



कृषि एवं किसान
कल्याण मंत्रालय
MINISTRY OF
AGRICULTURE AND
FARMERS WELFARE
सत्यमेव जयते



M O F P I
MINISTRY OF FOOD PROCESSING INDUSTRIES
GOVERNMENT OF INDIA

**INSTRUCTION SHEET
FOR BANKERS
FOR BENEFITS OF CONVERGENCE
UNDER
PM FORMALISATION OF MICRO FOOD PROCESSING
ENTERPRISES (PMFME) SCHEME UNDER MoFPI
WITH
AGRICULTURE INFRASTRUCTURE FUND (AIF)
SCHEME UNDER MoA&FW**



INSTRUCTION SHEET FOR BANKERS FOR BENEFITS OF CONVERGENCE UNDER PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME) SCHEME WITH AGRICULTURE INFRASTRUCTURE FUND (AIF) SCHEME

Ministry of Food Processing Industries (MoFPI) is implementing a centrally sponsored "PM Formalisation of Micro food processing Enterprises (PMFME) Scheme" for providing financial, technical and business support for upgradation of micro food processing enterprises in the country. Credit Linked Subsidy @35% for establishment of micro food processing unit with a maximum limit of Rs. 10 lakh and common infrastructure with maximum limit of Rs. 3 Cr. would be provided for upgradation or setting up of new unit.

Agriculture Infrastructure Fund (AIF) scheme is a financing facility started on 08th July 2020. Benefits under the scheme include 3% interest subvention and credit guarantee support. The list of eligible items under AIF is attached at Annexure I.

A Standard Operating Procedure (SOP) was signed on 1st August 2022 with Agriculture Infrastructure Fund (AIF) Scheme under Ministry of Agriculture (MoA) with the aim to provide maximum benefit to the beneficiaries under PMFME Scheme and the convergence portal was launched on 21st September 2021.

The beneficiaries under PMFME Scheme seeking credit linked subsidy would be able to avail additional benefit of Interest Subvention @3% on the interest rate being charged by the banks apart from the 35% subsidy being provided under PMFME Scheme.

For the ease of approval of projects under both the scheme, AIF MIS portal has been modified for acceptance of application from the beneficiaries / banks under PMFME scheme. The PMFME beneficiaries would be able to get the benefit of Interest Subvention on AIF portal with the same DPR approved under PMFME along with the following information:

- Application Id generated under PMFME scheme
- Sanction Letter
- Approved DPR of PMFME Scheme
- Information of Primary and Secondary processing activities with cost (Annexure II).

Similarly, AIF beneficiaries eligible under PMFME Scheme could seek additional benefit of subsidy by applying in the PMFME MIS portal with the sanction letter under AIF and DPR.

Bank Reference:

Under PMFME scheme credit linked subsidy is provided for food processing activity and in AIF interest subvention is provided for primary activities as per the eligibility listed in Annexure I. While approving the convergence application between PMFME and AIF seeking eligible support from both the scheme, Bank may consider 35% credit linked subsidy for eligible project cost defined under PMFME scheme and further process the interest subvention for the part of eligible activities under AIF.

After sanctioning of PMFME loan application in PMFME portal, additional information of primary & secondary activities processing cost may be sought from beneficiaries with the help of DRPs, if not mentioned in PMFME DPR.

On a similar note, the applications approved under AIF for interest subvention may be applied for credit linked subsidy @35% under PMFME Scheme for primary as well as secondary processing on the eligible project cost.

Following Instructions to be followed by Bankers on the application of PMFME Beneficiaries for applying under AIF Scheme seeking 3% Interest Subvention:

1. The bankers may login in the AIF portal through the credentials provided and click on Register Beneficiary. The bankers may select the type of beneficiary and fill in details for the registration as per the eligibility criteria of AIF.

Eligibility Criteria:

- Applicant should be engaged in primary as well as secondary processing of Agri produce (excluding dairy, fisheries, animal feed etc.)
 - Rate of Interest charged by the bank should be less than 9%
2. After login into AIF portal, Bank is required to register the Beneficiary details reference the details indicated in the PMFME application DPR.

