details, including:
  - ▶ Project Type
  - ▶ Project Description
  - ▶ Project Name
  - ▶ Project Cost
  - ▶ Estimated Annual Revenue
  - ▶ Land Status
  - ▶ Upload the filled DPR (Ensure the DPR has all the required annexures).
3. Enter the Project Location Details:
  - ▶ Address
  - ▶ State
  - ▶ District
  - ▶ Village
  - ▶ Pincode
4. Enter the Loan Details:
  - ▶ Lending Institution Name
  - ▶ Branch State
  - ▶ Branch District
  - ▶ Loan Amount
  - ▶ Beneficiary Contribution (Minimum 10% of the Loan Amount)
  - ▶ Loan Term (Duration)
5. After verifying all details, submit the application.

Table 3: AIF cost norms

| Name of the components   | Norms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Subvention Cost | All loans under AIF are provided interest subvention of 3% per annum up to a limit of INR 2 crore for a maximum period of 7 years. The budgetary support associated with interest subvention is provided to participating lenders for the loans provided under AIF, lowering the net borrowing cost for borrowers.                                                                                                                                                                                   |
| Credit Guarantee Cost    | Credit guarantee coverage, with fees paid for by the government, is available for eligible borrowers under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to INR 2 crore ( <i>limit revised recently to INR 5 crore</i> ). Credit guarantee coverage is applied to loans provided by participating lenders, lowering the risks for lenders, increasing the risk-adjusted credit availability for lending, and lowering borrowing costs for borrowers. |

If a single eligible entity establishes projects in multiple locations, all such projects will qualify for loans up to ₹2 crore under the scheme. However, for private sector entities such as farmers, agri-entrepreneurs, or start-ups, there is a cap of **25 projects per entity**.

Once cold rooms have been deployed, the beneficiary is no longer eligible to apply for an AIF loan.



Figure 3: Process Flow of AIF Applications

Note: DCCB - District Co-operative Central Bank (DCCB), StCB - State Cooperative Banks

Once the application reaches the PMU, it can be approved within a week, depending on the completeness of the submitted documents.

### 3.1.2 Checklist of documents

1. Bank's loan application form / Customer Request Letter for AIF Loan, duly filled and signed
2. Passport-size photographs of the promoter/partners/director
3. Identity proof – Voter ID card/PAN card/Aadhaar card/Driving license
4. Address Proof:



- ▶ Residence: Voter ID card/Passport/Aadhaar card/Driving license/Electricity Bill/Latest Property Tax Bill
  - ▶ Business Office/Registered Office: Electricity Bill/Latest Property Tax Receipt/Certificate of Incorporation in case of Companies/Certificate of Registration in case of partnership Firms
5. Proof of Registration:
    - ▶ In case of the Company: Articles of Association
    - ▶ In case of Partnership: Certificate of Registration of Firm with the Registrar of Firms
    - ▶ In case of MSMEs: Certificate of Registration with District Industries Centre (DIC)/Udyog Aadhar Copy
  6. Income Tax Return for the last three years, if available.
  7. Audited Balance Sheet of the last 3 Years, if available.
  8. GST Certificate, if applicable.
  9. Land ownership records – title deed/lease deed. If applicable, then Permission to mortgage the Immovable Property from the Lessor in case the Property is Leasehold (for primary security)
  10. ROC (Registrar of Companies) Search Report of the Company
  11. KYC documents of the promoter/firm/company
  12. Copy of Bank Statement for the last one year (If available)
  13. Repayment track record of existing loans (Loan Statement)
  14. Net Worth Statements of the promoter
  15. Detailed Project Report
  16. As applicable - Local authority permissions, Layout plans/estimates, Building sanction

#### **For Individual Farmers:**

- ▶ Applicants must submit a valid Aadhaar card as proof of identity.

#### **For FPO / FPC:**

- ▶ The application must include the registration number of the FPO/FPC.
- ▶ Additionally, a document listing the Board of Directors (BOD) of the FPO/FPC must be provided.

If an incorrect document is submitted, the applicant (farmer/FPO/FPC) will receive a notification directly on their registered contact number informing them of the discrepancy.



Figure 4: AIF Journey Map – From Application to Approval

#### DPR Template:

<https://agriinfra.dac.gov.in/Documents/Circular/B85D81772DD34C9FB5FD90DEBA022854.pdf>

#### Registration Process Video:

[https://agriinfra.dac.gov.in/Content/video/Agri\\_pro\\_Hindi\\_6.mp4](https://agriinfra.dac.gov.in/Content/video/Agri_pro_Hindi_6.mp4)

## 3.2 PM Formalization of Micro food Processing Enterprises (PMFME)

PMFME Scheme was launched as part of Aatmanirbhar Bharat Abhiyan, as a centrally sponsored scheme, to provide financial, technical, and business support for the upgradation of existing micro food processing enterprises. The scheme provides credit-linked grants to **35%** of the project cost for developing common infrastructure, including cold storage. Based on consultations with beneficiaries and technology providers, if an FPO, FPC, or farmer utilizes a cold room for activities such as ripening or dehydration, the cold room can be considered under the PMFME scheme.

### 3.2.1 Eligibility Criteria

To avail the benefits under the PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) Scheme, beneficiaries must adhere to the following key requirements after their identification:

- 1. Registration and Legal Status:** The applicant must qualify as a Micro Industry, which includes proprietorships, partnerships, or FPOs. The legal status and category of the enterprise should be clearly established to ensure compliance with the scheme's eligibility criteria.
- 2. Geographical Consideration & ODOP Preference:** Special preference is accorded to enterprises engaged in the production of items listed under the One District One Product (ODOP) initiative.



Therefore, while formulating the Detailed Project Report (DPR), it is advisable to align the business proposal with ODOP-designated products to enhance the likelihood of approval and support from the relevant government departments.

- 3. Workforce Limitations for Micro Enterprises:** For entities classified as Micro Enterprises, the total number of employees should not exceed 10.
- 4. Financial Contribution Requirement:** The identified beneficiary must demonstrate financial capability by contributing at least 10% of the total project cost as a self-financed component.
- 5. Support to Individual Micro Enterprises**
  - ▶ Age Criteria: The individual applicant must be above 18 years of age.
  - ▶ Educational Qualification: There is no minimum educational qualification required to apply under the scheme.
  - ▶ Loan Eligibility: An individual or enterprise is eligible for a bank loan under the PMFME Scheme even if the applicant has previously availed loans under other subsidy-linked Government schemes.
- 6. Support for Group Category for Setting Up of Common Infrastructure**
  - ▶ Eligible Project Cost: The total eligible project cost must not exceed ₹10 crore.
  - ▶ Turnover & Experience: There is no pre-condition related to minimum turnover or prior experience of the applicant organization.
  - ▶ DPR Assistance: A financial assistance of ₹50,000 per case will be provided to the applicant organization for the preparation of a Detailed Project Report (DPR). This assistance is released after the loan is sanctioned by the bank.
  - ▶ DPR Preparation: It is not mandatory to engage a District Resource Person (DRP) for DPR preparation under this component. The applicant organization may choose to engage any professional or agency with experience in DPR preparation.

### 3.2.2 Required Documents

To ensure that the identified beneficiary meets the prescribed eligibility criteria, the following documents must be collected and verified before onboarding:

#### 1. Legal Registration & Compliance Documents

- ▶ Certificate of Incorporation – To establish the legal identity and registration details of the entity.
- ▶ Permanent Account Number (PAN) Card – To confirm tax compliance and financial legitimacy.
- ▶ Memorandum of Association (MoA) & Articles of Association (AoA) – To assess the organization's objectives, governance structure, and operational framework.
- ▶ Goods and Services Tax (GST) Registration Certificate (if applicable) – To verify compliance with taxation laws and business legitimacy.

#### 2. Ownership & Governance Records

- ▶ List of Shareholders/Members (as per the Registrar of Companies - RoC) – To validate the ownership structure and active membership base.

- ▶ Partnership Deed (for Partnership Firms) – To verify the terms of business operations and ownership distribution.

### 3. Financial Statements & Proof of Financial Viability

- ▶ Audited Financial Statements for the Last Three Years – Including balance sheets, profit and loss statements, and cash flow statements, to evaluate financial health and sustainability.
- ▶ Income Tax Returns (ITR) for the Last Three Years – To assess financial credibility and tax compliance.
- ▶ Bank Statements for the Last 12 Months – To validate cash flow, liquidity, and operational transactions.

### 4. Operational & Business-related Documents

- ▶ Udyam Registration (for MSMEs) – To confirm classification under the Micro, Small & Medium Enterprises (MSME) category.
- ▶ FSSAI License (for Food Processing Units) – To ensure compliance with food safety regulations.

### 5. Employee & Workforce Details

- ▶ Employee List with EPF/ESI Details (if applicable) – To verify workforce strength and labor law compliance, or
- ▶ Self-Declaration on Employee Count – To confirm adherence to the maximum employee limit (less than 10 for Micro Enterprises).

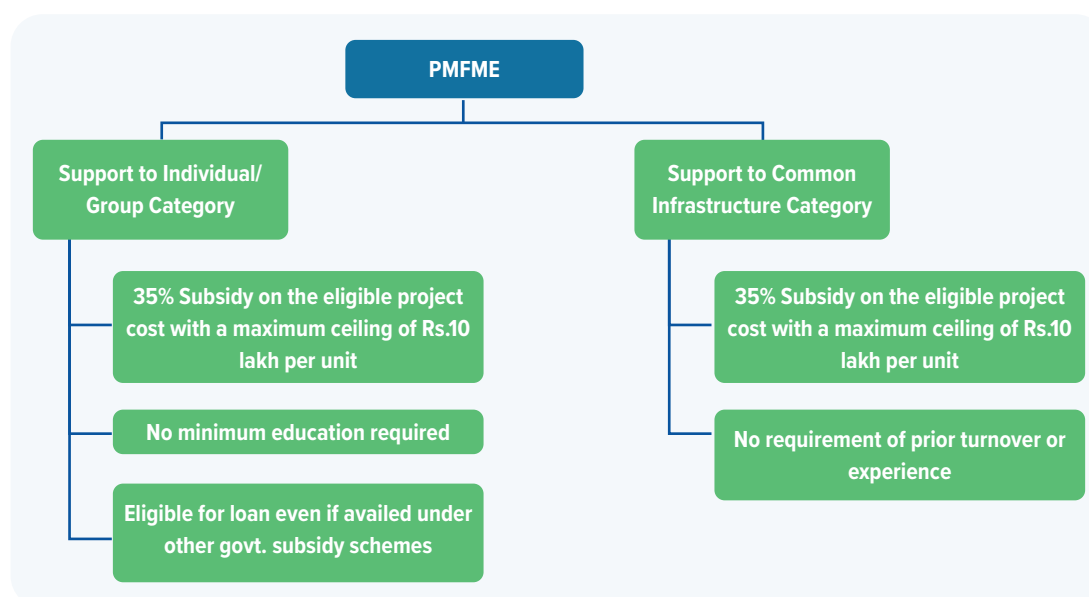


Figure 5: PMFME Scheme

Once the beneficiary has been onboarded, below is the process for applying under the PMFME Scheme;

### 3.2.3 Approval process for Individual application

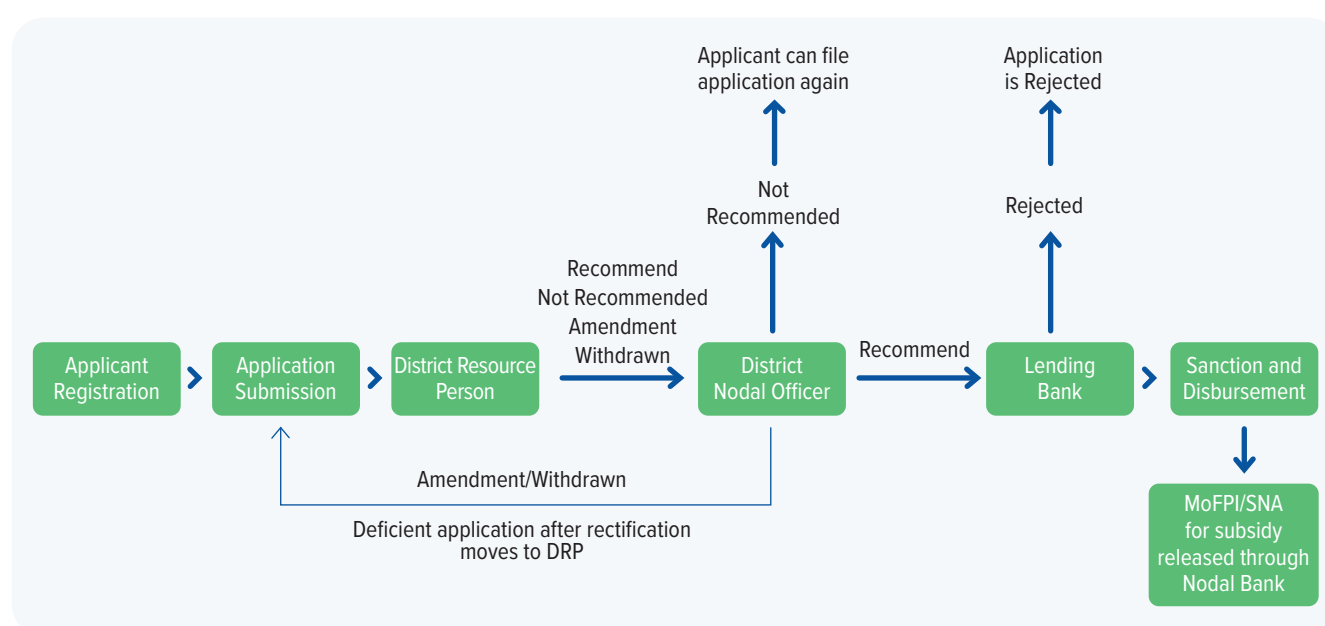
Application approval process for an individual unit (Individual Entrepreneurs/ Proprietorship Firms/ Partnership Firms/ FPOs/ NGOs/ Cooperatives/ SHGs/ Pvt. Ltd. Companies).

- ▶ Applicant to register in the PMFME MIS on their own or facilitate registration through District Resource Persons (DRP) positioned at the district level.
- ▶ After registration, DRP will provide hand-holding support for applying.
- ▶ For individual application, information is to be filled up in the application form with the below-mentioned details:
  - Applicant Details with basic information of address and other details
  - Existing Enterprise (if it is an existing enterprise)- historical financial details of the last two financial years are to be provided.
  - Proposed Business Details- Produce, processing details, etc.
  - Financial Details- Preliminary and preoperative cost, sales details, raw material details, wages, working capital estimates, etc.
  - Lending Bank- selection of lending bank
  - Upload Documents
  - Declaration and Submission
- ▶ While applying the individual unit, the following components should be ensured-
  - Details Project Report with positive profit -
  - Details of ownership/leasehold rights of land/plot on which the unit operationalization is to be initiated (Lease /rent agreement should be for more than the loan repayment period)
  - Quotations of plant and machinery, construction estimates (If the loan is also sought for construction)
- ▶ After successfully applying, it is forwarded to the DRP portal for the first level of scrutiny, and if approved by DRP, it is forwarded to the DNO/DLC portal for approval.
- ▶ After the 2nd level of scrutiny, DLC approves the application and forwards it to the lending bank for loan sanction.
- ▶ Rejection of the application at any level application is reverted to the User/Applicant login with remarks. The applicant may reapply after rectification.
- ▶ Any correction or requirement during scrutiny, the applicant may produce relevant documents or corrections in the application with the handhold support of DRP.
- ▶ After loan sanction and disbursal, an automatic claim for subsidy or grant would be raised. MoFPI and State/U.T. would release their share of the grant via the Nodal bank in the transient account of the lending bank.
- ▶ The banker needs to place this amount in the mirror account of the beneficiary, and the banker would not charge any interest on the loan amount, equivalent to a subsidy.



### Process time in the case of an Individual application

- ▶ The District Nodal Officers (DNOs) are authorized to evaluate and directly endorse the applications to the respective lending bank branches. These recommendations should then be presented to the DLC for informational purposes.
- ▶ The DRPs are required to review and endorse applications **within a 2-week timeframe**, forwarding them to the DNO. Subsequently, the DNO should review and recommend the applications on their portal to the Lending Bank branches **within one week**.
- ▶ If, for any reason, the DRP and DNO are unable to review and recommend applications within the specified 2-week and 1-week periods, respectively, the applications will automatically progress to the next level.



**Figure 6: Individual Application Approval Flow Chart**

### 3.2.4 Approval process for setting up common infrastructure

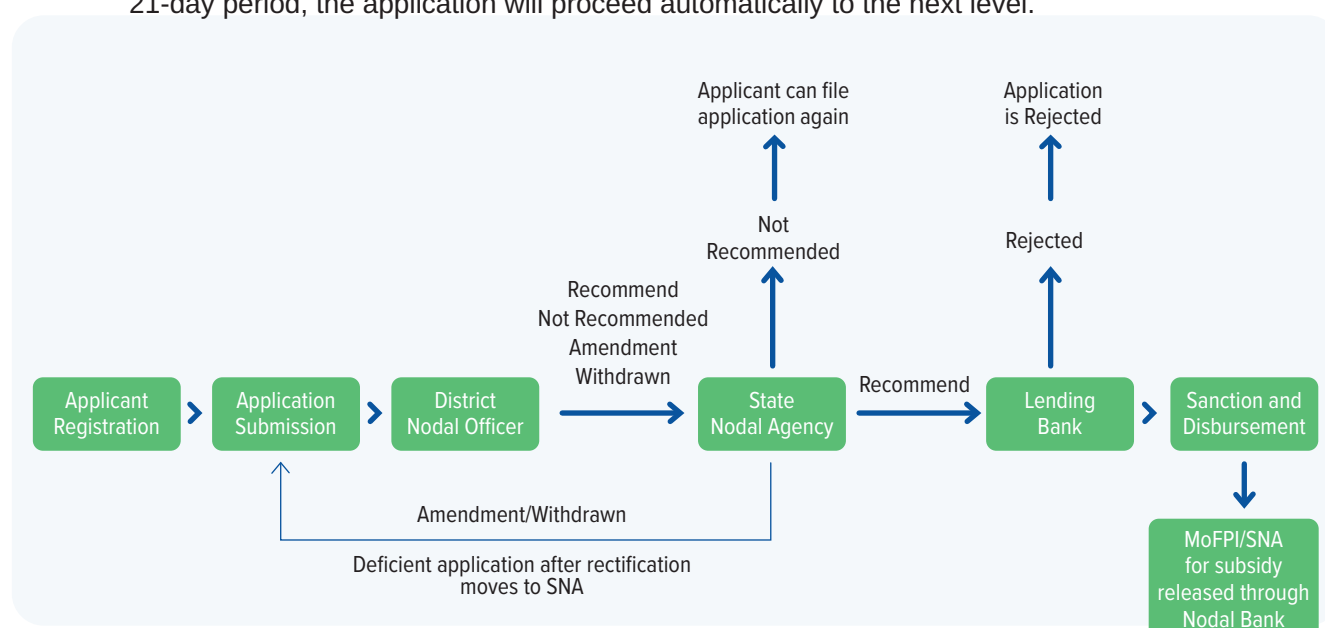
Application approval process for Common Infrastructure FPOs/FPCs/ Cooperatives/SHGs and their federation/ Govt. Agencies).

- ▶ Applicant to register in the PMFME MIS on their own or facilitate registration through District Resource Persons (DRP)
- ▶ After registration, DRP would provide handholding support for the filing of the application.
- ▶ A basic application form is to be filled out, and a Detailed Project Report is to be uploaded into the system. The DPR has to be prepared separately and uploaded.
- ▶ After successfully applying, it is forwarded to the DRP portal for the first level of scrutiny, and if approved by DRP, it is forwarded to the SNA (State Nodal Agency) portal for approval.
- ▶ After the 2nd level of scrutiny, SNA approves the application and forwards it to the lending bank for loan sanction.

- ▶ Rejection of the application at any level application is reverted to the User/Applicant login with remarks. The applicant may reapply after rectification.
- ▶ Any correction or requirement during scrutiny, the applicant may produce relevant documents or corrections in the application with the handheld support of DRP.

Process time in the case of a Group application

- ▶ The SNA is responsible for evaluating the application (either independently or through the DNO) and making recommendations to lending banks/MoFPI **within 21 days** from the date of receiving the application. If the SNA is unable to provide a recommendation within the stipulated 21-day period, the application will proceed automatically to the next level.



*Figure 7: Common Infrastructure Application Approval Flow Chart*

### 3.2.5 Subsidy disbursement procedure

- ▶ Branch enters loan details in the portal and uploads a signed Sanction Intimation.
- ▶ Beneficiary deposits contribution; bank releases first installment/full loan.
- ▶ Bank claims a subsidy based on the first/total disbursement.
- ▶ Branch updates portal with loan disbursement details.
- ▶ Branch enters credit-linked subsidy account details in the portal.
- ▶ Govt. grants are transferred to the Nodal Bank (Union Bank of India) and then to the lending bank **within two days**.
- ▶ The branch acknowledges subsidy receipt and updates the Subsidy Reserve Fund account and portal.
- ▶ Branch updates the disbursement schedule until the total loan disbursement
- ▶ **After three years**, if the account is standard, the grant is adjusted in the beneficiary's loan account.

- ▶ No interest on the loan portion equal to the grant amount from the date of receipt
- ▶ If the account turns NPA, the grant amount is adjusted towards repayment.
- ▶ Details of subsidy adjustment, NPA status, etc., updated in the portal.

Upon successful application submission for the common infrastructure, the application undergoes initial scrutiny on the DRP portal. If approved by the DRP, it will be advanced to the SNA portal for final approval. The entire process, from application initiation to reaching the bank, spans **nearly 21 days**. Following this, the bank sanctions the term loan **within 7 days**, and the approved amount is then credited to the applicant's account. Thus, the entire timeline from the commencement of the application process to the amount being credited (term loan) takes **approximately 30 days**.

The subsidy will be transferred from the bank's transient account to the applicant's account only **after 3 years** from the last tranche of loan disbursement.

### 3.2.6 List of Mandatory Documents

- ▶ Aadhaar Copy & Photo of all promoters/guarantors
- ▶ Address Proof:
  - Utility bill, which is not more than two months old from any service provider (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or
  - Property or Municipal tax paid receipt or
  - Ration Card (Individual)
- ▶ PAN Card of concern/all promoters
- ▶ Photocopy of Bank Statement/ Bank Passbook for the last 6 months
- ▶ Machinery quotation with GST

#### For Individual Farmers:

- ▶ Applicants must submit a valid Aadhaar card as proof of identity.

#### For Farmer Producer Organizations (FPO) / Farmer Producer Companies (FPC):

- ▶ The application must include the registration number of the FPO/FPC.
- ▶ Additionally, a document listing the Board of Directors (BOD) of the FPO/FPC must be provided.

If an incorrect document is submitted, the applicant (farmer/FPO/FPC) will receive a notification on their registered contact number and can reach out to the DRP for issue resolution.

## 3.3. Mission for Integrated Development of Horticulture (MIDH)

MIDH is a centrally sponsored scheme that also requires state contribution to the holistic growth of the horticulture sector, including fruits and vegetables, and provides financial assistance for various horticulture activities. With the central government's support, MIDH is being implemented in the states as the State Horticulture Mission (SHM). As per the MIDH Guidelines 2025, beneficiaries are eligible for 35% back-ended financial assistance for solar-powered cold rooms. As per the consultation, new applications for MIDH in Maharashtra will be accepted starting **April 2025**.



### 3.3.1 Beneficiary Eligibility Criteria

#### A. Registration and Legal Status

##### i. Farmers & Farmer Groups

- ▶ Individual Farmers: Aadhaar + Land documents
- ▶ FPOs/FPCs:
  - Registered under the Companies Act or the Cooperative Societies Act
  - Minimum 25 farmers/members
- ▶ SHGs/Producer Associations:
  - Registered under the Societies Registration Act or the State Cooperative Act
  - Demonstrated financial and operational history

##### ii. Firms & Companies

- ▶ Partnership Firms: Registered under the Indian Partnership Act
- ▶ Proprietary Firms: GST and PAN
- ▶ Pvt/Public Companies: Registered under the Companies Act with a valid CIN

#### B. Statutory Compliance

- ▶ Audit compliance
- ▶ Tax (GST, ITR, etc.)
- ▶ Timely legal filings

#### C. Financial Viability

- ▶ Positive net worth
- ▶ Track record of profitability or viable business plan
- ▶ Must contribute at least 10% of the total project cost

#### D. Membership Base

- ▶ Minimum 25 active members (in case of groups)

#### E. Creditworthiness

- ▶ No loan defaults or unresolved financial/legal issues

#### F. Family Eligibility

- ▶ Only one family member is eligible
- ▶ Self-declaration affidavit + Aadhaar household details

### 3.3.2 Required Documents

|                                                                                   |                                                                                                                                                                |
|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Certificate of Incorporation</b> – To verify the legal status and registration details of the entity.                                                       |
|  | <b>Permanent Account Number (PAN) Card</b> – To ensure tax compliance and financial legitimacy.                                                                |
|  | <b>Memorandum of Association (MoA) and Articles of Association (AoA)</b> – To assess the entity's objectives, governance structure, and operational framework. |
|  | List of Shareholders/Members as per the Registrar of Companies (RoC)                                                                                           |
|  | Audited Financial Statements for the Last Three Years                                                                                                          |
|  | Land Ownership (7/12 extract, Record of Rights, Title deed)                                                                                                    |
|  | Registered Lease Agreement (min. 15 years, if applicable)<br><b>Ineligible:</b> Land under Power of Attorney or pre-mortgaged land                             |

*Figure 8: Documents required*

### 3.3.3 Application Process for Maharashtra

#### Step 1: Online Application

Apply on <https://mahadbt.maharashtra.gov.in> under the Integrated Post-Harvest Management Scheme.

#### Step 2: Lottery Selection

- ▶ District/Taluka-wise lottery within financial limits (as per the Annual Action Plan)
- ▶ Selected applicants receive SMS notification

#### Step 3: Document Upload

- ▶ Upload loan approval/consent, land documents, and project brief

#### Step 4: Pre-Approval Site Inspection (Form-1)

- ▶ Conducted by the District Superintendent, Agriculture Officer
- ▶ Forwarded to Regional Office/Project Manager

#### Step 5: Issuance of Letter of Intent (Form-3)

- ▶ Based on: Form-1, Form-2 (DMC), loan consent
- ▶ Issued via the MahaDBT system within 15 days

#### Step 6: DPR Submission (Form-4)

- ▶ Submit within 3 months of the Letter of Intent
- ▶ Include DPR and loan approval

#### Step 7: Evaluation Committee Review

- ▶ Technical review + Monthly Evaluation Committee

**Step 8: Administrative Approval**

- ▶ Post-approval: 12-month window to complete project (6 months for transport)

**Step 9: Completion Certificate (Form-5) & Invoice Upload**

- ▶ Submit to the Regional Office

**Step 10: Post-Project Inspection (Form-6)**

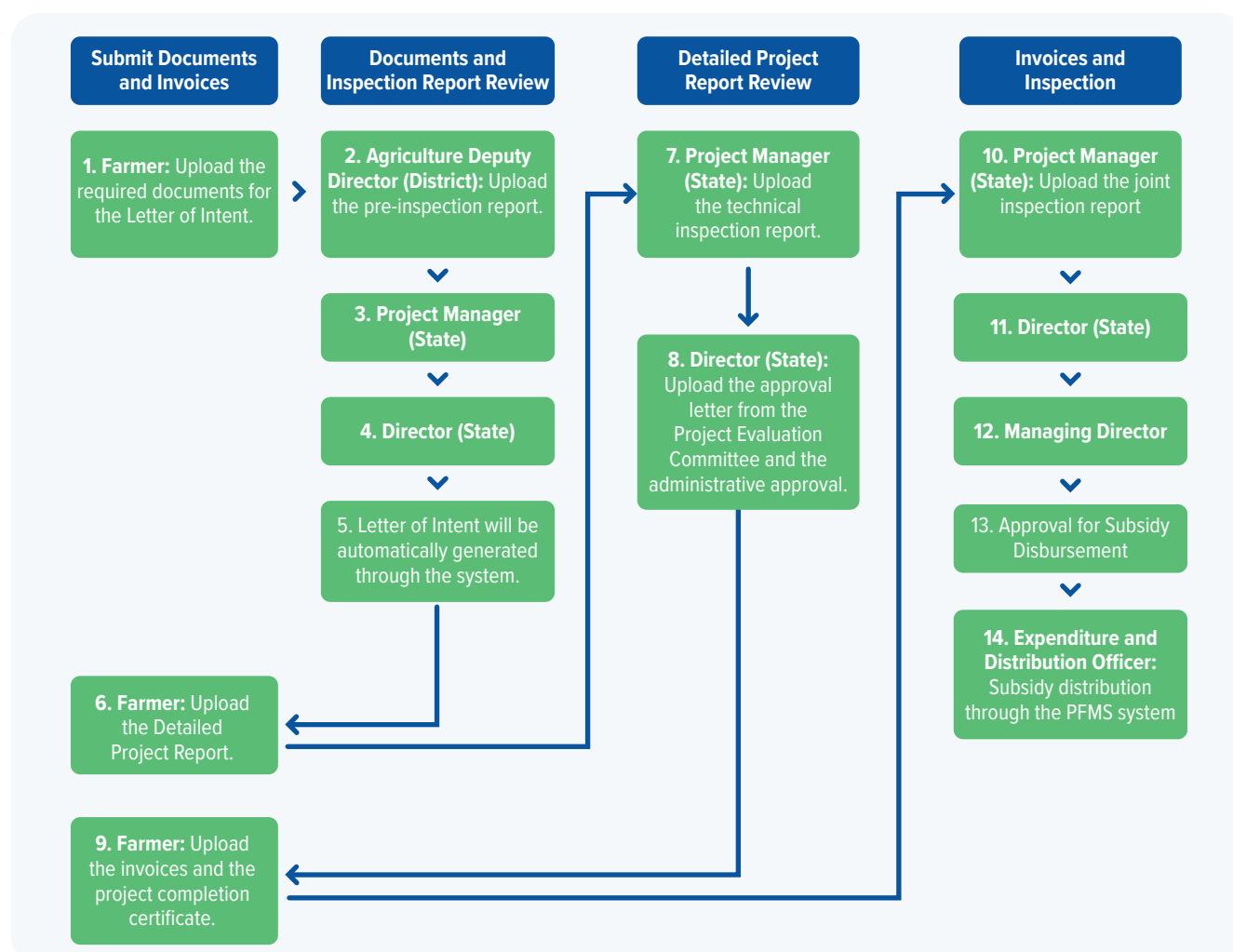
- ▶ By the State-Level Joint Inspection Team within 15 days

**Step 11: Subsidy Disbursement**

- ▶ Transferred via PFMS to Subsidy Reserve Fund Account based on the inspection report