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Agricultural & Farmers Welfare Department

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Home About Scheme Who Can Apply Eligible Project Fund Allocation Lending Institutions Scheme Monitoring Resources Contact Us

Indian Bank Coord...
Lending Institution - Central Admin

My Dashboard
Register Beneficiary
Apply Loan
Branches
Users
Loan Applications
Interest Rate
Loan Approval
Loan Disbursal
Final Disbursal
Mark Loan NPA
Claim Request
Application Rectification
Bank Details
Loan Reports
Project Completion
CGTMSE Payment
Edit Disbursal
Change Password
My Profile
Logout

Beneficiary Registration

Beneficiary Type*
Agri-Entrepreneur

Name of the Company/FPO/Group/Society
CIN/UIN

Name*
Mobile*

Category*
Select Category

Gender*
Male

Aadhaar*
Email*

Beneficiary Address

Address*

State*
Select State

District*
Select District

Village*
Select Village

City/Village

Pin Code*

Submit Cancel

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3. The details regarding registration for PMFME Beneficiaries may be entered along with the application id of PMFME, Sanction letter by Bank, PMFME Application and bifurcation of primary & secondary processing activities and then application needs to be submitted.

Documents to be updated in AIF –

- PMFME Application DPR
- Bifurcation of Primary and secondary processing cost (Additional information-format attached at **Annexure II**)

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Home About Scheme Who Can Apply Eligible Project Fund Allocation Lending Institutions Scheme Monitoring Resources Contact Us

Indian Bank Coord...
Lending Institution - Central Admin
My Dashboard
Register Beneficiary
Apply Loan
Branches
Users
Loan Applications
Interest Rate
Loan Approval
Loan Disbursal
Final Disbursal
Mark Loan NPA
Claim Request
Application Rectification
Bank Details
Loan Reports
Project Completion
CGTMS Payment
Edit Disbursal
Change Password
My Profile
Logout

Loan Application

Beneficiary Id: 141597 Aadhaar: 781567883833 Fetch Details

Beneficiary
Beneficiary Id: 141597 Type: Joint Liability Groups
Name: UPDESH KUMAR GUPTA Mobile: 9935789208

Project Details
Project Type: Select Project Type
Benefit Under Other Scheme: MoNRE
Upload DPR Under Other Scheme: Choose File No file chosen
Upload Sanction Letter Of Other Scheme: Choose File No file chosen
Application Number Of Other Scheme:
Project Cost Under Primary Processing (Rs):
Project Cost Under Secondary Processing (Rs):
Loan Amount under Primary Processing (Rs):
Loan Amount under Secondary Processing (Rs):
Project Name/Firm Name/Loanee Name:
Annual Revenue (Projected):
Upload DPR Under AIF: Choose File No file chosen
Note- Format accepted only in .pdf format. Maximum size allowed is 25 MB.

Project Address
Address:
Project State: Select State
Project District: Select District
Village: Select Village
Project City/Village:
Pin Code:
Project Geo Location
Longitude:
Latitude:
Loan Details
Lending Institution: Indian Bank
Branch State: Select State
Branch District: Select District
Beneficiary Contribution: 0
Term: Year: 0 Month: 0
Indicative Interest Rate (%): 8.35
Indicative Effective Interest Rate (%): 5.35
Submit Cancel

4. **Information to be updated on PMFME MIS Portal**-After applying for Interest subvention under AIF, Bankers may update **Yes** under “Covered under Interest Subvention” tab of Application Status section in the PMFME Bankers portal.

APPLICATION STATUS



APPLICANT DETAILS

Application ID

1360522749325

Applicant Name

MUNISH KUMAR

Capital Investment (in INR)

2881000

Term Loan (In INR)

1901460

Working Capital (In INR)

0

Loan Status *

Loan Sanctioned

Remarks

TO BE FILLED BY BANK

Loan Sanction Date

ऋण स्वीकृति तिथि

18-10-2022



Capital Investment Approved (in INR) *

Subsidy (in INR)

Promoter Contribution (in %) *

Promoter Contribution Amount (in INR)

Term Loan for Capital Investment Sanctioned (in INR) *

Interest Rate charged (in %) *

EMI Amount (in INR) *

Loan Repayment Period (in Months) *

Moratorium Period (in Months) *

Covered under CGTMSE *

Please Select a Value



Covered under Interest Subvention Scheme *

Please Select a Value



Loan for Working Capital Sanctioned (in INR) *

Interest Rate charged (in %) *

Upload document(PDF only) *

Choose File

Browse

Note: Please upload pdf files only. Maximum size allowed is 20 MB

DPR(PDF/Excel only)