*(Note: Form-1 to Form-6 are attached in Annexure - A*

*Checklist of Required Documents is attached in Annexure – B)*



**Figure 9: Subsidy Process of MIDH for Maharashtra**



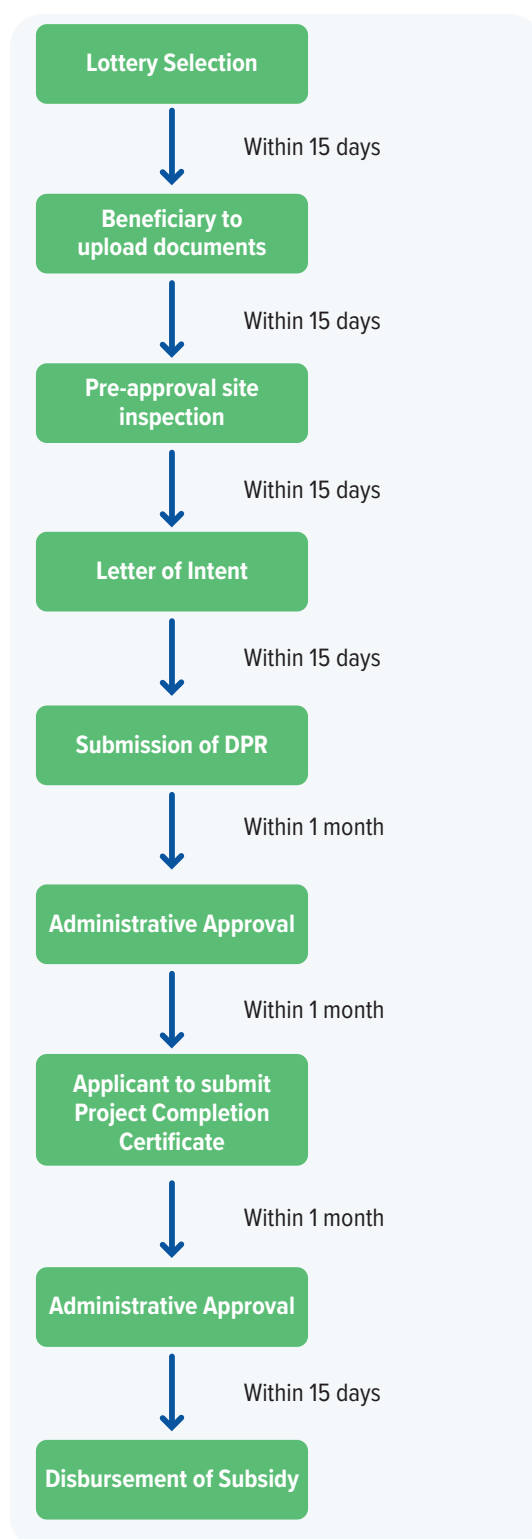


Figure 10: Time taken at each stage

### 3.3.4 General Instructions

- **Land Ownership:** Applicants must own land. If not, a 15+ year registered lease on government/ semi-government/private land is acceptable. Power of Attorney, land, or pre-mortgaged land is not eligible.

- ▶ **One Family - One Benefit Rule:** Only one member from a family (parents and unmarried children) can avail of the scheme.
- ▶ **Partnership Restrictions:** If any partner has availed a subsidy for a similar post-harvest project before, they are ineligible.
- ▶ **Duplicate Benefits Not Allowed:** Applicants cannot seek assistance for the same component under multiple schemes.
- ▶ **Subsidy Disbursement:** Released in a single installment after joint inspection, once the project is fully functional.
- ▶ **Loan Lock-in:** A minimum 36-month term loan is mandatory. Grant adjustment happens in the final installment.
- ▶ **Insurance & Refrigerants:** Insurance for assets is compulsory. Use of banned refrigerants leads to project cancellation.
- ▶ **Loan Requirement:** A valid loan sanction/consent is required before the Letter of Intent (LoI). No LoI without bank support.
- ▶ **Loan-Linked Projects:** A term loan (minimum equal to the grant amount) and beneficiary contribution are mandatory.
- ▶ **LoI Final Approval:** Administrative approval is required post-LoI to proceed.
- ▶ **Proposal Deadline:** Submit Form-4 proposal within 3 months of LoI.
- ▶ **Completion Timeline:**
  - 12 months for general projects
- ▶ **Inactive Projects:** If work doesn't start within 1 month of approval, the project may be cancelled.
- ▶ **Project Oversight:** The Project Manager acts as the coordinating officer.
- ▶ For Individual Applicants - Submit Aadhaar
- ▶ For FPOs/FPCs - Provide registration number + Board of Directors list
- ▶ (Note: Discrepancies will be communicated via MahaDBT and mobile SMS for rectification.)

### 3.4 Agricultural Marketing Infrastructure (AMI)

Integrated Scheme for Agricultural Marketing (ISAM) is a central government scheme targeted at the holistic development of agriculture value chains by improving marketing systems and post-harvest marketing infrastructure. Under the sub-scheme - Agricultural Marketing Infrastructure (AMI), cold chain infrastructure (covering cold room, deep freezer/ Zero energy freezer, pack house, ripening chamber, refrigerated transport) is also eligible for assistance as part of 'eligible marketing infrastructure.' The scheme provides a 'back-ended capital subsidy' of 25% (subject to a maximum of INR 25 lakhs) to 33.33% (subject to a maximum of INR 30 lakhs) of the project cost. AMI can be processed through NABARD and NCDC (if the applicant wants to take a loan from NCDC).

### 3.4.1 Procedure to be followed for sanctioning of projects (Processed by NABARD)

#### Loan Application & Appraisal

- ▶ Visit the nearest bank/financial institution and submit required documents, including DPR.
- ▶ The bank evaluates the project and, if viable, sanctions and disburses the loan.

#### Advance Subsidy Application

- ▶ Within 90 days of the first loan disbursement, the bank applies for an advance subsidy via the **ENSURE portal** to the NABARD Regional Office.
- ▶ R.O. NABARD sanctions within 60 days and forwards it to NABARD H.O. and DMI.
- ▶ NABARD H.O. releases subsidy via PFMS to the FI's controlling branch, which credits it to the borrower's **Subsidy Reserve Fund (SRF)** account.

#### Project Completion & Final Subsidy

- ▶ After completion, the promoter submits a **completion certificate** and expenditure details to the bank.
- ▶ Within 30 days of receiving documents:
  - F.I. manager inspects the project and submits a report to R.O., NABARD, and DMI's regional/sub-office.
  - *(As per a circular issued on December 19, 2023, all Joint Inspection Committees are discontinued, and pending inspections from January 1, 2024, will be conducted by managers of respective financing/dispersing bank branches.)*
- ▶ Final Subsidy Application & Disbursement:
  - F.I. submits the final subsidy claim, including declarations and geo-tagged photographs, online via the ENSURE portal.
  - R.O., NABARD sanctions the final subsidy within 30 days of receiving all documents and forwards it to H.O., NABARD.
  - H.O., NABARD releases the final subsidy to controlling branches of F.I.s via PFMS within 10 working days of receiving Government of India funds.
  - R.O., NABARD, sends a copy of the sanction and release letter to the regional/sub-office of DMI.



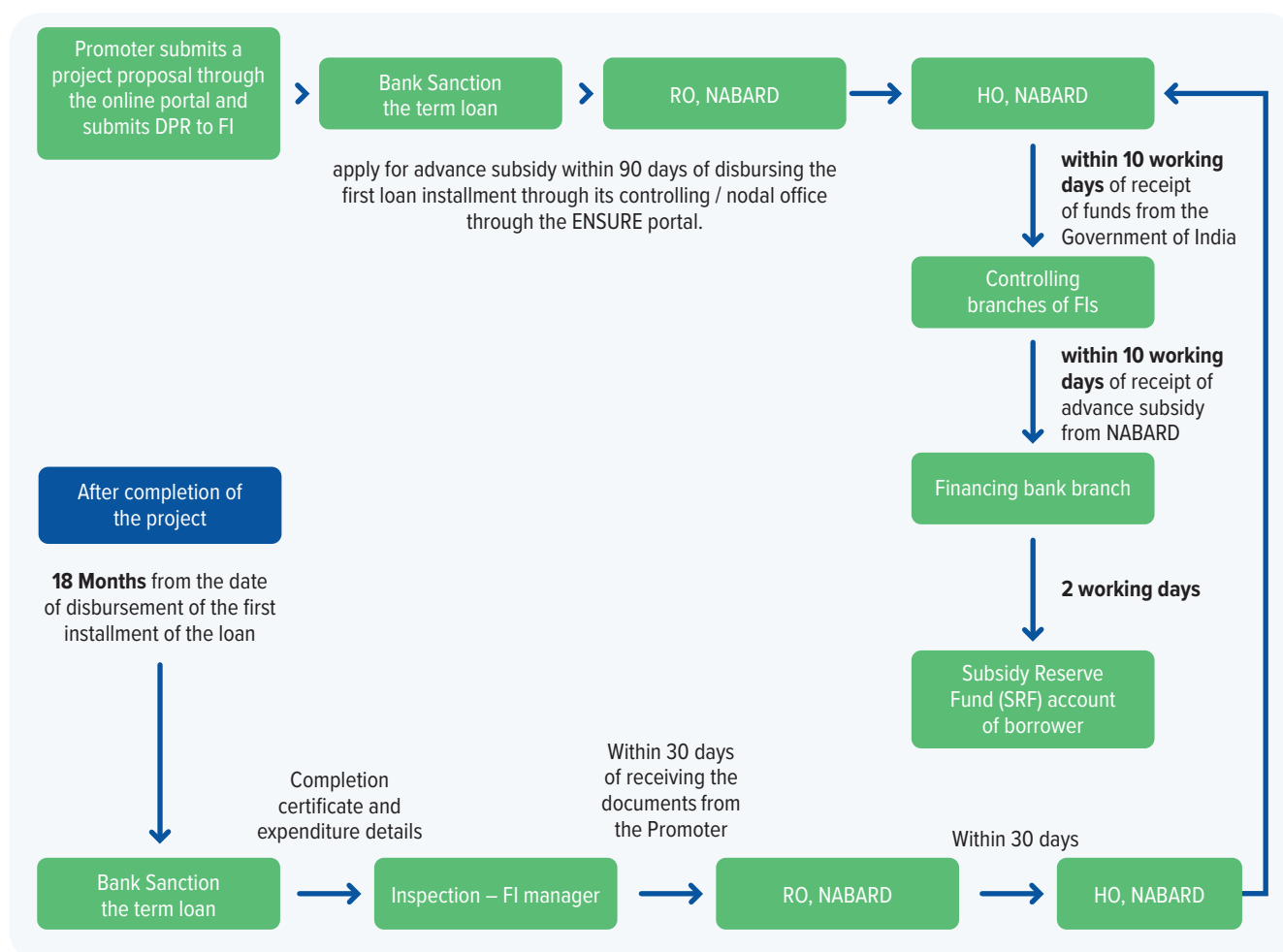


Figure 11: AMI: Process Flow

### 3.4.2 Procedure to be followed for sanctioning of projects (Processed by NCDC)

#### DOCUMENTS REQUIRED



Filled Application Form



Board Resolution &amp; Authorised Signatory



By-laws, PAN, GST, Registration Certificate



List of Board Members with Aadhar &amp; PAN



Audited Balance Sheets (up to FY 2023-24) &amp; Provisional (FY 2024-25)



Detailed Project Report (DPR)

Figure 12: Documents required for NCDC

## Step 1: Application Process

- ▶ **Download Form:** Visit the [NCDC Website](https://www.ncdc.in/documents/common-application/1913181120Part-B---Storage.-Cold-Storage.-IPH_TL.pdf) and download the Common Loan Application Form. ([https://www.ncdc.in/documents/common-application/1913181120Part-B---Storage.-Cold-Storage.-IPH\\_TL.pdf](https://www.ncdc.in/documents/common-application/1913181120Part-B---Storage.-Cold-Storage.-IPH_TL.pdf))
- ▶ **Board Approval:**
  - Conduct a board meeting and pass a resolution to avail a loan from NCDC.
  - Appoint an authorized signatory for document execution.
  - Mention if the cooperative intends to access subsidy schemes like AMI or AIF.
- ▶ **Obtain Quotations:** For the proposed cold room infrastructure.
- ▶ **Document Compilation:** Gather all required documents (Figure 10)

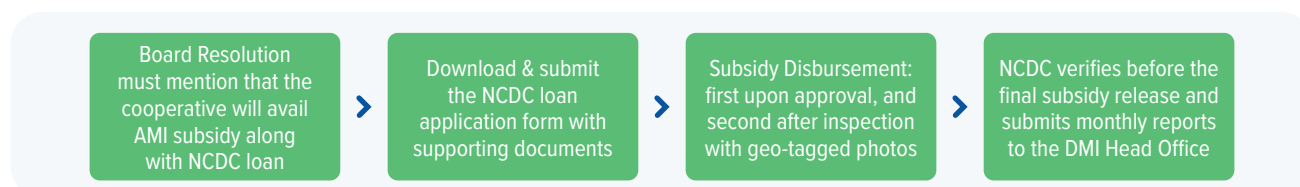
*Timeline:* If all documents are in order, NCDC typically disburses the loan within **1–2 months**.

## Step 2: Eligibility Criteria for Cooperatives

- ▶ Financial health: Positive net worth, compliant debt-equity ratio (65:35 to 70:30).
- ▶ Audit Compliance: Latest audited accounts (CA audit acceptable if government audit pending)
- ▶ Repayment History: No major defaults with NCDC or other financial institutions
- ▶ Security Norms:
  - Minimum security margin: 1.25x to 1.5x on mortgaged assets
  - Additional options: Bank Guarantee, Fixed Deposit Receipt (FDR), or Government Guarantee
- ▶ Viability Assessment: NCDC evaluates project feasibility, financial soundness, and the cooperative's ability to raise its share of the project cost

## Step 3: Subsidy Disbursement

- ▶ Two Installments:
  - 1st Installment: Released at project approval
  - 2nd Installment: After inspection by NCDC officials
  - (includes geo-tagged photographs in inspection report)
- ▶ Reporting: NCDC Head Office compiles and submits monthly project status to DMI Head Office.



**Figure 13: Processing via NCDC (For Cooperatives)**

Note: As per the letter issued by the Department of Agriculture & Farmers Welfare (Agricultural Marketing Division) dated 10th June 2025, the AMI sub-scheme under the Integrated Scheme for Agricultural Marketing (ISAM) has been kept in abeyance due to the complete utilization of allocated funds. No additional funds are currently available for disbursement under this scheme.

## 3.5 National Cooperative Development Corporation (NCDC)

The **National Cooperative Development Corporation (NCDC)** is a development finance institution under the Government of India that provides financial assistance to cooperative societies. It offers loans for various infrastructure projects, including cold rooms and related components. While loans are extended from NCDC's funds, subsidies are routed through schemes such as AMI (Agricultural Marketing Infrastructure).

### 3.5.1 Beneficiary Eligibility Criteria

To receive financial assistance under NCDC, the cooperative must fulfill the following criteria:

- ▶ **Legal Registration:** Must be registered under the Cooperative Societies Act, Companies Act, or Societies Registration Act with a valid certificate.
- ▶ **Statutory Compliance:**
  - Regular audits.
  - Compliance with tax laws (GST, IT, etc.).
  - Submission of required returns and filings.
- ▶ **Financial Viability:**
  - Positive net worth and adequate reserves.
  - Consistent profits in recent years or a viable business plan.
- ▶ **Active Membership:** Should ideally have 300+ active members with democratic governance.
- ▶ **Capital Contribution:** Members must contribute share capital to show commitment.
- ▶ **Collateral Availability:** Must be able to provide adequate security, such as:
  - Mortgage of assets.
  - Government/bank guarantees or other legally acceptable forms.
- ▶ **Good Credit History:** No history of default or financial mismanagement.

### 3.5.2 Required Documentation for Beneficiary Evaluation

To substantiate compliance with the above criteria, the following mandatory documents should be collected and verified before incorporating the beneficiary under the project:

1. **Certificate of Incorporation** – To verify the legal status and registration details of the entity.
2. **Permanent Account Number (PAN) Card** – To ensure tax compliance and financial legitimacy.
3. **Memorandum of Association (MoA) and Articles of Association (AoA)** – To assess the entity's objectives, governance structure, and operational framework.
4. **List of Shareholders/Members as per the Registrar of Companies (RoC)** – To validate the active membership base and ownership distribution.
5. **Audited Financial Statements for the Last Three Years** – Including balance sheets, profit and loss statements, and cash flow statements, to evaluate financial health and sustainability. Process flow under NCDC

### 3.5.3 Process Flow for Availing NCDC Assistance

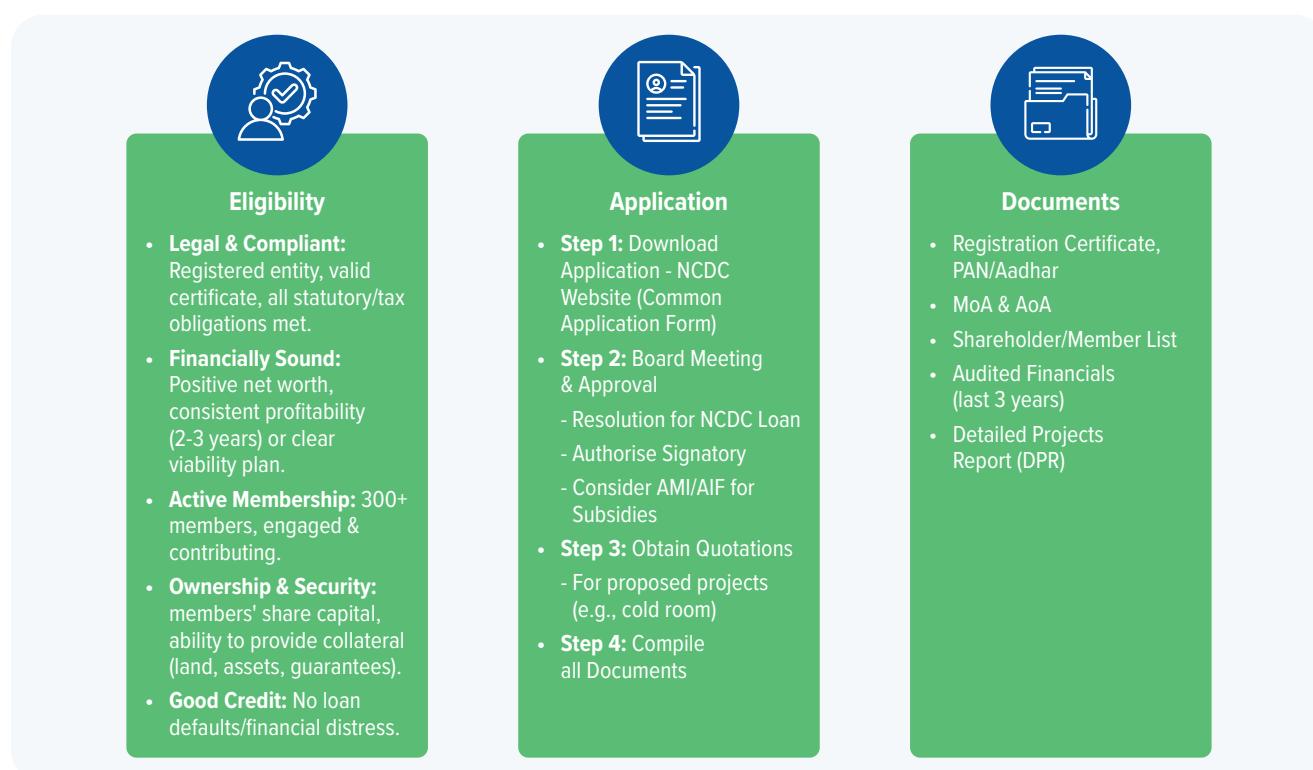


Figure 14: NCDC Process

#### Step 1: Application Form

- ▶ Download the Common Loan Application Form from the NCDC portal:  
[https://www.ncdc.in/documents/common-application/1913181120Part-B---Storage,-Cold-Storage,-IPH\\_TL.pdf](https://www.ncdc.in/documents/common-application/1913181120Part-B---Storage,-Cold-Storage,-IPH_TL.pdf)

#### Step 2: Board Meeting

- ▶ Pass a board resolution authorizing a representative for the loan proposal.
- ▶ Indicate interest in schemes like AMI/AIF, if applicable.

#### Step 3: Obtain Quotations

- ▶ Collect quotations for cold room/cold chain infrastructure to be included in the DPR.

#### Step 4: Prepare and Submit Documents

- ▶ Attach all necessary documents with the application.
- ▶ Common Loan Application Form (Part A & B) – signed by authorized official
- ▶ Board Resolution for availing NCDC assistance and appointment of a signatory
- ▶ Copy of By-laws
- ▶ List of board members with Aadhar & PAN
- ▶ PAN & GST certificate of the cooperative



- ▶ Cooperative Registration Certificate
- ▶ Audited Accounts/Balance Sheets (FY 2021–22 to FY 2023–24)
- ▶ Provisional Balance Sheet (up to Jan 2025 for FY 2024–25)
- ▶ Detailed Project Report (DPR)

### 3.5.4 Additional Financial Norms for Existing Cooperatives

- ▶ Financial health: Positive net worth, compliant debt-equity ratio (65:35 to 70:30).
- ▶ Audit Compliance: Latest audited accounts (CA audit acceptable if government audit pending)
- ▶ Repayment History: No major defaults with NCDC or other financial institutions
- ▶ Security Norms:
  - Minimum security margin: 1.25x to 1.5x on mortgaged assets
  - Additional options: Bank Guarantee, Fixed Deposit Receipt (FDR), or Government Guarantee
- ▶ Viability Assessment: NCDC evaluates project feasibility, financial soundness, and the cooperative's ability to raise its share of the project cost

## 3.6 Long Term Rural Credit Fund (LTRCF)

The Long-Term Rural Credit Fund (LTRCF) is a scheme that provides refinance support for long-term agricultural investments. It is implemented by the National Bank for Agriculture and Rural Development (NABARD) and is available to eligible institutions such as State Cooperative Banks (StCBs) and Regional Rural Banks (RRBs).

### 3.6.1 Objective

To promote capital formation in agriculture and allied sectors by offering long-term, low-interest refinance to cooperative and rural banks. The scheme supports durable asset creation, income stability, and climate resilience for farmers.

### 3.6.2 Beneficiary Eligibility Criteria

Under the LTRCF scheme, individual farmers and agri-based collectives can avail long-term investment credit support. However, the loan is not given directly by NABARD, but is routed through eligible banks. The beneficiaries must meet the following conditions:

#### 3.6.2.1 Eligible Beneficiaries

##### 1. Individual Farmers

- ▶ Must be engaged in agriculture or allied activities.
- ▶ Must possess cultivable land or leasehold land (where permitted by state laws).
- ▶ Should have a valid KYC (Aadhaar, PAN, etc.) and land ownership/tenancy records.

##### 2. Farmer Producer Organisations (FPOs)/Farmer Producer Companies (FPCs)

- ▶ Must be a legally registered entity (under the Companies Act, Co-operative Societies Act, etc.).

- ▶ Should be involved in agricultural production, processing, or marketing activities.
- ▶ Must submit a Detailed project report for investment.

### 3. Cooperative Societies (including Primary Agricultural Credit Societies - PACS)

- ▶ Must be registered under the State Cooperative Societies Act.
- ▶ Should have a valid board resolution authorizing borrowing.
- ▶ Must be undertaking income-generating agricultural or allied activities.

### 4. Agri-entrepreneurs/Startups

- ▶ Must be involved in eligible agricultural infrastructure or services (e.g., agri logistics, cold chain, processing).
- ▶ Business entity should be compliant with local laws and banking norms.

### 3.6.3 Scope of Support

- ▶ Investment in agriculture infrastructure
- ▶ Allied sector activities like dairy, fisheries, and horticulture value chains.
- ▶ **Note:** Self-Help Groups (SHGs) are excluded, as they fall under NRLM/Interest Subvention support.

Table 4: Key features of LTRCF

| Parameter              | Details                                                                                                                                       |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Refinance Coverage     | 95% for North East, Hilly, Eastern regions, Chhattisgarh, Lakshadweep<br>95% for thrust areas; 90% for other purposes in the remaining states |
| Interest Rate to Banks | 5.50% p.a. (quarterly rest; subject to revision by NABARD)                                                                                    |
| Loan to Borrowers      | As per RBI guidelines, banks are encouraged to pass on concessional rates (around 8-9%)                                                       |
| Repayment to NABARD    | Bullet repayment after 5 years; interest serviced quarterly                                                                                   |
| Penalty for Delay      | 2% above standard rate + applicable taxes                                                                                                     |

### 3.6.4 Application Process (For Farmer/FPO/Cooperative)

To avail loan support under the Long-Term Rural Credit Fund (LTRCF), the FPO, FPC, Cooperative Society, or individual farmer must approach the District Cooperative Bank in their area. The following steps outline the process:

1. **Visit the District Cooperative Bank:** The applicant (farmer/FPO/FPC/cooperative) should visit the nearest district cooperative bank that is eligible under NABARD's LTRCF scheme.

**The list of districts covered under LTRCF for UP & MH is given below**

2. **Document Submission:** The applicant must submit the required documents as specified by the bank. These may include registration certificates (for FPOs/FPCs), project proposals, land records, KYC documents, etc.

3. **Verification:** The bank will verify the documents and assess the loan proposal for eligibility under the LTRCF-supported activities.
4. **Loan Sanction and Disbursement:** Once the verification is complete and the proposal is found eligible, the bank will sanction the loan and disburse the funds accordingly.

**Timeline:** The entire process typically takes around **1 month** from application to loan disbursement, subject to the timely submission of documents and internal processing by the bank.

Table 5: Districts covered under LTRCF

| State         | District         |
|---------------|------------------|
| Uttar Pradesh | Roha             |
|               | Amgarh           |
|               | Ballia           |
|               | Balrampur        |
|               | Banda            |
|               | Basti            |
|               | Chitrakoot       |
|               | Farrukhabad      |
|               | Gonda            |
|               | Jaunpur          |
|               | Kanpur Dehat     |
|               | Kaushambi        |
|               | Kushinagar       |
|               | Maharajganj      |
|               | Mau              |
|               | Sant Kabir Nagar |
|               | Shravasti        |
|               | Siddharthnagar   |
|               | Sitapur          |
|               | Sultanpur        |
|               | Unnao            |
| Maharashtra   | Gadchiroli       |

### 3.7 Uttar Pradesh Food Processing Industry Policy, 2023

The Uttar Pradesh Food Processing Industry Policy, 2023—enacted via Notification 05/2022/82/58-2-2023-04/2022 dated 02 February 2023—aims to foster agro-based industries by bridging agriculture and food manufacturing. It seeks to enhance farmers' incomes, ensure consistent food availability, reduce post-harvest losses, bolster exports, and generate employment. The policy paves the way for targeted assistance, simplified norms, and regulatory relief for entrepreneurs investing in processing and cold-chain infrastructure across the state.

### 3.7.1 Who Can Apply

The scheme is open to a broad range of applicants, including individual entrepreneurs, agribusiness firms, women's self-help groups (SHGs), Farmer Producer Organizations (FPOs), cooperatives, agri-startups, micro and small enterprises, and private companies. To be eligible, applicants must propose or operate a food processing or related infrastructure unit in Uttar Pradesh, such as units for fruits and vegetables, dairy, meat, fish, eggs, ready-to-eat or ready-to-cook foods, cold storage, and value-added food processing.

### 3.7.2 Subsidy and Incentive Benefits

Under the policy, eligible projects can avail themselves of the following key incentives:

- ▶ Capital Subsidy: 35% of eligible investment—including plant, machinery, technical civil works—capped at ₹5 crore for new units and ₹1 crore for expansion or modernization.
- ▶ Decentralized Storage and Processing: 50% subsidy (up to ₹50 lakh) for SHGs/FPOs/farmers for decentralized procurement, processing, and storage.
- ▶ Interest Subsidy: 25% reimbursement of TRANSPORT cost for exports (excluding Nepal, Bhutan, Bangladesh); plus interest subsidy (up to ₹50 lakh) on loans taken for reefer vehicles or mobile pre-cooling vans for 5 years.
- ▶ Cold Chain & Infrastructure: 35% subsidy on value-addition and infrastructure costs, and 50% on frozen equipment (e.g., freezers), capped at ₹10 crore.
- ▶ Backward/Forward Linkages: 35% subsidy up to ₹6 crore to establish primary processing at the farm gate, storage, distribution, etc.

### 3.7.3 Step-by-Step Application Process

#### 1. Project Planning

Prepare your Detailed Project Report (DPR), outlining capital costs, location (preferably with infrastructure access), and raw material supply.

#### 2. Online Portal Registration

Register on the "Invest UP" portal (or the UP Food Processing Department portal), create a user profile, and submit basic project details.

#### 3. Submission of LoC Application

Complete the Common Application Form, upload the DPR, and provide the site details to apply for a Letter of Comfort/Sanction.

#### 4. Application Pre-Appraisal

Administrative officials and the State Project Management Unit (SPMU) conduct a technical evaluation within 30 days of the deadline.

#### 5. Approval by Appraisal Committee

A committee chaired by the Additional Chief Secretary issues the LoC/Sanction following the SPMU recommendation.



## 6. Commencement of Project Work

Post-LoC, commence civil works & machinery installation within prescribed timelines.

## 7. First Installment Claim

Submit 50% completion documents—bank statements, invoices, CA certificate—for civil works and machinery to claim the first subsidy installment.

## 8. Project Commissioning

Complete all remaining tasks and begin commercial operation within 18 months of LoC issuance.

## 9. Second Installment Claim

After commissioning, provide completion certificates, FSSAI NOC, geo-tagged photos, machinery installation evidence, pollution & fire approvals to claim the final subsidy portion.

## 10. Follow Up Compliance

Maintain annual unit activity for 5 years; adhere to subsidy conditions.