Choose File

Browse

Note: Please upload pdf/excel file only. Maximum size allowed is 20 MB

Eligible projects under AIF

A. Eligible projects for all beneficiaries

1. Organic inputs production
2. Bio stimulant production units
3. Nursery
4. Tissue culture
5. Seed Processing
6. Custom Hiring Center
7. Infrastructure for smart and precision agriculture
 - a. Farm/Harvest Automation
 - b. Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc.
 - c. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.
8. Logistics facilities - Reefer Van& Insulated vehicles
9. Assaying Units
10. Supply chain services including e-marketing platforms
11. Warehouse & Silos
12. Cold Stores and Cold Chain
13. Packaging Units
14. Primary Processing activities

Crop Wise List of Eligible Primary Processing Activities

Sl. No.	Crops	Eligible Activities	Not Eligible
1.	Cereals & Millets Wheat, rice, sorghum,barley, maize, oat, etc.	<ul style="list-style-type: none"> • Cleaning • De-stoning • Sorting & grading • Hulling • Milling (flour, maida, sooji, daliya) • Pounding • Grinding • Tempering • Parboiling • Soaking • Drying • Sieving • Irradiation • Packaging • Flaking 	<ul style="list-style-type: none"> • Fermentation • Baking • Puffing • Frying • Extrusion • Blending • Roasting • Rice fortification (Bread, biscuits, pasta, snack foods, etc. not eligible)

Sl. No.	Crops	Eligible Activities	Not Eligible
		<ul style="list-style-type: none"> Storage (warehouse, silos) 	
2.	Fruits and vegetables	<ul style="list-style-type: none"> Washing Cleaning Drying Sorting Grading Freezing (IQF & blast) Blanching for primary processing Cooling Waxing Conditioning Packhouse Cold store Ripening chamber Reefer van Bucket elevators Packaging 	<ul style="list-style-type: none"> Dehydrated products Concentrated products Canning Juice extraction Sauces Candies Jam and Jelly
3.	Oilseeds & Oil palms Groundnut, rapeseed & mustard, soybean, sunflower, sesame, safflower, linseed, olives, oil palm etc.	<ul style="list-style-type: none"> Cleaning De-stoning De-husking (decorticating machines) Winnowing Oil extraction (ghani, hydraulic press etc.) Solvent Extraction Oil seed cake 	<ul style="list-style-type: none"> Refining
4.	Pulses Bengal Gram , Pigeon Peas, Green Gram, Chick Peas, Black Gram, Red Kidney Beans, Black Eyed Peas, White Peas etc.	<ul style="list-style-type: none"> Cleaning De-stoning Drying Sorting & grading De-husking Splitting De-hulling 	<ul style="list-style-type: none"> Canning Products like Papads Pulse based ready to eat foods Puffed chickpea

Sl. No.	Crops	Eligible Activities	Not Eligible
		<ul style="list-style-type: none"> • Milling (Besan) • Irradiation • Packaging • Storage 	
5.	Spices Red chilli, Cumin, Clove, Coriander, Cinnamon, Garlic, Ginger, Turmeric, Fenugreek, Cardamom etc.	<ul style="list-style-type: none"> • Cleaning • Drying • Sorting • Boiling • Polishing • Grinding • Packaging • Storage • Irradiation 	<ul style="list-style-type: none"> • Roasted products • Paste
6.	Cash Crops		
	Cotton	<ul style="list-style-type: none"> • Cleaning • Drying • Ginning • Pressing & Bailing • Linting • Cotton seed oil • Seed cake 	<ul style="list-style-type: none"> • Fibre making • Fibre Scouring • Weaving
	Sugarcane	<ul style="list-style-type: none"> • Cane unloading • Cleaning • Cane breaking • Cane milling • Straining • Evaporators • Centrifugation • Storage tanks • Dryers • Sugar crystals • Jaggery • Packaging & storage 	<ul style="list-style-type: none"> • Formation of paper & board with bagasse • Fermentation • Alcoholic distillation
	Jute	<ul style="list-style-type: none"> • Cutting • Retting • Stripping • Washing • Drying • Bailing • Packing • Storage 	<ul style="list-style-type: none"> • Formation of Jute cloth • Bags • Sacks