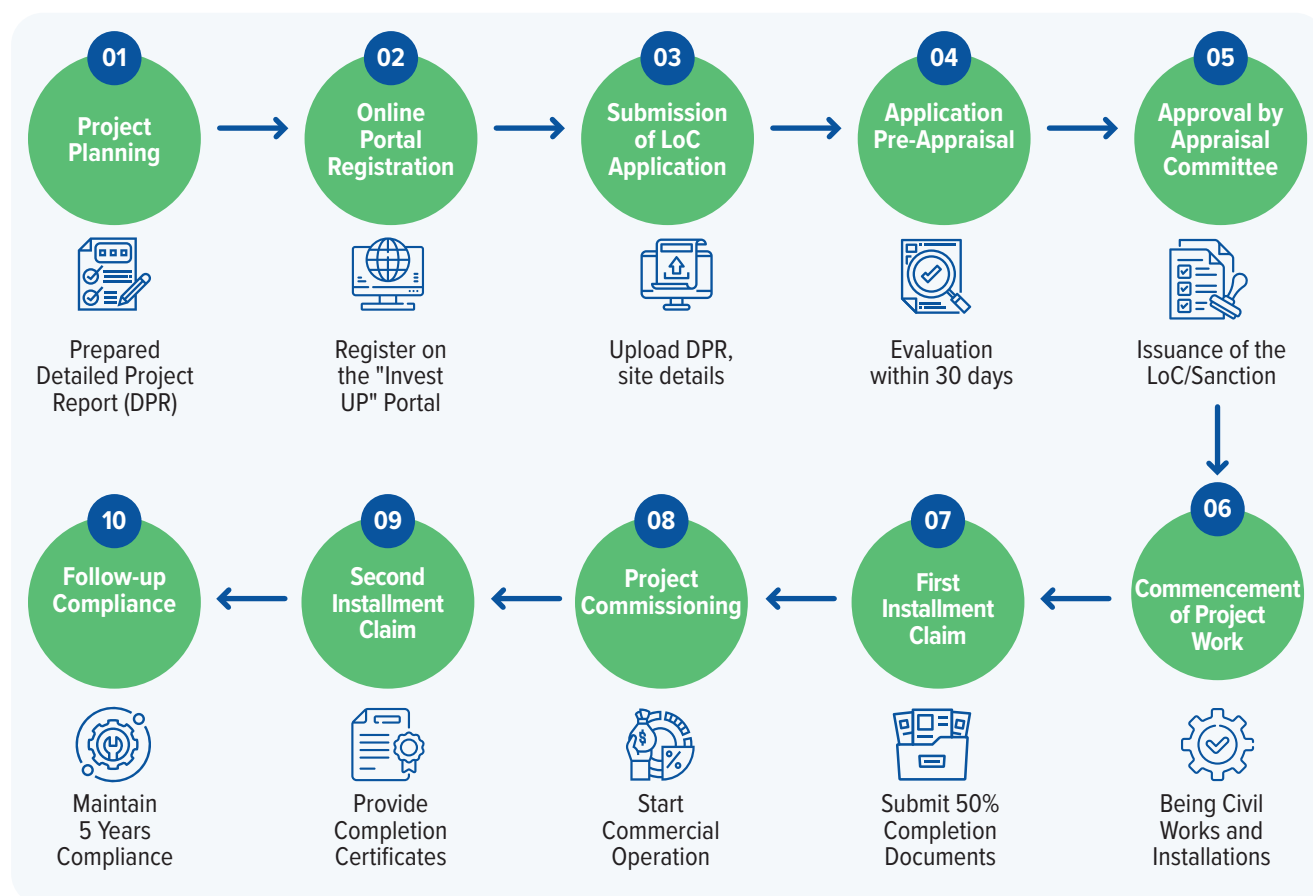


Figure 15: Step-by-Step Application Process







# 04

## Conclusion

This handbook brings together the SOPs of key government schemes supporting the development of cold chain infrastructure, especially decentralized and energy-efficient micro cold storage systems. It is intended to assist farmers, FPOs, SHGs, cooperatives, and rural entrepreneurs in navigating complex approval processes and accessing financial assistance with greater clarity and confidence.

By presenting the eligibility criteria, application steps, required documentation, and timelines in a simplified and structured format, this handbook seeks to:

- ▶ Facilitate informed participation among grassroots-level stakeholders,
- ▶ Improve transparency in scheme access and implementation,
- ▶ Promote convergence between central and state-level initiatives, and
- ▶ Encourage adoption of sustainable post-harvest solutions.

As cold chain infrastructure continues to play a crucial role in reducing food loss, improving farmer incomes, and strengthening rural livelihoods, this handbook is designed to serve as a practical reference, enabling smoother collaboration between beneficiaries, implementing agencies, and financial institutions.

## Do's and Don'ts

### AIF

| Do's                                                                                                    | Don'ts                                                                                                      |
|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Read the official AIF guidelines carefully before starting the application.                             | Don't rely on hearsay or unofficial sources for scheme details.                                             |
| Engage with a participating bank early and confirm their support.                                       | Don't mention a bank name in the application without prior discussion.                                      |
| Prepare a DPR with financials, technology, and viability details as per scheme requirements.            | Don't submit an incomplete or vague DPR lacking financial or technical details.                             |
| Arrange promoter contribution/margin money in advance and keep proof ready.                             | Don't assume the entire project will be financed through loan and subsidy alone.                            |
| Keep scanned documents (PAN, Aadhaar, land/lease deeds, registration, DPR) ready in the correct format. | Don't upload incomplete, blurred, or outdated documents.                                                    |
| Regularly track application status and promptly follow up with banks and nodal officers.                | Don't wait passively for approval without follow-up or response to queries.                                 |
| Do ensure loan request is within ₹2 Cr for availing subvention/credit guarantee benefits.               | Don't assume subvention applies on loan amounts beyond ₹2 Cr — banks may charge normal rates above this.    |
| Do arrange at least 10% of the fixed project cost as promoter contribution.                             | Don't assume AIF provides capital subsidy — it only gives interest subvention and credit guarantee support. |

### PMFME

| Do's                                                                                                                                             | Don'ts                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Ensure the enterprise is legally registered as a Micro Industry (proprietorship, partnership, FPO, or cooperative).                              | Don't apply if the legal registration or enterprise type is not compliant with PMFME eligibility.                             |
| Contribute at least 10% of the project cost as a self-financed component.                                                                        | Don't expect full project funding without contributing the mandatory 10%.                                                     |
| For micro enterprises, maintain a workforce ≤10 employees.                                                                                       | Don't exceed the maximum allowed employee count for micro enterprises.                                                        |
| Submit all required documents: PAN, MoA/AoA, GST, financial statements, bank statements, FSSAI, Udyam registration, EPF/ESI or self-declaration. | Don't submit incomplete or incorrect documentation; this may lead to rejection.                                               |
| For individual applications, provide DPR, ownership/lease rights of land, machinery & construction quotations.                                   | Don't submit an application without DPR or proof of land/machinery ownership.                                                 |
| Register and fill out the application in PMFME MIS and follow the DRP handholding process.                                                       | Don't bypass the MIS registration or skip DRP support, as it is required for scrutiny.                                        |
| Respond to queries and provide corrections promptly during application scrutiny.                                                                 | Don't ignore DRP/DNO/SNA requests for clarification or missing documents.                                                     |
| Ensure financial viability and positive profit projections in the DPR.                                                                           | Don't submit unrealistic financials or DPR without profit projections.                                                        |
| Ensure all promoters/guarantors provide Aadhaar, address proof, PAN, and bank statements.                                                        | Don't provide fake, expired, or mismatched identity or address proofs.                                                        |
| Keep track of subsidy disbursement timelines and maintain standard account status for grant adjustment.                                          | Don't expect subsidy adjustment in case of NPA or deviation from standard account rules.                                      |
| Focus on eligible activities (processing/upgradation of food products).                                                                          | Don't apply for non-eligible activities: trading unprocessed food, loose milk/curd, honey, hotels/restaurants, animal rearing |
| Obtain all mandatory registrations (Udyam, FSSAI, GST) before starting operations.                                                               | Don't operate without required registrations.                                                                                 |
| Only one member per family can avail support.                                                                                                    | Don't apply for multiple family members.                                                                                      |



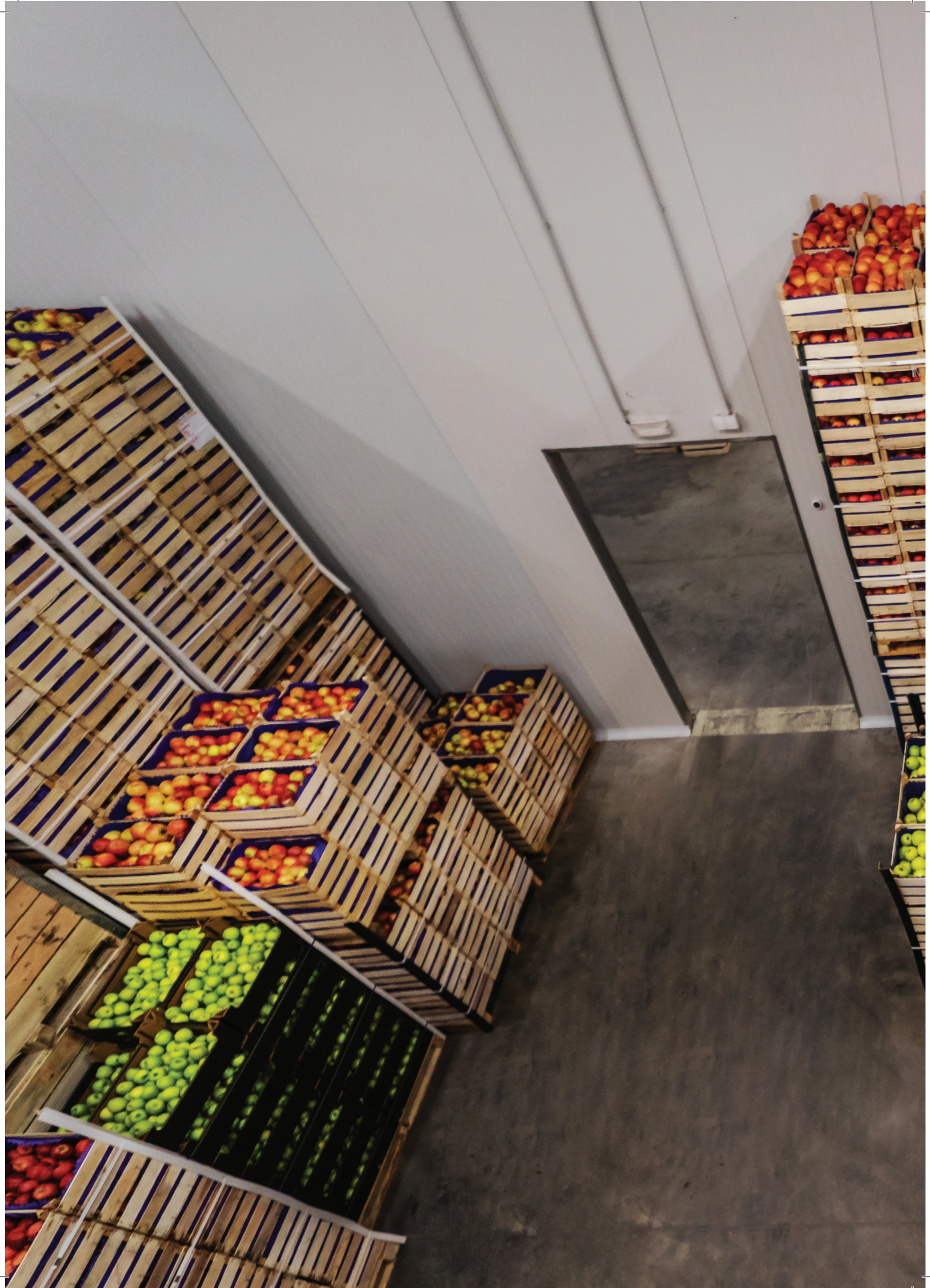
## NCDC

| Do's                                                                                                                        | Don'ts                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Ensure your cooperative is legally registered under the Cooperative Societies Act/Companies Act/Societies Registration Act. | Don't apply without valid registration or incorporation documents.                           |
| Maintain regular audits and comply with statutory requirements (GST, IT returns, filings).                                  | Don't neglect statutory compliance or delay audit submissions.                               |
| Demonstrate financial viability with positive net worth and recent profit history (or strong DPR).                          | Don't submit applications if the cooperative has negative net worth or weak financials.      |
| Keep an active membership base (ideally 300+ members) and follow democratic governance norms.                               | Don't apply with inactive or dummy members, or without proper governance practices.          |
| Contribute share capital from members to strengthen credibility and ownership.                                              | Don't depend entirely on external loans without showing member commitment.                   |
| Provide adequate collateral/security such as mortgaged assets, bank/government guarantee, or FDR.                           | Don't submit loan applications without sufficient collateral/security arrangements.          |
| Maintain a good repayment/credit history with NCDC or other financial institutions.                                         | Don't apply if there is a record of loan default or mismanagement of funds.                  |
| Prepare a complete application with Board Resolution, DPR, audited accounts, and all supporting documents.                  | Don't send incomplete applications or miss mandatory documents like DPR or audited accounts. |
| Collect quotations for proposed infrastructure (e.g., cold room/cold chain) to justify project cost.                        | Don't attach unverifiable or outdated quotations in the DPR.                                 |

## MIDH (MH)

| Do's                                                                                             | Don'ts                                                                                                |
|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Ensure you own land or have a valid 15+ year registered lease before applying.                   | Don't apply with power of attorney, pre-mortgaged land, or without proper land documents.             |
| Apply through the official MahaDBT portal under the Integrated Post-Harvest Scheme.              | Don't apply offline or outside the designated portal.                                                 |
| Provide Aadhaar (for individuals) or registration details (for FPOs/FPCs/SHGs).                  | Don't submit applications without valid Aadhaar/registration details.                                 |
| Submit loan sanction/consent along with project documents before the Letter of Intent (LoI).     | Don't expect LoI approval without a valid loan sanction/consent.                                      |
| Prepare and upload a DPR within 3 months of receiving LoI.                                       | Don't delay DPR submission beyond 3 months; it leads to cancellation.                                 |
| Ensure beneficiary contribution and a minimum 36-month term loan as required.                    | Don't rely solely on subsidy funding or apply without a term loan.                                    |
| Follow "One Family–One Benefit" rule (parents + unmarried children).                             | Don't apply multiple times from the same family for the same component.                               |
| Ensure compliance with GST, ITR, and audit requirements.                                         | Don't ignore statutory compliance or submit outdated financials.                                      |
| Complete project within 12 months (general projects) from approval.                              | Don't leave projects inactive; non-start within 1 month or delays beyond 12 months risk cancellation. |
| Maintain transparency by submitting invoices, completion certificates, and allowing inspections. | Don't skip inspections or fail to upload required certificates/invoices.                              |







# Annexures

## Annexure - A

### Form 1

(एकात्मिक फलोत्पादन विकास अधिधान अंतर्गत काढणीपश्चात व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)

**प्रपत्र - १**

**मान्यतापूर्व स्थळपाहणी अहवाल**  
**काढणीपश्चात व्यवस्थापन**

१ एकात्मिक पॅक हाऊस  
२ पूर्व शीतकरण गृह  
३ शीतखोली  
४ शीतगृह  
५ शीतवाहन  
६ रायपनिंग चेंबर  
७ एकात्मिक शीतसाखळी (घटकांची नावे लिहावीत.)  
(आवश्यक बाबींवर टिक मारू करावे.)

१. संस्थेचे / कंपनी / लाभार्थ्याचे नाव / पत्ता :- .....

२. प्रकल्प उभारणी केंद्राचा पत्ता :- .....

३. अक्षांश :- ..... रेखांश :- ..... (नियोजित जागेचा रंगीत छायाचित्र सोबत जोडावे)

४. प्रकल्प क्षेत्रात होणारी फलोत्पादन पिके:-

| अ.क्र. | फलोत्पादन पिक | क्षेत्र |
|--------|---------------|---------|
| १      |               |         |
| २      |               |         |
| ३      |               |         |
| ४      |               |         |

५. प्रस्तावित बांधकामाचे क्षेत्रफळ :- ..... चौ. मी.

६. जागेची मालकी हक्का बाबत पडताळणी :- स्व.मालकीची / भाडेकरार ..... योग्य / अयोग्य  
(कोणाच्या मालकीची आहे ते स्पष्ट करावे)

७. प्रकल्प स्थळी बांधकामाची सध्यास्थिती (नको असेल ते छोडावे.) :- बांधकाम सुरू / अर्धवट / पूर्ण आहे / नाही.

८. या पूर्वी प्रस्तावीत प्रकल्पाच्या सर्व्हे नंबर मधील क्षेत्रात शासकीय अनुदानावर इतर प्रकल्प उभारलेले आहे काय? - होय/ नाही  
असल्यास तपशील :- .....

९. विद्युत सुविधा उपलब्ध करून घेण्याकरीता प्रवर्तकाने केलेली कार्यवाही :- .....

१०. प्रस्तावित खर्चाचा तपशील :- कर्ज मंजूरी / सहमती पत्र दिनांक .....  
बँकेचे कर्ज - रु. .... बँकेचे नाव ---  
स्वगुंतवणूक - रु. ....  
खेळते भांडवल - रु. ....  
इतर भांडवल - रु. ....  
एकूण - रु. ....

(एकतामिक फलोत्पादन विकास अधिधान अंतर्गत काढणीकरिता व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)

११. प्रकल्पाबाबत संक्षिप्त टिपणी.....

.....

.....

.....

.....

१२. बँक कर्ज मंजूरी / सहमती पत्राची पडताळणी - योग्य/अयोग्य

१३. प्रस्तावित क्षमता - .....

प्रकल्पाचे नाव..... प्रस्तावनाचे नाव.....

मु. ....

पो. .... ता..... जिल्हा ..... यांनी .....

प्रकल्प उभारणीसाठी एकूण ..... रकमेचा प्रस्ताव सादर केला असून, त्यांनी प्रकल्पासाठी केलेली जागेची निवड..... फलोत्पादन क्षेत्रात येते. या पूर्वी सदर ठिकाणी शासकीय अर्थ सहाय्यातून कोणतेही इतर प्रकल्प उभारलेले नाही. तसेच जागेच्या मालकी हक्काबाबत मी स्वतः पडताळणी केलेली आहे. तरी सदर जागा प्रकल्प उभारणीच्या दृष्टीने योग्य / अयोग्य आहे. GPS प्रणालीद्वारे प्रकल्प स्थळाचे भौगोलीक स्थान व अर्जदार यांचे समावेत अंक्षांश व रेखांशासह रंगीत फोटो सोबत सादर करण्यात आलेला आहे. काढणीतोर व्यवस्थापनांतर्गत बँक कर्जाशी निगडित प्रकल्पांकरिता कृषी पायाभूत सुविधांमध्ये वाढ करण्याच्या दृष्टीने अँग्रीकल्चर इन्फ्रास्ट्रक्चर फंड (AIF) या योजनेंतर्गत रक्कम रु. २.०० कोटी मर्यादेपर्यंतच्या सर्व कर्जांवर वार्षिक ३ टक्के सवलत ७ वर्षांपर्यंत देण्याबाबतची सुविधा उपलब्ध असून अर्जदारास सविस्तर माहिती दिलेली आहे. सदर प्रकल्पासाठी, प्रकल्प क्षमतेनुसार आवश्यक बाजारपेठ व दळणवळण सुविधा उपलब्ध आहेत.

वरीलप्रमाणे प्रकल्पपूर्व स्थळपाहणी नुसार सदर प्रकल्पास इरादा पत्र देणेबाबत शिफारस आहे/ नाही.

प्रकल्पाचे नाव:- .....

फोटो:-

या ठिकाणी रंगीत मुळ फोटो घटकवण्यात यावा.

स्थळ :

दिनांक :

स्वाक्षरी -

नांव - .....

पदनाम- कृषि उपसंचालक

जिल्हा अधिक्षक कृषि अधिकारी, कार्यालय.....



## Form 2

(एकतामिक फलोत्पादन विकास अभियान अंतर्गत काढणीकरिता व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)



प्रपत्र - २

 जा.क्र/जिअकृअ/ /  
 दि. / /२०

## शिफारस पत्र

## जिल्हा फलोत्पादन अभियान समितीने प्रकल्पासाठी द्यावयाच्या शिफारशीचे प्रमाणपत्र

दिनांक ..... रोजी जिल्हा फलोत्पादन अभियान समितीचे बैठकीत श्री..... गांव ..... तालुका ..... जिल्हा ..... यांच्या ..... फळपिकाकरीता ..... प्रकल्प उभारणी करण्यासाठी प्राप्त प्रस्तावाची एकात्मिक फलोत्पादन विकास अभियानांतर्गत महाराष्ट्र राज्य फलोत्पादन व औषधी वनस्पती मंडळ, पुणे यांनी सन २०२३-२४ मध्ये निर्गमित केलेल्या मार्गदर्शक सुचनांच्या अनुषंगाने लागू होणा-या अटी व शर्तीनुसार छाननी करण्यात आली असून सदर प्रस्ताव मार्गदर्शक सुचनांच्या निकषांनुसार परिपूर्ण व पात्र असल्याने जिल्हा फलोत्पादन अभियान समिती सदर प्रस्तावाची खालील तपशीलाप्रमाणे ग्राह्य भांडवली खर्चाच्या ..... टक्के या दराने रु..... (अक्षरी रुपये ..... ) अनुदान मंजुरीकरिता शिफारस करित आहे.

|                                                |                                                                                                                                                                                              |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| लाभार्थी / संस्थेचे तपशील                      | लाभार्थीचे नाव / संस्थेचे नाव : मे.....<br>पत्ता :- .....                                                                                                                                    |
| इरादापत्र दिल्याचा तपशील                       | जावक क्रमांक - ..... दिनांक - .....                                                                                                                                                          |
| प्रकल्पाचा तपशील                               | प्रकल्पाची एकूण रक्कम रु. :- .....<br>फळपिक समूह :- .....<br>प्रकल्पाची क्षमता (मे.टन) :- .....<br>प्रकल्पाचा उद्देश :- .....                                                                |
| बैंक कर्ज मंजूरीचा तपशील                       | बैंकेचे नाव :- ..... शाखा :- .....<br>मुदत कर्ज मंजूरी दिनांक :- .....<br>मुदत कर्जाची रक्कम रु. :- .....<br>मुदत कर्जाचा कालावधी:- ..... वर्ष ..... महिने<br>लाभार्थीचा हिस्सा रु. :- ..... |
| लाभार्थीचा प्रकार                              | सर्वसाधारण / डोंगरी किंवा अधिसूचित क्षेत्रातील                                                                                                                                               |
| जिल्हा अभियान समितीने केलेल्या शिफारशीचा तपशील | बैठकीचा दिनांक :- .....<br>रक्कम रु. - .....                                                                                                                                                 |

सदस्य सचिव,  
जिल्हा अभियान समिती, तथा  
जिल्हा अधिक्षक कृषि अधिकारी,

## Form 3

(एकात्मिक फलोत्पादन विकास अधिषाण अंतर्गत काढणीपश्चात व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)



प्रपत्र - ३

## इरादा पत्र

(सदरचे इरादा पत्र म्हणजे पुर्वसंमती/ मान्यता अथवा अर्थसहाय्य मंजूरीचे आदेश नाहीत)

जा.क्र./राफअ / /

दिनांक :-

प्रति,

श्री./मेसर्स

.....

.....

.....

संदर्भ :- १. जिअकूअ ..... यांचे पत्र क्र. .... दि..... चे इरादापत्र देण्याकरीताचे शिफारस पत्र.

काढणीपश्चात व्यवस्थापन अंतर्गत प्रकल्पाधारित ..... या घटकासाठी इरादापत्र मिळणेबाबत उपरोक्त संदर्भान्वये प्रस्ताव या कार्यालयास प्राप्त झालेला आहे. संकेतस्थळावरील अर्ज, बँक मुदत कर्ज मंजूरी/ सहमती पत्र व मान्यतापुर्व स्थळपाहणी अहवालानुसार सदर घटकासाठी खालील अटी व शर्तीच्या अधीन राहून इरादा पत्र देण्यात येत आहे.

- १) सदर इरादा पत्र म्हणजे पुर्वसंमती/ मान्यता अथवा अर्थसहाय्य मंजूरीचे आदेश नाहीत.
- २) इरादापत्र मिळाल्यानंतर विहित नमुन्यात हमीपत्र, बँक कर्ज मंजूरीचे पत्र व बँक अपराईझल रिपोर्ट इत्यादीसह सविस्तर प्रकल्प अहवाल स्वतः जिल्हा अधिक्षक कृषि अधिकारी कार्यालयाकडे २ प्रतीमध्ये (मुळ प्रत व दुय्यम प्रत) ३ महिन्यांच्या आत सादर करणे बंधनकारक आहे.
- ३) इरादा पत्र मिळालेल्या प्रस्तावांना प्रशासकीय मंजूरी घेणे अपरिहार्य राहिल.
- ४) विहीत नमुन्यात असलेले प्रस्ताव व तांत्रिक तपासणी अंती योग्य असलेल्या प्रस्ताव प्रशासकीय मंजूरीसाठी ग्राह्य धरण्यात येतील.
- ५) अनुदान फक्त मुदत कर्ज प्रकरणासाठी देय राहिल. कॅश क्रेडीटसाठी (पतकर्जासाठी) अनुदान देय राहणार नाही.
- ६) सदर प्रकल्पास प्रशासकीय मंजूरी मिळत नाही तोपर्यंत दायित्व निश्चित केले जाणार नाही. प्रकल्पास प्रशासकीय मंजूरी मिळाल्यापासुन बारा महिन्यांच्या आत प्रकल्प उभा करणे अर्जदारास बंधनकारक राहिल.
- ७) MIDH अंतर्गत शीतगृहसाठीचे अर्थसहाय्य हे फलोत्पादन पिकांचे मुल्यवर्धनास चालना देण्यासाठी असल्याने शीतगृहामध्ये केवळ फलोत्पादन पिकांची साठवणूक करणे बंधनकारक राहिल.
- ८) काढणीतोर व्यवस्थापनांतर्गत प्रत्येक घटक (एकात्मिक पॅक हाऊस, पुर्व शीतकरण गृह, शीतखोली , शीतगृह, शीतवाहन, रायपरनिंग चेंबर, प्राथमिक प्रक्रिया केंद्र (फक्त एकात्मिक शीतसाखळीमधील) व एकात्मिक शीतसाखळी)

(एकात्मिक फलोत्पादन विकास अभियान अंतर्गत काढणीतंत्रात व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)

- कमीतकमी तीन शेतकरी गट किंवा एका शेतकरी उत्पादक कंपनीशी निगडित असणे बंधनकारक राहिल. तसा लेखी करार प्रस्तावासोबत सादर करणे आवश्यक राहिल.
- ९) सदर प्रकल्पांतर्गत घटकासाठी केंद्र किंवा राज्यशासनाकडून यापुर्वी कोणत्याही योजनेतून अर्थसहाय्याचा लाभ घेतला असल्यास अर्जदारास किंवा अर्जदाराची भागीदारी असलेल्या भागीदारी संस्थेस अर्थसहाय्य अनुज्ञेय राहणार नाही.
- १०) प्रकल्प अर्थसहाय्यासाठी ज्या आर्थिक वर्षात अनुदान मंजूर केले जाईल त्या वर्षीच्या प्रचलीत मापदंडानुसार अर्थसहाय्य देय राहिल.
- ११) प्रकल्प पुर्ण झाल्यावर पुर्ण क्षमतेने व्यापारीदृष्ट्या कार्यरत झाल्यावर एकाच हप्त्यात अनुदान लाभाध्याच्या राखीव निधी खाल्यात जमा करण्यात येईल.
- १२) एकात्मिक फलोत्पादन विकास अभियानांतर्गत शीतगृह या घटकाचा जास्तीत जास्त ५००० मे.टन क्षमतेसाठी लाभ अनुज्ञेय राहिल.
- १३) एकात्मिक फलोत्पादन विकास अभियानांतर्गत रायपनिंग चेंबर या घटकाचा जास्तीत जास्त ३०० मे.टन क्षमतेसाठी लाभ अनुज्ञेय राहिल.
- १४) काढणीतंत्र व्यवस्थापनांतर्गत एकात्मिक पॅक हाऊस, पुर्व शीतकरण गृह, शीतखोली , शीतगृह, शीतवाहन, रायपनिंग चेंबर, प्राथमिक प्रक्रिया केंद्र (फक्त एकात्मिक शीतसाखळीमधील) व एकात्मिक शीतसाखळी या प्रत्येक घटकातील मशिनरी व बांधकामाचा विमा उतरविणे बंधनकारक राहिल.
- १५) काढणीतंत्र व्यवस्थापनांतर्गत एकात्मिक पॅक हाऊस, पुर्व शीतकरण गृह, शीतखोली , शीतगृह, शीतवाहन, रायपनिंग चेंबर, प्राथमिक प्रक्रिया केंद्र (फक्त एकात्मिक शीतसाखळीमधील) व एकात्मिक शीतसाखळी या प्रत्येक घटकातील किमान ५० टक्के क्षमता ही परिसरातील शेतक-यांना, शेतकरी गट किंवा शेतकरी उत्पादक कंपनी यांना भाडेतत्वावर देणे बंधनकारक राहिल.
- १६) एमआयडीएच आणि एनसीसीडीच्या मार्गदर्शक सुचनेप्रमाणे शीतगृहासाठी ३.४ क्युबीक मीटर चेंबर वॉल्युम हा १ मे.टन क्षमतेस समतुल्य ग्राह्य धरण्यात येईल. त्याचप्रमाणे रायपनिंग चेंबरसाठी १० मे. टन किंवा जास्त क्षमतेच्या चेंबरकरीता ११ क्युबीक मीटर चेंबर वॉल्युम हा १ मे.टन क्षमतेस समतुल्य ग्राह्य धरण्यात येईल. मात्र १० मे. टन क्षमतेपेक्षा कमी क्षमतेच्या चेंबरकरीता १२ क्युबीक मीटर चेंबर वॉल्युम हा १ मे.टन क्षमतेस समतुल्य ग्राह्य धरण्यात येईल. तसेच शीतवाहनासाठी ३ क्युबीक मीटर चेंबर वॉल्युम हा १ मे.टन क्षमतेस समतुल्य ग्राह्य धरण्यात येईल. अर्थसहाय्य प्रकल्पास मंजूरी मिळाल्यास आणि प्रकल्प पुर्ण केल्यानंतर योजनेच्या व बँक कर्ज मंजूरीच्या अटी व शर्ती, प्रत्यक्ष मुदत कर्ज वितरण यांचे अधीन राहून प्रकल्प कार्यान्वित झालेनंतर संयुक्त मोक्या तपासणी पथकाने शिफारस केलेल्या अर्जदाराच्या बँक कर्ज खाल्यावर (परिशिष्ट-B) अनुदान जमा करण्याची कार्यवाही करण्यात येईल.
- १७) रायपनिंग चेंबर करीता ५० क्युबीक मीटरपेक्षा कमी वॉल्युम असलेले चेंबर ग्राह्य धरण्यात येणार नाहीत.



(एकचक्रित फलोत्पादन विकास अधिष्ठान अंतर्गत काठलायनवत व्यवस्थापन मार्गदर्शक सुचना २०२३-२४)

- १८) प्रशासकीय मंजूरी मिळाल्यानंतर विहीत मुदतीत प्रकल्पाचे काम पूर्ण करणे व प्रकल्प व्यावसायिकदृष्ट्या कार्यान्वित झालेबाबत मंडळ कार्यालयास लेखी अहवाल सादर करणे प्रवर्तकास बंधनकारक राहिल.
- १९) अर्थसहाय्याची रक्कम ठरविताना प्रकल्प अहवालातील प्रकल्प रक्कम, बँकेने वितरीत केलेली मुदत कर्ज रक्कम यामध्ये तफावत आढळल्यास अंतिम निर्णय घेण्याचा अधिकार निम्न स्वाक्षरीकारास राहिल. अर्जदाराने खोटी माहिती सादर केल्याचे आढळून आल्यास इरादा पत्र रद्द करण्याचे व कायदेशिर कारवाई करण्याचे अधिकार निम्न स्वाक्षरीकारास राहिल.
- २०) सदर इरादा पत्रामध्ये अर्जदारास कुठल्याही प्रकारची पूर्वसुचना न देता बदल करणे, सुधारणा करणे आणि अटी व शर्तीचा समावेश करण्याचा अधिकार महाराष्ट्र राज्य फलोत्पादन व औषधी वनस्पती मंडळास राहिल.
- २१) सदर इरादा पत्र दिलेल्या प्रकल्पास मंडळाने/शासनाने वेळोवेळी निर्धारित केलेल्या मार्गदर्शक सुचना/कार्यपद्धतीचा अवलंब करणे बंधनकारक राहिल.