Sl. No.	Crops	Eligible Activities	Not Eligible
	Tea & coffee	<ul style="list-style-type: none"> • Cleaning & Washing • Withering • Rolling • Fermentation • Drying • Sorting • Drying of cherries • Hulling • Pulping • Oxidation • Packaging (including tea bags) • White tea, green tea, black tea 	<ul style="list-style-type: none"> • Formation of chocolates
	Coconut	<ul style="list-style-type: none"> • Dehusking • Deshelling • Cutting • Drying (copra) • Grinding • Extraction of coconut water • Coconut milk extraction • Centrifugation • Hot processing • Virgin coconut oil • Packaging 	<ul style="list-style-type: none"> • Cream • Butter
	Rubber	<ul style="list-style-type: none"> • Mastication • Mixing • Shaping • Curing • Irradiation 	<ul style="list-style-type: none"> • Secondary rubber products like tyres, mattresses, bottles, boots etc.
•	Tobacco	<ul style="list-style-type: none"> • Cleaning • Grading • Sorting • Curing • Drying • Storage 	<ul style="list-style-type: none"> • Making of Chew, Cigars, Dips etc.
7.	Nuts	<ul style="list-style-type: none"> • Cleaning 	<ul style="list-style-type: none"> • Cashew fruit juice

Sl. No.	Crops	Eligible Activities	Not Eligible
	Cashew Almonds Walnuts Pistachios etc.	<ul style="list-style-type: none"> Grading Streaming in boiler Shell cutting Drying Peeling Grading Packaging Shelling Separation Packaging Hulling Washing Drying Storage Packaging Conveying belts 	<ul style="list-style-type: none"> Roasted products Nut spreads Almond milk Powder Spreads Roasting
8.	Herbal, Medicinal & Aromatic Crops Barberry, Liquorice, Bael, Isabgol, Guggal, Kerth, Aonla, Chandan, Senna, Baiberang, Brahmi, Eucalyptus, Jatamansi etc.	<ul style="list-style-type: none"> Cleaning Sorting Drying Milling Extraction of oil Packaging Storage 	<ul style="list-style-type: none"> Syrup Pills Cream Frying
9.	Bamboo	<ul style="list-style-type: none"> Drying Cutting Stripping Formation of sheets Bamboo Charcoal Powder Granules Bamboo treatment plant Bamboo depots & godown 	<ul style="list-style-type: none"> Processed food products like pickles, curry etc. Products such as fibre, furniture, agarbatti, etc.
10.	Fodder crops Berseem, forage sorghum, etc.	<ul style="list-style-type: none"> Cutting Mixing Grinding 	<ul style="list-style-type: none"> Pelleting
11.	Tuber crops Sweet Potatoes, Cassava etc.	<ul style="list-style-type: none"> Peeling and washing Grating 	<ul style="list-style-type: none"> Alcoholic products Starch

Sl. No.	Crops	Eligible Activities	Not Eligible
		<ul style="list-style-type: none"> • Fermentation • Drying • Sieving • Milling • Storage 	
12.	Arecanut	<ul style="list-style-type: none"> • Cleaning • Dehusking • Peeling • Splitting • Boiling • Drying • Packaging 	<ul style="list-style-type: none"> • Preparation of hardboard, insulation wool, cushions, paper, paper board etc.

B. Eligible projects for building community farming assets

In addition to above activities farmer groups such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. are eligible for following activities:

1. Hydroponic Farming
2. Mushroom farming
3. Vertical farming
4. Aeroponic farming
5. Poly house/ Greenhouse
6. Logistics facilities(including non-refrigerated/insulated vehicles)

Annexure II

Bifurcation of Primary and Secondary Capital Cost

Complete Estimate of Civil and Plant and Machinery				
1. Civil Work		Units		Amt
1	Civil work for building			
Total Civil Work				
2. Plant and machinery (Primary Processing)**		Units	Capacity	Amt
1	Automatic chilly gringing machine			
2	Digital weighing scale			
3	Packaging machine			
4	Sieving machine			
5	Dryer			
6	Quality testing equipments			
7	Washing tank			
8	Grading machine			
9	Miscellaneous			
Sub-Total				
3. Plant and machinery (Secondary Processing)**		Units	Capacity	Amt
1	Steam kettle			
2	Pickle Filler machine			
3	Pasteuriser			
4	Conveyor			
5				
6				
Sub-Total				
Grand Total				-
** The Plant and Machinery cost estimate is as per the available technology				