संचालक ,  
महाराष्ट्र राज्य फलोत्पादन व  
औषधी वनस्पती मंडळ, पुणे

- प्रत :- १. विभागीय कृषी सहसंचालक, संबंधित.  
२. जिल्हा अधिक्षक कृषि अधिकारी, संबंधित.

## Form 4



प्रपत्र - ४

काढणीपश्चात व्यवस्थापन अंतर्गत प्रकल्पाधारित एकात्मिक पॅक हाऊस, पुर्व शीतकरण गृह, शीतखोली, शीतगृह, शीतवाहन, रायपनिंग चेंबर, प्राथमिक प्रक्रिया केंद्र (फक्त एकात्मिक शीतसाखळीमधील) व एकात्मिक शीतसाखळी उभारणीच्या प्रकल्पास अर्थसहाय्य मिळणेकरीता प्रस्ताव सादर करणेचा सविस्तर अर्ज

प्रति,

जिल्हा अधिक्षक कृषि अधिकारी,

.....

विषय:- काढणीपश्चात व्यवस्थापन अंतर्गत प्रकल्पाधारित ..... या घटकाच्या प्रकल्पास अर्थसहाय्य मिळणेकरीता सविस्तर प्रस्ताव सादर करणेबाबत.

संदर्भ :- काढणीपश्चात व्यवस्थापन अंतर्गत ..... घटकाकरीता प्राप्त इरदापत्र दिनांक .....

महोदय,

वरील संदर्भित पत्रान्वये काढणीपश्चात व्यवस्थापन अंतर्गत प्रकल्पाधारित ..... या घटकाच्या प्रकल्प उभारणीकरीता इरादापत्र मिळाले असून त्यानुसार अर्थसहाय्य मिळणेसाठी खालील तपशीलाप्रमाणे प्रकल्पास मंजूरी मिळणेस विनंती आहे.

१) प्रकल्पाचे नांव:- .....

२) प्रवर्तकाचे नांव (आडनाव प्रथम) :- .....

मु.पो. ...., तालुका- ...., जिल्हा- .....

पिन कोड : ..... फोन नं. :- ..... ई-मेल पत्ता :- .....

३) प्रकल्प उभारणी केंद्राचा पत्ता:- .....

मु.पो. ...., तालुका- ...., जिल्हा- .....

पिन कोड : ..... फोन नं. :- ..... ई-मेल पत्ता :- .....

४) प्रवर्तक प्रकार:- ..... (शेतकरी/कंपनी/भागीदारी संस्था/खाजगी उद्योजक/ उत्पादक संघ/शेतकरी गट/शासकीय संस्था)

५) संवर्ग :- ..... (अनुसूचित जाती / जमाती / सर्वसाधारण इतर )

६) प्रकल्पांतर्गत उभारणी करावयाचे घटक :-

| अ.क्र. | घटक                                | संख्या | अंदाजित एकूण क्षमता |
|--------|------------------------------------|--------|---------------------|
| १      | एकात्मिक पॅक हाऊस                  |        |                     |
| २      | शीतगृह                             |        |                     |
| ३      | पुर्व शीतकरण गृह                   |        |                     |
| ४      | रायपनिंग चेंबर                     |        |                     |
| ५      | शीतवाहन                            |        |                     |
| ६      | प्राथमिक प्रक्रिया केंद्र          |        |                     |
| ७      | शीतखोली                            |        |                     |
| ८      | सौरऊर्जा/अक्षयऊर्जा आधारित शीतखोली |        |                     |

७) प्रस्तुत प्रकल्पातुन निर्माण होणारा/ झालेला रोजगार (कामगार संख्या) :-

८) प्रकल्पाचे मालकी हक्क व क्षेत्र:- १. स्वतःच्या मालकीचे ..... हे. (७/१२ आणि ८ अ उतारा)  
प्रकल्प भाडेपट्ट्यावर असल्यास दुय्यम उपनिबंधकाकडील दिर्घ मुदतीचा (१५ वर्षे) भाडेपट्टा करारानुसार.

९) प्रकल्पासाठी कर्ज देणा-या राष्ट्रीयकृत / शेड्युलड बँकेचा तपशील :-

- राष्ट्रीयकृत / शेड्युलड बँकेचे नांव- .....
- शाखा - ..... IFSC कोड - .....
- कर्ज खाते क्रमांक. ....
- कर्ज मंजूरी दिनांक .....
- कर्ज मंजूर रक्कम रु.- टर्म लोन .....लाखा
- कर्ज वितरण रक्कम रु.- ..... कर्ज वितरण दिनांक :- .....

१०) राज्य किंवा केंद्र शासनाच्या योजनेतर्गत काढणीपश्चात व्यवस्थापन अंतर्गत प्रकल्पाधारित एकात्मिक पॅक हाऊस, पुर्व शीतकरण गृह, शीतखोली , शीतगृह, शीतवाहन, रायपरिंग चेंबर, प्राथमिक प्रक्रिया केंद्र (फक्त एकात्मिक शीतसाखळीमधील) व एकात्मिक शीतसाखळी घटकासाठी यापूर्वी अनुदान घेतले असल्यास त्याचा तपशील.

| संस्था                             | घटक | रक्कम | दिनांक |
|------------------------------------|-----|-------|--------|
| एनएचबी                             |     |       |        |
| एमओएफपीआय                          |     |       |        |
| अपेडा                              |     |       |        |
| केंद्र/ राज्य शासनाच्या इतर संस्था |     |       |        |

११) प्रकल्प उभारणीसाठी बाब्रनिहाय होणारा खर्च (रु. लाखात)

- इमारत बांधकाम - .....
- मशिनरी - .....
- विद्युतीकरण - .....
- खेळते भांडवल - .....
- एकूण खर्च - .....

१२) भांडवल उभारणीचा स्रोत (रु. लाखात)

- बँकेचे कर्ज - .....
- स्वः हिस्सा - .....
- खेळते भांडवल - .....
- इतर - .....
- एकूण प्रकल्प खर्च - .....

१३) अर्जासोबत जोडलेल्या कागदपत्राचा तपशील -

१. सविस्तर प्रकल्प अहवाल ( Detail Project Report)
२. प्रकल्पासाठी मुदत कर्ज (Term Loan) मंजूरीपत्र
३. बँक कर्ज मूल्यन रिपोर्ट. ( Bank Appraisal Letter)
४. प्रकल्प भाडेपट्ट्यावर असल्यास दुय्यम उपनिबंधकाकडे नोंदणी केलेला भाडेपट्टा करार (१५ वर्ष मुदतीचा)



५. संस्था / कंपनी नोंदणी प्रमाणपत्र
६. प्रकल्प भागीदारी संस्था असल्यास भागीदारी करार किंवा कंपनी / संस्था असल्यास त्याची घटना / उपविधी.
७. प्रकल्प उद्योग सुरू करण्यासाठी संबंधीत कार्यालयाचे नाहरकत प्रमाणपत्र (ग्रामपंचायत/नगर पालिका/एमआयडीसी/)
८. सक्षम प्राधिका-यांचे बांधकामास मंजूरी पत्र व मंजूर नकाशा.(ग्रामपंचायत/नगर रचना विभाग/नगर पालिका/एमआयडीसी)
९. विद्युत सुविधेबाबत आवश्यक कागदपत्रे.( Electricity Facility)
१०. Civil Work Estimate by Civil Engineer / Contractor.
११. बेसिक डाटा शीट विहीत नमुन्यात (Counter sign by Refrigeration Engineer & Proprieter)
१२. हिट लोड कॅलक्युलेशन शीट विहीत नमुन्यात (Counter sign by Refrigeration Engineer & Proprieter )
१३. Linkages- Backward & Forward (प्रकल्पासाठी लागणारा कच्चा माल (फळे, भाजीपाला, इ.) उपलब्धते बाबत तसेच प्रकल्पापासून मिळणारे उत्पादन विक्री व्यवस्थेबाबत प्राथमिक माहिती)
१४. प्रकल्पातील सेवा परिसरातील शेतक-यांना, शेतकरी गटांना किंवा शेतकरी उत्पादक कंपन्यांना भाडेतत्वावर देणेबाबत लेखी करार व अभिलेखे.
१५. जिल्हा उद्योग केंद्राचे प्रमाणपत्र. (District Industrial Centre- Certificate)
१६. प्रदुषण नियंत्रण मंडळ (Pollution Control Board) प्रमाणपत्र. (फक्त प्रक्रिया प्रकल्पासाठी)
१७. अन्न व औषधी विभागाचा परवाना.( Food Safety And Standards Authority Of India (FSSAI License ) (फक्त प्रक्रिया प्रकल्पासाठी)
१८. प्रवर्तकाचे हमीपत्र (प्रपत्र - ७)
१९. प्रकल्पास आवश्यक मशिनरी व बांधकामाचे कोटेशन
२०. सनदी लेखापाल यांचे स्व:निधीचे प्रमाणपत्र आणि आर्थिक ताळेबंद (C.A Certificate about own Contribution & Balancesheet)

वरील सर्व कागदपत्रे स्व:स्वाक्षांकीत असावे.

चेकलिस्टप्रमाणे उर्वरित कागदपत्रे शीतवाहन अथवा फिरते पुर्व शीतकरण गृह असल्यास R.T.O. कडील नोंदणी ,प्रकल्पास आवश्यक मशिनरी व बांधकामाची देयके (बोले जीएसटीसह), बांधकाम व मशिनरी विलाचा स्वतंत्र गोषवारा व अनुक्रमे विले ,सनदी लेखापाल यांचे प्रकल्प खर्चाचे प्रमाणपत्र ( C.A Certificate Of Project Expenditure), चार्टर्ड इंजिनियरचे बांधकाम खर्च व प्रकल्पाचे बांधकाम NHB / NCCD च्या तांत्रिक निकषाप्रमाणे उभारणी केली असल्याबाबतचे प्रमाणपत्र, कर्ज वितरण पत्र.( Loan Disbursement Letter) परिशिष्ट- १ (बँक कर्ज सबसीडी रिझर्व फंड खाते तपशील) काम पूर्ण झाल्यानंतर सादर करण्यात येतील.

स्थळ :-

दिनांक :-

आपला  
अर्जदाराचे नांव व सही

## Form 5



प्रपत्र - ५

(प्रकल्प पूर्ण झाल्याबाबत प्रवर्तकाने मंडळ कार्यालयास कळविण्याचे प्रपत्र- जिल्हा अधिक्षक कृषि अधिकारी यांचे मार्फत )

प्रति,

मा. संचालक,  
महाराष्ट्र राज्य फलोत्पादन व  
औषधी वनस्पती मंडळ, पुणे

विषय:- ..... प्रकल्पाची उभारणी पूर्ण झाल्याबाबत.  
(जिल्हा अधिक्षक कृषि अधिकारी .....मार्फत)

संदर्भ :- मा. संचालक, मराफऔवमं, पुणे यांचे प्रशासकीय मंजूरी आदेश क्र. .... व दि .....

महोदय,

उपरोक्त संदर्भान्वये, माझ्या .....प्रकल्पास प्रशासकीय मान्यता प्राप्त आहे. त्यानुसार मी/ आम्ही ..... या घटकाची प्रकल्प उभारणी विहीत कालावधीत पूर्ण केली असून प्रकल्प कार्यान्वित झालेला आहे. सदर प्रकल्पाच्या बांधकामासाठी रक्कम रु..... व मशिनरीसाठी रक्कम रु. .... असा एकूण रक्कम रु. .... खर्च झालेला आहे. सदर प्रकल्पाची क्षमता ..... मे.टन. आहे. प्रकल्पस्थळी विहित नमुन्यात “नामफलक” लावलेला आहे. तरी आपण सदर प्रकल्पाची संयुक्त तपासणी पथकामार्फत तपासणी करावी. सदर प्रकल्पाचे रंगीत छायाचित्रे (कलर फोटो) सोबत जोडण्यात येत आहेत. नियमाप्रमाणे व क्षमतेनुसार देय असलेले अनुदान मला मिळणेश विनंती आहे.

दिनांक:-

ठिकाण:-

अर्जदाराची स्वाक्षरी

(नाव)- .....

मोबाईल नं - .....

ई-मेल आयडी - .....

## Form 6



(एकत्रीकृत कृषि/परिवर्तन/विकास कार्यक्रम अन्तर्गत कृषि/परिवर्तन/विकास कार्यक्रम अन्तर्गत प्रस्तावित)

प्रपत्र - ६

**Performa for use by Joint Inspection Team**  
Post Harvest Management

**Integrated Pack House / Pre-cooling unit/ cold room/ cold storage/ Refer Van/  
Ripening chamber / Primary Processing Unit (Only from Integrated Cold Chain) &  
Integrated Cold Chain**

Inspection Date -     /     / 2023

(Rs.)

| Sr. No. | Details                                                | Remarks |
|---------|--------------------------------------------------------|---------|
| 1       | Project Name                                           |         |
| 2       | Location of Project                                    |         |
| 3       | Name of Beneficiary                                    |         |
| 4       | Project Period                                         |         |
| 5       | Year of Implementation                                 |         |
| 6       | Total Project cost as per DPR                          |         |
| 7       | Date of Hortnet / Mahadbt Application                  |         |
| 8       | Date & Order of In-Principle Approval                  |         |
| 9       | Administrative Approval Reference & Sanctioned Subsidy |         |
| 10      | Lending Bank                                           |         |
| 11      | Sanctioned loan and date                               |         |
| 12      | Disbursed Loan                                         |         |
| 13      | Expenditure Incurred                                   |         |



| Sr. No. | Details                          | Remarks                  |           |
|---------|----------------------------------|--------------------------|-----------|
|         |                                  | Component                | Machinery |
| 14      | Equipments Purchased             | 1. Cold Storage          |           |
|         |                                  | 2. Pre-cooling Unit      |           |
|         |                                  | 3. Integrated Pack House |           |
|         |                                  | 4. Primary Processing    |           |
|         |                                  |                          |           |
|         |                                  |                          |           |
|         |                                  |                          |           |
| 15      | No. of Chambers                  |                          |           |
| 16      | Size of chambers                 |                          |           |
| 17      | Capacity of unit (Sanctioned MT) |                          |           |
| 18      | Actual Capacity (M.T.)           |                          |           |

| Sr. No. | Details                                                                                                                                                                                | Remarks |      |              |   |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------|--------------|---|
| 19      | Civil Construction Cost<br>(For Cold Storage 50 % & for Other Components 40 %)                                                                                                         | Rs:-    | Lakh | Percentage:- | % |
|         | Admissible Cost                                                                                                                                                                        | Rs:-    | Lakh | Percentage:- | % |
| 20      | Machinery Cost<br>(For Cold Storage 50 % & for Other Components 60 %)                                                                                                                  | Rs:-    | Lakh | Percentage:- | % |
|         | Admissible Cost                                                                                                                                                                        | Rs:-    | Lakh | Percentage:- | % |
| 21      | Eligible Subsidy as per NIPHT Report                                                                                                                                                   |         |      |              |   |
| 22      | Admissible Subsidy                                                                                                                                                                     |         |      |              |   |
| 23      | Cost of Fire Insurance<br>(Civil & Machinery)                                                                                                                                          |         |      |              |   |
| 24      | Whether Project is Operational?                                                                                                                                                        |         |      |              |   |
| 25      | A/c No. to which Subsidy to be deposited<br>(Subsidy Reserve Fund Account Number)                                                                                                      |         |      |              |   |
| 26      | GST No. of Project                                                                                                                                                                     |         |      |              |   |
| 27      | Latest 3 Months Electric Bill                                                                                                                                                          |         |      |              |   |
| 28      | Whether Solar Power system installed at the plant                                                                                                                                      |         |      |              |   |
| 29      | Register of Commodities Stored / Handled in Grading -Sorting Centre / Pre- Cooling Unit / Ripening Chamber / Cold Storage in the month of inspection in attached format (Annexure - E) |         |      |              |   |

| Sr. No. | Details                                                 | Remarks |
|---------|---------------------------------------------------------|---------|
| 30      | Sample Billing / Invoice given to Farmers for Storage.  |         |
| 31      | Log Sheet (Electrical Room)                             |         |
| 32      | Cold Storage Temperature Log Sheet                      |         |
| 33      | Gen. Set Capacity                                       |         |
| 34      | Transformer Capacity                                    |         |
| 35      | Chamber wise Data Sheet                                 |         |
| 36      | Whether NHM logo displayed (Size 4 X 3 ft. )per Anx. 11 |         |

## Remark

- 1) Project is commissioned as per administrative sanction.
- 2) Approved Components are Functional
- 3) Project has electrical supply with backup Gen. Set
- 4) Project is beneficial to local project area.
- 5) Recommended assistance is Rs.

(Name & Sign.)

Proprietor

Bank Officer  
Manager

DSAO

Asst. Manager  
NIPHT

Project Manager / Director  
MSHMPB

## Annexure - B

MIDH Maharashtra - Checklist for Post-Harvest Management Projects and Required Documents

Documents to be Uploaded on the MahaDBT Portal for Pre-Approval Site Inspection

1. Land Ownership Documents for the project site:
  - ▶ 7/12 and 8A Extracts (Land Records)
2. Sanction/Approval Letter for Term Loan (Project Loan).
3. Copy of Aadhaar Card.
4. Brief Note on the Project.

Documents to be Uploaded on the MahaDBT Portal by the District Agriculture Officer (JIAKRU) for Issuance of Intent Letter by the Board Office

(Same as above Documents 1 to 4), plus:

1. Pre-Approval Site Inspection Report with original photographs (Form-1).
2. Recommendation Letter from the District Mission Committee (Form-2).

Documents to be Uploaded on the MahaDBT Portal When Submitting the Detailed Project Report (DPR) after receiving the Intent Letter

The beneficiary/promoter must submit the following documents while submitting the detailed project report (DPR):

1. Application Form for submitting the detailed proposal (Form-4).
2. Detailed Project Report (DPR).
3. Sanction Letter for Term Loan for the project.
4. Bank Appraisal Report.
5. Registered Lease Agreement (15-year tenure) if the project is on leased land, registered with the Sub-Registrar.
6. Company/Society Registration Certificate.
7. Partnership Deed (if the project is under a partnership firm) or Articles of Association & Bylaws (if under a company or society).
8. No Objection Certificate (NOC) from the relevant authorities (Gram Panchayat / Municipality / MIDC) for starting the project.
9. Construction Approval Letter & Approved Building Plan from the relevant authorities (Gram Panchayat / Town Planning Department / Municipality / MIDC).
10. Documents related to Electricity Facilities.
11. Civil Work Estimate certified by a Civil Engineer / Contractor.
12. Basic Data Sheet in the prescribed format (Countersigned by a Refrigeration Engineer & Proprietor).



13. Heat Load Calculation Sheet in the prescribed format (Countersigned by a Refrigeration Engineer & Proprietor).
14. Backward & Forward Linkages – Details on raw material availability (e.g., fruits, vegetables, etc.) and preliminary information on the marketing strategy for the project's output.
15. Written Agreement & Records regarding renting the project's service area to farmers, farmer groups, or Farmer Producer Companies (FPCs).
16. District Industrial Centre (DIC) Certificate.
17. Pollution Control Board Certificate (only for processing projects).
18. Food Safety and Standards Authority of India (FSSAI) License (only for processing projects).
19. Promoter's Guarantee Letter (Form - 7)
20. Quotations for Required Machinery and Construction Work
21. Certificate of Own Contribution and Balance Sheet by Chartered Accountant (Annexure - D)

Documents to be Submitted by the Promoter for Subsidy Disbursement After Administrative Approval:

1. Bank Loan Subsidy Reserve Fund Account Details (Annexure - C)
2. Certificate of Project Expenditure by Chartered Accountant (Annexure - D)
3. Certificate from Chartered Engineer – Confirming construction expenditure and compliance of the project construction as per NHB/NCCD technical standards (Annexure - E)
4. Details of Produce Stored – In integrated packhouses, sorting, pre-cooling units, ripening chambers, and cold storage (Annexure - F)
5. Invoices for Required Machinery and Construction Work – Bills including GST should be mentioned separately for construction and machinery, with invoices attached accordingly (Annexure - G & H)
6. Loan Disbursement Letter

All the above documents must be self-attested with name and date.

## Annexure - C

परिशिष्ट - B

**बैंक कर्ज सबसीडी रिझर्व फंड खाते तपशिल**

Date:     /     /

To,

Managing Director  
MSHMPB, Pune

Sub- Regarding Completion & Subsidy Reserve Fund Account No. of project sanctioned by the bank of shri.....

Respected Sir / Madam,

The (name and address of project)----- project submitted by shri----- for Cold Storage/ Integrated Pack House/ Pre Cooling Unit/ Cold Room / Refer Van/ Ripening Chamber/ Integrated Cold Chain of ----- was sanctioned by the bank. The project is new and it is technically feasible and financially viable. The bank has sanctioned a term loan of Rs. ----- on date ----- out of that term loan Rs. ----- has disbursed till date-----

The Bank has verified before sanction of term loan that, the promoter has clear title right over the land on which the project is completed. The project is completed as per the guidelines of Mission for Integrated Development of Horticulture (MIDH). The subsidy will be kept in the subsidy reserve fund a/c of borrower. No interest will be applied on subsidy portion by the bank. Bank will not be settled the loan & subsidy amount prior to 36 months and subsidy will be adjusted only as a part of recovery of last instalment of term loan. The repayment schedule will be drawn on the loan amount in such a way that the subsidy amount is adjusted after the bank loan portion (excluding subsidy) is liquidated. The bank will submit to MSHMPB, Pune the Utilization Certificate of the subsidy released.

It is requested to deposit the subsidy amount in following account-

Name of Account Holder- .....

Branch - ..... IFSC Code- .....

Subsidy Reserve Fund Account Number Of Borrower - .....

Address-



Branch Manager  
Name Of The Bank

## Annexure - D

### परिशिष्ट - C

#### CA Certificate (Letter Head of the CA)

#### CA Certificate (with membership no. Of CA)

**Project Name** .....

**Project Location** .....

The certification is based on the verification of books of Accounts, Bills, Invoices, Work Orders, Bank Statement, etc. The details of the expenditure incurred towards the project till date is as under :

**Project Cost:**

| (Rs. In Lakh) |                            |             |
|---------------|----------------------------|-------------|
| Sr. No        | Particulate                | Actual Cost |
| 1             | Land And Land Development  |             |
| 2             | Civil Works / Construction |             |
| 3             | Plant & Machinery          |             |
| 4             | Misc. Fixed Assets         |             |
| 5             | Others                     |             |
|               | <b>Total</b>               |             |

**Means of Finance:**

| (Rs. In Lakh) |                   |        |
|---------------|-------------------|--------|
| Sr. No.       | Particular        | Amount |
| 1             | Promoter's Equity |        |
| 2             | Term Loan         |        |
| 3             | Grant             |        |
| 4             | Unsecured Loan    |        |
| 5             | Others            |        |

Details of unsecured loans, if any, duly certified by CA

For .....

CA. ....

M. No. ....

Date:

Place :

## Annexure - E

### परिशिष्ट - D

**Chartered Engineer Certificate (Civil) Format for Technical Civil Work:**  
(Letter Head of the CE)

**Chartered Engineer Certificate (With membership/registration No. of CE) in the following format:**

**Date :**

**Name of Project :**

**Location with address :**

**Date of site Visit by Chartered Engineer :**

**Project Progress :**

| Sr.No. | Name of Component     | Constructed Area<br>(Sq.m) | Construction Cost<br>(Rs. in Lakh) | Rate / Unit<br>(Rs./ Sqm) |
|--------|-----------------------|----------------------------|------------------------------------|---------------------------|
| 1      | Cold Storage          |                            |                                    |                           |
| 2      | Integrated Pack House |                            |                                    |                           |
| 3      | Pre - Cooling Unit    |                            |                                    |                           |
| 4      | Ripening Chamber      |                            |                                    |                           |
|        | <b>Total</b>          |                            |                                    |                           |

All the technical safety & other condition are being complied with. At present the civil work & the machinery installation completed and unit is running successfully in my supervision. All materials (Type & Grade) have been used strictly in accordance with general and detailed specification. All the work has complied as per the norms/ guidelines technical specifications laid down by GOI, NHB Standardis.

**Signature and Seal of C.E.**

**Counter signature of promoter/authorized signatory of company with Seal.**



## Annexure - F

### परिशिष्ट - E

Details of Stored products in Grading -Sorting Centre / Pre- Cooling Unit / Ripening Chamber / Cold Storage

Month :- .....

| Sr. No. | Name of Commodity | Services* | Rates | Name of Party | Storage Duration | Qty. |
|---------|-------------------|-----------|-------|---------------|------------------|------|
| 1       |                   |           |       |               |                  |      |
| 2       |                   |           |       |               |                  |      |
| 3       |                   |           |       |               |                  |      |
| 4       |                   |           |       |               |                  |      |
| 5       |                   |           |       |               |                  |      |
| 6       |                   |           |       |               |                  |      |
| 7       |                   |           |       |               |                  |      |
| 8       |                   |           |       |               |                  |      |
| 9       |                   |           |       |               |                  |      |
| 10      |                   |           |       |               |                  |      |

\*Grading -Sorting Centre / Pre- Cooling Unit / Ripening Chamber / Cold Storage

Place :-

Date :-

(Name, Sign. & Stamp)  
Proprietor / Firm

## Annexure - G

## परिशिष्ट - F

## प्रकल्प देयकांचा गोषवारा (सनदी लेखापाल यांच्याकडून प्रमाणित)

प्रकल्पाचे नाव:-

प्रकल्पाचा पत्ता :-

प्रशासकीय मंजूरी :- आदेश क्र.

दि.

,मंजूर रक्कम रु.

लाख

| अ. क्र.                                           | घटक /बाब | प्रकल्पाचे अंदाजित मूल्य | देयक क्र. | दिनांक | निव्वळ देयकाची रक्कम (कर वजा जाता) | कराची रक्कम (जीएसटी) | एकूण देयकाची रक्कम | बँक खात्याद्वारे अदा केल्याचा दिनांक | देयक पृष्ठ क्र. |
|---------------------------------------------------|----------|--------------------------|-----------|--------|------------------------------------|----------------------|--------------------|--------------------------------------|-----------------|
| अ) बांधकामाची देयके                               |          |                          |           |        |                                    |                      |                    |                                      |                 |
|                                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
|                                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
| अ) बांधकामाची देयके एकूण (Civil Work Total)       |          |                          |           |        |                                    |                      |                    |                                      |                 |
| ब) मशीनरीची देयके                                 |          |                          |           |        |                                    |                      |                    |                                      |                 |
| A) Cold Storage                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
|                                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
| Sub Total - A)                                    |          |                          |           |        |                                    |                      |                    |                                      |                 |
| B) Pre - Cooling Unit                             |          |                          |           |        |                                    |                      |                    |                                      |                 |
|                                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
| Sub Total - B)                                    |          |                          |           |        |                                    |                      |                    |                                      |                 |
| C) Ripening chamber                               |          |                          |           |        |                                    |                      |                    |                                      |                 |
|                                                   |          |                          |           |        |                                    |                      |                    |                                      |                 |
| Sub Total - C)                                    |          |                          |           |        |                                    |                      |                    |                                      |                 |
| ब) मशीनरीची देयके एकूण (Machinery Total = A+B+C ) |          |                          |           |        |                                    |                      |                    |                                      |                 |
| एकूण प्रकल्प खर्च अ) + ब)                         |          |                          |           |        |                                    |                      |                    |                                      |                 |

## प्रकल्प खर्चाचा गोषवारा

| अ.क्र. | बाब                 | खर्च | एकूण प्रकल्प खर्चाच्या तुलनेत टक्केवारी |
|--------|---------------------|------|-----------------------------------------|
| १      | बांधकाम खर्च        |      |                                         |
| २      | इन्सुलेशन           |      |                                         |
| ३      | रेफ्रिजरेशन सिस्टीम |      |                                         |
| ४      | इलेक्ट्रिकल सिस्टीम |      |                                         |
|        | एकूण                |      |                                         |

## प्रमाणपत्र

प्रमाणित करण्यात येते की, सदर प्रकल्पातील देयकाची छाननी करून प्रकल्पावर झालेला खर्च रक्कम रु..... हा बँकेच्या अभिलेखावरून तपासला आहे.

दि.

सनदी लेखापाल यांचा सही व शिक्का

(टिप :- उपरोक्त देयकानुसारच अनुदानाची परिगणना करण्यात येईल. )

## Annexure - H

### परिशिष्ट - G

**प्रकल्प देयकांचा गोषवारा (चार्टर्ड इंजिनियर / आर्किटेक्ट यांच्याकडून प्रमाणित)**

प्रकल्पाचे नाव:-

प्रकल्पाचा पत्ता :-

प्रशासकीय मंजूरी :- आदेश क्र. \_\_\_\_\_ दि. \_\_\_\_\_, मंजूर रक्कम रु. \_\_\_\_\_ लाख

| अ. क्र.                                  | घटक / बाब | प्रकल्पाचे अंदाजित मूल्य | देयक क्र. | दिनांक | निव्वळ देयकाची रक्कम (कर वजा जाता) | कराची रक्कम (जीएसटी) | एकूण देयकाची रक्कम | बँक खात्याद्वारे अदा केल्याचा दिनांक | देयक पृष्ठ क्र. |
|------------------------------------------|-----------|--------------------------|-----------|--------|------------------------------------|----------------------|--------------------|--------------------------------------|-----------------|
| फक्त बांधकामाची देयके                    |           |                          |           |        |                                    |                      |                    |                                      |                 |
|                                          |           |                          |           |        |                                    |                      |                    |                                      |                 |
|                                          |           |                          |           |        |                                    |                      |                    |                                      |                 |
|                                          |           |                          |           |        |                                    |                      |                    |                                      |                 |
|                                          |           |                          |           |        |                                    |                      |                    |                                      |                 |
| बांधकामाची देयके एकूण (Civil Work Total) |           |                          |           |        |                                    |                      |                    |                                      |                 |

### प्रमाणपत्र

प्रमाणित करण्यात येते की, सदर प्रकल्पातील देयकाची छाननी करून प्रकल्पाचे बांधकाम हे मंजूर नकाश्याप्रमाणे व आवश्यकतेनुसार केलेले असून झालेला खर्च रक्कम रु. .... बँकेच्या अभिलेखावरून तपासला असून तो प्रकल्पाच्या खर्चाच्या ..... टक्के आहे.

दि.

सनदी अभियंता यांचा सही व शिक्का







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